

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 99999       | 001         | 9426.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.7061 %             |
| Arizona | 04         | 99999       | 001         | 9427.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.5465 %             |
| Arizona | 04         | 99999       | 001         | 9440.00      | 80% - 100%       | 80%-120%       | Middle                | 81.7165 %             |
| Arizona | 04         | 99999       | 001         | 9441.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.4691 %             |
| Arizona | 04         | 99999       | 001         | 9442.01      | 80% - 100%       | <50%           | Low                   | 48.3615 %             |
| Arizona | 04         | 99999       | 001         | 9442.02      | 80% - 100%       | <50%           | Low                   | 47.8278 %             |
| Arizona | 04         | 99999       | 001         | 9443.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.1494 %             |
| Arizona | 04         | 99999       | 001         | 9443.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.2254 %             |
| Arizona | 04         | 99999       | 001         | 9449.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.5738 %             |
| Arizona | 04         | 99999       | 001         | 9449.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.7741 %             |
| Arizona | 04         | 99999       | 001         | 9450.01      | 80% - 100%       | 80%-120%       | Middle                | 102.7607 %            |
| Arizona | 04         | 99999       | 001         | 9450.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.7555 %             |
| Arizona | 04         | 99999       | 001         | 9451.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.8929 %             |
| Arizona | 04         | 99999       | 001         | 9702.01      | 10% - <20%       | 80%-120%       | Middle                | 119.4470 %            |
| Arizona | 04         | 99999       | 001         | 9702.02      | 10% - <20%       | 80%-120%       | Middle                | 106.5045 %            |
| Arizona | 04         | 99999       | 001         | 9703.00      | 20% - <50%       | 80%-120%       | Middle                | 99.2916 %             |
| Arizona | 04         | 99999       | 001         | 9705.01      | 20% - <50%       | >120%          | Upper                 | 137.0536 %            |
| Arizona | 04         | 99999       | 001         | 9705.02      | 20% - <50%       | >120%          | Upper                 | 145.5929 %            |
| Arizona | 04         | 43420       | 003         | 0001.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.7045 %             |
| Arizona | 04         | 43420       | 003         | 0001.02      | 20% - <50%       | 80%-120%       | Middle                | 83.8167 %             |
| Arizona | 04         | 43420       | 003         | 0002.01      | 20% - <50%       | 80%-120%       | Middle                | 85.0470 %             |
| Arizona | 04         | 43420       | 003         | 0002.02      | 50% - <80%       | 50%-80%        | Moderate              | 58.2194 %             |
| Arizona | 04         | 43420       | 003         | 0002.03      | 20% - <50%       | 80%-120%       | Middle                | 110.3963 %            |
| Arizona | 04         | 43420       | 003         | 0003.01      | 20% - <50%       | 80%-120%       | Middle                | 82.8421 %             |
| Arizona | 04         | 43420       | 003         | 0003.03      | 20% - <50%       | 80%-120%       | Middle                | 92.5882 %             |
| Arizona | 04         | 43420       | 003         | 0003.04      | 20% - <50%       | >120%          | Upper                 | 134.7617 %            |
| Arizona | 04         | 43420       | 003         | 0003.05      | 10% - <20%       | 80%-120%       | Middle                | 102.7569 %            |
| Arizona | 04         | 43420       | 003         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 98.0320 %             |
| Arizona | 04         | 43420       | 003         | 0005.01      | 20% - <50%       | 80%-120%       | Middle                | 84.0771 %             |
| Arizona | 04         | 43420       | 003         | 0005.02      | 20% - <50%       | 80%-120%       | Middle                | 98.0180 %             |
| Arizona | 04         | 43420       | 003         | 0005.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 43420       | 003         | 0006.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.2595 %             |
| Arizona | 04         | 43420       | 003         | 0007.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.2211 %             |
| Arizona | 04         | 43420       | 003         | 0008.00      | 80% - 100%       | 80%-120%       | Middle                | 84.8552 %             |
| Arizona | 04         | 43420       | 003         | 0009.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.1546 %             |
| Arizona | 04         | 43420       | 003         | 0009.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.1133 %             |
| Arizona | 04         | 43420       | 003         | 0010.00      | 20% - <50%       | 80%-120%       | Middle                | 104.6079 %            |
| Arizona | 04         | 43420       | 003         | 0011.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.2068 %             |
| Arizona | 04         | 43420       | 003         | 0012.00      | 50% - <80%       | 80%-120%       | Middle                | 104.9338 %            |
| Arizona | 04         | 43420       | 003         | 0013.01      | 20% - <50%       | 80%-120%       | Middle                | 100.1200 %            |
| Arizona | 04         | 43420       | 003         | 0013.02      | 20% - <50%       | 80%-120%       | Middle                | 90.2663 %             |
| Arizona | 04         | 43420       | 003         | 0014.01      | 50% - <80%       | 80%-120%       | Middle                | 95.1877 %             |
| Arizona | 04         | 43420       | 003         | 0014.02      | 20% - <50%       | >120%          | Upper                 | 135.1390 %            |
| Arizona | 04         | 43420       | 003         | 0015.01      | 20% - <50%       | 80%-120%       | Middle                | 94.8400 %             |

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| Arizona | 04         | 43420       | 003         | 0015.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.4650 %             |
| Arizona | 04         | 43420       | 003         | 0016.01      | 20% - <50%       | >120%          | Upper                 | 124.9672 %            |
| Arizona | 04         | 43420       | 003         | 0016.02      | 20% - <50%       | 80%-120%       | Middle                | 84.2502 %             |
| Arizona | 04         | 43420       | 003         | 0017.01      | 20% - <50%       | 80%-120%       | Middle                | 88.1159 %             |
| Arizona | 04         | 43420       | 003         | 0017.02      | 20% - <50%       | 80%-120%       | Middle                | 90.1805 %             |
| Arizona | 04         | 43420       | 003         | 0017.03      | 20% - <50%       | 80%-120%       | Middle                | 116.2799 %            |
| Arizona | 04         | 43420       | 003         | 0018.01      | 20% - <50%       | >120%          | Upper                 | 156.1143 %            |
| Arizona | 04         | 43420       | 003         | 0018.02      | 20% - <50%       | >120%          | Upper                 | 124.4947 %            |
| Arizona | 04         | 43420       | 003         | 0019.00      | 20% - <50%       | >120%          | Upper                 | 165.8479 %            |
| Arizona | 04         | 43420       | 003         | 0020.01      | 20% - <50%       | 80%-120%       | Middle                | 100.4600 %            |
| Arizona | 04         | 43420       | 003         | 0020.02      | 20% - <50%       | 80%-120%       | Middle                | 116.3033 %            |
| Arizona | 04         | 43420       | 003         | 0021.00      | 20% - <50%       | >120%          | Upper                 | 143.7468 %            |
| Arizona | 04         | 22380       | 005         | 0001.00      | 20% - <50%       | >120%          | Upper                 | 162.3720 %            |
| Arizona | 04         | 22380       | 005         | 0002.00      | 20% - <50%       | >120%          | Upper                 | 168.3876 %            |
| Arizona | 04         | 22380       | 005         | 0003.01      | 50% - <80%       | 80%-120%       | Middle                | 89.0729 %             |
| Arizona | 04         | 22380       | 005         | 0003.02      | 50% - <80%       | 50%-80%        | Moderate              | 66.5707 %             |
| Arizona | 04         | 22380       | 005         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 107.4048 %            |
| Arizona | 04         | 22380       | 005         | 0005.00      | 50% - <80%       | 80%-120%       | Middle                | 92.2912 %             |
| Arizona | 04         | 22380       | 005         | 0006.01      | 10% - <20%       | 80%-120%       | Middle                | 106.1029 %            |
| Arizona | 04         | 22380       | 005         | 0006.02      | 20% - <50%       | 80%-120%       | Middle                | 112.5489 %            |
| Arizona | 04         | 22380       | 005         | 0007.00      | 20% - <50%       | 80%-120%       | Middle                | 103.2115 %            |
| Arizona | 04         | 22380       | 005         | 0008.00      | 20% - <50%       | 80%-120%       | Middle                | 83.7177 %             |
| Arizona | 04         | 22380       | 005         | 0009.01      | 20% - <50%       | >120%          | Upper                 | 125.8523 %            |
| Arizona | 04         | 22380       | 005         | 0009.02      | 20% - <50%       | 80%-120%       | Middle                | 84.3901 %             |
| Arizona | 04         | 22380       | 005         | 0010.00      | 20% - <50%       | <50%           | Low                   | 34.2267 %             |
| Arizona | 04         | 22380       | 005         | 0011.01      | 20% - <50%       | >120%          | Upper                 | 156.3403 %            |
| Arizona | 04         | 22380       | 005         | 0011.03      | 20% - <50%       | 80%-120%       | Middle                | 90.5509 %             |
| Arizona | 04         | 22380       | 005         | 0011.04      | 20% - <50%       | >120%          | Upper                 | 165.6629 %            |
| Arizona | 04         | 22380       | 005         | 0012.01      | 20% - <50%       | 80%-120%       | Middle                | 115.7846 %            |
| Arizona | 04         | 22380       | 005         | 0013.01      | 20% - <50%       | >120%          | Upper                 | 131.2384 %            |
| Arizona | 04         | 22380       | 005         | 0013.02      | 20% - <50%       | 80%-120%       | Middle                | 109.4907 %            |
| Arizona | 04         | 22380       | 005         | 0015.00      | 10% - <20%       | 80%-120%       | Middle                | 112.9537 %            |
| Arizona | 04         | 22380       | 005         | 0016.01      | 10% - <20%       | 80%-120%       | Middle                | 113.1931 %            |
| Arizona | 04         | 22380       | 005         | 0016.02      | 10% - <20%       | 50%-80%        | Moderate              | 61.8395 %             |
| Arizona | 04         | 22380       | 005         | 0017.00      | 20% - <50%       | 80%-120%       | Middle                | 83.5334 %             |
| Arizona | 04         | 22380       | 005         | 0020.00      | 10% - <20%       | 80%-120%       | Middle                | 86.2447 %             |
| Arizona | 04         | 22380       | 005         | 0021.01      | 20% - <50%       | 80%-120%       | Middle                | 110.3662 %            |
| Arizona | 04         | 22380       | 005         | 0021.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.7211 %             |
| Arizona | 04         | 22380       | 005         | 0022.01      | 20% - <50%       | >120%          | Upper                 | 161.9188 %            |
| Arizona | 04         | 22380       | 005         | 0022.02      | 20% - <50%       | 80%-120%       | Middle                | 102.8188 %            |
| Arizona | 04         | 22380       | 005         | 0023.01      | 20% - <50%       | 50%-80%        | Moderate              | 73.5263 %             |
| Arizona | 04         | 22380       | 005         | 0023.02      | 10% - <20%       | 80%-120%       | Middle                | 111.0978 %            |
| Arizona | 04         | 22380       | 005         | 9422.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.1459 %             |
| Arizona | 04         | 22380       | 005         | 9422.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.9378 %             |

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|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 22380       | 005         | 9449.00      | 80% - 100%       | 80%-120%       | Middle                | 83.1784 %             |
| Arizona | 04         | 22380       | 005         | 9450.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.3758 %             |
| Arizona | 04         | 22380       | 005         | 9451.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.8472 %             |
| Arizona | 04         | 22380       | 005         | 9452.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.6375 %             |
| Arizona | 04         | 22380       | 005         | 9800.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 22380       | 005         | 9801.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 22380       | 005         | 9802.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 99999       | 007         | 0001.00      | 10% - <20%       | 80%-120%       | Middle                | 104.4050 %            |
| Arizona | 04         | 99999       | 007         | 0002.00      | 10% - <20%       | 80%-120%       | Middle                | 109.7186 %            |
| Arizona | 04         | 99999       | 007         | 0003.01      | 20% - <50%       | 80%-120%       | Middle                | 102.4605 %            |
| Arizona | 04         | 99999       | 007         | 0003.02      | 10% - <20%       | 80%-120%       | Middle                | 113.0974 %            |
| Arizona | 04         | 99999       | 007         | 0004.00      | 10% - <20%       | >120%          | Upper                 | 132.6877 %            |
| Arizona | 04         | 99999       | 007         | 0005.00      | 10% - <20%       | >120%          | Upper                 | 129.7484 %            |
| Arizona | 04         | 99999       | 007         | 0006.00      | 10% - <20%       | 80%-120%       | Middle                | 95.0023 %             |
| Arizona | 04         | 99999       | 007         | 0007.00      | <10%             | 80%-120%       | Middle                | 86.0901 %             |
| Arizona | 04         | 99999       | 007         | 0008.00      | 20% - <50%       | 50%-80%        | Moderate              | 50.9987 %             |
| Arizona | 04         | 99999       | 007         | 0009.00      | 50% - <80%       | 80%-120%       | Middle                | 97.1646 %             |
| Arizona | 04         | 99999       | 007         | 0010.00      | 20% - <50%       | 80%-120%       | Middle                | 113.1033 %            |
| Arizona | 04         | 99999       | 007         | 0011.00      | 20% - <50%       | >120%          | Upper                 | 131.4967 %            |
| Arizona | 04         | 99999       | 007         | 0012.00      | 20% - <50%       | >120%          | Upper                 | 137.2458 %            |
| Arizona | 04         | 99999       | 007         | 0013.00      | 50% - <80%       | 80%-120%       | Middle                | 80.9394 %             |
| Arizona | 04         | 99999       | 007         | 9402.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.2353 %             |
| Arizona | 04         | 99999       | 007         | 9404.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.4622 %             |
| Arizona | 04         | 99999       | 009         | 9405.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.9491 %             |
| Arizona | 04         | 99999       | 009         | 9611.00      | 20% - <50%       | 80%-120%       | Middle                | 119.8414 %            |
| Arizona | 04         | 99999       | 009         | 9612.01      | 20% - <50%       | >120%          | Upper                 | 132.2168 %            |
| Arizona | 04         | 99999       | 009         | 9612.02      | 20% - <50%       | >120%          | Upper                 | 155.5019 %            |
| Arizona | 04         | 99999       | 009         | 9613.00      | 20% - <50%       | 80%-120%       | Middle                | 105.9571 %            |
| Arizona | 04         | 99999       | 009         | 9614.00      | 20% - <50%       | >120%          | Upper                 | 134.7107 %            |
| Arizona | 04         | 99999       | 009         | 9615.00      | 20% - <50%       | >120%          | Upper                 | 121.5328 %            |
| Arizona | 04         | 99999       | 009         | 9616.00      | 50% - <80%       | >120%          | Upper                 | 152.7686 %            |
| Arizona | 04         | 99999       | 009         | 9617.00      | 20% - <50%       | 80%-120%       | Middle                | 109.2045 %            |
| Arizona | 04         | 99999       | 011         | 9601.00      | 50% - <80%       | 80%-120%       | Middle                | 105.2566 %            |
| Arizona | 04         | 99999       | 011         | 9602.00      | 50% - <80%       | >120%          | Upper                 | 140.5992 %            |
| Arizona | 04         | 99999       | 011         | 9603.00      | 20% - <50%       | >120%          | Upper                 | 125.0882 %            |
| Arizona | 04         | 99999       | 012         | 0201.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.1860 %             |
| Arizona | 04         | 99999       | 012         | 0201.02      | 20% - <50%       | >120%          | Upper                 | 133.6374 %            |
| Arizona | 04         | 99999       | 012         | 0202.01      | 20% - <50%       | 80%-120%       | Middle                | 97.2529 %             |
| Arizona | 04         | 99999       | 012         | 0202.02      | 10% - <20%       | 80%-120%       | Middle                | 111.7337 %            |
| Arizona | 04         | 99999       | 012         | 0205.01      | 10% - <20%       | 80%-120%       | Middle                | 88.1190 %             |
| Arizona | 04         | 99999       | 012         | 0205.03      | 10% - <20%       | <50%           | Low                   | 4.9034 %              |
| Arizona | 04         | 99999       | 012         | 0205.04      | 10% - <20%       | >120%          | Upper                 | 141.4645 %            |
| Arizona | 04         | 99999       | 012         | 0205.05      | 10% - <20%       | 80%-120%       | Middle                | 89.2178 %             |
| Arizona | 04         | 99999       | 012         | 0206.02      | 20% - <50%       | 50%-80%        | Moderate              | 78.8792 %             |

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| Arizona | 04         | 99999       | 012         | 9402.00      | 50% - <80%       | >120%          | Upper                 | 121.1639 %            |
| Arizona | 04         | 99999       | 012         | 9403.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.7859 %             |
| Arizona | 04         | 99999       | 012         | 9800.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 0101.02      | <10%             | >120%          | Upper                 | 205.3591 %            |
| Arizona | 04         | 38060       | 013         | 0101.03      | 10% - <20%       | >120%          | Upper                 | 129.2284 %            |
| Arizona | 04         | 38060       | 013         | 0101.04      | <10%             | >120%          | Upper                 | 178.7634 %            |
| Arizona | 04         | 38060       | 013         | 0304.01      | <10%             | >120%          | Upper                 | 197.7841 %            |
| Arizona | 04         | 38060       | 013         | 0304.02      | 10% - <20%       | >120%          | Upper                 | 124.8397 %            |
| Arizona | 04         | 38060       | 013         | 0405.02      | 20% - <50%       | 80%-120%       | Middle                | 110.0215 %            |
| Arizona | 04         | 38060       | 013         | 0405.06      | <10%             | 50%-80%        | Moderate              | 77.8233 %             |
| Arizona | 04         | 38060       | 013         | 0405.07      | <10%             | 80%-120%       | Middle                | 90.1304 %             |
| Arizona | 04         | 38060       | 013         | 0405.12      | <10%             | 80%-120%       | Middle                | 89.2626 %             |
| Arizona | 04         | 38060       | 013         | 0405.13      | <10%             | 80%-120%       | Middle                | 106.8110 %            |
| Arizona | 04         | 38060       | 013         | 0405.14      | <10%             | 80%-120%       | Middle                | 99.4298 %             |
| Arizona | 04         | 38060       | 013         | 0405.15      | 20% - <50%       | 80%-120%       | Middle                | 89.9797 %             |
| Arizona | 04         | 38060       | 013         | 0405.16      | 10% - <20%       | 80%-120%       | Middle                | 100.7297 %            |
| Arizona | 04         | 38060       | 013         | 0405.22      | <10%             | 80%-120%       | Middle                | 97.2950 %             |
| Arizona | 04         | 38060       | 013         | 0405.23      | <10%             | 80%-120%       | Middle                | 108.2186 %            |
| Arizona | 04         | 38060       | 013         | 0405.24      | <10%             | 80%-120%       | Middle                | 98.1160 %             |
| Arizona | 04         | 38060       | 013         | 0405.25      | <10%             | 80%-120%       | Middle                | 93.1851 %             |
| Arizona | 04         | 38060       | 013         | 0405.26      | <10%             | 80%-120%       | Middle                | 83.5955 %             |
| Arizona | 04         | 38060       | 013         | 0405.27      | 10% - <20%       | 80%-120%       | Middle                | 91.7319 %             |
| Arizona | 04         | 38060       | 013         | 0405.28      | <10%             | 50%-80%        | Moderate              | 77.1354 %             |
| Arizona | 04         | 38060       | 013         | 0405.29      | <10%             | 80%-120%       | Middle                | 98.1211 %             |
| Arizona | 04         | 38060       | 013         | 0405.30      | 20% - <50%       | 80%-120%       | Middle                | 83.2091 %             |
| Arizona | 04         | 38060       | 013         | 0405.31      | 20% - <50%       | 50%-80%        | Moderate              | 73.8616 %             |
| Arizona | 04         | 38060       | 013         | 0405.32      | 20% - <50%       | 80%-120%       | Middle                | 117.1240 %            |
| Arizona | 04         | 38060       | 013         | 0405.33      | 20% - <50%       | >120%          | Upper                 | 121.0642 %            |
| Arizona | 04         | 38060       | 013         | 0405.34      | <10%             | >120%          | Upper                 | 124.0706 %            |
| Arizona | 04         | 38060       | 013         | 0405.35      | 20% - <50%       | >120%          | Upper                 | 135.0095 %            |
| Arizona | 04         | 38060       | 013         | 0405.36      | 20% - <50%       | >120%          | Upper                 | 156.4246 %            |
| Arizona | 04         | 38060       | 013         | 0405.37      | 20% - <50%       | >120%          | Upper                 | 140.5042 %            |
| Arizona | 04         | 38060       | 013         | 0405.38      | 20% - <50%       | 80%-120%       | Middle                | 106.2054 %            |
| Arizona | 04         | 38060       | 013         | 0405.39      | 20% - <50%       | 80%-120%       | Middle                | 98.0298 %             |
| Arizona | 04         | 38060       | 013         | 0405.40      | 20% - <50%       | 80%-120%       | Middle                | 107.3102 %            |
| Arizona | 04         | 38060       | 013         | 0405.41      | 20% - <50%       | 50%-80%        | Moderate              | 56.8871 %             |
| Arizona | 04         | 38060       | 013         | 0506.03      | 20% - <50%       | 80%-120%       | Middle                | 82.3704 %             |
| Arizona | 04         | 38060       | 013         | 0506.04      | 50% - <80%       | 80%-120%       | Middle                | 91.9219 %             |
| Arizona | 04         | 38060       | 013         | 0506.09      | 20% - <50%       | 80%-120%       | Middle                | 88.2718 %             |
| Arizona | 04         | 38060       | 013         | 0506.11      | 50% - <80%       | 80%-120%       | Middle                | 94.9588 %             |
| Arizona | 04         | 38060       | 013         | 0506.12      | 50% - <80%       | 80%-120%       | Middle                | 113.7564 %            |
| Arizona | 04         | 38060       | 013         | 0506.13      | 50% - <80%       | 80%-120%       | Middle                | 109.8505 %            |
| Arizona | 04         | 38060       | 013         | 0506.14      | 50% - <80%       | 80%-120%       | Middle                | 109.6072 %            |
| Arizona | 04         | 38060       | 013         | 0506.15      | 50% - <80%       | 50%-80%        | Moderate              | 74.8777 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 0506.16      | 50% - <80%       | 80%-120%       | Middle                | 96.8478 %             |
| Arizona | 04         | 38060       | 013         | 0506.17      | 50% - <80%       | 80%-120%       | Middle                | 91.7661 %             |
| Arizona | 04         | 38060       | 013         | 0506.18      | 20% - <50%       | >120%          | Upper                 | 174.3177 %            |
| Arizona | 04         | 38060       | 013         | 0506.19      | 20% - <50%       | >120%          | Upper                 | 165.9419 %            |
| Arizona | 04         | 38060       | 013         | 0506.20      | 20% - <50%       | >120%          | Upper                 | 128.3770 %            |
| Arizona | 04         | 38060       | 013         | 0506.21      | 50% - <80%       | 80%-120%       | Middle                | 81.0642 %             |
| Arizona | 04         | 38060       | 013         | 0507.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.6780 %             |
| Arizona | 04         | 38060       | 013         | 0507.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.5978 %             |
| Arizona | 04         | 38060       | 013         | 0608.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 0608.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.4559 %             |
| Arizona | 04         | 38060       | 013         | 0609.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.2953 %             |
| Arizona | 04         | 38060       | 013         | 0609.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.9808 %             |
| Arizona | 04         | 38060       | 013         | 0609.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.1830 %             |
| Arizona | 04         | 38060       | 013         | 0609.04      | 50% - <80%       | 50%-80%        | Moderate              | 66.3106 %             |
| Arizona | 04         | 38060       | 013         | 0610.10      | 20% - <50%       | >120%          | Upper                 | 131.3328 %            |
| Arizona | 04         | 38060       | 013         | 0610.11      | 50% - <80%       | >120%          | Upper                 | 122.0917 %            |
| Arizona | 04         | 38060       | 013         | 0610.13      | 50% - <80%       | 80%-120%       | Middle                | 107.6422 %            |
| Arizona | 04         | 38060       | 013         | 0610.14      | 50% - <80%       | 80%-120%       | Middle                | 81.2555 %             |
| Arizona | 04         | 38060       | 013         | 0610.15      | 50% - <80%       | 80%-120%       | Middle                | 117.6194 %            |
| Arizona | 04         | 38060       | 013         | 0610.17      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 0610.18      | <10%             | 80%-120%       | Middle                | 113.7615 %            |
| Arizona | 04         | 38060       | 013         | 0610.20      | 20% - <50%       | >120%          | Upper                 | 134.4685 %            |
| Arizona | 04         | 38060       | 013         | 0610.21      | 50% - <80%       | >120%          | Upper                 | 164.1087 %            |
| Arizona | 04         | 38060       | 013         | 0610.24      | 50% - <80%       | 80%-120%       | Middle                | 103.3358 %            |
| Arizona | 04         | 38060       | 013         | 0610.26      | 20% - <50%       | 50%-80%        | Moderate              | 76.0699 %             |
| Arizona | 04         | 38060       | 013         | 0610.27      | 20% - <50%       | 80%-120%       | Middle                | 106.9758 %            |
| Arizona | 04         | 38060       | 013         | 0610.28      | 20% - <50%       | 80%-120%       | Middle                | 90.8640 %             |
| Arizona | 04         | 38060       | 013         | 0610.29      | 20% - <50%       | 80%-120%       | Middle                | 89.5464 %             |
| Arizona | 04         | 38060       | 013         | 0610.31      | 20% - <50%       | 80%-120%       | Middle                | 114.5267 %            |
| Arizona | 04         | 38060       | 013         | 0610.32      | 20% - <50%       | 80%-120%       | Middle                | 114.7231 %            |
| Arizona | 04         | 38060       | 013         | 0610.33      | 20% - <50%       | 80%-120%       | Middle                | 105.6379 %            |
| Arizona | 04         | 38060       | 013         | 0610.34      | 20% - <50%       | 80%-120%       | Middle                | 109.4501 %            |
| Arizona | 04         | 38060       | 013         | 0610.35      | 20% - <50%       | 50%-80%        | Moderate              | 77.8753 %             |
| Arizona | 04         | 38060       | 013         | 0610.36      | 20% - <50%       | >120%          | Upper                 | 146.5095 %            |
| Arizona | 04         | 38060       | 013         | 0610.37      | 20% - <50%       | >120%          | Upper                 | 127.7600 %            |
| Arizona | 04         | 38060       | 013         | 0610.38      | 20% - <50%       | 80%-120%       | Middle                | 94.9917 %             |
| Arizona | 04         | 38060       | 013         | 0610.39      | 20% - <50%       | >120%          | Upper                 | 141.9282 %            |
| Arizona | 04         | 38060       | 013         | 0610.40      | 50% - <80%       | 80%-120%       | Middle                | 92.0891 %             |
| Arizona | 04         | 38060       | 013         | 0610.41      | 50% - <80%       | 80%-120%       | Middle                | 98.7926 %             |
| Arizona | 04         | 38060       | 013         | 0610.42      | 20% - <50%       | 80%-120%       | Middle                | 85.3211 %             |
| Arizona | 04         | 38060       | 013         | 0610.43      | 50% - <80%       | 80%-120%       | Middle                | 82.7910 %             |
| Arizona | 04         | 38060       | 013         | 0610.44      | 20% - <50%       | 80%-120%       | Middle                | 117.5598 %            |
| Arizona | 04         | 38060       | 013         | 0610.45      | 20% - <50%       | >120%          | Upper                 | 138.4036 %            |
| Arizona | 04         | 38060       | 013         | 0610.46      | 50% - <80%       | 50%-80%        | Moderate              | 75.3452 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 0610.47      | 50% - <80%       | >120%          | Upper                 | 154.1454 %            |
| Arizona | 04         | 38060       | 013         | 0610.48      | 20% - <50%       | >120%          | Upper                 | 123.3295 %            |
| Arizona | 04         | 38060       | 013         | 0610.49      | 50% - <80%       | 80%-120%       | Middle                | 105.7544 %            |
| Arizona | 04         | 38060       | 013         | 0610.50      | 50% - <80%       | 80%-120%       | Middle                | 114.3240 %            |
| Arizona | 04         | 38060       | 013         | 0610.51      | 50% - <80%       | 80%-120%       | Middle                | 85.1830 %             |
| Arizona | 04         | 38060       | 013         | 0610.52      | 50% - <80%       | 80%-120%       | Middle                | 104.1353 %            |
| Arizona | 04         | 38060       | 013         | 0610.53      | 50% - <80%       | 80%-120%       | Middle                | 102.1664 %            |
| Arizona | 04         | 38060       | 013         | 0610.54      | 20% - <50%       | >120%          | Upper                 | 142.1449 %            |
| Arizona | 04         | 38060       | 013         | 0610.55      | 50% - <80%       | >120%          | Upper                 | 152.8911 %            |
| Arizona | 04         | 38060       | 013         | 0610.56      | 20% - <50%       | >120%          | Upper                 | 148.7216 %            |
| Arizona | 04         | 38060       | 013         | 0610.57      | 50% - <80%       | 80%-120%       | Middle                | 98.0476 %             |
| Arizona | 04         | 38060       | 013         | 0610.58      | 50% - <80%       | 80%-120%       | Middle                | 85.2945 %             |
| Arizona | 04         | 38060       | 013         | 0610.59      | 20% - <50%       | >120%          | Upper                 | 134.1213 %            |
| Arizona | 04         | 38060       | 013         | 0610.60      | 20% - <50%       | 80%-120%       | Middle                | 92.3653 %             |
| Arizona | 04         | 38060       | 013         | 0610.61      | 20% - <50%       | 80%-120%       | Middle                | 90.2698 %             |
| Arizona | 04         | 38060       | 013         | 0610.62      | 20% - <50%       | 80%-120%       | Middle                | 107.7803 %            |
| Arizona | 04         | 38060       | 013         | 0610.63      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 0610.64      | 20% - <50%       | >120%          | Upper                 | 146.1054 %            |
| Arizona | 04         | 38060       | 013         | 0611.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.4018 %             |
| Arizona | 04         | 38060       | 013         | 0612.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.9488 %             |
| Arizona | 04         | 38060       | 013         | 0613.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.1695 %             |
| Arizona | 04         | 38060       | 013         | 0614.01      | 80% - 100%       | <50%           | Low                   | 48.5518 %             |
| Arizona | 04         | 38060       | 013         | 0614.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.6941 %             |
| Arizona | 04         | 38060       | 013         | 0715.03      | <10%             | 80%-120%       | Middle                | 90.1330 %             |
| Arizona | 04         | 38060       | 013         | 0715.04      | <10%             | 80%-120%       | Middle                | 81.3125 %             |
| Arizona | 04         | 38060       | 013         | 0715.05      | 10% - <20%       | 50%-80%        | Moderate              | 78.3643 %             |
| Arizona | 04         | 38060       | 013         | 0715.06      | <10%             | 50%-80%        | Moderate              | 75.1171 %             |
| Arizona | 04         | 38060       | 013         | 0715.09      | 20% - <50%       | >120%          | Upper                 | 134.0415 %            |
| Arizona | 04         | 38060       | 013         | 0715.10      | 20% - <50%       | >120%          | Upper                 | 161.0832 %            |
| Arizona | 04         | 38060       | 013         | 0715.11      | 20% - <50%       | 80%-120%       | Middle                | 111.8826 %            |
| Arizona | 04         | 38060       | 013         | 0715.12      | 20% - <50%       | 80%-120%       | Middle                | 97.8930 %             |
| Arizona | 04         | 38060       | 013         | 0715.13      | 20% - <50%       | >120%          | Upper                 | 125.4554 %            |
| Arizona | 04         | 38060       | 013         | 0715.14      | 20% - <50%       | 80%-120%       | Middle                | 103.2345 %            |
| Arizona | 04         | 38060       | 013         | 0715.15      | 20% - <50%       | >120%          | Upper                 | 132.8531 %            |
| Arizona | 04         | 38060       | 013         | 0715.16      | 20% - <50%       | 50%-80%        | Moderate              | 72.1753 %             |
| Arizona | 04         | 38060       | 013         | 0715.17      | 20% - <50%       | 80%-120%       | Middle                | 95.1526 %             |
| Arizona | 04         | 38060       | 013         | 0716.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.8849 %             |
| Arizona | 04         | 38060       | 013         | 0717.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.1840 %             |
| Arizona | 04         | 38060       | 013         | 0717.02      | 10% - <20%       | 50%-80%        | Moderate              | 62.7771 %             |
| Arizona | 04         | 38060       | 013         | 0718.01      | 10% - <20%       | 50%-80%        | Moderate              | 55.3237 %             |
| Arizona | 04         | 38060       | 013         | 0718.02      | 10% - <20%       | 50%-80%        | Moderate              | 53.9972 %             |
| Arizona | 04         | 38060       | 013         | 0719.03      | 20% - <50%       | 80%-120%       | Middle                | 90.8260 %             |
| Arizona | 04         | 38060       | 013         | 0719.06      | 50% - <80%       | 80%-120%       | Middle                | 91.6596 %             |
| Arizona | 04         | 38060       | 013         | 0719.09      | 20% - <50%       | 50%-80%        | Moderate              | 78.3922 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 0719.10      | 50% - <80%       | 50%-80%        | Moderate              | 60.0038 %             |
| Arizona | 04         | 38060       | 013         | 0719.11      | 50% - <80%       | 80%-120%       | Middle                | 95.8824 %             |
| Arizona | 04         | 38060       | 013         | 0719.12      | 50% - <80%       | 50%-80%        | Moderate              | 59.4159 %             |
| Arizona | 04         | 38060       | 013         | 0719.13      | 50% - <80%       | 50%-80%        | Moderate              | 69.6401 %             |
| Arizona | 04         | 38060       | 013         | 0719.14      | 50% - <80%       | 50%-80%        | Moderate              | 75.2628 %             |
| Arizona | 04         | 38060       | 013         | 0719.15      | 20% - <50%       | 80%-120%       | Middle                | 114.8587 %            |
| Arizona | 04         | 38060       | 013         | 0820.02      | 50% - <80%       | 80%-120%       | Middle                | 97.5547 %             |
| Arizona | 04         | 38060       | 013         | 0820.07      | 80% - 100%       | 50%-80%        | Moderate              | 63.6589 %             |
| Arizona | 04         | 38060       | 013         | 0820.08      | 80% - 100%       | 50%-80%        | Moderate              | 53.2547 %             |
| Arizona | 04         | 38060       | 013         | 0820.09      | 80% - 100%       | 50%-80%        | Moderate              | 72.2209 %             |
| Arizona | 04         | 38060       | 013         | 0820.10      | 80% - 100%       | 80%-120%       | Middle                | 80.6233 %             |
| Arizona | 04         | 38060       | 013         | 0820.12      | 50% - <80%       | 80%-120%       | Middle                | 85.4174 %             |
| Arizona | 04         | 38060       | 013         | 0820.16      | 50% - <80%       | 80%-120%       | Middle                | 107.6903 %            |
| Arizona | 04         | 38060       | 013         | 0820.17      | 80% - 100%       | 50%-80%        | Moderate              | 72.6377 %             |
| Arizona | 04         | 38060       | 013         | 0820.18      | 80% - 100%       | 80%-120%       | Middle                | 87.4572 %             |
| Arizona | 04         | 38060       | 013         | 0820.19      | 50% - <80%       | >120%          | Upper                 | 142.0245 %            |
| Arizona | 04         | 38060       | 013         | 0820.20      | 50% - <80%       | 80%-120%       | Middle                | 107.1075 %            |
| Arizona | 04         | 38060       | 013         | 0820.21      | 50% - <80%       | >120%          | Upper                 | 135.0791 %            |
| Arizona | 04         | 38060       | 013         | 0820.22      | 50% - <80%       | 50%-80%        | Moderate              | 72.0967 %             |
| Arizona | 04         | 38060       | 013         | 0820.23      | 50% - <80%       | 80%-120%       | Middle                | 109.4007 %            |
| Arizona | 04         | 38060       | 013         | 0820.24      | 50% - <80%       | 50%-80%        | Moderate              | 77.2139 %             |
| Arizona | 04         | 38060       | 013         | 0820.25      | 50% - <80%       | 80%-120%       | Middle                | 99.8935 %             |
| Arizona | 04         | 38060       | 013         | 0820.26      | 50% - <80%       | 80%-120%       | Middle                | 87.2266 %             |
| Arizona | 04         | 38060       | 013         | 0820.27      | 50% - <80%       | 80%-120%       | Middle                | 88.9002 %             |
| Arizona | 04         | 38060       | 013         | 0820.28      | 80% - 100%       | 50%-80%        | Moderate              | 71.1921 %             |
| Arizona | 04         | 38060       | 013         | 0822.04      | 80% - 100%       | 80%-120%       | Middle                | 87.1024 %             |
| Arizona | 04         | 38060       | 013         | 0822.05      | 80% - 100%       | 80%-120%       | Middle                | 95.3731 %             |
| Arizona | 04         | 38060       | 013         | 0822.06      | 80% - 100%       | 80%-120%       | Middle                | 108.2326 %            |
| Arizona | 04         | 38060       | 013         | 0822.07      | 80% - 100%       | 80%-120%       | Middle                | 87.8069 %             |
| Arizona | 04         | 38060       | 013         | 0822.08      | 80% - 100%       | 50%-80%        | Moderate              | 75.5352 %             |
| Arizona | 04         | 38060       | 013         | 0822.09      | 80% - 100%       | 50%-80%        | Moderate              | 73.4334 %             |
| Arizona | 04         | 38060       | 013         | 0822.10      | 80% - 100%       | 80%-120%       | Middle                | 80.3446 %             |
| Arizona | 04         | 38060       | 013         | 0822.11      | 50% - <80%       | >120%          | Upper                 | 122.4223 %            |
| Arizona | 04         | 38060       | 013         | 0822.12      | 80% - 100%       | 80%-120%       | Middle                | 106.8465 %            |
| Arizona | 04         | 38060       | 013         | 0822.13      | 80% - 100%       | 80%-120%       | Middle                | 103.4296 %            |
| Arizona | 04         | 38060       | 013         | 0830.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.3783 %             |
| Arizona | 04         | 38060       | 013         | 0923.05      | 50% - <80%       | 50%-80%        | Moderate              | 67.7410 %             |
| Arizona | 04         | 38060       | 013         | 0923.06      | 20% - <50%       | 80%-120%       | Middle                | 95.2160 %             |
| Arizona | 04         | 38060       | 013         | 0923.07      | 50% - <80%       | 80%-120%       | Middle                | 84.1327 %             |
| Arizona | 04         | 38060       | 013         | 0923.08      | 50% - <80%       | 50%-80%        | Moderate              | 71.0984 %             |
| Arizona | 04         | 38060       | 013         | 0923.09      | 20% - <50%       | 80%-120%       | Middle                | 110.8931 %            |
| Arizona | 04         | 38060       | 013         | 0923.11      | 50% - <80%       | 50%-80%        | Moderate              | 51.1757 %             |
| Arizona | 04         | 38060       | 013         | 0923.12      | 50% - <80%       | 50%-80%        | Moderate              | 71.2656 %             |
| Arizona | 04         | 38060       | 013         | 0924.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.2772 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 0924.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.9989 %             |
| Arizona | 04         | 38060       | 013         | 0925.00      | 50% - <80%       | 80%-120%       | Middle                | 91.1668 %             |
| Arizona | 04         | 38060       | 013         | 0926.00      | 50% - <80%       | <50%           | Low                   | 42.5731 %             |
| Arizona | 04         | 38060       | 013         | 0927.05      | 50% - <80%       | 50%-80%        | Moderate              | 66.5653 %             |
| Arizona | 04         | 38060       | 013         | 0927.08      | 50% - <80%       | 50%-80%        | Moderate              | 75.6214 %             |
| Arizona | 04         | 38060       | 013         | 0927.09      | 50% - <80%       | 80%-120%       | Middle                | 111.6140 %            |
| Arizona | 04         | 38060       | 013         | 0927.10      | 50% - <80%       | 80%-120%       | Middle                | 109.1422 %            |
| Arizona | 04         | 38060       | 013         | 0927.11      | 50% - <80%       | 80%-120%       | Middle                | 95.3224 %             |
| Arizona | 04         | 38060       | 013         | 0927.12      | 50% - <80%       | 80%-120%       | Middle                | 92.7480 %             |
| Arizona | 04         | 38060       | 013         | 0927.13      | 50% - <80%       | 80%-120%       | Middle                | 83.8667 %             |
| Arizona | 04         | 38060       | 013         | 0927.15      | 80% - 100%       | 50%-80%        | Moderate              | 72.5072 %             |
| Arizona | 04         | 38060       | 013         | 0927.16      | 80% - 100%       | 50%-80%        | Moderate              | 74.3785 %             |
| Arizona | 04         | 38060       | 013         | 0927.17      | 80% - 100%       | 50%-80%        | Moderate              | 53.1166 %             |
| Arizona | 04         | 38060       | 013         | 0927.18      | 80% - 100%       | <50%           | Low                   | 46.9162 %             |
| Arizona | 04         | 38060       | 013         | 0927.19      | 50% - <80%       | 50%-80%        | Moderate              | 78.7469 %             |
| Arizona | 04         | 38060       | 013         | 0927.20      | 50% - <80%       | 80%-120%       | Middle                | 95.5314 %             |
| Arizona | 04         | 38060       | 013         | 0927.21      | 50% - <80%       | >120%          | Upper                 | 142.1360 %            |
| Arizona | 04         | 38060       | 013         | 0927.23      | 20% - <50%       | 80%-120%       | Middle                | 89.8581 %             |
| Arizona | 04         | 38060       | 013         | 0927.24      | 20% - <50%       | 50%-80%        | Moderate              | 74.0630 %             |
| Arizona | 04         | 38060       | 013         | 0928.01      | 80% - 100%       | <50%           | Low                   | 35.9293 %             |
| Arizona | 04         | 38060       | 013         | 0928.02      | 80% - 100%       | <50%           | Low                   | 45.2286 %             |
| Arizona | 04         | 38060       | 013         | 0929.00      | 80% - 100%       | <50%           | Low                   | 46.1028 %             |
| Arizona | 04         | 38060       | 013         | 0930.01      | 50% - <80%       | <50%           | Low                   | 46.1130 %             |
| Arizona | 04         | 38060       | 013         | 0930.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.6420 %             |
| Arizona | 04         | 38060       | 013         | 0931.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.3168 %             |
| Arizona | 04         | 38060       | 013         | 0931.04      | 80% - 100%       | <50%           | Low                   | 42.4160 %             |
| Arizona | 04         | 38060       | 013         | 0931.05      | 80% - 100%       | <50%           | Low                   | 49.5996 %             |
| Arizona | 04         | 38060       | 013         | 0931.06      | 80% - 100%       | 50%-80%        | Moderate              | 77.7258 %             |
| Arizona | 04         | 38060       | 013         | 0932.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.8131 %             |
| Arizona | 04         | 38060       | 013         | 1032.05      | 10% - <20%       | 80%-120%       | Middle                | 115.6087 %            |
| Arizona | 04         | 38060       | 013         | 1032.06      | 10% - <20%       | >120%          | Upper                 | 151.6609 %            |
| Arizona | 04         | 38060       | 013         | 1032.07      | 10% - <20%       | >120%          | Upper                 | 188.6164 %            |
| Arizona | 04         | 38060       | 013         | 1032.08      | 10% - <20%       | 80%-120%       | Middle                | 107.6194 %            |
| Arizona | 04         | 38060       | 013         | 1032.09      | 10% - <20%       | >120%          | Upper                 | 158.7849 %            |
| Arizona | 04         | 38060       | 013         | 1032.10      | 20% - <50%       | 80%-120%       | Middle                | 104.4913 %            |
| Arizona | 04         | 38060       | 013         | 1032.11      | 10% - <20%       | >120%          | Upper                 | 125.9419 %            |
| Arizona | 04         | 38060       | 013         | 1032.12      | 10% - <20%       | >120%          | Upper                 | 139.3639 %            |
| Arizona | 04         | 38060       | 013         | 1032.14      | 10% - <20%       | >120%          | Upper                 | 159.6351 %            |
| Arizona | 04         | 38060       | 013         | 1032.15      | 20% - <50%       | >120%          | Upper                 | 147.0847 %            |
| Arizona | 04         | 38060       | 013         | 1032.16      | 20% - <50%       | >120%          | Upper                 | 122.4363 %            |
| Arizona | 04         | 38060       | 013         | 1032.17      | 20% - <50%       | >120%          | Upper                 | 127.3191 %            |
| Arizona | 04         | 38060       | 013         | 1032.19      | 10% - <20%       | >120%          | Upper                 | 137.2342 %            |
| Arizona | 04         | 38060       | 013         | 1032.20      | 20% - <50%       | >120%          | Upper                 | 128.1908 %            |
| Arizona | 04         | 38060       | 013         | 1033.02      | 20% - <50%       | 80%-120%       | Middle                | 86.3106 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1033.03      | 20% - <50%       | 50%-80%        | Moderate              | 78.5620 %             |
| Arizona | 04         | 38060       | 013         | 1033.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.0041 %             |
| Arizona | 04         | 38060       | 013         | 1033.05      | 50% - <80%       | 50%-80%        | Moderate              | 50.2141 %             |
| Arizona | 04         | 38060       | 013         | 1033.06      | 50% - <80%       | <50%           | Low                   | 49.2233 %             |
| Arizona | 04         | 38060       | 013         | 1034.00      | 20% - <50%       | >120%          | Upper                 | 121.2707 %            |
| Arizona | 04         | 38060       | 013         | 1035.01      | 20% - <50%       | 80%-120%       | Middle                | 115.7569 %            |
| Arizona | 04         | 38060       | 013         | 1035.02      | 20% - <50%       | 80%-120%       | Middle                | 112.7936 %            |
| Arizona | 04         | 38060       | 013         | 1036.04      | 20% - <50%       | 80%-120%       | Middle                | 82.6251 %             |
| Arizona | 04         | 38060       | 013         | 1036.05      | 10% - <20%       | >120%          | Upper                 | 152.3615 %            |
| Arizona | 04         | 38060       | 013         | 1036.06      | 20% - <50%       | 80%-120%       | Middle                | 117.1924 %            |
| Arizona | 04         | 38060       | 013         | 1036.07      | 20% - <50%       | >120%          | Upper                 | 136.7122 %            |
| Arizona | 04         | 38060       | 013         | 1036.08      | 50% - <80%       | 80%-120%       | Middle                | 100.3813 %            |
| Arizona | 04         | 38060       | 013         | 1036.09      | 20% - <50%       | 50%-80%        | Moderate              | 52.9595 %             |
| Arizona | 04         | 38060       | 013         | 1036.11      | 20% - <50%       | >120%          | Upper                 | 144.9866 %            |
| Arizona | 04         | 38060       | 013         | 1036.12      | 20% - <50%       | 80%-120%       | Middle                | 101.7078 %            |
| Arizona | 04         | 38060       | 013         | 1036.14      | 20% - <50%       | >120%          | Upper                 | 125.1108 %            |
| Arizona | 04         | 38060       | 013         | 1036.15      | 50% - <80%       | <50%           | Low                   | 42.7290 %             |
| Arizona | 04         | 38060       | 013         | 1037.01      | 20% - <50%       | 50%-80%        | Moderate              | 71.7623 %             |
| Arizona | 04         | 38060       | 013         | 1037.02      | 20% - <50%       | 80%-120%       | Middle                | 91.8155 %             |
| Arizona | 04         | 38060       | 013         | 1039.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.0605 %             |
| Arizona | 04         | 38060       | 013         | 1040.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.0401 %             |
| Arizona | 04         | 38060       | 013         | 1041.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.2042 %             |
| Arizona | 04         | 38060       | 013         | 1042.02      | 20% - <50%       | 80%-120%       | Middle                | 86.1282 %             |
| Arizona | 04         | 38060       | 013         | 1042.03      | 20% - <50%       | 80%-120%       | Middle                | 84.8143 %             |
| Arizona | 04         | 38060       | 013         | 1042.04      | 20% - <50%       | 80%-120%       | Middle                | 95.7341 %             |
| Arizona | 04         | 38060       | 013         | 1042.05      | 50% - <80%       | 50%-80%        | Moderate              | 58.5962 %             |
| Arizona | 04         | 38060       | 013         | 1042.06      | 50% - <80%       | 50%-80%        | Moderate              | 67.7980 %             |
| Arizona | 04         | 38060       | 013         | 1042.07      | 20% - <50%       | 80%-120%       | Middle                | 83.9034 %             |
| Arizona | 04         | 38060       | 013         | 1042.12      | 20% - <50%       | 80%-120%       | Middle                | 89.1182 %             |
| Arizona | 04         | 38060       | 013         | 1042.14      | 20% - <50%       | 80%-120%       | Middle                | 98.5848 %             |
| Arizona | 04         | 38060       | 013         | 1042.15      | 20% - <50%       | 80%-120%       | Middle                | 97.2380 %             |
| Arizona | 04         | 38060       | 013         | 1042.16      | 20% - <50%       | 80%-120%       | Middle                | 92.5250 %             |
| Arizona | 04         | 38060       | 013         | 1042.17      | 20% - <50%       | 80%-120%       | Middle                | 108.2351 %            |
| Arizona | 04         | 38060       | 013         | 1042.18      | 20% - <50%       | 50%-80%        | Moderate              | 78.3390 %             |
| Arizona | 04         | 38060       | 013         | 1042.19      | 20% - <50%       | 80%-120%       | Middle                | 82.4958 %             |
| Arizona | 04         | 38060       | 013         | 1042.21      | 20% - <50%       | 80%-120%       | Middle                | 81.1782 %             |
| Arizona | 04         | 38060       | 013         | 1042.22      | 20% - <50%       | 80%-120%       | Middle                | 94.7535 %             |
| Arizona | 04         | 38060       | 013         | 1042.23      | 20% - <50%       | >120%          | Upper                 | 163.2953 %            |
| Arizona | 04         | 38060       | 013         | 1042.24      | 20% - <50%       | 80%-120%       | Middle                | 90.2255 %             |
| Arizona | 04         | 38060       | 013         | 1042.25      | 20% - <50%       | 80%-120%       | Middle                | 100.5954 %            |
| Arizona | 04         | 38060       | 013         | 1042.26      | 20% - <50%       | 80%-120%       | Middle                | 105.0513 %            |
| Arizona | 04         | 38060       | 013         | 1042.27      | 20% - <50%       | 50%-80%        | Moderate              | 72.6061 %             |
| Arizona | 04         | 38060       | 013         | 1043.01      | 20% - <50%       | 50%-80%        | Moderate              | 78.5176 %             |
| Arizona | 04         | 38060       | 013         | 1043.02      | 50% - <80%       | <50%           | Low                   | 48.1097 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1044.01      | 50% - <80%       | 50%-80%        | Moderate              | 61.6330 %             |
| Arizona | 04         | 38060       | 013         | 1044.02      | 50% - <80%       | 80%-120%       | Middle                | 82.8037 %             |
| Arizona | 04         | 38060       | 013         | 1045.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.2614 %             |
| Arizona | 04         | 38060       | 013         | 1045.02      | 50% - <80%       | <50%           | Low                   | 48.8990 %             |
| Arizona | 04         | 38060       | 013         | 1046.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.8085 %             |
| Arizona | 04         | 38060       | 013         | 1047.01      | 20% - <50%       | 80%-120%       | Middle                | 82.8949 %             |
| Arizona | 04         | 38060       | 013         | 1047.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.9571 %             |
| Arizona | 04         | 38060       | 013         | 1048.01      | 20% - <50%       | >120%          | Upper                 | 130.8463 %            |
| Arizona | 04         | 38060       | 013         | 1048.02      | 20% - <50%       | >120%          | Upper                 | 126.9428 %            |
| Arizona | 04         | 38060       | 013         | 1049.00      | 20% - <50%       | >120%          | Upper                 | 144.6433 %            |
| Arizona | 04         | 38060       | 013         | 1050.02      | 10% - <20%       | >120%          | Upper                 | 271.4189 %            |
| Arizona | 04         | 38060       | 013         | 1050.03      | 20% - <50%       | >120%          | Upper                 | 316.7376 %            |
| Arizona | 04         | 38060       | 013         | 1050.04      | 10% - <20%       | >120%          | Upper                 | 316.7376 %            |
| Arizona | 04         | 38060       | 013         | 1051.01      | 10% - <20%       | >120%          | Upper                 | 206.0002 %            |
| Arizona | 04         | 38060       | 013         | 1051.02      | 20% - <50%       | >120%          | Upper                 | 176.3169 %            |
| Arizona | 04         | 38060       | 013         | 1051.03      | 10% - <20%       | >120%          | Upper                 | 292.7353 %            |
| Arizona | 04         | 38060       | 013         | 1052.00      | 20% - <50%       | 80%-120%       | Middle                | 103.0786 %            |
| Arizona | 04         | 38060       | 013         | 1053.00      | 20% - <50%       | >120%          | Upper                 | 127.0112 %            |
| Arizona | 04         | 38060       | 013         | 1054.00      | 20% - <50%       | >120%          | Upper                 | 182.1234 %            |
| Arizona | 04         | 38060       | 013         | 1055.01      | 50% - <80%       | <50%           | Low                   | 49.8251 %             |
| Arizona | 04         | 38060       | 013         | 1055.02      | 50% - <80%       | <50%           | Low                   | 47.2836 %             |
| Arizona | 04         | 38060       | 013         | 1055.03      | 50% - <80%       | 50%-80%        | Moderate              | 50.2001 %             |
| Arizona | 04         | 38060       | 013         | 1056.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.5326 %             |
| Arizona | 04         | 38060       | 013         | 1056.02      | 50% - <80%       | <50%           | Low                   | 45.8798 %             |
| Arizona | 04         | 38060       | 013         | 1057.01      | 50% - <80%       | 50%-80%        | Moderate              | 71.2416 %             |
| Arizona | 04         | 38060       | 013         | 1057.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.2613 %             |
| Arizona | 04         | 38060       | 013         | 1058.00      | 50% - <80%       | 80%-120%       | Middle                | 87.3292 %             |
| Arizona | 04         | 38060       | 013         | 1059.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.9171 %             |
| Arizona | 04         | 38060       | 013         | 1060.01      | 50% - <80%       | 50%-80%        | Moderate              | 54.9182 %             |
| Arizona | 04         | 38060       | 013         | 1060.02      | 50% - <80%       | <50%           | Low                   | 33.8439 %             |
| Arizona | 04         | 38060       | 013         | 1060.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.1114 %             |
| Arizona | 04         | 38060       | 013         | 1061.00      | 20% - <50%       | >120%          | Upper                 | 138.3086 %            |
| Arizona | 04         | 38060       | 013         | 1062.00      | 10% - <20%       | >120%          | Upper                 | 316.7376 %            |
| Arizona | 04         | 38060       | 013         | 1063.00      | 20% - <50%       | >120%          | Upper                 | 128.8458 %            |
| Arizona | 04         | 38060       | 013         | 1064.00      | 20% - <50%       | 80%-120%       | Middle                | 118.3542 %            |
| Arizona | 04         | 38060       | 013         | 1065.01      | 20% - <50%       | >120%          | Upper                 | 124.1606 %            |
| Arizona | 04         | 38060       | 013         | 1065.02      | 20% - <50%       | 80%-120%       | Middle                | 92.9418 %             |
| Arizona | 04         | 38060       | 013         | 1066.00      | 20% - <50%       | >120%          | Upper                 | 252.2576 %            |
| Arizona | 04         | 38060       | 013         | 1067.01      | 50% - <80%       | <50%           | Low                   | 41.0287 %             |
| Arizona | 04         | 38060       | 013         | 1067.02      | 20% - <50%       | 80%-120%       | Middle                | 118.2478 %            |
| Arizona | 04         | 38060       | 013         | 1067.03      | 20% - <50%       | >120%          | Upper                 | 137.0758 %            |
| Arizona | 04         | 38060       | 013         | 1068.01      | 50% - <80%       | <50%           | Low                   | 34.8270 %             |
| Arizona | 04         | 38060       | 013         | 1068.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.6718 %             |
| Arizona | 04         | 38060       | 013         | 1069.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.3566 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1070.01      | 50% - <80%       | 80%-120%       | Middle                | 90.9742 %             |
| Arizona | 04         | 38060       | 013         | 1070.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.2345 %             |
| Arizona | 04         | 38060       | 013         | 1071.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.8921 %             |
| Arizona | 04         | 38060       | 013         | 1071.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.6679 %             |
| Arizona | 04         | 38060       | 013         | 1072.01      | 50% - <80%       | <50%           | Low                   | 30.4865 %             |
| Arizona | 04         | 38060       | 013         | 1072.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.5549 %             |
| Arizona | 04         | 38060       | 013         | 1073.00      | 50% - <80%       | <50%           | Low                   | 49.6655 %             |
| Arizona | 04         | 38060       | 013         | 1074.01      | 20% - <50%       | >120%          | Upper                 | 178.9560 %            |
| Arizona | 04         | 38060       | 013         | 1074.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.4258 %             |
| Arizona | 04         | 38060       | 013         | 1074.03      | 50% - <80%       | <50%           | Low                   | 21.5393 %             |
| Arizona | 04         | 38060       | 013         | 1074.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 1075.00      | 20% - <50%       | >120%          | Upper                 | 247.6485 %            |
| Arizona | 04         | 38060       | 013         | 1076.01      | 20% - <50%       | 80%-120%       | Middle                | 111.4164 %            |
| Arizona | 04         | 38060       | 013         | 1076.02      | 20% - <50%       | >120%          | Upper                 | 136.3309 %            |
| Arizona | 04         | 38060       | 013         | 1077.00      | 20% - <50%       | >120%          | Upper                 | 132.8708 %            |
| Arizona | 04         | 38060       | 013         | 1078.00      | 10% - <20%       | >120%          | Upper                 | 245.2438 %            |
| Arizona | 04         | 38060       | 013         | 1079.00      | 20% - <50%       | >120%          | Upper                 | 209.1194 %            |
| Arizona | 04         | 38060       | 013         | 1080.00      | 10% - <20%       | >120%          | Upper                 | 275.4618 %            |
| Arizona | 04         | 38060       | 013         | 1081.00      | 10% - <20%       | >120%          | Upper                 | 272.5060 %            |
| Arizona | 04         | 38060       | 013         | 1082.00      | 20% - <50%       | >120%          | Upper                 | 138.2680 %            |
| Arizona | 04         | 38060       | 013         | 1083.01      | 10% - <20%       | >120%          | Upper                 | 260.3129 %            |
| Arizona | 04         | 38060       | 013         | 1083.02      | 20% - <50%       | >120%          | Upper                 | 122.8392 %            |
| Arizona | 04         | 38060       | 013         | 1084.00      | 20% - <50%       | >120%          | Upper                 | 137.9133 %            |
| Arizona | 04         | 38060       | 013         | 1085.01      | 20% - <50%       | 80%-120%       | Middle                | 85.1387 %             |
| Arizona | 04         | 38060       | 013         | 1085.02      | 20% - <50%       | 80%-120%       | Middle                | 112.7480 %            |
| Arizona | 04         | 38060       | 013         | 1086.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.6819 %             |
| Arizona | 04         | 38060       | 013         | 1086.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.5370 %             |
| Arizona | 04         | 38060       | 013         | 1088.02      | 20% - <50%       | 50%-80%        | Moderate              | 68.8179 %             |
| Arizona | 04         | 38060       | 013         | 1089.01      | 50% - <80%       | >120%          | Upper                 | 120.7373 %            |
| Arizona | 04         | 38060       | 013         | 1089.02      | 50% - <80%       | 50%-80%        | Moderate              | 64.9486 %             |
| Arizona | 04         | 38060       | 013         | 1090.01      | 80% - 100%       | <50%           | Low                   | 39.6781 %             |
| Arizona | 04         | 38060       | 013         | 1090.02      | 80% - 100%       | <50%           | Low                   | 39.7098 %             |
| Arizona | 04         | 38060       | 013         | 1090.03      | 80% - 100%       | 80%-120%       | Middle                | 88.9623 %             |
| Arizona | 04         | 38060       | 013         | 1091.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.4832 %             |
| Arizona | 04         | 38060       | 013         | 1091.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.3081 %             |
| Arizona | 04         | 38060       | 013         | 1092.00      | 80% - 100%       | <50%           | Low                   | 37.3748 %             |
| Arizona | 04         | 38060       | 013         | 1093.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.6999 %             |
| Arizona | 04         | 38060       | 013         | 1094.01      | 80% - 100%       | <50%           | Low                   | 46.1573 %             |
| Arizona | 04         | 38060       | 013         | 1094.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.5012 %             |
| Arizona | 04         | 38060       | 013         | 1095.00      | 80% - 100%       | 80%-120%       | Middle                | 85.8013 %             |
| Arizona | 04         | 38060       | 013         | 1096.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.8588 %             |
| Arizona | 04         | 38060       | 013         | 1096.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.3984 %             |
| Arizona | 04         | 38060       | 013         | 1096.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.6045 %             |
| Arizona | 04         | 38060       | 013         | 1096.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.9717 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1097.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.4340 %             |
| Arizona | 04         | 38060       | 013         | 1097.03      | 80% - 100%       | 50%-80%        | Moderate              | 52.5972 %             |
| Arizona | 04         | 38060       | 013         | 1097.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.1626 %             |
| Arizona | 04         | 38060       | 013         | 1097.05      | 80% - 100%       | 80%-120%       | Middle                | 84.5686 %             |
| Arizona | 04         | 38060       | 013         | 1097.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.9447 %             |
| Arizona | 04         | 38060       | 013         | 1097.07      | 80% - 100%       | <50%           | Low                   | 45.2540 %             |
| Arizona | 04         | 38060       | 013         | 1098.01      | 80% - 100%       | <50%           | Low                   | 43.4638 %             |
| Arizona | 04         | 38060       | 013         | 1098.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.8445 %             |
| Arizona | 04         | 38060       | 013         | 1099.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.7995 %             |
| Arizona | 04         | 38060       | 013         | 1100.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.8431 %             |
| Arizona | 04         | 38060       | 013         | 1100.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.5099 %             |
| Arizona | 04         | 38060       | 013         | 1101.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.1946 %             |
| Arizona | 04         | 38060       | 013         | 1104.00      | 50% - <80%       | 80%-120%       | Middle                | 81.7293 %             |
| Arizona | 04         | 38060       | 013         | 1105.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.2590 %             |
| Arizona | 04         | 38060       | 013         | 1105.02      | 20% - <50%       | 80%-120%       | Middle                | 88.6000 %             |
| Arizona | 04         | 38060       | 013         | 1106.00      | 50% - <80%       | 80%-120%       | Middle                | 101.4455 %            |
| Arizona | 04         | 38060       | 013         | 1107.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.4360 %             |
| Arizona | 04         | 38060       | 013         | 1107.02      | 50% - <80%       | 80%-120%       | Middle                | 95.4174 %             |
| Arizona | 04         | 38060       | 013         | 1108.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.5726 %             |
| Arizona | 04         | 38060       | 013         | 1108.02      | 20% - <50%       | 80%-120%       | Middle                | 93.0051 %             |
| Arizona | 04         | 38060       | 013         | 1109.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.5008 %             |
| Arizona | 04         | 38060       | 013         | 1109.02      | 20% - <50%       | 50%-80%        | Moderate              | 53.2864 %             |
| Arizona | 04         | 38060       | 013         | 1110.00      | 20% - <50%       | >120%          | Upper                 | 181.6571 %            |
| Arizona | 04         | 38060       | 013         | 1111.00      | 20% - <50%       | >120%          | Upper                 | 147.7575 %            |
| Arizona | 04         | 38060       | 013         | 1112.01      | 50% - <80%       | 80%-120%       | Middle                | 83.6095 %             |
| Arizona | 04         | 38060       | 013         | 1112.02      | 50% - <80%       | <50%           | Low                   | 44.5293 %             |
| Arizona | 04         | 38060       | 013         | 1112.03      | 50% - <80%       | 50%-80%        | Moderate              | 54.7092 %             |
| Arizona | 04         | 38060       | 013         | 1112.04      | 50% - <80%       | 50%-80%        | Moderate              | 78.7469 %             |
| Arizona | 04         | 38060       | 013         | 1113.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.1749 %             |
| Arizona | 04         | 38060       | 013         | 1114.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.1923 %             |
| Arizona | 04         | 38060       | 013         | 1114.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.9613 %             |
| Arizona | 04         | 38060       | 013         | 1115.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.0946 %             |
| Arizona | 04         | 38060       | 013         | 1115.02      | 50% - <80%       | 50%-80%        | Moderate              | 56.2726 %             |
| Arizona | 04         | 38060       | 013         | 1116.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.7415 %             |
| Arizona | 04         | 38060       | 013         | 1116.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.5266 %             |
| Arizona | 04         | 38060       | 013         | 1117.00      | 20% - <50%       | 80%-120%       | Middle                | 106.9821 %            |
| Arizona | 04         | 38060       | 013         | 1118.00      | 20% - <50%       | >120%          | Upper                 | 208.8306 %            |
| Arizona | 04         | 38060       | 013         | 1119.00      | 20% - <50%       | >120%          | Upper                 | 159.9518 %            |
| Arizona | 04         | 38060       | 013         | 1121.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.1121 %             |
| Arizona | 04         | 38060       | 013         | 1122.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.6166 %             |
| Arizona | 04         | 38060       | 013         | 1122.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.1617 %             |
| Arizona | 04         | 38060       | 013         | 1123.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.6366 %             |
| Arizona | 04         | 38060       | 013         | 1123.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.6660 %             |
| Arizona | 04         | 38060       | 013         | 1124.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.8499 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1124.02      | 80% - 100%       | 80%-120%       | Middle                | 95.6417 %             |
| Arizona | 04         | 38060       | 013         | 1125.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.1171 %             |
| Arizona | 04         | 38060       | 013         | 1125.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.2924 %             |
| Arizona | 04         | 38060       | 013         | 1125.07      | 80% - 100%       | <50%           | Low                   | 42.1664 %             |
| Arizona | 04         | 38060       | 013         | 1125.08      | 80% - 100%       | 50%-80%        | Moderate              | 60.8273 %             |
| Arizona | 04         | 38060       | 013         | 1125.10      | 80% - 100%       | 80%-120%       | Middle                | 97.5852 %             |
| Arizona | 04         | 38060       | 013         | 1125.12      | 80% - 100%       | 50%-80%        | Moderate              | 70.2103 %             |
| Arizona | 04         | 38060       | 013         | 1125.14      | 80% - 100%       | 50%-80%        | Moderate              | 73.6855 %             |
| Arizona | 04         | 38060       | 013         | 1125.15      | 80% - 100%       | 50%-80%        | Moderate              | 76.4690 %             |
| Arizona | 04         | 38060       | 013         | 1125.16      | 80% - 100%       | 50%-80%        | Moderate              | 65.0627 %             |
| Arizona | 04         | 38060       | 013         | 1125.17      | 80% - 100%       | 80%-120%       | Middle                | 103.7311 %            |
| Arizona | 04         | 38060       | 013         | 1125.18      | 80% - 100%       | 80%-120%       | Middle                | 105.1475 %            |
| Arizona | 04         | 38060       | 013         | 1125.19      | 80% - 100%       | 50%-80%        | Moderate              | 56.7705 %             |
| Arizona | 04         | 38060       | 013         | 1125.20      | 80% - 100%       | 50%-80%        | Moderate              | 60.8425 %             |
| Arizona | 04         | 38060       | 013         | 1125.21      | 80% - 100%       | 50%-80%        | Moderate              | 51.6989 %             |
| Arizona | 04         | 38060       | 013         | 1125.22      | 80% - 100%       | 50%-80%        | Moderate              | 57.0568 %             |
| Arizona | 04         | 38060       | 013         | 1125.23      | 80% - 100%       | 50%-80%        | Moderate              | 59.0877 %             |
| Arizona | 04         | 38060       | 013         | 1125.24      | 80% - 100%       | 50%-80%        | Moderate              | 58.6633 %             |
| Arizona | 04         | 38060       | 013         | 1126.01      | 80% - 100%       | <50%           | Low                   | 37.2976 %             |
| Arizona | 04         | 38060       | 013         | 1126.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.4392 %             |
| Arizona | 04         | 38060       | 013         | 1127.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.7791 %             |
| Arizona | 04         | 38060       | 013         | 1129.00      | 50% - <80%       | <50%           | Low                   | 43.9908 %             |
| Arizona | 04         | 38060       | 013         | 1130.00      | 20% - <50%       | >120%          | Upper                 | 165.2312 %            |
| Arizona | 04         | 38060       | 013         | 1131.00      | 20% - <50%       | 80%-120%       | Middle                | 92.2260 %             |
| Arizona | 04         | 38060       | 013         | 1132.01      | 80% - 100%       | <50%           | Low                   | 44.4482 %             |
| Arizona | 04         | 38060       | 013         | 1132.02      | 50% - <80%       | <50%           | Low                   | 34.7358 %             |
| Arizona | 04         | 38060       | 013         | 1132.04      | 50% - <80%       | 50%-80%        | Moderate              | 71.0224 %             |
| Arizona | 04         | 38060       | 013         | 1133.01      | 80% - 100%       | <50%           | Low                   | 27.3014 %             |
| Arizona | 04         | 38060       | 013         | 1135.02      | 80% - 100%       | <50%           | Low                   | 49.7605 %             |
| Arizona | 04         | 38060       | 013         | 1135.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.7538 %             |
| Arizona | 04         | 38060       | 013         | 1136.01      | 50% - <80%       | 50%-80%        | Moderate              | 54.8473 %             |
| Arizona | 04         | 38060       | 013         | 1136.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.1121 %             |
| Arizona | 04         | 38060       | 013         | 1137.01      | 50% - <80%       | 50%-80%        | Moderate              | 55.8089 %             |
| Arizona | 04         | 38060       | 013         | 1137.02      | 50% - <80%       | 80%-120%       | Middle                | 93.0723 %             |
| Arizona | 04         | 38060       | 013         | 1138.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.7625 %             |
| Arizona | 04         | 38060       | 013         | 1139.00      | 80% - 100%       | <50%           | Low                   | 29.0345 %             |
| Arizona | 04         | 38060       | 013         | 1140.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.5047 %             |
| Arizona | 04         | 38060       | 013         | 1141.00      | 50% - <80%       | >120%          | Upper                 | 209.7871 %            |
| Arizona | 04         | 38060       | 013         | 1142.00      | 80% - 100%       | <50%           | Low                   | 37.7815 %             |
| Arizona | 04         | 38060       | 013         | 1143.01      | 50% - <80%       | 50%-80%        | Moderate              | 53.4650 %             |
| Arizona | 04         | 38060       | 013         | 1143.02      | 80% - 100%       | <50%           | Low                   | 39.9518 %             |
| Arizona | 04         | 38060       | 013         | 1144.01      | 80% - 100%       | <50%           | Low                   | 44.9955 %             |
| Arizona | 04         | 38060       | 013         | 1144.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.9536 %             |
| Arizona | 04         | 38060       | 013         | 1145.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.2101 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1146.00      | 80% - 100%       | <50%           | Low                   | 45.6100 %             |
| Arizona | 04         | 38060       | 013         | 1147.04      | 80% - 100%       | <50%           | Low                   | 48.6557 %             |
| Arizona | 04         | 38060       | 013         | 1147.05      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 1148.00      | 80% - 100%       | <50%           | Low                   | 47.3039 %             |
| Arizona | 04         | 38060       | 013         | 1149.00      | 80% - 100%       | <50%           | Low                   | 30.9502 %             |
| Arizona | 04         | 38060       | 013         | 1152.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.0372 %             |
| Arizona | 04         | 38060       | 013         | 1153.00      | 80% - 100%       | <50%           | Low                   | 37.5560 %             |
| Arizona | 04         | 38060       | 013         | 1154.00      | 80% - 100%       | <50%           | Low                   | 43.2877 %             |
| Arizona | 04         | 38060       | 013         | 1155.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.4832 %             |
| Arizona | 04         | 38060       | 013         | 1156.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.0723 %             |
| Arizona | 04         | 38060       | 013         | 1157.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.9187 %             |
| Arizona | 04         | 38060       | 013         | 1158.01      | 80% - 100%       | <50%           | Low                   | 40.4142 %             |
| Arizona | 04         | 38060       | 013         | 1158.02      | 80% - 100%       | 80%-120%       | Middle                | 90.7981 %             |
| Arizona | 04         | 38060       | 013         | 1159.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.3038 %             |
| Arizona | 04         | 38060       | 013         | 1160.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.9655 %             |
| Arizona | 04         | 38060       | 013         | 1161.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.6788 %             |
| Arizona | 04         | 38060       | 013         | 1162.02      | 80% - 100%       | 80%-120%       | Middle                | 83.6323 %             |
| Arizona | 04         | 38060       | 013         | 1162.03      | 50% - <80%       | 80%-120%       | Middle                | 80.9375 %             |
| Arizona | 04         | 38060       | 013         | 1162.04      | 50% - <80%       | 50%-80%        | Moderate              | 53.2117 %             |
| Arizona | 04         | 38060       | 013         | 1162.05      | 50% - <80%       | 50%-80%        | Moderate              | 65.7227 %             |
| Arizona | 04         | 38060       | 013         | 1163.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.0024 %             |
| Arizona | 04         | 38060       | 013         | 1164.00      | 80% - 100%       | 80%-120%       | Middle                | 82.1753 %             |
| Arizona | 04         | 38060       | 013         | 1165.00      | 80% - 100%       | <50%           | Low                   | 44.5103 %             |
| Arizona | 04         | 38060       | 013         | 1166.05      | 80% - 100%       | 80%-120%       | Middle                | 100.5219 %            |
| Arizona | 04         | 38060       | 013         | 1166.06      | 80% - 100%       | 80%-120%       | Middle                | 80.9768 %             |
| Arizona | 04         | 38060       | 013         | 1166.07      | 80% - 100%       | 80%-120%       | Middle                | 87.3824 %             |
| Arizona | 04         | 38060       | 013         | 1166.10      | 50% - <80%       | >120%          | Upper                 | 125.9749 %            |
| Arizona | 04         | 38060       | 013         | 1166.11      | 50% - <80%       | >120%          | Upper                 | 145.6505 %            |
| Arizona | 04         | 38060       | 013         | 1166.12      | 50% - <80%       | 80%-120%       | Middle                | 117.4103 %            |
| Arizona | 04         | 38060       | 013         | 1166.14      | 80% - 100%       | 50%-80%        | Moderate              | 70.9007 %             |
| Arizona | 04         | 38060       | 013         | 1166.15      | 80% - 100%       | 50%-80%        | Moderate              | 56.7946 %             |
| Arizona | 04         | 38060       | 013         | 1166.16      | 50% - <80%       | 80%-120%       | Middle                | 95.2134 %             |
| Arizona | 04         | 38060       | 013         | 1166.17      | 50% - <80%       | 80%-120%       | Middle                | 103.0976 %            |
| Arizona | 04         | 38060       | 013         | 1166.18      | 50% - <80%       | 80%-120%       | Middle                | 103.7691 %            |
| Arizona | 04         | 38060       | 013         | 1166.19      | 50% - <80%       | >120%          | Upper                 | 124.1302 %            |
| Arizona | 04         | 38060       | 013         | 1166.20      | 50% - <80%       | 80%-120%       | Middle                | 95.4237 %             |
| Arizona | 04         | 38060       | 013         | 1166.21      | 80% - 100%       | 80%-120%       | Middle                | 119.8150 %            |
| Arizona | 04         | 38060       | 013         | 1167.03      | 50% - <80%       | 80%-120%       | Middle                | 95.0209 %             |
| Arizona | 04         | 38060       | 013         | 1167.07      | 20% - <50%       | >120%          | Upper                 | 144.2138 %            |
| Arizona | 04         | 38060       | 013         | 1167.08      | 20% - <50%       | 80%-120%       | Middle                | 102.5047 %            |
| Arizona | 04         | 38060       | 013         | 1167.09      | 50% - <80%       | 80%-120%       | Middle                | 91.7217 %             |
| Arizona | 04         | 38060       | 013         | 1167.10      | 20% - <50%       | >120%          | Upper                 | 174.4900 %            |
| Arizona | 04         | 38060       | 013         | 1167.11      | 20% - <50%       | 80%-120%       | Middle                | 91.6711 %             |
| Arizona | 04         | 38060       | 013         | 1167.12      | 20% - <50%       | >120%          | Upper                 | 121.4430 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 1167.13      | 20% - <50%       | >120%          | Upper                 | 154.3950 %            |
| Arizona | 04         | 38060       | 013         | 1167.14      | 20% - <50%       | >120%          | Upper                 | 133.8211 %            |
| Arizona | 04         | 38060       | 013         | 1167.15      | 20% - <50%       | >120%          | Upper                 | 142.5313 %            |
| Arizona | 04         | 38060       | 013         | 1167.17      | 50% - <80%       | 50%-80%        | Moderate              | 70.3154 %             |
| Arizona | 04         | 38060       | 013         | 1167.18      | 20% - <50%       | 50%-80%        | Moderate              | 76.0750 %             |
| Arizona | 04         | 38060       | 013         | 1167.19      | 20% - <50%       | >120%          | Upper                 | 165.5821 %            |
| Arizona | 04         | 38060       | 013         | 1167.20      | 20% - <50%       | 80%-120%       | Middle                | 101.5532 %            |
| Arizona | 04         | 38060       | 013         | 1167.21      | 20% - <50%       | >120%          | Upper                 | 143.6171 %            |
| Arizona | 04         | 38060       | 013         | 1167.25      | 20% - <50%       | >120%          | Upper                 | 151.0198 %            |
| Arizona | 04         | 38060       | 013         | 1167.27      | 20% - <50%       | >120%          | Upper                 | 196.3765 %            |
| Arizona | 04         | 38060       | 013         | 1167.28      | 20% - <50%       | >120%          | Upper                 | 204.1441 %            |
| Arizona | 04         | 38060       | 013         | 1167.29      | 20% - <50%       | >120%          | Upper                 | 191.3454 %            |
| Arizona | 04         | 38060       | 013         | 1167.30      | 20% - <50%       | >120%          | Upper                 | 169.7504 %            |
| Arizona | 04         | 38060       | 013         | 1167.31      | 20% - <50%       | >120%          | Upper                 | 161.5355 %            |
| Arizona | 04         | 38060       | 013         | 1167.32      | 50% - <80%       | 80%-120%       | Middle                | 107.3736 %            |
| Arizona | 04         | 38060       | 013         | 1167.33      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 1167.34      | 50% - <80%       | 80%-120%       | Middle                | 108.6975 %            |
| Arizona | 04         | 38060       | 013         | 1167.35      | 80% - 100%       | 50%-80%        | Moderate              | 57.2203 %             |
| Arizona | 04         | 38060       | 013         | 1167.36      | 80% - 100%       | 50%-80%        | Moderate              | 72.7391 %             |
| Arizona | 04         | 38060       | 013         | 1167.37      | 50% - <80%       | >120%          | Upper                 | 147.6092 %            |
| Arizona | 04         | 38060       | 013         | 1167.38      | 50% - <80%       | 80%-120%       | Middle                | 101.9498 %            |
| Arizona | 04         | 38060       | 013         | 1168.00      | 50% - <80%       | <50%           | Low                   | 47.5826 %             |
| Arizona | 04         | 38060       | 013         | 1169.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.7843 %             |
| Arizona | 04         | 38060       | 013         | 1170.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.0485 %             |
| Arizona | 04         | 38060       | 013         | 1171.00      | 20% - <50%       | 80%-120%       | Middle                | 107.7194 %            |
| Arizona | 04         | 38060       | 013         | 1172.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.2614 %             |
| Arizona | 04         | 38060       | 013         | 1173.00      | 80% - 100%       | <50%           | Low                   | 27.2241 %             |
| Arizona | 04         | 38060       | 013         | 2168.06      | 10% - <20%       | >120%          | Upper                 | 149.0928 %            |
| Arizona | 04         | 38060       | 013         | 2168.07      | 10% - <20%       | >120%          | Upper                 | 183.1597 %            |
| Arizona | 04         | 38060       | 013         | 2168.09      | 20% - <50%       | >120%          | Upper                 | 203.5499 %            |
| Arizona | 04         | 38060       | 013         | 2168.10      | 10% - <20%       | 80%-120%       | Middle                | 107.4268 %            |
| Arizona | 04         | 38060       | 013         | 2168.13      | 10% - <20%       | >120%          | Upper                 | 229.9151 %            |
| Arizona | 04         | 38060       | 013         | 2168.16      | 10% - <20%       | >120%          | Upper                 | 167.1151 %            |
| Arizona | 04         | 38060       | 013         | 2168.19      | 10% - <20%       | >120%          | Upper                 | 127.9614 %            |
| Arizona | 04         | 38060       | 013         | 2168.20      | 10% - <20%       | >120%          | Upper                 | 129.3031 %            |
| Arizona | 04         | 38060       | 013         | 2168.21      | 10% - <20%       | >120%          | Upper                 | 170.3116 %            |
| Arizona | 04         | 38060       | 013         | 2168.22      | <10%             | >120%          | Upper                 | 170.7221 %            |
| Arizona | 04         | 38060       | 013         | 2168.26      | 10% - <20%       | 80%-120%       | Middle                | 85.3211 %             |
| Arizona | 04         | 38060       | 013         | 2168.29      | <10%             | >120%          | Upper                 | 193.3079 %            |
| Arizona | 04         | 38060       | 013         | 2168.30      | 20% - <50%       | 80%-120%       | Middle                | 86.7376 %             |
| Arizona | 04         | 38060       | 013         | 2168.31      | 10% - <20%       | >120%          | Upper                 | 217.7980 %            |
| Arizona | 04         | 38060       | 013         | 2168.32      | 10% - <20%       | >120%          | Upper                 | 187.0860 %            |
| Arizona | 04         | 38060       | 013         | 2168.33      | 20% - <50%       | 80%-120%       | Middle                | 107.4471 %            |
| Arizona | 04         | 38060       | 013         | 2168.34      | 10% - <20%       | >120%          | Upper                 | 149.3538 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 2168.35      | 10% - <20%       | >120%          | Upper                 | 141.4759 %            |
| Arizona | 04         | 38060       | 013         | 2168.36      | 10% - <20%       | >120%          | Upper                 | 147.6954 %            |
| Arizona | 04         | 38060       | 013         | 2168.37      | 20% - <50%       | >120%          | Upper                 | 120.0354 %            |
| Arizona | 04         | 38060       | 013         | 2168.38      | 20% - <50%       | >120%          | Upper                 | 184.4596 %            |
| Arizona | 04         | 38060       | 013         | 2168.39      | 10% - <20%       | >120%          | Upper                 | 205.6227 %            |
| Arizona | 04         | 38060       | 013         | 2168.40      | 10% - <20%       | >120%          | Upper                 | 174.4799 %            |
| Arizona | 04         | 38060       | 013         | 2168.41      | 10% - <20%       | >120%          | Upper                 | 174.1327 %            |
| Arizona | 04         | 38060       | 013         | 2168.42      | 10% - <20%       | >120%          | Upper                 | 206.7426 %            |
| Arizona | 04         | 38060       | 013         | 2168.43      | <10%             | >120%          | Upper                 | 188.5164 %            |
| Arizona | 04         | 38060       | 013         | 2168.44      | 10% - <20%       | >120%          | Upper                 | 156.4322 %            |
| Arizona | 04         | 38060       | 013         | 2168.45      | 20% - <50%       | 50%-80%        | Moderate              | 53.3688 %             |
| Arizona | 04         | 38060       | 013         | 2168.49      | 10% - <20%       | >120%          | Upper                 | 229.7782 %            |
| Arizona | 04         | 38060       | 013         | 2168.50      | 20% - <50%       | 80%-120%       | Middle                | 109.2410 %            |
| Arizona | 04         | 38060       | 013         | 2168.51      | 10% - <20%       | >120%          | Upper                 | 247.5585 %            |
| Arizona | 04         | 38060       | 013         | 2168.52      | 20% - <50%       | 80%-120%       | Middle                | 108.7735 %            |
| Arizona | 04         | 38060       | 013         | 2168.53      | 20% - <50%       | >120%          | Upper                 | 143.3079 %            |
| Arizona | 04         | 38060       | 013         | 2168.54      | 20% - <50%       | >120%          | Upper                 | 259.7238 %            |
| Arizona | 04         | 38060       | 013         | 2168.55      | 10% - <20%       | >120%          | Upper                 | 203.0153 %            |
| Arizona | 04         | 38060       | 013         | 2168.56      | 10% - <20%       | >120%          | Upper                 | 124.4317 %            |
| Arizona | 04         | 38060       | 013         | 2168.57      | 10% - <20%       | 80%-120%       | Middle                | 97.0442 %             |
| Arizona | 04         | 38060       | 013         | 2168.58      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 2168.59      | 20% - <50%       | >120%          | Upper                 | 179.3652 %            |
| Arizona | 04         | 38060       | 013         | 2168.60      | 20% - <50%       | >120%          | Upper                 | 138.8103 %            |
| Arizona | 04         | 38060       | 013         | 2168.61      | 10% - <20%       | >120%          | Upper                 | 222.6960 %            |
| Arizona | 04         | 38060       | 013         | 2169.01      | 10% - <20%       | >120%          | Upper                 | 125.8152 %            |
| Arizona | 04         | 38060       | 013         | 2169.02      | 20% - <50%       | >120%          | Upper                 | 125.2970 %            |
| Arizona | 04         | 38060       | 013         | 2170.01      | 10% - <20%       | >120%          | Upper                 | 131.7192 %            |
| Arizona | 04         | 38060       | 013         | 2170.02      | 20% - <50%       | 80%-120%       | Middle                | 106.6679 %            |
| Arizona | 04         | 38060       | 013         | 2171.01      | 20% - <50%       | 80%-120%       | Middle                | 116.7401 %            |
| Arizona | 04         | 38060       | 013         | 2171.02      | 20% - <50%       | >120%          | Upper                 | 168.3795 %            |
| Arizona | 04         | 38060       | 013         | 2172.01      | 20% - <50%       | >120%          | Upper                 | 128.1946 %            |
| Arizona | 04         | 38060       | 013         | 2172.03      | 10% - <20%       | 80%-120%       | Middle                | 110.8577 %            |
| Arizona | 04         | 38060       | 013         | 2172.04      | 20% - <50%       | 50%-80%        | Moderate              | 65.4871 %             |
| Arizona | 04         | 38060       | 013         | 2173.00      | 10% - <20%       | >120%          | Upper                 | 252.6099 %            |
| Arizona | 04         | 38060       | 013         | 2174.00      | 20% - <50%       | >120%          | Upper                 | 157.3786 %            |
| Arizona | 04         | 38060       | 013         | 2175.01      | 50% - <80%       | 80%-120%       | Middle                | 85.6125 %             |
| Arizona | 04         | 38060       | 013         | 2175.02      | 20% - <50%       | 80%-120%       | Middle                | 107.2735 %            |
| Arizona | 04         | 38060       | 013         | 2176.00      | 20% - <50%       | 80%-120%       | Middle                | 97.2266 %             |
| Arizona | 04         | 38060       | 013         | 2177.00      | 20% - <50%       | 80%-120%       | Middle                | 111.7965 %            |
| Arizona | 04         | 38060       | 013         | 2178.00      | 20% - <50%       | 80%-120%       | Middle                | 118.7533 %            |
| Arizona | 04         | 38060       | 013         | 2179.00      | 20% - <50%       | >120%          | Upper                 | 140.4915 %            |
| Arizona | 04         | 38060       | 013         | 2180.00      | 20% - <50%       | >120%          | Upper                 | 124.0846 %            |
| Arizona | 04         | 38060       | 013         | 2181.00      | 20% - <50%       | 80%-120%       | Middle                | 110.4117 %            |
| Arizona | 04         | 38060       | 013         | 2182.00      | 20% - <50%       | 80%-120%       | Middle                | 101.1263 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 2183.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.0851 %             |
| Arizona | 04         | 38060       | 013         | 3184.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.7596 %             |
| Arizona | 04         | 38060       | 013         | 3185.01      | 20% - <50%       | 50%-80%        | Moderate              | 56.3397 %             |
| Arizona | 04         | 38060       | 013         | 3187.00      | 20% - <50%       | >120%          | Upper                 | 180.5612 %            |
| Arizona | 04         | 38060       | 013         | 3188.00      | 20% - <50%       | 50%-80%        | Moderate              | 61.6787 %             |
| Arizona | 04         | 38060       | 013         | 3189.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.7725 %             |
| Arizona | 04         | 38060       | 013         | 3190.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 3190.02      | 20% - <50%       | >120%          | Upper                 | 162.5909 %            |
| Arizona | 04         | 38060       | 013         | 3191.01      | 50% - <80%       | 50%-80%        | Moderate              | 51.3759 %             |
| Arizona | 04         | 38060       | 013         | 3191.03      | 50% - <80%       | <50%           | Low                   | 48.7165 %             |
| Arizona | 04         | 38060       | 013         | 3191.04      | 50% - <80%       | 50%-80%        | Moderate              | 56.9783 %             |
| Arizona | 04         | 38060       | 013         | 3192.01      | 50% - <80%       | <50%           | Low                   | 47.5383 %             |
| Arizona | 04         | 38060       | 013         | 3192.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 3193.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.7601 %             |
| Arizona | 04         | 38060       | 013         | 3194.01      | 20% - <50%       | 80%-120%       | Middle                | 105.2375 %            |
| Arizona | 04         | 38060       | 013         | 3194.02      | 20% - <50%       | 80%-120%       | Middle                | 96.5640 %             |
| Arizona | 04         | 38060       | 013         | 3194.03      | 20% - <50%       | 80%-120%       | Middle                | 96.7224 %             |
| Arizona | 04         | 38060       | 013         | 3194.04      | 20% - <50%       | 80%-120%       | Middle                | 115.9736 %            |
| Arizona | 04         | 38060       | 013         | 3195.00      | 20% - <50%       | >120%          | Upper                 | 123.7767 %            |
| Arizona | 04         | 38060       | 013         | 3196.00      | 20% - <50%       | 80%-120%       | Middle                | 108.0780 %            |
| Arizona | 04         | 38060       | 013         | 3197.05      | 50% - <80%       | 50%-80%        | Moderate              | 63.2712 %             |
| Arizona | 04         | 38060       | 013         | 3197.06      | 50% - <80%       | 50%-80%        | Moderate              | 75.8266 %             |
| Arizona | 04         | 38060       | 013         | 3197.07      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 3197.08      | 50% - <80%       | 80%-120%       | Middle                | 84.7637 %             |
| Arizona | 04         | 38060       | 013         | 3197.09      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 3197.10      | 20% - <50%       | 80%-120%       | Middle                | 116.5589 %            |
| Arizona | 04         | 38060       | 013         | 3198.01      | 50% - <80%       | 80%-120%       | Middle                | 90.7297 %             |
| Arizona | 04         | 38060       | 013         | 3198.02      | 20% - <50%       | 80%-120%       | Middle                | 87.8765 %             |
| Arizona | 04         | 38060       | 013         | 3199.02      | 20% - <50%       | >120%          | Upper                 | 120.2090 %            |
| Arizona | 04         | 38060       | 013         | 3199.03      | 20% - <50%       | >120%          | Upper                 | 128.9598 %            |
| Arizona | 04         | 38060       | 013         | 3199.04      | 20% - <50%       | >120%          | Upper                 | 139.9189 %            |
| Arizona | 04         | 38060       | 013         | 3199.05      | 20% - <50%       | 80%-120%       | Middle                | 118.2300 %            |
| Arizona | 04         | 38060       | 013         | 3199.06      | 20% - <50%       | >120%          | Upper                 | 176.3980 %            |
| Arizona | 04         | 38060       | 013         | 3199.07      | 20% - <50%       | >120%          | Upper                 | 176.7021 %            |
| Arizona | 04         | 38060       | 013         | 3199.08      | 20% - <50%       | 50%-80%        | Moderate              | 72.3742 %             |
| Arizona | 04         | 38060       | 013         | 3199.09      | 20% - <50%       | >120%          | Upper                 | 159.9328 %            |
| Arizona | 04         | 38060       | 013         | 3199.10      | 20% - <50%       | >120%          | Upper                 | 179.0396 %            |
| Arizona | 04         | 38060       | 013         | 3200.01      | 50% - <80%       | 80%-120%       | Middle                | 92.8430 %             |
| Arizona | 04         | 38060       | 013         | 3200.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.9892 %             |
| Arizona | 04         | 38060       | 013         | 3200.07      | 50% - <80%       | 50%-80%        | Moderate              | 76.5057 %             |
| Arizona | 04         | 38060       | 013         | 3201.00      | 20% - <50%       | 80%-120%       | Middle                | 114.2632 %            |
| Arizona | 04         | 38060       | 013         | 4201.04      | 20% - <50%       | 80%-120%       | Middle                | 88.2034 %             |
| Arizona | 04         | 38060       | 013         | 4201.05      | 20% - <50%       | >120%          | Upper                 | 126.1231 %            |
| Arizona | 04         | 38060       | 013         | 4201.07      | 10% - <20%       | >120%          | Upper                 | 143.9427 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 4201.08      | 10% - <20%       | >120%          | Upper                 | 244.8371 %            |
| Arizona | 04         | 38060       | 013         | 4201.09      | 20% - <50%       | >120%          | Upper                 | 181.7103 %            |
| Arizona | 04         | 38060       | 013         | 4201.10      | 10% - <20%       | >120%          | Upper                 | 152.3780 %            |
| Arizona | 04         | 38060       | 013         | 4201.11      | 20% - <50%       | 80%-120%       | Middle                | 83.4777 %             |
| Arizona | 04         | 38060       | 013         | 4201.12      | 20% - <50%       | 80%-120%       | Middle                | 109.7060 %            |
| Arizona | 04         | 38060       | 013         | 4201.13      | 20% - <50%       | 50%-80%        | Moderate              | 57.2101 %             |
| Arizona | 04         | 38060       | 013         | 4201.14      | 20% - <50%       | 80%-120%       | Middle                | 87.1024 %             |
| Arizona | 04         | 38060       | 013         | 4201.15      | 20% - <50%       | 50%-80%        | Moderate              | 65.3275 %             |
| Arizona | 04         | 38060       | 013         | 4201.16      | 20% - <50%       | 50%-80%        | Moderate              | 64.9942 %             |
| Arizona | 04         | 38060       | 013         | 4202.02      | 20% - <50%       | 50%-80%        | Moderate              | 76.5526 %             |
| Arizona | 04         | 38060       | 013         | 4202.06      | 10% - <20%       | 50%-80%        | Moderate              | 78.7888 %             |
| Arizona | 04         | 38060       | 013         | 4202.07      | 10% - <20%       | >120%          | Upper                 | 186.4424 %            |
| Arizona | 04         | 38060       | 013         | 4202.08      | 20% - <50%       | 80%-120%       | Middle                | 110.1190 %            |
| Arizona | 04         | 38060       | 013         | 4202.09      | 20% - <50%       | 80%-120%       | Middle                | 90.8805 %             |
| Arizona | 04         | 38060       | 013         | 4202.10      | 20% - <50%       | 80%-120%       | Middle                | 96.1421 %             |
| Arizona | 04         | 38060       | 013         | 4202.11      | 20% - <50%       | >120%          | Upper                 | 125.1412 %            |
| Arizona | 04         | 38060       | 013         | 4202.12      | 20% - <50%       | 80%-120%       | Middle                | 100.6512 %            |
| Arizona | 04         | 38060       | 013         | 4202.13      | <10%             | 50%-80%        | Moderate              | 74.6661 %             |
| Arizona | 04         | 38060       | 013         | 4202.14      | 20% - <50%       | 50%-80%        | Moderate              | 62.7556 %             |
| Arizona | 04         | 38060       | 013         | 4202.15      | 20% - <50%       | 80%-120%       | Middle                | 114.2645 %            |
| Arizona | 04         | 38060       | 013         | 4202.16      | 20% - <50%       | 80%-120%       | Middle                | 111.2973 %            |
| Arizona | 04         | 38060       | 013         | 4203.01      | 20% - <50%       | >120%          | Upper                 | 128.5417 %            |
| Arizona | 04         | 38060       | 013         | 4203.02      | 20% - <50%       | >120%          | Upper                 | 169.8061 %            |
| Arizona | 04         | 38060       | 013         | 4203.03      | 20% - <50%       | 80%-120%       | Middle                | 115.1159 %            |
| Arizona | 04         | 38060       | 013         | 4203.04      | 10% - <20%       | >120%          | Upper                 | 217.2279 %            |
| Arizona | 04         | 38060       | 013         | 4204.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.7416 %             |
| Arizona | 04         | 38060       | 013         | 4204.02      | 20% - <50%       | >120%          | Upper                 | 168.2034 %            |
| Arizona | 04         | 38060       | 013         | 4205.03      | 20% - <50%       | 50%-80%        | Moderate              | 50.7715 %             |
| Arizona | 04         | 38060       | 013         | 4205.04      | 20% - <50%       | 80%-120%       | Middle                | 95.3135 %             |
| Arizona | 04         | 38060       | 013         | 4205.05      | 50% - <80%       | 80%-120%       | Middle                | 107.3824 %            |
| Arizona | 04         | 38060       | 013         | 4205.06      | 50% - <80%       | 50%-80%        | Moderate              | 61.2188 %             |
| Arizona | 04         | 38060       | 013         | 4206.02      | 20% - <50%       | >120%          | Upper                 | 126.7135 %            |
| Arizona | 04         | 38060       | 013         | 4206.03      | 20% - <50%       | >120%          | Upper                 | 129.3335 %            |
| Arizona | 04         | 38060       | 013         | 4206.04      | 20% - <50%       | >120%          | Upper                 | 124.7561 %            |
| Arizona | 04         | 38060       | 013         | 4207.04      | 20% - <50%       | 80%-120%       | Middle                | 99.8327 %             |
| Arizona | 04         | 38060       | 013         | 4207.05      | 20% - <50%       | >120%          | Upper                 | 182.8582 %            |
| Arizona | 04         | 38060       | 013         | 4207.06      | 20% - <50%       | >120%          | Upper                 | 135.4516 %            |
| Arizona | 04         | 38060       | 013         | 4207.07      | 20% - <50%       | 50%-80%        | Moderate              | 67.8347 %             |
| Arizona | 04         | 38060       | 013         | 4207.08      | 20% - <50%       | 50%-80%        | Moderate              | 56.4842 %             |
| Arizona | 04         | 38060       | 013         | 4207.09      | 20% - <50%       | 50%-80%        | Moderate              | 66.6527 %             |
| Arizona | 04         | 38060       | 013         | 4207.10      | 20% - <50%       | 50%-80%        | Moderate              | 62.6276 %             |
| Arizona | 04         | 38060       | 013         | 4208.00      | 20% - <50%       | 80%-120%       | Middle                | 110.9920 %            |
| Arizona | 04         | 38060       | 013         | 4209.01      | 50% - <80%       | 80%-120%       | Middle                | 82.3007 %             |
| Arizona | 04         | 38060       | 013         | 4209.02      | 20% - <50%       | 80%-120%       | Middle                | 91.7002 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 4210.01      | 20% - <50%       | 50%-80%        | Moderate              | 58.5645 %             |
| Arizona | 04         | 38060       | 013         | 4210.02      | 50% - <80%       | <50%           | Low                   | 40.7398 %             |
| Arizona | 04         | 38060       | 013         | 4211.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.5964 %             |
| Arizona | 04         | 38060       | 013         | 4211.02      | 20% - <50%       | 50%-80%        | Moderate              | 74.6370 %             |
| Arizona | 04         | 38060       | 013         | 4212.01      | 20% - <50%       | 50%-80%        | Moderate              | 62.2108 %             |
| Arizona | 04         | 38060       | 013         | 4212.02      | 50% - <80%       | 80%-120%       | Middle                | 89.9733 %             |
| Arizona | 04         | 38060       | 013         | 4213.02      | 50% - <80%       | <50%           | Low                   | 47.6384 %             |
| Arizona | 04         | 38060       | 013         | 4213.03      | 50% - <80%       | 50%-80%        | Moderate              | 57.1645 %             |
| Arizona | 04         | 38060       | 013         | 4213.04      | 50% - <80%       | 50%-80%        | Moderate              | 65.2704 %             |
| Arizona | 04         | 38060       | 013         | 4214.00      | 20% - <50%       | 50%-80%        | Moderate              | 63.5233 %             |
| Arizona | 04         | 38060       | 013         | 4215.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.4743 %             |
| Arizona | 04         | 38060       | 013         | 4215.02      | 50% - <80%       | 50%-80%        | Moderate              | 64.3367 %             |
| Arizona | 04         | 38060       | 013         | 4216.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.9440 %             |
| Arizona | 04         | 38060       | 013         | 4216.02      | 50% - <80%       | <50%           | Low                   | 48.5176 %             |
| Arizona | 04         | 38060       | 013         | 4217.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.8765 %             |
| Arizona | 04         | 38060       | 013         | 4217.02      | 50% - <80%       | <50%           | Low                   | 47.1151 %             |
| Arizona | 04         | 38060       | 013         | 4218.01      | 50% - <80%       | 80%-120%       | Middle                | 96.8985 %             |
| Arizona | 04         | 38060       | 013         | 4218.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.3819 %             |
| Arizona | 04         | 38060       | 013         | 4219.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.3783 %             |
| Arizona | 04         | 38060       | 013         | 4219.02      | 80% - 100%       | <50%           | Low                   | 35.4909 %             |
| Arizona | 04         | 38060       | 013         | 4220.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.8696 %             |
| Arizona | 04         | 38060       | 013         | 4220.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.8995 %             |
| Arizona | 04         | 38060       | 013         | 4221.02      | 50% - <80%       | <50%           | Low                   | 34.9068 %             |
| Arizona | 04         | 38060       | 013         | 4221.03      | 50% - <80%       | 50%-80%        | Moderate              | 54.5610 %             |
| Arizona | 04         | 38060       | 013         | 4221.04      | 50% - <80%       | 50%-80%        | Moderate              | 55.1121 %             |
| Arizona | 04         | 38060       | 013         | 4221.05      | 50% - <80%       | 50%-80%        | Moderate              | 78.3466 %             |
| Arizona | 04         | 38060       | 013         | 4221.06      | 50% - <80%       | 50%-80%        | Moderate              | 54.3202 %             |
| Arizona | 04         | 38060       | 013         | 4221.07      | 50% - <80%       | <50%           | Low                   | 43.1040 %             |
| Arizona | 04         | 38060       | 013         | 4222.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.5156 %             |
| Arizona | 04         | 38060       | 013         | 4222.09      | 50% - <80%       | 80%-120%       | Middle                | 104.4102 %            |
| Arizona | 04         | 38060       | 013         | 4222.10      | 20% - <50%       | 80%-120%       | Middle                | 94.9917 %             |
| Arizona | 04         | 38060       | 013         | 4222.11      | 20% - <50%       | 80%-120%       | Middle                | 113.5373 %            |
| Arizona | 04         | 38060       | 013         | 4222.12      | 20% - <50%       | >120%          | Upper                 | 122.3653 %            |
| Arizona | 04         | 38060       | 013         | 4222.13      | 20% - <50%       | 80%-120%       | Middle                | 111.1212 %            |
| Arizona | 04         | 38060       | 013         | 4222.15      | 20% - <50%       | 80%-120%       | Middle                | 92.1170 %             |
| Arizona | 04         | 38060       | 013         | 4222.16      | 20% - <50%       | >120%          | Upper                 | 124.4558 %            |
| Arizona | 04         | 38060       | 013         | 4222.17      | 20% - <50%       | 80%-120%       | Middle                | 101.8839 %            |
| Arizona | 04         | 38060       | 013         | 4222.18      | 20% - <50%       | 50%-80%        | Moderate              | 77.3318 %             |
| Arizona | 04         | 38060       | 013         | 4222.19      | 20% - <50%       | 80%-120%       | Middle                | 87.8221 %             |
| Arizona | 04         | 38060       | 013         | 4222.20      | 20% - <50%       | >120%          | Upper                 | 145.6987 %            |
| Arizona | 04         | 38060       | 013         | 4222.21      | 20% - <50%       | 80%-120%       | Middle                | 107.6650 %            |
| Arizona | 04         | 38060       | 013         | 4222.22      | 20% - <50%       | >120%          | Upper                 | 131.3011 %            |
| Arizona | 04         | 38060       | 013         | 4222.23      | 20% - <50%       | 80%-120%       | Middle                | 87.2076 %             |
| Arizona | 04         | 38060       | 013         | 4222.24      | NA               | NA             | Unknown               | 0.0000 %              |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 4222.25      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 4222.26      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 4222.27      | 20% - <50%       | 80%-120%       | Middle                | 114.9930 %            |
| Arizona | 04         | 38060       | 013         | 4223.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.6017 %             |
| Arizona | 04         | 38060       | 013         | 4223.02      | 20% - <50%       | 80%-120%       | Middle                | 81.6888 %             |
| Arizona | 04         | 38060       | 013         | 4223.04      | 20% - <50%       | 80%-120%       | Middle                | 92.3818 %             |
| Arizona | 04         | 38060       | 013         | 4223.05      | 20% - <50%       | >120%          | Upper                 | 124.7155 %            |
| Arizona | 04         | 38060       | 013         | 4223.07      | 20% - <50%       | 80%-120%       | Middle                | 102.6757 %            |
| Arizona | 04         | 38060       | 013         | 4223.08      | 20% - <50%       | >120%          | Upper                 | 122.7860 %            |
| Arizona | 04         | 38060       | 013         | 4223.09      | 20% - <50%       | >120%          | Upper                 | 136.7249 %            |
| Arizona | 04         | 38060       | 013         | 4224.01      | 20% - <50%       | 80%-120%       | Middle                | 99.0371 %             |
| Arizona | 04         | 38060       | 013         | 4224.02      | 20% - <50%       | 80%-120%       | Middle                | 104.5901 %            |
| Arizona | 04         | 38060       | 013         | 4224.03      | 20% - <50%       | 80%-120%       | Middle                | 112.4414 %            |
| Arizona | 04         | 38060       | 013         | 4224.04      | 20% - <50%       | >120%          | Upper                 | 150.5042 %            |
| Arizona | 04         | 38060       | 013         | 4225.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.1840 %             |
| Arizona | 04         | 38060       | 013         | 4225.02      | 20% - <50%       | 80%-120%       | Middle                | 90.1913 %             |
| Arizona | 04         | 38060       | 013         | 4225.03      | 20% - <50%       | 80%-120%       | Middle                | 95.2261 %             |
| Arizona | 04         | 38060       | 013         | 4225.04      | 20% - <50%       | >120%          | Upper                 | 134.9195 %            |
| Arizona | 04         | 38060       | 013         | 4225.06      | 20% - <50%       | >120%          | Upper                 | 125.1108 %            |
| Arizona | 04         | 38060       | 013         | 4225.07      | 20% - <50%       | >120%          | Upper                 | 151.4303 %            |
| Arizona | 04         | 38060       | 013         | 4225.08      | 20% - <50%       | 80%-120%       | Middle                | 113.6057 %            |
| Arizona | 04         | 38060       | 013         | 4225.09      | 20% - <50%       | 80%-120%       | Middle                | 108.1908 %            |
| Arizona | 04         | 38060       | 013         | 4225.10      | 20% - <50%       | >120%          | Upper                 | 162.3881 %            |
| Arizona | 04         | 38060       | 013         | 4225.11      | 20% - <50%       | >120%          | Upper                 | 147.1062 %            |
| Arizona | 04         | 38060       | 013         | 4225.12      | 20% - <50%       | >120%          | Upper                 | 124.1657 %            |
| Arizona | 04         | 38060       | 013         | 4225.13      | 20% - <50%       | 80%-120%       | Middle                | 103.1508 %            |
| Arizona | 04         | 38060       | 013         | 4225.14      | 20% - <50%       | 80%-120%       | Middle                | 85.3490 %             |
| Arizona | 04         | 38060       | 013         | 4226.07      | 10% - <20%       | 80%-120%       | Middle                | 80.2559 %             |
| Arizona | 04         | 38060       | 013         | 4226.09      | 20% - <50%       | 80%-120%       | Middle                | 85.0665 %             |
| Arizona | 04         | 38060       | 013         | 4226.10      | <10%             | 50%-80%        | Moderate              | 78.1287 %             |
| Arizona | 04         | 38060       | 013         | 4226.15      | 20% - <50%       | 80%-120%       | Middle                | 97.4243 %             |
| Arizona | 04         | 38060       | 013         | 4226.17      | 20% - <50%       | >120%          | Upper                 | 123.0748 %            |
| Arizona | 04         | 38060       | 013         | 4226.18      | <10%             | 50%-80%        | Moderate              | 71.2656 %             |
| Arizona | 04         | 38060       | 013         | 4226.20      | 20% - <50%       | >120%          | Upper                 | 144.7751 %            |
| Arizona | 04         | 38060       | 013         | 4226.21      | 20% - <50%       | >120%          | Upper                 | 146.0445 %            |
| Arizona | 04         | 38060       | 013         | 4226.22      | 20% - <50%       | 80%-120%       | Middle                | 110.5802 %            |
| Arizona | 04         | 38060       | 013         | 4226.23      | 20% - <50%       | >120%          | Upper                 | 123.6855 %            |
| Arizona | 04         | 38060       | 013         | 4226.24      | 10% - <20%       | 50%-80%        | Moderate              | 69.9619 %             |
| Arizona | 04         | 38060       | 013         | 4226.25      | 20% - <50%       | 50%-80%        | Moderate              | 68.1793 %             |
| Arizona | 04         | 38060       | 013         | 4226.26      | 10% - <20%       | 50%-80%        | Moderate              | 76.2118 %             |
| Arizona | 04         | 38060       | 013         | 4226.27      | 20% - <50%       | 50%-80%        | Moderate              | 66.1193 %             |
| Arizona | 04         | 38060       | 013         | 4226.28      | 20% - <50%       | <50%           | Low                   | 43.5309 %             |
| Arizona | 04         | 38060       | 013         | 4226.29      | 20% - <50%       | 80%-120%       | Middle                | 85.5378 %             |
| Arizona | 04         | 38060       | 013         | 4226.30      | 20% - <50%       | 50%-80%        | Moderate              | 68.9180 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 4226.32      | 20% - <50%       | 80%-120%       | Middle                | 94.1847 %             |
| Arizona | 04         | 38060       | 013         | 4226.33      | 20% - <50%       | 50%-80%        | Moderate              | 59.8631 %             |
| Arizona | 04         | 38060       | 013         | 4226.34      | 20% - <50%       | 50%-80%        | Moderate              | 69.5198 %             |
| Arizona | 04         | 38060       | 013         | 4226.36      | 20% - <50%       | 80%-120%       | Middle                | 84.9030 %             |
| Arizona | 04         | 38060       | 013         | 4226.37      | 20% - <50%       | 80%-120%       | Middle                | 116.6235 %            |
| Arizona | 04         | 38060       | 013         | 4226.38      | 20% - <50%       | 50%-80%        | Moderate              | 64.4786 %             |
| Arizona | 04         | 38060       | 013         | 4226.39      | <10%             | 80%-120%       | Middle                | 87.6447 %             |
| Arizona | 04         | 38060       | 013         | 4226.40      | 20% - <50%       | 80%-120%       | Middle                | 99.0345 %             |
| Arizona | 04         | 38060       | 013         | 4226.42      | 20% - <50%       | >120%          | Upper                 | 122.9887 %            |
| Arizona | 04         | 38060       | 013         | 4226.43      | 20% - <50%       | >120%          | Upper                 | 126.2485 %            |
| Arizona | 04         | 38060       | 013         | 4226.47      | 20% - <50%       | >120%          | Upper                 | 179.6870 %            |
| Arizona | 04         | 38060       | 013         | 4226.48      | 20% - <50%       | >120%          | Upper                 | 176.3942 %            |
| Arizona | 04         | 38060       | 013         | 4226.49      | 20% - <50%       | >120%          | Upper                 | 128.2085 %            |
| Arizona | 04         | 38060       | 013         | 4226.50      | 20% - <50%       | 80%-120%       | Middle                | 107.0302 %            |
| Arizona | 04         | 38060       | 013         | 4226.51      | 20% - <50%       | >120%          | Upper                 | 151.7699 %            |
| Arizona | 04         | 38060       | 013         | 4226.52      | <10%             | 80%-120%       | Middle                | 89.0206 %             |
| Arizona | 04         | 38060       | 013         | 4226.53      | 20% - <50%       | 80%-120%       | Middle                | 88.7355 %             |
| Arizona | 04         | 38060       | 013         | 4226.54      | 20% - <50%       | >120%          | Upper                 | 146.2270 %            |
| Arizona | 04         | 38060       | 013         | 4226.55      | 20% - <50%       | 80%-120%       | Middle                | 99.5603 %             |
| Arizona | 04         | 38060       | 013         | 4226.56      | 20% - <50%       | >120%          | Upper                 | 247.7587 %            |
| Arizona | 04         | 38060       | 013         | 4226.57      | 20% - <50%       | >120%          | Upper                 | 136.5133 %            |
| Arizona | 04         | 38060       | 013         | 4226.58      | 20% - <50%       | >120%          | Upper                 | 178.9560 %            |
| Arizona | 04         | 38060       | 013         | 4226.59      | 20% - <50%       | 80%-120%       | Middle                | 81.8712 %             |
| Arizona | 04         | 38060       | 013         | 4226.60      | 20% - <50%       | 80%-120%       | Middle                | 101.4329 %            |
| Arizona | 04         | 38060       | 013         | 5228.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 5228.02      | 50% - <80%       | 50%-80%        | Moderate              | 61.9460 %             |
| Arizona | 04         | 38060       | 013         | 5229.01      | 20% - <50%       | 80%-120%       | Middle                | 108.6836 %            |
| Arizona | 04         | 38060       | 013         | 5229.03      | 80% - 100%       | <50%           | Low                   | 45.0513 %             |
| Arizona | 04         | 38060       | 013         | 5229.04      | 50% - <80%       | 80%-120%       | Middle                | 84.4634 %             |
| Arizona | 04         | 38060       | 013         | 5230.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.6902 %             |
| Arizona | 04         | 38060       | 013         | 5230.05      | 20% - <50%       | >120%          | Upper                 | 121.3226 %            |
| Arizona | 04         | 38060       | 013         | 5230.06      | 50% - <80%       | 80%-120%       | Middle                | 80.7677 %             |
| Arizona | 04         | 38060       | 013         | 5230.07      | 50% - <80%       | 50%-80%        | Moderate              | 79.5591 %             |
| Arizona | 04         | 38060       | 013         | 5230.08      | 50% - <80%       | 80%-120%       | Middle                | 95.2388 %             |
| Arizona | 04         | 38060       | 013         | 5231.02      | 50% - <80%       | 50%-80%        | Moderate              | 60.6055 %             |
| Arizona | 04         | 38060       | 013         | 5231.03      | 50% - <80%       | 80%-120%       | Middle                | 104.1707 %            |
| Arizona | 04         | 38060       | 013         | 5231.04      | 50% - <80%       | 80%-120%       | Middle                | 85.2058 %             |
| Arizona | 04         | 38060       | 013         | 6100.01      | 10% - <20%       | 80%-120%       | Middle                | 108.7862 %            |
| Arizona | 04         | 38060       | 013         | 6100.02      | 20% - <50%       | >120%          | Upper                 | 143.9034 %            |
| Arizona | 04         | 38060       | 013         | 6101.00      | 20% - <50%       | >120%          | Upper                 | 127.1899 %            |
| Arizona | 04         | 38060       | 013         | 6102.01      | 10% - <20%       | >120%          | Upper                 | 157.5117 %            |
| Arizona | 04         | 38060       | 013         | 6102.02      | 10% - <20%       | >120%          | Upper                 | 150.0202 %            |
| Arizona | 04         | 38060       | 013         | 6103.01      | 20% - <50%       | >120%          | Upper                 | 140.0430 %            |
| Arizona | 04         | 38060       | 013         | 6103.02      | 20% - <50%       | >120%          | Upper                 | 150.2774 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 6104.00      | 20% - <50%       | >120%          | Upper                 | 136.0331 %            |
| Arizona | 04         | 38060       | 013         | 6105.00      | 10% - <20%       | >120%          | Upper                 | 160.9679 %            |
| Arizona | 04         | 38060       | 013         | 6106.00      | 20% - <50%       | >120%          | Upper                 | 146.5817 %            |
| Arizona | 04         | 38060       | 013         | 6107.00      | 10% - <20%       | 80%-120%       | Middle                | 81.7749 %             |
| Arizona | 04         | 38060       | 013         | 6108.00      | 20% - <50%       | >120%          | Upper                 | 162.5478 %            |
| Arizona | 04         | 38060       | 013         | 6109.01      | 20% - <50%       | >120%          | Upper                 | 170.8982 %            |
| Arizona | 04         | 38060       | 013         | 6109.02      | 20% - <50%       | >120%          | Upper                 | 160.0152 %            |
| Arizona | 04         | 38060       | 013         | 6109.03      | 20% - <50%       | >120%          | Upper                 | 189.7618 %            |
| Arizona | 04         | 38060       | 013         | 6110.00      | 20% - <50%       | >120%          | Upper                 | 161.0072 %            |
| Arizona | 04         | 38060       | 013         | 6111.00      | 20% - <50%       | >120%          | Upper                 | 160.7436 %            |
| Arizona | 04         | 38060       | 013         | 6112.00      | 20% - <50%       | >120%          | Upper                 | 185.3363 %            |
| Arizona | 04         | 38060       | 013         | 6113.00      | 20% - <50%       | >120%          | Upper                 | 128.6671 %            |
| Arizona | 04         | 38060       | 013         | 6114.00      | 20% - <50%       | >120%          | Upper                 | 166.1358 %            |
| Arizona | 04         | 38060       | 013         | 6115.00      | 20% - <50%       | >120%          | Upper                 | 168.4695 %            |
| Arizona | 04         | 38060       | 013         | 6116.00      | 20% - <50%       | >120%          | Upper                 | 207.1100 %            |
| Arizona | 04         | 38060       | 013         | 6117.00      | 20% - <50%       | >120%          | Upper                 | 148.5493 %            |
| Arizona | 04         | 38060       | 013         | 6118.00      | 20% - <50%       | >120%          | Upper                 | 136.1459 %            |
| Arizona | 04         | 38060       | 013         | 6119.00      | 20% - <50%       | >120%          | Upper                 | 153.2003 %            |
| Arizona | 04         | 38060       | 013         | 6120.00      | 20% - <50%       | >120%          | Upper                 | 191.5672 %            |
| Arizona | 04         | 38060       | 013         | 6122.00      | 20% - <50%       | >120%          | Upper                 | 164.3506 %            |
| Arizona | 04         | 38060       | 013         | 6123.01      | 20% - <50%       | >120%          | Upper                 | 136.6894 %            |
| Arizona | 04         | 38060       | 013         | 6123.02      | 20% - <50%       | >120%          | Upper                 | 167.9108 %            |
| Arizona | 04         | 38060       | 013         | 6124.01      | 20% - <50%       | >120%          | Upper                 | 166.1814 %            |
| Arizona | 04         | 38060       | 013         | 6124.02      | 20% - <50%       | >120%          | Upper                 | 189.9987 %            |
| Arizona | 04         | 38060       | 013         | 6125.00      | 10% - <20%       | >120%          | Upper                 | 174.3266 %            |
| Arizona | 04         | 38060       | 013         | 6126.00      | 10% - <20%       | >120%          | Upper                 | 126.6945 %            |
| Arizona | 04         | 38060       | 013         | 6127.00      | 10% - <20%       | >120%          | Upper                 | 162.4147 %            |
| Arizona | 04         | 38060       | 013         | 6128.00      | 10% - <20%       | >120%          | Upper                 | 156.0648 %            |
| Arizona | 04         | 38060       | 013         | 6129.00      | 10% - <20%       | >120%          | Upper                 | 162.9215 %            |
| Arizona | 04         | 38060       | 013         | 6130.00      | 10% - <20%       | >120%          | Upper                 | 222.1119 %            |
| Arizona | 04         | 38060       | 013         | 6131.00      | <10%             | >120%          | Upper                 | 186.5222 %            |
| Arizona | 04         | 38060       | 013         | 6132.00      | 10% - <20%       | >120%          | Upper                 | 137.8411 %            |
| Arizona | 04         | 38060       | 013         | 6133.00      | 10% - <20%       | >120%          | Upper                 | 145.3376 %            |
| Arizona | 04         | 38060       | 013         | 6134.00      | 10% - <20%       | 80%-120%       | Middle                | 104.8954 %            |
| Arizona | 04         | 38060       | 013         | 6135.00      | 20% - <50%       | 80%-120%       | Middle                | 99.1055 %             |
| Arizona | 04         | 38060       | 013         | 6136.01      | 20% - <50%       | >120%          | Upper                 | 133.4676 %            |
| Arizona | 04         | 38060       | 013         | 6136.02      | 20% - <50%       | >120%          | Upper                 | 154.7029 %            |
| Arizona | 04         | 38060       | 013         | 6137.00      | 20% - <50%       | >120%          | Upper                 | 122.2830 %            |
| Arizona | 04         | 38060       | 013         | 6138.00      | 20% - <50%       | >120%          | Upper                 | 132.6339 %            |
| Arizona | 04         | 38060       | 013         | 6139.00      | 20% - <50%       | >120%          | Upper                 | 162.4528 %            |
| Arizona | 04         | 38060       | 013         | 6140.00      | 20% - <50%       | >120%          | Upper                 | 140.2989 %            |
| Arizona | 04         | 38060       | 013         | 6141.00      | 20% - <50%       | >120%          | Upper                 | 141.5722 %            |
| Arizona | 04         | 38060       | 013         | 6142.00      | 20% - <50%       | >120%          | Upper                 | 152.8468 %            |
| Arizona | 04         | 38060       | 013         | 6143.00      | 20% - <50%       | >120%          | Upper                 | 154.6040 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 6144.00      | 20% - <50%       | 80%-120%       | Middle                | 96.4069 %             |
| Arizona | 04         | 38060       | 013         | 6145.00      | 20% - <50%       | 80%-120%       | Middle                | 98.1249 %             |
| Arizona | 04         | 38060       | 013         | 6146.01      | 20% - <50%       | 80%-120%       | Middle                | 105.7253 %            |
| Arizona | 04         | 38060       | 013         | 6146.02      | 20% - <50%       | 80%-120%       | Middle                | 86.1282 %             |
| Arizona | 04         | 38060       | 013         | 6147.00      | 20% - <50%       | 50%-80%        | Moderate              | 59.6921 %             |
| Arizona | 04         | 38060       | 013         | 6148.00      | 20% - <50%       | 80%-120%       | Middle                | 88.8242 %             |
| Arizona | 04         | 38060       | 013         | 6149.00      | 20% - <50%       | >120%          | Upper                 | 138.0970 %            |
| Arizona | 04         | 38060       | 013         | 6150.01      | 20% - <50%       | >120%          | Upper                 | 248.8331 %            |
| Arizona | 04         | 38060       | 013         | 6150.02      | 20% - <50%       | >120%          | Upper                 | 235.9685 %            |
| Arizona | 04         | 38060       | 013         | 6151.00      | 20% - <50%       | >120%          | Upper                 | 185.2907 %            |
| Arizona | 04         | 38060       | 013         | 6152.01      | 20% - <50%       | >120%          | Upper                 | 166.7946 %            |
| Arizona | 04         | 38060       | 013         | 6152.02      | 20% - <50%       | >120%          | Upper                 | 176.5805 %            |
| Arizona | 04         | 38060       | 013         | 6153.00      | 10% - <20%       | 50%-80%        | Moderate              | 71.2656 %             |
| Arizona | 04         | 38060       | 013         | 6154.00      | <10%             | 50%-80%        | Moderate              | 69.7782 %             |
| Arizona | 04         | 38060       | 013         | 6155.00      | <10%             | 50%-80%        | Moderate              | 78.1071 %             |
| Arizona | 04         | 38060       | 013         | 6156.00      | 10% - <20%       | 80%-120%       | Middle                | 85.9635 %             |
| Arizona | 04         | 38060       | 013         | 6157.00      | 20% - <50%       | 80%-120%       | Middle                | 114.7383 %            |
| Arizona | 04         | 38060       | 013         | 6158.00      | 20% - <50%       | >120%          | Upper                 | 143.5385 %            |
| Arizona | 04         | 38060       | 013         | 6159.00      | 20% - <50%       | >120%          | Upper                 | 133.2725 %            |
| Arizona | 04         | 38060       | 013         | 6160.00      | 20% - <50%       | 80%-120%       | Middle                | 111.7471 %            |
| Arizona | 04         | 38060       | 013         | 6161.00      | 20% - <50%       | 80%-120%       | Middle                | 103.1027 %            |
| Arizona | 04         | 38060       | 013         | 6162.00      | 20% - <50%       | 80%-120%       | Middle                | 114.0770 %            |
| Arizona | 04         | 38060       | 013         | 6163.00      | 20% - <50%       | >120%          | Upper                 | 122.9988 %            |
| Arizona | 04         | 38060       | 013         | 6164.00      | 20% - <50%       | >120%          | Upper                 | 120.6068 %            |
| Arizona | 04         | 38060       | 013         | 6165.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.4225 %             |
| Arizona | 04         | 38060       | 013         | 6166.00      | 20% - <50%       | 80%-120%       | Middle                | 93.5955 %             |
| Arizona | 04         | 38060       | 013         | 6167.00      | 20% - <50%       | 80%-120%       | Middle                | 107.1861 %            |
| Arizona | 04         | 38060       | 013         | 6168.00      | 20% - <50%       | 80%-120%       | Middle                | 98.6405 %             |
| Arizona | 04         | 38060       | 013         | 6169.00      | 20% - <50%       | 80%-120%       | Middle                | 111.1212 %            |
| Arizona | 04         | 38060       | 013         | 6170.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 6170.02      | 20% - <50%       | 80%-120%       | Middle                | 81.3302 %             |
| Arizona | 04         | 38060       | 013         | 6171.00      | 20% - <50%       | >120%          | Upper                 | 132.5921 %            |
| Arizona | 04         | 38060       | 013         | 6172.00      | 20% - <50%       | >120%          | Upper                 | 141.3999 %            |
| Arizona | 04         | 38060       | 013         | 6173.00      | 20% - <50%       | >120%          | Upper                 | 120.6714 %            |
| Arizona | 04         | 38060       | 013         | 6174.00      | 10% - <20%       | 50%-80%        | Moderate              | 77.6840 %             |
| Arizona | 04         | 38060       | 013         | 6175.00      | 10% - <20%       | 80%-120%       | Middle                | 91.3138 %             |
| Arizona | 04         | 38060       | 013         | 6176.00      | 20% - <50%       | 80%-120%       | Middle                | 102.4629 %            |
| Arizona | 04         | 38060       | 013         | 6177.00      | 20% - <50%       | 80%-120%       | Middle                | 94.5204 %             |
| Arizona | 04         | 38060       | 013         | 6178.00      | 20% - <50%       | >120%          | Upper                 | 149.9974 %            |
| Arizona | 04         | 38060       | 013         | 6179.00      | 20% - <50%       | 80%-120%       | Middle                | 119.7073 %            |
| Arizona | 04         | 38060       | 013         | 6180.00      | 20% - <50%       | 80%-120%       | Middle                | 118.9015 %            |
| Arizona | 04         | 38060       | 013         | 6181.00      | 20% - <50%       | 80%-120%       | Middle                | 118.5240 %            |
| Arizona | 04         | 38060       | 013         | 6182.00      | 20% - <50%       | 80%-120%       | Middle                | 86.2637 %             |
| Arizona | 04         | 38060       | 013         | 6183.00      | 20% - <50%       | 80%-120%       | Middle                | 117.8081 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 6184.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.1479 %             |
| Arizona | 04         | 38060       | 013         | 6185.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.2601 %             |
| Arizona | 04         | 38060       | 013         | 6186.00      | 20% - <50%       | 80%-120%       | Middle                | 91.0008 %             |
| Arizona | 04         | 38060       | 013         | 6187.00      | 20% - <50%       | 80%-120%       | Middle                | 88.4099 %             |
| Arizona | 04         | 38060       | 013         | 6188.00      | 50% - <80%       | <50%           | Low                   | 48.7115 %             |
| Arizona | 04         | 38060       | 013         | 6189.00      | 20% - <50%       | 80%-120%       | Middle                | 88.3403 %             |
| Arizona | 04         | 38060       | 013         | 6190.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.8880 %             |
| Arizona | 04         | 38060       | 013         | 6191.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.4307 %             |
| Arizona | 04         | 38060       | 013         | 6192.00      | 20% - <50%       | 50%-80%        | Moderate              | 51.7952 %             |
| Arizona | 04         | 38060       | 013         | 6193.00      | 20% - <50%       | 50%-80%        | Moderate              | 73.3447 %             |
| Arizona | 04         | 38060       | 013         | 6194.00      | 20% - <50%       | 80%-120%       | Middle                | 88.8711 %             |
| Arizona | 04         | 38060       | 013         | 6195.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.1130 %             |
| Arizona | 04         | 38060       | 013         | 6196.01      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 6196.02      | 20% - <50%       | 80%-120%       | Middle                | 81.2720 %             |
| Arizona | 04         | 38060       | 013         | 6197.00      | 20% - <50%       | 80%-120%       | Middle                | 94.5204 %             |
| Arizona | 04         | 38060       | 013         | 6198.00      | 20% - <50%       | 80%-120%       | Middle                | 115.2603 %            |
| Arizona | 04         | 38060       | 013         | 6199.00      | 20% - <50%       | >120%          | Upper                 | 179.9189 %            |
| Arizona | 04         | 38060       | 013         | 7233.04      | 20% - <50%       | 80%-120%       | Middle                | 80.4193 %             |
| Arizona | 04         | 38060       | 013         | 7233.05      | 80% - 100%       | 50%-80%        | Moderate              | 53.1470 %             |
| Arizona | 04         | 38060       | 013         | 7233.06      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 7233.07      | 20% - <50%       | >120%          | Upper                 | 135.8570 %            |
| Arizona | 04         | 38060       | 013         | 7233.09      | 20% - <50%       | 80%-120%       | Middle                | 110.1773 %            |
| Arizona | 04         | 38060       | 013         | 7233.10      | 20% - <50%       | >120%          | Upper                 | 151.7965 %            |
| Arizona | 04         | 38060       | 013         | 7233.11      | 20% - <50%       | >120%          | Upper                 | 122.5769 %            |
| Arizona | 04         | 38060       | 013         | 8100.00      | 20% - <50%       | >120%          | Upper                 | 186.9884 %            |
| Arizona | 04         | 38060       | 013         | 8101.00      | 20% - <50%       | >120%          | Upper                 | 177.9171 %            |
| Arizona | 04         | 38060       | 013         | 8102.00      | 20% - <50%       | >120%          | Upper                 | 130.8121 %            |
| Arizona | 04         | 38060       | 013         | 8103.00      | 20% - <50%       | >120%          | Upper                 | 120.8260 %            |
| Arizona | 04         | 38060       | 013         | 8104.00      | 20% - <50%       | >120%          | Upper                 | 159.2284 %            |
| Arizona | 04         | 38060       | 013         | 8105.00      | 20% - <50%       | >120%          | Upper                 | 131.4455 %            |
| Arizona | 04         | 38060       | 013         | 8106.00      | 20% - <50%       | >120%          | Upper                 | 149.7846 %            |
| Arizona | 04         | 38060       | 013         | 8107.00      | 20% - <50%       | 80%-120%       | Middle                | 106.5881 %            |
| Arizona | 04         | 38060       | 013         | 8108.00      | 20% - <50%       | >120%          | Upper                 | 155.6759 %            |
| Arizona | 04         | 38060       | 013         | 8109.00      | 20% - <50%       | >120%          | Upper                 | 153.5753 %            |
| Arizona | 04         | 38060       | 013         | 8110.00      | 20% - <50%       | >120%          | Upper                 | 152.6859 %            |
| Arizona | 04         | 38060       | 013         | 8111.00      | 20% - <50%       | 80%-120%       | Middle                | 106.2333 %            |
| Arizona | 04         | 38060       | 013         | 8112.00      | 50% - <80%       | 80%-120%       | Middle                | 103.9135 %            |
| Arizona | 04         | 38060       | 013         | 8113.00      | 20% - <50%       | >120%          | Upper                 | 133.9338 %            |
| Arizona | 04         | 38060       | 013         | 8114.00      | 20% - <50%       | >120%          | Upper                 | 130.3091 %            |
| Arizona | 04         | 38060       | 013         | 8115.00      | 20% - <50%       | >120%          | Upper                 | 154.0960 %            |
| Arizona | 04         | 38060       | 013         | 8116.00      | 20% - <50%       | >120%          | Upper                 | 137.8918 %            |
| Arizona | 04         | 38060       | 013         | 8117.00      | 20% - <50%       | >120%          | Upper                 | 125.8646 %            |
| Arizona | 04         | 38060       | 013         | 8118.00      | 20% - <50%       | >120%          | Upper                 | 187.8639 %            |
| Arizona | 04         | 38060       | 013         | 8119.00      | 20% - <50%       | >120%          | Upper                 | 171.4405 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 8120.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.2337 %             |
| Arizona | 04         | 38060       | 013         | 8121.00      | 20% - <50%       | 80%-120%       | Middle                | 119.1017 %            |
| Arizona | 04         | 38060       | 013         | 8122.00      | 20% - <50%       | >120%          | Upper                 | 129.7301 %            |
| Arizona | 04         | 38060       | 013         | 8123.00      | 20% - <50%       | >120%          | Upper                 | 167.2367 %            |
| Arizona | 04         | 38060       | 013         | 8124.00      | 20% - <50%       | >120%          | Upper                 | 142.6580 %            |
| Arizona | 04         | 38060       | 013         | 8125.00      | 20% - <50%       | >120%          | Upper                 | 174.8650 %            |
| Arizona | 04         | 38060       | 013         | 8126.00      | 20% - <50%       | >120%          | Upper                 | 176.7249 %            |
| Arizona | 04         | 38060       | 013         | 8127.00      | 20% - <50%       | >120%          | Upper                 | 205.3908 %            |
| Arizona | 04         | 38060       | 013         | 8128.01      | 20% - <50%       | >120%          | Upper                 | 180.5397 %            |
| Arizona | 04         | 38060       | 013         | 8128.02      | 20% - <50%       | >120%          | Upper                 | 185.6303 %            |
| Arizona | 04         | 38060       | 013         | 8129.00      | 20% - <50%       | >120%          | Upper                 | 206.8757 %            |
| Arizona | 04         | 38060       | 013         | 8130.00      | 20% - <50%       | >120%          | Upper                 | 179.2296 %            |
| Arizona | 04         | 38060       | 013         | 8131.00      | 20% - <50%       | >120%          | Upper                 | 182.4756 %            |
| Arizona | 04         | 38060       | 013         | 8132.00      | 20% - <50%       | >120%          | Upper                 | 206.1662 %            |
| Arizona | 04         | 38060       | 013         | 8133.00      | 20% - <50%       | >120%          | Upper                 | 211.7445 %            |
| Arizona | 04         | 38060       | 013         | 8134.00      | 20% - <50%       | >120%          | Upper                 | 169.4108 %            |
| Arizona | 04         | 38060       | 013         | 8135.00      | 20% - <50%       | >120%          | Upper                 | 189.7681 %            |
| Arizona | 04         | 38060       | 013         | 8136.00      | 20% - <50%       | >120%          | Upper                 | 241.8282 %            |
| Arizona | 04         | 38060       | 013         | 8137.00      | <10%             | 80%-120%       | Middle                | 100.5637 %            |
| Arizona | 04         | 38060       | 013         | 8138.00      | <10%             | 50%-80%        | Moderate              | 74.4938 %             |
| Arizona | 04         | 38060       | 013         | 8139.00      | 20% - <50%       | >120%          | Upper                 | 148.1616 %            |
| Arizona | 04         | 38060       | 013         | 8140.00      | 10% - <20%       | 80%-120%       | Middle                | 90.8855 %             |
| Arizona | 04         | 38060       | 013         | 8141.00      | 20% - <50%       | >120%          | Upper                 | 138.4441 %            |
| Arizona | 04         | 38060       | 013         | 8142.00      | 20% - <50%       | >120%          | Upper                 | 188.7748 %            |
| Arizona | 04         | 38060       | 013         | 8143.00      | 20% - <50%       | 80%-120%       | Middle                | 118.2782 %            |
| Arizona | 04         | 38060       | 013         | 8144.00      | 20% - <50%       | >120%          | Upper                 | 132.7340 %            |
| Arizona | 04         | 38060       | 013         | 8145.00      | 20% - <50%       | >120%          | Upper                 | 131.0617 %            |
| Arizona | 04         | 38060       | 013         | 8146.00      | 20% - <50%       | 80%-120%       | Middle                | 90.5409 %             |
| Arizona | 04         | 38060       | 013         | 8147.00      | 20% - <50%       | >120%          | Upper                 | 131.4873 %            |
| Arizona | 04         | 38060       | 013         | 8148.01      | 20% - <50%       | >120%          | Upper                 | 140.2508 %            |
| Arizona | 04         | 38060       | 013         | 8148.02      | 20% - <50%       | 80%-120%       | Middle                | 94.8511 %             |
| Arizona | 04         | 38060       | 013         | 8149.00      | 20% - <50%       | >120%          | Upper                 | 139.4273 %            |
| Arizona | 04         | 38060       | 013         | 8150.00      | 20% - <50%       | >120%          | Upper                 | 162.2805 %            |
| Arizona | 04         | 38060       | 013         | 8151.00      | 20% - <50%       | >120%          | Upper                 | 146.0813 %            |
| Arizona | 04         | 38060       | 013         | 8152.01      | 20% - <50%       | >120%          | Upper                 | 137.7803 %            |
| Arizona | 04         | 38060       | 013         | 8152.02      | 20% - <50%       | >120%          | Upper                 | 152.0334 %            |
| Arizona | 04         | 38060       | 013         | 8152.03      | 20% - <50%       | >120%          | Upper                 | 153.3536 %            |
| Arizona | 04         | 38060       | 013         | 8153.00      | 20% - <50%       | >120%          | Upper                 | 219.0485 %            |
| Arizona | 04         | 38060       | 013         | 8154.01      | 20% - <50%       | >120%          | Upper                 | 205.2451 %            |
| Arizona | 04         | 38060       | 013         | 8154.02      | 20% - <50%       | >120%          | Upper                 | 169.9632 %            |
| Arizona | 04         | 38060       | 013         | 8155.01      | 20% - <50%       | >120%          | Upper                 | 155.0247 %            |
| Arizona | 04         | 38060       | 013         | 8155.02      | 20% - <50%       | >120%          | Upper                 | 122.7530 %            |
| Arizona | 04         | 38060       | 013         | 8156.01      | 20% - <50%       | >120%          | Upper                 | 172.8645 %            |
| Arizona | 04         | 38060       | 013         | 8156.02      | 20% - <50%       | >120%          | Upper                 | 131.1579 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 013         | 8157.00      | 20% - <50%       | >120%          | Upper                 | 148.7077 %            |
| Arizona | 04         | 38060       | 013         | 8158.00      | 20% - <50%       | >120%          | Upper                 | 136.1307 %            |
| Arizona | 04         | 38060       | 013         | 8159.01      | 20% - <50%       | >120%          | Upper                 | 157.9640 %            |
| Arizona | 04         | 38060       | 013         | 8159.02      | 20% - <50%       | >120%          | Upper                 | 144.7877 %            |
| Arizona | 04         | 38060       | 013         | 8160.01      | 20% - <50%       | >120%          | Upper                 | 174.6370 %            |
| Arizona | 04         | 38060       | 013         | 8160.02      | 20% - <50%       | >120%          | Upper                 | 177.5801 %            |
| Arizona | 04         | 38060       | 013         | 8160.03      | 20% - <50%       | >120%          | Upper                 | 190.1710 %            |
| Arizona | 04         | 38060       | 013         | 8160.04      | 20% - <50%       | >120%          | Upper                 | 145.4022 %            |
| Arizona | 04         | 38060       | 013         | 8160.05      | 20% - <50%       | >120%          | Upper                 | 186.5019 %            |
| Arizona | 04         | 38060       | 013         | 8161.00      | 20% - <50%       | >120%          | Upper                 | 142.9975 %            |
| Arizona | 04         | 38060       | 013         | 8162.00      | 20% - <50%       | >120%          | Upper                 | 130.1190 %            |
| Arizona | 04         | 38060       | 013         | 8163.01      | <10%             | 80%-120%       | Middle                | 88.5873 %             |
| Arizona | 04         | 38060       | 013         | 8163.02      | 20% - <50%       | >120%          | Upper                 | 178.9560 %            |
| Arizona | 04         | 38060       | 013         | 8164.01      | 20% - <50%       | 80%-120%       | Middle                | 119.1878 %            |
| Arizona | 04         | 38060       | 013         | 8164.02      | 20% - <50%       | >120%          | Upper                 | 156.0458 %            |
| Arizona | 04         | 38060       | 013         | 8165.01      | 20% - <50%       | >120%          | Upper                 | 166.4842 %            |
| Arizona | 04         | 38060       | 013         | 8165.02      | 20% - <50%       | >120%          | Upper                 | 131.4253 %            |
| Arizona | 04         | 38060       | 013         | 8166.00      | 20% - <50%       | >120%          | Upper                 | 130.3015 %            |
| Arizona | 04         | 38060       | 013         | 8167.00      | 20% - <50%       | >120%          | Upper                 | 197.0809 %            |
| Arizona | 04         | 38060       | 013         | 8168.00      | 20% - <50%       | >120%          | Upper                 | 160.5663 %            |
| Arizona | 04         | 38060       | 013         | 8169.01      | 20% - <50%       | >120%          | Upper                 | 142.4718 %            |
| Arizona | 04         | 38060       | 013         | 8169.02      | 20% - <50%       | >120%          | Upper                 | 153.5841 %            |
| Arizona | 04         | 38060       | 013         | 8169.03      | 20% - <50%       | >120%          | Upper                 | 125.5428 %            |
| Arizona | 04         | 38060       | 013         | 8169.04      | 20% - <50%       | >120%          | Upper                 | 244.4634 %            |
| Arizona | 04         | 38060       | 013         | 8170.00      | 20% - <50%       | >120%          | Upper                 | 153.1078 %            |
| Arizona | 04         | 38060       | 013         | 8171.01      | 20% - <50%       | >120%          | Upper                 | 132.9101 %            |
| Arizona | 04         | 38060       | 013         | 8171.02      | 20% - <50%       | 80%-120%       | Middle                | 118.8204 %            |
| Arizona | 04         | 38060       | 013         | 8171.03      | 20% - <50%       | 80%-120%       | Middle                | 84.8904 %             |
| Arizona | 04         | 38060       | 013         | 8172.00      | 20% - <50%       | >120%          | Upper                 | 144.7941 %            |
| Arizona | 04         | 38060       | 013         | 8173.00      | <10%             | 80%-120%       | Middle                | 111.8725 %            |
| Arizona | 04         | 38060       | 013         | 8174.00      | <10%             | 80%-120%       | Middle                | 92.9089 %             |
| Arizona | 04         | 38060       | 013         | 8175.00      | <10%             | 80%-120%       | Middle                | 93.2737 %             |
| Arizona | 04         | 38060       | 013         | 8176.00      | 20% - <50%       | >120%          | Upper                 | 126.0952 %            |
| Arizona | 04         | 38060       | 013         | 9407.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.3694 %             |
| Arizona | 04         | 38060       | 013         | 9410.00      | 80% - 100%       | <50%           | Low                   | 44.4419 %             |
| Arizona | 04         | 38060       | 013         | 9411.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 9412.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.5554 %             |
| Arizona | 04         | 38060       | 013         | 9413.00      | 80% - 100%       | <50%           | Low                   | 49.5464 %             |
| Arizona | 04         | 38060       | 013         | 9801.00      | <10%             | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 9804.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 9805.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 9807.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 013         | 9809.00      | 20% - <50%       | >120%          | Upper                 | 203.2763 %            |
| Arizona | 04         | 38060       | 013         | 9810.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 29420       | 015         | 9404.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.0678 %             |
| Arizona | 04         | 29420       | 015         | 9405.01      | 20% - <50%       | 80%-120%       | Middle                | 106.2042 %            |
| Arizona | 04         | 29420       | 015         | 9501.01      | 20% - <50%       | 50%-80%        | Moderate              | 66.0380 %             |
| Arizona | 04         | 29420       | 015         | 9501.02      | <10%             | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 29420       | 015         | 9501.03      | 10% - <20%       | 80%-120%       | Middle                | 101.3232 %            |
| Arizona | 04         | 29420       | 015         | 9504.01      | 20% - <50%       | 80%-120%       | Middle                | 83.8112 %             |
| Arizona | 04         | 29420       | 015         | 9504.03      | 10% - <20%       | 80%-120%       | Middle                | 110.6803 %            |
| Arizona | 04         | 29420       | 015         | 9504.04      | 10% - <20%       | 80%-120%       | Middle                | 86.8011 %             |
| Arizona | 04         | 29420       | 015         | 9505.00      | 20% - <50%       | 50%-80%        | Moderate              | 61.5671 %             |
| Arizona | 04         | 29420       | 015         | 9506.01      | 10% - <20%       | 80%-120%       | Middle                | 87.4040 %             |
| Arizona | 04         | 29420       | 015         | 9506.02      | 20% - <50%       | 80%-120%       | Middle                | 95.0786 %             |
| Arizona | 04         | 29420       | 015         | 9506.03      | 20% - <50%       | 50%-80%        | Moderate              | 71.9390 %             |
| Arizona | 04         | 29420       | 015         | 9507.03      | 20% - <50%       | 50%-80%        | Moderate              | 74.4856 %             |
| Arizona | 04         | 29420       | 015         | 9507.05      | 20% - <50%       | 80%-120%       | Middle                | 92.5794 %             |
| Arizona | 04         | 29420       | 015         | 9507.06      | 20% - <50%       | 50%-80%        | Moderate              | 65.9223 %             |
| Arizona | 04         | 29420       | 015         | 9507.07      | 20% - <50%       | >120%          | Upper                 | 150.3364 %            |
| Arizona | 04         | 29420       | 015         | 9507.08      | 10% - <20%       | 80%-120%       | Middle                | 91.3281 %             |
| Arizona | 04         | 29420       | 015         | 9514.01      | 20% - <50%       | 80%-120%       | Middle                | 104.4708 %            |
| Arizona | 04         | 29420       | 015         | 9514.03      | 20% - <50%       | 80%-120%       | Middle                | 118.8229 %            |
| Arizona | 04         | 29420       | 015         | 9514.04      | 20% - <50%       | 50%-80%        | Moderate              | 76.6325 %             |
| Arizona | 04         | 29420       | 015         | 9515.01      | 20% - <50%       | 50%-80%        | Moderate              | 62.0158 %             |
| Arizona | 04         | 29420       | 015         | 9515.03      | 10% - <20%       | 80%-120%       | Middle                | 114.3292 %            |
| Arizona | 04         | 29420       | 015         | 9515.04      | 20% - <50%       | 80%-120%       | Middle                | 114.5168 %            |
| Arizona | 04         | 29420       | 015         | 9516.01      | 20% - <50%       | 80%-120%       | Middle                | 102.7463 %            |
| Arizona | 04         | 29420       | 015         | 9516.02      | 20% - <50%       | 50%-80%        | Moderate              | 76.6763 %             |
| Arizona | 04         | 29420       | 015         | 9517.01      | 20% - <50%       | 50%-80%        | Moderate              | 56.0272 %             |
| Arizona | 04         | 29420       | 015         | 9517.02      | 20% - <50%       | 80%-120%       | Middle                | 80.2989 %             |
| Arizona | 04         | 29420       | 015         | 9518.00      | 20% - <50%       | 80%-120%       | Middle                | 95.1154 %             |
| Arizona | 04         | 29420       | 015         | 9519.00      | 20% - <50%       | 80%-120%       | Middle                | 104.6689 %            |
| Arizona | 04         | 29420       | 015         | 9520.01      | 20% - <50%       | 80%-120%       | Middle                | 100.7746 %            |
| Arizona | 04         | 29420       | 015         | 9520.03      | 20% - <50%       | 80%-120%       | Middle                | 93.5959 %             |
| Arizona | 04         | 29420       | 015         | 9520.04      | 20% - <50%       | 80%-120%       | Middle                | 110.8258 %            |
| Arizona | 04         | 29420       | 015         | 9520.05      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 29420       | 015         | 9520.06      | 20% - <50%       | >120%          | Upper                 | 131.5661 %            |
| Arizona | 04         | 29420       | 015         | 9520.07      | 20% - <50%       | >120%          | Upper                 | 153.7645 %            |
| Arizona | 04         | 29420       | 015         | 9524.00      | 10% - <20%       | 80%-120%       | Middle                | 112.4259 %            |
| Arizona | 04         | 29420       | 015         | 9525.01      | 10% - <20%       | >120%          | Upper                 | 151.9839 %            |
| Arizona | 04         | 29420       | 015         | 9525.02      | 10% - <20%       | >120%          | Upper                 | 148.9396 %            |
| Arizona | 04         | 29420       | 015         | 9526.00      | 20% - <50%       | 80%-120%       | Middle                | 105.7537 %            |
| Arizona | 04         | 29420       | 015         | 9527.01      | 20% - <50%       | 80%-120%       | Middle                | 96.9942 %             |
| Arizona | 04         | 29420       | 015         | 9527.02      | 20% - <50%       | 80%-120%       | Middle                | 101.3530 %            |
| Arizona | 04         | 29420       | 015         | 9528.01      | 10% - <20%       | >120%          | Upper                 | 134.3580 %            |
| Arizona | 04         | 29420       | 015         | 9528.02      | 10% - <20%       | >120%          | Upper                 | 127.1180 %            |
| Arizona | 04         | 29420       | 015         | 9529.01      | 20% - <50%       | 80%-120%       | Middle                | 113.4249 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 29420       | 015         | 9529.02      | 10% - <20%       | 80%-120%       | Middle                | 93.7361 %             |
| Arizona | 04         | 29420       | 015         | 9530.01      | 20% - <50%       | >120%          | Upper                 | 147.1450 %            |
| Arizona | 04         | 29420       | 015         | 9530.02      | 20% - <50%       | >120%          | Upper                 | 142.8038 %            |
| Arizona | 04         | 29420       | 015         | 9531.00      | 20% - <50%       | 80%-120%       | Middle                | 98.0370 %             |
| Arizona | 04         | 29420       | 015         | 9532.00      | 10% - <20%       | >120%          | Upper                 | 131.0578 %            |
| Arizona | 04         | 29420       | 015         | 9533.01      | 10% - <20%       | >120%          | Upper                 | 121.6218 %            |
| Arizona | 04         | 29420       | 015         | 9533.02      | 20% - <50%       | >120%          | Upper                 | 134.0337 %            |
| Arizona | 04         | 29420       | 015         | 9534.03      | 10% - <20%       | >120%          | Upper                 | 130.5688 %            |
| Arizona | 04         | 29420       | 015         | 9534.04      | 20% - <50%       | 80%-120%       | Middle                | 89.3914 %             |
| Arizona | 04         | 29420       | 015         | 9534.05      | 10% - <20%       | 80%-120%       | Middle                | 86.2140 %             |
| Arizona | 04         | 29420       | 015         | 9534.06      | 10% - <20%       | 80%-120%       | Middle                | 100.6064 %            |
| Arizona | 04         | 29420       | 015         | 9536.02      | 20% - <50%       | 80%-120%       | Middle                | 118.0272 %            |
| Arizona | 04         | 29420       | 015         | 9536.03      | 20% - <50%       | >120%          | Upper                 | 128.1240 %            |
| Arizona | 04         | 29420       | 015         | 9536.04      | 20% - <50%       | >120%          | Upper                 | 122.4771 %            |
| Arizona | 04         | 29420       | 015         | 9538.00      | 20% - <50%       | 80%-120%       | Middle                | 89.7420 %             |
| Arizona | 04         | 29420       | 015         | 9539.01      | 20% - <50%       | 80%-120%       | Middle                | 87.0833 %             |
| Arizona | 04         | 29420       | 015         | 9539.02      | 20% - <50%       | 80%-120%       | Middle                | 85.3324 %             |
| Arizona | 04         | 29420       | 015         | 9548.01      | 10% - <20%       | 80%-120%       | Middle                | 112.0929 %            |
| Arizona | 04         | 29420       | 015         | 9548.02      | 20% - <50%       | 80%-120%       | Middle                | 80.1657 %             |
| Arizona | 04         | 29420       | 015         | 9549.00      | 20% - <50%       | 80%-120%       | Middle                | 99.4601 %             |
| Arizona | 04         | 29420       | 015         | 9550.01      | 20% - <50%       | 80%-120%       | Middle                | 105.0843 %            |
| Arizona | 04         | 29420       | 015         | 9550.02      | 20% - <50%       | 80%-120%       | Middle                | 87.2515 %             |
| Arizona | 04         | 99999       | 017         | 9400.08      | 80% - 100%       | 50%-80%        | Moderate              | 68.4522 %             |
| Arizona | 04         | 99999       | 017         | 9400.10      | 80% - 100%       | 50%-80%        | Moderate              | 52.4605 %             |
| Arizona | 04         | 99999       | 017         | 9400.11      | 80% - 100%       | 50%-80%        | Moderate              | 79.9073 %             |
| Arizona | 04         | 99999       | 017         | 9400.12      | 80% - 100%       | 80%-120%       | Middle                | 81.1847 %             |
| Arizona | 04         | 99999       | 017         | 9400.13      | 80% - 100%       | 80%-120%       | Middle                | 86.6906 %             |
| Arizona | 04         | 99999       | 017         | 9400.14      | 80% - 100%       | <50%           | Low                   | 46.1561 %             |
| Arizona | 04         | 99999       | 017         | 9400.15      | 80% - 100%       | 50%-80%        | Moderate              | 75.2452 %             |
| Arizona | 04         | 99999       | 017         | 9401.00      | 80% - 100%       | >120%          | Upper                 | 127.5959 %            |
| Arizona | 04         | 99999       | 017         | 9403.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.3908 %             |
| Arizona | 04         | 99999       | 017         | 9403.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.8650 %             |
| Arizona | 04         | 99999       | 017         | 9423.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.7505 %             |
| Arizona | 04         | 99999       | 017         | 9424.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.5082 %             |
| Arizona | 04         | 99999       | 017         | 9425.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.2531 %             |
| Arizona | 04         | 99999       | 017         | 9601.00      | 50% - <80%       | >120%          | Upper                 | 167.6909 %            |
| Arizona | 04         | 99999       | 017         | 9602.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.5665 %             |
| Arizona | 04         | 99999       | 017         | 9604.00      | 50% - <80%       | >120%          | Upper                 | 138.9392 %            |
| Arizona | 04         | 99999       | 017         | 9605.00      | 50% - <80%       | 80%-120%       | Middle                | 116.6058 %            |
| Arizona | 04         | 99999       | 017         | 9606.00      | 50% - <80%       | >120%          | Upper                 | 125.9634 %            |
| Arizona | 04         | 99999       | 017         | 9613.00      | 20% - <50%       | 80%-120%       | Middle                | 98.2909 %             |
| Arizona | 04         | 99999       | 017         | 9617.01      | 20% - <50%       | 80%-120%       | Middle                | 110.9018 %            |
| Arizona | 04         | 99999       | 017         | 9617.02      | 20% - <50%       | 50%-80%        | Moderate              | 73.8697 %             |
| Arizona | 04         | 99999       | 017         | 9625.01      | 20% - <50%       | 80%-120%       | Middle                | 89.5534 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 99999       | 017         | 9625.02      | 10% - <20%       | >120%          | Upper                 | 134.8285 %            |
| Arizona | 04         | 99999       | 017         | 9633.00      | 20% - <50%       | >120%          | Upper                 | 121.1482 %            |
| Arizona | 04         | 99999       | 017         | 9634.00      | 10% - <20%       | 80%-120%       | Middle                | 112.4735 %            |
| Arizona | 04         | 99999       | 017         | 9637.00      | 10% - <20%       | 80%-120%       | Middle                | 98.7873 %             |
| Arizona | 04         | 99999       | 017         | 9638.00      | 10% - <20%       | >120%          | Upper                 | 144.8728 %            |
| Arizona | 04         | 99999       | 017         | 9642.01      | 10% - <20%       | 80%-120%       | Middle                | 96.4111 %             |
| Arizona | 04         | 99999       | 017         | 9642.02      | 10% - <20%       | >120%          | Upper                 | 131.4790 %            |
| Arizona | 04         | 99999       | 017         | 9648.01      | 10% - <20%       | >120%          | Upper                 | 157.3247 %            |
| Arizona | 04         | 99999       | 017         | 9648.02      | 10% - <20%       | 80%-120%       | Middle                | 105.7177 %            |
| Arizona | 04         | 99999       | 017         | 9649.01      | 20% - <50%       | >120%          | Upper                 | 171.9135 %            |
| Arizona | 04         | 99999       | 017         | 9649.02      | 10% - <20%       | >120%          | Upper                 | 221.5328 %            |
| Arizona | 04         | 99999       | 017         | 9652.01      | 10% - <20%       | >120%          | Upper                 | 122.6355 %            |
| Arizona | 04         | 99999       | 017         | 9652.02      | 20% - <50%       | 80%-120%       | Middle                | 103.8321 %            |
| Arizona | 04         | 99999       | 017         | 9653.01      | 20% - <50%       | 80%-120%       | Middle                | 108.7669 %            |
| Arizona | 04         | 99999       | 017         | 9653.02      | 10% - <20%       | 80%-120%       | Middle                | 91.7157 %             |
| Arizona | 04         | 46060       | 019         | 0001.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 0002.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.9291 %             |
| Arizona | 04         | 46060       | 019         | 0003.00      | 50% - <80%       | 80%-120%       | Middle                | 86.0521 %             |
| Arizona | 04         | 46060       | 019         | 0004.01      | 20% - <50%       | 50%-80%        | Moderate              | 54.3575 %             |
| Arizona | 04         | 46060       | 019         | 0004.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 0005.01      | 20% - <50%       | 50%-80%        | Moderate              | 71.1599 %             |
| Arizona | 04         | 46060       | 019         | 0005.02      | 20% - <50%       | 50%-80%        | Moderate              | 64.9080 %             |
| Arizona | 04         | 46060       | 019         | 0006.00      | 20% - <50%       | 80%-120%       | Middle                | 113.0049 %            |
| Arizona | 04         | 46060       | 019         | 0007.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.2757 %             |
| Arizona | 04         | 46060       | 019         | 0008.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.4406 %             |
| Arizona | 04         | 46060       | 019         | 0011.00      | 80% - 100%       | <50%           | Low                   | 45.6280 %             |
| Arizona | 04         | 46060       | 019         | 0012.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.6224 %             |
| Arizona | 04         | 46060       | 019         | 0013.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.8474 %             |
| Arizona | 04         | 46060       | 019         | 0013.03      | 50% - <80%       | 50%-80%        | Moderate              | 69.0640 %             |
| Arizona | 04         | 46060       | 019         | 0013.04      | 50% - <80%       | 50%-80%        | Moderate              | 54.9247 %             |
| Arizona | 04         | 46060       | 019         | 0014.00      | 20% - <50%       | 50%-80%        | Moderate              | 59.8321 %             |
| Arizona | 04         | 46060       | 019         | 0015.00      | 20% - <50%       | 50%-80%        | Moderate              | 63.8470 %             |
| Arizona | 04         | 46060       | 019         | 0016.00      | 20% - <50%       | >120%          | Upper                 | 129.9340 %            |
| Arizona | 04         | 46060       | 019         | 0017.00      | 20% - <50%       | 80%-120%       | Middle                | 101.9347 %            |
| Arizona | 04         | 46060       | 019         | 0018.01      | 50% - <80%       | <50%           | Low                   | 48.7691 %             |
| Arizona | 04         | 46060       | 019         | 0018.02      | 20% - <50%       | 80%-120%       | Middle                | 94.0013 %             |
| Arizona | 04         | 46060       | 019         | 0019.00      | 20% - <50%       | >120%          | Upper                 | 157.2711 %            |
| Arizona | 04         | 46060       | 019         | 0020.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.4455 %             |
| Arizona | 04         | 46060       | 019         | 0021.00      | 80% - 100%       | 80%-120%       | Middle                | 83.3040 %             |
| Arizona | 04         | 46060       | 019         | 0022.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.6422 %             |
| Arizona | 04         | 46060       | 019         | 0022.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.4584 %             |
| Arizona | 04         | 46060       | 019         | 0023.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.6810 %             |
| Arizona | 04         | 46060       | 019         | 0024.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.6032 %             |
| Arizona | 04         | 46060       | 019         | 0025.03      | 50% - <80%       | 50%-80%        | Moderate              | 56.4045 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 46060       | 019         | 0025.04      | 50% - <80%       | 50%-80%        | Moderate              | 57.3993 %             |
| Arizona | 04         | 46060       | 019         | 0025.05      | 80% - 100%       | 50%-80%        | Moderate              | 63.9622 %             |
| Arizona | 04         | 46060       | 019         | 0025.07      | 80% - 100%       | 50%-80%        | Moderate              | 76.6302 %             |
| Arizona | 04         | 46060       | 019         | 0025.08      | 80% - 100%       | 50%-80%        | Moderate              | 77.3025 %             |
| Arizona | 04         | 46060       | 019         | 0025.09      | 80% - 100%       | 50%-80%        | Moderate              | 66.5793 %             |
| Arizona | 04         | 46060       | 019         | 0026.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.1383 %             |
| Arizona | 04         | 46060       | 019         | 0026.03      | 50% - <80%       | <50%           | Low                   | 49.7840 %             |
| Arizona | 04         | 46060       | 019         | 0026.04      | 50% - <80%       | <50%           | Low                   | 44.0805 %             |
| Arizona | 04         | 46060       | 019         | 0027.02      | 20% - <50%       | >120%          | Upper                 | 130.0103 %            |
| Arizona | 04         | 46060       | 019         | 0027.03      | 20% - <50%       | 50%-80%        | Moderate              | 76.8303 %             |
| Arizona | 04         | 46060       | 019         | 0027.04      | 20% - <50%       | 50%-80%        | Moderate              | 69.9594 %             |
| Arizona | 04         | 46060       | 019         | 0028.01      | 50% - <80%       | 50%-80%        | Moderate              | 59.5816 %             |
| Arizona | 04         | 46060       | 019         | 0028.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.4649 %             |
| Arizona | 04         | 46060       | 019         | 0028.03      | 20% - <50%       | 50%-80%        | Moderate              | 73.1580 %             |
| Arizona | 04         | 46060       | 019         | 0029.01      | 20% - <50%       | 80%-120%       | Middle                | 81.3304 %             |
| Arizona | 04         | 46060       | 019         | 0029.04      | 20% - <50%       | 80%-120%       | Middle                | 108.8820 %            |
| Arizona | 04         | 46060       | 019         | 0029.05      | 20% - <50%       | 50%-80%        | Moderate              | 77.1067 %             |
| Arizona | 04         | 46060       | 019         | 0029.06      | 20% - <50%       | 80%-120%       | Middle                | 103.1079 %            |
| Arizona | 04         | 46060       | 019         | 0030.02      | 20% - <50%       | 50%-80%        | Moderate              | 73.3135 %             |
| Arizona | 04         | 46060       | 019         | 0030.03      | 20% - <50%       | 80%-120%       | Middle                | 83.1917 %             |
| Arizona | 04         | 46060       | 019         | 0030.04      | 20% - <50%       | 80%-120%       | Middle                | 83.1529 %             |
| Arizona | 04         | 46060       | 019         | 0031.02      | 20% - <50%       | 50%-80%        | Moderate              | 74.1456 %             |
| Arizona | 04         | 46060       | 019         | 0031.03      | 50% - <80%       | 50%-80%        | Moderate              | 55.7394 %             |
| Arizona | 04         | 46060       | 019         | 0031.04      | 20% - <50%       | 50%-80%        | Moderate              | 69.3821 %             |
| Arizona | 04         | 46060       | 019         | 0032.01      | 20% - <50%       | 80%-120%       | Middle                | 116.0380 %            |
| Arizona | 04         | 46060       | 019         | 0032.02      | 20% - <50%       | 50%-80%        | Moderate              | 64.5452 %             |
| Arizona | 04         | 46060       | 019         | 0033.02      | 20% - <50%       | 80%-120%       | Middle                | 117.6935 %            |
| Arizona | 04         | 46060       | 019         | 0033.03      | 20% - <50%       | 80%-120%       | Middle                | 105.4472 %            |
| Arizona | 04         | 46060       | 019         | 0033.04      | 20% - <50%       | 80%-120%       | Middle                | 84.9106 %             |
| Arizona | 04         | 46060       | 019         | 0034.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.7209 %             |
| Arizona | 04         | 46060       | 019         | 0035.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.0256 %             |
| Arizona | 04         | 46060       | 019         | 0035.03      | 50% - <80%       | 50%-80%        | Moderate              | 61.5236 %             |
| Arizona | 04         | 46060       | 019         | 0035.04      | 50% - <80%       | 80%-120%       | Middle                | 82.5324 %             |
| Arizona | 04         | 46060       | 019         | 0035.05      | 50% - <80%       | <50%           | Low                   | 43.5925 %             |
| Arizona | 04         | 46060       | 019         | 0035.06      | 50% - <80%       | 50%-80%        | Moderate              | 52.4155 %             |
| Arizona | 04         | 46060       | 019         | 0036.01      | 20% - <50%       | 80%-120%       | Middle                | 84.3203 %             |
| Arizona | 04         | 46060       | 019         | 0037.02      | 80% - 100%       | <50%           | Low                   | 40.0498 %             |
| Arizona | 04         | 46060       | 019         | 0037.04      | 80% - 100%       | 50%-80%        | Moderate              | 62.5629 %             |
| Arizona | 04         | 46060       | 019         | 0037.05      | 80% - 100%       | 50%-80%        | Moderate              | 58.9943 %             |
| Arizona | 04         | 46060       | 019         | 0037.06      | 80% - 100%       | 50%-80%        | Moderate              | 52.4184 %             |
| Arizona | 04         | 46060       | 019         | 0037.07      | 80% - 100%       | <50%           | Low                   | 45.2178 %             |
| Arizona | 04         | 46060       | 019         | 0038.01      | 80% - 100%       | <50%           | Low                   | 48.4654 %             |
| Arizona | 04         | 46060       | 019         | 0038.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.5063 %             |
| Arizona | 04         | 46060       | 019         | 0039.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.4991 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 46060       | 019         | 0039.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.3854 %             |
| Arizona | 04         | 46060       | 019         | 0039.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.0179 %             |
| Arizona | 04         | 46060       | 019         | 0040.08      | 20% - <50%       | 80%-120%       | Middle                | 91.7355 %             |
| Arizona | 04         | 46060       | 019         | 0040.10      | 20% - <50%       | 80%-120%       | Middle                | 96.0628 %             |
| Arizona | 04         | 46060       | 019         | 0040.26      | 20% - <50%       | >120%          | Upper                 | 145.5546 %            |
| Arizona | 04         | 46060       | 019         | 0040.29      | 20% - <50%       | 80%-120%       | Middle                | 90.0987 %             |
| Arizona | 04         | 46060       | 019         | 0040.30      | 20% - <50%       | >120%          | Upper                 | 247.6031 %            |
| Arizona | 04         | 46060       | 019         | 0040.31      | 20% - <50%       | 80%-120%       | Middle                | 102.1866 %            |
| Arizona | 04         | 46060       | 019         | 0040.32      | 20% - <50%       | >120%          | Upper                 | 122.4973 %            |
| Arizona | 04         | 46060       | 019         | 0040.33      | 50% - <80%       | 80%-120%       | Middle                | 80.2550 %             |
| Arizona | 04         | 46060       | 019         | 0040.34      | 50% - <80%       | 50%-80%        | Moderate              | 71.3644 %             |
| Arizona | 04         | 46060       | 019         | 0040.35      | 20% - <50%       | 50%-80%        | Moderate              | 70.7785 %             |
| Arizona | 04         | 46060       | 019         | 0040.36      | 20% - <50%       | 80%-120%       | Middle                | 85.7944 %             |
| Arizona | 04         | 46060       | 019         | 0040.37      | 20% - <50%       | 80%-120%       | Middle                | 95.9015 %             |
| Arizona | 04         | 46060       | 019         | 0040.38      | 20% - <50%       | 80%-120%       | Middle                | 85.0646 %             |
| Arizona | 04         | 46060       | 019         | 0040.39      | 20% - <50%       | 50%-80%        | Moderate              | 79.8102 %             |
| Arizona | 04         | 46060       | 019         | 0040.42      | 20% - <50%       | 80%-120%       | Middle                | 112.6119 %            |
| Arizona | 04         | 46060       | 019         | 0040.43      | 20% - <50%       | >120%          | Upper                 | 131.5650 %            |
| Arizona | 04         | 46060       | 019         | 0040.44      | 20% - <50%       | >120%          | Upper                 | 143.6184 %            |
| Arizona | 04         | 46060       | 019         | 0040.46      | 20% - <50%       | >120%          | Upper                 | 128.1029 %            |
| Arizona | 04         | 46060       | 019         | 0040.47      | 20% - <50%       | >120%          | Upper                 | 139.3170 %            |
| Arizona | 04         | 46060       | 019         | 0040.48      | 20% - <50%       | 80%-120%       | Middle                | 103.4678 %            |
| Arizona | 04         | 46060       | 019         | 0040.49      | 20% - <50%       | >120%          | Upper                 | 123.5985 %            |
| Arizona | 04         | 46060       | 019         | 0040.50      | 20% - <50%       | >120%          | Upper                 | 174.5458 %            |
| Arizona | 04         | 46060       | 019         | 0040.51      | 10% - <20%       | >120%          | Upper                 | 189.9404 %            |
| Arizona | 04         | 46060       | 019         | 0040.52      | 10% - <20%       | >120%          | Upper                 | 152.1809 %            |
| Arizona | 04         | 46060       | 019         | 0040.53      | 20% - <50%       | >120%          | Upper                 | 142.9649 %            |
| Arizona | 04         | 46060       | 019         | 0040.54      | 20% - <50%       | >120%          | Upper                 | 136.7575 %            |
| Arizona | 04         | 46060       | 019         | 0040.55      | 20% - <50%       | 80%-120%       | Middle                | 92.8900 %             |
| Arizona | 04         | 46060       | 019         | 0040.56      | 20% - <50%       | 80%-120%       | Middle                | 107.9664 %            |
| Arizona | 04         | 46060       | 019         | 0040.57      | 20% - <50%       | 80%-120%       | Middle                | 104.6943 %            |
| Arizona | 04         | 46060       | 019         | 0040.58      | 20% - <50%       | 80%-120%       | Middle                | 103.2793 %            |
| Arizona | 04         | 46060       | 019         | 0040.61      | 20% - <50%       | >120%          | Upper                 | 150.5902 %            |
| Arizona | 04         | 46060       | 019         | 0040.62      | 20% - <50%       | >120%          | Upper                 | 149.5537 %            |
| Arizona | 04         | 46060       | 019         | 0040.63      | 20% - <50%       | >120%          | Upper                 | 141.8708 %            |
| Arizona | 04         | 46060       | 019         | 0040.65      | 20% - <50%       | >120%          | Upper                 | 162.6536 %            |
| Arizona | 04         | 46060       | 019         | 0040.66      | 20% - <50%       | >120%          | Upper                 | 133.5271 %            |
| Arizona | 04         | 46060       | 019         | 0040.67      | 20% - <50%       | 50%-80%        | Moderate              | 67.7986 %             |
| Arizona | 04         | 46060       | 019         | 0040.68      | 20% - <50%       | 80%-120%       | Middle                | 106.0691 %            |
| Arizona | 04         | 46060       | 019         | 0040.69      | 20% - <50%       | 80%-120%       | Middle                | 86.6308 %             |
| Arizona | 04         | 46060       | 019         | 0040.70      | 20% - <50%       | 50%-80%        | Moderate              | 64.7352 %             |
| Arizona | 04         | 46060       | 019         | 0040.71      | 20% - <50%       | 50%-80%        | Moderate              | 66.0582 %             |
| Arizona | 04         | 46060       | 019         | 0040.72      | 20% - <50%       | 80%-120%       | Middle                | 109.3628 %            |
| Arizona | 04         | 46060       | 019         | 0040.73      | 20% - <50%       | 80%-120%       | Middle                | 115.3787 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 46060       | 019         | 0040.74      | 20% - <50%       | >120%          | Upper                 | 131.7507 %            |
| Arizona | 04         | 46060       | 019         | 0040.75      | 20% - <50%       | 80%-120%       | Middle                | 87.4701 %             |
| Arizona | 04         | 46060       | 019         | 0040.76      | 50% - <80%       | 50%-80%        | Moderate              | 60.7117 %             |
| Arizona | 04         | 46060       | 019         | 0040.77      | 20% - <50%       | >120%          | Upper                 | 126.1653 %            |
| Arizona | 04         | 46060       | 019         | 0040.78      | 20% - <50%       | 80%-120%       | Middle                | 95.8411 %             |
| Arizona | 04         | 46060       | 019         | 0040.79      | 20% - <50%       | >120%          | Upper                 | 153.4318 %            |
| Arizona | 04         | 46060       | 019         | 0040.80      | 20% - <50%       | >120%          | Upper                 | 243.5248 %            |
| Arizona | 04         | 46060       | 019         | 0040.81      | 20% - <50%       | >120%          | Upper                 | 166.9780 %            |
| Arizona | 04         | 46060       | 019         | 0040.82      | 20% - <50%       | >120%          | Upper                 | 165.0807 %            |
| Arizona | 04         | 46060       | 019         | 0041.09      | 20% - <50%       | >120%          | Upper                 | 129.8966 %            |
| Arizona | 04         | 46060       | 019         | 0041.10      | 80% - 100%       | 80%-120%       | Middle                | 89.6999 %             |
| Arizona | 04         | 46060       | 019         | 0041.12      | 80% - 100%       | 50%-80%        | Moderate              | 71.9215 %             |
| Arizona | 04         | 46060       | 019         | 0041.14      | 80% - 100%       | 50%-80%        | Moderate              | 61.0169 %             |
| Arizona | 04         | 46060       | 019         | 0041.15      | 80% - 100%       | 50%-80%        | Moderate              | 58.6603 %             |
| Arizona | 04         | 46060       | 019         | 0041.16      | 80% - 100%       | 50%-80%        | Moderate              | 59.9689 %             |
| Arizona | 04         | 46060       | 019         | 0041.17      | 80% - 100%       | 50%-80%        | Moderate              | 53.0619 %             |
| Arizona | 04         | 46060       | 019         | 0041.18      | 50% - <80%       | 80%-120%       | Middle                | 98.0695 %             |
| Arizona | 04         | 46060       | 019         | 0041.22      | 80% - 100%       | <50%           | Low                   | 47.7067 %             |
| Arizona | 04         | 46060       | 019         | 0041.26      | 20% - <50%       | >120%          | Upper                 | 138.3266 %            |
| Arizona | 04         | 46060       | 019         | 0041.27      | 20% - <50%       | >120%          | Upper                 | 148.5964 %            |
| Arizona | 04         | 46060       | 019         | 0041.28      | 20% - <50%       | >120%          | Upper                 | 138.8722 %            |
| Arizona | 04         | 46060       | 019         | 0041.29      | 20% - <50%       | >120%          | Upper                 | 122.1590 %            |
| Arizona | 04         | 46060       | 019         | 0041.30      | <10%             | >120%          | Upper                 | 145.4553 %            |
| Arizona | 04         | 46060       | 019         | 0041.31      | 50% - <80%       | 80%-120%       | Middle                | 115.5457 %            |
| Arizona | 04         | 46060       | 019         | 0041.32      | 50% - <80%       | 80%-120%       | Middle                | 104.7879 %            |
| Arizona | 04         | 46060       | 019         | 0041.33      | <10%             | 80%-120%       | Middle                | 99.2600 %             |
| Arizona | 04         | 46060       | 019         | 0043.07      | 10% - <20%       | 50%-80%        | Moderate              | 78.5751 %             |
| Arizona | 04         | 46060       | 019         | 0043.10      | 50% - <80%       | >120%          | Upper                 | 132.2589 %            |
| Arizona | 04         | 46060       | 019         | 0043.11      | 50% - <80%       | 80%-120%       | Middle                | 112.0951 %            |
| Arizona | 04         | 46060       | 019         | 0043.12      | 50% - <80%       | 50%-80%        | Moderate              | 67.6705 %             |
| Arizona | 04         | 46060       | 019         | 0043.13      | 20% - <50%       | 50%-80%        | Moderate              | 71.4493 %             |
| Arizona | 04         | 46060       | 019         | 0043.16      | 20% - <50%       | 50%-80%        | Moderate              | 76.6043 %             |
| Arizona | 04         | 46060       | 019         | 0043.17      | 10% - <20%       | 80%-120%       | Middle                | 82.4144 %             |
| Arizona | 04         | 46060       | 019         | 0043.20      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 0043.21      | 80% - 100%       | 80%-120%       | Middle                | 90.6097 %             |
| Arizona | 04         | 46060       | 019         | 0043.22      | 80% - 100%       | 80%-120%       | Middle                | 87.6644 %             |
| Arizona | 04         | 46060       | 019         | 0043.23      | 50% - <80%       | >120%          | Upper                 | 142.2508 %            |
| Arizona | 04         | 46060       | 019         | 0043.24      | <10%             | 80%-120%       | Middle                | 105.9727 %            |
| Arizona | 04         | 46060       | 019         | 0043.25      | <10%             | 80%-120%       | Middle                | 114.3638 %            |
| Arizona | 04         | 46060       | 019         | 0043.26      | 50% - <80%       | 80%-120%       | Middle                | 88.7196 %             |
| Arizona | 04         | 46060       | 019         | 0043.27      | 20% - <50%       | 80%-120%       | Middle                | 107.5173 %            |
| Arizona | 04         | 46060       | 019         | 0043.28      | <10%             | 80%-120%       | Middle                | 104.8887 %            |
| Arizona | 04         | 46060       | 019         | 0043.30      | <10%             | 80%-120%       | Middle                | 103.8536 %            |
| Arizona | 04         | 46060       | 019         | 0043.32      | <10%             | 80%-120%       | Middle                | 107.2308 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 46060       | 019         | 0043.33      | 80% - 100%       | 80%-120%       | Middle                | 91.4591 %             |
| Arizona | 04         | 46060       | 019         | 0043.35      | 50% - <80%       | >120%          | Upper                 | 128.1000 %            |
| Arizona | 04         | 46060       | 019         | 0043.36      | 50% - <80%       | >120%          | Upper                 | 146.2945 %            |
| Arizona | 04         | 46060       | 019         | 0043.37      | 10% - <20%       | 80%-120%       | Middle                | 87.7724 %             |
| Arizona | 04         | 46060       | 019         | 0043.38      | <10%             | 80%-120%       | Middle                | 97.2072 %             |
| Arizona | 04         | 46060       | 019         | 0043.39      | 80% - 100%       | >120%          | Upper                 | 124.4810 %            |
| Arizona | 04         | 46060       | 019         | 0043.40      | 80% - 100%       | 50%-80%        | Moderate              | 65.3269 %             |
| Arizona | 04         | 46060       | 019         | 0044.04      | 10% - <20%       | 80%-120%       | Middle                | 85.1035 %             |
| Arizona | 04         | 46060       | 019         | 0044.07      | 80% - 100%       | 50%-80%        | Moderate              | 69.7290 %             |
| Arizona | 04         | 46060       | 019         | 0044.12      | 50% - <80%       | 80%-120%       | Middle                | 115.6378 %            |
| Arizona | 04         | 46060       | 019         | 0044.13      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 0044.14      | 50% - <80%       | 80%-120%       | Middle                | 112.8048 %            |
| Arizona | 04         | 46060       | 019         | 0044.15      | 50% - <80%       | 80%-120%       | Middle                | 93.0570 %             |
| Arizona | 04         | 46060       | 019         | 0044.18      | 20% - <50%       | >120%          | Upper                 | 152.7279 %            |
| Arizona | 04         | 46060       | 019         | 0044.19      | 20% - <50%       | 50%-80%        | Moderate              | 64.2472 %             |
| Arizona | 04         | 46060       | 019         | 0044.22      | 50% - <80%       | >120%          | Upper                 | 139.4567 %            |
| Arizona | 04         | 46060       | 019         | 0044.23      | 20% - <50%       | 80%-120%       | Middle                | 93.1981 %             |
| Arizona | 04         | 46060       | 019         | 0044.24      | 50% - <80%       | 50%-80%        | Moderate              | 65.8941 %             |
| Arizona | 04         | 46060       | 019         | 0044.25      | 20% - <50%       | 50%-80%        | Moderate              | 78.4038 %             |
| Arizona | 04         | 46060       | 019         | 0044.26      | 20% - <50%       | 80%-120%       | Middle                | 111.3177 %            |
| Arizona | 04         | 46060       | 019         | 0044.28      | 20% - <50%       | >120%          | Upper                 | 179.7066 %            |
| Arizona | 04         | 46060       | 019         | 0044.30      | 20% - <50%       | 80%-120%       | Middle                | 99.5897 %             |
| Arizona | 04         | 46060       | 019         | 0044.31      | 20% - <50%       | >120%          | Upper                 | 136.4379 %            |
| Arizona | 04         | 46060       | 019         | 0044.32      | 50% - <80%       | 80%-120%       | Middle                | 90.7638 %             |
| Arizona | 04         | 46060       | 019         | 0044.33      | 20% - <50%       | >120%          | Upper                 | 178.3793 %            |
| Arizona | 04         | 46060       | 019         | 0044.34      | 50% - <80%       | >120%          | Upper                 | 127.6509 %            |
| Arizona | 04         | 46060       | 019         | 0044.35      | 50% - <80%       | 80%-120%       | Middle                | 80.3357 %             |
| Arizona | 04         | 46060       | 019         | 0044.36      | 20% - <50%       | >120%          | Upper                 | 130.3011 %            |
| Arizona | 04         | 46060       | 019         | 0044.37      | 20% - <50%       | >120%          | Upper                 | 135.8995 %            |
| Arizona | 04         | 46060       | 019         | 0044.38      | 20% - <50%       | >120%          | Upper                 | 135.8578 %            |
| Arizona | 04         | 46060       | 019         | 0044.39      | 20% - <50%       | >120%          | Upper                 | 166.1489 %            |
| Arizona | 04         | 46060       | 019         | 0044.40      | 20% - <50%       | >120%          | Upper                 | 177.1917 %            |
| Arizona | 04         | 46060       | 019         | 0045.05      | 50% - <80%       | 50%-80%        | Moderate              | 52.6487 %             |
| Arizona | 04         | 46060       | 019         | 0045.06      | 50% - <80%       | 50%-80%        | Moderate              | 60.7736 %             |
| Arizona | 04         | 46060       | 019         | 0045.08      | 20% - <50%       | 50%-80%        | Moderate              | 71.9920 %             |
| Arizona | 04         | 46060       | 019         | 0045.10      | 50% - <80%       | 50%-80%        | Moderate              | 55.0902 %             |
| Arizona | 04         | 46060       | 019         | 0045.11      | 50% - <80%       | 50%-80%        | Moderate              | 66.9392 %             |
| Arizona | 04         | 46060       | 019         | 0045.12      | 50% - <80%       | 50%-80%        | Moderate              | 69.4785 %             |
| Arizona | 04         | 46060       | 019         | 0045.13      | 50% - <80%       | 50%-80%        | Moderate              | 57.2639 %             |
| Arizona | 04         | 46060       | 019         | 0045.14      | 50% - <80%       | 50%-80%        | Moderate              | 58.1550 %             |
| Arizona | 04         | 46060       | 019         | 0045.15      | 50% - <80%       | 80%-120%       | Middle                | 119.4296 %            |
| Arizona | 04         | 46060       | 019         | 0046.10      | 20% - <50%       | 80%-120%       | Middle                | 119.1892 %            |
| Arizona | 04         | 46060       | 019         | 0046.13      | 20% - <50%       | 50%-80%        | Moderate              | 70.1623 %             |
| Arizona | 04         | 46060       | 019         | 0046.14      | 20% - <50%       | >120%          | Upper                 | 160.2496 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 46060       | 019         | 0046.15      | 20% - <50%       | >120%          | Upper                 | 158.7294 %            |
| Arizona | 04         | 46060       | 019         | 0046.16      | 20% - <50%       | >120%          | Upper                 | 142.6885 %            |
| Arizona | 04         | 46060       | 019         | 0046.17      | 20% - <50%       | 80%-120%       | Middle                | 89.4811 %             |
| Arizona | 04         | 46060       | 019         | 0046.18      | 20% - <50%       | 80%-120%       | Middle                | 109.7659 %            |
| Arizona | 04         | 46060       | 019         | 0046.19      | 20% - <50%       | >120%          | Upper                 | 143.3147 %            |
| Arizona | 04         | 46060       | 019         | 0046.20      | 20% - <50%       | 80%-120%       | Middle                | 85.2488 %             |
| Arizona | 04         | 46060       | 019         | 0046.21      | 10% - <20%       | 80%-120%       | Middle                | 94.2461 %             |
| Arizona | 04         | 46060       | 019         | 0046.22      | 20% - <50%       | 80%-120%       | Middle                | 87.0368 %             |
| Arizona | 04         | 46060       | 019         | 0046.23      | 20% - <50%       | 80%-120%       | Middle                | 116.2626 %            |
| Arizona | 04         | 46060       | 019         | 0046.24      | 20% - <50%       | 80%-120%       | Middle                | 100.3728 %            |
| Arizona | 04         | 46060       | 019         | 0046.25      | 20% - <50%       | 80%-120%       | Middle                | 109.3657 %            |
| Arizona | 04         | 46060       | 019         | 0046.26      | 20% - <50%       | 50%-80%        | Moderate              | 62.7587 %             |
| Arizona | 04         | 46060       | 019         | 0046.27      | 20% - <50%       | 80%-120%       | Middle                | 87.7666 %             |
| Arizona | 04         | 46060       | 019         | 0046.28      | 20% - <50%       | >120%          | Upper                 | 153.3527 %            |
| Arizona | 04         | 46060       | 019         | 0046.30      | 20% - <50%       | 80%-120%       | Middle                | 104.9678 %            |
| Arizona | 04         | 46060       | 019         | 0046.31      | 20% - <50%       | >120%          | Upper                 | 135.5051 %            |
| Arizona | 04         | 46060       | 019         | 0046.32      | 20% - <50%       | >120%          | Upper                 | 134.8083 %            |
| Arizona | 04         | 46060       | 019         | 0046.33      | 20% - <50%       | >120%          | Upper                 | 147.7629 %            |
| Arizona | 04         | 46060       | 019         | 0046.34      | 20% - <50%       | >120%          | Upper                 | 190.7407 %            |
| Arizona | 04         | 46060       | 019         | 0046.35      | 20% - <50%       | >120%          | Upper                 | 163.9204 %            |
| Arizona | 04         | 46060       | 019         | 0046.36      | 20% - <50%       | >120%          | Upper                 | 139.9360 %            |
| Arizona | 04         | 46060       | 019         | 0046.39      | 20% - <50%       | >120%          | Upper                 | 149.8675 %            |
| Arizona | 04         | 46060       | 019         | 0046.40      | 20% - <50%       | >120%          | Upper                 | 181.6788 %            |
| Arizona | 04         | 46060       | 019         | 0046.41      | 20% - <50%       | >120%          | Upper                 | 149.6573 %            |
| Arizona | 04         | 46060       | 019         | 0046.42      | 10% - <20%       | >120%          | Upper                 | 164.2630 %            |
| Arizona | 04         | 46060       | 019         | 0046.43      | 10% - <20%       | >120%          | Upper                 | 125.4469 %            |
| Arizona | 04         | 46060       | 019         | 0046.44      | 20% - <50%       | 80%-120%       | Middle                | 107.9664 %            |
| Arizona | 04         | 46060       | 019         | 0046.45      | 20% - <50%       | 80%-120%       | Middle                | 111.2227 %            |
| Arizona | 04         | 46060       | 019         | 0046.46      | 20% - <50%       | >120%          | Upper                 | 120.9296 %            |
| Arizona | 04         | 46060       | 019         | 0046.47      | 20% - <50%       | 80%-120%       | Middle                | 116.2439 %            |
| Arizona | 04         | 46060       | 019         | 0046.48      | 20% - <50%       | >120%          | Upper                 | 151.0638 %            |
| Arizona | 04         | 46060       | 019         | 0046.49      | 10% - <20%       | >120%          | Upper                 | 199.8646 %            |
| Arizona | 04         | 46060       | 019         | 0046.50      | 20% - <50%       | >120%          | Upper                 | 142.9116 %            |
| Arizona | 04         | 46060       | 019         | 0047.10      | 20% - <50%       | >120%          | Upper                 | 146.9683 %            |
| Arizona | 04         | 46060       | 019         | 0047.11      | 20% - <50%       | >120%          | Upper                 | 210.2942 %            |
| Arizona | 04         | 46060       | 019         | 0047.12      | 20% - <50%       | >120%          | Upper                 | 184.6313 %            |
| Arizona | 04         | 46060       | 019         | 0047.13      | 20% - <50%       | >120%          | Upper                 | 185.8823 %            |
| Arizona | 04         | 46060       | 019         | 0047.14      | 20% - <50%       | >120%          | Upper                 | 188.9413 %            |
| Arizona | 04         | 46060       | 019         | 0047.15      | 20% - <50%       | 80%-120%       | Middle                | 96.5407 %             |
| Arizona | 04         | 46060       | 019         | 0047.17      | 20% - <50%       | >120%          | Upper                 | 229.7282 %            |
| Arizona | 04         | 46060       | 019         | 0047.18      | 20% - <50%       | >120%          | Upper                 | 136.0377 %            |
| Arizona | 04         | 46060       | 019         | 0047.20      | 20% - <50%       | >120%          | Upper                 | 143.3348 %            |
| Arizona | 04         | 46060       | 019         | 0047.21      | 20% - <50%       | >120%          | Upper                 | 169.8773 %            |
| Arizona | 04         | 46060       | 019         | 0047.22      | 10% - <20%       | >120%          | Upper                 | 172.9709 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 46060       | 019         | 0047.23      | 20% - <50%       | >120%          | Upper                 | 192.8770 %            |
| Arizona | 04         | 46060       | 019         | 0047.24      | 20% - <50%       | >120%          | Upper                 | 193.5004 %            |
| Arizona | 04         | 46060       | 019         | 0047.25      | 20% - <50%       | >120%          | Upper                 | 124.3860 %            |
| Arizona | 04         | 46060       | 019         | 0047.26      | 20% - <50%       | >120%          | Upper                 | 223.8807 %            |
| Arizona | 04         | 46060       | 019         | 0047.27      | 20% - <50%       | 80%-120%       | Middle                | 104.2222 %            |
| Arizona | 04         | 46060       | 019         | 0047.28      | 20% - <50%       | >120%          | Upper                 | 151.7217 %            |
| Arizona | 04         | 46060       | 019         | 0047.29      | 10% - <20%       | >120%          | Upper                 | 223.1998 %            |
| Arizona | 04         | 46060       | 019         | 0047.30      | 20% - <50%       | >120%          | Upper                 | 206.9357 %            |
| Arizona | 04         | 46060       | 019         | 0052.00      | 20% - <50%       | 50%-80%        | Moderate              | 62.6076 %             |
| Arizona | 04         | 46060       | 019         | 0053.00      | 20% - <50%       | >120%          | Upper                 | 185.4187 %            |
| Arizona | 04         | 46060       | 019         | 0054.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.8183 %             |
| Arizona | 04         | 46060       | 019         | 9408.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.3359 %             |
| Arizona | 04         | 46060       | 019         | 9409.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.4247 %             |
| Arizona | 04         | 46060       | 019         | 9410.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.9660 %             |
| Arizona | 04         | 46060       | 019         | 9411.00      | 80% - 100%       | <50%           | Low                   | 40.2355 %             |
| Arizona | 04         | 46060       | 019         | 9800.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 9800.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 9801.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 9802.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 9803.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 46060       | 019         | 9804.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 021         | 0002.01      | 10% - <20%       | 80%-120%       | Middle                | 90.0582 %             |
| Arizona | 04         | 38060       | 021         | 0002.04      | 20% - <50%       | >120%          | Upper                 | 123.3396 %            |
| Arizona | 04         | 38060       | 021         | 0002.06      | 20% - <50%       | 80%-120%       | Middle                | 98.0780 %             |
| Arizona | 04         | 38060       | 021         | 0002.08      | 20% - <50%       | 80%-120%       | Middle                | 80.0988 %             |
| Arizona | 04         | 38060       | 021         | 0002.11      | 20% - <50%       | 80%-120%       | Middle                | 89.7770 %             |
| Arizona | 04         | 38060       | 021         | 0002.12      | 20% - <50%       | 80%-120%       | Middle                | 87.1607 %             |
| Arizona | 04         | 38060       | 021         | 0002.15      | 20% - <50%       | 80%-120%       | Middle                | 106.1864 %            |
| Arizona | 04         | 38060       | 021         | 0002.16      | 20% - <50%       | >120%          | Upper                 | 127.3609 %            |
| Arizona | 04         | 38060       | 021         | 0002.17      | 20% - <50%       | 50%-80%        | Moderate              | 79.6110 %             |
| Arizona | 04         | 38060       | 021         | 0002.18      | 20% - <50%       | 80%-120%       | Middle                | 86.3106 %             |
| Arizona | 04         | 38060       | 021         | 0002.19      | 20% - <50%       | 80%-120%       | Middle                | 100.8501 %            |
| Arizona | 04         | 38060       | 021         | 0002.20      | 20% - <50%       | 80%-120%       | Middle                | 97.8208 %             |
| Arizona | 04         | 38060       | 021         | 0002.21      | 20% - <50%       | 80%-120%       | Middle                | 106.4145 %            |
| Arizona | 04         | 38060       | 021         | 0002.22      | 20% - <50%       | 80%-120%       | Middle                | 102.3856 %            |
| Arizona | 04         | 38060       | 021         | 0002.23      | 20% - <50%       | >120%          | Upper                 | 126.4867 %            |
| Arizona | 04         | 38060       | 021         | 0002.24      | 20% - <50%       | 80%-120%       | Middle                | 103.0267 %            |
| Arizona | 04         | 38060       | 021         | 0002.25      | 20% - <50%       | 80%-120%       | Middle                | 80.5701 %             |
| Arizona | 04         | 38060       | 021         | 0002.26      | 20% - <50%       | 80%-120%       | Middle                | 100.9679 %            |
| Arizona | 04         | 38060       | 021         | 0002.27      | 20% - <50%       | >120%          | Upper                 | 137.2722 %            |
| Arizona | 04         | 38060       | 021         | 0002.28      | 20% - <50%       | 80%-120%       | Middle                | 84.4748 %             |
| Arizona | 04         | 38060       | 021         | 0002.29      | 20% - <50%       | 80%-120%       | Middle                | 93.7387 %             |
| Arizona | 04         | 38060       | 021         | 0003.07      | 10% - <20%       | 80%-120%       | Middle                | 118.7761 %            |
| Arizona | 04         | 38060       | 021         | 0003.09      | 10% - <20%       | 50%-80%        | Moderate              | 69.7909 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 021         | 0003.10      | 10% - <20%       | 50%-80%        | Moderate              | 77.1873 %             |
| Arizona | 04         | 38060       | 021         | 0003.11      | 10% - <20%       | 80%-120%       | Middle                | 112.9076 %            |
| Arizona | 04         | 38060       | 021         | 0003.12      | 20% - <50%       | 50%-80%        | Moderate              | 68.8445 %             |
| Arizona | 04         | 38060       | 021         | 0003.13      | 20% - <50%       | 50%-80%        | Moderate              | 62.6732 %             |
| Arizona | 04         | 38060       | 021         | 0003.15      | 20% - <50%       | 80%-120%       | Middle                | 83.6183 %             |
| Arizona | 04         | 38060       | 021         | 0003.16      | 10% - <20%       | 80%-120%       | Middle                | 119.5286 %            |
| Arizona | 04         | 38060       | 021         | 0003.17      | 10% - <20%       | 50%-80%        | Moderate              | 75.0994 %             |
| Arizona | 04         | 38060       | 021         | 0003.19      | <10%             | 50%-80%        | Moderate              | 74.9613 %             |
| Arizona | 04         | 38060       | 021         | 0003.20      | 20% - <50%       | 50%-80%        | Moderate              | 65.5302 %             |
| Arizona | 04         | 38060       | 021         | 0003.21      | 20% - <50%       | 50%-80%        | Moderate              | 69.3133 %             |
| Arizona | 04         | 38060       | 021         | 0003.22      | 20% - <50%       | 80%-120%       | Middle                | 88.9611 %             |
| Arizona | 04         | 38060       | 021         | 0003.23      | 10% - <20%       | 80%-120%       | Middle                | 90.1520 %             |
| Arizona | 04         | 38060       | 021         | 0003.24      | 20% - <50%       | 80%-120%       | Middle                | 82.4109 %             |
| Arizona | 04         | 38060       | 021         | 0003.25      | 20% - <50%       | 80%-120%       | Middle                | 80.8437 %             |
| Arizona | 04         | 38060       | 021         | 0004.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.6077 %             |
| Arizona | 04         | 38060       | 021         | 0006.03      | 10% - <20%       | >120%          | Upper                 | 122.7708 %            |
| Arizona | 04         | 38060       | 021         | 0006.04      | <10%             | 80%-120%       | Middle                | 117.4420 %            |
| Arizona | 04         | 38060       | 021         | 0007.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.4244 %             |
| Arizona | 04         | 38060       | 021         | 0008.02      | 10% - <20%       | 80%-120%       | Middle                | 85.7126 %             |
| Arizona | 04         | 38060       | 021         | 0008.04      | 20% - <50%       | 50%-80%        | Moderate              | 52.5579 %             |
| Arizona | 04         | 38060       | 021         | 0008.05      | 20% - <50%       | 80%-120%       | Middle                | 83.1040 %             |
| Arizona | 04         | 38060       | 021         | 0008.06      | 20% - <50%       | 80%-120%       | Middle                | 99.7466 %             |
| Arizona | 04         | 38060       | 021         | 0008.07      | 50% - <80%       | 50%-80%        | Moderate              | 62.5554 %             |
| Arizona | 04         | 38060       | 021         | 0008.08      | 50% - <80%       | 50%-80%        | Moderate              | 79.3285 %             |
| Arizona | 04         | 38060       | 021         | 0009.02      | 50% - <80%       | 50%-80%        | Moderate              | 72.0575 %             |
| Arizona | 04         | 38060       | 021         | 0009.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 021         | 0009.04      | 50% - <80%       | 50%-80%        | Moderate              | 52.7011 %             |
| Arizona | 04         | 38060       | 021         | 0010.00      | 50% - <80%       | <50%           | Low                   | 43.7235 %             |
| Arizona | 04         | 38060       | 021         | 0011.00      | 50% - <80%       | 80%-120%       | Middle                | 90.8843 %             |
| Arizona | 04         | 38060       | 021         | 0012.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.2008 %             |
| Arizona | 04         | 38060       | 021         | 0013.03      | 20% - <50%       | 80%-120%       | Middle                | 110.0329 %            |
| Arizona | 04         | 38060       | 021         | 0013.05      | 20% - <50%       | 80%-120%       | Middle                | 82.2323 %             |
| Arizona | 04         | 38060       | 021         | 0013.06      | 50% - <80%       | 50%-80%        | Moderate              | 70.3344 %             |
| Arizona | 04         | 38060       | 021         | 0013.07      | 20% - <50%       | 50%-80%        | Moderate              | 69.0751 %             |
| Arizona | 04         | 38060       | 021         | 0013.08      | 50% - <80%       | 50%-80%        | Moderate              | 60.0000 %             |
| Arizona | 04         | 38060       | 021         | 0013.09      | 50% - <80%       | 80%-120%       | Middle                | 105.6227 %            |
| Arizona | 04         | 38060       | 021         | 0013.10      | 20% - <50%       | 80%-120%       | Middle                | 106.3499 %            |
| Arizona | 04         | 38060       | 021         | 0014.03      | 50% - <80%       | 50%-80%        | Moderate              | 63.1496 %             |
| Arizona | 04         | 38060       | 021         | 0014.04      | 50% - <80%       | 80%-120%       | Middle                | 93.6513 %             |
| Arizona | 04         | 38060       | 021         | 0014.05      | 20% - <50%       | 50%-80%        | Moderate              | 78.1287 %             |
| Arizona | 04         | 38060       | 021         | 0014.06      | 50% - <80%       | 50%-80%        | Moderate              | 61.1871 %             |
| Arizona | 04         | 38060       | 021         | 0014.07      | 20% - <50%       | 50%-80%        | Moderate              | 59.7592 %             |
| Arizona | 04         | 38060       | 021         | 0014.08      | 20% - <50%       | 80%-120%       | Middle                | 98.0831 %             |
| Arizona | 04         | 38060       | 021         | 0015.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.0567 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 38060       | 021         | 0016.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.1540 %             |
| Arizona | 04         | 38060       | 021         | 0017.01      | 20% - <50%       | 80%-120%       | Middle                | 115.6087 %            |
| Arizona | 04         | 38060       | 021         | 0017.04      | 50% - <80%       | 80%-120%       | Middle                | 90.4079 %             |
| Arizona | 04         | 38060       | 021         | 0017.05      | 20% - <50%       | >120%          | Upper                 | 124.2075 %            |
| Arizona | 04         | 38060       | 021         | 0017.06      | 20% - <50%       | 80%-120%       | Middle                | 109.8365 %            |
| Arizona | 04         | 38060       | 021         | 0017.07      | 50% - <80%       | 80%-120%       | Middle                | 102.8126 %            |
| Arizona | 04         | 38060       | 021         | 0017.09      | 50% - <80%       | 80%-120%       | Middle                | 101.1351 %            |
| Arizona | 04         | 38060       | 021         | 0017.12      | 50% - <80%       | 80%-120%       | Middle                | 89.1030 %             |
| Arizona | 04         | 38060       | 021         | 0017.13      | 50% - <80%       | 80%-120%       | Middle                | 94.1416 %             |
| Arizona | 04         | 38060       | 021         | 0017.14      | 50% - <80%       | 80%-120%       | Middle                | 82.8176 %             |
| Arizona | 04         | 38060       | 021         | 0017.15      | 20% - <50%       | 80%-120%       | Middle                | 102.0942 %            |
| Arizona | 04         | 38060       | 021         | 0017.16      | 20% - <50%       | 80%-120%       | Middle                | 110.4206 %            |
| Arizona | 04         | 38060       | 021         | 0017.17      | 10% - <20%       | 80%-120%       | Middle                | 103.8667 %            |
| Arizona | 04         | 38060       | 021         | 0019.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.1927 %             |
| Arizona | 04         | 38060       | 021         | 0020.01      | 20% - <50%       | 50%-80%        | Moderate              | 70.0912 %             |
| Arizona | 04         | 38060       | 021         | 0020.04      | 80% - 100%       | <50%           | Low                   | 46.0940 %             |
| Arizona | 04         | 38060       | 021         | 0020.05      | 80% - 100%       | 80%-120%       | Middle                | 96.9213 %             |
| Arizona | 04         | 38060       | 021         | 0021.04      | 20% - <50%       | 50%-80%        | Moderate              | 73.0546 %             |
| Arizona | 04         | 38060       | 021         | 0021.05      | 20% - <50%       | 50%-80%        | Moderate              | 65.0424 %             |
| Arizona | 04         | 38060       | 021         | 0021.06      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 38060       | 021         | 0021.07      | 20% - <50%       | 80%-120%       | Middle                | 86.7502 %             |
| Arizona | 04         | 38060       | 021         | 0022.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.4884 %             |
| Arizona | 04         | 38060       | 021         | 0023.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.0167 %             |
| Arizona | 04         | 38060       | 021         | 0024.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.6674 %             |
| Arizona | 04         | 38060       | 021         | 9412.00      | 80% - 100%       | <50%           | Low                   | 44.3430 %             |
| Arizona | 04         | 38060       | 021         | 9413.00      | 80% - 100%       | <50%           | Low                   | 42.7594 %             |
| Arizona | 04         | 38060       | 021         | 9414.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.9655 %             |
| Arizona | 04         | 38060       | 021         | 9414.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.7862 %             |
| Arizona | 04         | 99999       | 023         | 9660.00      | 20% - <50%       | >120%          | Upper                 | 126.6658 %            |
| Arizona | 04         | 99999       | 023         | 9661.01      | 20% - <50%       | >120%          | Upper                 | 121.4092 %            |
| Arizona | 04         | 99999       | 023         | 9661.03      | 80% - 100%       | 50%-80%        | Moderate              | 55.4214 %             |
| Arizona | 04         | 99999       | 023         | 9661.06      | 80% - 100%       | >120%          | Upper                 | 125.7887 %            |
| Arizona | 04         | 99999       | 023         | 9661.07      | 80% - 100%       | >120%          | Upper                 | 148.7716 %            |
| Arizona | 04         | 99999       | 023         | 9661.08      | 80% - 100%       | 80%-120%       | Middle                | 80.3704 %             |
| Arizona | 04         | 99999       | 023         | 9661.09      | 50% - <80%       | 80%-120%       | Middle                | 115.4285 %            |
| Arizona | 04         | 99999       | 023         | 9661.10      | 80% - 100%       | >120%          | Upper                 | 165.3500 %            |
| Arizona | 04         | 99999       | 023         | 9661.11      | 80% - 100%       | 80%-120%       | Middle                | 103.3651 %            |
| Arizona | 04         | 99999       | 023         | 9662.00      | 80% - 100%       | 80%-120%       | Middle                | 85.5074 %             |
| Arizona | 04         | 99999       | 023         | 9663.01      | 80% - 100%       | 80%-120%       | Middle                | 95.3751 %             |
| Arizona | 04         | 99999       | 023         | 9663.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.8270 %             |
| Arizona | 04         | 99999       | 023         | 9664.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.8673 %             |
| Arizona | 04         | 99999       | 023         | 9664.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.2579 %             |
| Arizona | 04         | 39150       | 025         | 0002.05      | 10% - <20%       | 50%-80%        | Moderate              | 63.7830 %             |
| Arizona | 04         | 39150       | 025         | 0002.06      | 10% - <20%       | 80%-120%       | Middle                | 92.7342 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 39150       | 025         | 0002.07      | 10% - <20%       | 80%-120%       | Middle                | 88.4565 %             |
| Arizona | 04         | 39150       | 025         | 0002.08      | 20% - <50%       | 50%-80%        | Moderate              | 73.6025 %             |
| Arizona | 04         | 39150       | 025         | 0002.09      | 20% - <50%       | 80%-120%       | Middle                | 96.3939 %             |
| Arizona | 04         | 39150       | 025         | 0002.10      | 20% - <50%       | >120%          | Upper                 | 123.0764 %            |
| Arizona | 04         | 39150       | 025         | 0002.11      | 20% - <50%       | 80%-120%       | Middle                | 110.3120 %            |
| Arizona | 04         | 39150       | 025         | 0003.01      | 10% - <20%       | >120%          | Upper                 | 125.1496 %            |
| Arizona | 04         | 39150       | 025         | 0003.02      | 10% - <20%       | >120%          | Upper                 | 130.2138 %            |
| Arizona | 04         | 39150       | 025         | 0004.03      | 20% - <50%       | 80%-120%       | Middle                | 111.0941 %            |
| Arizona | 04         | 39150       | 025         | 0004.04      | 10% - <20%       | 80%-120%       | Middle                | 94.3417 %             |
| Arizona | 04         | 39150       | 025         | 0004.05      | 10% - <20%       | 80%-120%       | Middle                | 83.5833 %             |
| Arizona | 04         | 39150       | 025         | 0004.06      | 10% - <20%       | 80%-120%       | Middle                | 109.5016 %            |
| Arizona | 04         | 39150       | 025         | 0004.07      | 10% - <20%       | >120%          | Upper                 | 144.6543 %            |
| Arizona | 04         | 39150       | 025         | 0005.01      | 20% - <50%       | 80%-120%       | Middle                | 111.7494 %            |
| Arizona | 04         | 39150       | 025         | 0005.02      | 10% - <20%       | 80%-120%       | Middle                | 98.8268 %             |
| Arizona | 04         | 39150       | 025         | 0006.04      | 20% - <50%       | 80%-120%       | Middle                | 89.2490 %             |
| Arizona | 04         | 39150       | 025         | 0006.08      | 20% - <50%       | 80%-120%       | Middle                | 106.2971 %            |
| Arizona | 04         | 39150       | 025         | 0006.09      | 20% - <50%       | 50%-80%        | Moderate              | 75.2608 %             |
| Arizona | 04         | 39150       | 025         | 0006.11      | 20% - <50%       | 50%-80%        | Moderate              | 69.7771 %             |
| Arizona | 04         | 39150       | 025         | 0006.12      | 20% - <50%       | 80%-120%       | Middle                | 101.3030 %            |
| Arizona | 04         | 39150       | 025         | 0006.13      | 20% - <50%       | 80%-120%       | Middle                | 110.3210 %            |
| Arizona | 04         | 39150       | 025         | 0006.14      | 20% - <50%       | 80%-120%       | Middle                | 101.0418 %            |
| Arizona | 04         | 39150       | 025         | 0006.15      | 20% - <50%       | 80%-120%       | Middle                | 86.0311 %             |
| Arizona | 04         | 39150       | 025         | 0006.16      | 20% - <50%       | 80%-120%       | Middle                | 104.0343 %            |
| Arizona | 04         | 39150       | 025         | 0006.17      | 20% - <50%       | 50%-80%        | Moderate              | 61.5352 %             |
| Arizona | 04         | 39150       | 025         | 0006.18      | 10% - <20%       | 80%-120%       | Middle                | 103.6015 %            |
| Arizona | 04         | 39150       | 025         | 0006.19      | 10% - <20%       | 80%-120%       | Middle                | 102.5000 %            |
| Arizona | 04         | 39150       | 025         | 0007.01      | 10% - <20%       | 80%-120%       | Middle                | 88.1848 %             |
| Arizona | 04         | 39150       | 025         | 0007.02      | 20% - <50%       | 50%-80%        | Moderate              | 77.4265 %             |
| Arizona | 04         | 39150       | 025         | 0008.02      | 10% - <20%       | 80%-120%       | Middle                | 113.7509 %            |
| Arizona | 04         | 39150       | 025         | 0008.03      | 20% - <50%       | 80%-120%       | Middle                | 108.2822 %            |
| Arizona | 04         | 39150       | 025         | 0008.04      | 10% - <20%       | 80%-120%       | Middle                | 113.0778 %            |
| Arizona | 04         | 39150       | 025         | 0009.01      | 20% - <50%       | 50%-80%        | Moderate              | 51.3440 %             |
| Arizona | 04         | 39150       | 025         | 0009.02      | 20% - <50%       | 50%-80%        | Moderate              | 79.8474 %             |
| Arizona | 04         | 39150       | 025         | 0010.02      | 10% - <20%       | 80%-120%       | Middle                | 116.0882 %            |
| Arizona | 04         | 39150       | 025         | 0010.03      | 10% - <20%       | 50%-80%        | Moderate              | 64.0099 %             |
| Arizona | 04         | 39150       | 025         | 0010.04      | 10% - <20%       | >120%          | Upper                 | 159.1516 %            |
| Arizona | 04         | 39150       | 025         | 0011.03      | 10% - <20%       | >120%          | Upper                 | 161.6934 %            |
| Arizona | 04         | 39150       | 025         | 0011.04      | 10% - <20%       | >120%          | Upper                 | 136.4945 %            |
| Arizona | 04         | 39150       | 025         | 0011.05      | 10% - <20%       | >120%          | Upper                 | 201.7074 %            |
| Arizona | 04         | 39150       | 025         | 0011.06      | 10% - <20%       | 80%-120%       | Middle                | 98.8820 %             |
| Arizona | 04         | 39150       | 025         | 0012.01      | 10% - <20%       | 80%-120%       | Middle                | 117.9734 %            |
| Arizona | 04         | 39150       | 025         | 0012.02      | 10% - <20%       | 80%-120%       | Middle                | 110.7598 %            |
| Arizona | 04         | 39150       | 025         | 0013.00      | 20% - <50%       | 80%-120%       | Middle                | 104.4791 %            |
| Arizona | 04         | 39150       | 025         | 0014.01      | 10% - <20%       | 80%-120%       | Middle                | 83.4116 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 39150       | 025         | 0014.02      | 10% - <20%       | 50%-80%        | Moderate              | 73.9802 %             |
| Arizona | 04         | 39150       | 025         | 0014.03      | 10% - <20%       | 80%-120%       | Middle                | 86.9624 %             |
| Arizona | 04         | 39150       | 025         | 0015.01      | 10% - <20%       | 80%-120%       | Middle                | 104.3731 %            |
| Arizona | 04         | 39150       | 025         | 0015.02      | 10% - <20%       | 50%-80%        | Moderate              | 72.7622 %             |
| Arizona | 04         | 39150       | 025         | 0016.01      | 20% - <50%       | 50%-80%        | Moderate              | 65.1382 %             |
| Arizona | 04         | 39150       | 025         | 0016.02      | 20% - <50%       | 80%-120%       | Middle                | 86.1162 %             |
| Arizona | 04         | 39150       | 025         | 0016.04      | 20% - <50%       | 80%-120%       | Middle                | 101.7418 %            |
| Arizona | 04         | 39150       | 025         | 0016.05      | 20% - <50%       | 80%-120%       | Middle                | 96.0984 %             |
| Arizona | 04         | 39150       | 025         | 0017.01      | 20% - <50%       | 80%-120%       | Middle                | 95.1506 %             |
| Arizona | 04         | 39150       | 025         | 0017.03      | 10% - <20%       | 80%-120%       | Middle                | 106.9344 %            |
| Arizona | 04         | 39150       | 025         | 0017.04      | 10% - <20%       | 80%-120%       | Middle                | 104.4463 %            |
| Arizona | 04         | 39150       | 025         | 0017.05      | 10% - <20%       | >120%          | Upper                 | 132.4646 %            |
| Arizona | 04         | 39150       | 025         | 0018.01      | 10% - <20%       | 80%-120%       | Middle                | 102.6821 %            |
| Arizona | 04         | 39150       | 025         | 0018.03      | 20% - <50%       | 80%-120%       | Middle                | 109.1807 %            |
| Arizona | 04         | 39150       | 025         | 0018.04      | 20% - <50%       | >120%          | Upper                 | 122.4928 %            |
| Arizona | 04         | 39150       | 025         | 0019.01      | 20% - <50%       | 50%-80%        | Moderate              | 64.2024 %             |
| Arizona | 04         | 39150       | 025         | 0019.02      | 20% - <50%       | >120%          | Upper                 | 120.7495 %            |
| Arizona | 04         | 39150       | 025         | 0019.03      | 10% - <20%       | 80%-120%       | Middle                | 91.1550 %             |
| Arizona | 04         | 39150       | 025         | 0019.04      | 10% - <20%       | 80%-120%       | Middle                | 113.5643 %            |
| Arizona | 04         | 39150       | 025         | 0020.01      | 20% - <50%       | 80%-120%       | Middle                | 80.0922 %             |
| Arizona | 04         | 39150       | 025         | 0020.02      | 20% - <50%       | 80%-120%       | Middle                | 101.5328 %            |
| Arizona | 04         | 39150       | 025         | 0020.03      | 20% - <50%       | 80%-120%       | Middle                | 106.9672 %            |
| Arizona | 04         | 39150       | 025         | 0020.05      | 10% - <20%       | 80%-120%       | Middle                | 116.0091 %            |
| Arizona | 04         | 39150       | 025         | 0020.06      | 20% - <50%       | >120%          | Upper                 | 157.2516 %            |
| Arizona | 04         | 39150       | 025         | 0020.07      | 20% - <50%       | 50%-80%        | Moderate              | 78.0951 %             |
| Arizona | 04         | 39150       | 025         | 0021.00      | 20% - <50%       | 80%-120%       | Middle                | 90.2670 %             |
| Arizona | 04         | 49740       | 027         | 0001.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.2078 %             |
| Arizona | 04         | 49740       | 027         | 0002.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.9727 %             |
| Arizona | 04         | 49740       | 027         | 0003.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.9655 %             |
| Arizona | 04         | 49740       | 027         | 0003.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.9365 %             |
| Arizona | 04         | 49740       | 027         | 0004.02      | 80% - 100%       | 80%-120%       | Middle                | 90.1142 %             |
| Arizona | 04         | 49740       | 027         | 0004.03      | 50% - <80%       | 50%-80%        | Moderate              | 73.1897 %             |
| Arizona | 04         | 49740       | 027         | 0004.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.9008 %             |
| Arizona | 04         | 49740       | 027         | 0005.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.0258 %             |
| Arizona | 04         | 49740       | 027         | 0005.02      | 50% - <80%       | 80%-120%       | Middle                | 106.1078 %            |
| Arizona | 04         | 49740       | 027         | 0006.00      | 50% - <80%       | 80%-120%       | Middle                | 105.0257 %            |
| Arizona | 04         | 49740       | 027         | 0007.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.5584 %             |
| Arizona | 04         | 49740       | 027         | 0008.00      | 50% - <80%       | 80%-120%       | Middle                | 102.6923 %            |
| Arizona | 04         | 49740       | 027         | 0009.01      | 50% - <80%       | 80%-120%       | Middle                | 99.3843 %             |
| Arizona | 04         | 49740       | 027         | 0009.02      | 50% - <80%       | 80%-120%       | Middle                | 92.6735 %             |
| Arizona | 04         | 49740       | 027         | 0009.03      | 50% - <80%       | >120%          | Upper                 | 174.1698 %            |
| Arizona | 04         | 49740       | 027         | 0009.07      | 80% - 100%       | 80%-120%       | Middle                | 104.9583 %            |
| Arizona | 04         | 49740       | 027         | 0009.08      | 50% - <80%       | >120%          | Upper                 | 264.3823 %            |
| Arizona | 04         | 49740       | 027         | 0009.09      | 80% - 100%       | >120%          | Upper                 | 138.3099 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State   | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|---------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona | 04         | 49740       | 027         | 0009.10      | 50% - <80%       | >120%          | Upper                 | 166.7413 %            |
| Arizona | 04         | 49740       | 027         | 0010.01      | 20% - <50%       | 80%-120%       | Middle                | 85.1194 %             |
| Arizona | 04         | 49740       | 027         | 0010.03      | 50% - <80%       | 80%-120%       | Middle                | 96.6300 %             |
| Arizona | 04         | 49740       | 027         | 0010.04      | 50% - <80%       | 50%-80%        | Moderate              | 68.7651 %             |
| Arizona | 04         | 49740       | 027         | 0011.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.5142 %             |
| Arizona | 04         | 49740       | 027         | 0012.00      | 50% - <80%       | >120%          | Upper                 | 132.4097 %            |
| Arizona | 04         | 49740       | 027         | 0109.07      | 20% - <50%       | >120%          | Upper                 | 155.3545 %            |
| Arizona | 04         | 49740       | 027         | 0109.10      | 10% - <20%       | 80%-120%       | Middle                | 88.0430 %             |
| Arizona | 04         | 49740       | 027         | 0109.11      | 50% - <80%       | >120%          | Upper                 | 154.0758 %            |
| Arizona | 04         | 49740       | 027         | 0109.13      | 50% - <80%       | 50%-80%        | Moderate              | 72.6232 %             |
| Arizona | 04         | 49740       | 027         | 0109.14      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona | 04         | 49740       | 027         | 0109.15      | 20% - <50%       | 80%-120%       | Middle                | 100.4918 %            |
| Arizona | 04         | 49740       | 027         | 0109.16      | 20% - <50%       | 80%-120%       | Middle                | 108.0077 %            |
| Arizona | 04         | 49740       | 027         | 0110.00      | 50% - <80%       | 80%-120%       | Middle                | 97.9106 %             |
| Arizona | 04         | 49740       | 027         | 0111.07      | 20% - <50%       | >120%          | Upper                 | 164.4261 %            |
| Arizona | 04         | 49740       | 027         | 0111.08      | 20% - <50%       | >120%          | Upper                 | 136.6759 %            |
| Arizona | 04         | 49740       | 027         | 0111.12      | 10% - <20%       | 80%-120%       | Middle                | 101.6066 %            |
| Arizona | 04         | 49740       | 027         | 0111.14      | 20% - <50%       | 80%-120%       | Middle                | 104.1550 %            |
| Arizona | 04         | 49740       | 027         | 0111.16      | 20% - <50%       | 80%-120%       | Middle                | 118.1193 %            |
| Arizona | 04         | 49740       | 027         | 0111.17      | 50% - <80%       | 80%-120%       | Middle                | 110.1590 %            |
| Arizona | 04         | 49740       | 027         | 0111.18      | 10% - <20%       | 50%-80%        | Moderate              | 64.8396 %             |
| Arizona | 04         | 49740       | 027         | 0111.19      | 20% - <50%       | >120%          | Upper                 | 135.0128 %            |
| Arizona | 04         | 49740       | 027         | 0111.20      | 20% - <50%       | 80%-120%       | Middle                | 92.8648 %             |
| Arizona | 04         | 49740       | 027         | 0111.21      | 50% - <80%       | >120%          | Upper                 | 137.2133 %            |
| Arizona | 04         | 49740       | 027         | 0111.22      | 20% - <50%       | 80%-120%       | Middle                | 100.7851 %            |
| Arizona | 04         | 49740       | 027         | 0111.23      | 20% - <50%       | 80%-120%       | Middle                | 109.5415 %            |
| Arizona | 04         | 49740       | 027         | 0111.24      | 10% - <20%       | 80%-120%       | Middle                | 90.8719 %             |
| Arizona | 04         | 49740       | 027         | 0111.25      | 10% - <20%       | 50%-80%        | Moderate              | 63.7211 %             |
| Arizona | 04         | 49740       | 027         | 0112.02      | 20% - <50%       | 80%-120%       | Middle                | 94.1545 %             |
| Arizona | 04         | 49740       | 027         | 0112.03      | 50% - <80%       | 80%-120%       | Middle                | 97.1728 %             |
| Arizona | 04         | 49740       | 027         | 0112.04      | 20% - <50%       | >120%          | Upper                 | 133.5501 %            |
| Arizona | 04         | 49740       | 027         | 0114.03      | 80% - 100%       | 80%-120%       | Middle                | 80.1938 %             |
| Arizona | 04         | 49740       | 027         | 0114.05      | 80% - 100%       | 80%-120%       | Middle                | 97.9634 %             |
| Arizona | 04         | 49740       | 027         | 0114.07      | 80% - 100%       | 80%-120%       | Middle                | 89.1542 %             |
| Arizona | 04         | 49740       | 027         | 0114.08      | 80% - 100%       | 50%-80%        | Moderate              | 73.4466 %             |
| Arizona | 04         | 49740       | 027         | 0115.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.2003 %             |
| Arizona | 04         | 49740       | 027         | 0115.03      | 80% - 100%       | 80%-120%       | Middle                | 83.4271 %             |
| Arizona | 04         | 49740       | 027         | 0115.05      | 80% - 100%       | 80%-120%       | Middle                | 101.2368 %            |
| Arizona | 04         | 49740       | 027         | 0115.06      | 80% - 100%       | >120%          | Upper                 | 127.7009 %            |
| Arizona | 04         | 49740       | 027         | 0116.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.3989 %             |
| Arizona | 04         | 49740       | 027         | 0116.02      | 80% - 100%       | <50%           | Low                   | 48.1774 %             |
| Arizona | 04         | 49740       | 027         | 0117.00      | 20% - <50%       | 80%-120%       | Middle                | 99.7322 %             |
| Arizona | 04         | 49740       | 027         | 0118.01      | 50% - <80%       | >120%          | Upper                 | 143.4504 %            |
| Arizona | 04         | 49740       | 027         | 0118.02      | 80% - 100%       | 80%-120%       | Middle                | 82.7076 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Arizona    | 04         | 49740       | 027         | 0121.00      | 50% - <80%       | 80%-120%       | Middle                | 118.6567 %            |
| Arizona    | 04         | 49740       | 027         | 9800.03      | NA               | NA             | Unknown               | 0.0000 %              |
| Arizona    | 04         | 49740       | 027         | 9800.04      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Arizona    | 04         | 49740       | 027         | 9800.05      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Arizona    | 04         | 49740       | 027         | 9800.06      | 20% - <50%       | 80%-120%       | Middle                | 81.1301 %             |
| California | 06         | 36084       | 001         | 4001.00      | 20% - <50%       | >120%          | Upper                 | 191.9561 %            |
| California | 06         | 36084       | 001         | 4002.00      | 20% - <50%       | >120%          | Upper                 | 196.4026 %            |
| California | 06         | 36084       | 001         | 4003.00      | 20% - <50%       | >120%          | Upper                 | 155.5712 %            |
| California | 06         | 36084       | 001         | 4004.00      | 20% - <50%       | >120%          | Upper                 | 171.2242 %            |
| California | 06         | 36084       | 001         | 4005.00      | 20% - <50%       | 80%-120%       | Middle                | 107.5677 %            |
| California | 06         | 36084       | 001         | 4006.00      | 50% - <80%       | 80%-120%       | Middle                | 92.7792 %             |
| California | 06         | 36084       | 001         | 4007.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.2059 %             |
| California | 06         | 36084       | 001         | 4008.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.0540 %             |
| California | 06         | 36084       | 001         | 4009.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.4930 %             |
| California | 06         | 36084       | 001         | 4010.00      | 50% - <80%       | 80%-120%       | Middle                | 88.4447 %             |
| California | 06         | 36084       | 001         | 4011.00      | 50% - <80%       | 80%-120%       | Middle                | 100.3551 %            |
| California | 06         | 36084       | 001         | 4012.00      | 20% - <50%       | 80%-120%       | Middle                | 105.5833 %            |
| California | 06         | 36084       | 001         | 4013.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.9497 %             |
| California | 06         | 36084       | 001         | 4014.00      | 50% - <80%       | <50%           | Low                   | 36.7466 %             |
| California | 06         | 36084       | 001         | 4015.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.2427 %             |
| California | 06         | 36084       | 001         | 4016.00      | 50% - <80%       | <50%           | Low                   | 48.8022 %             |
| California | 06         | 36084       | 001         | 4017.00      | 50% - <80%       | 80%-120%       | Middle                | 106.6214 %            |
| California | 06         | 36084       | 001         | 4018.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.1108 %             |
| California | 06         | 36084       | 001         | 4022.00      | 50% - <80%       | <50%           | Low                   | 47.2168 %             |
| California | 06         | 36084       | 001         | 4024.00      | 50% - <80%       | <50%           | Low                   | 27.0030 %             |
| California | 06         | 36084       | 001         | 4025.00      | 80% - 100%       | <50%           | Low                   | 36.2592 %             |
| California | 06         | 36084       | 001         | 4026.00      | 80% - 100%       | <50%           | Low                   | 34.3810 %             |
| California | 06         | 36084       | 001         | 4027.00      | 50% - <80%       | 80%-120%       | Middle                | 83.2911 %             |
| California | 06         | 36084       | 001         | 4028.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4028.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4029.00      | 50% - <80%       | <50%           | Low                   | 15.7843 %             |
| California | 06         | 36084       | 001         | 4030.00      | 80% - 100%       | <50%           | Low                   | 25.6463 %             |
| California | 06         | 36084       | 001         | 4031.00      | 50% - <80%       | 80%-120%       | Middle                | 94.7799 %             |
| California | 06         | 36084       | 001         | 4033.01      | 80% - 100%       | <50%           | Low                   | 28.5860 %             |
| California | 06         | 36084       | 001         | 4033.02      | 50% - <80%       | >120%          | Upper                 | 184.7087 %            |
| California | 06         | 36084       | 001         | 4034.01      | 50% - <80%       | 50%-80%        | Moderate              | 54.1058 %             |
| California | 06         | 36084       | 001         | 4034.02      | 50% - <80%       | <50%           | Low                   | 33.5133 %             |
| California | 06         | 36084       | 001         | 4035.01      | 50% - <80%       | 80%-120%       | Middle                | 80.4804 %             |
| California | 06         | 36084       | 001         | 4035.02      | 50% - <80%       | 80%-120%       | Middle                | 92.5838 %             |
| California | 06         | 36084       | 001         | 4036.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.3655 %             |
| California | 06         | 36084       | 001         | 4037.01      | 50% - <80%       | 80%-120%       | Middle                | 92.6722 %             |
| California | 06         | 36084       | 001         | 4037.02      | 50% - <80%       | >120%          | Upper                 | 129.9549 %            |
| California | 06         | 36084       | 001         | 4038.00      | 20% - <50%       | >120%          | Upper                 | 147.4917 %            |
| California | 06         | 36084       | 001         | 4039.00      | 20% - <50%       | >120%          | Upper                 | 134.5886 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4040.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.9001 %             |
| California | 06         | 36084       | 001         | 4041.01      | 20% - <50%       | >120%          | Upper                 | 136.8796 %            |
| California | 06         | 36084       | 001         | 4041.02      | 20% - <50%       | 80%-120%       | Middle                | 102.9356 %            |
| California | 06         | 36084       | 001         | 4042.00      | 20% - <50%       | >120%          | Upper                 | 190.6270 %            |
| California | 06         | 36084       | 001         | 4043.00      | 20% - <50%       | >120%          | Upper                 | 190.3586 %            |
| California | 06         | 36084       | 001         | 4044.00      | 20% - <50%       | >120%          | Upper                 | 159.4565 %            |
| California | 06         | 36084       | 001         | 4045.01      | 20% - <50%       | >120%          | Upper                 | 193.2342 %            |
| California | 06         | 36084       | 001         | 4045.02      | 20% - <50%       | >120%          | Upper                 | 173.4964 %            |
| California | 06         | 36084       | 001         | 4046.00      | 20% - <50%       | >120%          | Upper                 | 162.7692 %            |
| California | 06         | 36084       | 001         | 4047.00      | 20% - <50%       | >120%          | Upper                 | 170.8625 %            |
| California | 06         | 36084       | 001         | 4048.00      | 50% - <80%       | >120%          | Upper                 | 130.0335 %            |
| California | 06         | 36084       | 001         | 4049.00      | 20% - <50%       | >120%          | Upper                 | 127.6250 %            |
| California | 06         | 36084       | 001         | 4050.00      | 20% - <50%       | >120%          | Upper                 | 136.1603 %            |
| California | 06         | 36084       | 001         | 4051.00      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4052.00      | 50% - <80%       | 80%-120%       | Middle                | 107.9116 %            |
| California | 06         | 36084       | 001         | 4053.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.0760 %             |
| California | 06         | 36084       | 001         | 4053.02      | 50% - <80%       | 80%-120%       | Middle                | 91.2319 %             |
| California | 06         | 36084       | 001         | 4054.01      | 80% - 100%       | <50%           | Low                   | 46.4780 %             |
| California | 06         | 36084       | 001         | 4054.02      | 80% - 100%       | <50%           | Low                   | 46.1950 %             |
| California | 06         | 36084       | 001         | 4055.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.6759 %             |
| California | 06         | 36084       | 001         | 4056.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.7135 %             |
| California | 06         | 36084       | 001         | 4057.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.6139 %             |
| California | 06         | 36084       | 001         | 4058.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.2164 %             |
| California | 06         | 36084       | 001         | 4059.01      | 80% - 100%       | <50%           | Low                   | 44.9088 %             |
| California | 06         | 36084       | 001         | 4059.02      | 80% - 100%       | <50%           | Low                   | 36.8893 %             |
| California | 06         | 36084       | 001         | 4060.00      | 50% - <80%       | <50%           | Low                   | 38.8583 %             |
| California | 06         | 36084       | 001         | 4061.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.9332 %             |
| California | 06         | 36084       | 001         | 4062.01      | 80% - 100%       | <50%           | Low                   | 43.4840 %             |
| California | 06         | 36084       | 001         | 4062.02      | 80% - 100%       | <50%           | Low                   | 36.7531 %             |
| California | 06         | 36084       | 001         | 4063.00      | 80% - 100%       | <50%           | Low                   | 36.5852 %             |
| California | 06         | 36084       | 001         | 4064.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.5608 %             |
| California | 06         | 36084       | 001         | 4065.00      | 80% - 100%       | <50%           | Low                   | 45.3118 %             |
| California | 06         | 36084       | 001         | 4066.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.0980 %             |
| California | 06         | 36084       | 001         | 4066.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.9085 %             |
| California | 06         | 36084       | 001         | 4067.00      | 50% - <80%       | 80%-120%       | Middle                | 110.6048 %            |
| California | 06         | 36084       | 001         | 4068.00      | 50% - <80%       | 80%-120%       | Middle                | 100.1816 %            |
| California | 06         | 36084       | 001         | 4069.00      | 50% - <80%       | 80%-120%       | Middle                | 104.8243 %            |
| California | 06         | 36084       | 001         | 4070.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.1341 %             |
| California | 06         | 36084       | 001         | 4071.01      | 80% - 100%       | <50%           | Low                   | 34.0299 %             |
| California | 06         | 36084       | 001         | 4071.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.4763 %             |
| California | 06         | 36084       | 001         | 4072.00      | 80% - 100%       | <50%           | Low                   | 42.1102 %             |
| California | 06         | 36084       | 001         | 4073.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.1601 %             |
| California | 06         | 36084       | 001         | 4074.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.8456 %             |
| California | 06         | 36084       | 001         | 4075.00      | 80% - 100%       | <50%           | Low                   | 29.0766 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4076.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.6747 %             |
| California | 06         | 36084       | 001         | 4077.00      | 50% - <80%       | 80%-120%       | Middle                | 94.2730 %             |
| California | 06         | 36084       | 001         | 4078.00      | 50% - <80%       | 80%-120%       | Middle                | 91.1971 %             |
| California | 06         | 36084       | 001         | 4079.00      | 50% - <80%       | 80%-120%       | Middle                | 117.8417 %            |
| California | 06         | 36084       | 001         | 4080.00      | 20% - <50%       | >120%          | Upper                 | 176.2131 %            |
| California | 06         | 36084       | 001         | 4081.00      | 50% - <80%       | >120%          | Upper                 | 125.3803 %            |
| California | 06         | 36084       | 001         | 4082.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.0677 %             |
| California | 06         | 36084       | 001         | 4083.00      | 50% - <80%       | 80%-120%       | Middle                | 109.7679 %            |
| California | 06         | 36084       | 001         | 4084.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.7775 %             |
| California | 06         | 36084       | 001         | 4085.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.8431 %             |
| California | 06         | 36084       | 001         | 4086.00      | 80% - 100%       | <50%           | Low                   | 46.2242 %             |
| California | 06         | 36084       | 001         | 4087.00      | 80% - 100%       | <50%           | Low                   | 39.6522 %             |
| California | 06         | 36084       | 001         | 4088.00      | 80% - 100%       | <50%           | Low                   | 32.3845 %             |
| California | 06         | 36084       | 001         | 4089.00      | 80% - 100%       | <50%           | Low                   | 38.1820 %             |
| California | 06         | 36084       | 001         | 4090.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.0971 %             |
| California | 06         | 36084       | 001         | 4091.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.4906 %             |
| California | 06         | 36084       | 001         | 4092.00      | 80% - 100%       | <50%           | Low                   | 47.8574 %             |
| California | 06         | 36084       | 001         | 4093.00      | 80% - 100%       | <50%           | Low                   | 42.4622 %             |
| California | 06         | 36084       | 001         | 4094.00      | 80% - 100%       | <50%           | Low                   | 33.9188 %             |
| California | 06         | 36084       | 001         | 4095.00      | 80% - 100%       | <50%           | Low                   | 37.4310 %             |
| California | 06         | 36084       | 001         | 4096.00      | 80% - 100%       | <50%           | Low                   | 43.9827 %             |
| California | 06         | 36084       | 001         | 4097.00      | 80% - 100%       | <50%           | Low                   | 41.0941 %             |
| California | 06         | 36084       | 001         | 4098.00      | 80% - 100%       | 80%-120%       | Middle                | 82.7421 %             |
| California | 06         | 36084       | 001         | 4099.00      | 50% - <80%       | >120%          | Upper                 | 130.3206 %            |
| California | 06         | 36084       | 001         | 4100.00      | 50% - <80%       | 80%-120%       | Middle                | 103.1773 %            |
| California | 06         | 36084       | 001         | 4101.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.1419 %             |
| California | 06         | 36084       | 001         | 4102.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.3248 %             |
| California | 06         | 36084       | 001         | 4103.00      | 80% - 100%       | <50%           | Low                   | 41.8994 %             |
| California | 06         | 36084       | 001         | 4104.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.4184 %             |
| California | 06         | 36084       | 001         | 4105.00      | 80% - 100%       | <50%           | Low                   | 26.6600 %             |
| California | 06         | 36084       | 001         | 4201.00      | 20% - <50%       | >120%          | Upper                 | 128.4619 %            |
| California | 06         | 36084       | 001         | 4202.00      | 50% - <80%       | 80%-120%       | Middle                | 107.6845 %            |
| California | 06         | 36084       | 001         | 4203.01      | 50% - <80%       | 80%-120%       | Middle                | 101.3688 %            |
| California | 06         | 36084       | 001         | 4203.02      | 50% - <80%       | 80%-120%       | Middle                | 90.3991 %             |
| California | 06         | 36084       | 001         | 4204.01      | 50% - <80%       | <50%           | Low                   | 41.3439 %             |
| California | 06         | 36084       | 001         | 4204.02      | 50% - <80%       | <50%           | Low                   | 35.8480 %             |
| California | 06         | 36084       | 001         | 4205.00      | 50% - <80%       | 80%-120%       | Middle                | 108.5425 %            |
| California | 06         | 36084       | 001         | 4206.00      | 20% - <50%       | >120%          | Upper                 | 165.0139 %            |
| California | 06         | 36084       | 001         | 4211.00      | 20% - <50%       | >120%          | Upper                 | 177.3955 %            |
| California | 06         | 36084       | 001         | 4212.00      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4213.00      | 20% - <50%       | >120%          | Upper                 | 159.7938 %            |
| California | 06         | 36084       | 001         | 4214.00      | 20% - <50%       | >120%          | Upper                 | 170.6378 %            |
| California | 06         | 36084       | 001         | 4215.00      | 20% - <50%       | >120%          | Upper                 | 198.4656 %            |
| California | 06         | 36084       | 001         | 4216.00      | 20% - <50%       | >120%          | Upper                 | 156.0886 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4217.00      | 20% - <50%       | >120%          | Upper                 | 121.2079 %            |
| California | 06         | 36084       | 001         | 4218.00      | 20% - <50%       | >120%          | Upper                 | 137.8308 %            |
| California | 06         | 36084       | 001         | 4219.00      | 20% - <50%       | 80%-120%       | Middle                | 116.4095 %            |
| California | 06         | 36084       | 001         | 4220.00      | 50% - <80%       | 80%-120%       | Middle                | 95.7473 %             |
| California | 06         | 36084       | 001         | 4221.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.7432 %             |
| California | 06         | 36084       | 001         | 4222.00      | 20% - <50%       | 80%-120%       | Middle                | 100.5108 %            |
| California | 06         | 36084       | 001         | 4223.00      | 20% - <50%       | >120%          | Upper                 | 124.4453 %            |
| California | 06         | 36084       | 001         | 4224.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.3592 %             |
| California | 06         | 36084       | 001         | 4225.00      | 50% - <80%       | 80%-120%       | Middle                | 83.7785 %             |
| California | 06         | 36084       | 001         | 4227.00      | 50% - <80%       | >120%          | Upper                 | 126.6186 %            |
| California | 06         | 36084       | 001         | 4228.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4229.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.5319 %             |
| California | 06         | 36084       | 001         | 4229.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4230.00      | 20% - <50%       | 80%-120%       | Middle                | 90.0107 %             |
| California | 06         | 36084       | 001         | 4231.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.2908 %             |
| California | 06         | 36084       | 001         | 4232.00      | 50% - <80%       | 80%-120%       | Middle                | 95.9622 %             |
| California | 06         | 36084       | 001         | 4233.00      | 50% - <80%       | 80%-120%       | Middle                | 119.4652 %            |
| California | 06         | 36084       | 001         | 4234.00      | 50% - <80%       | 80%-120%       | Middle                | 93.5869 %             |
| California | 06         | 36084       | 001         | 4235.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.6968 %             |
| California | 06         | 36084       | 001         | 4236.01      | 20% - <50%       | 80%-120%       | Middle                | 113.4179 %            |
| California | 06         | 36084       | 001         | 4236.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4237.00      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4238.00      | 20% - <50%       | >120%          | Upper                 | 188.7999 %            |
| California | 06         | 36084       | 001         | 4239.01      | 20% - <50%       | 80%-120%       | Middle                | 112.7157 %            |
| California | 06         | 36084       | 001         | 4239.02      | 20% - <50%       | >120%          | Upper                 | 162.2867 %            |
| California | 06         | 36084       | 001         | 4240.01      | 50% - <80%       | 80%-120%       | Middle                | 87.5373 %             |
| California | 06         | 36084       | 001         | 4240.02      | 50% - <80%       | 80%-120%       | Middle                | 82.4469 %             |
| California | 06         | 36084       | 001         | 4251.01      | 20% - <50%       | 80%-120%       | Middle                | 109.1742 %            |
| California | 06         | 36084       | 001         | 4251.02      | 50% - <80%       | 80%-120%       | Middle                | 112.2859 %            |
| California | 06         | 36084       | 001         | 4251.03      | 50% - <80%       | >120%          | Upper                 | 162.6970 %            |
| California | 06         | 36084       | 001         | 4251.04      | 50% - <80%       | 80%-120%       | Middle                | 89.8801 %             |
| California | 06         | 36084       | 001         | 4261.00      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4262.00      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4271.00      | 20% - <50%       | >120%          | Upper                 | 136.7352 %            |
| California | 06         | 36084       | 001         | 4272.00      | 50% - <80%       | 80%-120%       | Middle                | 84.1361 %             |
| California | 06         | 36084       | 001         | 4273.00      | 50% - <80%       | 80%-120%       | Middle                | 91.7850 %             |
| California | 06         | 36084       | 001         | 4276.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.0853 %             |
| California | 06         | 36084       | 001         | 4277.00      | 50% - <80%       | 80%-120%       | Middle                | 97.0611 %             |
| California | 06         | 36084       | 001         | 4278.00      | 50% - <80%       | 80%-120%       | Middle                | 108.2116 %            |
| California | 06         | 36084       | 001         | 4279.00      | 50% - <80%       | 80%-120%       | Middle                | 101.5497 %            |
| California | 06         | 36084       | 001         | 4280.00      | 50% - <80%       | 80%-120%       | Middle                | 88.5526 %             |
| California | 06         | 36084       | 001         | 4281.00      | 20% - <50%       | 80%-120%       | Middle                | 110.7686 %            |
| California | 06         | 36084       | 001         | 4282.00      | 50% - <80%       | 80%-120%       | Middle                | 98.1826 %             |
| California | 06         | 36084       | 001         | 4283.01      | 50% - <80%       | >120%          | Upper                 | 136.0094 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4283.02      | 50% - <80%       | >120%          | Upper                 | 167.9925 %            |
| California | 06         | 36084       | 001         | 4284.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.7373 %             |
| California | 06         | 36084       | 001         | 4285.00      | 50% - <80%       | 80%-120%       | Middle                | 91.3812 %             |
| California | 06         | 36084       | 001         | 4286.00      | 50% - <80%       | 80%-120%       | Middle                | 108.9715 %            |
| California | 06         | 36084       | 001         | 4287.00      | 50% - <80%       | 80%-120%       | Middle                | 112.4594 %            |
| California | 06         | 36084       | 001         | 4301.01      | 50% - <80%       | >120%          | Upper                 | 148.5354 %            |
| California | 06         | 36084       | 001         | 4301.02      | 20% - <50%       | >120%          | Upper                 | 146.2834 %            |
| California | 06         | 36084       | 001         | 4302.00      | 50% - <80%       | >120%          | Upper                 | 132.7932 %            |
| California | 06         | 36084       | 001         | 4303.00      | 50% - <80%       | >120%          | Upper                 | 127.2520 %            |
| California | 06         | 36084       | 001         | 4304.00      | 20% - <50%       | >120%          | Upper                 | 153.4935 %            |
| California | 06         | 36084       | 001         | 4305.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.8221 %             |
| California | 06         | 36084       | 001         | 4306.00      | 50% - <80%       | 80%-120%       | Middle                | 107.8029 %            |
| California | 06         | 36084       | 001         | 4307.00      | 50% - <80%       | 80%-120%       | Middle                | 94.8204 %             |
| California | 06         | 36084       | 001         | 4308.00      | 50% - <80%       | 80%-120%       | Middle                | 83.9464 %             |
| California | 06         | 36084       | 001         | 4309.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.6834 %             |
| California | 06         | 36084       | 001         | 4310.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.2826 %             |
| California | 06         | 36084       | 001         | 4311.00      | 50% - <80%       | 80%-120%       | Middle                | 84.2894 %             |
| California | 06         | 36084       | 001         | 4312.00      | 50% - <80%       | 80%-120%       | Middle                | 85.3477 %             |
| California | 06         | 36084       | 001         | 4321.00      | 50% - <80%       | >120%          | Upper                 | 133.4525 %            |
| California | 06         | 36084       | 001         | 4322.00      | 50% - <80%       | 80%-120%       | Middle                | 102.3290 %            |
| California | 06         | 36084       | 001         | 4323.00      | 80% - 100%       | 80%-120%       | Middle                | 101.6227 %            |
| California | 06         | 36084       | 001         | 4324.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.0317 %             |
| California | 06         | 36084       | 001         | 4325.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.0412 %             |
| California | 06         | 36084       | 001         | 4325.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.8402 %             |
| California | 06         | 36084       | 001         | 4326.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4326.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.1120 %             |
| California | 06         | 36084       | 001         | 4327.00      | 50% - <80%       | 80%-120%       | Middle                | 110.6185 %            |
| California | 06         | 36084       | 001         | 4328.00      | 50% - <80%       | 80%-120%       | Middle                | 112.8057 %            |
| California | 06         | 36084       | 001         | 4330.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.8628 %             |
| California | 06         | 36084       | 001         | 4331.02      | 80% - 100%       | 80%-120%       | Middle                | 88.7845 %             |
| California | 06         | 36084       | 001         | 4331.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.2952 %             |
| California | 06         | 36084       | 001         | 4331.04      | 80% - 100%       | <50%           | Low                   | 49.6707 %             |
| California | 06         | 36084       | 001         | 4332.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.5351 %             |
| California | 06         | 36084       | 001         | 4333.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.7310 %             |
| California | 06         | 36084       | 001         | 4334.00      | 80% - 100%       | 80%-120%       | Middle                | 110.4920 %            |
| California | 06         | 36084       | 001         | 4335.00      | 50% - <80%       | 80%-120%       | Middle                | 84.1361 %             |
| California | 06         | 36084       | 001         | 4336.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.0817 %             |
| California | 06         | 36084       | 001         | 4337.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.5523 %             |
| California | 06         | 36084       | 001         | 4338.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.2586 %             |
| California | 06         | 36084       | 001         | 4338.02      | 80% - 100%       | 80%-120%       | Middle                | 90.8808 %             |
| California | 06         | 36084       | 001         | 4339.00      | 80% - 100%       | <50%           | Low                   | 47.6247 %             |
| California | 06         | 36084       | 001         | 4340.00      | 80% - 100%       | <50%           | Low                   | 41.2368 %             |
| California | 06         | 36084       | 001         | 4351.02      | 50% - <80%       | 80%-120%       | Middle                | 106.0845 %            |
| California | 06         | 36084       | 001         | 4351.03      | 50% - <80%       | >120%          | Upper                 | 177.2479 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4351.04      | 80% - 100%       | 80%-120%       | Middle                | 80.3514 %             |
| California | 06         | 36084       | 001         | 4352.00      | 50% - <80%       | 80%-120%       | Middle                | 99.9894 %             |
| California | 06         | 36084       | 001         | 4353.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.8760 %             |
| California | 06         | 36084       | 001         | 4354.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.3944 %             |
| California | 06         | 36084       | 001         | 4355.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.6413 %             |
| California | 06         | 36084       | 001         | 4356.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.2696 %             |
| California | 06         | 36084       | 001         | 4356.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.8548 %             |
| California | 06         | 36084       | 001         | 4357.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.2238 %             |
| California | 06         | 36084       | 001         | 4358.00      | 50% - <80%       | 80%-120%       | Middle                | 97.3635 %             |
| California | 06         | 36084       | 001         | 4359.00      | 50% - <80%       | 80%-120%       | Middle                | 81.8719 %             |
| California | 06         | 36084       | 001         | 4360.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.3033 %             |
| California | 06         | 36084       | 001         | 4361.00      | 80% - 100%       | 80%-120%       | Middle                | 98.9360 %             |
| California | 06         | 36084       | 001         | 4362.00      | 80% - 100%       | <50%           | Low                   | 46.5453 %             |
| California | 06         | 36084       | 001         | 4363.01      | 80% - 100%       | 80%-120%       | Middle                | 84.4873 %             |
| California | 06         | 36084       | 001         | 4363.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.7186 %             |
| California | 06         | 36084       | 001         | 4364.02      | 50% - <80%       | 80%-120%       | Middle                | 117.7233 %            |
| California | 06         | 36084       | 001         | 4364.03      | 50% - <80%       | 80%-120%       | Middle                | 90.4721 %             |
| California | 06         | 36084       | 001         | 4364.04      | 50% - <80%       | 80%-120%       | Middle                | 111.4587 %            |
| California | 06         | 36084       | 001         | 4365.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.4907 %             |
| California | 06         | 36084       | 001         | 4366.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.3089 %             |
| California | 06         | 36084       | 001         | 4366.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.4103 %             |
| California | 06         | 36084       | 001         | 4367.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.9016 %             |
| California | 06         | 36084       | 001         | 4368.00      | 80% - 100%       | 80%-120%       | Middle                | 89.6222 %             |
| California | 06         | 36084       | 001         | 4369.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.0720 %             |
| California | 06         | 36084       | 001         | 4370.00      | 80% - 100%       | 80%-120%       | Middle                | 83.0008 %             |
| California | 06         | 36084       | 001         | 4371.01      | 80% - 100%       | 80%-120%       | Middle                | 85.0939 %             |
| California | 06         | 36084       | 001         | 4371.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.7092 %             |
| California | 06         | 36084       | 001         | 4372.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.8884 %             |
| California | 06         | 36084       | 001         | 4373.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.3281 %             |
| California | 06         | 36084       | 001         | 4374.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.9855 %             |
| California | 06         | 36084       | 001         | 4375.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.5323 %             |
| California | 06         | 36084       | 001         | 4376.00      | 80% - 100%       | 80%-120%       | Middle                | 88.9945 %             |
| California | 06         | 36084       | 001         | 4377.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.2262 %             |
| California | 06         | 36084       | 001         | 4377.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.4248 %             |
| California | 06         | 36084       | 001         | 4378.00      | 80% - 100%       | 80%-120%       | Middle                | 107.8929 %            |
| California | 06         | 36084       | 001         | 4379.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.4339 %             |
| California | 06         | 36084       | 001         | 4380.00      | 50% - <80%       | 80%-120%       | Middle                | 91.8402 %             |
| California | 06         | 36084       | 001         | 4381.00      | 80% - 100%       | 80%-120%       | Middle                | 107.2482 %            |
| California | 06         | 36084       | 001         | 4382.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.5544 %             |
| California | 06         | 36084       | 001         | 4382.03      | 80% - 100%       | 80%-120%       | Middle                | 103.8090 %            |
| California | 06         | 36084       | 001         | 4382.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.2090 %             |
| California | 06         | 36084       | 001         | 4383.00      | 80% - 100%       | 80%-120%       | Middle                | 82.1087 %             |
| California | 06         | 36084       | 001         | 4384.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.2804 %             |
| California | 06         | 36084       | 001         | 4401.00      | 50% - <80%       | 80%-120%       | Middle                | 80.9937 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4402.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.9445 %             |
| California | 06         | 36084       | 001         | 4403.01      | 80% - 100%       | 80%-120%       | Middle                | 95.0337 %             |
| California | 06         | 36084       | 001         | 4403.04      | 80% - 100%       | 80%-120%       | Middle                | 97.4479 %             |
| California | 06         | 36084       | 001         | 4403.05      | 80% - 100%       | >120%          | Upper                 | 120.0207 %            |
| California | 06         | 36084       | 001         | 4403.06      | 80% - 100%       | 50%-80%        | Moderate              | 78.9225 %             |
| California | 06         | 36084       | 001         | 4403.07      | 80% - 100%       | 80%-120%       | Middle                | 87.0466 %             |
| California | 06         | 36084       | 001         | 4403.08      | 80% - 100%       | 80%-120%       | Middle                | 95.7011 %             |
| California | 06         | 36084       | 001         | 4403.31      | 80% - 100%       | 80%-120%       | Middle                | 88.7991 %             |
| California | 06         | 36084       | 001         | 4403.32      | 80% - 100%       | >120%          | Upper                 | 143.6624 %            |
| California | 06         | 36084       | 001         | 4403.33      | 80% - 100%       | 80%-120%       | Middle                | 109.2083 %            |
| California | 06         | 36084       | 001         | 4403.34      | 80% - 100%       | 80%-120%       | Middle                | 101.8538 %            |
| California | 06         | 36084       | 001         | 4403.36      | 80% - 100%       | 80%-120%       | Middle                | 101.3810 %            |
| California | 06         | 36084       | 001         | 4403.37      | 80% - 100%       | >120%          | Upper                 | 177.3955 %            |
| California | 06         | 36084       | 001         | 4403.38      | 80% - 100%       | >120%          | Upper                 | 129.9362 %            |
| California | 06         | 36084       | 001         | 4411.00      | 50% - <80%       | >120%          | Upper                 | 122.5768 %            |
| California | 06         | 36084       | 001         | 4412.00      | 50% - <80%       | >120%          | Upper                 | 126.4313 %            |
| California | 06         | 36084       | 001         | 4413.01      | 80% - 100%       | 80%-120%       | Middle                | 106.7016 %            |
| California | 06         | 36084       | 001         | 4413.02      | 50% - <80%       | >120%          | Upper                 | 146.7399 %            |
| California | 06         | 36084       | 001         | 4414.01      | 80% - 100%       | 80%-120%       | Middle                | 118.3347 %            |
| California | 06         | 36084       | 001         | 4414.02      | 80% - 100%       | >120%          | Upper                 | 139.6757 %            |
| California | 06         | 36084       | 001         | 4415.01      | 80% - 100%       | >120%          | Upper                 | 139.4308 %            |
| California | 06         | 36084       | 001         | 4415.03      | 80% - 100%       | >120%          | Upper                 | 159.4329 %            |
| California | 06         | 36084       | 001         | 4415.21      | 80% - 100%       | >120%          | Upper                 | 180.0141 %            |
| California | 06         | 36084       | 001         | 4415.22      | 80% - 100%       | >120%          | Upper                 | 133.6317 %            |
| California | 06         | 36084       | 001         | 4415.23      | 80% - 100%       | >120%          | Upper                 | 129.9857 %            |
| California | 06         | 36084       | 001         | 4415.24      | 80% - 100%       | >120%          | Upper                 | 164.5557 %            |
| California | 06         | 36084       | 001         | 4415.25      | 80% - 100%       | 80%-120%       | Middle                | 102.3825 %            |
| California | 06         | 36084       | 001         | 4416.01      | 50% - <80%       | >120%          | Upper                 | 124.9294 %            |
| California | 06         | 36084       | 001         | 4416.02      | 80% - 100%       | 80%-120%       | Middle                | 105.9621 %            |
| California | 06         | 36084       | 001         | 4417.01      | 80% - 100%       | >120%          | Upper                 | 144.7912 %            |
| California | 06         | 36084       | 001         | 4417.02      | 80% - 100%       | 80%-120%       | Middle                | 103.6168 %            |
| California | 06         | 36084       | 001         | 4418.00      | 50% - <80%       | >120%          | Upper                 | 138.4650 %            |
| California | 06         | 36084       | 001         | 4419.21      | 80% - 100%       | 80%-120%       | Middle                | 114.7366 %            |
| California | 06         | 36084       | 001         | 4419.23      | 80% - 100%       | 80%-120%       | Middle                | 101.0363 %            |
| California | 06         | 36084       | 001         | 4419.24      | 80% - 100%       | >120%          | Upper                 | 132.9384 %            |
| California | 06         | 36084       | 001         | 4419.26      | 80% - 100%       | 80%-120%       | Middle                | 83.2676 %             |
| California | 06         | 36084       | 001         | 4419.27      | 80% - 100%       | 80%-120%       | Middle                | 107.8451 %            |
| California | 06         | 36084       | 001         | 4419.28      | 80% - 100%       | 80%-120%       | Middle                | 103.3524 %            |
| California | 06         | 36084       | 001         | 4419.29      | 80% - 100%       | >120%          | Upper                 | 125.0640 %            |
| California | 06         | 36084       | 001         | 4420.00      | 80% - 100%       | >120%          | Upper                 | 150.0794 %            |
| California | 06         | 36084       | 001         | 4421.00      | 80% - 100%       | >120%          | Upper                 | 163.4390 %            |
| California | 06         | 36084       | 001         | 4422.00      | 80% - 100%       | >120%          | Upper                 | 164.2735 %            |
| California | 06         | 36084       | 001         | 4423.01      | 80% - 100%       | 80%-120%       | Middle                | 108.8450 %            |
| California | 06         | 36084       | 001         | 4423.02      | 80% - 100%       | 80%-120%       | Middle                | 92.5376 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4424.00      | 50% - <80%       | 80%-120%       | Middle                | 113.7018 %            |
| California | 06         | 36084       | 001         | 4425.01      | 50% - <80%       | 80%-120%       | Middle                | 98.5029 %             |
| California | 06         | 36084       | 001         | 4425.02      | 80% - 100%       | 80%-120%       | Middle                | 87.2048 %             |
| California | 06         | 36084       | 001         | 4426.01      | 50% - <80%       | >120%          | Upper                 | 130.3466 %            |
| California | 06         | 36084       | 001         | 4426.02      | 50% - <80%       | 80%-120%       | Middle                | 90.7089 %             |
| California | 06         | 36084       | 001         | 4427.00      | 50% - <80%       | >120%          | Upper                 | 149.0633 %            |
| California | 06         | 36084       | 001         | 4428.00      | 50% - <80%       | >120%          | Upper                 | 120.9290 %            |
| California | 06         | 36084       | 001         | 4429.00      | 80% - 100%       | 80%-120%       | Middle                | 115.4210 %            |
| California | 06         | 36084       | 001         | 4430.01      | 80% - 100%       | 80%-120%       | Middle                | 96.4220 %             |
| California | 06         | 36084       | 001         | 4430.02      | 80% - 100%       | 80%-120%       | Middle                | 95.6670 %             |
| California | 06         | 36084       | 001         | 4431.02      | 80% - 100%       | >120%          | Upper                 | 163.6620 %            |
| California | 06         | 36084       | 001         | 4431.03      | 80% - 100%       | >120%          | Upper                 | 185.5683 %            |
| California | 06         | 36084       | 001         | 4431.04      | 80% - 100%       | >120%          | Upper                 | 146.7042 %            |
| California | 06         | 36084       | 001         | 4431.05      | 80% - 100%       | >120%          | Upper                 | 165.7940 %            |
| California | 06         | 36084       | 001         | 4432.00      | 80% - 100%       | >120%          | Upper                 | 191.8637 %            |
| California | 06         | 36084       | 001         | 4433.01      | 80% - 100%       | >120%          | Upper                 | 157.4177 %            |
| California | 06         | 36084       | 001         | 4433.21      | 80% - 100%       | 80%-120%       | Middle                | 106.5946 %            |
| California | 06         | 36084       | 001         | 4433.22      | 80% - 100%       | >120%          | Upper                 | 149.9821 %            |
| California | 06         | 36084       | 001         | 4441.00      | 50% - <80%       | 80%-120%       | Middle                | 112.7384 %            |
| California | 06         | 36084       | 001         | 4442.00      | 50% - <80%       | 80%-120%       | Middle                | 115.0017 %            |
| California | 06         | 36084       | 001         | 4443.01      | 50% - <80%       | 80%-120%       | Middle                | 118.2634 %            |
| California | 06         | 36084       | 001         | 4443.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 4443.04      | 80% - 100%       | 80%-120%       | Middle                | 103.5462 %            |
| California | 06         | 36084       | 001         | 4444.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.0983 %             |
| California | 06         | 36084       | 001         | 4445.00      | 80% - 100%       | 80%-120%       | Middle                | 87.7651 %             |
| California | 06         | 36084       | 001         | 4446.01      | 50% - <80%       | >120%          | Upper                 | 136.5438 %            |
| California | 06         | 36084       | 001         | 4446.02      | 80% - 100%       | >120%          | Upper                 | 129.7521 %            |
| California | 06         | 36084       | 001         | 4501.01      | 50% - <80%       | >120%          | Upper                 | 128.0143 %            |
| California | 06         | 36084       | 001         | 4501.02      | 50% - <80%       | 80%-120%       | Middle                | 114.9466 %            |
| California | 06         | 36084       | 001         | 4502.00      | 50% - <80%       | 80%-120%       | Middle                | 83.0130 %             |
| California | 06         | 36084       | 001         | 4503.00      | 50% - <80%       | 80%-120%       | Middle                | 103.9031 %            |
| California | 06         | 36084       | 001         | 4504.00      | 50% - <80%       | 80%-120%       | Middle                | 116.0852 %            |
| California | 06         | 36084       | 001         | 4505.01      | 50% - <80%       | >120%          | Upper                 | 145.1602 %            |
| California | 06         | 36084       | 001         | 4505.02      | 50% - <80%       | >120%          | Upper                 | 156.6149 %            |
| California | 06         | 36084       | 001         | 4506.01      | 50% - <80%       | >120%          | Upper                 | 188.5809 %            |
| California | 06         | 36084       | 001         | 4506.03      | 50% - <80%       | >120%          | Upper                 | 153.4919 %            |
| California | 06         | 36084       | 001         | 4506.04      | 20% - <50%       | >120%          | Upper                 | 144.1279 %            |
| California | 06         | 36084       | 001         | 4506.05      | 20% - <50%       | >120%          | Upper                 | 132.6553 %            |
| California | 06         | 36084       | 001         | 4506.06      | 50% - <80%       | >120%          | Upper                 | 159.5497 %            |
| California | 06         | 36084       | 001         | 4506.07      | 50% - <80%       | >120%          | Upper                 | 147.5184 %            |
| California | 06         | 36084       | 001         | 4506.08      | 50% - <80%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4506.09      | 50% - <80%       | >120%          | Upper                 | 138.9313 %            |
| California | 06         | 36084       | 001         | 4507.01      | 50% - <80%       | >120%          | Upper                 | 188.3774 %            |
| California | 06         | 36084       | 001         | 4507.41      | 20% - <50%       | 80%-120%       | Middle                | 118.6940 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 001         | 4507.42      | 20% - <50%       | >120%          | Upper                 | 137.2745 %            |
| California | 06         | 36084       | 001         | 4507.43      | 80% - 100%       | >120%          | Upper                 | 121.9321 %            |
| California | 06         | 36084       | 001         | 4507.44      | 50% - <80%       | >120%          | Upper                 | 153.7068 %            |
| California | 06         | 36084       | 001         | 4507.45      | 50% - <80%       | >120%          | Upper                 | 176.5667 %            |
| California | 06         | 36084       | 001         | 4507.46      | 20% - <50%       | >120%          | Upper                 | 158.1354 %            |
| California | 06         | 36084       | 001         | 4507.50      | 80% - 100%       | 80%-120%       | Middle                | 108.7323 %            |
| California | 06         | 36084       | 001         | 4507.51      | 80% - 100%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4507.52      | 80% - 100%       | >120%          | Upper                 | 195.7546 %            |
| California | 06         | 36084       | 001         | 4511.02      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 001         | 4511.03      | 20% - <50%       | >120%          | Upper                 | 198.7957 %            |
| California | 06         | 36084       | 001         | 4511.04      | 50% - <80%       | >120%          | Upper                 | 146.2161 %            |
| California | 06         | 36084       | 001         | 4512.01      | 20% - <50%       | 80%-120%       | Middle                | 96.7099 %             |
| California | 06         | 36084       | 001         | 4512.02      | 50% - <80%       | 80%-120%       | Middle                | 119.9534 %            |
| California | 06         | 36084       | 001         | 4513.00      | 20% - <50%       | 80%-120%       | Middle                | 115.2596 %            |
| California | 06         | 36084       | 001         | 4514.01      | 20% - <50%       | 80%-120%       | Middle                | 96.3953 %             |
| California | 06         | 36084       | 001         | 4514.03      | 20% - <50%       | 80%-120%       | Middle                | 118.4175 %            |
| California | 06         | 36084       | 001         | 4514.04      | 50% - <80%       | 50%-80%        | Moderate              | 76.1953 %             |
| California | 06         | 36084       | 001         | 4515.01      | 20% - <50%       | >120%          | Upper                 | 127.5690 %            |
| California | 06         | 36084       | 001         | 4515.03      | 20% - <50%       | >120%          | Upper                 | 121.2469 %            |
| California | 06         | 36084       | 001         | 4515.04      | 20% - <50%       | 80%-120%       | Middle                | 117.5879 %            |
| California | 06         | 36084       | 001         | 4515.05      | 20% - <50%       | >120%          | Upper                 | 162.5705 %            |
| California | 06         | 36084       | 001         | 4515.06      | 50% - <80%       | 80%-120%       | Middle                | 87.4221 %             |
| California | 06         | 36084       | 001         | 4516.01      | 20% - <50%       | >120%          | Upper                 | 151.9973 %            |
| California | 06         | 36084       | 001         | 4516.02      | 20% - <50%       | >120%          | Upper                 | 121.4253 %            |
| California | 06         | 36084       | 001         | 4517.01      | 20% - <50%       | >120%          | Upper                 | 123.2191 %            |
| California | 06         | 36084       | 001         | 4517.03      | 20% - <50%       | >120%          | Upper                 | 140.6108 %            |
| California | 06         | 36084       | 001         | 4517.04      | 20% - <50%       | >120%          | Upper                 | 121.4893 %            |
| California | 06         | 36084       | 001         | 9819.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 9820.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 9821.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 001         | 9832.00      | 20% - <50%       | >120%          | Upper                 | 171.3134 %            |
| California | 06         | 36084       | 001         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 013         | 3010.00      | 20% - <50%       | 80%-120%       | Middle                | 88.6791 %             |
| California | 06         | 36084       | 013         | 3020.05      | 50% - <80%       | 50%-80%        | Moderate              | 70.4238 %             |
| California | 06         | 36084       | 013         | 3020.06      | 50% - <80%       | 80%-120%       | Middle                | 86.8488 %             |
| California | 06         | 36084       | 013         | 3020.07      | 50% - <80%       | 50%-80%        | Moderate              | 71.5494 %             |
| California | 06         | 36084       | 013         | 3020.09      | 80% - 100%       | 80%-120%       | Middle                | 97.0611 %             |
| California | 06         | 36084       | 013         | 3020.11      | 50% - <80%       | 50%-80%        | Moderate              | 76.0380 %             |
| California | 06         | 36084       | 013         | 3020.12      | 50% - <80%       | >120%          | Upper                 | 127.1546 %            |
| California | 06         | 36084       | 013         | 3020.13      | 50% - <80%       | 80%-120%       | Middle                | 107.1882 %            |
| California | 06         | 36084       | 013         | 3020.14      | 50% - <80%       | 80%-120%       | Middle                | 102.6591 %            |
| California | 06         | 36084       | 013         | 3031.04      | 50% - <80%       | 80%-120%       | Middle                | 113.8786 %            |
| California | 06         | 36084       | 013         | 3031.05      | 50% - <80%       | 50%-80%        | Moderate              | 77.4385 %             |
| California | 06         | 36084       | 013         | 3031.06      | 50% - <80%       | 50%-80%        | Moderate              | 71.8835 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 013         | 3031.07      | 50% - <80%       | 80%-120%       | Middle                | 84.6584 %             |
| California | 06         | 36084       | 013         | 3032.02      | 50% - <80%       | >120%          | Upper                 | 120.2583 %            |
| California | 06         | 36084       | 013         | 3032.04      | 50% - <80%       | 80%-120%       | Middle                | 92.1564 %             |
| California | 06         | 36084       | 013         | 3032.06      | 50% - <80%       | 80%-120%       | Middle                | 102.6737 %            |
| California | 06         | 36084       | 013         | 3032.07      | 80% - 100%       | 50%-80%        | Moderate              | 74.7826 %             |
| California | 06         | 36084       | 013         | 3032.08      | 20% - <50%       | 80%-120%       | Middle                | 97.3984 %             |
| California | 06         | 36084       | 013         | 3032.09      | 50% - <80%       | 80%-120%       | Middle                | 99.1330 %             |
| California | 06         | 36084       | 013         | 3032.10      | 20% - <50%       | 80%-120%       | Middle                | 87.0645 %             |
| California | 06         | 36084       | 013         | 3032.11      | 50% - <80%       | 80%-120%       | Middle                | 118.6129 %            |
| California | 06         | 36084       | 013         | 3040.01      | 20% - <50%       | >120%          | Upper                 | 148.3610 %            |
| California | 06         | 36084       | 013         | 3040.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.0704 %             |
| California | 06         | 36084       | 013         | 3040.03      | 20% - <50%       | 80%-120%       | Middle                | 109.0437 %            |
| California | 06         | 36084       | 013         | 3040.04      | 20% - <50%       | 80%-120%       | Middle                | 98.6521 %             |
| California | 06         | 36084       | 013         | 3040.06      | 20% - <50%       | >120%          | Upper                 | 144.4206 %            |
| California | 06         | 36084       | 013         | 3040.07      | 20% - <50%       | 80%-120%       | Middle                | 104.3961 %            |
| California | 06         | 36084       | 013         | 3050.00      | 50% - <80%       | <50%           | Low                   | 36.1286 %             |
| California | 06         | 36084       | 013         | 3060.02      | 50% - <80%       | 50%-80%        | Moderate              | 51.4313 %             |
| California | 06         | 36084       | 013         | 3060.03      | 50% - <80%       | 50%-80%        | Moderate              | 66.1938 %             |
| California | 06         | 36084       | 013         | 3060.04      | 50% - <80%       | 50%-80%        | Moderate              | 60.5756 %             |
| California | 06         | 36084       | 013         | 3071.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.8864 %             |
| California | 06         | 36084       | 013         | 3071.02      | 50% - <80%       | 50%-80%        | Moderate              | 54.5380 %             |
| California | 06         | 36084       | 013         | 3072.01      | 80% - 100%       | <50%           | Low                   | 49.6431 %             |
| California | 06         | 36084       | 013         | 3072.02      | 80% - 100%       | <50%           | Low                   | 28.6403 %             |
| California | 06         | 36084       | 013         | 3072.04      | 50% - <80%       | 50%-80%        | Moderate              | 68.4239 %             |
| California | 06         | 36084       | 013         | 3072.05      | 50% - <80%       | <50%           | Low                   | 35.0047 %             |
| California | 06         | 36084       | 013         | 3080.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.5196 %             |
| California | 06         | 36084       | 013         | 3080.02      | 50% - <80%       | 80%-120%       | Middle                | 91.4987 %             |
| California | 06         | 36084       | 013         | 3090.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.4433 %             |
| California | 06         | 36084       | 013         | 3100.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.0484 %             |
| California | 06         | 36084       | 013         | 3110.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.3725 %             |
| California | 06         | 36084       | 013         | 3120.00      | 80% - 100%       | <50%           | Low                   | 45.1091 %             |
| California | 06         | 36084       | 013         | 3131.02      | 50% - <80%       | 50%-80%        | Moderate              | 60.2423 %             |
| California | 06         | 36084       | 013         | 3131.04      | 50% - <80%       | <50%           | Low                   | 39.6765 %             |
| California | 06         | 36084       | 013         | 3131.05      | 80% - 100%       | 50%-80%        | Moderate              | 58.7355 %             |
| California | 06         | 36084       | 013         | 3131.06      | 80% - 100%       | 80%-120%       | Middle                | 105.9085 %            |
| California | 06         | 36084       | 013         | 3131.07      | 50% - <80%       | 80%-120%       | Middle                | 90.4469 %             |
| California | 06         | 36084       | 013         | 3132.03      | 50% - <80%       | 80%-120%       | Middle                | 93.7532 %             |
| California | 06         | 36084       | 013         | 3132.04      | 50% - <80%       | 50%-80%        | Moderate              | 68.3412 %             |
| California | 06         | 36084       | 013         | 3132.05      | 80% - 100%       | 50%-80%        | Moderate              | 76.6835 %             |
| California | 06         | 36084       | 013         | 3132.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.3072 %             |
| California | 06         | 36084       | 013         | 3141.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.3535 %             |
| California | 06         | 36084       | 013         | 3141.03      | 80% - 100%       | 50%-80%        | Moderate              | 54.3775 %             |
| California | 06         | 36084       | 013         | 3141.05      | 80% - 100%       | <50%           | Low                   | 44.1757 %             |
| California | 06         | 36084       | 013         | 3141.06      | 80% - 100%       | 50%-80%        | Moderate              | 54.4626 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 013         | 3142.00      | 80% - 100%       | <50%           | Low                   | 40.7892 %             |
| California | 06         | 36084       | 013         | 3150.00      | 50% - <80%       | 50%-80%        | Moderate              | 72.5420 %             |
| California | 06         | 36084       | 013         | 3160.00      | 50% - <80%       | <50%           | Low                   | 31.5841 %             |
| California | 06         | 36084       | 013         | 3170.00      | 20% - <50%       | 50%-80%        | Moderate              | 72.4787 %             |
| California | 06         | 36084       | 013         | 3180.00      | 20% - <50%       | 80%-120%       | Middle                | 87.9841 %             |
| California | 06         | 36084       | 013         | 3190.01      | 20% - <50%       | >120%          | Upper                 | 120.8965 %            |
| California | 06         | 36084       | 013         | 3190.02      | 20% - <50%       | 80%-120%       | Middle                | 85.1936 %             |
| California | 06         | 36084       | 013         | 3200.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.3335 %             |
| California | 06         | 36084       | 013         | 3200.03      | 20% - <50%       | 80%-120%       | Middle                | 111.5325 %            |
| California | 06         | 36084       | 013         | 3200.04      | 20% - <50%       | 80%-120%       | Middle                | 104.1845 %            |
| California | 06         | 36084       | 013         | 3211.01      | 20% - <50%       | 80%-120%       | Middle                | 107.4688 %            |
| California | 06         | 36084       | 013         | 3211.02      | 20% - <50%       | 80%-120%       | Middle                | 119.4847 %            |
| California | 06         | 36084       | 013         | 3211.03      | 20% - <50%       | 80%-120%       | Middle                | 112.7781 %            |
| California | 06         | 36084       | 013         | 3212.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.1350 %             |
| California | 06         | 36084       | 013         | 3220.00      | 20% - <50%       | >120%          | Upper                 | 141.9164 %            |
| California | 06         | 36084       | 013         | 3230.00      | 20% - <50%       | 80%-120%       | Middle                | 107.3018 %            |
| California | 06         | 36084       | 013         | 3240.02      | 20% - <50%       | 80%-120%       | Middle                | 101.8895 %            |
| California | 06         | 36084       | 013         | 3240.03      | 50% - <80%       | 50%-80%        | Moderate              | 78.1383 %             |
| California | 06         | 36084       | 013         | 3240.04      | 20% - <50%       | >120%          | Upper                 | 129.2793 %            |
| California | 06         | 36084       | 013         | 3250.00      | 20% - <50%       | 80%-120%       | Middle                | 119.6931 %            |
| California | 06         | 36084       | 013         | 3260.00      | 20% - <50%       | 80%-120%       | Middle                | 117.6114 %            |
| California | 06         | 36084       | 013         | 3270.01      | 50% - <80%       | 50%-80%        | Moderate              | 61.6833 %             |
| California | 06         | 36084       | 013         | 3270.02      | 50% - <80%       | 80%-120%       | Middle                | 87.6516 %             |
| California | 06         | 36084       | 013         | 3280.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.0378 %             |
| California | 06         | 36084       | 013         | 3290.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.6485 %             |
| California | 06         | 36084       | 013         | 3300.00      | 50% - <80%       | 80%-120%       | Middle                | 90.0204 %             |
| California | 06         | 36084       | 013         | 3310.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.1076 %             |
| California | 06         | 36084       | 013         | 3320.00      | 20% - <50%       | 80%-120%       | Middle                | 96.6077 %             |
| California | 06         | 36084       | 013         | 3331.01      | 20% - <50%       | 80%-120%       | Middle                | 95.1602 %             |
| California | 06         | 36084       | 013         | 3331.02      | 20% - <50%       | 80%-120%       | Middle                | 91.7088 %             |
| California | 06         | 36084       | 013         | 3332.00      | 20% - <50%       | 80%-120%       | Middle                | 103.8236 %            |
| California | 06         | 36084       | 013         | 3340.01      | 20% - <50%       | 80%-120%       | Middle                | 86.2446 %             |
| California | 06         | 36084       | 013         | 3340.06      | 20% - <50%       | 80%-120%       | Middle                | 111.4246 %            |
| California | 06         | 36084       | 013         | 3340.07      | 50% - <80%       | 50%-80%        | Moderate              | 77.8748 %             |
| California | 06         | 36084       | 013         | 3340.08      | 50% - <80%       | 80%-120%       | Middle                | 93.6737 %             |
| California | 06         | 36084       | 013         | 3342.00      | 20% - <50%       | >120%          | Upper                 | 147.6604 %            |
| California | 06         | 36084       | 013         | 3350.00      | 20% - <50%       | 80%-120%       | Middle                | 94.1189 %             |
| California | 06         | 36084       | 013         | 3361.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.3001 %             |
| California | 06         | 36084       | 013         | 3361.03      | 80% - 100%       | <50%           | Low                   | 44.0046 %             |
| California | 06         | 36084       | 013         | 3361.04      | 80% - 100%       | <50%           | Low                   | 47.3319 %             |
| California | 06         | 36084       | 013         | 3362.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.4522 %             |
| California | 06         | 36084       | 013         | 3362.02      | 80% - 100%       | <50%           | Low                   | 45.3840 %             |
| California | 06         | 36084       | 013         | 3371.00      | 20% - <50%       | 80%-120%       | Middle                | 109.1402 %            |
| California | 06         | 36084       | 013         | 3372.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.9059 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 013         | 3372.02      | 20% - <50%       | 50%-80%        | Moderate              | 61.4449 %             |
| California | 06         | 36084       | 013         | 3373.00      | 20% - <50%       | 80%-120%       | Middle                | 113.5891 %            |
| California | 06         | 36084       | 013         | 3381.01      | 50% - <80%       | 50%-80%        | Moderate              | 61.9274 %             |
| California | 06         | 36084       | 013         | 3381.02      | 20% - <50%       | >120%          | Upper                 | 131.6871 %            |
| California | 06         | 36084       | 013         | 3382.01      | 20% - <50%       | >120%          | Upper                 | 172.4536 %            |
| California | 06         | 36084       | 013         | 3382.03      | 20% - <50%       | >120%          | Upper                 | 140.2985 %            |
| California | 06         | 36084       | 013         | 3382.04      | 20% - <50%       | 80%-120%       | Middle                | 108.5839 %            |
| California | 06         | 36084       | 013         | 3383.01      | 20% - <50%       | >120%          | Upper                 | 147.8736 %            |
| California | 06         | 36084       | 013         | 3383.02      | 20% - <50%       | >120%          | Upper                 | 167.0688 %            |
| California | 06         | 36084       | 013         | 3390.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.6404 %             |
| California | 06         | 36084       | 013         | 3390.03      | 20% - <50%       | 80%-120%       | Middle                | 93.0420 %             |
| California | 06         | 36084       | 013         | 3390.04      | 20% - <50%       | >120%          | Upper                 | 127.2641 %            |
| California | 06         | 36084       | 013         | 3400.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.4808 %             |
| California | 06         | 36084       | 013         | 3400.03      | 20% - <50%       | >120%          | Upper                 | 138.0611 %            |
| California | 06         | 36084       | 013         | 3400.04      | 20% - <50%       | >120%          | Upper                 | 150.9204 %            |
| California | 06         | 36084       | 013         | 3410.00      | 20% - <50%       | >120%          | Upper                 | 154.2396 %            |
| California | 06         | 36084       | 013         | 3430.01      | 20% - <50%       | 80%-120%       | Middle                | 119.3184 %            |
| California | 06         | 36084       | 013         | 3430.02      | 20% - <50%       | >120%          | Upper                 | 142.1062 %            |
| California | 06         | 36084       | 013         | 3430.03      | 20% - <50%       | >120%          | Upper                 | 149.1914 %            |
| California | 06         | 36084       | 013         | 3451.01      | 50% - <80%       | >120%          | Upper                 | 151.2650 %            |
| California | 06         | 36084       | 013         | 3451.02      | 20% - <50%       | >120%          | Upper                 | 133.5279 %            |
| California | 06         | 36084       | 013         | 3451.03      | 20% - <50%       | >120%          | Upper                 | 153.9963 %            |
| California | 06         | 36084       | 013         | 3451.05      | 20% - <50%       | >120%          | Upper                 | 143.5748 %            |
| California | 06         | 36084       | 013         | 3451.11      | 50% - <80%       | >120%          | Upper                 | 124.6431 %            |
| California | 06         | 36084       | 013         | 3451.12      | 50% - <80%       | >120%          | Upper                 | 149.3293 %            |
| California | 06         | 36084       | 013         | 3451.13      | 20% - <50%       | >120%          | Upper                 | 190.0666 %            |
| California | 06         | 36084       | 013         | 3451.14      | 20% - <50%       | >120%          | Upper                 | 142.6860 %            |
| California | 06         | 36084       | 013         | 3451.15      | 50% - <80%       | >120%          | Upper                 | 180.8169 %            |
| California | 06         | 36084       | 013         | 3451.16      | 50% - <80%       | >120%          | Upper                 | 161.3452 %            |
| California | 06         | 36084       | 013         | 3451.17      | 50% - <80%       | >120%          | Upper                 | 202.1749 %            |
| California | 06         | 36084       | 013         | 3451.18      | 50% - <80%       | >120%          | Upper                 | 132.0917 %            |
| California | 06         | 36084       | 013         | 3452.03      | 20% - <50%       | >120%          | Upper                 | 170.3370 %            |
| California | 06         | 36084       | 013         | 3452.04      | 10% - <20%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3452.05      | 50% - <80%       | >120%          | Upper                 | 123.6221 %            |
| California | 06         | 36084       | 013         | 3452.06      | 20% - <50%       | 80%-120%       | Middle                | 116.6147 %            |
| California | 06         | 36084       | 013         | 3461.01      | 20% - <50%       | >120%          | Upper                 | 161.2170 %            |
| California | 06         | 36084       | 013         | 3461.02      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3462.03      | 20% - <50%       | >120%          | Upper                 | 156.8452 %            |
| California | 06         | 36084       | 013         | 3462.04      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3462.05      | 20% - <50%       | >120%          | Upper                 | 157.7972 %            |
| California | 06         | 36084       | 013         | 3462.06      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3470.00      | 20% - <50%       | >120%          | Upper                 | 158.6455 %            |
| California | 06         | 36084       | 013         | 3480.00      | 20% - <50%       | >120%          | Upper                 | 196.4958 %            |
| California | 06         | 36084       | 013         | 3490.00      | 20% - <50%       | >120%          | Upper                 | 134.7768 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 013         | 3500.00      | 20% - <50%       | >120%          | Upper                 | 175.5855 %            |
| California | 06         | 36084       | 013         | 3511.01      | 10% - <20%       | 80%-120%       | Middle                | 82.3220 %             |
| California | 06         | 36084       | 013         | 3511.03      | 20% - <50%       | 50%-80%        | Moderate              | 78.6938 %             |
| California | 06         | 36084       | 013         | 3511.04      | 20% - <50%       | 50%-80%        | Moderate              | 72.4787 %             |
| California | 06         | 36084       | 013         | 3511.05      | 20% - <50%       | <50%           | Low                   | 45.5146 %             |
| California | 06         | 36084       | 013         | 3512.00      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3521.01      | 20% - <50%       | >120%          | Upper                 | 180.0465 %            |
| California | 06         | 36084       | 013         | 3521.02      | 20% - <50%       | >120%          | Upper                 | 175.8028 %            |
| California | 06         | 36084       | 013         | 3522.01      | 20% - <50%       | >120%          | Upper                 | 141.0114 %            |
| California | 06         | 36084       | 013         | 3522.02      | 20% - <50%       | >120%          | Upper                 | 142.1191 %            |
| California | 06         | 36084       | 013         | 3530.01      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3530.02      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3540.01      | 20% - <50%       | >120%          | Upper                 | 159.4386 %            |
| California | 06         | 36084       | 013         | 3540.02      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3551.07      | 50% - <80%       | 80%-120%       | Middle                | 107.7445 %            |
| California | 06         | 36084       | 013         | 3551.09      | 50% - <80%       | 80%-120%       | Middle                | 87.3783 %             |
| California | 06         | 36084       | 013         | 3551.10      | 80% - 100%       | 50%-80%        | Moderate              | 79.3361 %             |
| California | 06         | 36084       | 013         | 3551.11      | 80% - 100%       | 80%-120%       | Middle                | 100.7898 %            |
| California | 06         | 36084       | 013         | 3551.12      | 20% - <50%       | >120%          | Upper                 | 134.1248 %            |
| California | 06         | 36084       | 013         | 3551.13      | 20% - <50%       | >120%          | Upper                 | 175.1151 %            |
| California | 06         | 36084       | 013         | 3551.15      | 80% - 100%       | >120%          | Upper                 | 134.6349 %            |
| California | 06         | 36084       | 013         | 3551.18      | 80% - 100%       | 80%-120%       | Middle                | 102.5788 %            |
| California | 06         | 36084       | 013         | 3551.19      | 80% - 100%       | 80%-120%       | Middle                | 114.8850 %            |
| California | 06         | 36084       | 013         | 3551.20      | 50% - <80%       | 50%-80%        | Moderate              | 75.7266 %             |
| California | 06         | 36084       | 013         | 3551.21      | 50% - <80%       | >120%          | Upper                 | 175.1232 %            |
| California | 06         | 36084       | 013         | 3551.22      | 50% - <80%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3551.23      | 80% - 100%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3551.24      | 80% - 100%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3551.25      | 80% - 100%       | >120%          | Upper                 | 195.1205 %            |
| California | 06         | 36084       | 013         | 3551.26      | 80% - 100%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3552.01      | 80% - 100%       | 80%-120%       | Middle                | 116.7842 %            |
| California | 06         | 36084       | 013         | 3552.02      | 80% - 100%       | 80%-120%       | Middle                | 90.6716 %             |
| California | 06         | 36084       | 013         | 3553.02      | 20% - <50%       | >120%          | Upper                 | 202.7385 %            |
| California | 06         | 36084       | 013         | 3553.06      | 20% - <50%       | >120%          | Upper                 | 125.1702 %            |
| California | 06         | 36084       | 013         | 3553.07      | 20% - <50%       | 80%-120%       | Middle                | 116.5742 %            |
| California | 06         | 36084       | 013         | 3553.08      | 20% - <50%       | >120%          | Upper                 | 130.7001 %            |
| California | 06         | 36084       | 013         | 3553.09      | 20% - <50%       | >120%          | Upper                 | 171.3134 %            |
| California | 06         | 36084       | 013         | 3553.10      | 20% - <50%       | 80%-120%       | Middle                | 85.0468 %             |
| California | 06         | 36084       | 013         | 3560.01      | 50% - <80%       | 80%-120%       | Middle                | 92.2164 %             |
| California | 06         | 36084       | 013         | 3560.02      | 50% - <80%       | >120%          | Upper                 | 124.5572 %            |
| California | 06         | 36084       | 013         | 3570.00      | 20% - <50%       | 80%-120%       | Middle                | 84.1361 %             |
| California | 06         | 36084       | 013         | 3580.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.1243 %             |
| California | 06         | 36084       | 013         | 3591.02      | 50% - <80%       | 80%-120%       | Middle                | 85.0655 %             |
| California | 06         | 36084       | 013         | 3591.03      | 50% - <80%       | 80%-120%       | Middle                | 90.7811 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 013         | 3591.04      | 80% - 100%       | 50%-80%        | Moderate              | 66.6326 %             |
| California | 06         | 36084       | 013         | 3591.05      | 80% - 100%       | 80%-120%       | Middle                | 114.3132 %            |
| California | 06         | 36084       | 013         | 3592.02      | 50% - <80%       | 80%-120%       | Middle                | 97.8785 %             |
| California | 06         | 36084       | 013         | 3592.03      | 80% - 100%       | 80%-120%       | Middle                | 95.4554 %             |
| California | 06         | 36084       | 013         | 3592.04      | 80% - 100%       | 80%-120%       | Middle                | 106.0318 %            |
| California | 06         | 36084       | 013         | 3601.01      | 50% - <80%       | 80%-120%       | Middle                | 105.4836 %            |
| California | 06         | 36084       | 013         | 3601.02      | 50% - <80%       | 80%-120%       | Middle                | 108.5076 %            |
| California | 06         | 36084       | 013         | 3602.00      | 50% - <80%       | 80%-120%       | Middle                | 82.2012 %             |
| California | 06         | 36084       | 013         | 3610.00      | 50% - <80%       | 80%-120%       | Middle                | 86.6217 %             |
| California | 06         | 36084       | 013         | 3620.00      | 20% - <50%       | 80%-120%       | Middle                | 108.6179 %            |
| California | 06         | 36084       | 013         | 3630.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.9323 %             |
| California | 06         | 36084       | 013         | 3640.02      | 50% - <80%       | 80%-120%       | Middle                | 82.9692 %             |
| California | 06         | 36084       | 013         | 3650.02      | 80% - 100%       | <50%           | Low                   | 47.1259 %             |
| California | 06         | 36084       | 013         | 3650.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.0995 %             |
| California | 06         | 36084       | 013         | 3660.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.6526 %             |
| California | 06         | 36084       | 013         | 3660.02      | 80% - 100%       | <50%           | Low                   | 49.0868 %             |
| California | 06         | 36084       | 013         | 3671.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.1283 %             |
| California | 06         | 36084       | 013         | 3672.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.5993 %             |
| California | 06         | 36084       | 013         | 3680.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.2365 %             |
| California | 06         | 36084       | 013         | 3680.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.0948 %             |
| California | 06         | 36084       | 013         | 3690.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.4669 %             |
| California | 06         | 36084       | 013         | 3690.02      | 50% - <80%       | 50%-80%        | Moderate              | 66.0625 %             |
| California | 06         | 36084       | 013         | 3700.00      | 50% - <80%       | 80%-120%       | Middle                | 83.4995 %             |
| California | 06         | 36084       | 013         | 3710.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.8319 %             |
| California | 06         | 36084       | 013         | 3720.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.6519 %             |
| California | 06         | 36084       | 013         | 3730.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.0599 %             |
| California | 06         | 36084       | 013         | 3740.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.0460 %             |
| California | 06         | 36084       | 013         | 3750.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.6355 %             |
| California | 06         | 36084       | 013         | 3760.00      | 80% - 100%       | <50%           | Low                   | 46.9678 %             |
| California | 06         | 36084       | 013         | 3770.00      | 80% - 100%       | <50%           | Low                   | 41.1809 %             |
| California | 06         | 36084       | 013         | 3780.00      | 20% - <50%       | >120%          | Upper                 | 143.6397 %            |
| California | 06         | 36084       | 013         | 3790.00      | 80% - 100%       | <50%           | Low                   | 45.0531 %             |
| California | 06         | 36084       | 013         | 3800.01      | 50% - <80%       | 80%-120%       | Middle                | 106.8063 %            |
| California | 06         | 36084       | 013         | 3800.02      | 80% - 100%       | <50%           | Low                   | 38.9986 %             |
| California | 06         | 36084       | 013         | 3810.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.1177 %             |
| California | 06         | 36084       | 013         | 3820.00      | 80% - 100%       | <50%           | Low                   | 42.8871 %             |
| California | 06         | 36084       | 013         | 3830.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.6171 %             |
| California | 06         | 36084       | 013         | 3840.00      | 20% - <50%       | >120%          | Upper                 | 140.3156 %            |
| California | 06         | 36084       | 013         | 3851.00      | 20% - <50%       | >120%          | Upper                 | 145.8584 %            |
| California | 06         | 36084       | 013         | 3852.00      | 50% - <80%       | 80%-120%       | Middle                | 109.7679 %            |
| California | 06         | 36084       | 013         | 3860.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.1469 %             |
| California | 06         | 36084       | 013         | 3870.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.0266 %             |
| California | 06         | 36084       | 013         | 3880.00      | 50% - <80%       | 80%-120%       | Middle                | 101.1385 %            |
| California | 06         | 36084       | 013         | 3891.00      | 50% - <80%       | 80%-120%       | Middle                | 92.5060 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 36084       | 013         | 3892.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.5820 %             |
| California | 06         | 36084       | 013         | 3901.00      | 20% - <50%       | >120%          | Upper                 | 133.1987 %            |
| California | 06         | 36084       | 013         | 3902.00      | 20% - <50%       | >120%          | Upper                 | 160.7824 %            |
| California | 06         | 36084       | 013         | 3910.00      | 20% - <50%       | >120%          | Upper                 | 178.7246 %            |
| California | 06         | 36084       | 013         | 3920.00      | 20% - <50%       | >120%          | Upper                 | 154.2072 %            |
| California | 06         | 36084       | 013         | 3922.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.7741 %             |
| California | 06         | 36084       | 013         | 3922.02      | 80% - 100%       | 50%-80%        | Moderate              | 72.9855 %             |
| California | 06         | 36084       | 013         | 3923.00      | 80% - 100%       | >120%          | Upper                 | 128.4968 %            |
| California | 06         | 36084       | 013         | 9800.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 36084       | 013         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 23420       | 019         | 0001.00      | 50% - <80%       | <50%           | Low                   | 39.9743 %             |
| California | 06         | 23420       | 019         | 0002.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.5966 %             |
| California | 06         | 23420       | 019         | 0003.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.0049 %             |
| California | 06         | 23420       | 019         | 0004.00      | 80% - 100%       | <50%           | Low                   | 46.4301 %             |
| California | 06         | 23420       | 019         | 0005.01      | 80% - 100%       | <50%           | Low                   | 44.5062 %             |
| California | 06         | 23420       | 019         | 0005.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.6895 %             |
| California | 06         | 23420       | 019         | 0006.01      | 80% - 100%       | <50%           | Low                   | 37.6491 %             |
| California | 06         | 23420       | 019         | 0006.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 23420       | 019         | 0007.01      | 80% - 100%       | <50%           | Low                   | 39.0405 %             |
| California | 06         | 23420       | 019         | 0007.02      | 80% - 100%       | <50%           | Low                   | 49.3550 %             |
| California | 06         | 23420       | 019         | 0009.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.1850 %             |
| California | 06         | 23420       | 019         | 0009.02      | 80% - 100%       | <50%           | Low                   | 37.4133 %             |
| California | 06         | 23420       | 019         | 0010.00      | 80% - 100%       | <50%           | Low                   | 43.3459 %             |
| California | 06         | 23420       | 019         | 0011.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.4648 %             |
| California | 06         | 23420       | 019         | 0012.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.2754 %             |
| California | 06         | 23420       | 019         | 0012.02      | 80% - 100%       | 50%-80%        | Moderate              | 63.5767 %             |
| California | 06         | 23420       | 019         | 0013.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.0282 %             |
| California | 06         | 23420       | 019         | 0013.03      | 80% - 100%       | 50%-80%        | Moderate              | 53.0123 %             |
| California | 06         | 23420       | 019         | 0013.04      | 80% - 100%       | <50%           | Low                   | 42.1981 %             |
| California | 06         | 23420       | 019         | 0014.07      | 80% - 100%       | <50%           | Low                   | 49.8610 %             |
| California | 06         | 23420       | 019         | 0014.08      | 50% - <80%       | >120%          | Upper                 | 123.7585 %            |
| California | 06         | 23420       | 019         | 0014.09      | 50% - <80%       | >120%          | Upper                 | 176.7193 %            |
| California | 06         | 23420       | 019         | 0014.11      | 80% - 100%       | 80%-120%       | Middle                | 100.8542 %            |
| California | 06         | 23420       | 019         | 0014.12      | 50% - <80%       | >120%          | Upper                 | 122.3265 %            |
| California | 06         | 23420       | 019         | 0014.13      | 80% - 100%       | >120%          | Upper                 | 168.7706 %            |
| California | 06         | 23420       | 019         | 0014.15      | 80% - 100%       | 50%-80%        | Moderate              | 79.0570 %             |
| California | 06         | 23420       | 019         | 0014.16      | 80% - 100%       | >120%          | Upper                 | 133.7856 %            |
| California | 06         | 23420       | 019         | 0014.17      | 80% - 100%       | >120%          | Upper                 | 200.4294 %            |
| California | 06         | 23420       | 019         | 0014.18      | 50% - <80%       | >120%          | Upper                 | 157.8799 %            |
| California | 06         | 23420       | 019         | 0015.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.5498 %             |
| California | 06         | 23420       | 019         | 0016.00      | 50% - <80%       | 80%-120%       | Middle                | 103.4574 %            |
| California | 06         | 23420       | 019         | 0017.00      | 80% - 100%       | >120%          | Upper                 | 127.2362 %            |
| California | 06         | 23420       | 019         | 0018.00      | 50% - <80%       | 80%-120%       | Middle                | 117.4854 %            |
| California | 06         | 23420       | 019         | 0020.00      | 80% - 100%       | <50%           | Low                   | 48.8365 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 23420       | 019         | 0021.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.3576 %             |
| California | 06         | 23420       | 019         | 0022.00      | 50% - <80%       | 80%-120%       | Middle                | 88.6954 %             |
| California | 06         | 23420       | 019         | 0023.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.6227 %             |
| California | 06         | 23420       | 019         | 0024.00      | 80% - 100%       | <50%           | Low                   | 38.7485 %             |
| California | 06         | 23420       | 019         | 0025.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.5709 %             |
| California | 06         | 23420       | 019         | 0025.02      | 80% - 100%       | 50%-80%        | Moderate              | 63.0895 %             |
| California | 06         | 23420       | 019         | 0026.01      | 80% - 100%       | <50%           | Low                   | 49.5330 %             |
| California | 06         | 23420       | 019         | 0026.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.7394 %             |
| California | 06         | 23420       | 019         | 0027.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.7089 %             |
| California | 06         | 23420       | 019         | 0027.02      | 80% - 100%       | <50%           | Low                   | 47.8683 %             |
| California | 06         | 23420       | 019         | 0028.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.9182 %             |
| California | 06         | 23420       | 019         | 0029.03      | 80% - 100%       | <50%           | Low                   | 48.8006 %             |
| California | 06         | 23420       | 019         | 0029.04      | 80% - 100%       | 80%-120%       | Middle                | 84.0402 %             |
| California | 06         | 23420       | 019         | 0029.05      | 80% - 100%       | 50%-80%        | Moderate              | 73.0386 %             |
| California | 06         | 23420       | 019         | 0029.06      | 80% - 100%       | 50%-80%        | Moderate              | 70.9881 %             |
| California | 06         | 23420       | 019         | 0030.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.1542 %             |
| California | 06         | 23420       | 019         | 0030.03      | 80% - 100%       | 50%-80%        | Moderate              | 72.3124 %             |
| California | 06         | 23420       | 019         | 0030.04      | 80% - 100%       | 80%-120%       | Middle                | 98.9615 %             |
| California | 06         | 23420       | 019         | 0031.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.2010 %             |
| California | 06         | 23420       | 019         | 0031.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.7408 %             |
| California | 06         | 23420       | 019         | 0031.04      | 50% - <80%       | 80%-120%       | Middle                | 98.2525 %             |
| California | 06         | 23420       | 019         | 0032.01      | 80% - 100%       | 80%-120%       | Middle                | 95.6493 %             |
| California | 06         | 23420       | 019         | 0032.02      | 80% - 100%       | <50%           | Low                   | 44.0064 %             |
| California | 06         | 23420       | 019         | 0033.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.4049 %             |
| California | 06         | 23420       | 019         | 0033.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.5608 %             |
| California | 06         | 23420       | 019         | 0034.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.3928 %             |
| California | 06         | 23420       | 019         | 0034.02      | 50% - <80%       | 80%-120%       | Middle                | 94.2985 %             |
| California | 06         | 23420       | 019         | 0035.00      | 50% - <80%       | 80%-120%       | Middle                | 97.3780 %             |
| California | 06         | 23420       | 019         | 0036.00      | 50% - <80%       | >120%          | Upper                 | 126.2602 %            |
| California | 06         | 23420       | 019         | 0037.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.9893 %             |
| California | 06         | 23420       | 019         | 0037.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.1455 %             |
| California | 06         | 23420       | 019         | 0038.04      | 80% - 100%       | 80%-120%       | Middle                | 115.6037 %            |
| California | 06         | 23420       | 019         | 0038.05      | 80% - 100%       | 50%-80%        | Moderate              | 79.7988 %             |
| California | 06         | 23420       | 019         | 0038.07      | 80% - 100%       | 50%-80%        | Moderate              | 62.9536 %             |
| California | 06         | 23420       | 019         | 0038.08      | 80% - 100%       | 80%-120%       | Middle                | 117.5370 %            |
| California | 06         | 23420       | 019         | 0038.09      | 80% - 100%       | 80%-120%       | Middle                | 91.2689 %             |
| California | 06         | 23420       | 019         | 0038.10      | 80% - 100%       | 80%-120%       | Middle                | 105.0549 %            |
| California | 06         | 23420       | 019         | 0038.11      | 80% - 100%       | >120%          | Upper                 | 120.8554 %            |
| California | 06         | 23420       | 019         | 0038.12      | 50% - <80%       | >120%          | Upper                 | 173.1354 %            |
| California | 06         | 23420       | 019         | 0039.00      | 50% - <80%       | 80%-120%       | Middle                | 113.0004 %            |
| California | 06         | 23420       | 019         | 0040.03      | 80% - 100%       | >120%          | Upper                 | 152.1550 %            |
| California | 06         | 23420       | 019         | 0040.04      | 80% - 100%       | 80%-120%       | Middle                | 111.4154 %            |
| California | 06         | 23420       | 019         | 0040.05      | 80% - 100%       | 50%-80%        | Moderate              | 67.8337 %             |
| California | 06         | 23420       | 019         | 0040.06      | 80% - 100%       | 50%-80%        | Moderate              | 60.9578 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 23420       | 019         | 0041.00      | 50% - <80%       | 80%-120%       | Middle                | 86.9307 %             |
| California | 06         | 23420       | 019         | 0042.05      | 50% - <80%       | 80%-120%       | Middle                | 82.9923 %             |
| California | 06         | 23420       | 019         | 0042.08      | 50% - <80%       | >120%          | Upper                 | 173.5523 %            |
| California | 06         | 23420       | 019         | 0042.10      | 50% - <80%       | 80%-120%       | Middle                | 88.6220 %             |
| California | 06         | 23420       | 019         | 0042.11      | 50% - <80%       | 80%-120%       | Middle                | 115.1820 %            |
| California | 06         | 23420       | 019         | 0042.12      | 50% - <80%       | 50%-80%        | Moderate              | 68.7628 %             |
| California | 06         | 23420       | 019         | 0042.13      | 50% - <80%       | >120%          | Upper                 | 124.5971 %            |
| California | 06         | 23420       | 019         | 0042.14      | 20% - <50%       | >120%          | Upper                 | 127.9655 %            |
| California | 06         | 23420       | 019         | 0042.15      | 50% - <80%       | 80%-120%       | Middle                | 118.4599 %            |
| California | 06         | 23420       | 019         | 0042.16      | 50% - <80%       | >120%          | Upper                 | 139.2451 %            |
| California | 06         | 23420       | 019         | 0042.17      | 80% - 100%       | 80%-120%       | Middle                | 90.9941 %             |
| California | 06         | 23420       | 019         | 0042.18      | 50% - <80%       | >120%          | Upper                 | 143.7988 %            |
| California | 06         | 23420       | 019         | 0043.01      | 20% - <50%       | >120%          | Upper                 | 221.8064 %            |
| California | 06         | 23420       | 019         | 0043.02      | 20% - <50%       | >120%          | Upper                 | 198.8147 %            |
| California | 06         | 23420       | 019         | 0043.03      | 20% - <50%       | >120%          | Upper                 | 229.6879 %            |
| California | 06         | 23420       | 019         | 0044.04      | 80% - 100%       | 50%-80%        | Moderate              | 67.1247 %             |
| California | 06         | 23420       | 019         | 0044.05      | 20% - <50%       | >120%          | Upper                 | 205.9732 %            |
| California | 06         | 23420       | 019         | 0044.06      | 50% - <80%       | >120%          | Upper                 | 121.0256 %            |
| California | 06         | 23420       | 019         | 0044.09      | 50% - <80%       | 80%-120%       | Middle                | 108.9402 %            |
| California | 06         | 23420       | 019         | 0044.10      | 50% - <80%       | >120%          | Upper                 | 122.9777 %            |
| California | 06         | 23420       | 019         | 0044.11      | 20% - <50%       | >120%          | Upper                 | 249.2082 %            |
| California | 06         | 23420       | 019         | 0045.03      | 20% - <50%       | >120%          | Upper                 | 120.1152 %            |
| California | 06         | 23420       | 019         | 0045.04      | 50% - <80%       | 80%-120%       | Middle                | 87.2837 %             |
| California | 06         | 23420       | 019         | 0045.05      | 50% - <80%       | 80%-120%       | Middle                | 80.0331 %             |
| California | 06         | 23420       | 019         | 0045.06      | 20% - <50%       | >120%          | Upper                 | 192.6400 %            |
| California | 06         | 23420       | 019         | 0046.01      | 50% - <80%       | >120%          | Upper                 | 123.5633 %            |
| California | 06         | 23420       | 019         | 0046.02      | 20% - <50%       | >120%          | Upper                 | 153.4293 %            |
| California | 06         | 23420       | 019         | 0047.03      | 80% - 100%       | 80%-120%       | Middle                | 88.7813 %             |
| California | 06         | 23420       | 019         | 0047.04      | 80% - 100%       | <50%           | Low                   | 47.6232 %             |
| California | 06         | 23420       | 019         | 0047.05      | 50% - <80%       | 50%-80%        | Moderate              | 70.1652 %             |
| California | 06         | 23420       | 019         | 0047.06      | 80% - 100%       | 50%-80%        | Moderate              | 70.7320 %             |
| California | 06         | 23420       | 019         | 0048.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.6446 %             |
| California | 06         | 23420       | 019         | 0048.02      | 80% - 100%       | <50%           | Low                   | 38.1878 %             |
| California | 06         | 23420       | 019         | 0049.01      | 50% - <80%       | 80%-120%       | Middle                | 96.4801 %             |
| California | 06         | 23420       | 019         | 0049.02      | 50% - <80%       | 80%-120%       | Middle                | 107.1225 %            |
| California | 06         | 23420       | 019         | 0050.00      | 50% - <80%       | 80%-120%       | Middle                | 107.8674 %            |
| California | 06         | 23420       | 019         | 0051.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.8422 %             |
| California | 06         | 23420       | 019         | 0052.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.4992 %             |
| California | 06         | 23420       | 019         | 0052.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.5547 %             |
| California | 06         | 23420       | 019         | 0052.04      | 50% - <80%       | 50%-80%        | Moderate              | 71.1100 %             |
| California | 06         | 23420       | 019         | 0053.01      | 50% - <80%       | 50%-80%        | Moderate              | 77.5704 %             |
| California | 06         | 23420       | 019         | 0053.02      | 50% - <80%       | 80%-120%       | Middle                | 83.3047 %             |
| California | 06         | 23420       | 019         | 0053.04      | 50% - <80%       | 50%-80%        | Moderate              | 56.9991 %             |
| California | 06         | 23420       | 019         | 0053.05      | 50% - <80%       | 80%-120%       | Middle                | 117.6385 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 23420       | 019         | 0054.03      | 50% - <80%       | <50%           | Low                   | 36.4029 %             |
| California | 06         | 23420       | 019         | 0054.05      | 50% - <80%       | >120%          | Upper                 | 132.7987 %            |
| California | 06         | 23420       | 019         | 0054.06      | 50% - <80%       | 80%-120%       | Middle                | 113.7157 %            |
| California | 06         | 23420       | 019         | 0054.07      | 20% - <50%       | >120%          | Upper                 | 122.0360 %            |
| California | 06         | 23420       | 019         | 0054.08      | 50% - <80%       | <50%           | Low                   | 42.2121 %             |
| California | 06         | 23420       | 019         | 0054.09      | 50% - <80%       | 50%-80%        | Moderate              | 72.7824 %             |
| California | 06         | 23420       | 019         | 0054.10      | 50% - <80%       | 80%-120%       | Middle                | 110.1271 %            |
| California | 06         | 23420       | 019         | 0055.03      | 20% - <50%       | >120%          | Upper                 | 233.5264 %            |
| California | 06         | 23420       | 019         | 0055.04      | 50% - <80%       | >120%          | Upper                 | 194.9590 %            |
| California | 06         | 23420       | 019         | 0055.05      | 50% - <80%       | >120%          | Upper                 | 154.4896 %            |
| California | 06         | 23420       | 019         | 0055.07      | 20% - <50%       | >120%          | Upper                 | 195.4322 %            |
| California | 06         | 23420       | 019         | 0055.08      | 50% - <80%       | >120%          | Upper                 | 216.2065 %            |
| California | 06         | 23420       | 019         | 0055.09      | 50% - <80%       | >120%          | Upper                 | 136.7668 %            |
| California | 06         | 23420       | 019         | 0055.12      | 20% - <50%       | >120%          | Upper                 | 156.4104 %            |
| California | 06         | 23420       | 019         | 0055.13      | 20% - <50%       | >120%          | Upper                 | 211.7059 %            |
| California | 06         | 23420       | 019         | 0055.14      | 20% - <50%       | >120%          | Upper                 | 181.2948 %            |
| California | 06         | 23420       | 019         | 0055.15      | 20% - <50%       | >120%          | Upper                 | 217.1637 %            |
| California | 06         | 23420       | 019         | 0055.16      | 20% - <50%       | >120%          | Upper                 | 167.6057 %            |
| California | 06         | 23420       | 019         | 0055.18      | 20% - <50%       | >120%          | Upper                 | 183.0564 %            |
| California | 06         | 23420       | 019         | 0055.20      | 20% - <50%       | >120%          | Upper                 | 254.6630 %            |
| California | 06         | 23420       | 019         | 0055.22      | 20% - <50%       | >120%          | Upper                 | 256.4120 %            |
| California | 06         | 23420       | 019         | 0055.24      | 20% - <50%       | >120%          | Upper                 | 229.1757 %            |
| California | 06         | 23420       | 019         | 0055.25      | 20% - <50%       | >120%          | Upper                 | 278.1638 %            |
| California | 06         | 23420       | 019         | 0055.26      | 20% - <50%       | >120%          | Upper                 | 127.5735 %            |
| California | 06         | 23420       | 019         | 0055.27      | 20% - <50%       | >120%          | Upper                 | 155.4766 %            |
| California | 06         | 23420       | 019         | 0055.28      | 20% - <50%       | >120%          | Upper                 | 254.1742 %            |
| California | 06         | 23420       | 019         | 0055.29      | 20% - <50%       | >120%          | Upper                 | 194.2735 %            |
| California | 06         | 23420       | 019         | 0056.02      | 50% - <80%       | 80%-120%       | Middle                | 103.4574 %            |
| California | 06         | 23420       | 019         | 0056.05      | 20% - <50%       | >120%          | Upper                 | 155.0237 %            |
| California | 06         | 23420       | 019         | 0056.06      | 20% - <50%       | >120%          | Upper                 | 154.7160 %            |
| California | 06         | 23420       | 019         | 0056.07      | 50% - <80%       | 50%-80%        | Moderate              | 60.8329 %             |
| California | 06         | 23420       | 019         | 0056.08      | 20% - <50%       | 80%-120%       | Middle                | 94.6311 %             |
| California | 06         | 23420       | 019         | 0057.01      | 50% - <80%       | >120%          | Upper                 | 122.2983 %            |
| California | 06         | 23420       | 019         | 0057.02      | 20% - <50%       | >120%          | Upper                 | 171.9173 %            |
| California | 06         | 23420       | 019         | 0057.03      | 20% - <50%       | >120%          | Upper                 | 151.3601 %            |
| California | 06         | 23420       | 019         | 0057.04      | 50% - <80%       | 80%-120%       | Middle                | 83.2000 %             |
| California | 06         | 23420       | 019         | 0058.01      | 50% - <80%       | 80%-120%       | Middle                | 111.3404 %            |
| California | 06         | 23420       | 019         | 0058.02      | 20% - <50%       | >120%          | Upper                 | 248.7756 %            |
| California | 06         | 23420       | 019         | 0058.04      | 50% - <80%       | >120%          | Upper                 | 123.9537 %            |
| California | 06         | 23420       | 019         | 0058.05      | 50% - <80%       | >120%          | Upper                 | 157.7487 %            |
| California | 06         | 23420       | 019         | 0059.04      | 50% - <80%       | >120%          | Upper                 | 163.6985 %            |
| California | 06         | 23420       | 019         | 0059.06      | 20% - <50%       | >120%          | Upper                 | 140.9176 %            |
| California | 06         | 23420       | 019         | 0059.07      | 50% - <80%       | >120%          | Upper                 | 154.6598 %            |
| California | 06         | 23420       | 019         | 0059.11      | 50% - <80%       | >120%          | Upper                 | 171.5488 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 23420       | 019         | 0059.12      | 50% - <80%       | >120%          | Upper                 | 196.3957 %            |
| California | 06         | 23420       | 019         | 0059.13      | 50% - <80%       | >120%          | Upper                 | 171.0444 %            |
| California | 06         | 23420       | 019         | 0059.14      | 50% - <80%       | >120%          | Upper                 | 210.0381 %            |
| California | 06         | 23420       | 019         | 0059.15      | 20% - <50%       | >120%          | Upper                 | 181.9976 %            |
| California | 06         | 23420       | 019         | 0059.16      | 50% - <80%       | >120%          | Upper                 | 200.2404 %            |
| California | 06         | 23420       | 019         | 0060.01      | 50% - <80%       | >120%          | Upper                 | 139.2451 %            |
| California | 06         | 23420       | 019         | 0060.02      | 80% - 100%       | 80%-120%       | Middle                | 101.6162 %            |
| California | 06         | 23420       | 019         | 0061.01      | 80% - 100%       | >120%          | Upper                 | 132.8096 %            |
| California | 06         | 23420       | 019         | 0061.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.8009 %             |
| California | 06         | 23420       | 019         | 0062.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.9655 %             |
| California | 06         | 23420       | 019         | 0062.02      | 80% - 100%       | 80%-120%       | Middle                | 80.1221 %             |
| California | 06         | 23420       | 019         | 0063.01      | 50% - <80%       | 80%-120%       | Middle                | 111.6934 %            |
| California | 06         | 23420       | 019         | 0063.02      | 50% - <80%       | >120%          | Upper                 | 159.5618 %            |
| California | 06         | 23420       | 019         | 0064.05      | 20% - <50%       | >120%          | Upper                 | 128.0045 %            |
| California | 06         | 23420       | 019         | 0064.06      | 20% - <50%       | 80%-120%       | Middle                | 116.4188 %            |
| California | 06         | 23420       | 019         | 0064.07      | 20% - <50%       | >120%          | Upper                 | 197.2702 %            |
| California | 06         | 23420       | 019         | 0064.08      | 20% - <50%       | >120%          | Upper                 | 136.0843 %            |
| California | 06         | 23420       | 019         | 0064.09      | 20% - <50%       | >120%          | Upper                 | 128.5089 %            |
| California | 06         | 23420       | 019         | 0064.10      | 20% - <50%       | 80%-120%       | Middle                | 119.1158 %            |
| California | 06         | 23420       | 019         | 0064.11      | 20% - <50%       | >120%          | Upper                 | 132.9673 %            |
| California | 06         | 23420       | 019         | 0065.01      | 80% - 100%       | <50%           | Low                   | 45.9007 %             |
| California | 06         | 23420       | 019         | 0065.02      | 80% - 100%       | <50%           | Low                   | 43.4552 %             |
| California | 06         | 23420       | 019         | 0066.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.2945 %             |
| California | 06         | 23420       | 019         | 0066.03      | 50% - <80%       | 50%-80%        | Moderate              | 76.5397 %             |
| California | 06         | 23420       | 019         | 0066.05      | 80% - 100%       | 50%-80%        | Moderate              | 73.3571 %             |
| California | 06         | 23420       | 019         | 0066.06      | 80% - 100%       | 50%-80%        | Moderate              | 64.4168 %             |
| California | 06         | 23420       | 019         | 0067.00      | 50% - <80%       | 80%-120%       | Middle                | 104.6708 %            |
| California | 06         | 23420       | 019         | 0068.02      | 80% - 100%       | 80%-120%       | Middle                | 83.5982 %             |
| California | 06         | 23420       | 019         | 0069.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.2010 %             |
| California | 06         | 23420       | 019         | 0070.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.6893 %             |
| California | 06         | 23420       | 019         | 0070.03      | 80% - 100%       | 80%-120%       | Middle                | 90.0493 %             |
| California | 06         | 23420       | 019         | 0070.04      | 50% - <80%       | 80%-120%       | Middle                | 97.3717 %             |
| California | 06         | 23420       | 019         | 0071.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.1777 %             |
| California | 06         | 23420       | 019         | 0071.02      | 80% - 100%       | <50%           | Low                   | 37.5101 %             |
| California | 06         | 23420       | 019         | 0072.02      | 50% - <80%       | >120%          | Upper                 | 137.9427 %            |
| California | 06         | 23420       | 019         | 0072.03      | 20% - <50%       | >120%          | Upper                 | 169.6686 %            |
| California | 06         | 23420       | 019         | 0072.04      | 50% - <80%       | 80%-120%       | Middle                | 116.3408 %            |
| California | 06         | 23420       | 019         | 0073.00      | 50% - <80%       | 80%-120%       | Middle                | 119.3687 %            |
| California | 06         | 23420       | 019         | 0074.00      | 50% - <80%       | 80%-120%       | Middle                | 85.1083 %             |
| California | 06         | 23420       | 019         | 0075.00      | 50% - <80%       | 80%-120%       | Middle                | 85.6971 %             |
| California | 06         | 23420       | 019         | 0076.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.8414 %             |
| California | 06         | 23420       | 019         | 0077.00      | 80% - 100%       | 80%-120%       | Middle                | 80.7295 %             |
| California | 06         | 23420       | 019         | 0078.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.3007 %             |
| California | 06         | 23420       | 019         | 0078.02      | 80% - 100%       | <50%           | Low                   | 39.9618 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 23420       | 019         | 0079.03      | 50% - <80%       | 80%-120%       | Middle                | 96.8330 %             |
| California | 06         | 23420       | 019         | 0080.00      | 50% - <80%       | >120%          | Upper                 | 137.1306 %            |
| California | 06         | 23420       | 019         | 0081.00      | 50% - <80%       | 80%-120%       | Middle                | 80.2001 %             |
| California | 06         | 23420       | 019         | 0082.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.9435 %             |
| California | 06         | 23420       | 019         | 0083.01      | 80% - 100%       | <50%           | Low                   | 41.4345 %             |
| California | 06         | 23420       | 019         | 0083.03      | 80% - 100%       | 50%-80%        | Moderate              | 68.6395 %             |
| California | 06         | 23420       | 019         | 0083.04      | 80% - 100%       | 50%-80%        | Moderate              | 59.7148 %             |
| California | 06         | 23420       | 019         | 0084.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.1429 %             |
| California | 06         | 23420       | 019         | 0084.03      | 80% - 100%       | 80%-120%       | Middle                | 81.2621 %             |
| California | 06         | 23420       | 019         | 0084.04      | 80% - 100%       | <50%           | Low                   | 41.8030 %             |
| California | 06         | 23420       | 019         | 0084.05      | 80% - 100%       | 50%-80%        | Moderate              | 61.6465 %             |
| California | 06         | 23420       | 019         | 0085.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.2936 %             |
| California | 06         | 23420       | 019         | 0085.03      | 80% - 100%       | 50%-80%        | Moderate              | 54.2429 %             |
| California | 06         | 23420       | 019         | 0085.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.0111 %             |
| California | 06         | 23420       | 019         | 0086.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.1712 %             |
| California | 06         | 12540       | 029         | 0001.02      | 20% - <50%       | 80%-120%       | Middle                | 81.3233 %             |
| California | 06         | 12540       | 029         | 0001.03      | 20% - <50%       | <50%           | Low                   | 49.1841 %             |
| California | 06         | 12540       | 029         | 0001.04      | 20% - <50%       | 80%-120%       | Middle                | 81.1316 %             |
| California | 06         | 12540       | 029         | 0001.05      | 20% - <50%       | 80%-120%       | Middle                | 97.5542 %             |
| California | 06         | 12540       | 029         | 0001.06      | 20% - <50%       | 80%-120%       | Middle                | 107.3619 %            |
| California | 06         | 12540       | 029         | 0002.01      | 20% - <50%       | 50%-80%        | Moderate              | 60.0517 %             |
| California | 06         | 12540       | 029         | 0002.02      | 20% - <50%       | 80%-120%       | Middle                | 96.9251 %             |
| California | 06         | 12540       | 029         | 0003.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.7190 %             |
| California | 06         | 12540       | 029         | 0004.00      | 50% - <80%       | <50%           | Low                   | 37.7547 %             |
| California | 06         | 12540       | 029         | 0005.04      | 20% - <50%       | 80%-120%       | Middle                | 95.4475 %             |
| California | 06         | 12540       | 029         | 0005.05      | 20% - <50%       | >120%          | Upper                 | 135.2041 %            |
| California | 06         | 12540       | 029         | 0005.06      | 20% - <50%       | >120%          | Upper                 | 123.6304 %            |
| California | 06         | 12540       | 029         | 0005.07      | 20% - <50%       | >120%          | Upper                 | 150.7617 %            |
| California | 06         | 12540       | 029         | 0005.08      | 20% - <50%       | >120%          | Upper                 | 169.1271 %            |
| California | 06         | 12540       | 029         | 0005.09      | 20% - <50%       | >120%          | Upper                 | 222.7196 %            |
| California | 06         | 12540       | 029         | 0005.10      | 20% - <50%       | >120%          | Upper                 | 209.6340 %            |
| California | 06         | 12540       | 029         | 0006.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0006.02      | 80% - 100%       | <50%           | Low                   | 21.9906 %             |
| California | 06         | 12540       | 029         | 0006.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0007.01      | 50% - <80%       | 80%-120%       | Middle                | 89.9744 %             |
| California | 06         | 12540       | 029         | 0007.02      | 50% - <80%       | 80%-120%       | Middle                | 111.0264 %            |
| California | 06         | 12540       | 029         | 0008.00      | 50% - <80%       | 80%-120%       | Middle                | 98.1881 %             |
| California | 06         | 12540       | 029         | 0009.02      | 50% - <80%       | 50%-80%        | Moderate              | 72.3183 %             |
| California | 06         | 12540       | 029         | 0009.03      | 50% - <80%       | 80%-120%       | Middle                | 117.1712 %            |
| California | 06         | 12540       | 029         | 0009.04      | 50% - <80%       | 80%-120%       | Middle                | 86.0035 %             |
| California | 06         | 12540       | 029         | 0009.05      | 80% - 100%       | >120%          | Upper                 | 123.6452 %            |
| California | 06         | 12540       | 029         | 0009.06      | 80% - 100%       | 80%-120%       | Middle                | 90.0989 %             |
| California | 06         | 12540       | 029         | 0009.07      | 80% - 100%       | 50%-80%        | Moderate              | 71.4337 %             |
| California | 06         | 12540       | 029         | 0009.08      | 50% - <80%       | >120%          | Upper                 | 168.1246 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 12540       | 029         | 0009.09      | 50% - <80%       | >120%          | Upper                 | 192.9968 %            |
| California | 06         | 12540       | 029         | 0009.11      | 50% - <80%       | 50%-80%        | Moderate              | 65.0268 %             |
| California | 06         | 12540       | 029         | 0009.12      | 50% - <80%       | 80%-120%       | Middle                | 98.6911 %             |
| California | 06         | 12540       | 029         | 0009.13      | 50% - <80%       | >120%          | Upper                 | 181.8737 %            |
| California | 06         | 12540       | 029         | 0009.14      | 50% - <80%       | >120%          | Upper                 | 147.4903 %            |
| California | 06         | 12540       | 029         | 0010.01      | 50% - <80%       | >120%          | Upper                 | 153.1796 %            |
| California | 06         | 12540       | 029         | 0010.02      | 80% - 100%       | 80%-120%       | Middle                | 86.4917 %             |
| California | 06         | 12540       | 029         | 0010.03      | 80% - 100%       | 50%-80%        | Moderate              | 77.4687 %             |
| California | 06         | 12540       | 029         | 0011.01      | 80% - 100%       | <50%           | Low                   | 43.2737 %             |
| California | 06         | 12540       | 029         | 0011.04      | 80% - 100%       | 50%-80%        | Moderate              | 55.2879 %             |
| California | 06         | 12540       | 029         | 0011.05      | 80% - 100%       | 80%-120%       | Middle                | 82.2914 %             |
| California | 06         | 12540       | 029         | 0011.06      | 80% - 100%       | <50%           | Low                   | 48.2258 %             |
| California | 06         | 12540       | 029         | 0011.07      | 80% - 100%       | 50%-80%        | Moderate              | 75.6323 %             |
| California | 06         | 12540       | 029         | 0012.01      | 80% - 100%       | 80%-120%       | Middle                | 82.1178 %             |
| California | 06         | 12540       | 029         | 0012.02      | 80% - 100%       | <50%           | Low                   | 45.8734 %             |
| California | 06         | 12540       | 029         | 0013.01      | 80% - 100%       | <50%           | Low                   | 46.5238 %             |
| California | 06         | 12540       | 029         | 0013.02      | 80% - 100%       | <50%           | Low                   | 34.1999 %             |
| California | 06         | 12540       | 029         | 0014.01      | 80% - 100%       | <50%           | Low                   | 45.7948 %             |
| California | 06         | 12540       | 029         | 0014.02      | 80% - 100%       | <50%           | Low                   | 41.2472 %             |
| California | 06         | 12540       | 029         | 0015.00      | 80% - 100%       | <50%           | Low                   | 47.3641 %             |
| California | 06         | 12540       | 029         | 0016.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0017.00      | 20% - <50%       | >120%          | Upper                 | 133.3857 %            |
| California | 06         | 12540       | 029         | 0018.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.3856 %             |
| California | 06         | 12540       | 029         | 0018.03      | 20% - <50%       | 80%-120%       | Middle                | 119.2254 %            |
| California | 06         | 12540       | 029         | 0018.04      | 50% - <80%       | 50%-80%        | Moderate              | 79.2297 %             |
| California | 06         | 12540       | 029         | 0019.01      | 50% - <80%       | 80%-120%       | Middle                | 88.8277 %             |
| California | 06         | 12540       | 029         | 0019.02      | 50% - <80%       | 80%-120%       | Middle                | 80.5173 %             |
| California | 06         | 12540       | 029         | 0020.01      | 80% - 100%       | <50%           | Low                   | 19.2893 %             |
| California | 06         | 12540       | 029         | 0020.02      | 80% - 100%       | <50%           | Low                   | 49.5445 %             |
| California | 06         | 12540       | 029         | 0021.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.2548 %             |
| California | 06         | 12540       | 029         | 0022.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.8650 %             |
| California | 06         | 12540       | 029         | 0022.02      | 80% - 100%       | <50%           | Low                   | 46.2191 %             |
| California | 06         | 12540       | 029         | 0023.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.9717 %             |
| California | 06         | 12540       | 029         | 0023.03      | 80% - 100%       | 50%-80%        | Moderate              | 76.2892 %             |
| California | 06         | 12540       | 029         | 0023.04      | 80% - 100%       | 50%-80%        | Moderate              | 72.7540 %             |
| California | 06         | 12540       | 029         | 0023.05      | 80% - 100%       | 50%-80%        | Moderate              | 56.0890 %             |
| California | 06         | 12540       | 029         | 0024.01      | 80% - 100%       | 80%-120%       | Middle                | 104.2280 %            |
| California | 06         | 12540       | 029         | 0024.02      | 80% - 100%       | 80%-120%       | Middle                | 114.8564 %            |
| California | 06         | 12540       | 029         | 0024.03      | 80% - 100%       | <50%           | Low                   | 38.2789 %             |
| California | 06         | 12540       | 029         | 0025.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.9386 %             |
| California | 06         | 12540       | 029         | 0025.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.1866 %             |
| California | 06         | 12540       | 029         | 0025.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.7310 %             |
| California | 06         | 12540       | 029         | 0026.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.5812 %             |
| California | 06         | 12540       | 029         | 0027.01      | 80% - 100%       | 80%-120%       | Middle                | 82.1161 %             |

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| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 12540       | 029         | 0027.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.5265 %             |
| California | 06         | 12540       | 029         | 0028.04      | 20% - <50%       | >120%          | Upper                 | 134.8748 %            |
| California | 06         | 12540       | 029         | 0028.06      | 20% - <50%       | >120%          | Upper                 | 152.9929 %            |
| California | 06         | 12540       | 029         | 0028.07      | 20% - <50%       | >120%          | Upper                 | 221.4976 %            |
| California | 06         | 12540       | 029         | 0028.11      | 20% - <50%       | >120%          | Upper                 | 218.5931 %            |
| California | 06         | 12540       | 029         | 0028.13      | 50% - <80%       | 50%-80%        | Moderate              | 60.0665 %             |
| California | 06         | 12540       | 029         | 0028.14      | 50% - <80%       | 50%-80%        | Moderate              | 76.1745 %             |
| California | 06         | 12540       | 029         | 0028.15      | 50% - <80%       | 50%-80%        | Moderate              | 76.2318 %             |
| California | 06         | 12540       | 029         | 0028.16      | 50% - <80%       | 80%-120%       | Middle                | 83.0777 %             |
| California | 06         | 12540       | 029         | 0028.17      | 50% - <80%       | 80%-120%       | Middle                | 82.5912 %             |
| California | 06         | 12540       | 029         | 0028.18      | 50% - <80%       | >120%          | Upper                 | 144.4761 %            |
| California | 06         | 12540       | 029         | 0028.19      | 50% - <80%       | 80%-120%       | Middle                | 114.1373 %            |
| California | 06         | 12540       | 029         | 0028.20      | 50% - <80%       | >120%          | Upper                 | 157.1948 %            |
| California | 06         | 12540       | 029         | 0028.21      | 50% - <80%       | >120%          | Upper                 | 130.8662 %            |
| California | 06         | 12540       | 029         | 0028.22      | 20% - <50%       | >120%          | Upper                 | 198.3274 %            |
| California | 06         | 12540       | 029         | 0028.23      | 50% - <80%       | 50%-80%        | Moderate              | 77.4621 %             |
| California | 06         | 12540       | 029         | 0028.24      | 80% - 100%       | 50%-80%        | Moderate              | 51.9199 %             |
| California | 06         | 12540       | 029         | 0028.25      | 50% - <80%       | 50%-80%        | Moderate              | 65.2709 %             |
| California | 06         | 12540       | 029         | 0029.01      | 80% - 100%       | 80%-120%       | Middle                | 94.2500 %             |
| California | 06         | 12540       | 029         | 0029.02      | 80% - 100%       | 80%-120%       | Middle                | 84.1933 %             |
| California | 06         | 12540       | 029         | 0030.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.8353 %             |
| California | 06         | 12540       | 029         | 0030.02      | 80% - 100%       | <50%           | Low                   | 47.4297 %             |
| California | 06         | 12540       | 029         | 0031.03      | 80% - 100%       | 80%-120%       | Middle                | 80.2322 %             |
| California | 06         | 12540       | 029         | 0031.12      | 50% - <80%       | 80%-120%       | Middle                | 104.1969 %            |
| California | 06         | 12540       | 029         | 0031.13      | 80% - 100%       | 80%-120%       | Middle                | 83.1072 %             |
| California | 06         | 12540       | 029         | 0031.24      | 50% - <80%       | >120%          | Upper                 | 143.8699 %            |
| California | 06         | 12540       | 029         | 0031.25      | 80% - 100%       | 80%-120%       | Middle                | 102.9437 %            |
| California | 06         | 12540       | 029         | 0031.26      | 80% - 100%       | 50%-80%        | Moderate              | 60.1566 %             |
| California | 06         | 12540       | 029         | 0031.27      | 80% - 100%       | 50%-80%        | Moderate              | 61.9258 %             |
| California | 06         | 12540       | 029         | 0031.28      | 80% - 100%       | 80%-120%       | Middle                | 85.0632 %             |
| California | 06         | 12540       | 029         | 0031.29      | 50% - <80%       | 80%-120%       | Middle                | 91.2079 %             |
| California | 06         | 12540       | 029         | 0031.30      | 50% - <80%       | >120%          | Upper                 | 202.2459 %            |
| California | 06         | 12540       | 029         | 0031.31      | 50% - <80%       | 80%-120%       | Middle                | 100.7863 %            |
| California | 06         | 12540       | 029         | 0031.32      | 80% - 100%       | 80%-120%       | Middle                | 94.3565 %             |
| California | 06         | 12540       | 029         | 0031.33      | 50% - <80%       | >120%          | Upper                 | 143.5489 %            |
| California | 06         | 12540       | 029         | 0031.34      | 50% - <80%       | 80%-120%       | Middle                | 118.4604 %            |
| California | 06         | 12540       | 029         | 0031.35      | 50% - <80%       | >120%          | Upper                 | 186.0297 %            |
| California | 06         | 12540       | 029         | 0031.36      | 80% - 100%       | 80%-120%       | Middle                | 88.4231 %             |
| California | 06         | 12540       | 029         | 0031.37      | 80% - 100%       | 50%-80%        | Moderate              | 78.6514 %             |
| California | 06         | 12540       | 029         | 0032.03      | 20% - <50%       | >120%          | Upper                 | 165.5232 %            |
| California | 06         | 12540       | 029         | 0032.07      | 80% - 100%       | 80%-120%       | Middle                | 90.2775 %             |
| California | 06         | 12540       | 029         | 0032.08      | 80% - 100%       | 80%-120%       | Middle                | 91.2833 %             |
| California | 06         | 12540       | 029         | 0032.09      | 80% - 100%       | >120%          | Upper                 | 122.1102 %            |
| California | 06         | 12540       | 029         | 0032.10      | 80% - 100%       | 80%-120%       | Middle                | 112.2550 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 12540       | 029         | 0032.11      | 80% - 100%       | 80%-120%       | Middle                | 109.5947 %            |
| California | 06         | 12540       | 029         | 0032.12      | 50% - <80%       | >120%          | Upper                 | 269.7513 %            |
| California | 06         | 12540       | 029         | 0032.13      | 50% - <80%       | >120%          | Upper                 | 164.4010 %            |
| California | 06         | 12540       | 029         | 0032.14      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0032.15      | 50% - <80%       | 80%-120%       | Middle                | 97.6656 %             |
| California | 06         | 12540       | 029         | 0032.16      | 80% - 100%       | >120%          | Upper                 | 134.2752 %            |
| California | 06         | 12540       | 029         | 0032.17      | 80% - 100%       | >120%          | Upper                 | 137.4565 %            |
| California | 06         | 12540       | 029         | 0032.18      | 80% - 100%       | >120%          | Upper                 | 139.5943 %            |
| California | 06         | 12540       | 029         | 0032.19      | 80% - 100%       | >120%          | Upper                 | 174.5773 %            |
| California | 06         | 12540       | 029         | 0032.20      | 50% - <80%       | >120%          | Upper                 | 179.7375 %            |
| California | 06         | 12540       | 029         | 0032.21      | 50% - <80%       | >120%          | Upper                 | 146.1798 %            |
| California | 06         | 12540       | 029         | 0032.22      | 20% - <50%       | 80%-120%       | Middle                | 92.1466 %             |
| California | 06         | 12540       | 029         | 0033.03      | 20% - <50%       | 50%-80%        | Moderate              | 72.9391 %             |
| California | 06         | 12540       | 029         | 0033.04      | 50% - <80%       | 80%-120%       | Middle                | 113.0790 %            |
| California | 06         | 12540       | 029         | 0033.05      | 20% - <50%       | 80%-120%       | Middle                | 89.9285 %             |
| California | 06         | 12540       | 029         | 0033.07      | 20% - <50%       | 80%-120%       | Middle                | 90.4020 %             |
| California | 06         | 12540       | 029         | 0033.08      | 20% - <50%       | 80%-120%       | Middle                | 98.4339 %             |
| California | 06         | 12540       | 029         | 0034.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.1879 %             |
| California | 06         | 12540       | 029         | 0035.00      | 20% - <50%       | 80%-120%       | Middle                | 99.1186 %             |
| California | 06         | 12540       | 029         | 0036.00      | 50% - <80%       | 50%-80%        | Moderate              | 51.7970 %             |
| California | 06         | 12540       | 029         | 0038.06      | 20% - <50%       | >120%          | Upper                 | 209.4112 %            |
| California | 06         | 12540       | 029         | 0038.07      | 20% - <50%       | >120%          | Upper                 | 150.1654 %            |
| California | 06         | 12540       | 029         | 0038.08      | 20% - <50%       | >120%          | Upper                 | 129.7195 %            |
| California | 06         | 12540       | 029         | 0038.10      | 20% - <50%       | >120%          | Upper                 | 222.1758 %            |
| California | 06         | 12540       | 029         | 0038.11      | 20% - <50%       | 80%-120%       | Middle                | 105.2011 %            |
| California | 06         | 12540       | 029         | 0038.12      | 20% - <50%       | >120%          | Upper                 | 143.0902 %            |
| California | 06         | 12540       | 029         | 0038.14      | 20% - <50%       | >120%          | Upper                 | 187.6433 %            |
| California | 06         | 12540       | 029         | 0038.15      | 50% - <80%       | >120%          | Upper                 | 188.8129 %            |
| California | 06         | 12540       | 029         | 0038.16      | 20% - <50%       | 80%-120%       | Middle                | 110.1860 %            |
| California | 06         | 12540       | 029         | 0038.17      | 20% - <50%       | >120%          | Upper                 | 178.5335 %            |
| California | 06         | 12540       | 029         | 0038.18      | 20% - <50%       | >120%          | Upper                 | 146.6778 %            |
| California | 06         | 12540       | 029         | 0038.19      | 20% - <50%       | >120%          | Upper                 | 200.2358 %            |
| California | 06         | 12540       | 029         | 0038.20      | 20% - <50%       | >120%          | Upper                 | 227.4523 %            |
| California | 06         | 12540       | 029         | 0038.21      | 20% - <50%       | >120%          | Upper                 | 216.8665 %            |
| California | 06         | 12540       | 029         | 0038.22      | 20% - <50%       | >120%          | Upper                 | 206.4428 %            |
| California | 06         | 12540       | 029         | 0038.23      | 20% - <50%       | >120%          | Upper                 | 208.9541 %            |
| California | 06         | 12540       | 029         | 0038.24      | 20% - <50%       | >120%          | Upper                 | 127.8192 %            |
| California | 06         | 12540       | 029         | 0038.25      | 20% - <50%       | >120%          | Upper                 | 214.4698 %            |
| California | 06         | 12540       | 029         | 0038.26      | 20% - <50%       | >120%          | Upper                 | 232.9991 %            |
| California | 06         | 12540       | 029         | 0038.27      | 20% - <50%       | >120%          | Upper                 | 212.9283 %            |
| California | 06         | 12540       | 029         | 0039.00      | 50% - <80%       | 80%-120%       | Middle                | 102.1689 %            |
| California | 06         | 12540       | 029         | 0040.01      | 80% - 100%       | 80%-120%       | Middle                | 101.4432 %            |
| California | 06         | 12540       | 029         | 0040.02      | 80% - 100%       | 80%-120%       | Middle                | 99.7641 %             |
| California | 06         | 12540       | 029         | 0041.01      | 50% - <80%       | 80%-120%       | Middle                | 87.3943 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 12540       | 029         | 0041.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.2297 %             |
| California | 06         | 12540       | 029         | 0043.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0043.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.7300 %             |
| California | 06         | 12540       | 029         | 0043.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.6358 %             |
| California | 06         | 12540       | 029         | 0043.05      | 80% - 100%       | >120%          | Upper                 | 162.0241 %            |
| California | 06         | 12540       | 029         | 0044.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.2339 %             |
| California | 06         | 12540       | 029         | 0044.03      | 80% - 100%       | 80%-120%       | Middle                | 98.8516 %             |
| California | 06         | 12540       | 029         | 0044.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.3044 %             |
| California | 06         | 12540       | 029         | 0045.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.4835 %             |
| California | 06         | 12540       | 029         | 0046.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0046.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0046.05      | 80% - 100%       | >120%          | Upper                 | 137.1699 %            |
| California | 06         | 12540       | 029         | 0046.06      | 80% - 100%       | 50%-80%        | Moderate              | 73.6272 %             |
| California | 06         | 12540       | 029         | 0046.07      | 80% - 100%       | 80%-120%       | Middle                | 100.5553 %            |
| California | 06         | 12540       | 029         | 0047.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.8367 %             |
| California | 06         | 12540       | 029         | 0047.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.4058 %             |
| California | 06         | 12540       | 029         | 0047.04      | 80% - 100%       | 50%-80%        | Moderate              | 67.7003 %             |
| California | 06         | 12540       | 029         | 0048.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.3088 %             |
| California | 06         | 12540       | 029         | 0048.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.9133 %             |
| California | 06         | 12540       | 029         | 0049.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.3032 %             |
| California | 06         | 12540       | 029         | 0049.03      | 80% - 100%       | 80%-120%       | Middle                | 89.3847 %             |
| California | 06         | 12540       | 029         | 0049.04      | 80% - 100%       | 80%-120%       | Middle                | 106.7082 %            |
| California | 06         | 12540       | 029         | 0050.03      | 80% - 100%       | 50%-80%        | Moderate              | 74.4348 %             |
| California | 06         | 12540       | 029         | 0050.05      | 80% - 100%       | 50%-80%        | Moderate              | 74.8918 %             |
| California | 06         | 12540       | 029         | 0050.06      | 80% - 100%       | >120%          | Upper                 | 141.8452 %            |
| California | 06         | 12540       | 029         | 0051.03      | 20% - <50%       | 50%-80%        | Moderate              | 76.5415 %             |
| California | 06         | 12540       | 029         | 0051.04      | 20% - <50%       | >120%          | Upper                 | 197.1938 %            |
| California | 06         | 12540       | 029         | 0052.03      | 20% - <50%       | 50%-80%        | Moderate              | 62.6973 %             |
| California | 06         | 12540       | 029         | 0052.05      | 20% - <50%       | <50%           | Low                   | 43.2999 %             |
| California | 06         | 12540       | 029         | 0052.06      | 10% - <20%       | 50%-80%        | Moderate              | 71.9693 %             |
| California | 06         | 12540       | 029         | 0052.07      | 20% - <50%       | 80%-120%       | Middle                | 90.4904 %             |
| California | 06         | 12540       | 029         | 0052.08      | 10% - <20%       | 50%-80%        | Moderate              | 51.6250 %             |
| California | 06         | 12540       | 029         | 0053.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.7686 %             |
| California | 06         | 12540       | 029         | 0054.02      | 20% - <50%       | >120%          | Upper                 | 160.0763 %            |
| California | 06         | 12540       | 029         | 0054.05      | 20% - <50%       | 80%-120%       | Middle                | 88.7638 %             |
| California | 06         | 12540       | 029         | 0054.06      | 20% - <50%       | >120%          | Upper                 | 168.5702 %            |
| California | 06         | 12540       | 029         | 0054.07      | 20% - <50%       | 80%-120%       | Middle                | 91.8353 %             |
| California | 06         | 12540       | 029         | 0054.08      | 20% - <50%       | >120%          | Upper                 | 184.5210 %            |
| California | 06         | 12540       | 029         | 0054.09      | 20% - <50%       | >120%          | Upper                 | 158.6396 %            |
| California | 06         | 12540       | 029         | 0054.10      | 20% - <50%       | 80%-120%       | Middle                | 81.4985 %             |
| California | 06         | 12540       | 029         | 0055.08      | 50% - <80%       | 80%-120%       | Middle                | 101.4546 %            |
| California | 06         | 12540       | 029         | 0055.09      | 20% - <50%       | >120%          | Upper                 | 162.3419 %            |
| California | 06         | 12540       | 029         | 0055.10      | 20% - <50%       | >120%          | Upper                 | 129.6081 %            |
| California | 06         | 12540       | 029         | 0055.11      | 50% - <80%       | 80%-120%       | Middle                | 86.7947 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 12540       | 029         | 0055.12      | 50% - <80%       | >120%          | Upper                 | 148.1177 %            |
| California | 06         | 12540       | 029         | 0055.13      | 50% - <80%       | >120%          | Upper                 | 145.0543 %            |
| California | 06         | 12540       | 029         | 0055.14      | 20% - <50%       | >120%          | Upper                 | 145.1592 %            |
| California | 06         | 12540       | 029         | 0056.00      | 20% - <50%       | 80%-120%       | Middle                | 100.3374 %            |
| California | 06         | 12540       | 029         | 0057.00      | 20% - <50%       | 80%-120%       | Middle                | 118.0214 %            |
| California | 06         | 12540       | 029         | 0058.03      | 50% - <80%       | 80%-120%       | Middle                | 80.2322 %             |
| California | 06         | 12540       | 029         | 0058.04      | 50% - <80%       | 50%-80%        | Moderate              | 76.5972 %             |
| California | 06         | 12540       | 029         | 0058.05      | 50% - <80%       | >120%          | Upper                 | 148.7992 %            |
| California | 06         | 12540       | 029         | 0058.06      | 50% - <80%       | >120%          | Upper                 | 191.6060 %            |
| California | 06         | 12540       | 029         | 0059.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.5377 %             |
| California | 06         | 12540       | 029         | 0060.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 12540       | 029         | 0060.03      | 20% - <50%       | 80%-120%       | Middle                | 98.8434 %             |
| California | 06         | 12540       | 029         | 0060.04      | 20% - <50%       | 80%-120%       | Middle                | 91.5618 %             |
| California | 06         | 12540       | 029         | 0060.06      | 20% - <50%       | >120%          | Upper                 | 183.5037 %            |
| California | 06         | 12540       | 029         | 0060.09      | 20% - <50%       | >120%          | Upper                 | 155.1061 %            |
| California | 06         | 12540       | 029         | 0060.10      | 20% - <50%       | >120%          | Upper                 | 164.7467 %            |
| California | 06         | 12540       | 029         | 0060.11      | 20% - <50%       | >120%          | Upper                 | 147.4346 %            |
| California | 06         | 12540       | 029         | 0060.12      | 20% - <50%       | >120%          | Upper                 | 169.6563 %            |
| California | 06         | 12540       | 029         | 0061.01      | 20% - <50%       | 80%-120%       | Middle                | 100.8747 %            |
| California | 06         | 12540       | 029         | 0061.02      | 20% - <50%       | >120%          | Upper                 | 164.4584 %            |
| California | 06         | 12540       | 029         | 0062.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.1169 %             |
| California | 06         | 12540       | 029         | 0062.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.5340 %             |
| California | 06         | 12540       | 029         | 0063.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.0612 %             |
| California | 06         | 12540       | 029         | 0063.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.1440 %             |
| California | 06         | 12540       | 029         | 0063.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.0156 %             |
| California | 06         | 12540       | 029         | 0064.03      | 80% - 100%       | 50%-80%        | Moderate              | 72.6819 %             |
| California | 06         | 12540       | 029         | 0064.04      | 80% - 100%       | <50%           | Low                   | 43.1967 %             |
| California | 06         | 12540       | 029         | 0064.05      | 80% - 100%       | 50%-80%        | Moderate              | 78.7235 %             |
| California | 06         | 12540       | 029         | 0064.06      | 80% - 100%       | <50%           | Low                   | 47.2839 %             |
| California | 06         | 12540       | 029         | 0065.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.3016 %             |
| California | 06         | 12540       | 029         | 0066.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.4031 %             |
| California | 06         | 31084       | 037         | 1011.10      | 20% - <50%       | 80%-120%       | Middle                | 102.4951 %            |
| California | 06         | 31084       | 037         | 1011.22      | 20% - <50%       | >120%          | Upper                 | 129.5578 %            |
| California | 06         | 31084       | 037         | 1012.20      | 20% - <50%       | 50%-80%        | Moderate              | 73.9631 %             |
| California | 06         | 31084       | 037         | 1012.21      | 20% - <50%       | 50%-80%        | Moderate              | 61.2435 %             |
| California | 06         | 31084       | 037         | 1012.22      | 20% - <50%       | <50%           | Low                   | 36.7780 %             |
| California | 06         | 31084       | 037         | 1013.00      | 20% - <50%       | >120%          | Upper                 | 133.4561 %            |
| California | 06         | 31084       | 037         | 1014.00      | 20% - <50%       | >120%          | Upper                 | 132.3667 %            |
| California | 06         | 31084       | 037         | 1021.03      | 20% - <50%       | 80%-120%       | Middle                | 85.9095 %             |
| California | 06         | 31084       | 037         | 1021.04      | 20% - <50%       | >120%          | Upper                 | 136.6921 %            |
| California | 06         | 31084       | 037         | 1021.05      | 50% - <80%       | 80%-120%       | Middle                | 110.4996 %            |
| California | 06         | 31084       | 037         | 1021.07      | 20% - <50%       | 80%-120%       | Middle                | 104.8968 %            |
| California | 06         | 31084       | 037         | 1031.01      | 20% - <50%       | >120%          | Upper                 | 153.0398 %            |
| California | 06         | 31084       | 037         | 1031.02      | 20% - <50%       | 80%-120%       | Middle                | 95.4978 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1032.01      | 20% - <50%       | >120%          | Upper                 | 126.2472 %            |
| California | 06         | 31084       | 037         | 1032.02      | 50% - <80%       | >120%          | Upper                 | 143.3382 %            |
| California | 06         | 31084       | 037         | 1033.00      | 20% - <50%       | >120%          | Upper                 | 167.4813 %            |
| California | 06         | 31084       | 037         | 1034.01      | 20% - <50%       | >120%          | Upper                 | 157.6565 %            |
| California | 06         | 31084       | 037         | 1034.02      | 20% - <50%       | >120%          | Upper                 | 153.0622 %            |
| California | 06         | 31084       | 037         | 1041.03      | 80% - 100%       | >120%          | Upper                 | 134.0177 %            |
| California | 06         | 31084       | 037         | 1041.05      | 80% - 100%       | 50%-80%        | Moderate              | 66.5151 %             |
| California | 06         | 31084       | 037         | 1041.08      | 80% - 100%       | 50%-80%        | Moderate              | 62.3977 %             |
| California | 06         | 31084       | 037         | 1041.24      | 50% - <80%       | 80%-120%       | Middle                | 99.9539 %             |
| California | 06         | 31084       | 037         | 1042.01      | 80% - 100%       | 80%-120%       | Middle                | 93.9415 %             |
| California | 06         | 31084       | 037         | 1042.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.7202 %             |
| California | 06         | 31084       | 037         | 1042.04      | 80% - 100%       | 50%-80%        | Moderate              | 70.0349 %             |
| California | 06         | 31084       | 037         | 1043.10      | 80% - 100%       | 80%-120%       | Middle                | 109.8322 %            |
| California | 06         | 31084       | 037         | 1043.21      | 80% - 100%       | 50%-80%        | Moderate              | 79.8124 %             |
| California | 06         | 31084       | 037         | 1043.22      | 80% - 100%       | 80%-120%       | Middle                | 83.5227 %             |
| California | 06         | 31084       | 037         | 1044.01      | 80% - 100%       | 80%-120%       | Middle                | 86.2831 %             |
| California | 06         | 31084       | 037         | 1044.03      | 80% - 100%       | 80%-120%       | Middle                | 85.4314 %             |
| California | 06         | 31084       | 037         | 1044.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.2541 %             |
| California | 06         | 31084       | 037         | 1045.00      | 80% - 100%       | 80%-120%       | Middle                | 85.5983 %             |
| California | 06         | 31084       | 037         | 1046.10      | 80% - 100%       | 50%-80%        | Moderate              | 67.7863 %             |
| California | 06         | 31084       | 037         | 1046.20      | 80% - 100%       | 80%-120%       | Middle                | 93.4061 %             |
| California | 06         | 31084       | 037         | 1047.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.3579 %             |
| California | 06         | 31084       | 037         | 1047.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.7220 %             |
| California | 06         | 31084       | 037         | 1047.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.1333 %             |
| California | 06         | 31084       | 037         | 1048.21      | 80% - 100%       | 50%-80%        | Moderate              | 75.5531 %             |
| California | 06         | 31084       | 037         | 1048.22      | 80% - 100%       | 50%-80%        | Moderate              | 75.8892 %             |
| California | 06         | 31084       | 037         | 1048.23      | 80% - 100%       | 80%-120%       | Middle                | 104.1635 %            |
| California | 06         | 31084       | 037         | 1048.24      | 80% - 100%       | 80%-120%       | Middle                | 93.1110 %             |
| California | 06         | 31084       | 037         | 1060.10      | 80% - 100%       | >120%          | Upper                 | 131.5101 %            |
| California | 06         | 31084       | 037         | 1060.20      | 80% - 100%       | 80%-120%       | Middle                | 108.5287 %            |
| California | 06         | 31084       | 037         | 1061.11      | 50% - <80%       | >120%          | Upper                 | 142.2326 %            |
| California | 06         | 31084       | 037         | 1061.12      | 80% - 100%       | >120%          | Upper                 | 123.3487 %            |
| California | 06         | 31084       | 037         | 1061.13      | 80% - 100%       | >120%          | Upper                 | 136.1791 %            |
| California | 06         | 31084       | 037         | 1061.14      | 80% - 100%       | 80%-120%       | Middle                | 84.6968 %             |
| California | 06         | 31084       | 037         | 1064.03      | 80% - 100%       | 80%-120%       | Middle                | 111.4869 %            |
| California | 06         | 31084       | 037         | 1064.05      | 80% - 100%       | 80%-120%       | Middle                | 82.0760 %             |
| California | 06         | 31084       | 037         | 1064.06      | 80% - 100%       | >120%          | Upper                 | 120.6158 %            |
| California | 06         | 31084       | 037         | 1064.07      | 80% - 100%       | 50%-80%        | Moderate              | 55.6395 %             |
| California | 06         | 31084       | 037         | 1064.08      | 80% - 100%       | 50%-80%        | Moderate              | 75.4099 %             |
| California | 06         | 31084       | 037         | 1065.10      | 80% - 100%       | >120%          | Upper                 | 135.5877 %            |
| California | 06         | 31084       | 037         | 1065.20      | 80% - 100%       | 80%-120%       | Middle                | 80.7450 %             |
| California | 06         | 31084       | 037         | 1066.03      | 20% - <50%       | >120%          | Upper                 | 161.0804 %            |
| California | 06         | 31084       | 037         | 1066.04      | 80% - 100%       | 80%-120%       | Middle                | 80.1822 %             |
| California | 06         | 31084       | 037         | 1066.41      | 20% - <50%       | >120%          | Upper                 | 159.3224 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1066.42      | 20% - <50%       | >120%          | Upper                 | 157.7175 %            |
| California | 06         | 31084       | 037         | 1066.43      | 20% - <50%       | >120%          | Upper                 | 235.0062 %            |
| California | 06         | 31084       | 037         | 1066.45      | 20% - <50%       | >120%          | Upper                 | 167.0107 %            |
| California | 06         | 31084       | 037         | 1066.46      | 50% - <80%       | >120%          | Upper                 | 153.5577 %            |
| California | 06         | 31084       | 037         | 1066.48      | 80% - 100%       | 80%-120%       | Middle                | 89.1554 %             |
| California | 06         | 31084       | 037         | 1066.49      | 80% - 100%       | >120%          | Upper                 | 125.9708 %            |
| California | 06         | 31084       | 037         | 1070.10      | 80% - 100%       | 80%-120%       | Middle                | 101.2326 %            |
| California | 06         | 31084       | 037         | 1070.20      | 80% - 100%       | 80%-120%       | Middle                | 96.2847 %             |
| California | 06         | 31084       | 037         | 1081.01      | 20% - <50%       | >120%          | Upper                 | 182.0137 %            |
| California | 06         | 31084       | 037         | 1081.02      | 50% - <80%       | >120%          | Upper                 | 138.9581 %            |
| California | 06         | 31084       | 037         | 1081.03      | 20% - <50%       | >120%          | Upper                 | 164.4745 %            |
| California | 06         | 31084       | 037         | 1081.04      | 20% - <50%       | >120%          | Upper                 | 196.9620 %            |
| California | 06         | 31084       | 037         | 1082.02      | 50% - <80%       | >120%          | Upper                 | 209.5857 %            |
| California | 06         | 31084       | 037         | 1082.03      | 50% - <80%       | >120%          | Upper                 | 178.7193 %            |
| California | 06         | 31084       | 037         | 1082.04      | 50% - <80%       | >120%          | Upper                 | 165.7743 %            |
| California | 06         | 31084       | 037         | 1091.00      | 50% - <80%       | 80%-120%       | Middle                | 118.1568 %            |
| California | 06         | 31084       | 037         | 1092.00      | 50% - <80%       | >120%          | Upper                 | 149.4478 %            |
| California | 06         | 31084       | 037         | 1093.00      | 50% - <80%       | >120%          | Upper                 | 124.9610 %            |
| California | 06         | 31084       | 037         | 1094.00      | 80% - 100%       | >120%          | Upper                 | 120.6158 %            |
| California | 06         | 31084       | 037         | 1095.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.7175 %             |
| California | 06         | 31084       | 037         | 1096.01      | 80% - 100%       | >120%          | Upper                 | 128.8967 %            |
| California | 06         | 31084       | 037         | 1096.03      | 80% - 100%       | 80%-120%       | Middle                | 87.1085 %             |
| California | 06         | 31084       | 037         | 1096.04      | 80% - 100%       | 80%-120%       | Middle                | 119.2151 %            |
| California | 06         | 31084       | 037         | 1097.00      | 50% - <80%       | >120%          | Upper                 | 144.9332 %            |
| California | 06         | 31084       | 037         | 1098.00      | 50% - <80%       | >120%          | Upper                 | 128.7025 %            |
| California | 06         | 31084       | 037         | 1111.00      | 50% - <80%       | >120%          | Upper                 | 140.3227 %            |
| California | 06         | 31084       | 037         | 1112.01      | 50% - <80%       | >120%          | Upper                 | 133.8085 %            |
| California | 06         | 31084       | 037         | 1112.02      | 50% - <80%       | >120%          | Upper                 | 179.2235 %            |
| California | 06         | 31084       | 037         | 1112.04      | 50% - <80%       | >120%          | Upper                 | 188.9575 %            |
| California | 06         | 31084       | 037         | 1112.05      | 50% - <80%       | 80%-120%       | Middle                | 111.1358 %            |
| California | 06         | 31084       | 037         | 1112.06      | 50% - <80%       | >120%          | Upper                 | 171.0410 %            |
| California | 06         | 31084       | 037         | 1113.02      | 50% - <80%       | 80%-120%       | Middle                | 102.7615 %            |
| California | 06         | 31084       | 037         | 1113.03      | 50% - <80%       | >120%          | Upper                 | 123.3898 %            |
| California | 06         | 31084       | 037         | 1113.04      | 50% - <80%       | 80%-120%       | Middle                | 81.1322 %             |
| California | 06         | 31084       | 037         | 1114.01      | 50% - <80%       | >120%          | Upper                 | 144.7613 %            |
| California | 06         | 31084       | 037         | 1114.02      | 50% - <80%       | 50%-80%        | Moderate              | 61.3730 %             |
| California | 06         | 31084       | 037         | 1131.01      | 50% - <80%       | >120%          | Upper                 | 137.7690 %            |
| California | 06         | 31084       | 037         | 1131.02      | 20% - <50%       | >120%          | Upper                 | 212.9586 %            |
| California | 06         | 31084       | 037         | 1132.11      | 20% - <50%       | >120%          | Upper                 | 127.9380 %            |
| California | 06         | 31084       | 037         | 1132.12      | 50% - <80%       | >120%          | Upper                 | 149.9831 %            |
| California | 06         | 31084       | 037         | 1132.13      | 50% - <80%       | >120%          | Upper                 | 150.9145 %            |
| California | 06         | 31084       | 037         | 1132.31      | 20% - <50%       | >120%          | Upper                 | 167.2348 %            |
| California | 06         | 31084       | 037         | 1132.32      | 20% - <50%       | >120%          | Upper                 | 157.2419 %            |
| California | 06         | 31084       | 037         | 1132.34      | 50% - <80%       | 80%-120%       | Middle                | 103.9232 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1132.35      | 20% - <50%       | >120%          | Upper                 | 163.4149 %            |
| California | 06         | 31084       | 037         | 1132.37      | 50% - <80%       | >120%          | Upper                 | 205.7472 %            |
| California | 06         | 31084       | 037         | 1132.38      | 80% - 100%       | 50%-80%        | Moderate              | 65.7905 %             |
| California | 06         | 31084       | 037         | 1132.39      | 50% - <80%       | 50%-80%        | Moderate              | 61.6631 %             |
| California | 06         | 31084       | 037         | 1133.01      | 50% - <80%       | >120%          | Upper                 | 184.5674 %            |
| California | 06         | 31084       | 037         | 1133.03      | 50% - <80%       | 80%-120%       | Middle                | 115.6878 %            |
| California | 06         | 31084       | 037         | 1133.22      | 50% - <80%       | >120%          | Upper                 | 123.6176 %            |
| California | 06         | 31084       | 037         | 1133.23      | 50% - <80%       | 80%-120%       | Middle                | 93.0836 %             |
| California | 06         | 31084       | 037         | 1133.24      | 50% - <80%       | 80%-120%       | Middle                | 108.1738 %            |
| California | 06         | 31084       | 037         | 1134.23      | 50% - <80%       | 80%-120%       | Middle                | 112.6585 %            |
| California | 06         | 31084       | 037         | 1134.24      | 50% - <80%       | >120%          | Upper                 | 162.2707 %            |
| California | 06         | 31084       | 037         | 1134.25      | 80% - 100%       | 50%-80%        | Moderate              | 67.8449 %             |
| California | 06         | 31084       | 037         | 1134.26      | 50% - <80%       | 80%-120%       | Middle                | 95.1355 %             |
| California | 06         | 31084       | 037         | 1134.27      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1134.28      | 50% - <80%       | >120%          | Upper                 | 135.5105 %            |
| California | 06         | 31084       | 037         | 1151.01      | 20% - <50%       | >120%          | Upper                 | 188.8678 %            |
| California | 06         | 31084       | 037         | 1151.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1151.04      | 50% - <80%       | >120%          | Upper                 | 147.3324 %            |
| California | 06         | 31084       | 037         | 1152.02      | 50% - <80%       | 80%-120%       | Middle                | 100.1606 %            |
| California | 06         | 31084       | 037         | 1152.03      | 50% - <80%       | 80%-120%       | Middle                | 97.6916 %             |
| California | 06         | 31084       | 037         | 1152.04      | 50% - <80%       | 80%-120%       | Middle                | 83.0048 %             |
| California | 06         | 31084       | 037         | 1153.01      | 50% - <80%       | >120%          | Upper                 | 162.7824 %            |
| California | 06         | 31084       | 037         | 1153.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.4413 %             |
| California | 06         | 31084       | 037         | 1154.01      | 50% - <80%       | 80%-120%       | Middle                | 83.5227 %             |
| California | 06         | 31084       | 037         | 1154.03      | 50% - <80%       | 50%-80%        | Moderate              | 74.4263 %             |
| California | 06         | 31084       | 037         | 1154.04      | 80% - 100%       | 80%-120%       | Middle                | 83.9124 %             |
| California | 06         | 31084       | 037         | 1171.01      | 80% - 100%       | >120%          | Upper                 | 122.0526 %            |
| California | 06         | 31084       | 037         | 1171.02      | 50% - <80%       | 80%-120%       | Middle                | 101.7978 %            |
| California | 06         | 31084       | 037         | 1172.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.5994 %             |
| California | 06         | 31084       | 037         | 1172.02      | 50% - <80%       | >120%          | Upper                 | 148.0745 %            |
| California | 06         | 31084       | 037         | 1173.01      | 50% - <80%       | >120%          | Upper                 | 154.3359 %            |
| California | 06         | 31084       | 037         | 1173.02      | 50% - <80%       | >120%          | Upper                 | 144.7389 %            |
| California | 06         | 31084       | 037         | 1173.03      | 50% - <80%       | 80%-120%       | Middle                | 117.3923 %            |
| California | 06         | 31084       | 037         | 1174.04      | 50% - <80%       | >120%          | Upper                 | 139.7587 %            |
| California | 06         | 31084       | 037         | 1174.05      | 80% - 100%       | <50%           | Low                   | 43.1477 %             |
| California | 06         | 31084       | 037         | 1174.07      | 80% - 100%       | <50%           | Low                   | 49.9072 %             |
| California | 06         | 31084       | 037         | 1174.08      | 80% - 100%       | <50%           | Low                   | 45.2631 %             |
| California | 06         | 31084       | 037         | 1175.10      | 80% - 100%       | <50%           | Low                   | 49.4652 %             |
| California | 06         | 31084       | 037         | 1175.20      | 80% - 100%       | 50%-80%        | Moderate              | 57.2929 %             |
| California | 06         | 31084       | 037         | 1175.30      | 80% - 100%       | 50%-80%        | Moderate              | 61.2771 %             |
| California | 06         | 31084       | 037         | 1190.01      | 80% - 100%       | 80%-120%       | Middle                | 109.4762 %            |
| California | 06         | 31084       | 037         | 1190.03      | 80% - 100%       | 80%-120%       | Middle                | 118.6274 %            |
| California | 06         | 31084       | 037         | 1190.04      | 80% - 100%       | 80%-120%       | Middle                | 117.5442 %            |
| California | 06         | 31084       | 037         | 1192.01      | 80% - 100%       | 80%-120%       | Middle                | 112.8129 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1192.02      | 80% - 100%       | 80%-120%       | Middle                | 113.1877 %            |
| California | 06         | 31084       | 037         | 1193.10      | 80% - 100%       | 80%-120%       | Middle                | 88.0834 %             |
| California | 06         | 31084       | 037         | 1193.20      | 80% - 100%       | 50%-80%        | Moderate              | 67.8112 %             |
| California | 06         | 31084       | 037         | 1193.40      | 80% - 100%       | <50%           | Low                   | 41.1992 %             |
| California | 06         | 31084       | 037         | 1193.41      | 80% - 100%       | 50%-80%        | Moderate              | 64.7347 %             |
| California | 06         | 31084       | 037         | 1193.42      | 80% - 100%       | 80%-120%       | Middle                | 80.1100 %             |
| California | 06         | 31084       | 037         | 1194.00      | 80% - 100%       | 80%-120%       | Middle                | 104.8881 %            |
| California | 06         | 31084       | 037         | 1197.00      | 50% - <80%       | >120%          | Upper                 | 123.0162 %            |
| California | 06         | 31084       | 037         | 1198.01      | 80% - 100%       | >120%          | Upper                 | 123.0984 %            |
| California | 06         | 31084       | 037         | 1198.02      | 80% - 100%       | 80%-120%       | Middle                | 89.9137 %             |
| California | 06         | 31084       | 037         | 1199.00      | 80% - 100%       | 80%-120%       | Middle                | 95.5053 %             |
| California | 06         | 31084       | 037         | 1200.10      | 80% - 100%       | 50%-80%        | Moderate              | 67.6656 %             |
| California | 06         | 31084       | 037         | 1200.20      | 80% - 100%       | <50%           | Low                   | 35.5229 %             |
| California | 06         | 31084       | 037         | 1200.30      | 80% - 100%       | <50%           | Low                   | 49.4440 %             |
| California | 06         | 31084       | 037         | 1201.03      | 80% - 100%       | <50%           | Low                   | 37.3519 %             |
| California | 06         | 31084       | 037         | 1201.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.3961 %             |
| California | 06         | 31084       | 037         | 1201.05      | 80% - 100%       | 50%-80%        | Moderate              | 52.6725 %             |
| California | 06         | 31084       | 037         | 1201.06      | 80% - 100%       | <50%           | Low                   | 46.0350 %             |
| California | 06         | 31084       | 037         | 1201.07      | 80% - 100%       | 50%-80%        | Moderate              | 50.9892 %             |
| California | 06         | 31084       | 037         | 1201.08      | 80% - 100%       | <50%           | Low                   | 45.4200 %             |
| California | 06         | 31084       | 037         | 1203.00      | 80% - 100%       | 80%-120%       | Middle                | 93.6190 %             |
| California | 06         | 31084       | 037         | 1204.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.8461 %             |
| California | 06         | 31084       | 037         | 1210.10      | 50% - <80%       | 80%-120%       | Middle                | 111.3749 %            |
| California | 06         | 31084       | 037         | 1210.20      | 50% - <80%       | 80%-120%       | Middle                | 80.7774 %             |
| California | 06         | 31084       | 037         | 1211.01      | 50% - <80%       | 80%-120%       | Middle                | 89.0571 %             |
| California | 06         | 31084       | 037         | 1211.02      | 50% - <80%       | 80%-120%       | Middle                | 86.6877 %             |
| California | 06         | 31084       | 037         | 1212.10      | 80% - 100%       | 80%-120%       | Middle                | 116.4460 %            |
| California | 06         | 31084       | 037         | 1212.21      | 80% - 100%       | 80%-120%       | Middle                | 112.0559 %            |
| California | 06         | 31084       | 037         | 1212.22      | 80% - 100%       | 80%-120%       | Middle                | 84.9060 %             |
| California | 06         | 31084       | 037         | 1216.00      | 50% - <80%       | 80%-120%       | Middle                | 93.0687 %             |
| California | 06         | 31084       | 037         | 1218.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.9534 %             |
| California | 06         | 31084       | 037         | 1218.02      | 50% - <80%       | 80%-120%       | Middle                | 108.4515 %            |
| California | 06         | 31084       | 037         | 1219.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.6475 %             |
| California | 06         | 31084       | 037         | 1220.00      | 50% - <80%       | 80%-120%       | Middle                | 102.6943 %            |
| California | 06         | 31084       | 037         | 1221.20      | 80% - 100%       | 50%-80%        | Moderate              | 61.4614 %             |
| California | 06         | 31084       | 037         | 1221.21      | 80% - 100%       | 50%-80%        | Moderate              | 64.1993 %             |
| California | 06         | 31084       | 037         | 1221.22      | 80% - 100%       | 50%-80%        | Moderate              | 53.4345 %             |
| California | 06         | 31084       | 037         | 1222.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.7760 %             |
| California | 06         | 31084       | 037         | 1224.10      | 80% - 100%       | 50%-80%        | Moderate              | 58.1620 %             |
| California | 06         | 31084       | 037         | 1224.20      | 80% - 100%       | 50%-80%        | Moderate              | 79.7004 %             |
| California | 06         | 31084       | 037         | 1230.10      | 80% - 100%       | 50%-80%        | Moderate              | 64.2342 %             |
| California | 06         | 31084       | 037         | 1230.20      | 80% - 100%       | 50%-80%        | Moderate              | 78.3358 %             |
| California | 06         | 31084       | 037         | 1231.03      | 50% - <80%       | 50%-80%        | Moderate              | 74.6479 %             |
| California | 06         | 31084       | 037         | 1231.04      | 50% - <80%       | 80%-120%       | Middle                | 100.1817 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1232.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.9534 %             |
| California | 06         | 31084       | 037         | 1232.04      | 80% - 100%       | 50%-80%        | Moderate              | 79.9220 %             |
| California | 06         | 31084       | 037         | 1232.05      | 80% - 100%       | 50%-80%        | Moderate              | 63.1422 %             |
| California | 06         | 31084       | 037         | 1232.06      | 80% - 100%       | <50%           | Low                   | 48.9223 %             |
| California | 06         | 31084       | 037         | 1233.01      | 50% - <80%       | 80%-120%       | Middle                | 91.7315 %             |
| California | 06         | 31084       | 037         | 1233.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.3265 %             |
| California | 06         | 31084       | 037         | 1233.04      | 50% - <80%       | 50%-80%        | Moderate              | 62.9667 %             |
| California | 06         | 31084       | 037         | 1234.10      | 50% - <80%       | 50%-80%        | Moderate              | 72.2138 %             |
| California | 06         | 31084       | 037         | 1234.20      | 50% - <80%       | 50%-80%        | Moderate              | 71.3323 %             |
| California | 06         | 31084       | 037         | 1235.10      | 50% - <80%       | 50%-80%        | Moderate              | 66.3856 %             |
| California | 06         | 31084       | 037         | 1235.20      | 50% - <80%       | 50%-80%        | Moderate              | 55.1863 %             |
| California | 06         | 31084       | 037         | 1236.01      | 20% - <50%       | 80%-120%       | Middle                | 101.9398 %            |
| California | 06         | 31084       | 037         | 1236.02      | 50% - <80%       | 50%-80%        | Moderate              | 71.3970 %             |
| California | 06         | 31084       | 037         | 1237.00      | 20% - <50%       | 80%-120%       | Middle                | 107.4454 %            |
| California | 06         | 31084       | 037         | 1238.00      | 20% - <50%       | 80%-120%       | Middle                | 116.0700 %            |
| California | 06         | 31084       | 037         | 1239.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.3230 %             |
| California | 06         | 31084       | 037         | 1239.02      | 50% - <80%       | 80%-120%       | Middle                | 105.6227 %            |
| California | 06         | 31084       | 037         | 1240.00      | 20% - <50%       | >120%          | Upper                 | 132.0181 %            |
| California | 06         | 31084       | 037         | 1241.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.0132 %             |
| California | 06         | 31084       | 037         | 1241.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.4126 %             |
| California | 06         | 31084       | 037         | 1241.04      | 50% - <80%       | 50%-80%        | Moderate              | 66.9223 %             |
| California | 06         | 31084       | 037         | 1241.05      | 50% - <80%       | 50%-80%        | Moderate              | 73.2186 %             |
| California | 06         | 31084       | 037         | 1242.01      | 50% - <80%       | 80%-120%       | Middle                | 81.1521 %             |
| California | 06         | 31084       | 037         | 1242.03      | 50% - <80%       | 50%-80%        | Moderate              | 70.9189 %             |
| California | 06         | 31084       | 037         | 1242.04      | 50% - <80%       | 50%-80%        | Moderate              | 50.0180 %             |
| California | 06         | 31084       | 037         | 1243.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.0651 %             |
| California | 06         | 31084       | 037         | 1244.00      | 20% - <50%       | >120%          | Upper                 | 127.7114 %            |
| California | 06         | 31084       | 037         | 1245.00      | 20% - <50%       | >120%          | Upper                 | 199.3836 %            |
| California | 06         | 31084       | 037         | 1246.00      | 20% - <50%       | 80%-120%       | Middle                | 100.9674 %            |
| California | 06         | 31084       | 037         | 1247.00      | 20% - <50%       | >120%          | Upper                 | 203.6443 %            |
| California | 06         | 31084       | 037         | 1249.02      | 20% - <50%       | 50%-80%        | Moderate              | 64.1781 %             |
| California | 06         | 31084       | 037         | 1249.03      | 20% - <50%       | 80%-120%       | Middle                | 108.0792 %            |
| California | 06         | 31084       | 037         | 1251.01      | 20% - <50%       | 80%-120%       | Middle                | 119.6894 %            |
| California | 06         | 31084       | 037         | 1251.02      | 20% - <50%       | >120%          | Upper                 | 154.7368 %            |
| California | 06         | 31084       | 037         | 1252.00      | 20% - <50%       | 80%-120%       | Middle                | 116.0065 %            |
| California | 06         | 31084       | 037         | 1253.10      | 50% - <80%       | 80%-120%       | Middle                | 91.2347 %             |
| California | 06         | 31084       | 037         | 1253.21      | 50% - <80%       | 80%-120%       | Middle                | 80.4101 %             |
| California | 06         | 31084       | 037         | 1253.22      | 50% - <80%       | 50%-80%        | Moderate              | 54.9385 %             |
| California | 06         | 31084       | 037         | 1254.02      | 20% - <50%       | >120%          | Upper                 | 130.6074 %            |
| California | 06         | 31084       | 037         | 1254.03      | 50% - <80%       | >120%          | Upper                 | 124.8963 %            |
| California | 06         | 31084       | 037         | 1254.04      | 50% - <80%       | 80%-120%       | Middle                | 81.7485 %             |
| California | 06         | 31084       | 037         | 1255.01      | 20% - <50%       | >120%          | Upper                 | 120.5784 %            |
| California | 06         | 31084       | 037         | 1255.02      | 20% - <50%       | >120%          | Upper                 | 132.4177 %            |
| California | 06         | 31084       | 037         | 1256.00      | 20% - <50%       | >120%          | Upper                 | 158.1234 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1271.02      | 50% - <80%       | 50%-80%        | Moderate              | 54.8065 %             |
| California | 06         | 31084       | 037         | 1271.03      | 50% - <80%       | 50%-80%        | Moderate              | 69.3041 %             |
| California | 06         | 31084       | 037         | 1271.04      | 50% - <80%       | 50%-80%        | Moderate              | 69.4946 %             |
| California | 06         | 31084       | 037         | 1272.10      | 50% - <80%       | 50%-80%        | Moderate              | 74.3927 %             |
| California | 06         | 31084       | 037         | 1272.20      | 50% - <80%       | 50%-80%        | Moderate              | 55.2933 %             |
| California | 06         | 31084       | 037         | 1273.00      | 50% - <80%       | 80%-120%       | Middle                | 104.0800 %            |
| California | 06         | 31084       | 037         | 1274.00      | 80% - 100%       | 80%-120%       | Middle                | 93.0064 %             |
| California | 06         | 31084       | 037         | 1275.20      | 80% - 100%       | <50%           | Low                   | 49.9159 %             |
| California | 06         | 31084       | 037         | 1276.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.7028 %             |
| California | 06         | 31084       | 037         | 1276.04      | 50% - <80%       | 50%-80%        | Moderate              | 61.8187 %             |
| California | 06         | 31084       | 037         | 1276.05      | 80% - 100%       | <50%           | Low                   | 47.6051 %             |
| California | 06         | 31084       | 037         | 1276.06      | 50% - <80%       | 80%-120%       | Middle                | 80.9293 %             |
| California | 06         | 31084       | 037         | 1277.11      | 50% - <80%       | 80%-120%       | Middle                | 84.9309 %             |
| California | 06         | 31084       | 037         | 1277.12      | 50% - <80%       | 50%-80%        | Moderate              | 65.6672 %             |
| California | 06         | 31084       | 037         | 1278.03      | 50% - <80%       | 50%-80%        | Moderate              | 70.6077 %             |
| California | 06         | 31084       | 037         | 1278.04      | 50% - <80%       | 50%-80%        | Moderate              | 72.7654 %             |
| California | 06         | 31084       | 037         | 1278.05      | 50% - <80%       | 50%-80%        | Moderate              | 61.4477 %             |
| California | 06         | 31084       | 037         | 1278.06      | 50% - <80%       | 50%-80%        | Moderate              | 69.3352 %             |
| California | 06         | 31084       | 037         | 1279.10      | 50% - <80%       | 50%-80%        | Moderate              | 57.2867 %             |
| California | 06         | 31084       | 037         | 1279.20      | 50% - <80%       | 50%-80%        | Moderate              | 74.8982 %             |
| California | 06         | 31084       | 037         | 1281.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.3659 %             |
| California | 06         | 31084       | 037         | 1281.02      | 50% - <80%       | 50%-80%        | Moderate              | 54.7368 %             |
| California | 06         | 31084       | 037         | 1282.10      | 80% - 100%       | <50%           | Low                   | 40.4646 %             |
| California | 06         | 31084       | 037         | 1282.20      | 50% - <80%       | 50%-80%        | Moderate              | 55.1078 %             |
| California | 06         | 31084       | 037         | 1283.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.5824 %             |
| California | 06         | 31084       | 037         | 1283.03      | 80% - 100%       | <50%           | Low                   | 42.2986 %             |
| California | 06         | 31084       | 037         | 1284.00      | 50% - <80%       | 80%-120%       | Middle                | 117.2914 %            |
| California | 06         | 31084       | 037         | 1285.00      | 20% - <50%       | >120%          | Upper                 | 129.1009 %            |
| California | 06         | 31084       | 037         | 1286.01      | 50% - <80%       | 80%-120%       | Middle                | 82.1158 %             |
| California | 06         | 31084       | 037         | 1286.02      | 20% - <50%       | >120%          | Upper                 | 149.8524 %            |
| California | 06         | 31084       | 037         | 1287.03      | 20% - <50%       | >120%          | Upper                 | 127.5371 %            |
| California | 06         | 31084       | 037         | 1287.04      | 20% - <50%       | >120%          | Upper                 | 187.4186 %            |
| California | 06         | 31084       | 037         | 1288.01      | 20% - <50%       | 80%-120%       | Middle                | 103.3666 %            |
| California | 06         | 31084       | 037         | 1288.02      | 20% - <50%       | >120%          | Upper                 | 126.0629 %            |
| California | 06         | 31084       | 037         | 1289.10      | 20% - <50%       | >120%          | Upper                 | 145.6777 %            |
| California | 06         | 31084       | 037         | 1310.21      | 50% - <80%       | 50%-80%        | Moderate              | 69.5967 %             |
| California | 06         | 31084       | 037         | 1310.22      | 80% - 100%       | 50%-80%        | Moderate              | 67.9482 %             |
| California | 06         | 31084       | 037         | 1310.23      | 80% - 100%       | 80%-120%       | Middle                | 82.2964 %             |
| California | 06         | 31084       | 037         | 1310.24      | 50% - <80%       | >120%          | Upper                 | 121.1350 %            |
| California | 06         | 31084       | 037         | 1311.00      | 50% - <80%       | >120%          | Upper                 | 133.4001 %            |
| California | 06         | 31084       | 037         | 1312.00      | 50% - <80%       | >120%          | Upper                 | 147.8516 %            |
| California | 06         | 31084       | 037         | 1313.00      | 80% - 100%       | 80%-120%       | Middle                | 91.9058 %             |
| California | 06         | 31084       | 037         | 1314.00      | 50% - <80%       | 80%-120%       | Middle                | 107.6696 %            |
| California | 06         | 31084       | 037         | 1316.00      | 50% - <80%       | 80%-120%       | Middle                | 102.5760 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1317.01      | 50% - <80%       | 80%-120%       | Middle                | 100.9948 %            |
| California | 06         | 31084       | 037         | 1317.02      | 50% - <80%       | 80%-120%       | Middle                | 80.6068 %             |
| California | 06         | 31084       | 037         | 1318.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.3081 %             |
| California | 06         | 31084       | 037         | 1318.02      | 50% - <80%       | 80%-120%       | Middle                | 108.2386 %            |
| California | 06         | 31084       | 037         | 1319.00      | 50% - <80%       | >120%          | Upper                 | 138.0442 %            |
| California | 06         | 31084       | 037         | 1320.01      | 50% - <80%       | >120%          | Upper                 | 126.5560 %            |
| California | 06         | 31084       | 037         | 1320.02      | 50% - <80%       | 80%-120%       | Middle                | 106.8603 %            |
| California | 06         | 31084       | 037         | 1321.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.0831 %             |
| California | 06         | 31084       | 037         | 1321.02      | 50% - <80%       | 80%-120%       | Middle                | 103.5110 %            |
| California | 06         | 31084       | 037         | 1323.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.0555 %             |
| California | 06         | 31084       | 037         | 1323.02      | 50% - <80%       | 80%-120%       | Middle                | 94.5989 %             |
| California | 06         | 31084       | 037         | 1325.01      | 50% - <80%       | 80%-120%       | Middle                | 82.3935 %             |
| California | 06         | 31084       | 037         | 1325.02      | 50% - <80%       | 50%-80%        | Moderate              | 64.0549 %             |
| California | 06         | 31084       | 037         | 1327.00      | 50% - <80%       | 80%-120%       | Middle                | 90.8512 %             |
| California | 06         | 31084       | 037         | 1329.00      | 20% - <50%       | 80%-120%       | Middle                | 108.8511 %            |
| California | 06         | 31084       | 037         | 1330.00      | 50% - <80%       | 80%-120%       | Middle                | 106.4743 %            |
| California | 06         | 31084       | 037         | 1331.01      | 20% - <50%       | 80%-120%       | Middle                | 81.4821 %             |
| California | 06         | 31084       | 037         | 1331.02      | 50% - <80%       | 80%-120%       | Middle                | 85.7215 %             |
| California | 06         | 31084       | 037         | 1340.01      | 80% - 100%       | 80%-120%       | Middle                | 84.8076 %             |
| California | 06         | 31084       | 037         | 1340.02      | 80% - 100%       | 80%-120%       | Middle                | 85.4626 %             |
| California | 06         | 31084       | 037         | 1341.01      | 50% - <80%       | 80%-120%       | Middle                | 80.1262 %             |
| California | 06         | 31084       | 037         | 1341.03      | 50% - <80%       | 80%-120%       | Middle                | 92.7126 %             |
| California | 06         | 31084       | 037         | 1341.04      | 80% - 100%       | 80%-120%       | Middle                | 86.4586 %             |
| California | 06         | 31084       | 037         | 1342.01      | 50% - <80%       | 80%-120%       | Middle                | 104.2382 %            |
| California | 06         | 31084       | 037         | 1343.02      | 50% - <80%       | >120%          | Upper                 | 142.1454 %            |
| California | 06         | 31084       | 037         | 1343.03      | 50% - <80%       | >120%          | Upper                 | 132.4302 %            |
| California | 06         | 31084       | 037         | 1343.04      | 50% - <80%       | >120%          | Upper                 | 122.3389 %            |
| California | 06         | 31084       | 037         | 1343.05      | 80% - 100%       | 50%-80%        | Moderate              | 59.3236 %             |
| California | 06         | 31084       | 037         | 1343.06      | 50% - <80%       | 50%-80%        | Moderate              | 68.7799 %             |
| California | 06         | 31084       | 037         | 1344.21      | 20% - <50%       | >120%          | Upper                 | 187.4522 %            |
| California | 06         | 31084       | 037         | 1344.22      | 20% - <50%       | >120%          | Upper                 | 180.4325 %            |
| California | 06         | 31084       | 037         | 1344.23      | 20% - <50%       | >120%          | Upper                 | 152.4770 %            |
| California | 06         | 31084       | 037         | 1344.24      | 20% - <50%       | >120%          | Upper                 | 192.5681 %            |
| California | 06         | 31084       | 037         | 1345.20      | 80% - 100%       | 50%-80%        | Moderate              | 51.1946 %             |
| California | 06         | 31084       | 037         | 1345.21      | 80% - 100%       | 50%-80%        | Moderate              | 66.2350 %             |
| California | 06         | 31084       | 037         | 1345.22      | 80% - 100%       | 50%-80%        | Moderate              | 62.6729 %             |
| California | 06         | 31084       | 037         | 1347.10      | 80% - 100%       | 50%-80%        | Moderate              | 55.6395 %             |
| California | 06         | 31084       | 037         | 1347.20      | 50% - <80%       | 80%-120%       | Middle                | 105.2081 %            |
| California | 06         | 31084       | 037         | 1348.01      | 50% - <80%       | >120%          | Upper                 | 124.9424 %            |
| California | 06         | 31084       | 037         | 1348.02      | 50% - <80%       | 80%-120%       | Middle                | 109.5035 %            |
| California | 06         | 31084       | 037         | 1349.01      | 20% - <50%       | 80%-120%       | Middle                | 111.2778 %            |
| California | 06         | 31084       | 037         | 1349.04      | 50% - <80%       | 80%-120%       | Middle                | 111.0661 %            |
| California | 06         | 31084       | 037         | 1349.05      | 20% - <50%       | >120%          | Upper                 | 130.7817 %            |
| California | 06         | 31084       | 037         | 1349.06      | 50% - <80%       | 50%-80%        | Moderate              | 78.5948 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1349.07      | 50% - <80%       | >120%          | Upper                 | 148.6933 %            |
| California | 06         | 31084       | 037         | 1351.02      | 20% - <50%       | >120%          | Upper                 | 186.5657 %            |
| California | 06         | 31084       | 037         | 1351.11      | 20% - <50%       | >120%          | Upper                 | 143.9371 %            |
| California | 06         | 31084       | 037         | 1351.13      | 50% - <80%       | >120%          | Upper                 | 155.1701 %            |
| California | 06         | 31084       | 037         | 1351.15      | 50% - <80%       | 80%-120%       | Middle                | 103.9232 %            |
| California | 06         | 31084       | 037         | 1351.16      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1352.01      | 20% - <50%       | >120%          | Upper                 | 134.7485 %            |
| California | 06         | 31084       | 037         | 1352.02      | 20% - <50%       | >120%          | Upper                 | 150.9643 %            |
| California | 06         | 31084       | 037         | 1352.04      | 20% - <50%       | >120%          | Upper                 | 145.6615 %            |
| California | 06         | 31084       | 037         | 1352.05      | 20% - <50%       | >120%          | Upper                 | 202.8424 %            |
| California | 06         | 31084       | 037         | 1370.00      | 20% - <50%       | >120%          | Upper                 | 165.4904 %            |
| California | 06         | 31084       | 037         | 1371.03      | 20% - <50%       | 80%-120%       | Middle                | 105.4770 %            |
| California | 06         | 31084       | 037         | 1371.04      | 20% - <50%       | >120%          | Upper                 | 161.5125 %            |
| California | 06         | 31084       | 037         | 1372.02      | 20% - <50%       | >120%          | Upper                 | 131.6533 %            |
| California | 06         | 31084       | 037         | 1372.03      | 20% - <50%       | >120%          | Upper                 | 125.6072 %            |
| California | 06         | 31084       | 037         | 1373.01      | 20% - <50%       | >120%          | Upper                 | 228.6253 %            |
| California | 06         | 31084       | 037         | 1373.02      | 20% - <50%       | >120%          | Upper                 | 200.4208 %            |
| California | 06         | 31084       | 037         | 1374.01      | 20% - <50%       | >120%          | Upper                 | 178.9782 %            |
| California | 06         | 31084       | 037         | 1374.02      | 20% - <50%       | >120%          | Upper                 | 183.8763 %            |
| California | 06         | 31084       | 037         | 1375.01      | 20% - <50%       | >120%          | Upper                 | 127.1063 %            |
| California | 06         | 31084       | 037         | 1375.02      | 20% - <50%       | >120%          | Upper                 | 157.7088 %            |
| California | 06         | 31084       | 037         | 1375.04      | 20% - <50%       | >120%          | Upper                 | 223.0748 %            |
| California | 06         | 31084       | 037         | 1380.00      | 20% - <50%       | >120%          | Upper                 | 187.8531 %            |
| California | 06         | 31084       | 037         | 1390.01      | 20% - <50%       | >120%          | Upper                 | 123.5180 %            |
| California | 06         | 31084       | 037         | 1392.00      | 20% - <50%       | 80%-120%       | Middle                | 115.2209 %            |
| California | 06         | 31084       | 037         | 1393.01      | 20% - <50%       | >120%          | Upper                 | 170.0997 %            |
| California | 06         | 31084       | 037         | 1393.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.6929 %             |
| California | 06         | 31084       | 037         | 1393.03      | 20% - <50%       | 50%-80%        | Moderate              | 72.9820 %             |
| California | 06         | 31084       | 037         | 1394.01      | 20% - <50%       | 80%-120%       | Middle                | 106.0248 %            |
| California | 06         | 31084       | 037         | 1394.02      | 10% - <20%       | >120%          | Upper                 | 184.6483 %            |
| California | 06         | 31084       | 037         | 1395.02      | 20% - <50%       | >120%          | Upper                 | 151.3104 %            |
| California | 06         | 31084       | 037         | 1395.04      | 20% - <50%       | 50%-80%        | Moderate              | 74.3528 %             |
| California | 06         | 31084       | 037         | 1395.05      | 20% - <50%       | 50%-80%        | Moderate              | 56.4388 %             |
| California | 06         | 31084       | 037         | 1395.06      | 20% - <50%       | 80%-120%       | Middle                | 93.6152 %             |
| California | 06         | 31084       | 037         | 1396.00      | 20% - <50%       | >120%          | Upper                 | 138.9929 %            |
| California | 06         | 31084       | 037         | 1397.01      | 20% - <50%       | >120%          | Upper                 | 271.6909 %            |
| California | 06         | 31084       | 037         | 1397.03      | 10% - <20%       | >120%          | Upper                 | 175.8096 %            |
| California | 06         | 31084       | 037         | 1397.04      | 20% - <50%       | >120%          | Upper                 | 244.3442 %            |
| California | 06         | 31084       | 037         | 1397.05      | 20% - <50%       | >120%          | Upper                 | 278.5238 %            |
| California | 06         | 31084       | 037         | 1398.01      | 10% - <20%       | >120%          | Upper                 | 201.1815 %            |
| California | 06         | 31084       | 037         | 1398.02      | 10% - <20%       | >120%          | Upper                 | 242.9373 %            |
| California | 06         | 31084       | 037         | 1411.01      | 20% - <50%       | 80%-120%       | Middle                | 100.4021 %            |
| California | 06         | 31084       | 037         | 1411.02      | 20% - <50%       | >120%          | Upper                 | 193.7036 %            |
| California | 06         | 31084       | 037         | 1412.01      | 20% - <50%       | >120%          | Upper                 | 155.1838 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1412.02      | 20% - <50%       | >120%          | Upper                 | 135.3150 %            |
| California | 06         | 31084       | 037         | 1413.03      | 20% - <50%       | 80%-120%       | Middle                | 108.6731 %            |
| California | 06         | 31084       | 037         | 1413.04      | 20% - <50%       | >120%          | Upper                 | 226.9706 %            |
| California | 06         | 31084       | 037         | 1413.05      | 20% - <50%       | >120%          | Upper                 | 167.6208 %            |
| California | 06         | 31084       | 037         | 1413.06      | 20% - <50%       | >120%          | Upper                 | 199.0811 %            |
| California | 06         | 31084       | 037         | 1414.00      | 20% - <50%       | >120%          | Upper                 | 177.5452 %            |
| California | 06         | 31084       | 037         | 1415.00      | 20% - <50%       | >120%          | Upper                 | 294.1469 %            |
| California | 06         | 31084       | 037         | 1416.00      | 20% - <50%       | >120%          | Upper                 | 274.7786 %            |
| California | 06         | 31084       | 037         | 1417.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 1431.01      | 20% - <50%       | >120%          | Upper                 | 260.4977 %            |
| California | 06         | 31084       | 037         | 1431.02      | 20% - <50%       | >120%          | Upper                 | 153.8541 %            |
| California | 06         | 31084       | 037         | 1432.00      | 20% - <50%       | >120%          | Upper                 | 134.8581 %            |
| California | 06         | 31084       | 037         | 1433.01      | 20% - <50%       | 80%-120%       | Middle                | 97.4077 %             |
| California | 06         | 31084       | 037         | 1433.02      | 20% - <50%       | >120%          | Upper                 | 208.0294 %            |
| California | 06         | 31084       | 037         | 1434.01      | 20% - <50%       | >120%          | Upper                 | 170.2765 %            |
| California | 06         | 31084       | 037         | 1434.02      | 20% - <50%       | >120%          | Upper                 | 162.9094 %            |
| California | 06         | 31084       | 037         | 1435.00      | 20% - <50%       | >120%          | Upper                 | 168.1873 %            |
| California | 06         | 31084       | 037         | 1436.02      | 20% - <50%       | >120%          | Upper                 | 236.7854 %            |
| California | 06         | 31084       | 037         | 1436.03      | 20% - <50%       | >120%          | Upper                 | 141.5839 %            |
| California | 06         | 31084       | 037         | 1436.05      | 20% - <50%       | >120%          | Upper                 | 120.1999 %            |
| California | 06         | 31084       | 037         | 1436.06      | 20% - <50%       | >120%          | Upper                 | 189.5613 %            |
| California | 06         | 31084       | 037         | 1437.00      | 20% - <50%       | >120%          | Upper                 | 273.2223 %            |
| California | 06         | 31084       | 037         | 1438.01      | 20% - <50%       | >120%          | Upper                 | 243.6520 %            |
| California | 06         | 31084       | 037         | 1438.02      | 20% - <50%       | >120%          | Upper                 | 186.5520 %            |
| California | 06         | 31084       | 037         | 1439.01      | 20% - <50%       | >120%          | Upper                 | 281.6141 %            |
| California | 06         | 31084       | 037         | 1439.02      | 20% - <50%       | >120%          | Upper                 | 224.3061 %            |
| California | 06         | 31084       | 037         | 1810.00      | 50% - <80%       | >120%          | Upper                 | 153.4843 %            |
| California | 06         | 31084       | 037         | 1813.00      | 50% - <80%       | >120%          | Upper                 | 147.2851 %            |
| California | 06         | 31084       | 037         | 1814.00      | 50% - <80%       | 80%-120%       | Middle                | 113.4392 %            |
| California | 06         | 31084       | 037         | 1815.00      | 50% - <80%       | >120%          | Upper                 | 160.5251 %            |
| California | 06         | 31084       | 037         | 1816.00      | 50% - <80%       | >120%          | Upper                 | 125.5998 %            |
| California | 06         | 31084       | 037         | 1831.01      | 50% - <80%       | 80%-120%       | Middle                | 109.2969 %            |
| California | 06         | 31084       | 037         | 1831.03      | 80% - 100%       | 80%-120%       | Middle                | 116.1360 %            |
| California | 06         | 31084       | 037         | 1831.04      | 50% - <80%       | >120%          | Upper                 | 128.2418 %            |
| California | 06         | 31084       | 037         | 1832.20      | 80% - 100%       | 80%-120%       | Middle                | 94.7532 %             |
| California | 06         | 31084       | 037         | 1832.21      | 50% - <80%       | >120%          | Upper                 | 141.1071 %            |
| California | 06         | 31084       | 037         | 1832.22      | 50% - <80%       | >120%          | Upper                 | 126.4875 %            |
| California | 06         | 31084       | 037         | 1833.00      | 80% - 100%       | 80%-120%       | Middle                | 87.1907 %             |
| California | 06         | 31084       | 037         | 1834.01      | 50% - <80%       | 80%-120%       | Middle                | 84.9197 %             |
| California | 06         | 31084       | 037         | 1834.02      | 50% - <80%       | 80%-120%       | Middle                | 95.7144 %             |
| California | 06         | 31084       | 037         | 1835.10      | 50% - <80%       | 80%-120%       | Middle                | 106.4531 %            |
| California | 06         | 31084       | 037         | 1835.20      | 80% - 100%       | 50%-80%        | Moderate              | 70.3350 %             |
| California | 06         | 31084       | 037         | 1836.10      | 80% - 100%       | 80%-120%       | Middle                | 100.7034 %            |
| California | 06         | 31084       | 037         | 1836.20      | 50% - <80%       | 80%-120%       | Middle                | 94.7134 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1837.01      | 80% - 100%       | 80%-120%       | Middle                | 85.9444 %             |
| California | 06         | 31084       | 037         | 1837.02      | 50% - <80%       | >120%          | Upper                 | 123.5989 %            |
| California | 06         | 31084       | 037         | 1838.10      | 80% - 100%       | 50%-80%        | Moderate              | 77.3721 %             |
| California | 06         | 31084       | 037         | 1838.20      | 80% - 100%       | 50%-80%        | Moderate              | 52.5492 %             |
| California | 06         | 31084       | 037         | 1851.01      | 50% - <80%       | 80%-120%       | Middle                | 114.7390 %            |
| California | 06         | 31084       | 037         | 1851.02      | 20% - <50%       | >120%          | Upper                 | 183.8651 %            |
| California | 06         | 31084       | 037         | 1852.02      | 50% - <80%       | 80%-120%       | Middle                | 92.0826 %             |
| California | 06         | 31084       | 037         | 1852.03      | 80% - 100%       | 80%-120%       | Middle                | 87.1895 %             |
| California | 06         | 31084       | 037         | 1852.04      | 50% - <80%       | >120%          | Upper                 | 129.8566 %            |
| California | 06         | 31084       | 037         | 1853.10      | 80% - 100%       | 80%-120%       | Middle                | 94.0983 %             |
| California | 06         | 31084       | 037         | 1853.20      | 80% - 100%       | 50%-80%        | Moderate              | 74.9629 %             |
| California | 06         | 31084       | 037         | 1861.00      | 50% - <80%       | >120%          | Upper                 | 130.0882 %            |
| California | 06         | 31084       | 037         | 1862.01      | 50% - <80%       | >120%          | Upper                 | 121.7625 %            |
| California | 06         | 31084       | 037         | 1862.02      | 50% - <80%       | >120%          | Upper                 | 138.1749 %            |
| California | 06         | 31084       | 037         | 1862.03      | 50% - <80%       | >120%          | Upper                 | 137.8213 %            |
| California | 06         | 31084       | 037         | 1863.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.4246 %             |
| California | 06         | 31084       | 037         | 1863.02      | 50% - <80%       | >120%          | Upper                 | 124.9673 %            |
| California | 06         | 31084       | 037         | 1864.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.1676 %             |
| California | 06         | 31084       | 037         | 1864.03      | 80% - 100%       | 80%-120%       | Middle                | 86.9517 %             |
| California | 06         | 31084       | 037         | 1864.04      | 80% - 100%       | 50%-80%        | Moderate              | 76.8492 %             |
| California | 06         | 31084       | 037         | 1871.01      | 50% - <80%       | 80%-120%       | Middle                | 116.5207 %            |
| California | 06         | 31084       | 037         | 1871.02      | 50% - <80%       | 80%-120%       | Middle                | 88.0374 %             |
| California | 06         | 31084       | 037         | 1872.00      | 80% - 100%       | 80%-120%       | Middle                | 97.6829 %             |
| California | 06         | 31084       | 037         | 1873.00      | 20% - <50%       | >120%          | Upper                 | 155.1888 %            |
| California | 06         | 31084       | 037         | 1881.00      | 50% - <80%       | 80%-120%       | Middle                | 80.8620 %             |
| California | 06         | 31084       | 037         | 1882.01      | 20% - <50%       | >120%          | Upper                 | 133.3864 %            |
| California | 06         | 31084       | 037         | 1882.02      | 20% - <50%       | >120%          | Upper                 | 264.9426 %            |
| California | 06         | 31084       | 037         | 1883.00      | 50% - <80%       | >120%          | Upper                 | 150.9643 %            |
| California | 06         | 31084       | 037         | 1891.01      | 20% - <50%       | >120%          | Upper                 | 170.4184 %            |
| California | 06         | 31084       | 037         | 1891.02      | 20% - <50%       | >120%          | Upper                 | 153.7358 %            |
| California | 06         | 31084       | 037         | 1892.01      | 20% - <50%       | 80%-120%       | Middle                | 85.1637 %             |
| California | 06         | 31084       | 037         | 1892.02      | 20% - <50%       | >120%          | Upper                 | 171.9536 %            |
| California | 06         | 31084       | 037         | 1893.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 1894.00      | 20% - <50%       | >120%          | Upper                 | 217.2117 %            |
| California | 06         | 31084       | 037         | 1895.01      | 20% - <50%       | >120%          | Upper                 | 221.2906 %            |
| California | 06         | 31084       | 037         | 1895.02      | 20% - <50%       | 80%-120%       | Middle                | 116.3365 %            |
| California | 06         | 31084       | 037         | 1896.00      | 20% - <50%       | >120%          | Upper                 | 136.6983 %            |
| California | 06         | 31084       | 037         | 1897.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1897.03      | 20% - <50%       | >120%          | Upper                 | 255.3681 %            |
| California | 06         | 31084       | 037         | 1897.04      | 20% - <50%       | >120%          | Upper                 | 185.9817 %            |
| California | 06         | 31084       | 037         | 1898.01      | 20% - <50%       | 80%-120%       | Middle                | 115.5496 %            |
| California | 06         | 31084       | 037         | 1898.02      | 20% - <50%       | 80%-120%       | Middle                | 80.8409 %             |
| California | 06         | 31084       | 037         | 1899.03      | 20% - <50%       | 80%-120%       | Middle                | 117.8928 %            |
| California | 06         | 31084       | 037         | 1899.04      | 20% - <50%       | 50%-80%        | Moderate              | 71.1269 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1899.05      | 20% - <50%       | 80%-120%       | Middle                | 91.6630 %             |
| California | 06         | 31084       | 037         | 1899.06      | 20% - <50%       | 80%-120%       | Middle                | 99.5231 %             |
| California | 06         | 31084       | 037         | 1899.07      | 20% - <50%       | 80%-120%       | Middle                | 97.2907 %             |
| California | 06         | 31084       | 037         | 1901.01      | 20% - <50%       | >120%          | Upper                 | 135.0473 %            |
| California | 06         | 31084       | 037         | 1901.02      | 20% - <50%       | 50%-80%        | Moderate              | 56.3865 %             |
| California | 06         | 31084       | 037         | 1902.01      | 50% - <80%       | <50%           | Low                   | 37.5873 %             |
| California | 06         | 31084       | 037         | 1902.02      | 20% - <50%       | 50%-80%        | Moderate              | 54.7480 %             |
| California | 06         | 31084       | 037         | 1903.02      | 20% - <50%       | 80%-120%       | Middle                | 91.1239 %             |
| California | 06         | 31084       | 037         | 1903.03      | 20% - <50%       | 50%-80%        | Moderate              | 64.7023 %             |
| California | 06         | 31084       | 037         | 1904.01      | 20% - <50%       | 50%-80%        | Moderate              | 68.9804 %             |
| California | 06         | 31084       | 037         | 1904.02      | 20% - <50%       | 50%-80%        | Moderate              | 75.8220 %             |
| California | 06         | 31084       | 037         | 1905.10      | 50% - <80%       | 50%-80%        | Moderate              | 69.1833 %             |
| California | 06         | 31084       | 037         | 1905.20      | 50% - <80%       | 50%-80%        | Moderate              | 57.2294 %             |
| California | 06         | 31084       | 037         | 1907.01      | 50% - <80%       | 80%-120%       | Middle                | 81.0949 %             |
| California | 06         | 31084       | 037         | 1907.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1908.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1908.02      | 50% - <80%       | 80%-120%       | Middle                | 83.3746 %             |
| California | 06         | 31084       | 037         | 1909.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.9914 %             |
| California | 06         | 31084       | 037         | 1909.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.1079 %             |
| California | 06         | 31084       | 037         | 1910.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.6338 %             |
| California | 06         | 31084       | 037         | 1911.10      | 50% - <80%       | 50%-80%        | Moderate              | 75.4921 %             |
| California | 06         | 31084       | 037         | 1911.20      | 50% - <80%       | 50%-80%        | Moderate              | 54.4716 %             |
| California | 06         | 31084       | 037         | 1912.01      | 20% - <50%       | 50%-80%        | Moderate              | 66.7280 %             |
| California | 06         | 31084       | 037         | 1912.03      | 50% - <80%       | <50%           | Low                   | 41.9437 %             |
| California | 06         | 31084       | 037         | 1912.04      | 50% - <80%       | <50%           | Low                   | 46.2318 %             |
| California | 06         | 31084       | 037         | 1913.01      | 50% - <80%       | 80%-120%       | Middle                | 84.5873 %             |
| California | 06         | 31084       | 037         | 1913.02      | 50% - <80%       | 50%-80%        | Moderate              | 60.8165 %             |
| California | 06         | 31084       | 037         | 1914.10      | 80% - 100%       | 50%-80%        | Moderate              | 54.6384 %             |
| California | 06         | 31084       | 037         | 1914.20      | 80% - 100%       | 80%-120%       | Middle                | 90.8300 %             |
| California | 06         | 31084       | 037         | 1915.00      | 50% - <80%       | 80%-120%       | Middle                | 81.8743 %             |
| California | 06         | 31084       | 037         | 1916.10      | 80% - 100%       | 50%-80%        | Moderate              | 56.5471 %             |
| California | 06         | 31084       | 037         | 1916.20      | 50% - <80%       | <50%           | Low                   | 41.7881 %             |
| California | 06         | 31084       | 037         | 1917.10      | 50% - <80%       | <50%           | Low                   | 39.2283 %             |
| California | 06         | 31084       | 037         | 1917.20      | 80% - 100%       | <50%           | Low                   | 41.0348 %             |
| California | 06         | 31084       | 037         | 1918.10      | 50% - <80%       | 50%-80%        | Moderate              | 56.7750 %             |
| California | 06         | 31084       | 037         | 1918.20      | 50% - <80%       | 80%-120%       | Middle                | 94.0348 %             |
| California | 06         | 31084       | 037         | 1919.01      | 50% - <80%       | <50%           | Low                   | 48.6534 %             |
| California | 06         | 31084       | 037         | 1919.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1920.01      | 20% - <50%       | 80%-120%       | Middle                | 115.8359 %            |
| California | 06         | 31084       | 037         | 1920.02      | 20% - <50%       | >120%          | Upper                 | 167.1825 %            |
| California | 06         | 31084       | 037         | 1923.00      | 20% - <50%       | >120%          | Upper                 | 237.0506 %            |
| California | 06         | 31084       | 037         | 1924.10      | 50% - <80%       | >120%          | Upper                 | 209.2408 %            |
| California | 06         | 31084       | 037         | 1924.20      | 80% - 100%       | 80%-120%       | Middle                | 80.7624 %             |
| California | 06         | 31084       | 037         | 1925.10      | 80% - 100%       | 50%-80%        | Moderate              | 76.3038 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1925.20      | 80% - 100%       | 50%-80%        | Moderate              | 60.0408 %             |
| California | 06         | 31084       | 037         | 1926.10      | 80% - 100%       | 50%-80%        | Moderate              | 55.0941 %             |
| California | 06         | 31084       | 037         | 1926.20      | 80% - 100%       | 50%-80%        | Moderate              | 52.5144 %             |
| California | 06         | 31084       | 037         | 1927.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.8843 %             |
| California | 06         | 31084       | 037         | 1941.01      | 20% - <50%       | >120%          | Upper                 | 152.5990 %            |
| California | 06         | 31084       | 037         | 1941.02      | 20% - <50%       | >120%          | Upper                 | 208.2024 %            |
| California | 06         | 31084       | 037         | 1942.00      | 20% - <50%       | >120%          | Upper                 | 269.0526 %            |
| California | 06         | 31084       | 037         | 1943.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 1944.01      | 20% - <50%       | >120%          | Upper                 | 132.4713 %            |
| California | 06         | 31084       | 037         | 1944.02      | 20% - <50%       | >120%          | Upper                 | 156.1886 %            |
| California | 06         | 31084       | 037         | 1945.00      | 20% - <50%       | >120%          | Upper                 | 199.2106 %            |
| California | 06         | 31084       | 037         | 1951.00      | 20% - <50%       | >120%          | Upper                 | 224.2277 %            |
| California | 06         | 31084       | 037         | 1952.01      | 20% - <50%       | >120%          | Upper                 | 127.1922 %            |
| California | 06         | 31084       | 037         | 1952.02      | 20% - <50%       | >120%          | Upper                 | 230.9361 %            |
| California | 06         | 31084       | 037         | 1953.00      | 20% - <50%       | 80%-120%       | Middle                | 103.1562 %            |
| California | 06         | 31084       | 037         | 1954.00      | 20% - <50%       | >120%          | Upper                 | 178.1142 %            |
| California | 06         | 31084       | 037         | 1955.00      | 50% - <80%       | >120%          | Upper                 | 152.1807 %            |
| California | 06         | 31084       | 037         | 1956.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.6064 %             |
| California | 06         | 31084       | 037         | 1957.10      | 50% - <80%       | <50%           | Low                   | 48.8265 %             |
| California | 06         | 31084       | 037         | 1957.20      | 50% - <80%       | 50%-80%        | Moderate              | 79.9843 %             |
| California | 06         | 31084       | 037         | 1958.02      | 80% - 100%       | 80%-120%       | Middle                | 80.8620 %             |
| California | 06         | 31084       | 037         | 1958.03      | 50% - <80%       | 80%-120%       | Middle                | 96.0481 %             |
| California | 06         | 31084       | 037         | 1958.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 1959.01      | 50% - <80%       | 80%-120%       | Middle                | 83.5227 %             |
| California | 06         | 31084       | 037         | 1959.02      | 20% - <50%       | >120%          | Upper                 | 212.5950 %            |
| California | 06         | 31084       | 037         | 1959.03      | 50% - <80%       | 80%-120%       | Middle                | 84.2810 %             |
| California | 06         | 31084       | 037         | 1972.00      | 80% - 100%       | 80%-120%       | Middle                | 81.9664 %             |
| California | 06         | 31084       | 037         | 1973.00      | 50% - <80%       | >120%          | Upper                 | 124.3709 %            |
| California | 06         | 31084       | 037         | 1974.10      | 20% - <50%       | >120%          | Upper                 | 175.2567 %            |
| California | 06         | 31084       | 037         | 1974.20      | 50% - <80%       | 80%-120%       | Middle                | 88.0037 %             |
| California | 06         | 31084       | 037         | 1975.00      | 50% - <80%       | 80%-120%       | Middle                | 91.9680 %             |
| California | 06         | 31084       | 037         | 1976.00      | 50% - <80%       | 80%-120%       | Middle                | 89.5750 %             |
| California | 06         | 31084       | 037         | 1977.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.1931 %             |
| California | 06         | 31084       | 037         | 1990.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.0325 %             |
| California | 06         | 31084       | 037         | 1990.02      | 80% - 100%       | 80%-120%       | Middle                | 108.3382 %            |
| California | 06         | 31084       | 037         | 1991.10      | 80% - 100%       | 80%-120%       | Middle                | 82.3661 %             |
| California | 06         | 31084       | 037         | 1991.20      | 80% - 100%       | <50%           | Low                   | 40.5592 %             |
| California | 06         | 31084       | 037         | 1992.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.4143 %             |
| California | 06         | 31084       | 037         | 1992.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.2939 %             |
| California | 06         | 31084       | 037         | 1993.00      | 50% - <80%       | >120%          | Upper                 | 143.4777 %            |
| California | 06         | 31084       | 037         | 1994.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.2261 %             |
| California | 06         | 31084       | 037         | 1997.00      | 80% - 100%       | <50%           | Low                   | 49.1863 %             |
| California | 06         | 31084       | 037         | 1998.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.3542 %             |
| California | 06         | 31084       | 037         | 1998.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.8217 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 1999.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.8664 %             |
| California | 06         | 31084       | 037         | 2011.10      | 80% - 100%       | 80%-120%       | Middle                | 105.8306 %            |
| California | 06         | 31084       | 037         | 2011.20      | 80% - 100%       | 80%-120%       | Middle                | 98.3241 %             |
| California | 06         | 31084       | 037         | 2012.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.1539 %             |
| California | 06         | 31084       | 037         | 2013.01      | 80% - 100%       | 80%-120%       | Middle                | 97.5297 %             |
| California | 06         | 31084       | 037         | 2013.02      | 50% - <80%       | >120%          | Upper                 | 136.4020 %            |
| California | 06         | 31084       | 037         | 2014.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.2113 %             |
| California | 06         | 31084       | 037         | 2014.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.6446 %             |
| California | 06         | 31084       | 037         | 2015.01      | 80% - 100%       | 80%-120%       | Middle                | 88.6487 %             |
| California | 06         | 31084       | 037         | 2015.03      | 80% - 100%       | 50%-80%        | Moderate              | 61.5162 %             |
| California | 06         | 31084       | 037         | 2015.04      | 80% - 100%       | 50%-80%        | Moderate              | 74.4711 %             |
| California | 06         | 31084       | 037         | 2016.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.1233 %             |
| California | 06         | 31084       | 037         | 2016.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.9266 %             |
| California | 06         | 31084       | 037         | 2017.00      | 80% - 100%       | 80%-120%       | Middle                | 80.6566 %             |
| California | 06         | 31084       | 037         | 2031.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.8779 %             |
| California | 06         | 31084       | 037         | 2032.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.1209 %             |
| California | 06         | 31084       | 037         | 2033.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.7556 %             |
| California | 06         | 31084       | 037         | 2035.00      | 80% - 100%       | <50%           | Low                   | 42.3870 %             |
| California | 06         | 31084       | 037         | 2036.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.2107 %             |
| California | 06         | 31084       | 037         | 2036.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.8214 %             |
| California | 06         | 31084       | 037         | 2037.10      | 80% - 100%       | 50%-80%        | Moderate              | 79.2808 %             |
| California | 06         | 31084       | 037         | 2037.20      | 80% - 100%       | 50%-80%        | Moderate              | 54.5363 %             |
| California | 06         | 31084       | 037         | 2038.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.7684 %             |
| California | 06         | 31084       | 037         | 2039.00      | 80% - 100%       | 80%-120%       | Middle                | 80.8732 %             |
| California | 06         | 31084       | 037         | 2041.10      | 80% - 100%       | 80%-120%       | Middle                | 84.0419 %             |
| California | 06         | 31084       | 037         | 2041.20      | 80% - 100%       | 50%-80%        | Moderate              | 73.3555 %             |
| California | 06         | 31084       | 037         | 2042.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.5363 %             |
| California | 06         | 31084       | 037         | 2043.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.8841 %             |
| California | 06         | 31084       | 037         | 2044.10      | 80% - 100%       | 50%-80%        | Moderate              | 67.7789 %             |
| California | 06         | 31084       | 037         | 2044.20      | 80% - 100%       | <50%           | Low                   | 40.0761 %             |
| California | 06         | 31084       | 037         | 2046.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.5550 %             |
| California | 06         | 31084       | 037         | 2047.00      | 80% - 100%       | 80%-120%       | Middle                | 82.2503 %             |
| California | 06         | 31084       | 037         | 2048.10      | 80% - 100%       | 50%-80%        | Moderate              | 58.3525 %             |
| California | 06         | 31084       | 037         | 2048.20      | 80% - 100%       | 50%-80%        | Moderate              | 61.1925 %             |
| California | 06         | 31084       | 037         | 2049.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.1095 %             |
| California | 06         | 31084       | 037         | 2049.20      | 80% - 100%       | 50%-80%        | Moderate              | 71.8876 %             |
| California | 06         | 31084       | 037         | 2051.10      | 80% - 100%       | 50%-80%        | Moderate              | 56.3865 %             |
| California | 06         | 31084       | 037         | 2051.20      | 80% - 100%       | <50%           | Low                   | 39.9454 %             |
| California | 06         | 31084       | 037         | 2060.10      | 80% - 100%       | <50%           | Low                   | 49.1664 %             |
| California | 06         | 31084       | 037         | 2060.20      | 80% - 100%       | 80%-120%       | Middle                | 109.3330 %            |
| California | 06         | 31084       | 037         | 2060.50      | 80% - 100%       | 50%-80%        | Moderate              | 69.2281 %             |
| California | 06         | 31084       | 037         | 2060.51      | 50% - <80%       | >120%          | Upper                 | 161.9408 %            |
| California | 06         | 31084       | 037         | 2060.52      | 50% - <80%       | >120%          | Upper                 | 145.6727 %            |
| California | 06         | 31084       | 037         | 2060.53      | 80% - 100%       | <50%           | Low                   | 48.8128 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2060.54      | 80% - 100%       | <50%           | Low                   | 47.1631 %             |
| California | 06         | 31084       | 037         | 2062.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.2927 %             |
| California | 06         | 31084       | 037         | 2062.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2063.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2063.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2063.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2071.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.0625 %             |
| California | 06         | 31084       | 037         | 2071.02      | 80% - 100%       | <50%           | Low                   | 39.4636 %             |
| California | 06         | 31084       | 037         | 2071.03      | 80% - 100%       | <50%           | Low                   | 43.5773 %             |
| California | 06         | 31084       | 037         | 2073.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2073.04      | 50% - <80%       | >120%          | Upper                 | 136.9573 %            |
| California | 06         | 31084       | 037         | 2073.05      | 50% - <80%       | >120%          | Upper                 | 148.3123 %            |
| California | 06         | 31084       | 037         | 2073.06      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2073.07      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2073.08      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2074.00      | 50% - <80%       | >120%          | Upper                 | 154.2326 %            |
| California | 06         | 31084       | 037         | 2075.01      | 50% - <80%       | >120%          | Upper                 | 150.7252 %            |
| California | 06         | 31084       | 037         | 2075.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2077.11      | 50% - <80%       | >120%          | Upper                 | 193.6775 %            |
| California | 06         | 31084       | 037         | 2077.12      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2079.01      | 50% - <80%       | >120%          | Upper                 | 151.6055 %            |
| California | 06         | 31084       | 037         | 2079.02      | 50% - <80%       | >120%          | Upper                 | 167.9706 %            |
| California | 06         | 31084       | 037         | 2080.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2080.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.8341 %             |
| California | 06         | 31084       | 037         | 2083.01      | 80% - 100%       | <50%           | Low                   | 48.0732 %             |
| California | 06         | 31084       | 037         | 2083.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.2286 %             |
| California | 06         | 31084       | 037         | 2084.01      | 80% - 100%       | <50%           | Low                   | 49.9558 %             |
| California | 06         | 31084       | 037         | 2084.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.4228 %             |
| California | 06         | 31084       | 037         | 2085.01      | 80% - 100%       | 80%-120%       | Middle                | 89.3098 %             |
| California | 06         | 31084       | 037         | 2085.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.8248 %             |
| California | 06         | 31084       | 037         | 2086.10      | 80% - 100%       | 50%-80%        | Moderate              | 66.4728 %             |
| California | 06         | 31084       | 037         | 2086.20      | 80% - 100%       | 50%-80%        | Moderate              | 67.0953 %             |
| California | 06         | 31084       | 037         | 2087.10      | 80% - 100%       | 80%-120%       | Middle                | 86.7661 %             |
| California | 06         | 31084       | 037         | 2087.20      | 80% - 100%       | <50%           | Low                   | 41.0660 %             |
| California | 06         | 31084       | 037         | 2088.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.6067 %             |
| California | 06         | 31084       | 037         | 2088.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.1165 %             |
| California | 06         | 31084       | 037         | 2089.02      | 80% - 100%       | <50%           | Low                   | 36.4542 %             |
| California | 06         | 31084       | 037         | 2089.03      | 80% - 100%       | <50%           | Low                   | 47.1568 %             |
| California | 06         | 31084       | 037         | 2089.04      | 80% - 100%       | <50%           | Low                   | 36.8726 %             |
| California | 06         | 31084       | 037         | 2091.03      | 80% - 100%       | <50%           | Low                   | 33.3864 %             |
| California | 06         | 31084       | 037         | 2091.04      | 80% - 100%       | <50%           | Low                   | 44.2446 %             |
| California | 06         | 31084       | 037         | 2091.05      | 80% - 100%       | <50%           | Low                   | 34.9427 %             |
| California | 06         | 31084       | 037         | 2091.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.1037 %             |
| California | 06         | 31084       | 037         | 2092.01      | 50% - <80%       | >120%          | Upper                 | 132.5846 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2092.02      | 80% - 100%       | <50%           | Low                   | 34.7124 %             |
| California | 06         | 31084       | 037         | 2093.00      | 80% - 100%       | <50%           | Low                   | 42.8153 %             |
| California | 06         | 31084       | 037         | 2094.01      | 80% - 100%       | <50%           | Low                   | 41.8504 %             |
| California | 06         | 31084       | 037         | 2094.02      | 80% - 100%       | <50%           | Low                   | 40.8842 %             |
| California | 06         | 31084       | 037         | 2094.03      | 80% - 100%       | <50%           | Low                   | 30.7095 %             |
| California | 06         | 31084       | 037         | 2095.10      | 80% - 100%       | <50%           | Low                   | 39.3328 %             |
| California | 06         | 31084       | 037         | 2095.20      | 80% - 100%       | <50%           | Low                   | 40.0351 %             |
| California | 06         | 31084       | 037         | 2098.10      | 80% - 100%       | <50%           | Low                   | 35.6313 %             |
| California | 06         | 31084       | 037         | 2098.20      | 80% - 100%       | 50%-80%        | Moderate              | 54.3297 %             |
| California | 06         | 31084       | 037         | 2100.10      | 80% - 100%       | <50%           | Low                   | 33.8894 %             |
| California | 06         | 31084       | 037         | 2110.00      | 20% - <50%       | >120%          | Upper                 | 221.5732 %            |
| California | 06         | 31084       | 037         | 2111.21      | 80% - 100%       | 80%-120%       | Middle                | 81.0712 %             |
| California | 06         | 31084       | 037         | 2111.22      | 80% - 100%       | <50%           | Low                   | 46.8630 %             |
| California | 06         | 31084       | 037         | 2111.23      | 80% - 100%       | 80%-120%       | Middle                | 103.8372 %            |
| California | 06         | 31084       | 037         | 2111.24      | 80% - 100%       | 50%-80%        | Moderate              | 66.1815 %             |
| California | 06         | 31084       | 037         | 2112.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.8561 %             |
| California | 06         | 31084       | 037         | 2112.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.3376 %             |
| California | 06         | 31084       | 037         | 2113.10      | 80% - 100%       | 50%-80%        | Moderate              | 60.3085 %             |
| California | 06         | 31084       | 037         | 2113.20      | 80% - 100%       | <50%           | Low                   | 41.9637 %             |
| California | 06         | 31084       | 037         | 2114.10      | 80% - 100%       | 50%-80%        | Moderate              | 70.1706 %             |
| California | 06         | 31084       | 037         | 2114.20      | 80% - 100%       | 80%-120%       | Middle                | 84.6408 %             |
| California | 06         | 31084       | 037         | 2115.00      | 50% - <80%       | 80%-120%       | Middle                | 111.7733 %            |
| California | 06         | 31084       | 037         | 2117.01      | 50% - <80%       | 80%-120%       | Middle                | 114.3655 %            |
| California | 06         | 31084       | 037         | 2117.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.9932 %             |
| California | 06         | 31084       | 037         | 2117.04      | 80% - 100%       | 50%-80%        | Moderate              | 72.8724 %             |
| California | 06         | 31084       | 037         | 2118.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.0765 %             |
| California | 06         | 31084       | 037         | 2118.03      | 80% - 100%       | 50%-80%        | Moderate              | 76.8828 %             |
| California | 06         | 31084       | 037         | 2118.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.5532 %             |
| California | 06         | 31084       | 037         | 2119.10      | 80% - 100%       | 50%-80%        | Moderate              | 61.4888 %             |
| California | 06         | 31084       | 037         | 2119.21      | 80% - 100%       | 50%-80%        | Moderate              | 51.0626 %             |
| California | 06         | 31084       | 037         | 2119.22      | 80% - 100%       | 50%-80%        | Moderate              | 59.5428 %             |
| California | 06         | 31084       | 037         | 2121.01      | 80% - 100%       | 80%-120%       | Middle                | 81.2878 %             |
| California | 06         | 31084       | 037         | 2121.02      | 80% - 100%       | <50%           | Low                   | 39.5794 %             |
| California | 06         | 31084       | 037         | 2122.02      | 80% - 100%       | <50%           | Low                   | 40.2567 %             |
| California | 06         | 31084       | 037         | 2122.03      | 80% - 100%       | 50%-80%        | Moderate              | 59.6959 %             |
| California | 06         | 31084       | 037         | 2122.04      | 80% - 100%       | <50%           | Low                   | 45.5582 %             |
| California | 06         | 31084       | 037         | 2123.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.7536 %             |
| California | 06         | 31084       | 037         | 2123.04      | 80% - 100%       | <50%           | Low                   | 44.1799 %             |
| California | 06         | 31084       | 037         | 2123.05      | 80% - 100%       | <50%           | Low                   | 45.1336 %             |
| California | 06         | 31084       | 037         | 2123.06      | 80% - 100%       | <50%           | Low                   | 44.7800 %             |
| California | 06         | 31084       | 037         | 2124.10      | 80% - 100%       | 50%-80%        | Moderate              | 58.4732 %             |
| California | 06         | 31084       | 037         | 2124.20      | 80% - 100%       | 50%-80%        | Moderate              | 59.1680 %             |
| California | 06         | 31084       | 037         | 2125.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.1024 %             |
| California | 06         | 31084       | 037         | 2125.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.5759 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2126.10      | 80% - 100%       | 50%-80%        | Moderate              | 73.4751 %             |
| California | 06         | 31084       | 037         | 2126.20      | 80% - 100%       | 50%-80%        | Moderate              | 68.5608 %             |
| California | 06         | 31084       | 037         | 2127.01      | 80% - 100%       | 80%-120%       | Middle                | 84.7342 %             |
| California | 06         | 31084       | 037         | 2127.02      | 50% - <80%       | >120%          | Upper                 | 130.3783 %            |
| California | 06         | 31084       | 037         | 2128.00      | 80% - 100%       | 80%-120%       | Middle                | 99.4496 %             |
| California | 06         | 31084       | 037         | 2129.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.1044 %             |
| California | 06         | 31084       | 037         | 2131.00      | 80% - 100%       | <50%           | Low                   | 49.6196 %             |
| California | 06         | 31084       | 037         | 2132.01      | 80% - 100%       | <50%           | Low                   | 48.2463 %             |
| California | 06         | 31084       | 037         | 2132.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.1543 %             |
| California | 06         | 31084       | 037         | 2133.10      | 80% - 100%       | 50%-80%        | Moderate              | 72.3321 %             |
| California | 06         | 31084       | 037         | 2133.20      | 80% - 100%       | <50%           | Low                   | 48.8302 %             |
| California | 06         | 31084       | 037         | 2134.01      | 80% - 100%       | <50%           | Low                   | 41.6325 %             |
| California | 06         | 31084       | 037         | 2134.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.3957 %             |
| California | 06         | 31084       | 037         | 2140.00      | 10% - <20%       | >120%          | Upper                 | 222.0463 %            |
| California | 06         | 31084       | 037         | 2141.00      | 10% - <20%       | >120%          | Upper                 | 196.1552 %            |
| California | 06         | 31084       | 037         | 2144.00      | 20% - <50%       | >120%          | Upper                 | 165.9287 %            |
| California | 06         | 31084       | 037         | 2145.01      | 20% - <50%       | >120%          | Upper                 | 121.1499 %            |
| California | 06         | 31084       | 037         | 2145.03      | 50% - <80%       | >120%          | Upper                 | 126.2298 %            |
| California | 06         | 31084       | 037         | 2145.04      | 50% - <80%       | >120%          | Upper                 | 120.5996 %            |
| California | 06         | 31084       | 037         | 2145.05      | 20% - <50%       | 50%-80%        | Moderate              | 74.0366 %             |
| California | 06         | 31084       | 037         | 2146.00      | 20% - <50%       | >120%          | Upper                 | 197.9879 %            |
| California | 06         | 31084       | 037         | 2147.00      | 20% - <50%       | >120%          | Upper                 | 167.9831 %            |
| California | 06         | 31084       | 037         | 2148.00      | 20% - <50%       | >120%          | Upper                 | 187.7497 %            |
| California | 06         | 31084       | 037         | 2149.02      | 20% - <50%       | >120%          | Upper                 | 126.7714 %            |
| California | 06         | 31084       | 037         | 2149.03      | 20% - <50%       | >120%          | Upper                 | 159.7532 %            |
| California | 06         | 31084       | 037         | 2149.04      | 20% - <50%       | >120%          | Upper                 | 285.6107 %            |
| California | 06         | 31084       | 037         | 2151.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2151.02      | 20% - <50%       | >120%          | Upper                 | 123.9575 %            |
| California | 06         | 31084       | 037         | 2161.00      | 50% - <80%       | >120%          | Upper                 | 158.4919 %            |
| California | 06         | 31084       | 037         | 2162.01      | 20% - <50%       | >120%          | Upper                 | 212.3386 %            |
| California | 06         | 31084       | 037         | 2162.02      | 50% - <80%       | >120%          | Upper                 | 123.1607 %            |
| California | 06         | 31084       | 037         | 2163.01      | 20% - <50%       | >120%          | Upper                 | 232.6717 %            |
| California | 06         | 31084       | 037         | 2163.02      | 20% - <50%       | >120%          | Upper                 | 143.1826 %            |
| California | 06         | 31084       | 037         | 2164.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2164.02      | 20% - <50%       | 80%-120%       | Middle                | 98.7412 %             |
| California | 06         | 31084       | 037         | 2167.00      | 50% - <80%       | >120%          | Upper                 | 147.8516 %            |
| California | 06         | 31084       | 037         | 2168.00      | 20% - <50%       | >120%          | Upper                 | 173.4078 %            |
| California | 06         | 31084       | 037         | 2169.01      | 50% - <80%       | >120%          | Upper                 | 187.5381 %            |
| California | 06         | 31084       | 037         | 2169.02      | 50% - <80%       | >120%          | Upper                 | 165.6150 %            |
| California | 06         | 31084       | 037         | 2170.01      | 10% - <20%       | >120%          | Upper                 | 142.0160 %            |
| California | 06         | 31084       | 037         | 2170.02      | 20% - <50%       | >120%          | Upper                 | 149.6221 %            |
| California | 06         | 31084       | 037         | 2171.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2171.02      | 50% - <80%       | >120%          | Upper                 | 124.3335 %            |
| California | 06         | 31084       | 037         | 2172.00      | 50% - <80%       | 80%-120%       | Middle                | 87.7535 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2181.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.6934 %             |
| California | 06         | 31084       | 037         | 2181.20      | 80% - 100%       | 50%-80%        | Moderate              | 56.2981 %             |
| California | 06         | 31084       | 037         | 2182.10      | 80% - 100%       | 50%-80%        | Moderate              | 69.9416 %             |
| California | 06         | 31084       | 037         | 2182.20      | 80% - 100%       | 80%-120%       | Middle                | 97.8547 %             |
| California | 06         | 31084       | 037         | 2183.00      | 80% - 100%       | 80%-120%       | Middle                | 106.3311 %            |
| California | 06         | 31084       | 037         | 2184.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.0671 %             |
| California | 06         | 31084       | 037         | 2185.00      | 80% - 100%       | 80%-120%       | Middle                | 81.3190 %             |
| California | 06         | 31084       | 037         | 2186.00      | 80% - 100%       | 80%-120%       | Middle                | 83.6908 %             |
| California | 06         | 31084       | 037         | 2187.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.0281 %             |
| California | 06         | 31084       | 037         | 2187.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.0848 %             |
| California | 06         | 31084       | 037         | 2188.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.2498 %             |
| California | 06         | 31084       | 037         | 2189.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.8637 %             |
| California | 06         | 31084       | 037         | 2190.10      | 80% - 100%       | 50%-80%        | Moderate              | 58.9327 %             |
| California | 06         | 31084       | 037         | 2190.20      | 80% - 100%       | 50%-80%        | Moderate              | 67.6320 %             |
| California | 06         | 31084       | 037         | 2193.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.0314 %             |
| California | 06         | 31084       | 037         | 2195.00      | 80% - 100%       | 80%-120%       | Middle                | 113.9036 %            |
| California | 06         | 31084       | 037         | 2197.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.4327 %             |
| California | 06         | 31084       | 037         | 2198.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.5369 %             |
| California | 06         | 31084       | 037         | 2199.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.7449 %             |
| California | 06         | 31084       | 037         | 2199.02      | 80% - 100%       | 80%-120%       | Middle                | 81.9664 %             |
| California | 06         | 31084       | 037         | 2200.00      | 80% - 100%       | <50%           | Low                   | 49.8213 %             |
| California | 06         | 31084       | 037         | 2201.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.1174 %             |
| California | 06         | 31084       | 037         | 2211.10      | 80% - 100%       | <50%           | Low                   | 43.8362 %             |
| California | 06         | 31084       | 037         | 2211.20      | 80% - 100%       | 50%-80%        | Moderate              | 53.6299 %             |
| California | 06         | 31084       | 037         | 2212.10      | 80% - 100%       | 50%-80%        | Moderate              | 61.2161 %             |
| California | 06         | 31084       | 037         | 2212.20      | 80% - 100%       | 50%-80%        | Moderate              | 59.0734 %             |
| California | 06         | 31084       | 037         | 2213.02      | 80% - 100%       | <50%           | Low                   | 43.3245 %             |
| California | 06         | 31084       | 037         | 2213.03      | 80% - 100%       | <50%           | Low                   | 41.0573 %             |
| California | 06         | 31084       | 037         | 2213.04      | 80% - 100%       | 50%-80%        | Moderate              | 67.8934 %             |
| California | 06         | 31084       | 037         | 2214.01      | 80% - 100%       | <50%           | Low                   | 37.0332 %             |
| California | 06         | 31084       | 037         | 2214.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.7167 %             |
| California | 06         | 31084       | 037         | 2215.00      | 80% - 100%       | <50%           | Low                   | 46.0226 %             |
| California | 06         | 31084       | 037         | 2216.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.2904 %             |
| California | 06         | 31084       | 037         | 2216.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.9368 %             |
| California | 06         | 31084       | 037         | 2217.10      | 80% - 100%       | 50%-80%        | Moderate              | 64.8467 %             |
| California | 06         | 31084       | 037         | 2218.10      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2218.20      | 50% - <80%       | 50%-80%        | Moderate              | 68.2458 %             |
| California | 06         | 31084       | 037         | 2219.00      | 50% - <80%       | <50%           | Low                   | 45.4997 %             |
| California | 06         | 31084       | 037         | 2220.01      | 80% - 100%       | 80%-120%       | Middle                | 92.9255 %             |
| California | 06         | 31084       | 037         | 2220.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.9663 %             |
| California | 06         | 31084       | 037         | 2221.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.1483 %             |
| California | 06         | 31084       | 037         | 2222.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.0731 %             |
| California | 06         | 31084       | 037         | 2225.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.2603 %             |
| California | 06         | 31084       | 037         | 2226.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.8406 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2227.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2240.10      | 80% - 100%       | <50%           | Low                   | 46.5343 %             |
| California | 06         | 31084       | 037         | 2240.20      | 80% - 100%       | <50%           | Low                   | 33.5445 %             |
| California | 06         | 31084       | 037         | 2242.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.9153 %             |
| California | 06         | 31084       | 037         | 2243.10      | 80% - 100%       | 50%-80%        | Moderate              | 51.8781 %             |
| California | 06         | 31084       | 037         | 2243.20      | 80% - 100%       | <50%           | Low                   | 24.5128 %             |
| California | 06         | 31084       | 037         | 2244.10      | 80% - 100%       | 50%-80%        | Moderate              | 65.5689 %             |
| California | 06         | 31084       | 037         | 2244.20      | 80% - 100%       | <50%           | Low                   | 29.3325 %             |
| California | 06         | 31084       | 037         | 2246.00      | 80% - 100%       | <50%           | Low                   | 49.2934 %             |
| California | 06         | 31084       | 037         | 2247.01      | 50% - <80%       | >120%          | Upper                 | 150.0753 %            |
| California | 06         | 31084       | 037         | 2247.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2260.01      | 80% - 100%       | <50%           | Low                   | 38.5198 %             |
| California | 06         | 31084       | 037         | 2260.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.1296 %             |
| California | 06         | 31084       | 037         | 2264.10      | 80% - 100%       | <50%           | Low                   | 44.2870 %             |
| California | 06         | 31084       | 037         | 2264.20      | 80% - 100%       | 50%-80%        | Moderate              | 57.3066 %             |
| California | 06         | 31084       | 037         | 2267.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.0298 %             |
| California | 06         | 31084       | 037         | 2267.02      | 80% - 100%       | <50%           | Low                   | 42.9236 %             |
| California | 06         | 31084       | 037         | 2270.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.8155 %             |
| California | 06         | 31084       | 037         | 2270.20      | 80% - 100%       | 50%-80%        | Moderate              | 67.0779 %             |
| California | 06         | 31084       | 037         | 2281.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.6926 %             |
| California | 06         | 31084       | 037         | 2282.10      | 80% - 100%       | 50%-80%        | Moderate              | 57.7038 %             |
| California | 06         | 31084       | 037         | 2282.20      | 80% - 100%       | 50%-80%        | Moderate              | 60.9198 %             |
| California | 06         | 31084       | 037         | 2283.10      | 80% - 100%       | 50%-80%        | Moderate              | 55.2909 %             |
| California | 06         | 31084       | 037         | 2283.20      | 80% - 100%       | 50%-80%        | Moderate              | 54.0022 %             |
| California | 06         | 31084       | 037         | 2284.10      | 80% - 100%       | 50%-80%        | Moderate              | 52.4845 %             |
| California | 06         | 31084       | 037         | 2284.20      | 80% - 100%       | <50%           | Low                   | 48.8476 %             |
| California | 06         | 31084       | 037         | 2285.00      | 80% - 100%       | <50%           | Low                   | 42.0209 %             |
| California | 06         | 31084       | 037         | 2286.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.9599 %             |
| California | 06         | 31084       | 037         | 2287.10      | 80% - 100%       | <50%           | Low                   | 45.7001 %             |
| California | 06         | 31084       | 037         | 2287.20      | 80% - 100%       | 50%-80%        | Moderate              | 51.3589 %             |
| California | 06         | 31084       | 037         | 2288.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.8783 %             |
| California | 06         | 31084       | 037         | 2289.00      | 80% - 100%       | <50%           | Low                   | 38.3306 %             |
| California | 06         | 31084       | 037         | 2291.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.3713 %             |
| California | 06         | 31084       | 037         | 2292.00      | 80% - 100%       | 80%-120%       | Middle                | 81.0712 %             |
| California | 06         | 31084       | 037         | 2293.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.8117 %             |
| California | 06         | 31084       | 037         | 2294.10      | 80% - 100%       | 50%-80%        | Moderate              | 52.1371 %             |
| California | 06         | 31084       | 037         | 2294.20      | 80% - 100%       | 50%-80%        | Moderate              | 61.6195 %             |
| California | 06         | 31084       | 037         | 2311.00      | 80% - 100%       | <50%           | Low                   | 38.0915 %             |
| California | 06         | 31084       | 037         | 2312.10      | 80% - 100%       | <50%           | Low                   | 40.2704 %             |
| California | 06         | 31084       | 037         | 2312.20      | 80% - 100%       | 50%-80%        | Moderate              | 63.3651 %             |
| California | 06         | 31084       | 037         | 2313.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.4224 %             |
| California | 06         | 31084       | 037         | 2313.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.3719 %             |
| California | 06         | 31084       | 037         | 2314.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.2138 %             |
| California | 06         | 31084       | 037         | 2315.00      | 80% - 100%       | 80%-120%       | Middle                | 104.5656 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2316.01      | 80% - 100%       | 80%-120%       | Middle                | 82.6960 %             |
| California | 06         | 31084       | 037         | 2316.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.0211 %             |
| California | 06         | 31084       | 037         | 2316.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.5110 %             |
| California | 06         | 31084       | 037         | 2317.10      | 80% - 100%       | <50%           | Low                   | 45.1859 %             |
| California | 06         | 31084       | 037         | 2317.20      | 80% - 100%       | 50%-80%        | Moderate              | 57.8196 %             |
| California | 06         | 31084       | 037         | 2318.00      | 80% - 100%       | <50%           | Low                   | 38.6692 %             |
| California | 06         | 31084       | 037         | 2319.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2319.02      | 80% - 100%       | <50%           | Low                   | 42.8850 %             |
| California | 06         | 31084       | 037         | 2321.10      | 80% - 100%       | 50%-80%        | Moderate              | 64.4583 %             |
| California | 06         | 31084       | 037         | 2321.20      | 80% - 100%       | 50%-80%        | Moderate              | 55.5810 %             |
| California | 06         | 31084       | 037         | 2322.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.9998 %             |
| California | 06         | 31084       | 037         | 2323.00      | 80% - 100%       | 80%-120%       | Middle                | 93.9850 %             |
| California | 06         | 31084       | 037         | 2324.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.7297 %             |
| California | 06         | 31084       | 037         | 2324.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.4554 %             |
| California | 06         | 31084       | 037         | 2325.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.3808 %             |
| California | 06         | 31084       | 037         | 2326.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.8781 %             |
| California | 06         | 31084       | 037         | 2326.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.2028 %             |
| California | 06         | 31084       | 037         | 2327.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.4992 %             |
| California | 06         | 31084       | 037         | 2327.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.8301 %             |
| California | 06         | 31084       | 037         | 2328.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.9547 %             |
| California | 06         | 31084       | 037         | 2340.01      | 80% - 100%       | >120%          | Upper                 | 125.3657 %            |
| California | 06         | 31084       | 037         | 2340.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.8947 %             |
| California | 06         | 31084       | 037         | 2342.00      | 80% - 100%       | >120%          | Upper                 | 125.8239 %            |
| California | 06         | 31084       | 037         | 2343.01      | 80% - 100%       | 80%-120%       | Middle                | 119.3458 %            |
| California | 06         | 31084       | 037         | 2343.02      | 80% - 100%       | 80%-120%       | Middle                | 91.0355 %             |
| California | 06         | 31084       | 037         | 2345.01      | 80% - 100%       | 80%-120%       | Middle                | 110.4996 %            |
| California | 06         | 31084       | 037         | 2345.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.0721 %             |
| California | 06         | 31084       | 037         | 2346.00      | 80% - 100%       | 80%-120%       | Middle                | 103.6256 %            |
| California | 06         | 31084       | 037         | 2347.00      | 80% - 100%       | 80%-120%       | Middle                | 81.6439 %             |
| California | 06         | 31084       | 037         | 2348.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.2808 %             |
| California | 06         | 31084       | 037         | 2349.01      | 80% - 100%       | <50%           | Low                   | 42.7456 %             |
| California | 06         | 31084       | 037         | 2349.02      | 80% - 100%       | <50%           | Low                   | 47.3224 %             |
| California | 06         | 31084       | 037         | 2351.00      | 80% - 100%       | >120%          | Upper                 | 130.9149 %            |
| California | 06         | 31084       | 037         | 2352.01      | 80% - 100%       | 80%-120%       | Middle                | 96.3955 %             |
| California | 06         | 31084       | 037         | 2352.02      | 80% - 100%       | 50%-80%        | Moderate              | 72.3694 %             |
| California | 06         | 31084       | 037         | 2360.01      | 50% - <80%       | >120%          | Upper                 | 144.2135 %            |
| California | 06         | 31084       | 037         | 2361.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.4558 %             |
| California | 06         | 31084       | 037         | 2361.02      | 80% - 100%       | 80%-120%       | Middle                | 88.3150 %             |
| California | 06         | 31084       | 037         | 2362.03      | 80% - 100%       | 50%-80%        | Moderate              | 52.7285 %             |
| California | 06         | 31084       | 037         | 2362.04      | 80% - 100%       | <50%           | Low                   | 46.2579 %             |
| California | 06         | 31084       | 037         | 2362.05      | 80% - 100%       | <50%           | Low                   | 39.6217 %             |
| California | 06         | 31084       | 037         | 2362.06      | 80% - 100%       | <50%           | Low                   | 49.3917 %             |
| California | 06         | 31084       | 037         | 2364.00      | 80% - 100%       | >120%          | Upper                 | 142.3135 %            |
| California | 06         | 31084       | 037         | 2371.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.6100 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2371.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.9153 %             |
| California | 06         | 31084       | 037         | 2372.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.7565 %             |
| California | 06         | 31084       | 037         | 2372.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.8750 %             |
| California | 06         | 31084       | 037         | 2373.00      | 80% - 100%       | 80%-120%       | Middle                | 100.1245 %            |
| California | 06         | 31084       | 037         | 2374.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.9845 %             |
| California | 06         | 31084       | 037         | 2374.02      | 80% - 100%       | 80%-120%       | Middle                | 95.8315 %             |
| California | 06         | 31084       | 037         | 2375.00      | 80% - 100%       | <50%           | Low                   | 39.9666 %             |
| California | 06         | 31084       | 037         | 2376.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.2010 %             |
| California | 06         | 31084       | 037         | 2377.10      | 80% - 100%       | 50%-80%        | Moderate              | 54.5301 %             |
| California | 06         | 31084       | 037         | 2377.20      | 80% - 100%       | <50%           | Low                   | 46.5380 %             |
| California | 06         | 31084       | 037         | 2378.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.7826 %             |
| California | 06         | 31084       | 037         | 2379.00      | 80% - 100%       | 80%-120%       | Middle                | 84.6645 %             |
| California | 06         | 31084       | 037         | 2380.00      | 80% - 100%       | 80%-120%       | Middle                | 90.2673 %             |
| California | 06         | 31084       | 037         | 2381.00      | 80% - 100%       | 80%-120%       | Middle                | 80.5234 %             |
| California | 06         | 31084       | 037         | 2382.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.3659 %             |
| California | 06         | 31084       | 037         | 2383.10      | 80% - 100%       | 50%-80%        | Moderate              | 59.6710 %             |
| California | 06         | 31084       | 037         | 2383.20      | 80% - 100%       | <50%           | Low                   | 42.1467 %             |
| California | 06         | 31084       | 037         | 2384.00      | 80% - 100%       | 80%-120%       | Middle                | 114.4577 %            |
| California | 06         | 31084       | 037         | 2392.01      | 80% - 100%       | <50%           | Low                   | 45.9006 %             |
| California | 06         | 31084       | 037         | 2392.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.5843 %             |
| California | 06         | 31084       | 037         | 2393.10      | 80% - 100%       | 50%-80%        | Moderate              | 51.1622 %             |
| California | 06         | 31084       | 037         | 2393.20      | 80% - 100%       | 50%-80%        | Moderate              | 61.0331 %             |
| California | 06         | 31084       | 037         | 2393.30      | 80% - 100%       | 50%-80%        | Moderate              | 59.4992 %             |
| California | 06         | 31084       | 037         | 2395.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.9926 %             |
| California | 06         | 31084       | 037         | 2395.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.4197 %             |
| California | 06         | 31084       | 037         | 2396.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.9246 %             |
| California | 06         | 31084       | 037         | 2396.02      | 80% - 100%       | <50%           | Low                   | 45.8520 %             |
| California | 06         | 31084       | 037         | 2397.01      | 80% - 100%       | <50%           | Low                   | 41.5540 %             |
| California | 06         | 31084       | 037         | 2397.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.8665 %             |
| California | 06         | 31084       | 037         | 2398.01      | 80% - 100%       | 50%-80%        | Moderate              | 72.5749 %             |
| California | 06         | 31084       | 037         | 2398.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.1557 %             |
| California | 06         | 31084       | 037         | 2400.10      | 80% - 100%       | <50%           | Low                   | 44.0965 %             |
| California | 06         | 31084       | 037         | 2400.20      | 80% - 100%       | 50%-80%        | Moderate              | 64.7434 %             |
| California | 06         | 31084       | 037         | 2402.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.7164 %             |
| California | 06         | 31084       | 037         | 2403.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2403.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2404.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.8491 %             |
| California | 06         | 31084       | 037         | 2404.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.0901 %             |
| California | 06         | 31084       | 037         | 2405.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.8669 %             |
| California | 06         | 31084       | 037         | 2406.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.7027 %             |
| California | 06         | 31084       | 037         | 2407.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.5867 %             |
| California | 06         | 31084       | 037         | 2408.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.1745 %             |
| California | 06         | 31084       | 037         | 2409.01      | 80% - 100%       | 80%-120%       | Middle                | 85.9880 %             |
| California | 06         | 31084       | 037         | 2409.02      | 80% - 100%       | <50%           | Low                   | 40.4646 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2410.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.6448 %             |
| California | 06         | 31084       | 037         | 2410.02      | 80% - 100%       | 80%-120%       | Middle                | 84.2100 %             |
| California | 06         | 31084       | 037         | 2411.10      | 80% - 100%       | 50%-80%        | Moderate              | 74.6379 %             |
| California | 06         | 31084       | 037         | 2411.20      | 80% - 100%       | <50%           | Low                   | 44.6891 %             |
| California | 06         | 31084       | 037         | 2412.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.0901 %             |
| California | 06         | 31084       | 037         | 2412.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.3456 %             |
| California | 06         | 31084       | 037         | 2413.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.5602 %             |
| California | 06         | 31084       | 037         | 2414.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.3277 %             |
| California | 06         | 31084       | 037         | 2420.00      | 80% - 100%       | <50%           | Low                   | 49.6656 %             |
| California | 06         | 31084       | 037         | 2421.00      | 80% - 100%       | <50%           | Low                   | 26.5062 %             |
| California | 06         | 31084       | 037         | 2422.01      | 80% - 100%       | <50%           | Low                   | 48.8302 %             |
| California | 06         | 31084       | 037         | 2422.02      | 80% - 100%       | <50%           | Low                   | 33.2283 %             |
| California | 06         | 31084       | 037         | 2423.00      | 80% - 100%       | <50%           | Low                   | 49.5362 %             |
| California | 06         | 31084       | 037         | 2426.00      | 80% - 100%       | <50%           | Low                   | 26.9444 %             |
| California | 06         | 31084       | 037         | 2427.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.1620 %             |
| California | 06         | 31084       | 037         | 2430.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.7359 %             |
| California | 06         | 31084       | 037         | 2430.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.3460 %             |
| California | 06         | 31084       | 037         | 2431.00      | 80% - 100%       | <50%           | Low                   | 39.0813 %             |
| California | 06         | 31084       | 037         | 2611.02      | 20% - <50%       | >120%          | Upper                 | 252.2990 %            |
| California | 06         | 31084       | 037         | 2611.03      | 10% - <20%       | >120%          | Upper                 | 292.9927 %            |
| California | 06         | 31084       | 037         | 2611.04      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2612.00      | 20% - <50%       | >120%          | Upper                 | 236.6348 %            |
| California | 06         | 31084       | 037         | 2621.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2622.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2623.01      | 20% - <50%       | >120%          | Upper                 | 288.6997 %            |
| California | 06         | 31084       | 037         | 2623.02      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2623.03      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2624.00      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2625.01      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2626.01      | 20% - <50%       | >120%          | Upper                 | 305.1969 %            |
| California | 06         | 31084       | 037         | 2626.04      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2627.04      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2627.06      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2628.02      | 10% - <20%       | >120%          | Upper                 | 269.7125 %            |
| California | 06         | 31084       | 037         | 2640.00      | 10% - <20%       | >120%          | Upper                 | 299.1496 %            |
| California | 06         | 31084       | 037         | 2641.02      | 20% - <50%       | >120%          | Upper                 | 176.1246 %            |
| California | 06         | 31084       | 037         | 2641.03      | 20% - <50%       | >120%          | Upper                 | 205.0537 %            |
| California | 06         | 31084       | 037         | 2643.03      | 20% - <50%       | >120%          | Upper                 | 145.8919 %            |
| California | 06         | 31084       | 037         | 2643.04      | 20% - <50%       | >120%          | Upper                 | 133.1710 %            |
| California | 06         | 31084       | 037         | 2643.05      | 20% - <50%       | >120%          | Upper                 | 143.2573 %            |
| California | 06         | 31084       | 037         | 2643.06      | 20% - <50%       | >120%          | Upper                 | 158.1072 %            |
| California | 06         | 31084       | 037         | 2651.00      | 10% - <20%       | >120%          | Upper                 | 250.8572 %            |
| California | 06         | 31084       | 037         | 2652.01      | 20% - <50%       | >120%          | Upper                 | 273.6357 %            |
| California | 06         | 31084       | 037         | 2652.03      | 20% - <50%       | 80%-120%       | Middle                | 112.2875 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2652.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2653.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2653.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2653.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2653.06      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2653.07      | 50% - <80%       | >120%          | Upper                 | 217.6475 %            |
| California | 06         | 31084       | 037         | 2654.10      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2654.20      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2655.21      | 50% - <80%       | 80%-120%       | Middle                | 105.0524 %            |
| California | 06         | 31084       | 037         | 2655.22      | 50% - <80%       | >120%          | Upper                 | 132.6219 %            |
| California | 06         | 31084       | 037         | 2655.23      | 20% - <50%       | >120%          | Upper                 | 181.9614 %            |
| California | 06         | 31084       | 037         | 2655.24      | 20% - <50%       | >120%          | Upper                 | 127.7164 %            |
| California | 06         | 31084       | 037         | 2656.01      | 20% - <50%       | >120%          | Upper                 | 156.3517 %            |
| California | 06         | 31084       | 037         | 2656.02      | 20% - <50%       | >120%          | Upper                 | 182.7583 %            |
| California | 06         | 31084       | 037         | 2657.01      | 20% - <50%       | >120%          | Upper                 | 263.3664 %            |
| California | 06         | 31084       | 037         | 2657.02      | 20% - <50%       | >120%          | Upper                 | 147.5403 %            |
| California | 06         | 31084       | 037         | 2671.01      | 20% - <50%       | >120%          | Upper                 | 136.8813 %            |
| California | 06         | 31084       | 037         | 2671.02      | 20% - <50%       | >120%          | Upper                 | 217.5591 %            |
| California | 06         | 31084       | 037         | 2672.01      | 20% - <50%       | >120%          | Upper                 | 161.5125 %            |
| California | 06         | 31084       | 037         | 2672.02      | 20% - <50%       | >120%          | Upper                 | 147.8516 %            |
| California | 06         | 31084       | 037         | 2673.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.4668 %             |
| California | 06         | 31084       | 037         | 2674.03      | 20% - <50%       | 80%-120%       | Middle                | 105.7908 %            |
| California | 06         | 31084       | 037         | 2674.04      | 20% - <50%       | >120%          | Upper                 | 196.8761 %            |
| California | 06         | 31084       | 037         | 2674.05      | 20% - <50%       | >120%          | Upper                 | 228.0027 %            |
| California | 06         | 31084       | 037         | 2674.06      | 20% - <50%       | >120%          | Upper                 | 161.8138 %            |
| California | 06         | 31084       | 037         | 2675.02      | 50% - <80%       | 80%-120%       | Middle                | 104.5332 %            |
| California | 06         | 31084       | 037         | 2675.03      | 50% - <80%       | 80%-120%       | Middle                | 89.1915 %             |
| California | 06         | 31084       | 037         | 2675.04      | 50% - <80%       | >120%          | Upper                 | 193.2604 %            |
| California | 06         | 31084       | 037         | 2676.00      | 50% - <80%       | 80%-120%       | Middle                | 87.8045 %             |
| California | 06         | 31084       | 037         | 2677.00      | 50% - <80%       | >120%          | Upper                 | 224.4705 %            |
| California | 06         | 31084       | 037         | 2678.00      | 20% - <50%       | >120%          | Upper                 | 207.0271 %            |
| California | 06         | 31084       | 037         | 2679.01      | 20% - <50%       | >120%          | Upper                 | 168.5421 %            |
| California | 06         | 31084       | 037         | 2679.02      | 20% - <50%       | >120%          | Upper                 | 277.9287 %            |
| California | 06         | 31084       | 037         | 2690.00      | 20% - <50%       | >120%          | Upper                 | 227.8359 %            |
| California | 06         | 31084       | 037         | 2691.00      | 10% - <20%       | >120%          | Upper                 | 213.9957 %            |
| California | 06         | 31084       | 037         | 2693.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2695.00      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2696.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.4719 %             |
| California | 06         | 31084       | 037         | 2696.02      | 50% - <80%       | 50%-80%        | Moderate              | 66.0669 %             |
| California | 06         | 31084       | 037         | 2697.00      | 50% - <80%       | >120%          | Upper                 | 128.2679 %            |
| California | 06         | 31084       | 037         | 2698.00      | 50% - <80%       | >120%          | Upper                 | 123.2964 %            |
| California | 06         | 31084       | 037         | 2699.03      | 50% - <80%       | 80%-120%       | Middle                | 86.1947 %             |
| California | 06         | 31084       | 037         | 2699.05      | 50% - <80%       | >120%          | Upper                 | 134.8817 %            |
| California | 06         | 31084       | 037         | 2699.06      | 50% - <80%       | >120%          | Upper                 | 141.9325 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2699.07      | 50% - <80%       | >120%          | Upper                 | 127.6641 %            |
| California | 06         | 31084       | 037         | 2699.08      | 50% - <80%       | >120%          | Upper                 | 138.3679 %            |
| California | 06         | 31084       | 037         | 2699.09      | 50% - <80%       | 80%-120%       | Middle                | 101.8775 %            |
| California | 06         | 31084       | 037         | 2701.01      | 50% - <80%       | 80%-120%       | Middle                | 119.9347 %            |
| California | 06         | 31084       | 037         | 2701.02      | 50% - <80%       | 80%-120%       | Middle                | 104.8171 %            |
| California | 06         | 31084       | 037         | 2702.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.4493 %             |
| California | 06         | 31084       | 037         | 2703.00      | 50% - <80%       | >120%          | Upper                 | 129.8429 %            |
| California | 06         | 31084       | 037         | 2711.00      | 20% - <50%       | >120%          | Upper                 | 175.8008 %            |
| California | 06         | 31084       | 037         | 2712.00      | 50% - <80%       | >120%          | Upper                 | 150.1089 %            |
| California | 06         | 31084       | 037         | 2713.00      | 20% - <50%       | >120%          | Upper                 | 171.4879 %            |
| California | 06         | 31084       | 037         | 2714.00      | 20% - <50%       | >120%          | Upper                 | 194.3685 %            |
| California | 06         | 31084       | 037         | 2715.00      | 20% - <50%       | >120%          | Upper                 | 176.7147 %            |
| California | 06         | 31084       | 037         | 2716.00      | 50% - <80%       | >120%          | Upper                 | 124.4095 %            |
| California | 06         | 31084       | 037         | 2717.02      | 50% - <80%       | 80%-120%       | Middle                | 105.1234 %            |
| California | 06         | 31084       | 037         | 2717.03      | 50% - <80%       | >120%          | Upper                 | 140.9514 %            |
| California | 06         | 31084       | 037         | 2717.04      | 50% - <80%       | >120%          | Upper                 | 198.7910 %            |
| California | 06         | 31084       | 037         | 2718.01      | 50% - <80%       | 80%-120%       | Middle                | 105.5193 %            |
| California | 06         | 31084       | 037         | 2718.03      | 50% - <80%       | 80%-120%       | Middle                | 106.0447 %            |
| California | 06         | 31084       | 037         | 2718.04      | 50% - <80%       | 80%-120%       | Middle                | 113.5525 %            |
| California | 06         | 31084       | 037         | 2719.01      | 50% - <80%       | >120%          | Upper                 | 153.2016 %            |
| California | 06         | 31084       | 037         | 2719.02      | 20% - <50%       | 80%-120%       | Middle                | 119.6346 %            |
| California | 06         | 31084       | 037         | 2721.00      | 20% - <50%       | >120%          | Upper                 | 146.4148 %            |
| California | 06         | 31084       | 037         | 2722.01      | 50% - <80%       | 80%-120%       | Middle                | 96.9881 %             |
| California | 06         | 31084       | 037         | 2722.02      | 50% - <80%       | 80%-120%       | Middle                | 95.7144 %             |
| California | 06         | 31084       | 037         | 2723.01      | 50% - <80%       | >120%          | Upper                 | 132.3057 %            |
| California | 06         | 31084       | 037         | 2723.02      | 50% - <80%       | 80%-120%       | Middle                | 100.4071 %            |
| California | 06         | 31084       | 037         | 2731.00      | 20% - <50%       | >120%          | Upper                 | 236.8215 %            |
| California | 06         | 31084       | 037         | 2732.00      | 20% - <50%       | >120%          | Upper                 | 137.2262 %            |
| California | 06         | 31084       | 037         | 2733.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2734.03      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 2734.04      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 2735.02      | 20% - <50%       | >120%          | Upper                 | 227.5583 %            |
| California | 06         | 31084       | 037         | 2736.00      | 20% - <50%       | >120%          | Upper                 | 224.3061 %            |
| California | 06         | 31084       | 037         | 2737.00      | 20% - <50%       | >120%          | Upper                 | 182.5429 %            |
| California | 06         | 31084       | 037         | 2738.00      | 20% - <50%       | >120%          | Upper                 | 159.2128 %            |
| California | 06         | 31084       | 037         | 2739.02      | 20% - <50%       | >120%          | Upper                 | 259.4930 %            |
| California | 06         | 31084       | 037         | 2741.00      | 20% - <50%       | >120%          | Upper                 | 172.1765 %            |
| California | 06         | 31084       | 037         | 2742.02      | 20% - <50%       | >120%          | Upper                 | 302.6208 %            |
| California | 06         | 31084       | 037         | 2751.01      | 50% - <80%       | >120%          | Upper                 | 142.7941 %            |
| California | 06         | 31084       | 037         | 2751.02      | 50% - <80%       | 80%-120%       | Middle                | 87.2430 %             |
| California | 06         | 31084       | 037         | 2752.00      | 50% - <80%       | >120%          | Upper                 | 126.7440 %            |
| California | 06         | 31084       | 037         | 2753.11      | 50% - <80%       | >120%          | Upper                 | 131.8674 %            |
| California | 06         | 31084       | 037         | 2753.12      | 20% - <50%       | >120%          | Upper                 | 125.6408 %            |
| California | 06         | 31084       | 037         | 2753.13      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2754.00      | 20% - <50%       | >120%          | Upper                 | 259.0584 %            |
| California | 06         | 31084       | 037         | 2755.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.4037 %             |
| California | 06         | 31084       | 037         | 2756.03      | 50% - <80%       | >120%          | Upper                 | 153.6100 %            |
| California | 06         | 31084       | 037         | 2756.04      | 20% - <50%       | >120%          | Upper                 | 285.0367 %            |
| California | 06         | 31084       | 037         | 2756.05      | 50% - <80%       | >120%          | Upper                 | 210.5843 %            |
| California | 06         | 31084       | 037         | 2760.00      | 20% - <50%       | >120%          | Upper                 | 192.2668 %            |
| California | 06         | 31084       | 037         | 2761.01      | 50% - <80%       | >120%          | Upper                 | 158.6986 %            |
| California | 06         | 31084       | 037         | 2761.02      | 50% - <80%       | 50%-80%        | Moderate              | 59.9748 %             |
| California | 06         | 31084       | 037         | 2764.00      | 20% - <50%       | >120%          | Upper                 | 252.9414 %            |
| California | 06         | 31084       | 037         | 2765.00      | 20% - <50%       | >120%          | Upper                 | 209.3977 %            |
| California | 06         | 31084       | 037         | 2766.01      | 20% - <50%       | >120%          | Upper                 | 219.4927 %            |
| California | 06         | 31084       | 037         | 2766.05      | 20% - <50%       | 80%-120%       | Middle                | 98.9939 %             |
| California | 06         | 31084       | 037         | 2766.06      | 20% - <50%       | 80%-120%       | Middle                | 90.2137 %             |
| California | 06         | 31084       | 037         | 2766.07      | 20% - <50%       | >120%          | Upper                 | 143.6619 %            |
| California | 06         | 31084       | 037         | 2766.08      | 20% - <50%       | >120%          | Upper                 | 126.9009 %            |
| California | 06         | 31084       | 037         | 2770.00      | 20% - <50%       | >120%          | Upper                 | 196.5175 %            |
| California | 06         | 31084       | 037         | 2771.00      | 50% - <80%       | >120%          | Upper                 | 191.9157 %            |
| California | 06         | 31084       | 037         | 2772.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.7320 %             |
| California | 06         | 31084       | 037         | 2774.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.6969 %             |
| California | 06         | 31084       | 037         | 2780.01      | 50% - <80%       | >120%          | Upper                 | 185.2820 %            |
| California | 06         | 31084       | 037         | 2781.02      | 20% - <50%       | >120%          | Upper                 | 309.9331 %            |
| California | 06         | 31084       | 037         | 2911.10      | 80% - 100%       | 80%-120%       | Middle                | 87.2380 %             |
| California | 06         | 31084       | 037         | 2911.20      | 80% - 100%       | 80%-120%       | Middle                | 91.8796 %             |
| California | 06         | 31084       | 037         | 2911.30      | 80% - 100%       | 80%-120%       | Middle                | 93.3314 %             |
| California | 06         | 31084       | 037         | 2912.10      | 80% - 100%       | 50%-80%        | Moderate              | 65.6772 %             |
| California | 06         | 31084       | 037         | 2912.20      | 80% - 100%       | 80%-120%       | Middle                | 80.9965 %             |
| California | 06         | 31084       | 037         | 2913.00      | 80% - 100%       | >120%          | Upper                 | 141.4532 %            |
| California | 06         | 31084       | 037         | 2920.01      | 80% - 100%       | <50%           | Low                   | 49.5436 %             |
| California | 06         | 31084       | 037         | 2920.02      | 50% - <80%       | >120%          | Upper                 | 138.7937 %            |
| California | 06         | 31084       | 037         | 2932.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.1180 %             |
| California | 06         | 31084       | 037         | 2932.04      | 80% - 100%       | 80%-120%       | Middle                | 113.9484 %            |
| California | 06         | 31084       | 037         | 2932.05      | 80% - 100%       | 50%-80%        | Moderate              | 55.7042 %             |
| California | 06         | 31084       | 037         | 2932.06      | 80% - 100%       | 50%-80%        | Moderate              | 68.0901 %             |
| California | 06         | 31084       | 037         | 2933.01      | 50% - <80%       | 80%-120%       | Middle                | 111.3886 %            |
| California | 06         | 31084       | 037         | 2933.02      | 50% - <80%       | 80%-120%       | Middle                | 113.6459 %            |
| California | 06         | 31084       | 037         | 2933.04      | 80% - 100%       | 80%-120%       | Middle                | 100.4121 %            |
| California | 06         | 31084       | 037         | 2933.06      | 50% - <80%       | >120%          | Upper                 | 136.3347 %            |
| California | 06         | 31084       | 037         | 2933.07      | 80% - 100%       | 50%-80%        | Moderate              | 67.3120 %             |
| California | 06         | 31084       | 037         | 2941.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.8043 %             |
| California | 06         | 31084       | 037         | 2941.20      | 80% - 100%       | <50%           | Low                   | 49.4328 %             |
| California | 06         | 31084       | 037         | 2942.00      | 80% - 100%       | 80%-120%       | Middle                | 99.2778 %             |
| California | 06         | 31084       | 037         | 2943.01      | 80% - 100%       | 80%-120%       | Middle                | 101.5513 %            |
| California | 06         | 31084       | 037         | 2943.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.6734 %             |
| California | 06         | 31084       | 037         | 2944.10      | 80% - 100%       | 50%-80%        | Moderate              | 64.3674 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 2944.21      | 80% - 100%       | 50%-80%        | Moderate              | 54.9908 %             |
| California | 06         | 31084       | 037         | 2945.10      | 80% - 100%       | 50%-80%        | Moderate              | 72.4155 %             |
| California | 06         | 31084       | 037         | 2945.20      | 80% - 100%       | 50%-80%        | Moderate              | 68.1126 %             |
| California | 06         | 31084       | 037         | 2946.10      | 80% - 100%       | 80%-120%       | Middle                | 86.4711 %             |
| California | 06         | 31084       | 037         | 2946.20      | 80% - 100%       | 50%-80%        | Moderate              | 69.6888 %             |
| California | 06         | 31084       | 037         | 2947.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.7578 %             |
| California | 06         | 31084       | 037         | 2948.10      | 80% - 100%       | 50%-80%        | Moderate              | 60.5450 %             |
| California | 06         | 31084       | 037         | 2948.20      | 80% - 100%       | <50%           | Low                   | 41.8043 %             |
| California | 06         | 31084       | 037         | 2948.30      | 80% - 100%       | 50%-80%        | Moderate              | 65.9399 %             |
| California | 06         | 31084       | 037         | 2949.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.0279 %             |
| California | 06         | 31084       | 037         | 2951.03      | 20% - <50%       | >120%          | Upper                 | 175.5543 %            |
| California | 06         | 31084       | 037         | 2962.10      | 80% - 100%       | <50%           | Low                   | 47.6387 %             |
| California | 06         | 31084       | 037         | 2962.20      | 80% - 100%       | <50%           | Low                   | 44.3779 %             |
| California | 06         | 31084       | 037         | 2963.00      | 50% - <80%       | >120%          | Upper                 | 138.0691 %            |
| California | 06         | 31084       | 037         | 2964.01      | 50% - <80%       | >120%          | Upper                 | 120.5211 %            |
| California | 06         | 31084       | 037         | 2964.02      | 50% - <80%       | >120%          | Upper                 | 169.2817 %            |
| California | 06         | 31084       | 037         | 2965.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.2904 %             |
| California | 06         | 31084       | 037         | 2966.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.8679 %             |
| California | 06         | 31084       | 037         | 2969.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.9121 %             |
| California | 06         | 31084       | 037         | 2969.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.3034 %             |
| California | 06         | 31084       | 037         | 2970.01      | 20% - <50%       | >120%          | Upper                 | 245.6217 %            |
| California | 06         | 31084       | 037         | 2970.02      | 50% - <80%       | >120%          | Upper                 | 171.5078 %            |
| California | 06         | 31084       | 037         | 2971.10      | 80% - 100%       | 50%-80%        | Moderate              | 55.5087 %             |
| California | 06         | 31084       | 037         | 2971.20      | 80% - 100%       | 80%-120%       | Middle                | 99.7348 %             |
| California | 06         | 31084       | 037         | 2972.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.0216 %             |
| California | 06         | 31084       | 037         | 2972.02      | 50% - <80%       | 80%-120%       | Middle                | 94.9363 %             |
| California | 06         | 31084       | 037         | 2973.00      | 20% - <50%       | >120%          | Upper                 | 161.3033 %            |
| California | 06         | 31084       | 037         | 2974.00      | 20% - <50%       | >120%          | Upper                 | 163.5706 %            |
| California | 06         | 31084       | 037         | 2975.01      | 20% - <50%       | >120%          | Upper                 | 219.6322 %            |
| California | 06         | 31084       | 037         | 2975.02      | 50% - <80%       | 80%-120%       | Middle                | 117.8368 %            |
| California | 06         | 31084       | 037         | 2976.01      | 50% - <80%       | 80%-120%       | Middle                | 82.3823 %             |
| California | 06         | 31084       | 037         | 2976.02      | 50% - <80%       | >120%          | Upper                 | 123.0287 %            |
| California | 06         | 31084       | 037         | 3001.00      | 20% - <50%       | >120%          | Upper                 | 183.6746 %            |
| California | 06         | 31084       | 037         | 3002.00      | 50% - <80%       | >120%          | Upper                 | 163.0389 %            |
| California | 06         | 31084       | 037         | 3003.01      | 20% - <50%       | >120%          | Upper                 | 157.9852 %            |
| California | 06         | 31084       | 037         | 3004.00      | 20% - <50%       | >120%          | Upper                 | 139.1498 %            |
| California | 06         | 31084       | 037         | 3005.01      | 50% - <80%       | >120%          | Upper                 | 148.1479 %            |
| California | 06         | 31084       | 037         | 3005.03      | 20% - <50%       | >120%          | Upper                 | 129.2839 %            |
| California | 06         | 31084       | 037         | 3006.01      | 50% - <80%       | >120%          | Upper                 | 128.7423 %            |
| California | 06         | 31084       | 037         | 3006.02      | 20% - <50%       | >120%          | Upper                 | 160.8924 %            |
| California | 06         | 31084       | 037         | 3007.01      | 20% - <50%       | >120%          | Upper                 | 186.1374 %            |
| California | 06         | 31084       | 037         | 3007.02      | 20% - <50%       | >120%          | Upper                 | 158.9377 %            |
| California | 06         | 31084       | 037         | 3008.00      | 20% - <50%       | >120%          | Upper                 | 134.6775 %            |
| California | 06         | 31084       | 037         | 3009.01      | 20% - <50%       | >120%          | Upper                 | 222.4522 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 3009.02      | 20% - <50%       | >120%          | Upper                 | 196.3332 %            |
| California | 06         | 31084       | 037         | 3010.00      | 20% - <50%       | >120%          | Upper                 | 120.0791 %            |
| California | 06         | 31084       | 037         | 3011.00      | 20% - <50%       | >120%          | Upper                 | 125.6583 %            |
| California | 06         | 31084       | 037         | 3012.03      | 20% - <50%       | 80%-120%       | Middle                | 88.1830 %             |
| California | 06         | 31084       | 037         | 3012.04      | 20% - <50%       | >120%          | Upper                 | 124.0683 %            |
| California | 06         | 31084       | 037         | 3012.05      | 20% - <50%       | >120%          | Upper                 | 133.8446 %            |
| California | 06         | 31084       | 037         | 3012.06      | 20% - <50%       | 80%-120%       | Middle                | 106.3099 %            |
| California | 06         | 31084       | 037         | 3013.00      | 20% - <50%       | >120%          | Upper                 | 228.7809 %            |
| California | 06         | 31084       | 037         | 3014.00      | 10% - <20%       | >120%          | Upper                 | 209.8273 %            |
| California | 06         | 31084       | 037         | 3015.01      | 10% - <20%       | >120%          | Upper                 | 154.2326 %            |
| California | 06         | 31084       | 037         | 3015.02      | 20% - <50%       | 50%-80%        | Moderate              | 61.1115 %             |
| California | 06         | 31084       | 037         | 3016.01      | 20% - <50%       | 50%-80%        | Moderate              | 53.6337 %             |
| California | 06         | 31084       | 037         | 3016.02      | 50% - <80%       | 80%-120%       | Middle                | 102.4951 %            |
| California | 06         | 31084       | 037         | 3017.01      | 20% - <50%       | 80%-120%       | Middle                | 107.0283 %            |
| California | 06         | 31084       | 037         | 3017.02      | 20% - <50%       | 80%-120%       | Middle                | 80.4101 %             |
| California | 06         | 31084       | 037         | 3018.01      | 20% - <50%       | 50%-80%        | Moderate              | 73.7701 %             |
| California | 06         | 31084       | 037         | 3018.02      | 20% - <50%       | 80%-120%       | Middle                | 89.9299 %             |
| California | 06         | 31084       | 037         | 3019.01      | 20% - <50%       | 80%-120%       | Middle                | 108.7901 %            |
| California | 06         | 31084       | 037         | 3019.02      | 20% - <50%       | 50%-80%        | Moderate              | 79.5149 %             |
| California | 06         | 31084       | 037         | 3020.02      | 20% - <50%       | 50%-80%        | Moderate              | 60.6832 %             |
| California | 06         | 31084       | 037         | 3020.03      | 20% - <50%       | 50%-80%        | Moderate              | 77.5987 %             |
| California | 06         | 31084       | 037         | 3020.04      | 20% - <50%       | 80%-120%       | Middle                | 90.5337 %             |
| California | 06         | 31084       | 037         | 3021.02      | 20% - <50%       | >120%          | Upper                 | 135.1619 %            |
| California | 06         | 31084       | 037         | 3021.03      | 20% - <50%       | 50%-80%        | Moderate              | 71.9100 %             |
| California | 06         | 31084       | 037         | 3021.04      | 50% - <80%       | 50%-80%        | Moderate              | 67.3543 %             |
| California | 06         | 31084       | 037         | 3022.01      | 20% - <50%       | <50%           | Low                   | 34.1384 %             |
| California | 06         | 31084       | 037         | 3022.02      | 20% - <50%       | 50%-80%        | Moderate              | 56.0279 %             |
| California | 06         | 31084       | 037         | 3023.01      | 20% - <50%       | 80%-120%       | Middle                | 80.1972 %             |
| California | 06         | 31084       | 037         | 3023.02      | 50% - <80%       | 50%-80%        | Moderate              | 65.0260 %             |
| California | 06         | 31084       | 037         | 3024.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.2417 %             |
| California | 06         | 31084       | 037         | 3025.03      | 20% - <50%       | 50%-80%        | Moderate              | 64.1993 %             |
| California | 06         | 31084       | 037         | 3025.04      | 20% - <50%       | 50%-80%        | Moderate              | 53.0087 %             |
| California | 06         | 31084       | 037         | 3025.05      | 50% - <80%       | 50%-80%        | Moderate              | 62.7986 %             |
| California | 06         | 31084       | 037         | 3025.06      | 20% - <50%       | 50%-80%        | Moderate              | 73.2472 %             |
| California | 06         | 31084       | 037         | 3101.00      | 20% - <50%       | >120%          | Upper                 | 175.4871 %            |
| California | 06         | 31084       | 037         | 3102.01      | 20% - <50%       | >120%          | Upper                 | 134.2343 %            |
| California | 06         | 31084       | 037         | 3102.02      | 20% - <50%       | 80%-120%       | Middle                | 115.3417 %            |
| California | 06         | 31084       | 037         | 3103.00      | 20% - <50%       | >120%          | Upper                 | 203.5334 %            |
| California | 06         | 31084       | 037         | 3104.00      | 20% - <50%       | >120%          | Upper                 | 146.9551 %            |
| California | 06         | 31084       | 037         | 3105.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.5076 %             |
| California | 06         | 31084       | 037         | 3106.01      | 50% - <80%       | 80%-120%       | Middle                | 98.0178 %             |
| California | 06         | 31084       | 037         | 3106.02      | 20% - <50%       | >120%          | Upper                 | 123.8019 %            |
| California | 06         | 31084       | 037         | 3107.01      | 20% - <50%       | <50%           | Low                   | 40.6676 %             |
| California | 06         | 31084       | 037         | 3107.03      | 20% - <50%       | 80%-120%       | Middle                | 91.6119 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 3107.04      | 20% - <50%       | 80%-120%       | Middle                | 82.1083 %             |
| California | 06         | 31084       | 037         | 3107.05      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 3108.00      | 20% - <50%       | >120%          | Upper                 | 127.5446 %            |
| California | 06         | 31084       | 037         | 3109.00      | 50% - <80%       | >120%          | Upper                 | 129.9811 %            |
| California | 06         | 31084       | 037         | 3110.00      | 50% - <80%       | >120%          | Upper                 | 140.0400 %            |
| California | 06         | 31084       | 037         | 3111.00      | 50% - <80%       | >120%          | Upper                 | 150.9643 %            |
| California | 06         | 31084       | 037         | 3112.00      | 20% - <50%       | 80%-120%       | Middle                | 103.8211 %            |
| California | 06         | 31084       | 037         | 3113.00      | 20% - <50%       | >120%          | Upper                 | 141.0037 %            |
| California | 06         | 31084       | 037         | 3114.00      | 20% - <50%       | >120%          | Upper                 | 194.5416 %            |
| California | 06         | 31084       | 037         | 3115.00      | 20% - <50%       | >120%          | Upper                 | 177.7332 %            |
| California | 06         | 31084       | 037         | 3116.01      | 20% - <50%       | 80%-120%       | Middle                | 107.5899 %            |
| California | 06         | 31084       | 037         | 3116.02      | 20% - <50%       | >120%          | Upper                 | 144.7987 %            |
| California | 06         | 31084       | 037         | 3117.00      | 20% - <50%       | >120%          | Upper                 | 154.2998 %            |
| California | 06         | 31084       | 037         | 3118.01      | 50% - <80%       | 80%-120%       | Middle                | 84.6010 %             |
| California | 06         | 31084       | 037         | 3118.02      | 50% - <80%       | 80%-120%       | Middle                | 101.9945 %            |
| California | 06         | 31084       | 037         | 3201.01      | 80% - 100%       | 80%-120%       | Middle                | 109.8858 %            |
| California | 06         | 31084       | 037         | 3201.02      | 80% - 100%       | 80%-120%       | Middle                | 96.7516 %             |
| California | 06         | 31084       | 037         | 3202.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.6113 %             |
| California | 06         | 31084       | 037         | 3202.02      | 80% - 100%       | 80%-120%       | Middle                | 106.8204 %            |
| California | 06         | 31084       | 037         | 3203.00      | 80% - 100%       | 80%-120%       | Middle                | 84.3980 %             |
| California | 06         | 31084       | 037         | 4002.05      | 50% - <80%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 4002.06      | 50% - <80%       | >120%          | Upper                 | 178.5898 %            |
| California | 06         | 31084       | 037         | 4002.07      | 20% - <50%       | >120%          | Upper                 | 205.8505 %            |
| California | 06         | 31084       | 037         | 4002.08      | 20% - <50%       | >120%          | Upper                 | 162.8310 %            |
| California | 06         | 31084       | 037         | 4002.09      | 20% - <50%       | >120%          | Upper                 | 136.8116 %            |
| California | 06         | 31084       | 037         | 4003.04      | 50% - <80%       | >120%          | Upper                 | 121.7226 %            |
| California | 06         | 31084       | 037         | 4004.02      | 50% - <80%       | >120%          | Upper                 | 160.2101 %            |
| California | 06         | 31084       | 037         | 4004.03      | 50% - <80%       | >120%          | Upper                 | 170.0847 %            |
| California | 06         | 31084       | 037         | 4004.04      | 20% - <50%       | >120%          | Upper                 | 184.4628 %            |
| California | 06         | 31084       | 037         | 4005.01      | 20% - <50%       | >120%          | Upper                 | 216.3302 %            |
| California | 06         | 31084       | 037         | 4006.02      | 80% - 100%       | 80%-120%       | Middle                | 94.1369 %             |
| California | 06         | 31084       | 037         | 4006.03      | 50% - <80%       | 80%-120%       | Middle                | 110.2742 %            |
| California | 06         | 31084       | 037         | 4006.05      | 50% - <80%       | >120%          | Upper                 | 144.1998 %            |
| California | 06         | 31084       | 037         | 4008.01      | 50% - <80%       | >120%          | Upper                 | 149.0618 %            |
| California | 06         | 31084       | 037         | 4010.01      | 20% - <50%       | >120%          | Upper                 | 172.4292 %            |
| California | 06         | 31084       | 037         | 4010.02      | 20% - <50%       | >120%          | Upper                 | 122.5058 %            |
| California | 06         | 31084       | 037         | 4011.01      | 50% - <80%       | 80%-120%       | Middle                | 109.8858 %            |
| California | 06         | 31084       | 037         | 4011.02      | 50% - <80%       | 80%-120%       | Middle                | 107.0283 %            |
| California | 06         | 31084       | 037         | 4012.01      | 50% - <80%       | >120%          | Upper                 | 166.2163 %            |
| California | 06         | 31084       | 037         | 4012.02      | 50% - <80%       | >120%          | Upper                 | 132.1252 %            |
| California | 06         | 31084       | 037         | 4012.03      | 50% - <80%       | 80%-120%       | Middle                | 114.1962 %            |
| California | 06         | 31084       | 037         | 4013.03      | 50% - <80%       | >120%          | Upper                 | 198.6914 %            |
| California | 06         | 31084       | 037         | 4013.04      | 50% - <80%       | >120%          | Upper                 | 167.7253 %            |
| California | 06         | 31084       | 037         | 4013.11      | 50% - <80%       | 80%-120%       | Middle                | 114.0020 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4013.12      | 50% - <80%       | >120%          | Upper                 | 147.8516 %            |
| California | 06         | 31084       | 037         | 4015.00      | 50% - <80%       | 80%-120%       | Middle                | 117.9700 %            |
| California | 06         | 31084       | 037         | 4016.01      | 50% - <80%       | >120%          | Upper                 | 137.6582 %            |
| California | 06         | 31084       | 037         | 4016.02      | 50% - <80%       | >120%          | Upper                 | 122.3950 %            |
| California | 06         | 31084       | 037         | 4017.05      | 50% - <80%       | >120%          | Upper                 | 165.9835 %            |
| California | 06         | 31084       | 037         | 4017.06      | 50% - <80%       | 80%-120%       | Middle                | 95.2189 %             |
| California | 06         | 31084       | 037         | 4017.07      | 50% - <80%       | 80%-120%       | Middle                | 80.8322 %             |
| California | 06         | 31084       | 037         | 4018.01      | 50% - <80%       | >120%          | Upper                 | 166.8301 %            |
| California | 06         | 31084       | 037         | 4018.02      | 50% - <80%       | >120%          | Upper                 | 167.4352 %            |
| California | 06         | 31084       | 037         | 4019.01      | 50% - <80%       | >120%          | Upper                 | 129.6948 %            |
| California | 06         | 31084       | 037         | 4019.02      | 20% - <50%       | >120%          | Upper                 | 165.1057 %            |
| California | 06         | 31084       | 037         | 4020.01      | 50% - <80%       | >120%          | Upper                 | 120.4078 %            |
| California | 06         | 31084       | 037         | 4020.02      | 50% - <80%       | 80%-120%       | Middle                | 88.7782 %             |
| California | 06         | 31084       | 037         | 4021.01      | 80% - 100%       | 80%-120%       | Middle                | 100.2079 %            |
| California | 06         | 31084       | 037         | 4021.02      | 80% - 100%       | 80%-120%       | Middle                | 97.4003 %             |
| California | 06         | 31084       | 037         | 4022.00      | 50% - <80%       | 80%-120%       | Middle                | 101.5513 %            |
| California | 06         | 31084       | 037         | 4023.01      | 80% - 100%       | 80%-120%       | Middle                | 80.2084 %             |
| California | 06         | 31084       | 037         | 4023.03      | 80% - 100%       | 50%-80%        | Moderate              | 67.0418 %             |
| California | 06         | 31084       | 037         | 4023.04      | 80% - 100%       | 50%-80%        | Moderate              | 59.6274 %             |
| California | 06         | 31084       | 037         | 4024.03      | 80% - 100%       | 80%-120%       | Middle                | 90.4777 %             |
| California | 06         | 31084       | 037         | 4024.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 4024.05      | 80% - 100%       | 50%-80%        | Moderate              | 66.3670 %             |
| California | 06         | 31084       | 037         | 4024.06      | 80% - 100%       | 50%-80%        | Moderate              | 75.4223 %             |
| California | 06         | 31084       | 037         | 4025.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.7135 %             |
| California | 06         | 31084       | 037         | 4025.03      | 80% - 100%       | 50%-80%        | Moderate              | 68.5757 %             |
| California | 06         | 31084       | 037         | 4025.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.3737 %             |
| California | 06         | 31084       | 037         | 4026.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.5651 %             |
| California | 06         | 31084       | 037         | 4026.02      | 50% - <80%       | 80%-120%       | Middle                | 111.6040 %            |
| California | 06         | 31084       | 037         | 4027.02      | 80% - 100%       | <50%           | Low                   | 42.4878 %             |
| California | 06         | 31084       | 037         | 4027.03      | 80% - 100%       | 80%-120%       | Middle                | 93.6551 %             |
| California | 06         | 31084       | 037         | 4027.05      | 80% - 100%       | 80%-120%       | Middle                | 92.1349 %             |
| California | 06         | 31084       | 037         | 4027.06      | 80% - 100%       | 80%-120%       | Middle                | 93.0301 %             |
| California | 06         | 31084       | 037         | 4028.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.2027 %             |
| California | 06         | 31084       | 037         | 4028.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.4518 %             |
| California | 06         | 31084       | 037         | 4028.04      | 80% - 100%       | 50%-80%        | Moderate              | 63.6677 %             |
| California | 06         | 31084       | 037         | 4029.02      | 80% - 100%       | 80%-120%       | Middle                | 90.1515 %             |
| California | 06         | 31084       | 037         | 4029.03      | 80% - 100%       | 50%-80%        | Moderate              | 70.0847 %             |
| California | 06         | 31084       | 037         | 4029.04      | 80% - 100%       | 50%-80%        | Moderate              | 75.9266 %             |
| California | 06         | 31084       | 037         | 4030.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.2567 %             |
| California | 06         | 31084       | 037         | 4033.05      | 80% - 100%       | >120%          | Upper                 | 152.9526 %            |
| California | 06         | 31084       | 037         | 4033.16      | 80% - 100%       | >120%          | Upper                 | 138.6867 %            |
| California | 06         | 31084       | 037         | 4033.17      | 80% - 100%       | >120%          | Upper                 | 162.6368 %            |
| California | 06         | 31084       | 037         | 4033.18      | 80% - 100%       | 80%-120%       | Middle                | 112.6162 %            |
| California | 06         | 31084       | 037         | 4033.19      | 80% - 100%       | >120%          | Upper                 | 131.8014 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4033.20      | 80% - 100%       | >120%          | Upper                 | 170.8629 %            |
| California | 06         | 31084       | 037         | 4033.21      | 80% - 100%       | >120%          | Upper                 | 156.0043 %            |
| California | 06         | 31084       | 037         | 4033.23      | 80% - 100%       | 80%-120%       | Middle                | 110.2170 %            |
| California | 06         | 31084       | 037         | 4033.24      | 80% - 100%       | >120%          | Upper                 | 135.6088 %            |
| California | 06         | 31084       | 037         | 4033.25      | 80% - 100%       | >120%          | Upper                 | 171.3261 %            |
| California | 06         | 31084       | 037         | 4033.26      | 80% - 100%       | 80%-120%       | Middle                | 98.4386 %             |
| California | 06         | 31084       | 037         | 4033.27      | 50% - <80%       | >120%          | Upper                 | 137.7877 %            |
| California | 06         | 31084       | 037         | 4033.28      | 80% - 100%       | 80%-120%       | Middle                | 110.0750 %            |
| California | 06         | 31084       | 037         | 4034.01      | 80% - 100%       | >120%          | Upper                 | 142.2102 %            |
| California | 06         | 31084       | 037         | 4034.02      | 80% - 100%       | >120%          | Upper                 | 121.9928 %            |
| California | 06         | 31084       | 037         | 4034.03      | 80% - 100%       | >120%          | Upper                 | 165.5104 %            |
| California | 06         | 31084       | 037         | 4034.04      | 80% - 100%       | >120%          | Upper                 | 141.6263 %            |
| California | 06         | 31084       | 037         | 4034.07      | 80% - 100%       | >120%          | Upper                 | 179.3680 %            |
| California | 06         | 31084       | 037         | 4034.08      | 80% - 100%       | >120%          | Upper                 | 138.7788 %            |
| California | 06         | 31084       | 037         | 4034.09      | 80% - 100%       | >120%          | Upper                 | 147.0734 %            |
| California | 06         | 31084       | 037         | 4035.00      | 50% - <80%       | >120%          | Upper                 | 162.8409 %            |
| California | 06         | 31084       | 037         | 4036.01      | 50% - <80%       | 80%-120%       | Middle                | 116.1024 %            |
| California | 06         | 31084       | 037         | 4037.02      | 50% - <80%       | >120%          | Upper                 | 151.6316 %            |
| California | 06         | 31084       | 037         | 4037.03      | 50% - <80%       | >120%          | Upper                 | 165.1269 %            |
| California | 06         | 31084       | 037         | 4037.21      | 50% - <80%       | 80%-120%       | Middle                | 92.8358 %             |
| California | 06         | 31084       | 037         | 4037.22      | 80% - 100%       | 50%-80%        | Moderate              | 73.9382 %             |
| California | 06         | 31084       | 037         | 4038.01      | 50% - <80%       | 80%-120%       | Middle                | 94.1581 %             |
| California | 06         | 31084       | 037         | 4038.02      | 50% - <80%       | 80%-120%       | Middle                | 91.5883 %             |
| California | 06         | 31084       | 037         | 4039.01      | 50% - <80%       | 80%-120%       | Middle                | 112.5751 %            |
| California | 06         | 31084       | 037         | 4039.02      | 50% - <80%       | >120%          | Upper                 | 124.9797 %            |
| California | 06         | 31084       | 037         | 4040.00      | 80% - 100%       | 80%-120%       | Middle                | 118.8154 %            |
| California | 06         | 31084       | 037         | 4041.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.4410 %             |
| California | 06         | 31084       | 037         | 4042.01      | 80% - 100%       | 80%-120%       | Middle                | 80.1511 %             |
| California | 06         | 31084       | 037         | 4042.03      | 50% - <80%       | 80%-120%       | Middle                | 83.7506 %             |
| California | 06         | 31084       | 037         | 4043.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.1557 %             |
| California | 06         | 31084       | 037         | 4043.02      | 80% - 100%       | 80%-120%       | Middle                | 91.3791 %             |
| California | 06         | 31084       | 037         | 4044.01      | 80% - 100%       | 80%-120%       | Middle                | 95.0471 %             |
| California | 06         | 31084       | 037         | 4044.02      | 80% - 100%       | 80%-120%       | Middle                | 92.5557 %             |
| California | 06         | 31084       | 037         | 4045.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.1167 %             |
| California | 06         | 31084       | 037         | 4045.03      | 80% - 100%       | 80%-120%       | Middle                | 97.3778 %             |
| California | 06         | 31084       | 037         | 4045.04      | 80% - 100%       | 80%-120%       | Middle                | 81.6427 %             |
| California | 06         | 31084       | 037         | 4046.00      | 80% - 100%       | 80%-120%       | Middle                | 114.5461 %            |
| California | 06         | 31084       | 037         | 4047.01      | 80% - 100%       | 80%-120%       | Middle                | 95.5127 %             |
| California | 06         | 31084       | 037         | 4047.02      | 80% - 100%       | 80%-120%       | Middle                | 84.1204 %             |
| California | 06         | 31084       | 037         | 4047.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.7934 %             |
| California | 06         | 31084       | 037         | 4048.04      | 80% - 100%       | 80%-120%       | Middle                | 82.5329 %             |
| California | 06         | 31084       | 037         | 4048.05      | 80% - 100%       | 80%-120%       | Middle                | 82.0710 %             |
| California | 06         | 31084       | 037         | 4048.06      | 80% - 100%       | 80%-120%       | Middle                | 86.1025 %             |
| California | 06         | 31084       | 037         | 4049.01      | 80% - 100%       | 80%-120%       | Middle                | 98.6329 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4049.02      | 80% - 100%       | 80%-120%       | Middle                | 101.3446 %            |
| California | 06         | 31084       | 037         | 4049.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.0936 %             |
| California | 06         | 31084       | 037         | 4050.01      | 80% - 100%       | 80%-120%       | Middle                | 94.8441 %             |
| California | 06         | 31084       | 037         | 4050.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.8760 %             |
| California | 06         | 31084       | 037         | 4051.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.8988 %             |
| California | 06         | 31084       | 037         | 4051.02      | 80% - 100%       | 50%-80%        | Moderate              | 77.7805 %             |
| California | 06         | 31084       | 037         | 4052.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.7826 %             |
| California | 06         | 31084       | 037         | 4052.02      | 80% - 100%       | 80%-120%       | Middle                | 92.8134 %             |
| California | 06         | 31084       | 037         | 4052.03      | 80% - 100%       | 80%-120%       | Middle                | 94.5266 %             |
| California | 06         | 31084       | 037         | 4053.01      | 80% - 100%       | 80%-120%       | Middle                | 98.2432 %             |
| California | 06         | 31084       | 037         | 4053.02      | 80% - 100%       | 80%-120%       | Middle                | 90.2200 %             |
| California | 06         | 31084       | 037         | 4054.00      | 80% - 100%       | 80%-120%       | Middle                | 116.8133 %            |
| California | 06         | 31084       | 037         | 4055.00      | 80% - 100%       | 80%-120%       | Middle                | 91.5970 %             |
| California | 06         | 31084       | 037         | 4056.00      | 80% - 100%       | >120%          | Upper                 | 136.2463 %            |
| California | 06         | 31084       | 037         | 4057.01      | 80% - 100%       | >120%          | Upper                 | 120.3568 %            |
| California | 06         | 31084       | 037         | 4057.02      | 80% - 100%       | 80%-120%       | Middle                | 108.4614 %            |
| California | 06         | 31084       | 037         | 4058.00      | 80% - 100%       | 80%-120%       | Middle                | 113.8712 %            |
| California | 06         | 31084       | 037         | 4059.00      | 80% - 100%       | 80%-120%       | Middle                | 91.2845 %             |
| California | 06         | 31084       | 037         | 4060.00      | 80% - 100%       | 80%-120%       | Middle                | 106.9001 %            |
| California | 06         | 31084       | 037         | 4061.01      | 50% - <80%       | >120%          | Upper                 | 125.5076 %            |
| California | 06         | 31084       | 037         | 4061.03      | 80% - 100%       | 80%-120%       | Middle                | 98.6528 %             |
| California | 06         | 31084       | 037         | 4062.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.4786 %             |
| California | 06         | 31084       | 037         | 4063.00      | 80% - 100%       | >120%          | Upper                 | 126.2572 %            |
| California | 06         | 31084       | 037         | 4064.13      | 80% - 100%       | >120%          | Upper                 | 126.7701 %            |
| California | 06         | 31084       | 037         | 4065.00      | 80% - 100%       | >120%          | Upper                 | 126.0629 %            |
| California | 06         | 31084       | 037         | 4066.01      | 80% - 100%       | >120%          | Upper                 | 137.4366 %            |
| California | 06         | 31084       | 037         | 4066.02      | 80% - 100%       | 80%-120%       | Middle                | 102.4067 %            |
| California | 06         | 31084       | 037         | 4067.01      | 80% - 100%       | >120%          | Upper                 | 124.1605 %            |
| California | 06         | 31084       | 037         | 4067.02      | 80% - 100%       | 80%-120%       | Middle                | 113.6123 %            |
| California | 06         | 31084       | 037         | 4068.01      | 80% - 100%       | >120%          | Upper                 | 141.2988 %            |
| California | 06         | 31084       | 037         | 4069.03      | 80% - 100%       | 80%-120%       | Middle                | 103.3367 %            |
| California | 06         | 31084       | 037         | 4070.01      | 80% - 100%       | 80%-120%       | Middle                | 92.4810 %             |
| California | 06         | 31084       | 037         | 4070.02      | 80% - 100%       | 80%-120%       | Middle                | 107.9061 %            |
| California | 06         | 31084       | 037         | 4071.01      | 80% - 100%       | 80%-120%       | Middle                | 87.2380 %             |
| California | 06         | 31084       | 037         | 4071.02      | 80% - 100%       | 80%-120%       | Middle                | 90.1751 %             |
| California | 06         | 31084       | 037         | 4072.01      | 80% - 100%       | 80%-120%       | Middle                | 96.6532 %             |
| California | 06         | 31084       | 037         | 4072.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.7934 %             |
| California | 06         | 31084       | 037         | 4073.01      | 80% - 100%       | 80%-120%       | Middle                | 95.8252 %             |
| California | 06         | 31084       | 037         | 4073.02      | 80% - 100%       | 80%-120%       | Middle                | 80.2482 %             |
| California | 06         | 31084       | 037         | 4074.00      | 80% - 100%       | 80%-120%       | Middle                | 114.9383 %            |
| California | 06         | 31084       | 037         | 4075.01      | 80% - 100%       | 80%-120%       | Middle                | 88.8080 %             |
| California | 06         | 31084       | 037         | 4075.02      | 80% - 100%       | 80%-120%       | Middle                | 110.7748 %            |
| California | 06         | 31084       | 037         | 4076.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.3931 %             |
| California | 06         | 31084       | 037         | 4076.02      | 80% - 100%       | 80%-120%       | Middle                | 103.5297 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4077.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.0524 %             |
| California | 06         | 31084       | 037         | 4077.02      | 80% - 100%       | 80%-120%       | Middle                | 95.1417 %             |
| California | 06         | 31084       | 037         | 4078.01      | 80% - 100%       | >120%          | Upper                 | 122.8046 %            |
| California | 06         | 31084       | 037         | 4078.02      | 80% - 100%       | 80%-120%       | Middle                | 116.6428 %            |
| California | 06         | 31084       | 037         | 4079.01      | 80% - 100%       | >120%          | Upper                 | 122.6278 %            |
| California | 06         | 31084       | 037         | 4079.02      | 80% - 100%       | 80%-120%       | Middle                | 108.5847 %            |
| California | 06         | 31084       | 037         | 4080.03      | 80% - 100%       | >120%          | Upper                 | 132.1052 %            |
| California | 06         | 31084       | 037         | 4080.04      | 80% - 100%       | 80%-120%       | Middle                | 113.5562 %            |
| California | 06         | 31084       | 037         | 4080.05      | 80% - 100%       | >120%          | Upper                 | 155.6930 %            |
| California | 06         | 31084       | 037         | 4080.06      | 80% - 100%       | 80%-120%       | Middle                | 109.7712 %            |
| California | 06         | 31084       | 037         | 4081.33      | 80% - 100%       | 80%-120%       | Middle                | 116.9578 %            |
| California | 06         | 31084       | 037         | 4081.34      | 80% - 100%       | >120%          | Upper                 | 128.1385 %            |
| California | 06         | 31084       | 037         | 4081.35      | 80% - 100%       | 80%-120%       | Middle                | 91.9531 %             |
| California | 06         | 31084       | 037         | 4081.36      | 80% - 100%       | >120%          | Upper                 | 122.7710 %            |
| California | 06         | 31084       | 037         | 4081.37      | 80% - 100%       | 80%-120%       | Middle                | 91.8236 %             |
| California | 06         | 31084       | 037         | 4081.38      | 80% - 100%       | 80%-120%       | Middle                | 96.0705 %             |
| California | 06         | 31084       | 037         | 4081.39      | 80% - 100%       | 80%-120%       | Middle                | 88.3387 %             |
| California | 06         | 31084       | 037         | 4081.40      | 80% - 100%       | 80%-120%       | Middle                | 81.6738 %             |
| California | 06         | 31084       | 037         | 4081.41      | 80% - 100%       | 80%-120%       | Middle                | 105.7484 %            |
| California | 06         | 31084       | 037         | 4082.12      | 80% - 100%       | 80%-120%       | Middle                | 93.4023 %             |
| California | 06         | 31084       | 037         | 4082.13      | 80% - 100%       | 80%-120%       | Middle                | 87.2841 %             |
| California | 06         | 31084       | 037         | 4083.01      | 80% - 100%       | 80%-120%       | Middle                | 93.7485 %             |
| California | 06         | 31084       | 037         | 4083.02      | 80% - 100%       | >120%          | Upper                 | 125.5300 %            |
| California | 06         | 31084       | 037         | 4083.03      | 80% - 100%       | >120%          | Upper                 | 134.2156 %            |
| California | 06         | 31084       | 037         | 4084.01      | 80% - 100%       | 80%-120%       | Middle                | 108.7266 %            |
| California | 06         | 31084       | 037         | 4084.02      | 80% - 100%       | >120%          | Upper                 | 140.0923 %            |
| California | 06         | 31084       | 037         | 4085.03      | 80% - 100%       | >120%          | Upper                 | 151.7910 %            |
| California | 06         | 31084       | 037         | 4085.04      | 80% - 100%       | 80%-120%       | Middle                | 115.5346 %            |
| California | 06         | 31084       | 037         | 4085.05      | 80% - 100%       | >120%          | Upper                 | 149.9035 %            |
| California | 06         | 31084       | 037         | 4086.23      | 80% - 100%       | 80%-120%       | Middle                | 92.8197 %             |
| California | 06         | 31084       | 037         | 4086.24      | 80% - 100%       | >120%          | Upper                 | 153.8179 %            |
| California | 06         | 31084       | 037         | 4086.25      | 80% - 100%       | >120%          | Upper                 | 130.0832 %            |
| California | 06         | 31084       | 037         | 4086.26      | 80% - 100%       | 80%-120%       | Middle                | 115.2682 %            |
| California | 06         | 31084       | 037         | 4086.27      | 80% - 100%       | >120%          | Upper                 | 131.9421 %            |
| California | 06         | 31084       | 037         | 4086.28      | 80% - 100%       | 80%-120%       | Middle                | 87.2878 %             |
| California | 06         | 31084       | 037         | 4086.29      | 80% - 100%       | >120%          | Upper                 | 148.8725 %            |
| California | 06         | 31084       | 037         | 4086.31      | 80% - 100%       | 80%-120%       | Middle                | 100.9811 %            |
| California | 06         | 31084       | 037         | 4087.03      | 80% - 100%       | >120%          | Upper                 | 185.2036 %            |
| California | 06         | 31084       | 037         | 4087.05      | 80% - 100%       | 80%-120%       | Middle                | 86.6877 %             |
| California | 06         | 31084       | 037         | 4087.07      | 80% - 100%       | >120%          | Upper                 | 151.4312 %            |
| California | 06         | 31084       | 037         | 4087.22      | 80% - 100%       | >120%          | Upper                 | 130.6821 %            |
| California | 06         | 31084       | 037         | 4087.24      | 80% - 100%       | 50%-80%        | Moderate              | 58.1035 %             |
| California | 06         | 31084       | 037         | 4087.25      | 80% - 100%       | 80%-120%       | Middle                | 97.6219 %             |
| California | 06         | 31084       | 037         | 4088.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.8981 %             |

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| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4089.00      | 50% - <80%       | >120%          | Upper                 | 124.9959 %            |
| California | 06         | 31084       | 037         | 4090.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.6818 %             |
| California | 06         | 31084       | 037         | 4091.00      | 80% - 100%       | 80%-120%       | Middle                | 94.6698 %             |
| California | 06         | 31084       | 037         | 4300.03      | 50% - <80%       | >120%          | Upper                 | 149.4440 %            |
| California | 06         | 31084       | 037         | 4300.04      | 50% - <80%       | >120%          | Upper                 | 125.1490 %            |
| California | 06         | 31084       | 037         | 4300.05      | 80% - 100%       | >120%          | Upper                 | 136.5402 %            |
| California | 06         | 31084       | 037         | 4301.01      | 50% - <80%       | 80%-120%       | Middle                | 84.7491 %             |
| California | 06         | 31084       | 037         | 4301.02      | 80% - 100%       | 80%-120%       | Middle                | 90.7504 %             |
| California | 06         | 31084       | 037         | 4302.00      | 20% - <50%       | >120%          | Upper                 | 226.7054 %            |
| California | 06         | 31084       | 037         | 4303.01      | 20% - <50%       | >120%          | Upper                 | 180.2233 %            |
| California | 06         | 31084       | 037         | 4303.02      | 20% - <50%       | >120%          | Upper                 | 145.9939 %            |
| California | 06         | 31084       | 037         | 4304.00      | 50% - <80%       | >120%          | Upper                 | 165.8789 %            |
| California | 06         | 31084       | 037         | 4305.01      | 20% - <50%       | >120%          | Upper                 | 216.5892 %            |
| California | 06         | 31084       | 037         | 4305.02      | 20% - <50%       | >120%          | Upper                 | 158.9190 %            |
| California | 06         | 31084       | 037         | 4306.00      | 50% - <80%       | >120%          | Upper                 | 204.3079 %            |
| California | 06         | 31084       | 037         | 4307.01      | 50% - <80%       | >120%          | Upper                 | 121.5583 %            |
| California | 06         | 31084       | 037         | 4307.21      | 50% - <80%       | >120%          | Upper                 | 137.3818 %            |
| California | 06         | 31084       | 037         | 4307.23      | 80% - 100%       | 80%-120%       | Middle                | 97.1438 %             |
| California | 06         | 31084       | 037         | 4307.24      | 80% - 100%       | 80%-120%       | Middle                | 119.1329 %            |
| California | 06         | 31084       | 037         | 4308.01      | 80% - 100%       | 80%-120%       | Middle                | 113.4392 %            |
| California | 06         | 31084       | 037         | 4308.02      | 80% - 100%       | >120%          | Upper                 | 144.5970 %            |
| California | 06         | 31084       | 037         | 4308.03      | 80% - 100%       | 80%-120%       | Middle                | 114.1315 %            |
| California | 06         | 31084       | 037         | 4309.01      | 50% - <80%       | 80%-120%       | Middle                | 89.1654 %             |
| California | 06         | 31084       | 037         | 4309.02      | 50% - <80%       | 80%-120%       | Middle                | 110.1497 %            |
| California | 06         | 31084       | 037         | 4310.02      | 50% - <80%       | 80%-120%       | Middle                | 82.9774 %             |
| California | 06         | 31084       | 037         | 4310.03      | 50% - <80%       | >120%          | Upper                 | 124.1953 %            |
| California | 06         | 31084       | 037         | 4310.04      | 50% - <80%       | 80%-120%       | Middle                | 96.4067 %             |
| California | 06         | 31084       | 037         | 4311.00      | 80% - 100%       | 80%-120%       | Middle                | 82.5404 %             |
| California | 06         | 31084       | 037         | 4312.00      | 80% - 100%       | >120%          | Upper                 | 121.7948 %            |
| California | 06         | 31084       | 037         | 4313.00      | 50% - <80%       | >120%          | Upper                 | 138.2546 %            |
| California | 06         | 31084       | 037         | 4314.00      | 50% - <80%       | >120%          | Upper                 | 140.3052 %            |
| California | 06         | 31084       | 037         | 4315.01      | 80% - 100%       | 80%-120%       | Middle                | 94.5254 %             |
| California | 06         | 31084       | 037         | 4315.02      | 80% - 100%       | 80%-120%       | Middle                | 111.3886 %            |
| California | 06         | 31084       | 037         | 4316.00      | 80% - 100%       | >120%          | Upper                 | 133.7151 %            |
| California | 06         | 31084       | 037         | 4317.01      | 80% - 100%       | >120%          | Upper                 | 143.8462 %            |
| California | 06         | 31084       | 037         | 4318.00      | 80% - 100%       | >120%          | Upper                 | 144.7389 %            |
| California | 06         | 31084       | 037         | 4319.00      | 80% - 100%       | 80%-120%       | Middle                | 108.2946 %            |
| California | 06         | 31084       | 037         | 4320.01      | 80% - 100%       | >120%          | Upper                 | 140.2430 %            |
| California | 06         | 31084       | 037         | 4320.02      | 80% - 100%       | 80%-120%       | Middle                | 112.2950 %            |
| California | 06         | 31084       | 037         | 4321.01      | 80% - 100%       | >120%          | Upper                 | 133.1075 %            |
| California | 06         | 31084       | 037         | 4321.02      | 80% - 100%       | >120%          | Upper                 | 124.2949 %            |
| California | 06         | 31084       | 037         | 4322.01      | 80% - 100%       | 80%-120%       | Middle                | 92.3291 %             |
| California | 06         | 31084       | 037         | 4322.02      | 80% - 100%       | 80%-120%       | Middle                | 92.9915 %             |
| California | 06         | 31084       | 037         | 4323.00      | 80% - 100%       | 80%-120%       | Middle                | 84.4964 %             |

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| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4324.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.5913 %             |
| California | 06         | 31084       | 037         | 4324.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.4539 %             |
| California | 06         | 31084       | 037         | 4325.01      | 80% - 100%       | 80%-120%       | Middle                | 90.1540 %             |
| California | 06         | 31084       | 037         | 4325.02      | 80% - 100%       | 80%-120%       | Middle                | 100.0373 %            |
| California | 06         | 31084       | 037         | 4326.01      | 80% - 100%       | 80%-120%       | Middle                | 88.1693 %             |
| California | 06         | 31084       | 037         | 4326.02      | 80% - 100%       | 80%-120%       | Middle                | 85.8049 %             |
| California | 06         | 31084       | 037         | 4327.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.8164 %             |
| California | 06         | 31084       | 037         | 4328.01      | 80% - 100%       | <50%           | Low                   | 40.6202 %             |
| California | 06         | 31084       | 037         | 4328.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.7891 %             |
| California | 06         | 31084       | 037         | 4329.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.1200 %             |
| California | 06         | 31084       | 037         | 4329.02      | 80% - 100%       | 80%-120%       | Middle                | 96.3631 %             |
| California | 06         | 31084       | 037         | 4331.03      | 80% - 100%       | 80%-120%       | Middle                | 80.9293 %             |
| California | 06         | 31084       | 037         | 4332.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.2138 %             |
| California | 06         | 31084       | 037         | 4333.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.8306 %             |
| California | 06         | 31084       | 037         | 4333.04      | 80% - 100%       | 50%-80%        | Moderate              | 62.4052 %             |
| California | 06         | 31084       | 037         | 4333.05      | 80% - 100%       | 50%-80%        | Moderate              | 57.0489 %             |
| California | 06         | 31084       | 037         | 4333.06      | 80% - 100%       | 50%-80%        | Moderate              | 63.9652 %             |
| California | 06         | 31084       | 037         | 4333.07      | 80% - 100%       | 80%-120%       | Middle                | 90.6819 %             |
| California | 06         | 31084       | 037         | 4334.02      | 80% - 100%       | 80%-120%       | Middle                | 90.1477 %             |
| California | 06         | 31084       | 037         | 4334.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.6305 %             |
| California | 06         | 31084       | 037         | 4335.05      | 80% - 100%       | 50%-80%        | Moderate              | 62.9057 %             |
| California | 06         | 31084       | 037         | 4335.06      | 80% - 100%       | <50%           | Low                   | 44.6020 %             |
| California | 06         | 31084       | 037         | 4336.01      | 80% - 100%       | 80%-120%       | Middle                | 85.9531 %             |
| California | 06         | 31084       | 037         | 4336.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.2541 %             |
| California | 06         | 31084       | 037         | 4338.03      | 80% - 100%       | 80%-120%       | Middle                | 93.7335 %             |
| California | 06         | 31084       | 037         | 4338.04      | 80% - 100%       | <50%           | Low                   | 47.2452 %             |
| California | 06         | 31084       | 037         | 4339.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.2979 %             |
| California | 06         | 31084       | 037         | 4339.03      | 80% - 100%       | 50%-80%        | Moderate              | 72.8886 %             |
| California | 06         | 31084       | 037         | 4340.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.7089 %             |
| California | 06         | 31084       | 037         | 4340.03      | 80% - 100%       | 50%-80%        | Moderate              | 79.3729 %             |
| California | 06         | 31084       | 037         | 4340.04      | 80% - 100%       | 80%-120%       | Middle                | 89.3223 %             |
| California | 06         | 31084       | 037         | 4341.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.7643 %             |
| California | 06         | 31084       | 037         | 4600.01      | 20% - <50%       | >120%          | Upper                 | 281.0289 %            |
| California | 06         | 31084       | 037         | 4600.02      | 20% - <50%       | >120%          | Upper                 | 197.7700 %            |
| California | 06         | 31084       | 037         | 4601.01      | 20% - <50%       | >120%          | Upper                 | 248.3907 %            |
| California | 06         | 31084       | 037         | 4602.00      | 50% - <80%       | >120%          | Upper                 | 134.6937 %            |
| California | 06         | 31084       | 037         | 4603.01      | 50% - <80%       | >120%          | Upper                 | 163.8046 %            |
| California | 06         | 31084       | 037         | 4603.02      | 50% - <80%       | 80%-120%       | Middle                | 99.8966 %             |
| California | 06         | 31084       | 037         | 4604.01      | 50% - <80%       | >120%          | Upper                 | 129.1756 %            |
| California | 06         | 31084       | 037         | 4605.01      | 20% - <50%       | >120%          | Upper                 | 250.8609 %            |
| California | 06         | 31084       | 037         | 4605.02      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 4606.01      | 20% - <50%       | >120%          | Upper                 | 210.7573 %            |
| California | 06         | 31084       | 037         | 4607.00      | 20% - <50%       | >120%          | Upper                 | 208.2211 %            |
| California | 06         | 31084       | 037         | 4608.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4609.00      | 80% - 100%       | 80%-120%       | Middle                | 98.4225 %             |
| California | 06         | 31084       | 037         | 4610.00      | 80% - 100%       | >120%          | Upper                 | 132.5223 %            |
| California | 06         | 31084       | 037         | 4611.00      | 50% - <80%       | >120%          | Upper                 | 124.9063 %            |
| California | 06         | 31084       | 037         | 4612.00      | 20% - <50%       | >120%          | Upper                 | 201.3434 %            |
| California | 06         | 31084       | 037         | 4613.00      | 20% - <50%       | >120%          | Upper                 | 127.6616 %            |
| California | 06         | 31084       | 037         | 4614.00      | 20% - <50%       | >120%          | Upper                 | 124.7419 %            |
| California | 06         | 31084       | 037         | 4615.01      | 50% - <80%       | 80%-120%       | Middle                | 105.7273 %            |
| California | 06         | 31084       | 037         | 4615.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.7795 %             |
| California | 06         | 31084       | 037         | 4616.00      | 80% - 100%       | 80%-120%       | Middle                | 113.7542 %            |
| California | 06         | 31084       | 037         | 4617.00      | 50% - <80%       | >120%          | Upper                 | 188.5553 %            |
| California | 06         | 31084       | 037         | 4619.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.3462 %             |
| California | 06         | 31084       | 037         | 4619.02      | 50% - <80%       | 80%-120%       | Middle                | 94.6611 %             |
| California | 06         | 31084       | 037         | 4620.01      | 80% - 100%       | 80%-120%       | Middle                | 89.3534 %             |
| California | 06         | 31084       | 037         | 4620.02      | 80% - 100%       | <50%           | Low                   | 43.4553 %             |
| California | 06         | 31084       | 037         | 4621.00      | 50% - <80%       | 80%-120%       | Middle                | 112.4680 %            |
| California | 06         | 31084       | 037         | 4622.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.8093 %             |
| California | 06         | 31084       | 037         | 4622.02      | 50% - <80%       | 80%-120%       | Middle                | 103.3504 %            |
| California | 06         | 31084       | 037         | 4623.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.6657 %             |
| California | 06         | 31084       | 037         | 4623.02      | 50% - <80%       | 80%-120%       | Middle                | 103.0641 %            |
| California | 06         | 31084       | 037         | 4624.00      | 50% - <80%       | >120%          | Upper                 | 131.7691 %            |
| California | 06         | 31084       | 037         | 4625.00      | 20% - <50%       | >120%          | Upper                 | 171.0733 %            |
| California | 06         | 31084       | 037         | 4626.00      | 20% - <50%       | >120%          | Upper                 | 197.6542 %            |
| California | 06         | 31084       | 037         | 4627.00      | 50% - <80%       | >120%          | Upper                 | 131.5101 %            |
| California | 06         | 31084       | 037         | 4628.00      | 50% - <80%       | 80%-120%       | Middle                | 108.1053 %            |
| California | 06         | 31084       | 037         | 4629.00      | 50% - <80%       | >120%          | Upper                 | 160.4753 %            |
| California | 06         | 31084       | 037         | 4630.00      | 50% - <80%       | >120%          | Upper                 | 185.2036 %            |
| California | 06         | 31084       | 037         | 4631.03      | 50% - <80%       | >120%          | Upper                 | 125.1142 %            |
| California | 06         | 31084       | 037         | 4632.00      | 50% - <80%       | >120%          | Upper                 | 165.6635 %            |
| California | 06         | 31084       | 037         | 4633.00      | 50% - <80%       | >120%          | Upper                 | 198.4324 %            |
| California | 06         | 31084       | 037         | 4634.00      | 50% - <80%       | >120%          | Upper                 | 173.9980 %            |
| California | 06         | 31084       | 037         | 4635.00      | 50% - <80%       | >120%          | Upper                 | 141.8653 %            |
| California | 06         | 31084       | 037         | 4636.01      | 50% - <80%       | >120%          | Upper                 | 135.0000 %            |
| California | 06         | 31084       | 037         | 4636.02      | 50% - <80%       | >120%          | Upper                 | 161.0207 %            |
| California | 06         | 31084       | 037         | 4637.00      | 20% - <50%       | >120%          | Upper                 | 206.6586 %            |
| California | 06         | 31084       | 037         | 4638.00      | 20% - <50%       | >120%          | Upper                 | 247.6300 %            |
| California | 06         | 31084       | 037         | 4639.00      | 20% - <50%       | >120%          | Upper                 | 172.2798 %            |
| California | 06         | 31084       | 037         | 4640.00      | 50% - <80%       | >120%          | Upper                 | 199.5069 %            |
| California | 06         | 31084       | 037         | 4641.01      | 50% - <80%       | >120%          | Upper                 | 213.4404 %            |
| California | 06         | 31084       | 037         | 4641.02      | 50% - <80%       | >120%          | Upper                 | 302.9831 %            |
| California | 06         | 31084       | 037         | 4642.00      | 50% - <80%       | >120%          | Upper                 | 215.6542 %            |
| California | 06         | 31084       | 037         | 4800.02      | 50% - <80%       | >120%          | Upper                 | 144.6567 %            |
| California | 06         | 31084       | 037         | 4800.11      | 80% - 100%       | >120%          | Upper                 | 122.6390 %            |
| California | 06         | 31084       | 037         | 4800.12      | 80% - 100%       | 80%-120%       | Middle                | 119.0158 %            |
| California | 06         | 31084       | 037         | 4801.01      | 80% - 100%       | 80%-120%       | Middle                | 111.7447 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4801.02      | 80% - 100%       | >120%          | Upper                 | 131.1565 %            |
| California | 06         | 31084       | 037         | 4802.01      | 50% - <80%       | >120%          | Upper                 | 174.4649 %            |
| California | 06         | 31084       | 037         | 4802.02      | 50% - <80%       | >120%          | Upper                 | 120.6158 %            |
| California | 06         | 31084       | 037         | 4803.02      | 80% - 100%       | 80%-120%       | Middle                | 112.8615 %            |
| California | 06         | 31084       | 037         | 4803.03      | 80% - 100%       | 80%-120%       | Middle                | 88.0573 %             |
| California | 06         | 31084       | 037         | 4803.04      | 80% - 100%       | 50%-80%        | Moderate              | 79.2061 %             |
| California | 06         | 31084       | 037         | 4804.00      | 80% - 100%       | >120%          | Upper                 | 131.7006 %            |
| California | 06         | 31084       | 037         | 4805.00      | 50% - <80%       | >120%          | Upper                 | 219.5438 %            |
| California | 06         | 31084       | 037         | 4806.01      | 50% - <80%       | 80%-120%       | Middle                | 110.4996 %            |
| California | 06         | 31084       | 037         | 4806.02      | 50% - <80%       | >120%          | Upper                 | 186.9778 %            |
| California | 06         | 31084       | 037         | 4807.02      | 50% - <80%       | >120%          | Upper                 | 245.8084 %            |
| California | 06         | 31084       | 037         | 4807.03      | 50% - <80%       | >120%          | Upper                 | 205.5106 %            |
| California | 06         | 31084       | 037         | 4807.04      | 50% - <80%       | >120%          | Upper                 | 135.4980 %            |
| California | 06         | 31084       | 037         | 4808.02      | 80% - 100%       | 80%-120%       | Middle                | 94.2440 %             |
| California | 06         | 31084       | 037         | 4808.03      | 80% - 100%       | >120%          | Upper                 | 122.8942 %            |
| California | 06         | 31084       | 037         | 4808.04      | 80% - 100%       | 80%-120%       | Middle                | 89.4642 %             |
| California | 06         | 31084       | 037         | 4809.01      | 80% - 100%       | 80%-120%       | Middle                | 83.5489 %             |
| California | 06         | 31084       | 037         | 4809.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.1502 %             |
| California | 06         | 31084       | 037         | 4809.03      | 80% - 100%       | 50%-80%        | Moderate              | 61.9370 %             |
| California | 06         | 31084       | 037         | 4810.01      | 80% - 100%       | 80%-120%       | Middle                | 97.7713 %             |
| California | 06         | 31084       | 037         | 4810.02      | 80% - 100%       | 80%-120%       | Middle                | 86.5669 %             |
| California | 06         | 31084       | 037         | 4811.01      | 80% - 100%       | 80%-120%       | Middle                | 90.8798 %             |
| California | 06         | 31084       | 037         | 4811.02      | 80% - 100%       | 50%-80%        | Moderate              | 79.7950 %             |
| California | 06         | 31084       | 037         | 4811.03      | 80% - 100%       | 80%-120%       | Middle                | 89.3472 %             |
| California | 06         | 31084       | 037         | 4812.01      | 80% - 100%       | 80%-120%       | Middle                | 98.5283 %             |
| California | 06         | 31084       | 037         | 4812.03      | 80% - 100%       | 80%-120%       | Middle                | 88.2565 %             |
| California | 06         | 31084       | 037         | 4813.00      | 80% - 100%       | 80%-120%       | Middle                | 82.3922 %             |
| California | 06         | 31084       | 037         | 4814.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.1908 %             |
| California | 06         | 31084       | 037         | 4814.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.5496 %             |
| California | 06         | 31084       | 037         | 4814.04      | 80% - 100%       | 80%-120%       | Middle                | 93.5169 %             |
| California | 06         | 31084       | 037         | 4815.00      | 80% - 100%       | 80%-120%       | Middle                | 95.4779 %             |
| California | 06         | 31084       | 037         | 4816.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.8158 %             |
| California | 06         | 31084       | 037         | 4816.04      | 80% - 100%       | 50%-80%        | Moderate              | 74.3927 %             |
| California | 06         | 31084       | 037         | 4816.05      | 80% - 100%       | 80%-120%       | Middle                | 94.5827 %             |
| California | 06         | 31084       | 037         | 4816.06      | 80% - 100%       | 80%-120%       | Middle                | 89.9373 %             |
| California | 06         | 31084       | 037         | 4817.11      | 80% - 100%       | 50%-80%        | Moderate              | 63.2668 %             |
| California | 06         | 31084       | 037         | 4817.12      | 80% - 100%       | 50%-80%        | Moderate              | 50.4837 %             |
| California | 06         | 31084       | 037         | 4817.13      | 80% - 100%       | 80%-120%       | Middle                | 90.5374 %             |
| California | 06         | 31084       | 037         | 4817.14      | 80% - 100%       | 50%-80%        | Moderate              | 54.0744 %             |
| California | 06         | 31084       | 037         | 4818.00      | 80% - 100%       | >120%          | Upper                 | 151.1946 %            |
| California | 06         | 31084       | 037         | 4819.01      | 80% - 100%       | >120%          | Upper                 | 124.6224 %            |
| California | 06         | 31084       | 037         | 4819.02      | 80% - 100%       | 80%-120%       | Middle                | 98.5943 %             |
| California | 06         | 31084       | 037         | 4820.01      | 80% - 100%       | >120%          | Upper                 | 158.0275 %            |
| California | 06         | 31084       | 037         | 4820.02      | 80% - 100%       | 80%-120%       | Middle                | 102.6320 %            |

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| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 4821.01      | 80% - 100%       | 80%-120%       | Middle                | 96.4179 %             |
| California | 06         | 31084       | 037         | 4821.02      | 80% - 100%       | 80%-120%       | Middle                | 117.2441 %            |
| California | 06         | 31084       | 037         | 4822.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.8432 %             |
| California | 06         | 31084       | 037         | 4822.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.6033 %             |
| California | 06         | 31084       | 037         | 4823.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.6668 %             |
| California | 06         | 31084       | 037         | 4823.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.3174 %             |
| California | 06         | 31084       | 037         | 4823.04      | 80% - 100%       | <50%           | Low                   | 49.2585 %             |
| California | 06         | 31084       | 037         | 4824.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.9563 %             |
| California | 06         | 31084       | 037         | 4824.03      | 80% - 100%       | 50%-80%        | Moderate              | 54.5476 %             |
| California | 06         | 31084       | 037         | 4824.04      | 80% - 100%       | 80%-120%       | Middle                | 106.0037 %            |
| California | 06         | 31084       | 037         | 4825.02      | 80% - 100%       | 80%-120%       | Middle                | 80.5408 %             |
| California | 06         | 31084       | 037         | 4825.03      | 80% - 100%       | 80%-120%       | Middle                | 90.5661 %             |
| California | 06         | 31084       | 037         | 4825.21      | 80% - 100%       | 80%-120%       | Middle                | 88.7109 %             |
| California | 06         | 31084       | 037         | 4825.22      | 80% - 100%       | 80%-120%       | Middle                | 89.6771 %             |
| California | 06         | 31084       | 037         | 4826.00      | 80% - 100%       | 80%-120%       | Middle                | 105.6252 %            |
| California | 06         | 31084       | 037         | 4827.01      | 80% - 100%       | 80%-120%       | Middle                | 111.5367 %            |
| California | 06         | 31084       | 037         | 4827.02      | 80% - 100%       | >120%          | Upper                 | 132.2883 %            |
| California | 06         | 31084       | 037         | 4828.01      | 80% - 100%       | 80%-120%       | Middle                | 113.0931 %            |
| California | 06         | 31084       | 037         | 5001.00      | 50% - <80%       | >120%          | Upper                 | 230.9697 %            |
| California | 06         | 31084       | 037         | 5002.02      | 50% - <80%       | >120%          | Upper                 | 188.9002 %            |
| California | 06         | 31084       | 037         | 5002.03      | 50% - <80%       | >120%          | Upper                 | 151.1062 %            |
| California | 06         | 31084       | 037         | 5002.04      | 50% - <80%       | >120%          | Upper                 | 188.1394 %            |
| California | 06         | 31084       | 037         | 5003.00      | 50% - <80%       | >120%          | Upper                 | 134.3401 %            |
| California | 06         | 31084       | 037         | 5004.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.8865 %             |
| California | 06         | 31084       | 037         | 5004.03      | 80% - 100%       | 80%-120%       | Middle                | 110.6029 %            |
| California | 06         | 31084       | 037         | 5004.04      | 80% - 100%       | 80%-120%       | Middle                | 112.9897 %            |
| California | 06         | 31084       | 037         | 5005.00      | 80% - 100%       | 80%-120%       | Middle                | 80.7562 %             |
| California | 06         | 31084       | 037         | 5006.00      | 80% - 100%       | 80%-120%       | Middle                | 92.0104 %             |
| California | 06         | 31084       | 037         | 5007.00      | 80% - 100%       | 80%-120%       | Middle                | 85.3019 %             |
| California | 06         | 31084       | 037         | 5008.00      | 80% - 100%       | 80%-120%       | Middle                | 97.1849 %             |
| California | 06         | 31084       | 037         | 5009.00      | 80% - 100%       | 80%-120%       | Middle                | 93.7696 %             |
| California | 06         | 31084       | 037         | 5010.01      | 80% - 100%       | 80%-120%       | Middle                | 105.5716 %            |
| California | 06         | 31084       | 037         | 5010.02      | 80% - 100%       | >120%          | Upper                 | 123.3163 %            |
| California | 06         | 31084       | 037         | 5012.00      | 80% - 100%       | >120%          | Upper                 | 134.7336 %            |
| California | 06         | 31084       | 037         | 5013.01      | 80% - 100%       | 80%-120%       | Middle                | 99.6488 %             |
| California | 06         | 31084       | 037         | 5013.02      | 80% - 100%       | 80%-120%       | Middle                | 95.8800 %             |
| California | 06         | 31084       | 037         | 5014.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.8691 %             |
| California | 06         | 31084       | 037         | 5015.01      | 50% - <80%       | >120%          | Upper                 | 174.8284 %            |
| California | 06         | 31084       | 037         | 5015.03      | 80% - 100%       | 80%-120%       | Middle                | 86.0739 %             |
| California | 06         | 31084       | 037         | 5015.04      | 80% - 100%       | 50%-80%        | Moderate              | 70.7558 %             |
| California | 06         | 31084       | 037         | 5016.00      | 50% - <80%       | 80%-120%       | Middle                | 109.8671 %            |
| California | 06         | 31084       | 037         | 5017.00      | 50% - <80%       | >120%          | Upper                 | 138.2907 %            |
| California | 06         | 31084       | 037         | 5018.02      | 50% - <80%       | 80%-120%       | Middle                | 100.3610 %            |
| California | 06         | 31084       | 037         | 5018.03      | 80% - 100%       | 50%-80%        | Moderate              | 52.0350 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5018.04      | 80% - 100%       | 50%-80%        | Moderate              | 69.2568 %             |
| California | 06         | 31084       | 037         | 5019.00      | 80% - 100%       | 80%-120%       | Middle                | 99.9589 %             |
| California | 06         | 31084       | 037         | 5020.03      | 80% - 100%       | 80%-120%       | Middle                | 88.4719 %             |
| California | 06         | 31084       | 037         | 5020.04      | 80% - 100%       | 80%-120%       | Middle                | 93.8344 %             |
| California | 06         | 31084       | 037         | 5020.05      | 80% - 100%       | 80%-120%       | Middle                | 86.0938 %             |
| California | 06         | 31084       | 037         | 5021.00      | 80% - 100%       | 80%-120%       | Middle                | 100.5204 %            |
| California | 06         | 31084       | 037         | 5022.00      | 80% - 100%       | 80%-120%       | Middle                | 109.6106 %            |
| California | 06         | 31084       | 037         | 5023.03      | 80% - 100%       | 80%-120%       | Middle                | 80.0378 %             |
| California | 06         | 31084       | 037         | 5024.01      | 80% - 100%       | 80%-120%       | Middle                | 87.8606 %             |
| California | 06         | 31084       | 037         | 5024.02      | 80% - 100%       | 80%-120%       | Middle                | 107.4579 %            |
| California | 06         | 31084       | 037         | 5025.00      | 80% - 100%       | 80%-120%       | Middle                | 81.5132 %             |
| California | 06         | 31084       | 037         | 5026.02      | 80% - 100%       | 80%-120%       | Middle                | 83.2638 %             |
| California | 06         | 31084       | 037         | 5026.03      | 80% - 100%       | >120%          | Upper                 | 131.0706 %            |
| California | 06         | 31084       | 037         | 5026.04      | 80% - 100%       | >120%          | Upper                 | 132.7327 %            |
| California | 06         | 31084       | 037         | 5027.00      | 80% - 100%       | 80%-120%       | Middle                | 106.7457 %            |
| California | 06         | 31084       | 037         | 5028.01      | 80% - 100%       | 80%-120%       | Middle                | 111.6363 %            |
| California | 06         | 31084       | 037         | 5029.01      | 80% - 100%       | >120%          | Upper                 | 120.4116 %            |
| California | 06         | 31084       | 037         | 5030.00      | 80% - 100%       | 80%-120%       | Middle                | 95.2824 %             |
| California | 06         | 31084       | 037         | 5031.03      | 80% - 100%       | 80%-120%       | Middle                | 106.1456 %            |
| California | 06         | 31084       | 037         | 5031.04      | 80% - 100%       | 80%-120%       | Middle                | 87.4210 %             |
| California | 06         | 31084       | 037         | 5031.05      | 80% - 100%       | 80%-120%       | Middle                | 86.9317 %             |
| California | 06         | 31084       | 037         | 5031.06      | 80% - 100%       | 80%-120%       | Middle                | 106.9985 %            |
| California | 06         | 31084       | 037         | 5032.01      | 80% - 100%       | >120%          | Upper                 | 123.7882 %            |
| California | 06         | 31084       | 037         | 5032.02      | 80% - 100%       | 80%-120%       | Middle                | 114.4303 %            |
| California | 06         | 31084       | 037         | 5033.01      | 50% - <80%       | >120%          | Upper                 | 157.3253 %            |
| California | 06         | 31084       | 037         | 5033.02      | 80% - 100%       | 80%-120%       | Middle                | 100.9923 %            |
| California | 06         | 31084       | 037         | 5034.01      | 50% - <80%       | >120%          | Upper                 | 133.0801 %            |
| California | 06         | 31084       | 037         | 5034.02      | 50% - <80%       | >120%          | Upper                 | 125.0619 %            |
| California | 06         | 31084       | 037         | 5035.01      | 80% - 100%       | 80%-120%       | Middle                | 103.4961 %            |
| California | 06         | 31084       | 037         | 5035.02      | 50% - <80%       | >120%          | Upper                 | 135.8765 %            |
| California | 06         | 31084       | 037         | 5036.01      | 50% - <80%       | >120%          | Upper                 | 135.5466 %            |
| California | 06         | 31084       | 037         | 5036.02      | 50% - <80%       | >120%          | Upper                 | 182.6101 %            |
| California | 06         | 31084       | 037         | 5037.01      | 50% - <80%       | 80%-120%       | Middle                | 103.2919 %            |
| California | 06         | 31084       | 037         | 5037.02      | 50% - <80%       | 80%-120%       | Middle                | 115.7675 %            |
| California | 06         | 31084       | 037         | 5037.04      | 80% - 100%       | >120%          | Upper                 | 132.4862 %            |
| California | 06         | 31084       | 037         | 5037.05      | 50% - <80%       | >120%          | Upper                 | 138.5136 %            |
| California | 06         | 31084       | 037         | 5038.01      | 50% - <80%       | 80%-120%       | Middle                | 110.7972 %            |
| California | 06         | 31084       | 037         | 5038.02      | 50% - <80%       | >120%          | Upper                 | 125.6047 %            |
| California | 06         | 31084       | 037         | 5039.01      | 50% - <80%       | >120%          | Upper                 | 138.5646 %            |
| California | 06         | 31084       | 037         | 5039.02      | 50% - <80%       | >120%          | Upper                 | 130.0247 %            |
| California | 06         | 31084       | 037         | 5040.01      | 50% - <80%       | >120%          | Upper                 | 122.9503 %            |
| California | 06         | 31084       | 037         | 5040.02      | 50% - <80%       | >120%          | Upper                 | 138.9282 %            |
| California | 06         | 31084       | 037         | 5041.01      | 80% - 100%       | 80%-120%       | Middle                | 80.9293 %             |
| California | 06         | 31084       | 037         | 5042.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.3109 %             |

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5300.05      | 80% - 100%       | >120%          | Upper                 | 130.0646 %            |
| California | 06         | 31084       | 037         | 5300.06      | 80% - 100%       | 80%-120%       | Middle                | 84.4665 %             |
| California | 06         | 31084       | 037         | 5300.07      | 80% - 100%       | 80%-120%       | Middle                | 103.5608 %            |
| California | 06         | 31084       | 037         | 5301.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.5774 %             |
| California | 06         | 31084       | 037         | 5301.02      | 80% - 100%       | 80%-120%       | Middle                | 86.5196 %             |
| California | 06         | 31084       | 037         | 5302.02      | 80% - 100%       | 80%-120%       | Middle                | 102.3332 %            |
| California | 06         | 31084       | 037         | 5302.03      | 80% - 100%       | 50%-80%        | Moderate              | 78.4093 %             |
| California | 06         | 31084       | 037         | 5302.04      | 80% - 100%       | 80%-120%       | Middle                | 93.1969 %             |
| California | 06         | 31084       | 037         | 5303.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.2578 %             |
| California | 06         | 31084       | 037         | 5303.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.6633 %             |
| California | 06         | 31084       | 037         | 5304.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.9223 %             |
| California | 06         | 31084       | 037         | 5305.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.0073 %             |
| California | 06         | 31084       | 037         | 5306.03      | 80% - 100%       | 80%-120%       | Middle                | 84.5972 %             |
| California | 06         | 31084       | 037         | 5307.00      | 80% - 100%       | 80%-120%       | Middle                | 86.6354 %             |
| California | 06         | 31084       | 037         | 5308.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.3606 %             |
| California | 06         | 31084       | 037         | 5308.02      | 80% - 100%       | 80%-120%       | Middle                | 80.0278 %             |
| California | 06         | 31084       | 037         | 5309.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.2362 %             |
| California | 06         | 31084       | 037         | 5309.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.4708 %             |
| California | 06         | 31084       | 037         | 5310.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.7714 %             |
| California | 06         | 31084       | 037         | 5311.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.1758 %             |
| California | 06         | 31084       | 037         | 5311.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.1639 %             |
| California | 06         | 31084       | 037         | 5312.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.5743 %             |
| California | 06         | 31084       | 037         | 5312.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.9692 %             |
| California | 06         | 31084       | 037         | 5313.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.8096 %             |
| California | 06         | 31084       | 037         | 5313.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.3494 %             |
| California | 06         | 31084       | 037         | 5315.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.2888 %             |
| California | 06         | 31084       | 037         | 5315.03      | 80% - 100%       | 50%-80%        | Moderate              | 77.4506 %             |
| California | 06         | 31084       | 037         | 5315.04      | 80% - 100%       | 50%-80%        | Moderate              | 75.2381 %             |
| California | 06         | 31084       | 037         | 5316.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.2525 %             |
| California | 06         | 31084       | 037         | 5316.03      | 80% - 100%       | 50%-80%        | Moderate              | 72.6085 %             |
| California | 06         | 31084       | 037         | 5316.04      | 80% - 100%       | <50%           | Low                   | 47.6910 %             |
| California | 06         | 31084       | 037         | 5317.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.7864 %             |
| California | 06         | 31084       | 037         | 5317.02      | 80% - 100%       | 80%-120%       | Middle                | 86.2905 %             |
| California | 06         | 31084       | 037         | 5318.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.6218 %             |
| California | 06         | 31084       | 037         | 5319.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.8955 %             |
| California | 06         | 31084       | 037         | 5319.02      | 80% - 100%       | 80%-120%       | Middle                | 95.9087 %             |
| California | 06         | 31084       | 037         | 5320.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.5567 %             |
| California | 06         | 31084       | 037         | 5320.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.8895 %             |
| California | 06         | 31084       | 037         | 5321.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.2335 %             |
| California | 06         | 31084       | 037         | 5321.02      | 80% - 100%       | 80%-120%       | Middle                | 91.6094 %             |
| California | 06         | 31084       | 037         | 5322.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.8610 %             |
| California | 06         | 31084       | 037         | 5323.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.1576 %             |
| California | 06         | 31084       | 037         | 5323.03      | 80% - 100%       | 50%-80%        | Moderate              | 79.6630 %             |
| California | 06         | 31084       | 037         | 5323.04      | 80% - 100%       | 80%-120%       | Middle                | 86.5321 %             |

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5325.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.8104 %             |
| California | 06         | 31084       | 037         | 5326.05      | 80% - 100%       | 80%-120%       | Middle                | 81.7348 %             |
| California | 06         | 31084       | 037         | 5326.06      | 80% - 100%       | <50%           | Low                   | 46.4870 %             |
| California | 06         | 31084       | 037         | 5326.07      | 80% - 100%       | 50%-80%        | Moderate              | 61.2087 %             |
| California | 06         | 31084       | 037         | 5327.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.0038 %             |
| California | 06         | 31084       | 037         | 5328.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.1101 %             |
| California | 06         | 31084       | 037         | 5329.00      | 80% - 100%       | <50%           | Low                   | 48.4891 %             |
| California | 06         | 31084       | 037         | 5330.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.7146 %             |
| California | 06         | 31084       | 037         | 5330.02      | 80% - 100%       | <50%           | Low                   | 49.0244 %             |
| California | 06         | 31084       | 037         | 5331.03      | 80% - 100%       | <50%           | Low                   | 47.0012 %             |
| California | 06         | 31084       | 037         | 5331.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.9250 %             |
| California | 06         | 31084       | 037         | 5331.05      | 80% - 100%       | <50%           | Low                   | 43.3544 %             |
| California | 06         | 31084       | 037         | 5331.08      | 80% - 100%       | 50%-80%        | Moderate              | 50.1923 %             |
| California | 06         | 31084       | 037         | 5332.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.1597 %             |
| California | 06         | 31084       | 037         | 5332.04      | 80% - 100%       | 50%-80%        | Moderate              | 70.5068 %             |
| California | 06         | 31084       | 037         | 5333.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.7532 %             |
| California | 06         | 31084       | 037         | 5334.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.0298 %             |
| California | 06         | 31084       | 037         | 5334.02      | 80% - 100%       | <50%           | Low                   | 47.5914 %             |
| California | 06         | 31084       | 037         | 5334.03      | 80% - 100%       | 50%-80%        | Moderate              | 72.9833 %             |
| California | 06         | 31084       | 037         | 5335.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.8104 %             |
| California | 06         | 31084       | 037         | 5335.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.7596 %             |
| California | 06         | 31084       | 037         | 5336.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.1200 %             |
| California | 06         | 31084       | 037         | 5336.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.4388 %             |
| California | 06         | 31084       | 037         | 5336.03      | 80% - 100%       | 50%-80%        | Moderate              | 54.2126 %             |
| California | 06         | 31084       | 037         | 5337.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.0045 %             |
| California | 06         | 31084       | 037         | 5337.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.0298 %             |
| California | 06         | 31084       | 037         | 5337.03      | 80% - 100%       | 50%-80%        | Moderate              | 79.9656 %             |
| California | 06         | 31084       | 037         | 5338.03      | 80% - 100%       | 50%-80%        | Moderate              | 53.3050 %             |
| California | 06         | 31084       | 037         | 5338.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.8293 %             |
| California | 06         | 31084       | 037         | 5338.05      | 80% - 100%       | 50%-80%        | Moderate              | 72.7890 %             |
| California | 06         | 31084       | 037         | 5338.06      | 80% - 100%       | 50%-80%        | Moderate              | 79.6842 %             |
| California | 06         | 31084       | 037         | 5339.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.8273 %             |
| California | 06         | 31084       | 037         | 5339.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.7038 %             |
| California | 06         | 31084       | 037         | 5340.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.4272 %             |
| California | 06         | 31084       | 037         | 5340.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.7525 %             |
| California | 06         | 31084       | 037         | 5341.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.2788 %             |
| California | 06         | 31084       | 037         | 5341.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.6181 %             |
| California | 06         | 31084       | 037         | 5342.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.4616 %             |
| California | 06         | 31084       | 037         | 5342.02      | 80% - 100%       | <50%           | Low                   | 45.2096 %             |
| California | 06         | 31084       | 037         | 5342.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.6219 %             |
| California | 06         | 31084       | 037         | 5343.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.0866 %             |
| California | 06         | 31084       | 037         | 5343.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.8669 %             |
| California | 06         | 31084       | 037         | 5344.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.6722 %             |
| California | 06         | 31084       | 037         | 5344.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.8214 %             |



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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5344.05      | 80% - 100%       | 50%-80%        | Moderate              | 56.8061 %             |
| California | 06         | 31084       | 037         | 5344.06      | 80% - 100%       | 50%-80%        | Moderate              | 52.4870 %             |
| California | 06         | 31084       | 037         | 5345.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.0555 %             |
| California | 06         | 31084       | 037         | 5345.02      | 80% - 100%       | 80%-120%       | Middle                | 92.8607 %             |
| California | 06         | 31084       | 037         | 5347.00      | 80% - 100%       | 80%-120%       | Middle                | 83.3995 %             |
| California | 06         | 31084       | 037         | 5348.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.0198 %             |
| California | 06         | 31084       | 037         | 5348.03      | 80% - 100%       | 50%-80%        | Moderate              | 61.0032 %             |
| California | 06         | 31084       | 037         | 5348.04      | 80% - 100%       | 50%-80%        | Moderate              | 68.8322 %             |
| California | 06         | 31084       | 037         | 5349.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.2536 %             |
| California | 06         | 31084       | 037         | 5350.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.6662 %             |
| California | 06         | 31084       | 037         | 5350.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.3253 %             |
| California | 06         | 31084       | 037         | 5351.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.8608 %             |
| California | 06         | 31084       | 037         | 5351.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.8800 %             |
| California | 06         | 31084       | 037         | 5352.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.0964 %             |
| California | 06         | 31084       | 037         | 5353.00      | 80% - 100%       | 80%-120%       | Middle                | 83.4194 %             |
| California | 06         | 31084       | 037         | 5354.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.2960 %             |
| California | 06         | 31084       | 037         | 5355.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.2336 %             |
| California | 06         | 31084       | 037         | 5355.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.9702 %             |
| California | 06         | 31084       | 037         | 5355.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.4761 %             |
| California | 06         | 31084       | 037         | 5356.03      | 80% - 100%       | 50%-80%        | Moderate              | 52.9153 %             |
| California | 06         | 31084       | 037         | 5356.04      | 80% - 100%       | 50%-80%        | Moderate              | 69.4933 %             |
| California | 06         | 31084       | 037         | 5356.05      | 80% - 100%       | 50%-80%        | Moderate              | 68.4462 %             |
| California | 06         | 31084       | 037         | 5356.06      | 80% - 100%       | 50%-80%        | Moderate              | 75.9615 %             |
| California | 06         | 31084       | 037         | 5356.07      | 80% - 100%       | 50%-80%        | Moderate              | 58.1134 %             |
| California | 06         | 31084       | 037         | 5357.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.1406 %             |
| California | 06         | 31084       | 037         | 5357.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.8511 %             |
| California | 06         | 31084       | 037         | 5358.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.1069 %             |
| California | 06         | 31084       | 037         | 5358.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.9827 %             |
| California | 06         | 31084       | 037         | 5358.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.7086 %             |
| California | 06         | 31084       | 037         | 5359.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.0105 %             |
| California | 06         | 31084       | 037         | 5359.02      | 80% - 100%       | 80%-120%       | Middle                | 90.0145 %             |
| California | 06         | 31084       | 037         | 5360.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.9434 %             |
| California | 06         | 31084       | 037         | 5361.02      | 80% - 100%       | 80%-120%       | Middle                | 83.9162 %             |
| California | 06         | 31084       | 037         | 5361.03      | 80% - 100%       | 80%-120%       | Middle                | 95.6547 %             |
| California | 06         | 31084       | 037         | 5361.04      | 80% - 100%       | 50%-80%        | Moderate              | 75.6377 %             |
| California | 06         | 31084       | 037         | 5362.01      | 80% - 100%       | 80%-120%       | Middle                | 100.2726 %            |
| California | 06         | 31084       | 037         | 5362.02      | 80% - 100%       | 80%-120%       | Middle                | 81.8768 %             |
| California | 06         | 31084       | 037         | 5400.00      | 80% - 100%       | 80%-120%       | Middle                | 80.5508 %             |
| California | 06         | 31084       | 037         | 5401.01      | 80% - 100%       | 80%-120%       | Middle                | 93.7360 %             |
| California | 06         | 31084       | 037         | 5401.02      | 80% - 100%       | 80%-120%       | Middle                | 84.1216 %             |
| California | 06         | 31084       | 037         | 5402.01      | 80% - 100%       | <50%           | Low                   | 47.9711 %             |
| California | 06         | 31084       | 037         | 5402.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.9692 %             |
| California | 06         | 31084       | 037         | 5402.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.6772 %             |
| California | 06         | 31084       | 037         | 5403.00      | 80% - 100%       | 80%-120%       | Middle                | 92.1921 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5404.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.2888 %             |
| California | 06         | 31084       | 037         | 5405.01      | 80% - 100%       | 80%-120%       | Middle                | 82.3437 %             |
| California | 06         | 31084       | 037         | 5405.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.9020 %             |
| California | 06         | 31084       | 037         | 5406.00      | 80% - 100%       | <50%           | Low                   | 48.4305 %             |
| California | 06         | 31084       | 037         | 5407.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.7039 %             |
| California | 06         | 31084       | 037         | 5408.00      | 80% - 100%       | 80%-120%       | Middle                | 90.8288 %             |
| California | 06         | 31084       | 037         | 5409.01      | 80% - 100%       | 80%-120%       | Middle                | 84.0980 %             |
| California | 06         | 31084       | 037         | 5409.02      | 80% - 100%       | 80%-120%       | Middle                | 103.3703 %            |
| California | 06         | 31084       | 037         | 5410.03      | 80% - 100%       | 80%-120%       | Middle                | 80.3391 %             |
| California | 06         | 31084       | 037         | 5411.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.8459 %             |
| California | 06         | 31084       | 037         | 5412.00      | 80% - 100%       | 80%-120%       | Middle                | 114.0592 %            |
| California | 06         | 31084       | 037         | 5413.00      | 80% - 100%       | 80%-120%       | Middle                | 92.8607 %             |
| California | 06         | 31084       | 037         | 5414.01      | 80% - 100%       | <50%           | Low                   | 47.2950 %             |
| California | 06         | 31084       | 037         | 5414.02      | 80% - 100%       | 80%-120%       | Middle                | 82.4084 %             |
| California | 06         | 31084       | 037         | 5415.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.3097 %             |
| California | 06         | 31084       | 037         | 5416.03      | 80% - 100%       | 50%-80%        | Moderate              | 51.4448 %             |
| California | 06         | 31084       | 037         | 5416.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.0066 %             |
| California | 06         | 31084       | 037         | 5416.05      | 80% - 100%       | 50%-80%        | Moderate              | 62.5795 %             |
| California | 06         | 31084       | 037         | 5416.06      | 80% - 100%       | 50%-80%        | Moderate              | 50.6331 %             |
| California | 06         | 31084       | 037         | 5417.00      | 80% - 100%       | 80%-120%       | Middle                | 89.3335 %             |
| California | 06         | 31084       | 037         | 5418.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.1499 %             |
| California | 06         | 31084       | 037         | 5418.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.2356 %             |
| California | 06         | 31084       | 037         | 5420.00      | 80% - 100%       | 80%-120%       | Middle                | 90.8138 %             |
| California | 06         | 31084       | 037         | 5421.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.8467 %             |
| California | 06         | 31084       | 037         | 5421.04      | 80% - 100%       | 80%-120%       | Middle                | 91.4102 %             |
| California | 06         | 31084       | 037         | 5421.05      | 80% - 100%       | 50%-80%        | Moderate              | 62.9717 %             |
| California | 06         | 31084       | 037         | 5421.06      | 80% - 100%       | 50%-80%        | Moderate              | 65.6025 %             |
| California | 06         | 31084       | 037         | 5422.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.3120 %             |
| California | 06         | 31084       | 037         | 5424.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.2613 %             |
| California | 06         | 31084       | 037         | 5424.02      | 80% - 100%       | 80%-120%       | Middle                | 89.3995 %             |
| California | 06         | 31084       | 037         | 5425.01      | 80% - 100%       | 80%-120%       | Middle                | 82.3661 %             |
| California | 06         | 31084       | 037         | 5425.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.1836 %             |
| California | 06         | 31084       | 037         | 5426.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.6075 %             |
| California | 06         | 31084       | 037         | 5426.02      | 80% - 100%       | 80%-120%       | Middle                | 86.6354 %             |
| California | 06         | 31084       | 037         | 5427.00      | 80% - 100%       | 80%-120%       | Middle                | 82.2266 %             |
| California | 06         | 31084       | 037         | 5428.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.9824 %             |
| California | 06         | 31084       | 037         | 5429.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.1627 %             |
| California | 06         | 31084       | 037         | 5430.00      | 80% - 100%       | 80%-120%       | Middle                | 94.2440 %             |
| California | 06         | 31084       | 037         | 5431.00      | 80% - 100%       | 80%-120%       | Middle                | 80.6628 %             |
| California | 06         | 31084       | 037         | 5432.01      | 80% - 100%       | 80%-120%       | Middle                | 89.0222 %             |
| California | 06         | 31084       | 037         | 5432.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.4882 %             |
| California | 06         | 31084       | 037         | 5433.04      | 80% - 100%       | >120%          | Upper                 | 130.0521 %            |
| California | 06         | 31084       | 037         | 5433.05      | 80% - 100%       | 80%-120%       | Middle                | 91.7713 %             |
| California | 06         | 31084       | 037         | 5433.06      | 80% - 100%       | 80%-120%       | Middle                | 107.2201 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5433.21      | 80% - 100%       | >120%          | Upper                 | 163.4809 %            |
| California | 06         | 31084       | 037         | 5433.22      | 80% - 100%       | >120%          | Upper                 | 127.2856 %            |
| California | 06         | 31084       | 037         | 5434.00      | 80% - 100%       | >120%          | Upper                 | 122.2431 %            |
| California | 06         | 31084       | 037         | 5435.01      | 80% - 100%       | 80%-120%       | Middle                | 99.0711 %             |
| California | 06         | 31084       | 037         | 5435.02      | 80% - 100%       | >120%          | Upper                 | 157.7150 %            |
| California | 06         | 31084       | 037         | 5435.03      | 80% - 100%       | 80%-120%       | Middle                | 107.1043 %            |
| California | 06         | 31084       | 037         | 5436.01      | 80% - 100%       | 80%-120%       | Middle                | 112.3585 %            |
| California | 06         | 31084       | 037         | 5436.03      | 50% - <80%       | 80%-120%       | Middle                | 113.0283 %            |
| California | 06         | 31084       | 037         | 5436.05      | 80% - 100%       | >120%          | Upper                 | 132.8871 %            |
| California | 06         | 31084       | 037         | 5436.06      | 80% - 100%       | 80%-120%       | Middle                | 112.3796 %            |
| California | 06         | 31084       | 037         | 5436.07      | 80% - 100%       | >120%          | Upper                 | 143.9608 %            |
| California | 06         | 31084       | 037         | 5437.01      | 80% - 100%       | >120%          | Upper                 | 131.8438 %            |
| California | 06         | 31084       | 037         | 5437.03      | 80% - 100%       | >120%          | Upper                 | 135.2067 %            |
| California | 06         | 31084       | 037         | 5437.04      | 80% - 100%       | >120%          | Upper                 | 135.3262 %            |
| California | 06         | 31084       | 037         | 5437.05      | 80% - 100%       | 80%-120%       | Middle                | 111.5953 %            |
| California | 06         | 31084       | 037         | 5438.01      | 80% - 100%       | 80%-120%       | Middle                | 105.9962 %            |
| California | 06         | 31084       | 037         | 5438.03      | 80% - 100%       | 80%-120%       | Middle                | 109.7364 %            |
| California | 06         | 31084       | 037         | 5438.04      | 80% - 100%       | 80%-120%       | Middle                | 111.1570 %            |
| California | 06         | 31084       | 037         | 5439.03      | 80% - 100%       | 80%-120%       | Middle                | 111.8443 %            |
| California | 06         | 31084       | 037         | 5439.05      | 80% - 100%       | 80%-120%       | Middle                | 84.9309 %             |
| California | 06         | 31084       | 037         | 5440.01      | 80% - 100%       | 80%-120%       | Middle                | 87.4933 %             |
| California | 06         | 31084       | 037         | 5440.02      | 80% - 100%       | 80%-120%       | Middle                | 102.4353 %            |
| California | 06         | 31084       | 037         | 5501.01      | 80% - 100%       | >120%          | Upper                 | 121.6790 %            |
| California | 06         | 31084       | 037         | 5502.01      | 80% - 100%       | 80%-120%       | Middle                | 90.6918 %             |
| California | 06         | 31084       | 037         | 5502.02      | 80% - 100%       | 80%-120%       | Middle                | 108.3120 %            |
| California | 06         | 31084       | 037         | 5503.01      | 80% - 100%       | 80%-120%       | Middle                | 106.1182 %            |
| California | 06         | 31084       | 037         | 5505.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.4228 %             |
| California | 06         | 31084       | 037         | 5505.02      | 80% - 100%       | >120%          | Upper                 | 148.0857 %            |
| California | 06         | 31084       | 037         | 5506.01      | 80% - 100%       | 80%-120%       | Middle                | 109.9443 %            |
| California | 06         | 31084       | 037         | 5506.02      | 80% - 100%       | 80%-120%       | Middle                | 116.8731 %            |
| California | 06         | 31084       | 037         | 5507.00      | 80% - 100%       | >120%          | Upper                 | 125.9272 %            |
| California | 06         | 31084       | 037         | 5508.01      | 80% - 100%       | 80%-120%       | Middle                | 101.7928 %            |
| California | 06         | 31084       | 037         | 5508.02      | 80% - 100%       | 80%-120%       | Middle                | 107.1055 %            |
| California | 06         | 31084       | 037         | 5509.01      | 80% - 100%       | 80%-120%       | Middle                | 85.8435 %             |
| California | 06         | 31084       | 037         | 5509.02      | 80% - 100%       | 80%-120%       | Middle                | 96.9794 %             |
| California | 06         | 31084       | 037         | 5510.01      | 80% - 100%       | 80%-120%       | Middle                | 116.7249 %            |
| California | 06         | 31084       | 037         | 5510.02      | 80% - 100%       | >120%          | Upper                 | 120.8598 %            |
| California | 06         | 31084       | 037         | 5511.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.3873 %             |
| California | 06         | 31084       | 037         | 5511.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.1995 %             |
| California | 06         | 31084       | 037         | 5512.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.0021 %             |
| California | 06         | 31084       | 037         | 5512.03      | 80% - 100%       | 80%-120%       | Middle                | 96.1041 %             |
| California | 06         | 31084       | 037         | 5512.04      | 80% - 100%       | 80%-120%       | Middle                | 98.5681 %             |
| California | 06         | 31084       | 037         | 5513.00      | 80% - 100%       | 80%-120%       | Middle                | 84.0419 %             |
| California | 06         | 31084       | 037         | 5514.01      | 80% - 100%       | 80%-120%       | Middle                | 80.6964 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5514.02      | 80% - 100%       | 80%-120%       | Middle                | 108.2361 %            |
| California | 06         | 31084       | 037         | 5515.01      | 80% - 100%       | 80%-120%       | Middle                | 102.5237 %            |
| California | 06         | 31084       | 037         | 5515.02      | 80% - 100%       | 80%-120%       | Middle                | 110.2132 %            |
| California | 06         | 31084       | 037         | 5517.00      | 80% - 100%       | 80%-120%       | Middle                | 90.6034 %             |
| California | 06         | 31084       | 037         | 5518.01      | 80% - 100%       | 80%-120%       | Middle                | 110.2045 %            |
| California | 06         | 31084       | 037         | 5518.02      | 80% - 100%       | 80%-120%       | Middle                | 92.8246 %             |
| California | 06         | 31084       | 037         | 5519.00      | 80% - 100%       | 80%-120%       | Middle                | 102.3183 %            |
| California | 06         | 31084       | 037         | 5520.01      | 80% - 100%       | 80%-120%       | Middle                | 112.3547 %            |
| California | 06         | 31084       | 037         | 5520.02      | 80% - 100%       | 80%-120%       | Middle                | 92.3702 %             |
| California | 06         | 31084       | 037         | 5521.00      | 80% - 100%       | 80%-120%       | Middle                | 85.4190 %             |
| California | 06         | 31084       | 037         | 5522.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.7934 %             |
| California | 06         | 31084       | 037         | 5523.01      | 80% - 100%       | 80%-120%       | Middle                | 103.9032 %            |
| California | 06         | 31084       | 037         | 5523.02      | 80% - 100%       | 80%-120%       | Middle                | 108.3207 %            |
| California | 06         | 31084       | 037         | 5524.00      | 80% - 100%       | 80%-120%       | Middle                | 86.8720 %             |
| California | 06         | 31084       | 037         | 5526.01      | 80% - 100%       | 80%-120%       | Middle                | 99.7970 %             |
| California | 06         | 31084       | 037         | 5526.02      | 80% - 100%       | 50%-80%        | Moderate              | 79.1625 %             |
| California | 06         | 31084       | 037         | 5527.00      | 80% - 100%       | 80%-120%       | Middle                | 109.1188 %            |
| California | 06         | 31084       | 037         | 5528.00      | 80% - 100%       | 80%-120%       | Middle                | 108.1016 %            |
| California | 06         | 31084       | 037         | 5529.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.7025 %             |
| California | 06         | 31084       | 037         | 5530.00      | 80% - 100%       | 80%-120%       | Middle                | 117.5454 %            |
| California | 06         | 31084       | 037         | 5531.00      | 80% - 100%       | 80%-120%       | Middle                | 106.7744 %            |
| California | 06         | 31084       | 037         | 5532.01      | 80% - 100%       | >120%          | Upper                 | 120.5585 %            |
| California | 06         | 31084       | 037         | 5532.02      | 80% - 100%       | >120%          | Upper                 | 141.4731 %            |
| California | 06         | 31084       | 037         | 5533.00      | 80% - 100%       | 80%-120%       | Middle                | 91.9344 %             |
| California | 06         | 31084       | 037         | 5534.00      | 80% - 100%       | 80%-120%       | Middle                | 109.9804 %            |
| California | 06         | 31084       | 037         | 5535.02      | 80% - 100%       | 80%-120%       | Middle                | 89.3621 %             |
| California | 06         | 31084       | 037         | 5535.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.6305 %             |
| California | 06         | 31084       | 037         | 5535.04      | 80% - 100%       | 80%-120%       | Middle                | 81.4933 %             |
| California | 06         | 31084       | 037         | 5536.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.5556 %             |
| California | 06         | 31084       | 037         | 5536.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.8596 %             |
| California | 06         | 31084       | 037         | 5537.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.3809 %             |
| California | 06         | 31084       | 037         | 5537.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.7048 %             |
| California | 06         | 31084       | 037         | 5538.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.5054 %             |
| California | 06         | 31084       | 037         | 5538.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.0279 %             |
| California | 06         | 31084       | 037         | 5539.01      | 80% - 100%       | 80%-120%       | Middle                | 98.7188 %             |
| California | 06         | 31084       | 037         | 5539.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.0065 %             |
| California | 06         | 31084       | 037         | 5540.01      | 80% - 100%       | 80%-120%       | Middle                | 96.9533 %             |
| California | 06         | 31084       | 037         | 5540.02      | 80% - 100%       | 80%-120%       | Middle                | 85.5410 %             |
| California | 06         | 31084       | 037         | 5541.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.3161 %             |
| California | 06         | 31084       | 037         | 5541.05      | 80% - 100%       | 50%-80%        | Moderate              | 61.6768 %             |
| California | 06         | 31084       | 037         | 5541.06      | 80% - 100%       | 80%-120%       | Middle                | 93.2243 %             |
| California | 06         | 31084       | 037         | 5542.01      | 80% - 100%       | 80%-120%       | Middle                | 111.0462 %            |
| California | 06         | 31084       | 037         | 5542.03      | 80% - 100%       | 80%-120%       | Middle                | 89.3783 %             |
| California | 06         | 31084       | 037         | 5542.04      | 80% - 100%       | <50%           | Low                   | 47.5353 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5543.01      | 80% - 100%       | 80%-120%       | Middle                | 97.7900 %             |
| California | 06         | 31084       | 037         | 5543.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.7276 %             |
| California | 06         | 31084       | 037         | 5544.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.9187 %             |
| California | 06         | 31084       | 037         | 5544.04      | 80% - 100%       | 80%-120%       | Middle                | 82.7608 %             |
| California | 06         | 31084       | 037         | 5544.05      | 80% - 100%       | 80%-120%       | Middle                | 85.8149 %             |
| California | 06         | 31084       | 037         | 5544.06      | 50% - <80%       | 80%-120%       | Middle                | 92.6877 %             |
| California | 06         | 31084       | 037         | 5545.11      | 80% - 100%       | >120%          | Upper                 | 168.4176 %            |
| California | 06         | 31084       | 037         | 5545.12      | 80% - 100%       | >120%          | Upper                 | 153.5714 %            |
| California | 06         | 31084       | 037         | 5545.13      | 80% - 100%       | >120%          | Upper                 | 125.8401 %            |
| California | 06         | 31084       | 037         | 5545.14      | 80% - 100%       | >120%          | Upper                 | 131.7865 %            |
| California | 06         | 31084       | 037         | 5545.15      | 80% - 100%       | >120%          | Upper                 | 127.2047 %            |
| California | 06         | 31084       | 037         | 5545.16      | 80% - 100%       | >120%          | Upper                 | 171.9747 %            |
| California | 06         | 31084       | 037         | 5545.17      | 80% - 100%       | >120%          | Upper                 | 147.3324 %            |
| California | 06         | 31084       | 037         | 5545.18      | 80% - 100%       | >120%          | Upper                 | 142.7157 %            |
| California | 06         | 31084       | 037         | 5545.19      | 80% - 100%       | >120%          | Upper                 | 174.7512 %            |
| California | 06         | 31084       | 037         | 5545.21      | 80% - 100%       | 80%-120%       | Middle                | 118.0584 %            |
| California | 06         | 31084       | 037         | 5545.22      | 80% - 100%       | >120%          | Upper                 | 135.4009 %            |
| California | 06         | 31084       | 037         | 5546.00      | 80% - 100%       | 80%-120%       | Middle                | 99.4907 %             |
| California | 06         | 31084       | 037         | 5547.00      | 80% - 100%       | 80%-120%       | Middle                | 102.7179 %            |
| California | 06         | 31084       | 037         | 5548.01      | 80% - 100%       | 80%-120%       | Middle                | 93.5879 %             |
| California | 06         | 31084       | 037         | 5548.02      | 80% - 100%       | 80%-120%       | Middle                | 116.4896 %            |
| California | 06         | 31084       | 037         | 5549.00      | 80% - 100%       | 80%-120%       | Middle                | 89.2588 %             |
| California | 06         | 31084       | 037         | 5550.01      | 80% - 100%       | 80%-120%       | Middle                | 96.7628 %             |
| California | 06         | 31084       | 037         | 5550.02      | 50% - <80%       | 80%-120%       | Middle                | 110.1535 %            |
| California | 06         | 31084       | 037         | 5551.05      | 80% - 100%       | 80%-120%       | Middle                | 96.2884 %             |
| California | 06         | 31084       | 037         | 5551.06      | 80% - 100%       | 50%-80%        | Moderate              | 76.6500 %             |
| California | 06         | 31084       | 037         | 5551.07      | 80% - 100%       | 80%-120%       | Middle                | 114.4390 %            |
| California | 06         | 31084       | 037         | 5552.02      | 50% - <80%       | >120%          | Upper                 | 153.3722 %            |
| California | 06         | 31084       | 037         | 5552.11      | 80% - 100%       | 50%-80%        | Moderate              | 77.6137 %             |
| California | 06         | 31084       | 037         | 5552.12      | 80% - 100%       | 80%-120%       | Middle                | 81.8842 %             |
| California | 06         | 31084       | 037         | 5553.00      | 80% - 100%       | 80%-120%       | Middle                | 116.4660 %            |
| California | 06         | 31084       | 037         | 5700.01      | 50% - <80%       | >120%          | Upper                 | 149.7540 %            |
| California | 06         | 31084       | 037         | 5700.02      | 50% - <80%       | >120%          | Upper                 | 136.0932 %            |
| California | 06         | 31084       | 037         | 5700.03      | 50% - <80%       | >120%          | Upper                 | 139.3229 %            |
| California | 06         | 31084       | 037         | 5701.00      | 80% - 100%       | 80%-120%       | Middle                | 106.8964 %            |
| California | 06         | 31084       | 037         | 5702.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.1673 %             |
| California | 06         | 31084       | 037         | 5702.03      | 80% - 100%       | 50%-80%        | Moderate              | 57.6901 %             |
| California | 06         | 31084       | 037         | 5702.04      | 80% - 100%       | 80%-120%       | Middle                | 86.5047 %             |
| California | 06         | 31084       | 037         | 5703.03      | 80% - 100%       | 50%-80%        | Moderate              | 76.2603 %             |
| California | 06         | 31084       | 037         | 5703.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.9538 %             |
| California | 06         | 31084       | 037         | 5703.05      | 80% - 100%       | <50%           | Low                   | 49.1066 %             |
| California | 06         | 31084       | 037         | 5703.06      | 80% - 100%       | 50%-80%        | Moderate              | 66.3695 %             |
| California | 06         | 31084       | 037         | 5704.02      | 80% - 100%       | 80%-120%       | Middle                | 85.2098 %             |
| California | 06         | 31084       | 037         | 5704.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.0127 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5704.04      | 80% - 100%       | 50%-80%        | Moderate              | 79.9805 %             |
| California | 06         | 31084       | 037         | 5705.02      | 80% - 100%       | 80%-120%       | Middle                | 87.1060 %             |
| California | 06         | 31084       | 037         | 5705.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.6562 %             |
| California | 06         | 31084       | 037         | 5705.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.4977 %             |
| California | 06         | 31084       | 037         | 5706.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.7195 %             |
| California | 06         | 31084       | 037         | 5706.02      | 80% - 100%       | 80%-120%       | Middle                | 84.2710 %             |
| California | 06         | 31084       | 037         | 5706.03      | 80% - 100%       | <50%           | Low                   | 47.8578 %             |
| California | 06         | 31084       | 037         | 5707.01      | 50% - <80%       | >120%          | Upper                 | 137.8213 %            |
| California | 06         | 31084       | 037         | 5707.03      | 50% - <80%       | >120%          | Upper                 | 152.5206 %            |
| California | 06         | 31084       | 037         | 5708.00      | 50% - <80%       | >120%          | Upper                 | 136.5426 %            |
| California | 06         | 31084       | 037         | 5709.01      | 50% - <80%       | >120%          | Upper                 | 140.8481 %            |
| California | 06         | 31084       | 037         | 5709.02      | 50% - <80%       | >120%          | Upper                 | 124.7008 %            |
| California | 06         | 31084       | 037         | 5710.00      | 20% - <50%       | >120%          | Upper                 | 141.0423 %            |
| California | 06         | 31084       | 037         | 5711.01      | 50% - <80%       | >120%          | Upper                 | 161.4141 %            |
| California | 06         | 31084       | 037         | 5711.02      | 50% - <80%       | >120%          | Upper                 | 170.1358 %            |
| California | 06         | 31084       | 037         | 5712.01      | 50% - <80%       | >120%          | Upper                 | 163.6901 %            |
| California | 06         | 31084       | 037         | 5712.02      | 50% - <80%       | 80%-120%       | Middle                | 110.7698 %            |
| California | 06         | 31084       | 037         | 5713.00      | 50% - <80%       | >120%          | Upper                 | 163.3477 %            |
| California | 06         | 31084       | 037         | 5714.00      | 50% - <80%       | >120%          | Upper                 | 135.8940 %            |
| California | 06         | 31084       | 037         | 5715.02      | 80% - 100%       | 80%-120%       | Middle                | 80.3814 %             |
| California | 06         | 31084       | 037         | 5715.04      | 50% - <80%       | 80%-120%       | Middle                | 98.5096 %             |
| California | 06         | 31084       | 037         | 5715.05      | 80% - 100%       | 80%-120%       | Middle                | 99.7422 %             |
| California | 06         | 31084       | 037         | 5716.00      | 80% - 100%       | <50%           | Low                   | 32.2447 %             |
| California | 06         | 31084       | 037         | 5717.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.0750 %             |
| California | 06         | 31084       | 037         | 5717.03      | 80% - 100%       | 50%-80%        | Moderate              | 78.1279 %             |
| California | 06         | 31084       | 037         | 5717.04      | 80% - 100%       | 50%-80%        | Moderate              | 66.6396 %             |
| California | 06         | 31084       | 037         | 5718.00      | 20% - <50%       | >120%          | Upper                 | 179.1575 %            |
| California | 06         | 31084       | 037         | 5719.00      | 50% - <80%       | >120%          | Upper                 | 171.7519 %            |
| California | 06         | 31084       | 037         | 5720.01      | 50% - <80%       | >120%          | Upper                 | 150.3542 %            |
| California | 06         | 31084       | 037         | 5722.01      | 80% - 100%       | 80%-120%       | Middle                | 99.5256 %             |
| California | 06         | 31084       | 037         | 5722.02      | 80% - 100%       | 80%-120%       | Middle                | 119.4728 %            |
| California | 06         | 31084       | 037         | 5723.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.2202 %             |
| California | 06         | 31084       | 037         | 5725.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.4357 %             |
| California | 06         | 31084       | 037         | 5726.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.2904 %             |
| California | 06         | 31084       | 037         | 5727.00      | 80% - 100%       | 80%-120%       | Middle                | 89.9535 %             |
| California | 06         | 31084       | 037         | 5730.02      | 80% - 100%       | <50%           | Low                   | 46.0948 %             |
| California | 06         | 31084       | 037         | 5730.03      | 50% - <80%       | 80%-120%       | Middle                | 98.5681 %             |
| California | 06         | 31084       | 037         | 5730.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.7210 %             |
| California | 06         | 31084       | 037         | 5731.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.9305 %             |
| California | 06         | 31084       | 037         | 5731.02      | 80% - 100%       | 80%-120%       | Middle                | 94.9587 %             |
| California | 06         | 31084       | 037         | 5732.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.9269 %             |
| California | 06         | 31084       | 037         | 5732.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.8382 %             |
| California | 06         | 31084       | 037         | 5733.00      | 80% - 100%       | <50%           | Low                   | 44.1239 %             |
| California | 06         | 31084       | 037         | 5734.01      | 50% - <80%       | 50%-80%        | Moderate              | 71.1941 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5734.02      | 50% - <80%       | >120%          | Upper                 | 124.6809 %            |
| California | 06         | 31084       | 037         | 5734.03      | 50% - <80%       | >120%          | Upper                 | 187.3725 %            |
| California | 06         | 31084       | 037         | 5736.01      | 20% - <50%       | >120%          | Upper                 | 172.3283 %            |
| California | 06         | 31084       | 037         | 5737.00      | 20% - <50%       | >120%          | Upper                 | 151.9404 %            |
| California | 06         | 31084       | 037         | 5738.00      | 20% - <50%       | >120%          | Upper                 | 154.1591 %            |
| California | 06         | 31084       | 037         | 5739.02      | 20% - <50%       | >120%          | Upper                 | 222.9453 %            |
| California | 06         | 31084       | 037         | 5740.00      | 20% - <50%       | >120%          | Upper                 | 179.3978 %            |
| California | 06         | 31084       | 037         | 5741.00      | 20% - <50%       | >120%          | Upper                 | 150.8933 %            |
| California | 06         | 31084       | 037         | 5742.01      | 50% - <80%       | >120%          | Upper                 | 151.8657 %            |
| California | 06         | 31084       | 037         | 5742.02      | 50% - <80%       | >120%          | Upper                 | 126.9967 %            |
| California | 06         | 31084       | 037         | 5743.00      | 20% - <50%       | >120%          | Upper                 | 159.9686 %            |
| California | 06         | 31084       | 037         | 5744.00      | 20% - <50%       | >120%          | Upper                 | 156.3654 %            |
| California | 06         | 31084       | 037         | 5745.00      | 20% - <50%       | >120%          | Upper                 | 155.4913 %            |
| California | 06         | 31084       | 037         | 5746.02      | 20% - <50%       | >120%          | Upper                 | 209.6380 %            |
| California | 06         | 31084       | 037         | 5748.00      | 20% - <50%       | >120%          | Upper                 | 155.3220 %            |
| California | 06         | 31084       | 037         | 5749.01      | 20% - <50%       | >120%          | Upper                 | 197.6542 %            |
| California | 06         | 31084       | 037         | 5749.02      | 50% - <80%       | 80%-120%       | Middle                | 112.9051 %            |
| California | 06         | 31084       | 037         | 5750.01      | 50% - <80%       | 80%-120%       | Middle                | 109.6243 %            |
| California | 06         | 31084       | 037         | 5750.02      | 50% - <80%       | 80%-120%       | Middle                | 94.3810 %             |
| California | 06         | 31084       | 037         | 5751.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.9429 %             |
| California | 06         | 31084       | 037         | 5751.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.3266 %             |
| California | 06         | 31084       | 037         | 5751.03      | 80% - 100%       | 50%-80%        | Moderate              | 58.4857 %             |
| California | 06         | 31084       | 037         | 5752.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.1609 %             |
| California | 06         | 31084       | 037         | 5752.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.9665 %             |
| California | 06         | 31084       | 037         | 5753.00      | 80% - 100%       | <50%           | Low                   | 43.1415 %             |
| California | 06         | 31084       | 037         | 5754.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.8721 %             |
| California | 06         | 31084       | 037         | 5754.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.4579 %             |
| California | 06         | 31084       | 037         | 5758.01      | 80% - 100%       | <50%           | Low                   | 42.3708 %             |
| California | 06         | 31084       | 037         | 5758.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.5836 %             |
| California | 06         | 31084       | 037         | 5758.03      | 80% - 100%       | <50%           | Low                   | 45.9827 %             |
| California | 06         | 31084       | 037         | 5759.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.5761 %             |
| California | 06         | 31084       | 037         | 5759.02      | 50% - <80%       | 80%-120%       | Middle                | 104.8196 %            |
| California | 06         | 31084       | 037         | 5760.01      | 50% - <80%       | >120%          | Upper                 | 148.7530 %            |
| California | 06         | 31084       | 037         | 5762.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.8397 %             |
| California | 06         | 31084       | 037         | 5763.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.4519 %             |
| California | 06         | 31084       | 037         | 5763.02      | 80% - 100%       | <50%           | Low                   | 42.6273 %             |
| California | 06         | 31084       | 037         | 5764.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.1854 %             |
| California | 06         | 31084       | 037         | 5764.02      | 80% - 100%       | <50%           | Low                   | 49.6943 %             |
| California | 06         | 31084       | 037         | 5764.03      | 80% - 100%       | <50%           | Low                   | 49.9968 %             |
| California | 06         | 31084       | 037         | 5765.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.2172 %             |
| California | 06         | 31084       | 037         | 5765.02      | 50% - <80%       | 80%-120%       | Middle                | 87.2467 %             |
| California | 06         | 31084       | 037         | 5765.03      | 50% - <80%       | 50%-80%        | Moderate              | 72.9335 %             |
| California | 06         | 31084       | 037         | 5766.01      | 50% - <80%       | 80%-120%       | Middle                | 110.3465 %            |
| California | 06         | 31084       | 037         | 5766.02      | 50% - <80%       | 80%-120%       | Middle                | 110.9105 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 5767.00      | 20% - <50%       | >120%          | Upper                 | 139.8371 %            |
| California | 06         | 31084       | 037         | 5768.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7034 %            |
| California | 06         | 31084       | 037         | 5768.02      | 50% - <80%       | 80%-120%       | Middle                | 100.9885 %            |
| California | 06         | 31084       | 037         | 5769.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.4716 %             |
| California | 06         | 31084       | 037         | 5769.03      | 80% - 100%       | <50%           | Low                   | 42.2799 %             |
| California | 06         | 31084       | 037         | 5769.04      | 50% - <80%       | 50%-80%        | Moderate              | 72.7031 %             |
| California | 06         | 31084       | 037         | 5770.00      | 50% - <80%       | 80%-120%       | Middle                | 92.1461 %             |
| California | 06         | 31084       | 037         | 5771.00      | 20% - <50%       | >120%          | Upper                 | 135.5952 %            |
| California | 06         | 31084       | 037         | 5772.00      | 20% - <50%       | >120%          | Upper                 | 120.7950 %            |
| California | 06         | 31084       | 037         | 5773.00      | 20% - <50%       | >120%          | Upper                 | 180.6765 %            |
| California | 06         | 31084       | 037         | 5774.00      | 20% - <50%       | >120%          | Upper                 | 161.2597 %            |
| California | 06         | 31084       | 037         | 5775.01      | 20% - <50%       | >120%          | Upper                 | 211.2168 %            |
| California | 06         | 31084       | 037         | 5775.04      | 20% - <50%       | >120%          | Upper                 | 191.1176 %            |
| California | 06         | 31084       | 037         | 5776.02      | 20% - <50%       | >120%          | Upper                 | 154.0769 %            |
| California | 06         | 31084       | 037         | 5776.04      | 20% - <50%       | >120%          | Upper                 | 183.9585 %            |
| California | 06         | 31084       | 037         | 5776.05      | 20% - <50%       | >120%          | Upper                 | 187.5381 %            |
| California | 06         | 31084       | 037         | 5776.06      | 20% - <50%       | >120%          | Upper                 | 177.9237 %            |
| California | 06         | 31084       | 037         | 5777.00      | 80% - 100%       | 80%-120%       | Middle                | 84.7840 %             |
| California | 06         | 31084       | 037         | 5778.00      | 80% - 100%       | >120%          | Upper                 | 123.2092 %            |
| California | 06         | 31084       | 037         | 5779.00      | 50% - <80%       | 80%-120%       | Middle                | 114.7241 %            |
| California | 06         | 31084       | 037         | 5780.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.8992 %             |
| California | 06         | 31084       | 037         | 5781.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 5990.00      | 50% - <80%       | >120%          | Upper                 | 126.1302 %            |
| California | 06         | 31084       | 037         | 5991.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 6001.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.0433 %             |
| California | 06         | 31084       | 037         | 6002.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.1803 %             |
| California | 06         | 31084       | 037         | 6002.02      | 80% - 100%       | <50%           | Low                   | 43.5113 %             |
| California | 06         | 31084       | 037         | 6003.02      | 80% - 100%       | 80%-120%       | Middle                | 81.8369 %             |
| California | 06         | 31084       | 037         | 6003.03      | 80% - 100%       | <50%           | Low                   | 41.6972 %             |
| California | 06         | 31084       | 037         | 6003.04      | 80% - 100%       | <50%           | Low                   | 45.4274 %             |
| California | 06         | 31084       | 037         | 6004.00      | 80% - 100%       | 80%-120%       | Middle                | 96.3569 %             |
| California | 06         | 31084       | 037         | 6005.01      | 80% - 100%       | 80%-120%       | Middle                | 118.2813 %            |
| California | 06         | 31084       | 037         | 6006.01      | 80% - 100%       | 80%-120%       | Middle                | 110.8109 %            |
| California | 06         | 31084       | 037         | 6006.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.3165 %             |
| California | 06         | 31084       | 037         | 6007.02      | 80% - 100%       | >120%          | Upper                 | 135.3549 %            |
| California | 06         | 31084       | 037         | 6007.03      | 80% - 100%       | 80%-120%       | Middle                | 117.5342 %            |
| California | 06         | 31084       | 037         | 6007.04      | 80% - 100%       | 80%-120%       | Middle                | 107.5762 %            |
| California | 06         | 31084       | 037         | 6008.01      | 80% - 100%       | >120%          | Upper                 | 155.0431 %            |
| California | 06         | 31084       | 037         | 6008.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.0181 %             |
| California | 06         | 31084       | 037         | 6009.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.9862 %             |
| California | 06         | 31084       | 037         | 6009.11      | 80% - 100%       | 80%-120%       | Middle                | 86.7101 %             |
| California | 06         | 31084       | 037         | 6009.12      | 80% - 100%       | 50%-80%        | Moderate              | 77.0982 %             |
| California | 06         | 31084       | 037         | 6010.01      | 80% - 100%       | >120%          | Upper                 | 162.3666 %            |
| California | 06         | 31084       | 037         | 6010.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.1331 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 6011.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.0651 %             |
| California | 06         | 31084       | 037         | 6012.02      | 80% - 100%       | 80%-120%       | Middle                | 90.5910 %             |
| California | 06         | 31084       | 037         | 6012.11      | 80% - 100%       | <50%           | Low                   | 47.3125 %             |
| California | 06         | 31084       | 037         | 6012.12      | 80% - 100%       | 50%-80%        | Moderate              | 71.2725 %             |
| California | 06         | 31084       | 037         | 6013.01      | 80% - 100%       | 80%-120%       | Middle                | 107.2039 %            |
| California | 06         | 31084       | 037         | 6013.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.0208 %             |
| California | 06         | 31084       | 037         | 6013.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.3003 %             |
| California | 06         | 31084       | 037         | 6014.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.1796 %             |
| California | 06         | 31084       | 037         | 6014.02      | 80% - 100%       | 80%-120%       | Middle                | 98.5918 %             |
| California | 06         | 31084       | 037         | 6015.01      | 80% - 100%       | <50%           | Low                   | 42.2152 %             |
| California | 06         | 31084       | 037         | 6015.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.9426 %             |
| California | 06         | 31084       | 037         | 6016.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.2053 %             |
| California | 06         | 31084       | 037         | 6017.00      | 80% - 100%       | <50%           | Low                   | 47.3175 %             |
| California | 06         | 31084       | 037         | 6018.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.5994 %             |
| California | 06         | 31084       | 037         | 6018.02      | 80% - 100%       | 80%-120%       | Middle                | 86.2905 %             |
| California | 06         | 31084       | 037         | 6019.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.8428 %             |
| California | 06         | 31084       | 037         | 6020.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.2163 %             |
| California | 06         | 31084       | 037         | 6020.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.6471 %             |
| California | 06         | 31084       | 037         | 6021.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.8858 %             |
| California | 06         | 31084       | 037         | 6021.04      | 80% - 100%       | 50%-80%        | Moderate              | 76.1744 %             |
| California | 06         | 31084       | 037         | 6021.05      | 80% - 100%       | 50%-80%        | Moderate              | 71.1816 %             |
| California | 06         | 31084       | 037         | 6021.06      | 80% - 100%       | 80%-120%       | Middle                | 91.7763 %             |
| California | 06         | 31084       | 037         | 6022.01      | 50% - <80%       | >120%          | Upper                 | 162.6206 %            |
| California | 06         | 31084       | 037         | 6022.02      | 80% - 100%       | 80%-120%       | Middle                | 110.8109 %            |
| California | 06         | 31084       | 037         | 6023.01      | 50% - <80%       | >120%          | Upper                 | 152.6389 %            |
| California | 06         | 31084       | 037         | 6023.02      | 20% - <50%       | >120%          | Upper                 | 179.0629 %            |
| California | 06         | 31084       | 037         | 6024.02      | 80% - 100%       | 80%-120%       | Middle                | 115.5371 %            |
| California | 06         | 31084       | 037         | 6024.03      | 80% - 100%       | 50%-80%        | Moderate              | 78.2150 %             |
| California | 06         | 31084       | 037         | 6024.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.9987 %             |
| California | 06         | 31084       | 037         | 6025.04      | 80% - 100%       | 50%-80%        | Moderate              | 65.6050 %             |
| California | 06         | 31084       | 037         | 6025.05      | 80% - 100%       | 50%-80%        | Moderate              | 51.9429 %             |
| California | 06         | 31084       | 037         | 6025.06      | 80% - 100%       | 50%-80%        | Moderate              | 66.2948 %             |
| California | 06         | 31084       | 037         | 6025.07      | 80% - 100%       | 50%-80%        | Moderate              | 61.8648 %             |
| California | 06         | 31084       | 037         | 6025.10      | 80% - 100%       | <50%           | Low                   | 49.3021 %             |
| California | 06         | 31084       | 037         | 6025.11      | 80% - 100%       | 50%-80%        | Moderate              | 78.1067 %             |
| California | 06         | 31084       | 037         | 6025.12      | 80% - 100%       | 80%-120%       | Middle                | 93.6912 %             |
| California | 06         | 31084       | 037         | 6025.13      | 80% - 100%       | 50%-80%        | Moderate              | 70.0897 %             |
| California | 06         | 31084       | 037         | 6026.01      | 80% - 100%       | 80%-120%       | Middle                | 107.8538 %            |
| California | 06         | 31084       | 037         | 6026.02      | 80% - 100%       | 80%-120%       | Middle                | 92.9554 %             |
| California | 06         | 31084       | 037         | 6027.00      | 80% - 100%       | 80%-120%       | Middle                | 114.7303 %            |
| California | 06         | 31084       | 037         | 6028.01      | 80% - 100%       | <50%           | Low                   | 43.3021 %             |
| California | 06         | 31084       | 037         | 6028.02      | 80% - 100%       | 80%-120%       | Middle                | 109.0989 %            |
| California | 06         | 31084       | 037         | 6029.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.8886 %             |
| California | 06         | 31084       | 037         | 6030.04      | 80% - 100%       | 80%-120%       | Middle                | 90.8126 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 6030.05      | 80% - 100%       | 50%-80%        | Moderate              | 76.3798 %             |
| California | 06         | 31084       | 037         | 6030.06      | 80% - 100%       | 80%-120%       | Middle                | 101.4206 %            |
| California | 06         | 31084       | 037         | 6030.07      | 80% - 100%       | 80%-120%       | Middle                | 96.3818 %             |
| California | 06         | 31084       | 037         | 6030.08      | 80% - 100%       | 50%-80%        | Moderate              | 65.6000 %             |
| California | 06         | 31084       | 037         | 6031.01      | 80% - 100%       | 80%-120%       | Middle                | 84.3532 %             |
| California | 06         | 31084       | 037         | 6031.02      | 80% - 100%       | 80%-120%       | Middle                | 101.1616 %            |
| California | 06         | 31084       | 037         | 6032.00      | 80% - 100%       | 80%-120%       | Middle                | 117.5716 %            |
| California | 06         | 31084       | 037         | 6033.01      | 80% - 100%       | 80%-120%       | Middle                | 86.1822 %             |
| California | 06         | 31084       | 037         | 6033.02      | 80% - 100%       | 80%-120%       | Middle                | 101.5003 %            |
| California | 06         | 31084       | 037         | 6034.00      | 80% - 100%       | 80%-120%       | Middle                | 115.4114 %            |
| California | 06         | 31084       | 037         | 6035.00      | 80% - 100%       | 80%-120%       | Middle                | 118.8366 %            |
| California | 06         | 31084       | 037         | 6036.00      | 50% - <80%       | 80%-120%       | Middle                | 107.1280 %            |
| California | 06         | 31084       | 037         | 6037.02      | 50% - <80%       | >120%          | Upper                 | 138.3580 %            |
| California | 06         | 31084       | 037         | 6037.03      | 50% - <80%       | >120%          | Upper                 | 132.1774 %            |
| California | 06         | 31084       | 037         | 6037.05      | 80% - 100%       | 80%-120%       | Middle                | 88.8305 %             |
| California | 06         | 31084       | 037         | 6037.06      | 80% - 100%       | <50%           | Low                   | 49.0680 %             |
| California | 06         | 31084       | 037         | 6038.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.6197 %             |
| California | 06         | 31084       | 037         | 6038.02      | 80% - 100%       | 80%-120%       | Middle                | 91.6393 %             |
| California | 06         | 31084       | 037         | 6039.01      | 80% - 100%       | 80%-120%       | Middle                | 89.6622 %             |
| California | 06         | 31084       | 037         | 6039.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.1688 %             |
| California | 06         | 31084       | 037         | 6040.01      | 80% - 100%       | 80%-120%       | Middle                | 80.2034 %             |
| California | 06         | 31084       | 037         | 6040.02      | 50% - <80%       | 80%-120%       | Middle                | 90.3270 %             |
| California | 06         | 31084       | 037         | 6041.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.5823 %             |
| California | 06         | 31084       | 037         | 6041.02      | 80% - 100%       | 80%-120%       | Middle                | 111.9140 %            |
| California | 06         | 31084       | 037         | 6042.00      | 80% - 100%       | 80%-120%       | Middle                | 85.9319 %             |
| California | 06         | 31084       | 037         | 6099.00      | 50% - <80%       | 80%-120%       | Middle                | 88.2864 %             |
| California | 06         | 31084       | 037         | 6200.01      | 20% - <50%       | >120%          | Upper                 | 190.7616 %            |
| California | 06         | 31084       | 037         | 6200.02      | 20% - <50%       | >120%          | Upper                 | 152.9875 %            |
| California | 06         | 31084       | 037         | 6201.01      | 20% - <50%       | >120%          | Upper                 | 133.5856 %            |
| California | 06         | 31084       | 037         | 6201.02      | 20% - <50%       | >120%          | Upper                 | 153.7308 %            |
| California | 06         | 31084       | 037         | 6202.01      | 20% - <50%       | >120%          | Upper                 | 289.8676 %            |
| California | 06         | 31084       | 037         | 6203.01      | 20% - <50%       | >120%          | Upper                 | 279.4912 %            |
| California | 06         | 31084       | 037         | 6203.03      | 20% - <50%       | >120%          | Upper                 | 294.8902 %            |
| California | 06         | 31084       | 037         | 6203.05      | 20% - <50%       | >120%          | Upper                 | 204.0165 %            |
| California | 06         | 31084       | 037         | 6204.00      | 20% - <50%       | >120%          | Upper                 | 184.0407 %            |
| California | 06         | 31084       | 037         | 6205.01      | 20% - <50%       | >120%          | Upper                 | 218.0422 %            |
| California | 06         | 31084       | 037         | 6205.21      | 50% - <80%       | >120%          | Upper                 | 168.2134 %            |
| California | 06         | 31084       | 037         | 6205.22      | 20% - <50%       | >120%          | Upper                 | 216.3302 %            |
| California | 06         | 31084       | 037         | 6206.01      | 50% - <80%       | >120%          | Upper                 | 132.7402 %            |
| California | 06         | 31084       | 037         | 6206.02      | 20% - <50%       | >120%          | Upper                 | 175.2356 %            |
| California | 06         | 31084       | 037         | 6207.01      | 20% - <50%       | >120%          | Upper                 | 203.2869 %            |
| California | 06         | 31084       | 037         | 6207.03      | 20% - <50%       | >120%          | Upper                 | 279.7863 %            |
| California | 06         | 31084       | 037         | 6207.04      | 20% - <50%       | >120%          | Upper                 | 213.0072 %            |
| California | 06         | 31084       | 037         | 6208.01      | 20% - <50%       | >120%          | Upper                 | 243.3133 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 6208.02      | 20% - <50%       | >120%          | Upper                 | 190.9558 %            |
| California | 06         | 31084       | 037         | 6209.01      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 6209.04      | 10% - <20%       | >120%          | Upper                 | 252.9414 %            |
| California | 06         | 31084       | 037         | 6210.01      | 20% - <50%       | >120%          | Upper                 | 257.6191 %            |
| California | 06         | 31084       | 037         | 6210.05      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 6211.02      | 20% - <50%       | >120%          | Upper                 | 219.5139 %            |
| California | 06         | 31084       | 037         | 6211.04      | 20% - <50%       | >120%          | Upper                 | 218.3012 %            |
| California | 06         | 31084       | 037         | 6212.01      | 20% - <50%       | >120%          | Upper                 | 220.3070 %            |
| California | 06         | 31084       | 037         | 6212.04      | 20% - <50%       | >120%          | Upper                 | 185.0094 %            |
| California | 06         | 31084       | 037         | 6213.01      | 20% - <50%       | >120%          | Upper                 | 158.1458 %            |
| California | 06         | 31084       | 037         | 6213.24      | 20% - <50%       | >120%          | Upper                 | 160.7206 %            |
| California | 06         | 31084       | 037         | 6213.26      | 20% - <50%       | >120%          | Upper                 | 197.9506 %            |
| California | 06         | 31084       | 037         | 6214.00      | 20% - <50%       | >120%          | Upper                 | 159.6872 %            |
| California | 06         | 31084       | 037         | 6500.01      | 50% - <80%       | >120%          | Upper                 | 135.4321 %            |
| California | 06         | 31084       | 037         | 6500.03      | 50% - <80%       | 80%-120%       | Middle                | 98.9292 %             |
| California | 06         | 31084       | 037         | 6500.04      | 50% - <80%       | >120%          | Upper                 | 165.4904 %            |
| California | 06         | 31084       | 037         | 6501.01      | 80% - 100%       | >120%          | Upper                 | 145.3702 %            |
| California | 06         | 31084       | 037         | 6501.02      | 50% - <80%       | >120%          | Upper                 | 152.1745 %            |
| California | 06         | 31084       | 037         | 6502.00      | 50% - <80%       | >120%          | Upper                 | 132.0853 %            |
| California | 06         | 31084       | 037         | 6503.00      | 50% - <80%       | >120%          | Upper                 | 139.1498 %            |
| California | 06         | 31084       | 037         | 6504.01      | 50% - <80%       | >120%          | Upper                 | 208.8598 %            |
| California | 06         | 31084       | 037         | 6505.01      | 50% - <80%       | >120%          | Upper                 | 180.6267 %            |
| California | 06         | 31084       | 037         | 6505.02      | 50% - <80%       | >120%          | Upper                 | 154.9497 %            |
| California | 06         | 31084       | 037         | 6506.03      | 50% - <80%       | 80%-120%       | Middle                | 113.3832 %            |
| California | 06         | 31084       | 037         | 6506.04      | 50% - <80%       | 80%-120%       | Middle                | 86.2009 %             |
| California | 06         | 31084       | 037         | 6506.05      | 50% - <80%       | >120%          | Upper                 | 135.0274 %            |
| California | 06         | 31084       | 037         | 6506.06      | 50% - <80%       | 80%-120%       | Middle                | 115.1151 %            |
| California | 06         | 31084       | 037         | 6506.07      | 50% - <80%       | >120%          | Upper                 | 148.8315 %            |
| California | 06         | 31084       | 037         | 6507.01      | 50% - <80%       | >120%          | Upper                 | 184.1017 %            |
| California | 06         | 31084       | 037         | 6507.02      | 50% - <80%       | >120%          | Upper                 | 174.8932 %            |
| California | 06         | 31084       | 037         | 6508.01      | 80% - 100%       | >120%          | Upper                 | 154.3882 %            |
| California | 06         | 31084       | 037         | 6508.02      | 50% - <80%       | >120%          | Upper                 | 140.6925 %            |
| California | 06         | 31084       | 037         | 6509.01      | 50% - <80%       | >120%          | Upper                 | 134.3090 %            |
| California | 06         | 31084       | 037         | 6509.03      | 50% - <80%       | >120%          | Upper                 | 126.5012 %            |
| California | 06         | 31084       | 037         | 6509.04      | 80% - 100%       | >120%          | Upper                 | 141.2378 %            |
| California | 06         | 31084       | 037         | 6510.01      | 50% - <80%       | >120%          | Upper                 | 132.9556 %            |
| California | 06         | 31084       | 037         | 6510.02      | 50% - <80%       | >120%          | Upper                 | 149.7192 %            |
| California | 06         | 31084       | 037         | 6511.01      | 50% - <80%       | >120%          | Upper                 | 143.5412 %            |
| California | 06         | 31084       | 037         | 6511.02      | 50% - <80%       | 80%-120%       | Middle                | 118.1045 %            |
| California | 06         | 31084       | 037         | 6512.01      | 20% - <50%       | >120%          | Upper                 | 178.5537 %            |
| California | 06         | 31084       | 037         | 6512.21      | 50% - <80%       | >120%          | Upper                 | 126.9270 %            |
| California | 06         | 31084       | 037         | 6512.22      | 50% - <80%       | >120%          | Upper                 | 122.4460 %            |
| California | 06         | 31084       | 037         | 6513.02      | 20% - <50%       | >120%          | Upper                 | 191.7750 %            |
| California | 06         | 31084       | 037         | 6513.04      | 20% - <50%       | >120%          | Upper                 | 187.8718 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 6514.01      | 50% - <80%       | >120%          | Upper                 | 147.3585 %            |
| California | 06         | 31084       | 037         | 6514.02      | 50% - <80%       | >120%          | Upper                 | 127.2607 %            |
| California | 06         | 31084       | 037         | 6700.01      | 50% - <80%       | 80%-120%       | Middle                | 115.3242 %            |
| California | 06         | 31084       | 037         | 6700.02      | 50% - <80%       | >120%          | Upper                 | 120.0405 %            |
| California | 06         | 31084       | 037         | 6700.03      | 50% - <80%       | >120%          | Upper                 | 134.2928 %            |
| California | 06         | 31084       | 037         | 6701.01      | 50% - <80%       | >120%          | Upper                 | 156.0628 %            |
| California | 06         | 31084       | 037         | 6701.02      | 50% - <80%       | 80%-120%       | Middle                | 100.4631 %            |
| California | 06         | 31084       | 037         | 6702.01      | 20% - <50%       | >120%          | Upper                 | 189.2637 %            |
| California | 06         | 31084       | 037         | 6702.02      | 20% - <50%       | >120%          | Upper                 | 267.1290 %            |
| California | 06         | 31084       | 037         | 6703.24      | 20% - <50%       | >120%          | Upper                 | 264.3537 %            |
| California | 06         | 31084       | 037         | 6703.26      | 20% - <50%       | >120%          | Upper                 | 266.1329 %            |
| California | 06         | 31084       | 037         | 6703.28      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 6704.05      | 50% - <80%       | >120%          | Upper                 | 205.1769 %            |
| California | 06         | 31084       | 037         | 6704.06      | 50% - <80%       | >120%          | Upper                 | 266.4666 %            |
| California | 06         | 31084       | 037         | 6704.07      | 50% - <80%       | >120%          | Upper                 | 125.1291 %            |
| California | 06         | 31084       | 037         | 6704.13      | 50% - <80%       | >120%          | Upper                 | 217.1893 %            |
| California | 06         | 31084       | 037         | 6704.16      | 50% - <80%       | >120%          | Upper                 | 171.3696 %            |
| California | 06         | 31084       | 037         | 6704.17      | 50% - <80%       | >120%          | Upper                 | 220.6718 %            |
| California | 06         | 31084       | 037         | 6704.18      | 20% - <50%       | >120%          | Upper                 | 219.1839 %            |
| California | 06         | 31084       | 037         | 6705.00      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 6706.03      | 50% - <80%       | >120%          | Upper                 | 283.6423 %            |
| California | 06         | 31084       | 037         | 6706.04      | 20% - <50%       | >120%          | Upper                 | 199.4770 %            |
| California | 06         | 31084       | 037         | 6707.01      | 50% - <80%       | >120%          | Upper                 | 236.9772 %            |
| California | 06         | 31084       | 037         | 6707.02      | 20% - <50%       | >120%          | Upper                 | 256.7949 %            |
| California | 06         | 31084       | 037         | 7001.01      | 20% - <50%       | >120%          | Upper                 | 184.0282 %            |
| California | 06         | 31084       | 037         | 7001.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 7002.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 7003.00      | 20% - <50%       | >120%          | Upper                 | 132.7327 %            |
| California | 06         | 31084       | 037         | 7004.00      | 20% - <50%       | 80%-120%       | Middle                | 115.6355 %            |
| California | 06         | 31084       | 037         | 7005.01      | 20% - <50%       | >120%          | Upper                 | 218.4855 %            |
| California | 06         | 31084       | 037         | 7005.02      | 20% - <50%       | >120%          | Upper                 | 242.9298 %            |
| California | 06         | 31084       | 037         | 7006.00      | 10% - <20%       | >120%          | Upper                 | 253.4880 %            |
| California | 06         | 31084       | 037         | 7007.00      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 7008.01      | 20% - <50%       | >120%          | Upper                 | 150.2459 %            |
| California | 06         | 31084       | 037         | 7008.02      | 20% - <50%       | >120%          | Upper                 | 183.8253 %            |
| California | 06         | 31084       | 037         | 7009.01      | 20% - <50%       | >120%          | Upper                 | 133.8869 %            |
| California | 06         | 31084       | 037         | 7009.02      | 20% - <50%       | >120%          | Upper                 | 129.1756 %            |
| California | 06         | 31084       | 037         | 7010.00      | 20% - <50%       | >120%          | Upper                 | 197.2658 %            |
| California | 06         | 31084       | 037         | 7012.01      | 20% - <50%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 7012.02      | 20% - <50%       | >120%          | Upper                 | 198.9354 %            |
| California | 06         | 31084       | 037         | 7013.02      | 20% - <50%       | >120%          | Upper                 | 153.9997 %            |
| California | 06         | 31084       | 037         | 7013.04      | 20% - <50%       | >120%          | Upper                 | 225.1366 %            |
| California | 06         | 31084       | 037         | 7014.02      | 20% - <50%       | >120%          | Upper                 | 180.6653 %            |
| California | 06         | 31084       | 037         | 7015.01      | 20% - <50%       | >120%          | Upper                 | 166.9422 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 7015.02      | 20% - <50%       | >120%          | Upper                 | 151.3303 %            |
| California | 06         | 31084       | 037         | 7016.01      | 20% - <50%       | >120%          | Upper                 | 199.6003 %            |
| California | 06         | 31084       | 037         | 7016.02      | 20% - <50%       | >120%          | Upper                 | 210.6540 %            |
| California | 06         | 31084       | 037         | 7017.01      | 20% - <50%       | 80%-120%       | Middle                | 98.8271 %             |
| California | 06         | 31084       | 037         | 7017.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 7018.01      | 50% - <80%       | 80%-120%       | Middle                | 91.4028 %             |
| California | 06         | 31084       | 037         | 7018.02      | 50% - <80%       | 80%-120%       | Middle                | 83.0521 %             |
| California | 06         | 31084       | 037         | 7019.02      | 20% - <50%       | >120%          | Upper                 | 131.1988 %            |
| California | 06         | 31084       | 037         | 7020.02      | 20% - <50%       | >120%          | Upper                 | 125.4255 %            |
| California | 06         | 31084       | 037         | 7021.02      | 20% - <50%       | >120%          | Upper                 | 162.1238 %            |
| California | 06         | 31084       | 037         | 7022.01      | 20% - <50%       | >120%          | Upper                 | 167.4850 %            |
| California | 06         | 31084       | 037         | 7022.02      | 20% - <50%       | >120%          | Upper                 | 187.2791 %            |
| California | 06         | 31084       | 037         | 7023.00      | 20% - <50%       | >120%          | Upper                 | 211.3649 %            |
| California | 06         | 31084       | 037         | 7024.00      | 50% - <80%       | >120%          | Upper                 | 157.8308 %            |
| California | 06         | 31084       | 037         | 7025.01      | 20% - <50%       | >120%          | Upper                 | 191.6319 %            |
| California | 06         | 31084       | 037         | 7025.02      | 50% - <80%       | >120%          | Upper                 | 135.5379 %            |
| California | 06         | 31084       | 037         | 7026.00      | 50% - <80%       | >120%          | Upper                 | 178.8948 %            |
| California | 06         | 31084       | 037         | 7027.00      | 20% - <50%       | >120%          | Upper                 | 172.3645 %            |
| California | 06         | 31084       | 037         | 7028.01      | 50% - <80%       | >120%          | Upper                 | 152.2093 %            |
| California | 06         | 31084       | 037         | 7028.02      | 50% - <80%       | 80%-120%       | Middle                | 116.4660 %            |
| California | 06         | 31084       | 037         | 7028.03      | 50% - <80%       | >120%          | Upper                 | 123.2092 %            |
| California | 06         | 31084       | 037         | 7029.00      | 20% - <50%       | >120%          | Upper                 | 180.5346 %            |
| California | 06         | 31084       | 037         | 7030.02      | 80% - 100%       | >120%          | Upper                 | 203.2795 %            |
| California | 06         | 31084       | 037         | 7030.03      | 50% - <80%       | >120%          | Upper                 | 169.8631 %            |
| California | 06         | 31084       | 037         | 7031.00      | 80% - 100%       | >120%          | Upper                 | 149.7279 %            |
| California | 06         | 31084       | 037         | 7032.00      | 80% - 100%       | >120%          | Upper                 | 139.8471 %            |
| California | 06         | 31084       | 037         | 8001.01      | 20% - <50%       | >120%          | Upper                 | 216.9851 %            |
| California | 06         | 31084       | 037         | 8001.03      | 20% - <50%       | >120%          | Upper                 | 159.0572 %            |
| California | 06         | 31084       | 037         | 8001.04      | 20% - <50%       | >120%          | Upper                 | 215.8110 %            |
| California | 06         | 31084       | 037         | 8002.02      | 20% - <50%       | >120%          | Upper                 | 267.2024 %            |
| California | 06         | 31084       | 037         | 8002.04      | 20% - <50%       | >120%          | Upper                 | 265.3298 %            |
| California | 06         | 31084       | 037         | 8002.05      | 20% - <50%       | >120%          | Upper                 | 141.2017 %            |
| California | 06         | 31084       | 037         | 8002.06      | 20% - <50%       | >120%          | Upper                 | 303.8746 %            |
| California | 06         | 31084       | 037         | 8003.24      | 20% - <50%       | >120%          | Upper                 | 196.5847 %            |
| California | 06         | 31084       | 037         | 8003.25      | 10% - <20%       | >120%          | Upper                 | 219.6820 %            |
| California | 06         | 31084       | 037         | 8003.28      | 20% - <50%       | >120%          | Upper                 | 281.5356 %            |
| California | 06         | 31084       | 037         | 8003.33      | 20% - <50%       | >120%          | Upper                 | 150.2048 %            |
| California | 06         | 31084       | 037         | 8003.34      | 20% - <50%       | >120%          | Upper                 | 169.5369 %            |
| California | 06         | 31084       | 037         | 8003.35      | 20% - <50%       | >120%          | Upper                 | 170.7521 %            |
| California | 06         | 31084       | 037         | 8003.36      | 20% - <50%       | >120%          | Upper                 | 238.4526 %            |
| California | 06         | 31084       | 037         | 8003.37      | 20% - <50%       | >120%          | Upper                 | 137.1253 %            |
| California | 06         | 31084       | 037         | 8003.38      | 20% - <50%       | >120%          | Upper                 | 220.2671 %            |
| California | 06         | 31084       | 037         | 8004.06      | 20% - <50%       | >120%          | Upper                 | 246.7721 %            |
| California | 06         | 31084       | 037         | 8004.10      | 20% - <50%       | >120%          | Upper                 | 250.5696 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 8004.11      | 10% - <20%       | >120%          | Upper                 | 235.1482 %            |
| California | 06         | 31084       | 037         | 8004.12      | 10% - <20%       | >120%          | Upper                 | 223.5056 %            |
| California | 06         | 31084       | 037         | 8005.04      | 10% - <20%       | >120%          | Upper                 | 311.2678 %            |
| California | 06         | 31084       | 037         | 8005.06      | 20% - <50%       | >120%          | Upper                 | 249.1240 %            |
| California | 06         | 31084       | 037         | 9001.02      | 50% - <80%       | 50%-80%        | Moderate              | 54.0134 %             |
| California | 06         | 31084       | 037         | 9001.03      | 50% - <80%       | 50%-80%        | Moderate              | 51.8781 %             |
| California | 06         | 31084       | 037         | 9001.04      | 50% - <80%       | 50%-80%        | Moderate              | 60.7492 %             |
| California | 06         | 31084       | 037         | 9003.01      | 50% - <80%       | 50%-80%        | Moderate              | 77.0907 %             |
| California | 06         | 31084       | 037         | 9005.01      | 80% - 100%       | 80%-120%       | Middle                | 84.8537 %             |
| California | 06         | 31084       | 037         | 9005.04      | 50% - <80%       | 50%-80%        | Moderate              | 77.2812 %             |
| California | 06         | 31084       | 037         | 9005.05      | 80% - 100%       | 50%-80%        | Moderate              | 63.1871 %             |
| California | 06         | 31084       | 037         | 9005.06      | 80% - 100%       | 80%-120%       | Middle                | 86.3764 %             |
| California | 06         | 31084       | 037         | 9005.08      | 80% - 100%       | 80%-120%       | Middle                | 89.3335 %             |
| California | 06         | 31084       | 037         | 9005.09      | 80% - 100%       | 50%-80%        | Moderate              | 64.5878 %             |
| California | 06         | 31084       | 037         | 9005.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.0261 %             |
| California | 06         | 31084       | 037         | 9006.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.0454 %             |
| California | 06         | 31084       | 037         | 9006.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.2743 %             |
| California | 06         | 31084       | 037         | 9006.07      | 80% - 100%       | 50%-80%        | Moderate              | 70.8131 %             |
| California | 06         | 31084       | 037         | 9006.08      | 80% - 100%       | 50%-80%        | Moderate              | 78.1963 %             |
| California | 06         | 31084       | 037         | 9006.09      | 80% - 100%       | 50%-80%        | Moderate              | 59.4344 %             |
| California | 06         | 31084       | 037         | 9006.10      | 50% - <80%       | 50%-80%        | Moderate              | 51.6752 %             |
| California | 06         | 31084       | 037         | 9006.11      | 80% - 100%       | 80%-120%       | Middle                | 88.3026 %             |
| California | 06         | 31084       | 037         | 9007.01      | 50% - <80%       | 50%-80%        | Moderate              | 53.4345 %             |
| California | 06         | 31084       | 037         | 9007.03      | 50% - <80%       | 50%-80%        | Moderate              | 58.1035 %             |
| California | 06         | 31084       | 037         | 9007.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.8080 %             |
| California | 06         | 31084       | 037         | 9007.05      | 50% - <80%       | 50%-80%        | Moderate              | 71.0721 %             |
| California | 06         | 31084       | 037         | 9008.04      | 80% - 100%       | 50%-80%        | Moderate              | 54.6721 %             |
| California | 06         | 31084       | 037         | 9008.05      | 50% - <80%       | 80%-120%       | Middle                | 97.6044 %             |
| California | 06         | 31084       | 037         | 9008.06      | 50% - <80%       | <50%           | Low                   | 42.7468 %             |
| California | 06         | 31084       | 037         | 9008.07      | 50% - <80%       | 50%-80%        | Moderate              | 76.9276 %             |
| California | 06         | 31084       | 037         | 9008.08      | 80% - 100%       | 50%-80%        | Moderate              | 61.6519 %             |
| California | 06         | 31084       | 037         | 9009.01      | 50% - <80%       | 80%-120%       | Middle                | 100.0722 %            |
| California | 06         | 31084       | 037         | 9009.02      | 20% - <50%       | 80%-120%       | Middle                | 95.3808 %             |
| California | 06         | 31084       | 037         | 9010.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9010.07      | 20% - <50%       | 80%-120%       | Middle                | 106.3498 %            |
| California | 06         | 31084       | 037         | 9010.08      | 50% - <80%       | 80%-120%       | Middle                | 92.0265 %             |
| California | 06         | 31084       | 037         | 9010.09      | 50% - <80%       | 80%-120%       | Middle                | 101.3172 %            |
| California | 06         | 31084       | 037         | 9010.10      | 50% - <80%       | 50%-80%        | Moderate              | 67.4415 %             |
| California | 06         | 31084       | 037         | 9010.11      | 50% - <80%       | 80%-120%       | Middle                | 113.6870 %            |
| California | 06         | 31084       | 037         | 9010.12      | 50% - <80%       | >120%          | Upper                 | 133.5757 %            |
| California | 06         | 31084       | 037         | 9010.13      | 50% - <80%       | >120%          | Upper                 | 157.1896 %            |
| California | 06         | 31084       | 037         | 9010.14      | 50% - <80%       | >120%          | Upper                 | 142.7705 %            |
| California | 06         | 31084       | 037         | 9011.01      | 50% - <80%       | 80%-120%       | Middle                | 98.1286 %             |
| California | 06         | 31084       | 037         | 9011.02      | 50% - <80%       | 80%-120%       | Middle                | 117.5815 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 9012.09      | 20% - <50%       | 80%-120%       | Middle                | 89.4891 %             |
| California | 06         | 31084       | 037         | 9012.10      | 20% - <50%       | 80%-120%       | Middle                | 99.1608 %             |
| California | 06         | 31084       | 037         | 9012.14      | 50% - <80%       | 80%-120%       | Middle                | 115.1325 %            |
| California | 06         | 31084       | 037         | 9012.15      | 20% - <50%       | >120%          | Upper                 | 126.9146 %            |
| California | 06         | 31084       | 037         | 9012.16      | 50% - <80%       | >120%          | Upper                 | 121.4612 %            |
| California | 06         | 31084       | 037         | 9012.17      | 20% - <50%       | >120%          | Upper                 | 190.6507 %            |
| California | 06         | 31084       | 037         | 9012.18      | 50% - <80%       | >120%          | Upper                 | 161.8934 %            |
| California | 06         | 31084       | 037         | 9013.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.4751 %             |
| California | 06         | 31084       | 037         | 9100.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.8636 %             |
| California | 06         | 31084       | 037         | 9102.10      | 50% - <80%       | >120%          | Upper                 | 138.3119 %            |
| California | 06         | 31084       | 037         | 9102.11      | 50% - <80%       | >120%          | Upper                 | 216.5382 %            |
| California | 06         | 31084       | 037         | 9102.12      | 20% - <50%       | >120%          | Upper                 | 125.4118 %            |
| California | 06         | 31084       | 037         | 9102.13      | 50% - <80%       | >120%          | Upper                 | 165.1742 %            |
| California | 06         | 31084       | 037         | 9102.14      | 50% - <80%       | >120%          | Upper                 | 122.0115 %            |
| California | 06         | 31084       | 037         | 9102.15      | 50% - <80%       | 80%-120%       | Middle                | 97.6605 %             |
| California | 06         | 31084       | 037         | 9102.16      | 50% - <80%       | >120%          | Upper                 | 152.4098 %            |
| California | 06         | 31084       | 037         | 9102.17      | 50% - <80%       | 80%-120%       | Middle                | 117.6886 %            |
| California | 06         | 31084       | 037         | 9102.18      | 50% - <80%       | 80%-120%       | Middle                | 99.7509 %             |
| California | 06         | 31084       | 037         | 9103.01      | 20% - <50%       | >120%          | Upper                 | 147.7097 %            |
| California | 06         | 31084       | 037         | 9103.02      | 50% - <80%       | 80%-120%       | Middle                | 112.6785 %            |
| California | 06         | 31084       | 037         | 9104.01      | 50% - <80%       | 80%-120%       | Middle                | 109.0254 %            |
| California | 06         | 31084       | 037         | 9104.04      | 80% - 100%       | 50%-80%        | Moderate              | 66.9932 %             |
| California | 06         | 31084       | 037         | 9104.05      | 80% - 100%       | <50%           | Low                   | 38.5136 %             |
| California | 06         | 31084       | 037         | 9105.01      | 80% - 100%       | <50%           | Low                   | 40.2393 %             |
| California | 06         | 31084       | 037         | 9105.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.2394 %             |
| California | 06         | 31084       | 037         | 9105.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.9848 %             |
| California | 06         | 31084       | 037         | 9105.05      | 80% - 100%       | 80%-120%       | Middle                | 93.7261 %             |
| California | 06         | 31084       | 037         | 9106.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.5238 %             |
| California | 06         | 31084       | 037         | 9106.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.3519 %             |
| California | 06         | 31084       | 037         | 9106.05      | 80% - 100%       | 50%-80%        | Moderate              | 63.2431 %             |
| California | 06         | 31084       | 037         | 9106.06      | 80% - 100%       | 50%-80%        | Moderate              | 57.8806 %             |
| California | 06         | 31084       | 037         | 9106.07      | 80% - 100%       | 50%-80%        | Moderate              | 54.6447 %             |
| California | 06         | 31084       | 037         | 9106.08      | 80% - 100%       | 50%-80%        | Moderate              | 75.7261 %             |
| California | 06         | 31084       | 037         | 9107.06      | 80% - 100%       | 80%-120%       | Middle                | 81.4933 %             |
| California | 06         | 31084       | 037         | 9107.07      | 80% - 100%       | 50%-80%        | Moderate              | 70.6251 %             |
| California | 06         | 31084       | 037         | 9107.09      | 50% - <80%       | 80%-120%       | Middle                | 108.0356 %            |
| California | 06         | 31084       | 037         | 9107.12      | 80% - 100%       | 80%-120%       | Middle                | 94.0286 %             |
| California | 06         | 31084       | 037         | 9107.13      | 80% - 100%       | 80%-120%       | Middle                | 80.4960 %             |
| California | 06         | 31084       | 037         | 9107.14      | 80% - 100%       | 50%-80%        | Moderate              | 76.0063 %             |
| California | 06         | 31084       | 037         | 9107.15      | 80% - 100%       | 50%-80%        | Moderate              | 70.8268 %             |
| California | 06         | 31084       | 037         | 9107.16      | 80% - 100%       | 80%-120%       | Middle                | 95.5239 %             |
| California | 06         | 31084       | 037         | 9107.17      | 80% - 100%       | 80%-120%       | Middle                | 110.3925 %            |
| California | 06         | 31084       | 037         | 9107.18      | 80% - 100%       | 80%-120%       | Middle                | 82.8155 %             |
| California | 06         | 31084       | 037         | 9107.19      | 80% - 100%       | 80%-120%       | Middle                | 89.3135 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 9107.20      | 80% - 100%       | 80%-120%       | Middle                | 85.7713 %             |
| California | 06         | 31084       | 037         | 9107.21      | 80% - 100%       | 80%-120%       | Middle                | 84.4316 %             |
| California | 06         | 31084       | 037         | 9108.04      | 20% - <50%       | >120%          | Upper                 | 131.9770 %            |
| California | 06         | 31084       | 037         | 9108.07      | 50% - <80%       | >120%          | Upper                 | 142.9884 %            |
| California | 06         | 31084       | 037         | 9108.08      | 50% - <80%       | >120%          | Upper                 | 133.6217 %            |
| California | 06         | 31084       | 037         | 9108.09      | 20% - <50%       | >120%          | Upper                 | 251.0564 %            |
| California | 06         | 31084       | 037         | 9108.10      | 20% - <50%       | >120%          | Upper                 | 198.0987 %            |
| California | 06         | 31084       | 037         | 9108.14      | 20% - <50%       | >120%          | Upper                 | 138.1799 %            |
| California | 06         | 31084       | 037         | 9108.15      | 20% - <50%       | >120%          | Upper                 | 154.2936 %            |
| California | 06         | 31084       | 037         | 9110.01      | 20% - <50%       | 80%-120%       | Middle                | 86.6055 %             |
| California | 06         | 31084       | 037         | 9111.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.9978 %             |
| California | 06         | 31084       | 037         | 9200.13      | 50% - <80%       | >120%          | Upper                 | 173.0468 %            |
| California | 06         | 31084       | 037         | 9200.15      | 20% - <50%       | >120%          | Upper                 | 189.8427 %            |
| California | 06         | 31084       | 037         | 9200.16      | 20% - <50%       | >120%          | Upper                 | 180.6541 %            |
| California | 06         | 31084       | 037         | 9200.17      | 20% - <50%       | >120%          | Upper                 | 144.1898 %            |
| California | 06         | 31084       | 037         | 9200.18      | 20% - <50%       | >120%          | Upper                 | 166.3446 %            |
| California | 06         | 31084       | 037         | 9200.20      | 20% - <50%       | >120%          | Upper                 | 165.1829 %            |
| California | 06         | 31084       | 037         | 9200.28      | 50% - <80%       | >120%          | Upper                 | 161.8586 %            |
| California | 06         | 31084       | 037         | 9200.29      | 50% - <80%       | 80%-120%       | Middle                | 110.2058 %            |
| California | 06         | 31084       | 037         | 9200.30      | 50% - <80%       | >120%          | Upper                 | 140.8481 %            |
| California | 06         | 31084       | 037         | 9200.31      | 20% - <50%       | 80%-120%       | Middle                | 114.8573 %            |
| California | 06         | 31084       | 037         | 9200.34      | 50% - <80%       | >120%          | Upper                 | 132.2883 %            |
| California | 06         | 31084       | 037         | 9200.35      | 50% - <80%       | 80%-120%       | Middle                | 94.4320 %             |
| California | 06         | 31084       | 037         | 9200.38      | 50% - <80%       | 50%-80%        | Moderate              | 61.9071 %             |
| California | 06         | 31084       | 037         | 9200.39      | 50% - <80%       | >120%          | Upper                 | 163.9989 %            |
| California | 06         | 31084       | 037         | 9200.40      | 50% - <80%       | >120%          | Upper                 | 143.2498 %            |
| California | 06         | 31084       | 037         | 9200.41      | 50% - <80%       | 80%-120%       | Middle                | 100.8790 %            |
| California | 06         | 31084       | 037         | 9200.42      | 50% - <80%       | >120%          | Upper                 | 126.0629 %            |
| California | 06         | 31084       | 037         | 9200.43      | 50% - <80%       | >120%          | Upper                 | 200.8043 %            |
| California | 06         | 31084       | 037         | 9200.44      | 20% - <50%       | >120%          | Upper                 | 122.8880 %            |
| California | 06         | 31084       | 037         | 9200.45      | 20% - <50%       | >120%          | Upper                 | 174.0864 %            |
| California | 06         | 31084       | 037         | 9200.46      | 50% - <80%       | 80%-120%       | Middle                | 91.0890 %             |
| California | 06         | 31084       | 037         | 9200.47      | 80% - 100%       | 50%-80%        | Moderate              | 70.0997 %             |
| California | 06         | 31084       | 037         | 9200.48      | 50% - <80%       | 80%-120%       | Middle                | 111.9364 %            |
| California | 06         | 31084       | 037         | 9200.49      | 50% - <80%       | >120%          | Upper                 | 181.7572 %            |
| California | 06         | 31084       | 037         | 9200.50      | 20% - <50%       | 50%-80%        | Moderate              | 79.3729 %             |
| California | 06         | 31084       | 037         | 9201.02      | 50% - <80%       | >120%          | Upper                 | 127.7836 %            |
| California | 06         | 31084       | 037         | 9201.04      | 20% - <50%       | >120%          | Upper                 | 168.0839 %            |
| California | 06         | 31084       | 037         | 9201.06      | 50% - <80%       | 80%-120%       | Middle                | 115.2719 %            |
| California | 06         | 31084       | 037         | 9201.09      | 20% - <50%       | >120%          | Upper                 | 154.3683 %            |
| California | 06         | 31084       | 037         | 9201.10      | 20% - <50%       | >120%          | Upper                 | 168.8621 %            |
| California | 06         | 31084       | 037         | 9201.11      | 20% - <50%       | >120%          | Upper                 | 158.5131 %            |
| California | 06         | 31084       | 037         | 9201.12      | 20% - <50%       | >120%          | Upper                 | 179.2559 %            |
| California | 06         | 31084       | 037         | 9201.14      | 50% - <80%       | >120%          | Upper                 | 157.8071 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 9201.15      | 20% - <50%       | >120%          | Upper                 | 152.6065 %            |
| California | 06         | 31084       | 037         | 9201.16      | 20% - <50%       | >120%          | Upper                 | 170.0723 %            |
| California | 06         | 31084       | 037         | 9201.18      | 50% - <80%       | >120%          | Upper                 | 167.2721 %            |
| California | 06         | 31084       | 037         | 9201.19      | 50% - <80%       | >120%          | Upper                 | 201.5451 %            |
| California | 06         | 31084       | 037         | 9201.20      | 50% - <80%       | >120%          | Upper                 | 235.5839 %            |
| California | 06         | 31084       | 037         | 9201.21      | 50% - <80%       | >120%          | Upper                 | 197.2882 %            |
| California | 06         | 31084       | 037         | 9202.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9203.03      | 20% - <50%       | >120%          | Upper                 | 123.7620 %            |
| California | 06         | 31084       | 037         | 9203.12      | 20% - <50%       | >120%          | Upper                 | 143.9608 %            |
| California | 06         | 31084       | 037         | 9203.13      | 50% - <80%       | >120%          | Upper                 | 159.4992 %            |
| California | 06         | 31084       | 037         | 9203.14      | 20% - <50%       | >120%          | Upper                 | 155.6806 %            |
| California | 06         | 31084       | 037         | 9203.22      | 20% - <50%       | 80%-120%       | Middle                | 106.2751 %            |
| California | 06         | 31084       | 037         | 9203.26      | 50% - <80%       | >120%          | Upper                 | 174.5508 %            |
| California | 06         | 31084       | 037         | 9203.28      | 20% - <50%       | >120%          | Upper                 | 237.5997 %            |
| California | 06         | 31084       | 037         | 9203.29      | 20% - <50%       | >120%          | Upper                 | 134.7784 %            |
| California | 06         | 31084       | 037         | 9203.30      | 20% - <50%       | >120%          | Upper                 | 151.2232 %            |
| California | 06         | 31084       | 037         | 9203.31      | 20% - <50%       | >120%          | Upper                 | 138.5136 %            |
| California | 06         | 31084       | 037         | 9203.32      | 20% - <50%       | >120%          | Upper                 | 153.8279 %            |
| California | 06         | 31084       | 037         | 9203.34      | 20% - <50%       | >120%          | Upper                 | 140.5144 %            |
| California | 06         | 31084       | 037         | 9203.38      | 50% - <80%       | >120%          | Upper                 | 206.1867 %            |
| California | 06         | 31084       | 037         | 9203.39      | 50% - <80%       | >120%          | Upper                 | 202.9283 %            |
| California | 06         | 31084       | 037         | 9203.40      | 50% - <80%       | 80%-120%       | Middle                | 116.2742 %            |
| California | 06         | 31084       | 037         | 9203.41      | 80% - 100%       | <50%           | Low                   | 46.2342 %             |
| California | 06         | 31084       | 037         | 9203.42      | 80% - 100%       | 50%-80%        | Moderate              | 70.1545 %             |
| California | 06         | 31084       | 037         | 9203.43      | 80% - 100%       | 50%-80%        | Moderate              | 60.6969 %             |
| California | 06         | 31084       | 037         | 9304.00      | 20% - <50%       | >120%          | Upper                 | 203.4587 %            |
| California | 06         | 31084       | 037         | 9800.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.03      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.04      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.05      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.06      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.07      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.08      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.09      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.10      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.11      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.12      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.13      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.14      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.15      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.16      | 80% - 100%       | 50%-80%        | Moderate              | 73.4589 %             |
| California | 06         | 31084       | 037         | 9800.17      | 50% - <80%       | 50%-80%        | Moderate              | 56.3392 %             |
| California | 06         | 31084       | 037         | 9800.18      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 31084       | 037         | 9800.19      | 20% - <50%       | >120%          | Upper                 | 252.1259 %            |
| California | 06         | 31084       | 037         | 9800.20      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.21      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.22      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.23      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.24      | 20% - <50%       | >120%          | Upper                 | 203.1014 %            |
| California | 06         | 31084       | 037         | 9800.25      | 80% - 100%       | 80%-120%       | Middle                | 101.8713 %            |
| California | 06         | 31084       | 037         | 9800.26      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.28      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.30      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.31      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.33      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.34      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.35      | 80% - 100%       | 50%-80%        | Moderate              | 65.9324 %             |
| California | 06         | 31084       | 037         | 9800.36      | 80% - 100%       | 80%-120%       | Middle                | 102.3008 %            |
| California | 06         | 31084       | 037         | 9800.37      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.38      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9800.39      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9902.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 31084       | 037         | 9903.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 11244       | 059         | 0011.01      | 50% - <80%       | 80%-120%       | Middle                | 98.3165 %             |
| California | 06         | 11244       | 059         | 0011.02      | 50% - <80%       | 80%-120%       | Middle                | 85.6130 %             |
| California | 06         | 11244       | 059         | 0011.03      | 50% - <80%       | 50%-80%        | Moderate              | 77.4779 %             |
| California | 06         | 11244       | 059         | 0012.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.0821 %             |
| California | 06         | 11244       | 059         | 0012.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.5793 %             |
| California | 06         | 11244       | 059         | 0013.01      | 50% - <80%       | 80%-120%       | Middle                | 80.9762 %             |
| California | 06         | 11244       | 059         | 0013.03      | 80% - 100%       | 50%-80%        | Moderate              | 77.1904 %             |
| California | 06         | 11244       | 059         | 0013.04      | 80% - 100%       | 50%-80%        | Moderate              | 68.7151 %             |
| California | 06         | 11244       | 059         | 0014.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.7541 %             |
| California | 06         | 11244       | 059         | 0014.02      | 50% - <80%       | 80%-120%       | Middle                | 87.4167 %             |
| California | 06         | 11244       | 059         | 0014.03      | 50% - <80%       | >120%          | Upper                 | 128.5802 %            |
| California | 06         | 11244       | 059         | 0014.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.9807 %             |
| California | 06         | 11244       | 059         | 0015.01      | 50% - <80%       | 80%-120%       | Middle                | 110.6574 %            |
| California | 06         | 11244       | 059         | 0015.03      | 50% - <80%       | 80%-120%       | Middle                | 95.3490 %             |
| California | 06         | 11244       | 059         | 0015.04      | 50% - <80%       | 50%-80%        | Moderate              | 79.5821 %             |
| California | 06         | 11244       | 059         | 0015.05      | 50% - <80%       | >120%          | Upper                 | 121.2454 %            |
| California | 06         | 11244       | 059         | 0015.06      | 50% - <80%       | 80%-120%       | Middle                | 93.3734 %             |
| California | 06         | 11244       | 059         | 0015.07      | 50% - <80%       | 80%-120%       | Middle                | 102.5514 %            |
| California | 06         | 11244       | 059         | 0016.02      | 50% - <80%       | >120%          | Upper                 | 152.4692 %            |
| California | 06         | 11244       | 059         | 0016.03      | 50% - <80%       | >120%          | Upper                 | 146.1940 %            |
| California | 06         | 11244       | 059         | 0016.04      | 50% - <80%       | >120%          | Upper                 | 136.5802 %            |
| California | 06         | 11244       | 059         | 0017.04      | 80% - 100%       | >120%          | Upper                 | 128.8001 %            |
| California | 06         | 11244       | 059         | 0017.05      | 50% - <80%       | 80%-120%       | Middle                | 97.7905 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0017.06      | 50% - <80%       | >120%          | Upper                 | 198.5129 %            |
| California | 06         | 11244       | 059         | 0017.08      | 50% - <80%       | 80%-120%       | Middle                | 104.2470 %            |
| California | 06         | 11244       | 059         | 0017.09      | 50% - <80%       | >120%          | Upper                 | 127.7630 %            |
| California | 06         | 11244       | 059         | 0017.10      | 80% - 100%       | >120%          | Upper                 | 162.7894 %            |
| California | 06         | 11244       | 059         | 0018.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.4513 %             |
| California | 06         | 11244       | 059         | 0018.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.5974 %             |
| California | 06         | 11244       | 059         | 0019.01      | 50% - <80%       | 80%-120%       | Middle                | 99.5763 %             |
| California | 06         | 11244       | 059         | 0019.02      | 50% - <80%       | 80%-120%       | Middle                | 83.0588 %             |
| California | 06         | 11244       | 059         | 0019.03      | 80% - 100%       | 80%-120%       | Middle                | 91.5914 %             |
| California | 06         | 11244       | 059         | 0110.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.8954 %             |
| California | 06         | 11244       | 059         | 0111.01      | 50% - <80%       | 80%-120%       | Middle                | 96.2104 %             |
| California | 06         | 11244       | 059         | 0111.02      | 50% - <80%       | 80%-120%       | Middle                | 111.9454 %            |
| California | 06         | 11244       | 059         | 0112.00      | 50% - <80%       | 80%-120%       | Middle                | 111.7669 %            |
| California | 06         | 11244       | 059         | 0113.00      | 50% - <80%       | 80%-120%       | Middle                | 98.9986 %             |
| California | 06         | 11244       | 059         | 0114.01      | 20% - <50%       | 80%-120%       | Middle                | 110.7251 %            |
| California | 06         | 11244       | 059         | 0114.02      | 20% - <50%       | 80%-120%       | Middle                | 114.5663 %            |
| California | 06         | 11244       | 059         | 0114.03      | 50% - <80%       | 50%-80%        | Moderate              | 69.2271 %             |
| California | 06         | 11244       | 059         | 0115.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.7512 %             |
| California | 06         | 11244       | 059         | 0115.03      | 50% - <80%       | 80%-120%       | Middle                | 98.8323 %             |
| California | 06         | 11244       | 059         | 0115.04      | 50% - <80%       | 50%-80%        | Moderate              | 50.1573 %             |
| California | 06         | 11244       | 059         | 0116.01      | 80% - 100%       | <50%           | Low                   | 44.8685 %             |
| California | 06         | 11244       | 059         | 0116.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.5847 %             |
| California | 06         | 11244       | 059         | 0117.07      | 50% - <80%       | 80%-120%       | Middle                | 97.3631 %             |
| California | 06         | 11244       | 059         | 0117.08      | 50% - <80%       | 80%-120%       | Middle                | 82.0123 %             |
| California | 06         | 11244       | 059         | 0117.09      | 20% - <50%       | >120%          | Upper                 | 131.3308 %            |
| California | 06         | 11244       | 059         | 0117.10      | 20% - <50%       | >120%          | Upper                 | 138.3002 %            |
| California | 06         | 11244       | 059         | 0117.11      | 50% - <80%       | 50%-80%        | Moderate              | 68.0031 %             |
| California | 06         | 11244       | 059         | 0117.12      | 50% - <80%       | 50%-80%        | Moderate              | 77.7136 %             |
| California | 06         | 11244       | 059         | 0117.14      | 50% - <80%       | 50%-80%        | Moderate              | 77.2073 %             |
| California | 06         | 11244       | 059         | 0117.15      | 20% - <50%       | 80%-120%       | Middle                | 113.8598 %            |
| California | 06         | 11244       | 059         | 0117.16      | 50% - <80%       | >120%          | Upper                 | 142.2213 %            |
| California | 06         | 11244       | 059         | 0117.17      | 20% - <50%       | 80%-120%       | Middle                | 117.4249 %            |
| California | 06         | 11244       | 059         | 0117.18      | 20% - <50%       | >120%          | Upper                 | 130.7155 %            |
| California | 06         | 11244       | 059         | 0117.20      | 80% - 100%       | <50%           | Low                   | 37.9498 %             |
| California | 06         | 11244       | 059         | 0117.21      | 80% - 100%       | 80%-120%       | Middle                | 81.1368 %             |
| California | 06         | 11244       | 059         | 0117.22      | 50% - <80%       | 80%-120%       | Middle                | 105.7603 %            |
| California | 06         | 11244       | 059         | 0218.02      | 20% - <50%       | >120%          | Upper                 | 132.6901 %            |
| California | 06         | 11244       | 059         | 0218.07      | 50% - <80%       | 80%-120%       | Middle                | 109.8514 %            |
| California | 06         | 11244       | 059         | 0218.09      | 20% - <50%       | >120%          | Upper                 | 146.3574 %            |
| California | 06         | 11244       | 059         | 0218.10      | 20% - <50%       | 80%-120%       | Middle                | 116.1529 %            |
| California | 06         | 11244       | 059         | 0218.12      | 20% - <50%       | >120%          | Upper                 | 129.9499 %            |
| California | 06         | 11244       | 059         | 0218.13      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 11244       | 059         | 0218.14      | 50% - <80%       | >120%          | Upper                 | 123.4370 %            |
| California | 06         | 11244       | 059         | 0218.16      | 20% - <50%       | 80%-120%       | Middle                | 111.2042 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0218.17      | 20% - <50%       | 80%-120%       | Middle                | 100.3334 %            |
| California | 06         | 11244       | 059         | 0218.20      | 50% - <80%       | >120%          | Upper                 | 150.9069 %            |
| California | 06         | 11244       | 059         | 0218.21      | 50% - <80%       | 80%-120%       | Middle                | 98.6491 %             |
| California | 06         | 11244       | 059         | 0218.22      | 50% - <80%       | >120%          | Upper                 | 156.9069 %            |
| California | 06         | 11244       | 059         | 0218.23      | 20% - <50%       | >120%          | Upper                 | 126.7681 %            |
| California | 06         | 11244       | 059         | 0218.24      | 20% - <50%       | >120%          | Upper                 | 161.5766 %            |
| California | 06         | 11244       | 059         | 0218.25      | 20% - <50%       | 80%-120%       | Middle                | 119.9810 %            |
| California | 06         | 11244       | 059         | 0218.26      | 20% - <50%       | 80%-120%       | Middle                | 85.6130 %             |
| California | 06         | 11244       | 059         | 0218.27      | 50% - <80%       | >120%          | Upper                 | 140.6168 %            |
| California | 06         | 11244       | 059         | 0218.28      | 20% - <50%       | >120%          | Upper                 | 170.2661 %            |
| California | 06         | 11244       | 059         | 0218.29      | 20% - <50%       | >120%          | Upper                 | 169.3154 %            |
| California | 06         | 11244       | 059         | 0218.30      | 20% - <50%       | >120%          | Upper                 | 164.5217 %            |
| California | 06         | 11244       | 059         | 0218.31      | 50% - <80%       | >120%          | Upper                 | 137.9094 %            |
| California | 06         | 11244       | 059         | 0218.32      | 50% - <80%       | >120%          | Upper                 | 155.9045 %            |
| California | 06         | 11244       | 059         | 0219.03      | 50% - <80%       | 80%-120%       | Middle                | 109.4832 %            |
| California | 06         | 11244       | 059         | 0219.05      | 20% - <50%       | >120%          | Upper                 | 135.9611 %            |
| California | 06         | 11244       | 059         | 0219.12      | 20% - <50%       | >120%          | Upper                 | 178.8616 %            |
| California | 06         | 11244       | 059         | 0219.13      | 50% - <80%       | 80%-120%       | Middle                | 94.4143 %             |
| California | 06         | 11244       | 059         | 0219.14      | 50% - <80%       | 80%-120%       | Middle                | 114.4601 %            |
| California | 06         | 11244       | 059         | 0219.15      | 20% - <50%       | >120%          | Upper                 | 123.0500 %            |
| California | 06         | 11244       | 059         | 0219.16      | 20% - <50%       | >120%          | Upper                 | 162.6053 %            |
| California | 06         | 11244       | 059         | 0219.17      | 20% - <50%       | >120%          | Upper                 | 170.9565 %            |
| California | 06         | 11244       | 059         | 0219.18      | 50% - <80%       | >120%          | Upper                 | 129.8193 %            |
| California | 06         | 11244       | 059         | 0219.19      | 20% - <50%       | >120%          | Upper                 | 129.7911 %            |
| California | 06         | 11244       | 059         | 0219.20      | 20% - <50%       | >120%          | Upper                 | 158.3207 %            |
| California | 06         | 11244       | 059         | 0219.21      | 20% - <50%       | >120%          | Upper                 | 181.1171 %            |
| California | 06         | 11244       | 059         | 0219.22      | 20% - <50%       | >120%          | Upper                 | 120.7287 %            |
| California | 06         | 11244       | 059         | 0219.23      | 20% - <50%       | >120%          | Upper                 | 139.6050 %            |
| California | 06         | 11244       | 059         | 0219.24      | 50% - <80%       | >120%          | Upper                 | 137.9094 %            |
| California | 06         | 11244       | 059         | 0320.02      | 20% - <50%       | >120%          | Upper                 | 135.7676 %            |
| California | 06         | 11244       | 059         | 0320.03      | 20% - <50%       | >120%          | Upper                 | 148.9887 %            |
| California | 06         | 11244       | 059         | 0320.11      | 20% - <50%       | 80%-120%       | Middle                | 104.1624 %            |
| California | 06         | 11244       | 059         | 0320.12      | 20% - <50%       | >120%          | Upper                 | 144.1977 %            |
| California | 06         | 11244       | 059         | 0320.13      | 20% - <50%       | 80%-120%       | Middle                | 94.0827 %             |
| California | 06         | 11244       | 059         | 0320.14      | 50% - <80%       | 50%-80%        | Moderate              | 76.3261 %             |
| California | 06         | 11244       | 059         | 0320.15      | 20% - <50%       | >120%          | Upper                 | 138.4233 %            |
| California | 06         | 11244       | 059         | 0320.20      | 20% - <50%       | >120%          | Upper                 | 130.3416 %            |
| California | 06         | 11244       | 059         | 0320.22      | 50% - <80%       | 80%-120%       | Middle                | 82.6389 %             |
| California | 06         | 11244       | 059         | 0320.27      | 50% - <80%       | 80%-120%       | Middle                | 110.2112 %            |
| California | 06         | 11244       | 059         | 0320.28      | 50% - <80%       | 80%-120%       | Middle                | 92.7656 %             |
| California | 06         | 11244       | 059         | 0320.29      | 20% - <50%       | 80%-120%       | Middle                | 113.4324 %            |
| California | 06         | 11244       | 059         | 0320.30      | 20% - <50%       | 80%-120%       | Middle                | 119.4117 %            |
| California | 06         | 11244       | 059         | 0320.31      | 20% - <50%       | >120%          | Upper                 | 128.7531 %            |
| California | 06         | 11244       | 059         | 0320.32      | 20% - <50%       | >120%          | Upper                 | 123.4502 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0320.33      | 20% - <50%       | 80%-120%       | Middle                | 111.0379 %            |
| California | 06         | 11244       | 059         | 0320.34      | 20% - <50%       | >120%          | Upper                 | 166.9312 %            |
| California | 06         | 11244       | 059         | 0320.35      | 20% - <50%       | >120%          | Upper                 | 157.9365 %            |
| California | 06         | 11244       | 059         | 0320.36      | 20% - <50%       | >120%          | Upper                 | 132.5727 %            |
| California | 06         | 11244       | 059         | 0320.37      | 20% - <50%       | >120%          | Upper                 | 139.0451 %            |
| California | 06         | 11244       | 059         | 0320.38      | 20% - <50%       | >120%          | Upper                 | 124.4253 %            |
| California | 06         | 11244       | 059         | 0320.39      | 20% - <50%       | >120%          | Upper                 | 125.3647 %            |
| California | 06         | 11244       | 059         | 0320.40      | 20% - <50%       | >120%          | Upper                 | 124.7963 %            |
| California | 06         | 11244       | 059         | 0320.41      | 20% - <50%       | >120%          | Upper                 | 128.5154 %            |
| California | 06         | 11244       | 059         | 0320.42      | 20% - <50%       | >120%          | Upper                 | 178.8776 %            |
| California | 06         | 11244       | 059         | 0320.43      | 20% - <50%       | >120%          | Upper                 | 226.3783 %            |
| California | 06         | 11244       | 059         | 0320.44      | 20% - <50%       | >120%          | Upper                 | 215.4211 %            |
| California | 06         | 11244       | 059         | 0320.45      | 20% - <50%       | >120%          | Upper                 | 166.2267 %            |
| California | 06         | 11244       | 059         | 0320.46      | 20% - <50%       | >120%          | Upper                 | 203.0276 %            |
| California | 06         | 11244       | 059         | 0320.47      | 20% - <50%       | 80%-120%       | Middle                | 106.0995 %            |
| California | 06         | 11244       | 059         | 0320.48      | 20% - <50%       | >120%          | Upper                 | 143.9291 %            |
| California | 06         | 11244       | 059         | 0320.49      | 20% - <50%       | >120%          | Upper                 | 157.8716 %            |
| California | 06         | 11244       | 059         | 0320.50      | 20% - <50%       | >120%          | Upper                 | 132.8282 %            |
| California | 06         | 11244       | 059         | 0320.51      | 20% - <50%       | 80%-120%       | Middle                | 90.3016 %             |
| California | 06         | 11244       | 059         | 0320.53      | 20% - <50%       | >120%          | Upper                 | 152.8374 %            |
| California | 06         | 11244       | 059         | 0320.54      | 20% - <50%       | 80%-120%       | Middle                | 101.3207 %            |
| California | 06         | 11244       | 059         | 0320.55      | 50% - <80%       | 80%-120%       | Middle                | 113.3498 %            |
| California | 06         | 11244       | 059         | 0320.57      | 20% - <50%       | >120%          | Upper                 | 163.1313 %            |
| California | 06         | 11244       | 059         | 0320.58      | 20% - <50%       | >120%          | Upper                 | 197.9023 %            |
| California | 06         | 11244       | 059         | 0320.59      | 20% - <50%       | >120%          | Upper                 | 154.4889 %            |
| California | 06         | 11244       | 059         | 0320.61      | 20% - <50%       | >120%          | Upper                 | 144.1837 %            |
| California | 06         | 11244       | 059         | 0320.62      | 20% - <50%       | >120%          | Upper                 | 183.3632 %            |
| California | 06         | 11244       | 059         | 0320.63      | 20% - <50%       | >120%          | Upper                 | 157.2798 %            |
| California | 06         | 11244       | 059         | 0320.64      | 20% - <50%       | >120%          | Upper                 | 144.1019 %            |
| California | 06         | 11244       | 059         | 0320.65      | 20% - <50%       | >120%          | Upper                 | 166.8082 %            |
| California | 06         | 11244       | 059         | 0320.66      | 20% - <50%       | >120%          | Upper                 | 162.4935 %            |
| California | 06         | 11244       | 059         | 0421.06      | 20% - <50%       | >120%          | Upper                 | 159.4630 %            |
| California | 06         | 11244       | 059         | 0421.07      | 50% - <80%       | 80%-120%       | Middle                | 86.0311 %             |
| California | 06         | 11244       | 059         | 0421.08      | 20% - <50%       | 80%-120%       | Middle                | 81.5267 %             |
| California | 06         | 11244       | 059         | 0421.09      | 20% - <50%       | 80%-120%       | Middle                | 84.7375 %             |
| California | 06         | 11244       | 059         | 0421.11      | 20% - <50%       | >120%          | Upper                 | 149.2855 %            |
| California | 06         | 11244       | 059         | 0421.12      | 20% - <50%       | >120%          | Upper                 | 158.3150 %            |
| California | 06         | 11244       | 059         | 0421.13      | 20% - <50%       | >120%          | Upper                 | 135.8493 %            |
| California | 06         | 11244       | 059         | 0421.14      | 20% - <50%       | 80%-120%       | Middle                | 117.6156 %            |
| California | 06         | 11244       | 059         | 0421.15      | 20% - <50%       | 80%-120%       | Middle                | 86.7920 %             |
| California | 06         | 11244       | 059         | 0421.16      | 20% - <50%       | >120%          | Upper                 | 129.5863 %            |
| California | 06         | 11244       | 059         | 0422.01      | 20% - <50%       | 80%-120%       | Middle                | 109.0699 %            |
| California | 06         | 11244       | 059         | 0422.03      | 20% - <50%       | >120%          | Upper                 | 159.7204 %            |
| California | 06         | 11244       | 059         | 0422.05      | 20% - <50%       | >120%          | Upper                 | 141.8756 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0422.06      | 20% - <50%       | >120%          | Upper                 | 122.5624 %            |
| California | 06         | 11244       | 059         | 0423.05      | 10% - <20%       | >120%          | Upper                 | 216.6489 %            |
| California | 06         | 11244       | 059         | 0423.07      | 50% - <80%       | 80%-120%       | Middle                | 117.6522 %            |
| California | 06         | 11244       | 059         | 0423.11      | 20% - <50%       | 80%-120%       | Middle                | 110.1314 %            |
| California | 06         | 11244       | 059         | 0423.12      | 50% - <80%       | 80%-120%       | Middle                | 93.3528 %             |
| California | 06         | 11244       | 059         | 0423.13      | 20% - <50%       | 50%-80%        | Moderate              | 77.9748 %             |
| California | 06         | 11244       | 059         | 0423.15      | 20% - <50%       | 80%-120%       | Middle                | 111.7490 %            |
| California | 06         | 11244       | 059         | 0423.17      | 20% - <50%       | >120%          | Upper                 | 153.9525 %            |
| California | 06         | 11244       | 059         | 0423.19      | 20% - <50%       | >120%          | Upper                 | 136.2655 %            |
| California | 06         | 11244       | 059         | 0423.20      | 50% - <80%       | 80%-120%       | Middle                | 90.6210 %             |
| California | 06         | 11244       | 059         | 0423.23      | 20% - <50%       | >120%          | Upper                 | 163.9918 %            |
| California | 06         | 11244       | 059         | 0423.24      | 20% - <50%       | >120%          | Upper                 | 145.7177 %            |
| California | 06         | 11244       | 059         | 0423.25      | 20% - <50%       | >120%          | Upper                 | 126.6780 %            |
| California | 06         | 11244       | 059         | 0423.26      | 20% - <50%       | >120%          | Upper                 | 135.3589 %            |
| California | 06         | 11244       | 059         | 0423.27      | 20% - <50%       | 80%-120%       | Middle                | 106.8566 %            |
| California | 06         | 11244       | 059         | 0423.28      | 20% - <50%       | >120%          | Upper                 | 204.0018 %            |
| California | 06         | 11244       | 059         | 0423.29      | 20% - <50%       | 80%-120%       | Middle                | 113.1976 %            |
| California | 06         | 11244       | 059         | 0423.30      | 20% - <50%       | 80%-120%       | Middle                | 107.0520 %            |
| California | 06         | 11244       | 059         | 0423.31      | 20% - <50%       | 80%-120%       | Middle                | 82.1363 %             |
| California | 06         | 11244       | 059         | 0423.32      | 20% - <50%       | >120%          | Upper                 | 179.2683 %            |
| California | 06         | 11244       | 059         | 0423.33      | 20% - <50%       | >120%          | Upper                 | 191.4420 %            |
| California | 06         | 11244       | 059         | 0423.34      | 20% - <50%       | 80%-120%       | Middle                | 91.3565 %             |
| California | 06         | 11244       | 059         | 0423.35      | 20% - <50%       | >120%          | Upper                 | 147.9553 %            |
| California | 06         | 11244       | 059         | 0423.36      | 20% - <50%       | >120%          | Upper                 | 162.1600 %            |
| California | 06         | 11244       | 059         | 0423.37      | 20% - <50%       | >120%          | Upper                 | 170.5009 %            |
| California | 06         | 11244       | 059         | 0423.38      | 20% - <50%       | >120%          | Upper                 | 121.7423 %            |
| California | 06         | 11244       | 059         | 0423.39      | 20% - <50%       | 80%-120%       | Middle                | 113.9857 %            |
| California | 06         | 11244       | 059         | 0423.40      | 50% - <80%       | 50%-80%        | Moderate              | 53.1474 %             |
| California | 06         | 11244       | 059         | 0423.41      | 20% - <50%       | 80%-120%       | Middle                | 101.1347 %            |
| California | 06         | 11244       | 059         | 0524.08      | 20% - <50%       | >120%          | Upper                 | 143.4265 %            |
| California | 06         | 11244       | 059         | 0524.10      | 50% - <80%       | 80%-120%       | Middle                | 119.8269 %            |
| California | 06         | 11244       | 059         | 0524.11      | 50% - <80%       | 80%-120%       | Middle                | 110.4094 %            |
| California | 06         | 11244       | 059         | 0524.15      | 20% - <50%       | >120%          | Upper                 | 147.7806 %            |
| California | 06         | 11244       | 059         | 0524.16      | 50% - <80%       | 80%-120%       | Middle                | 116.7203 %            |
| California | 06         | 11244       | 059         | 0524.17      | 50% - <80%       | >120%          | Upper                 | 122.7090 %            |
| California | 06         | 11244       | 059         | 0524.19      | 50% - <80%       | >120%          | Upper                 | 193.8384 %            |
| California | 06         | 11244       | 059         | 0524.21      | 50% - <80%       | >120%          | Upper                 | 158.1779 %            |
| California | 06         | 11244       | 059         | 0524.22      | 50% - <80%       | >120%          | Upper                 | 132.4393 %            |
| California | 06         | 11244       | 059         | 0524.23      | 50% - <80%       | >120%          | Upper                 | 125.1852 %            |
| California | 06         | 11244       | 059         | 0524.24      | 50% - <80%       | 80%-120%       | Middle                | 100.2808 %            |
| California | 06         | 11244       | 059         | 0524.25      | 50% - <80%       | 80%-120%       | Middle                | 90.9695 %             |
| California | 06         | 11244       | 059         | 0524.27      | 50% - <80%       | >120%          | Upper                 | 144.6458 %            |
| California | 06         | 11244       | 059         | 0524.28      | 20% - <50%       | >120%          | Upper                 | 165.2694 %            |
| California | 06         | 11244       | 059         | 0524.29      | 80% - 100%       | 80%-120%       | Middle                | 110.6264 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0524.30      | 50% - <80%       | >120%          | Upper                 | 168.5047 %            |
| California | 06         | 11244       | 059         | 0524.31      | 50% - <80%       | >120%          | Upper                 | 141.4256 %            |
| California | 06         | 11244       | 059         | 0524.32      | 50% - <80%       | >120%          | Upper                 | 121.1402 %            |
| California | 06         | 11244       | 059         | 0524.33      | 50% - <80%       | 80%-120%       | Middle                | 90.9216 %             |
| California | 06         | 11244       | 059         | 0524.34      | 50% - <80%       | >120%          | Upper                 | 146.2024 %            |
| California | 06         | 11244       | 059         | 0524.35      | 50% - <80%       | 80%-120%       | Middle                | 91.8431 %             |
| California | 06         | 11244       | 059         | 0524.36      | 50% - <80%       | >120%          | Upper                 | 165.8800 %            |
| California | 06         | 11244       | 059         | 0524.37      | 50% - <80%       | >120%          | Upper                 | 127.4708 %            |
| California | 06         | 11244       | 059         | 0524.38      | 50% - <80%       | >120%          | Upper                 | 138.7727 %            |
| California | 06         | 11244       | 059         | 0524.39      | 50% - <80%       | 80%-120%       | Middle                | 112.8011 %            |
| California | 06         | 11244       | 059         | 0525.02      | 50% - <80%       | 80%-120%       | Middle                | 114.9298 %            |
| California | 06         | 11244       | 059         | 0525.05      | 50% - <80%       | 50%-80%        | Moderate              | 76.4238 %             |
| California | 06         | 11244       | 059         | 0525.06      | 20% - <50%       | >120%          | Upper                 | 130.8705 %            |
| California | 06         | 11244       | 059         | 0525.11      | 20% - <50%       | >120%          | Upper                 | 150.9821 %            |
| California | 06         | 11244       | 059         | 0525.13      | 50% - <80%       | >120%          | Upper                 | 124.9034 %            |
| California | 06         | 11244       | 059         | 0525.14      | 50% - <80%       | 80%-120%       | Middle                | 112.3267 %            |
| California | 06         | 11244       | 059         | 0525.18      | 20% - <50%       | 80%-120%       | Middle                | 86.5121 %             |
| California | 06         | 11244       | 059         | 0525.19      | 50% - <80%       | 80%-120%       | Middle                | 88.7629 %             |
| California | 06         | 11244       | 059         | 0525.20      | 20% - <50%       | 80%-120%       | Middle                | 118.7457 %            |
| California | 06         | 11244       | 059         | 0525.21      | 50% - <80%       | 80%-120%       | Middle                | 91.3077 %             |
| California | 06         | 11244       | 059         | 0525.22      | 50% - <80%       | >120%          | Upper                 | 125.0274 %            |
| California | 06         | 11244       | 059         | 0525.23      | 50% - <80%       | 80%-120%       | Middle                | 110.0440 %            |
| California | 06         | 11244       | 059         | 0525.24      | 50% - <80%       | 80%-120%       | Middle                | 117.6597 %            |
| California | 06         | 11244       | 059         | 0525.26      | 50% - <80%       | 80%-120%       | Middle                | 113.6090 %            |
| California | 06         | 11244       | 059         | 0525.27      | 50% - <80%       | >120%          | Upper                 | 129.6399 %            |
| California | 06         | 11244       | 059         | 0525.28      | 50% - <80%       | >120%          | Upper                 | 154.8703 %            |
| California | 06         | 11244       | 059         | 0525.29      | 50% - <80%       | >120%          | Upper                 | 177.3116 %            |
| California | 06         | 11244       | 059         | 0525.30      | 50% - <80%       | 80%-120%       | Middle                | 118.9692 %            |
| California | 06         | 11244       | 059         | 0525.31      | 50% - <80%       | >120%          | Upper                 | 122.5624 %            |
| California | 06         | 11244       | 059         | 0525.32      | 50% - <80%       | 80%-120%       | Middle                | 115.1741 %            |
| California | 06         | 11244       | 059         | 0525.33      | 50% - <80%       | >120%          | Upper                 | 123.0415 %            |
| California | 06         | 11244       | 059         | 0525.34      | 50% - <80%       | 50%-80%        | Moderate              | 53.2047 %             |
| California | 06         | 11244       | 059         | 0525.35      | 50% - <80%       | 50%-80%        | Moderate              | 78.4793 %             |
| California | 06         | 11244       | 059         | 0626.05      | 20% - <50%       | 80%-120%       | Middle                | 94.7224 %             |
| California | 06         | 11244       | 059         | 0626.10      | 50% - <80%       | >120%          | Upper                 | 122.1463 %            |
| California | 06         | 11244       | 059         | 0626.11      | 50% - <80%       | 50%-80%        | Moderate              | 56.7312 %             |
| California | 06         | 11244       | 059         | 0626.14      | 50% - <80%       | >120%          | Upper                 | 127.6286 %            |
| California | 06         | 11244       | 059         | 0626.19      | 10% - <20%       | >120%          | Upper                 | 142.7360 %            |
| California | 06         | 11244       | 059         | 0626.20      | 10% - <20%       | >120%          | Upper                 | 191.6806 %            |
| California | 06         | 11244       | 059         | 0626.22      | 20% - <50%       | 50%-80%        | Moderate              | 54.9868 %             |
| California | 06         | 11244       | 059         | 0626.25      | 50% - <80%       | 50%-80%        | Moderate              | 62.4700 %             |
| California | 06         | 11244       | 059         | 0626.26      | 50% - <80%       | 50%-80%        | Moderate              | 71.7973 %             |
| California | 06         | 11244       | 059         | 0626.27      | 50% - <80%       | 50%-80%        | Moderate              | 69.4112 %             |
| California | 06         | 11244       | 059         | 0626.28      | 50% - <80%       | 80%-120%       | Middle                | 91.4608 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0626.29      | 50% - <80%       | >120%          | Upper                 | 131.5159 %            |
| California | 06         | 11244       | 059         | 0626.30      | 20% - <50%       | 80%-120%       | Middle                | 105.3151 %            |
| California | 06         | 11244       | 059         | 0626.31      | 20% - <50%       | >120%          | Upper                 | 194.9253 %            |
| California | 06         | 11244       | 059         | 0626.32      | 20% - <50%       | >120%          | Upper                 | 155.9402 %            |
| California | 06         | 11244       | 059         | 0626.33      | 20% - <50%       | >120%          | Upper                 | 182.6643 %            |
| California | 06         | 11244       | 059         | 0626.34      | 20% - <50%       | >120%          | Upper                 | 146.1517 %            |
| California | 06         | 11244       | 059         | 0626.35      | 20% - <50%       | >120%          | Upper                 | 137.1353 %            |
| California | 06         | 11244       | 059         | 0626.36      | 20% - <50%       | 80%-120%       | Middle                | 109.9097 %            |
| California | 06         | 11244       | 059         | 0626.37      | 20% - <50%       | 80%-120%       | Middle                | 107.4973 %            |
| California | 06         | 11244       | 059         | 0626.38      | 20% - <50%       | 80%-120%       | Middle                | 119.3948 %            |
| California | 06         | 11244       | 059         | 0626.39      | 20% - <50%       | >120%          | Upper                 | 136.7267 %            |
| California | 06         | 11244       | 059         | 0626.40      | 20% - <50%       | 80%-120%       | Middle                | 103.5856 %            |
| California | 06         | 11244       | 059         | 0626.41      | 50% - <80%       | 80%-120%       | Middle                | 114.2939 %            |
| California | 06         | 11244       | 059         | 0626.42      | 10% - <20%       | >120%          | Upper                 | 176.2548 %            |
| California | 06         | 11244       | 059         | 0626.43      | 20% - <50%       | >120%          | Upper                 | 216.2469 %            |
| California | 06         | 11244       | 059         | 0626.45      | 20% - <50%       | >120%          | Upper                 | 218.5042 %            |
| California | 06         | 11244       | 059         | 0626.46      | 20% - <50%       | 50%-80%        | Moderate              | 61.4367 %             |
| California | 06         | 11244       | 059         | 0626.47      | 20% - <50%       | 50%-80%        | Moderate              | 75.1519 %             |
| California | 06         | 11244       | 059         | 0626.48      | 20% - <50%       | 50%-80%        | Moderate              | 63.4714 %             |
| California | 06         | 11244       | 059         | 0626.49      | 20% - <50%       | 50%-80%        | Moderate              | 75.2759 %             |
| California | 06         | 11244       | 059         | 0626.50      | 20% - <50%       | >120%          | Upper                 | 138.4242 %            |
| California | 06         | 11244       | 059         | 0626.51      | 50% - <80%       | >120%          | Upper                 | 120.5803 %            |
| California | 06         | 11244       | 059         | 0626.52      | 20% - <50%       | 80%-120%       | Middle                | 98.1963 %             |
| California | 06         | 11244       | 059         | 0626.53      | 50% - <80%       | >120%          | Upper                 | 120.9044 %            |
| California | 06         | 11244       | 059         | 0626.54      | 50% - <80%       | >120%          | Upper                 | 155.3804 %            |
| California | 06         | 11244       | 059         | 0626.55      | 50% - <80%       | >120%          | Upper                 | 234.8507 %            |
| California | 06         | 11244       | 059         | 0626.56      | 10% - <20%       | >120%          | Upper                 | 202.1268 %            |
| California | 06         | 11244       | 059         | 0626.57      | 20% - <50%       | >120%          | Upper                 | 234.8507 %            |
| California | 06         | 11244       | 059         | 0626.58      | 20% - <50%       | >120%          | Upper                 | 163.6753 %            |
| California | 06         | 11244       | 059         | 0627.01      | 10% - <20%       | >120%          | Upper                 | 202.6415 %            |
| California | 06         | 11244       | 059         | 0627.02      | 10% - <20%       | >120%          | Upper                 | 161.5428 %            |
| California | 06         | 11244       | 059         | 0628.00      | 10% - <20%       | >120%          | Upper                 | 223.6334 %            |
| California | 06         | 11244       | 059         | 0629.00      | 10% - <20%       | >120%          | Upper                 | 186.0010 %            |
| California | 06         | 11244       | 059         | 0630.04      | 20% - <50%       | >120%          | Upper                 | 130.2139 %            |
| California | 06         | 11244       | 059         | 0630.05      | 10% - <20%       | >120%          | Upper                 | 149.1296 %            |
| California | 06         | 11244       | 059         | 0630.06      | 10% - <20%       | >120%          | Upper                 | 146.4457 %            |
| California | 06         | 11244       | 059         | 0630.07      | 20% - <50%       | >120%          | Upper                 | 161.9158 %            |
| California | 06         | 11244       | 059         | 0630.08      | 20% - <50%       | >120%          | Upper                 | 179.8057 %            |
| California | 06         | 11244       | 059         | 0630.09      | 20% - <50%       | >120%          | Upper                 | 194.9253 %            |
| California | 06         | 11244       | 059         | 0630.10      | 20% - <50%       | >120%          | Upper                 | 166.5855 %            |
| California | 06         | 11244       | 059         | 0631.01      | 20% - <50%       | 80%-120%       | Middle                | 93.7717 %             |
| California | 06         | 11244       | 059         | 0631.02      | 20% - <50%       | 80%-120%       | Middle                | 104.6199 %            |
| California | 06         | 11244       | 059         | 0631.03      | 20% - <50%       | >120%          | Upper                 | 208.4827 %            |
| California | 06         | 11244       | 059         | 0632.01      | 20% - <50%       | 80%-120%       | Middle                | 96.7337 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0632.02      | 20% - <50%       | >120%          | Upper                 | 120.4582 %            |
| California | 06         | 11244       | 059         | 0633.01      | 20% - <50%       | 80%-120%       | Middle                | 103.0990 %            |
| California | 06         | 11244       | 059         | 0633.02      | 20% - <50%       | >120%          | Upper                 | 142.2795 %            |
| California | 06         | 11244       | 059         | 0634.00      | 10% - <20%       | >120%          | Upper                 | 153.2395 %            |
| California | 06         | 11244       | 059         | 0635.00      | 10% - <20%       | 80%-120%       | Middle                | 112.4442 %            |
| California | 06         | 11244       | 059         | 0636.01      | 20% - <50%       | 80%-120%       | Middle                | 119.7405 %            |
| California | 06         | 11244       | 059         | 0636.03      | 20% - <50%       | 80%-120%       | Middle                | 107.6326 %            |
| California | 06         | 11244       | 059         | 0636.04      | 50% - <80%       | 50%-80%        | Moderate              | 68.2154 %             |
| California | 06         | 11244       | 059         | 0636.05      | 50% - <80%       | <50%           | Low                   | 45.9911 %             |
| California | 06         | 11244       | 059         | 0637.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.7857 %             |
| California | 06         | 11244       | 059         | 0637.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.9628 %             |
| California | 06         | 11244       | 059         | 0638.02      | 20% - <50%       | 80%-120%       | Middle                | 117.0576 %            |
| California | 06         | 11244       | 059         | 0638.03      | 20% - <50%       | 80%-120%       | Middle                | 103.8336 %            |
| California | 06         | 11244       | 059         | 0638.05      | 20% - <50%       | >120%          | Upper                 | 132.2204 %            |
| California | 06         | 11244       | 059         | 0638.06      | 20% - <50%       | 80%-120%       | Middle                | 108.9440 %            |
| California | 06         | 11244       | 059         | 0638.07      | 20% - <50%       | 50%-80%        | Moderate              | 63.8011 %             |
| California | 06         | 11244       | 059         | 0638.08      | 80% - 100%       | 50%-80%        | Moderate              | 51.1155 %             |
| California | 06         | 11244       | 059         | 0639.02      | 50% - <80%       | 80%-120%       | Middle                | 117.6325 %            |
| California | 06         | 11244       | 059         | 0639.03      | 50% - <80%       | 80%-120%       | Middle                | 111.1516 %            |
| California | 06         | 11244       | 059         | 0639.04      | 50% - <80%       | 80%-120%       | Middle                | 85.9155 %             |
| California | 06         | 11244       | 059         | 0639.05      | 20% - <50%       | 80%-120%       | Middle                | 97.4626 %             |
| California | 06         | 11244       | 059         | 0639.06      | 50% - <80%       | 80%-120%       | Middle                | 89.3303 %             |
| California | 06         | 11244       | 059         | 0639.08      | 50% - <80%       | 80%-120%       | Middle                | 84.7347 %             |
| California | 06         | 11244       | 059         | 0639.09      | 20% - <50%       | 80%-120%       | Middle                | 92.7656 %             |
| California | 06         | 11244       | 059         | 0639.10      | 50% - <80%       | 80%-120%       | Middle                | 115.1788 %            |
| California | 06         | 11244       | 059         | 0740.03      | 50% - <80%       | 80%-120%       | Middle                | 80.2406 %             |
| California | 06         | 11244       | 059         | 0740.04      | 80% - 100%       | 80%-120%       | Middle                | 89.5040 %             |
| California | 06         | 11244       | 059         | 0740.05      | 80% - 100%       | 50%-80%        | Moderate              | 78.4896 %             |
| California | 06         | 11244       | 059         | 0740.06      | 80% - 100%       | 50%-80%        | Moderate              | 65.6038 %             |
| California | 06         | 11244       | 059         | 0741.02      | 80% - 100%       | 80%-120%       | Middle                | 82.1617 %             |
| California | 06         | 11244       | 059         | 0741.03      | 80% - 100%       | 80%-120%       | Middle                | 94.1353 %             |
| California | 06         | 11244       | 059         | 0741.06      | 80% - 100%       | 50%-80%        | Moderate              | 66.2445 %             |
| California | 06         | 11244       | 059         | 0741.07      | 50% - <80%       | 80%-120%       | Middle                | 94.6670 %             |
| California | 06         | 11244       | 059         | 0741.08      | 80% - 100%       | 50%-80%        | Moderate              | 77.3830 %             |
| California | 06         | 11244       | 059         | 0741.09      | 80% - 100%       | 50%-80%        | Moderate              | 75.3867 %             |
| California | 06         | 11244       | 059         | 0741.10      | 80% - 100%       | 80%-120%       | Middle                | 88.5853 %             |
| California | 06         | 11244       | 059         | 0741.11      | 80% - 100%       | 80%-120%       | Middle                | 91.1471 %             |
| California | 06         | 11244       | 059         | 0742.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.8889 %             |
| California | 06         | 11244       | 059         | 0743.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.3774 %             |
| California | 06         | 11244       | 059         | 0744.03      | 80% - 100%       | <50%           | Low                   | 40.8338 %             |
| California | 06         | 11244       | 059         | 0744.05      | 80% - 100%       | <50%           | Low                   | 43.7243 %             |
| California | 06         | 11244       | 059         | 0744.06      | 80% - 100%       | 50%-80%        | Moderate              | 64.4662 %             |
| California | 06         | 11244       | 059         | 0744.07      | 80% - 100%       | <50%           | Low                   | 48.8741 %             |
| California | 06         | 11244       | 059         | 0744.08      | 80% - 100%       | 50%-80%        | Moderate              | 53.1502 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0745.01      | 80% - 100%       | <50%           | Low                   | 39.5036 %             |
| California | 06         | 11244       | 059         | 0745.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.7904 %             |
| California | 06         | 11244       | 059         | 0746.01      | 80% - 100%       | 80%-120%       | Middle                | 91.7436 %             |
| California | 06         | 11244       | 059         | 0746.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.1291 %             |
| California | 06         | 11244       | 059         | 0747.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.6043 %             |
| California | 06         | 11244       | 059         | 0747.02      | 80% - 100%       | 80%-120%       | Middle                | 86.5027 %             |
| California | 06         | 11244       | 059         | 0748.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.1441 %             |
| California | 06         | 11244       | 059         | 0748.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.4278 %             |
| California | 06         | 11244       | 059         | 0748.03      | 80% - 100%       | 50%-80%        | Moderate              | 77.5840 %             |
| California | 06         | 11244       | 059         | 0748.05      | 80% - 100%       | <50%           | Low                   | 46.6439 %             |
| California | 06         | 11244       | 059         | 0748.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.5269 %             |
| California | 06         | 11244       | 059         | 0749.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.6805 %             |
| California | 06         | 11244       | 059         | 0749.02      | 80% - 100%       | <50%           | Low                   | 46.4279 %             |
| California | 06         | 11244       | 059         | 0750.02      | 80% - 100%       | <50%           | Low                   | 34.5952 %             |
| California | 06         | 11244       | 059         | 0750.03      | 80% - 100%       | <50%           | Low                   | 33.8888 %             |
| California | 06         | 11244       | 059         | 0750.04      | 80% - 100%       | <50%           | Low                   | 44.2297 %             |
| California | 06         | 11244       | 059         | 0751.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.8434 %             |
| California | 06         | 11244       | 059         | 0752.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.5842 %             |
| California | 06         | 11244       | 059         | 0752.02      | 80% - 100%       | 80%-120%       | Middle                | 85.3059 %             |
| California | 06         | 11244       | 059         | 0753.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.3111 %             |
| California | 06         | 11244       | 059         | 0753.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.0974 %             |
| California | 06         | 11244       | 059         | 0753.03      | 50% - <80%       | >120%          | Upper                 | 142.1536 %            |
| California | 06         | 11244       | 059         | 0754.01      | 50% - <80%       | 80%-120%       | Middle                | 95.7463 %             |
| California | 06         | 11244       | 059         | 0754.03      | 50% - <80%       | 50%-80%        | Moderate              | 70.1505 %             |
| California | 06         | 11244       | 059         | 0754.04      | 50% - <80%       | 80%-120%       | Middle                | 90.7525 %             |
| California | 06         | 11244       | 059         | 0754.05      | 50% - <80%       | 50%-80%        | Moderate              | 73.4215 %             |
| California | 06         | 11244       | 059         | 0755.04      | 50% - <80%       | 80%-120%       | Middle                | 106.3973 %            |
| California | 06         | 11244       | 059         | 0755.05      | 50% - <80%       | 80%-120%       | Middle                | 82.5694 %             |
| California | 06         | 11244       | 059         | 0755.06      | 50% - <80%       | 80%-120%       | Middle                | 113.0144 %            |
| California | 06         | 11244       | 059         | 0755.07      | 50% - <80%       | 80%-120%       | Middle                | 83.9982 %             |
| California | 06         | 11244       | 059         | 0755.12      | 80% - 100%       | 80%-120%       | Middle                | 80.0236 %             |
| California | 06         | 11244       | 059         | 0755.13      | 80% - 100%       | 50%-80%        | Moderate              | 72.8034 %             |
| California | 06         | 11244       | 059         | 0755.14      | 80% - 100%       | 50%-80%        | Moderate              | 57.2451 %             |
| California | 06         | 11244       | 059         | 0755.16      | 50% - <80%       | 80%-120%       | Middle                | 81.7033 %             |
| California | 06         | 11244       | 059         | 0755.17      | 80% - 100%       | 50%-80%        | Moderate              | 64.3225 %             |
| California | 06         | 11244       | 059         | 0755.18      | 50% - <80%       | 80%-120%       | Middle                | 114.1905 %            |
| California | 06         | 11244       | 059         | 0756.03      | 20% - <50%       | >120%          | Upper                 | 126.2937 %            |
| California | 06         | 11244       | 059         | 0756.04      | 20% - <50%       | >120%          | Upper                 | 155.7646 %            |
| California | 06         | 11244       | 059         | 0756.05      | 20% - <50%       | >120%          | Upper                 | 165.1867 %            |
| California | 06         | 11244       | 059         | 0756.06      | 20% - <50%       | >120%          | Upper                 | 228.5267 %            |
| California | 06         | 11244       | 059         | 0756.07      | 50% - <80%       | >120%          | Upper                 | 142.0841 %            |
| California | 06         | 11244       | 059         | 0757.01      | 50% - <80%       | >120%          | Upper                 | 121.3112 %            |
| California | 06         | 11244       | 059         | 0757.02      | 20% - <50%       | >120%          | Upper                 | 126.0777 %            |
| California | 06         | 11244       | 059         | 0757.03      | 20% - <50%       | >120%          | Upper                 | 168.2266 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0758.05      | 50% - <80%       | 80%-120%       | Middle                | 94.5439 %             |
| California | 06         | 11244       | 059         | 0758.06      | 50% - <80%       | 80%-120%       | Middle                | 82.1316 %             |
| California | 06         | 11244       | 059         | 0758.07      | 50% - <80%       | >120%          | Upper                 | 122.3454 %            |
| California | 06         | 11244       | 059         | 0758.08      | 20% - <50%       | >120%          | Upper                 | 145.5232 %            |
| California | 06         | 11244       | 059         | 0758.09      | 20% - <50%       | >120%          | Upper                 | 193.9765 %            |
| California | 06         | 11244       | 059         | 0758.10      | 20% - <50%       | >120%          | Upper                 | 129.2265 %            |
| California | 06         | 11244       | 059         | 0758.11      | 50% - <80%       | 50%-80%        | Moderate              | 74.3694 %             |
| California | 06         | 11244       | 059         | 0758.12      | 50% - <80%       | 50%-80%        | Moderate              | 76.4116 %             |
| California | 06         | 11244       | 059         | 0758.13      | 50% - <80%       | >120%          | Upper                 | 145.8098 %            |
| California | 06         | 11244       | 059         | 0758.14      | 20% - <50%       | >120%          | Upper                 | 160.2014 %            |
| California | 06         | 11244       | 059         | 0758.15      | 50% - <80%       | 80%-120%       | Middle                | 92.8220 %             |
| California | 06         | 11244       | 059         | 0758.16      | 50% - <80%       | 80%-120%       | Middle                | 99.8656 %             |
| California | 06         | 11244       | 059         | 0759.01      | 50% - <80%       | 80%-120%       | Middle                | 103.0408 %            |
| California | 06         | 11244       | 059         | 0759.02      | 50% - <80%       | 50%-80%        | Moderate              | 63.3051 %             |
| California | 06         | 11244       | 059         | 0760.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.1699 %             |
| California | 06         | 11244       | 059         | 0760.02      | 50% - <80%       | >120%          | Upper                 | 138.3660 %            |
| California | 06         | 11244       | 059         | 0761.02      | 50% - <80%       | 50%-80%        | Moderate              | 60.1807 %             |
| California | 06         | 11244       | 059         | 0761.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.9876 %             |
| California | 06         | 11244       | 059         | 0761.04      | 50% - <80%       | 80%-120%       | Middle                | 99.8891 %             |
| California | 06         | 11244       | 059         | 0761.05      | 50% - <80%       | 80%-120%       | Middle                | 85.3491 %             |
| California | 06         | 11244       | 059         | 0762.01      | 50% - <80%       | >120%          | Upper                 | 131.4182 %            |
| California | 06         | 11244       | 059         | 0762.02      | 50% - <80%       | 80%-120%       | Middle                | 96.3278 %             |
| California | 06         | 11244       | 059         | 0762.04      | 80% - 100%       | 50%-80%        | Moderate              | 61.9421 %             |
| California | 06         | 11244       | 059         | 0762.05      | 50% - <80%       | 80%-120%       | Middle                | 97.7332 %             |
| California | 06         | 11244       | 059         | 0762.06      | 20% - <50%       | 80%-120%       | Middle                | 91.9794 %             |
| California | 06         | 11244       | 059         | 0762.08      | 50% - <80%       | 80%-120%       | Middle                | 102.7693 %            |
| California | 06         | 11244       | 059         | 0863.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.6535 %             |
| California | 06         | 11244       | 059         | 0863.03      | 50% - <80%       | 80%-120%       | Middle                | 86.4472 %             |
| California | 06         | 11244       | 059         | 0863.04      | 50% - <80%       | 50%-80%        | Moderate              | 74.8776 %             |
| California | 06         | 11244       | 059         | 0863.05      | 50% - <80%       | 80%-120%       | Middle                | 100.2564 %            |
| California | 06         | 11244       | 059         | 0863.06      | 50% - <80%       | 50%-80%        | Moderate              | 74.9772 %             |
| California | 06         | 11244       | 059         | 0864.02      | 80% - 100%       | 80%-120%       | Middle                | 97.4626 %             |
| California | 06         | 11244       | 059         | 0864.04      | 80% - 100%       | 50%-80%        | Moderate              | 74.1853 %             |
| California | 06         | 11244       | 059         | 0864.05      | 80% - 100%       | 50%-80%        | Moderate              | 66.2718 %             |
| California | 06         | 11244       | 059         | 0864.06      | 80% - 100%       | 50%-80%        | Moderate              | 66.7189 %             |
| California | 06         | 11244       | 059         | 0864.07      | 50% - <80%       | 50%-80%        | Moderate              | 74.4539 %             |
| California | 06         | 11244       | 059         | 0865.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.9331 %             |
| California | 06         | 11244       | 059         | 0865.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.3851 %             |
| California | 06         | 11244       | 059         | 0866.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.5809 %             |
| California | 06         | 11244       | 059         | 0866.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.9430 %             |
| California | 06         | 11244       | 059         | 0867.01      | 80% - 100%       | 80%-120%       | Middle                | 84.6530 %             |
| California | 06         | 11244       | 059         | 0867.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.6969 %             |
| California | 06         | 11244       | 059         | 0868.01      | 50% - <80%       | 80%-120%       | Middle                | 80.4125 %             |
| California | 06         | 11244       | 059         | 0868.02      | 80% - 100%       | 80%-120%       | Middle                | 88.2584 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0868.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.5207 %             |
| California | 06         | 11244       | 059         | 0869.01      | 80% - 100%       | <50%           | Low                   | 46.4335 %             |
| California | 06         | 11244       | 059         | 0869.02      | 50% - <80%       | 80%-120%       | Middle                | 84.4097 %             |
| California | 06         | 11244       | 059         | 0869.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.5926 %             |
| California | 06         | 11244       | 059         | 0870.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.5837 %             |
| California | 06         | 11244       | 059         | 0870.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.5488 %             |
| California | 06         | 11244       | 059         | 0871.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.3991 %             |
| California | 06         | 11244       | 059         | 0871.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.2812 %             |
| California | 06         | 11244       | 059         | 0871.03      | 80% - 100%       | 50%-80%        | Moderate              | 74.2830 %             |
| California | 06         | 11244       | 059         | 0871.05      | 80% - 100%       | 50%-80%        | Moderate              | 69.7879 %             |
| California | 06         | 11244       | 059         | 0871.06      | 80% - 100%       | <50%           | Low                   | 42.8600 %             |
| California | 06         | 11244       | 059         | 0872.00      | 50% - <80%       | 80%-120%       | Middle                | 83.2646 %             |
| California | 06         | 11244       | 059         | 0873.01      | 80% - 100%       | <50%           | Low                   | 41.2452 %             |
| California | 06         | 11244       | 059         | 0873.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.2577 %             |
| California | 06         | 11244       | 059         | 0874.01      | 80% - 100%       | 80%-120%       | Middle                | 117.7189 %            |
| California | 06         | 11244       | 059         | 0874.03      | 80% - 100%       | 50%-80%        | Moderate              | 51.2602 %             |
| California | 06         | 11244       | 059         | 0874.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.4156 %             |
| California | 06         | 11244       | 059         | 0874.05      | 80% - 100%       | <50%           | Low                   | 47.2508 %             |
| California | 06         | 11244       | 059         | 0875.03      | 80% - 100%       | 50%-80%        | Moderate              | 59.2620 %             |
| California | 06         | 11244       | 059         | 0875.04      | 80% - 100%       | <50%           | Low                   | 48.5960 %             |
| California | 06         | 11244       | 059         | 0875.05      | 80% - 100%       | 50%-80%        | Moderate              | 50.1470 %             |
| California | 06         | 11244       | 059         | 0876.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.1427 %             |
| California | 06         | 11244       | 059         | 0876.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.8334 %             |
| California | 06         | 11244       | 059         | 0877.01      | 50% - <80%       | 80%-120%       | Middle                | 92.3570 %             |
| California | 06         | 11244       | 059         | 0877.03      | 80% - 100%       | 50%-80%        | Moderate              | 76.0706 %             |
| California | 06         | 11244       | 059         | 0877.04      | 80% - 100%       | 80%-120%       | Middle                | 85.8714 %             |
| California | 06         | 11244       | 059         | 0878.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.1185 %             |
| California | 06         | 11244       | 059         | 0878.02      | 80% - 100%       | 50%-80%        | Moderate              | 72.3515 %             |
| California | 06         | 11244       | 059         | 0878.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.7134 %             |
| California | 06         | 11244       | 059         | 0878.05      | 80% - 100%       | 50%-80%        | Moderate              | 66.1290 %             |
| California | 06         | 11244       | 059         | 0878.06      | 80% - 100%       | 50%-80%        | Moderate              | 58.0764 %             |
| California | 06         | 11244       | 059         | 0879.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.0039 %             |
| California | 06         | 11244       | 059         | 0879.02      | 80% - 100%       | 80%-120%       | Middle                | 86.6013 %             |
| California | 06         | 11244       | 059         | 0880.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.3529 %             |
| California | 06         | 11244       | 059         | 0880.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.0565 %             |
| California | 06         | 11244       | 059         | 0881.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.6423 %             |
| California | 06         | 11244       | 059         | 0881.04      | 50% - <80%       | 50%-80%        | Moderate              | 70.2417 %             |
| California | 06         | 11244       | 059         | 0881.05      | 80% - 100%       | 80%-120%       | Middle                | 82.4492 %             |
| California | 06         | 11244       | 059         | 0881.06      | 80% - 100%       | 50%-80%        | Moderate              | 71.6292 %             |
| California | 06         | 11244       | 059         | 0881.07      | 80% - 100%       | 50%-80%        | Moderate              | 58.3056 %             |
| California | 06         | 11244       | 059         | 0882.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.4278 %             |
| California | 06         | 11244       | 059         | 0882.02      | 50% - <80%       | 80%-120%       | Middle                | 95.2823 %             |
| California | 06         | 11244       | 059         | 0882.03      | 80% - 100%       | 80%-120%       | Middle                | 87.4007 %             |
| California | 06         | 11244       | 059         | 0883.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.9406 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0883.02      | 50% - <80%       | 80%-120%       | Middle                | 96.1954 %             |
| California | 06         | 11244       | 059         | 0884.01      | 80% - 100%       | 80%-120%       | Middle                | 91.2297 %             |
| California | 06         | 11244       | 059         | 0884.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.4170 %             |
| California | 06         | 11244       | 059         | 0884.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.8198 %             |
| California | 06         | 11244       | 059         | 0885.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.7212 %             |
| California | 06         | 11244       | 059         | 0885.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.7358 %             |
| California | 06         | 11244       | 059         | 0886.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.8630 %             |
| California | 06         | 11244       | 059         | 0886.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.2181 %             |
| California | 06         | 11244       | 059         | 0887.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.2441 %             |
| California | 06         | 11244       | 059         | 0887.02      | 80% - 100%       | 80%-120%       | Middle                | 82.6380 %             |
| California | 06         | 11244       | 059         | 0888.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.9966 %             |
| California | 06         | 11244       | 059         | 0888.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.8947 %             |
| California | 06         | 11244       | 059         | 0889.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.3239 %             |
| California | 06         | 11244       | 059         | 0889.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.9387 %             |
| California | 06         | 11244       | 059         | 0889.03      | 80% - 100%       | 50%-80%        | Moderate              | 68.6005 %             |
| California | 06         | 11244       | 059         | 0889.04      | 80% - 100%       | 50%-80%        | Moderate              | 55.1897 %             |
| California | 06         | 11244       | 059         | 0889.05      | 80% - 100%       | 50%-80%        | Moderate              | 52.6063 %             |
| California | 06         | 11244       | 059         | 0890.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.9125 %             |
| California | 06         | 11244       | 059         | 0890.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.8833 %             |
| California | 06         | 11244       | 059         | 0890.04      | 80% - 100%       | 50%-80%        | Moderate              | 61.8707 %             |
| California | 06         | 11244       | 059         | 0891.02      | 80% - 100%       | 80%-120%       | Middle                | 88.6924 %             |
| California | 06         | 11244       | 059         | 0891.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.2709 %             |
| California | 06         | 11244       | 059         | 0891.05      | 80% - 100%       | 50%-80%        | Moderate              | 57.6847 %             |
| California | 06         | 11244       | 059         | 0891.06      | 80% - 100%       | 50%-80%        | Moderate              | 53.1671 %             |
| California | 06         | 11244       | 059         | 0891.07      | 80% - 100%       | 80%-120%       | Middle                | 98.9572 %             |
| California | 06         | 11244       | 059         | 0992.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.2793 %             |
| California | 06         | 11244       | 059         | 0992.03      | 80% - 100%       | 80%-120%       | Middle                | 82.1974 %             |
| California | 06         | 11244       | 059         | 0992.04      | 80% - 100%       | 50%-80%        | Moderate              | 74.0951 %             |
| California | 06         | 11244       | 059         | 0992.12      | 50% - <80%       | 50%-80%        | Moderate              | 61.7485 %             |
| California | 06         | 11244       | 059         | 0992.14      | 20% - <50%       | 80%-120%       | Middle                | 91.0437 %             |
| California | 06         | 11244       | 059         | 0992.15      | 20% - <50%       | >120%          | Upper                 | 121.8607 %            |
| California | 06         | 11244       | 059         | 0992.16      | 20% - <50%       | 80%-120%       | Middle                | 112.1407 %            |
| California | 06         | 11244       | 059         | 0992.17      | 20% - <50%       | >120%          | Upper                 | 128.1284 %            |
| California | 06         | 11244       | 059         | 0992.20      | 20% - <50%       | 80%-120%       | Middle                | 110.2573 %            |
| California | 06         | 11244       | 059         | 0992.22      | 80% - 100%       | 50%-80%        | Moderate              | 62.6917 %             |
| California | 06         | 11244       | 059         | 0992.23      | 80% - 100%       | 50%-80%        | Moderate              | 68.1064 %             |
| California | 06         | 11244       | 059         | 0992.24      | 50% - <80%       | 50%-80%        | Moderate              | 78.8315 %             |
| California | 06         | 11244       | 059         | 0992.25      | 50% - <80%       | 80%-120%       | Middle                | 104.6697 %            |
| California | 06         | 11244       | 059         | 0992.26      | 50% - <80%       | 80%-120%       | Middle                | 112.3051 %            |
| California | 06         | 11244       | 059         | 0992.27      | 50% - <80%       | 80%-120%       | Middle                | 81.9776 %             |
| California | 06         | 11244       | 059         | 0992.29      | 50% - <80%       | 80%-120%       | Middle                | 88.0376 %             |
| California | 06         | 11244       | 059         | 0992.30      | 20% - <50%       | 80%-120%       | Middle                | 103.7745 %            |
| California | 06         | 11244       | 059         | 0992.31      | 20% - <50%       | >120%          | Upper                 | 124.9927 %            |
| California | 06         | 11244       | 059         | 0992.32      | 50% - <80%       | 80%-120%       | Middle                | 113.7067 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0992.33      | 50% - <80%       | >120%          | Upper                 | 120.7193 %            |
| California | 06         | 11244       | 059         | 0992.34      | 50% - <80%       | 80%-120%       | Middle                | 91.0043 %             |
| California | 06         | 11244       | 059         | 0992.35      | 20% - <50%       | 80%-120%       | Middle                | 104.3278 %            |
| California | 06         | 11244       | 059         | 0992.37      | 20% - <50%       | >120%          | Upper                 | 129.0208 %            |
| California | 06         | 11244       | 059         | 0992.38      | 20% - <50%       | >120%          | Upper                 | 147.8313 %            |
| California | 06         | 11244       | 059         | 0992.39      | 20% - <50%       | >120%          | Upper                 | 146.6909 %            |
| California | 06         | 11244       | 059         | 0992.40      | 20% - <50%       | 80%-120%       | Middle                | 93.5613 %             |
| California | 06         | 11244       | 059         | 0992.41      | 50% - <80%       | 80%-120%       | Middle                | 82.5891 %             |
| California | 06         | 11244       | 059         | 0992.42      | 50% - <80%       | 80%-120%       | Middle                | 93.3415 %             |
| California | 06         | 11244       | 059         | 0992.43      | 20% - <50%       | 80%-120%       | Middle                | 101.3057 %            |
| California | 06         | 11244       | 059         | 0992.44      | 20% - <50%       | >120%          | Upper                 | 134.9860 %            |
| California | 06         | 11244       | 059         | 0992.45      | 20% - <50%       | >120%          | Upper                 | 127.9931 %            |
| California | 06         | 11244       | 059         | 0992.46      | 20% - <50%       | >120%          | Upper                 | 125.3337 %            |
| California | 06         | 11244       | 059         | 0992.47      | 80% - 100%       | 50%-80%        | Moderate              | 63.2140 %             |
| California | 06         | 11244       | 059         | 0992.48      | 80% - 100%       | 50%-80%        | Moderate              | 61.7795 %             |
| California | 06         | 11244       | 059         | 0992.49      | 80% - 100%       | 50%-80%        | Moderate              | 54.4428 %             |
| California | 06         | 11244       | 059         | 0992.50      | 50% - <80%       | 80%-120%       | Middle                | 104.6096 %            |
| California | 06         | 11244       | 059         | 0992.51      | 50% - <80%       | 80%-120%       | Middle                | 82.4492 %             |
| California | 06         | 11244       | 059         | 0993.05      | 20% - <50%       | 80%-120%       | Middle                | 86.5834 %             |
| California | 06         | 11244       | 059         | 0993.06      | 20% - <50%       | 80%-120%       | Middle                | 90.2659 %             |
| California | 06         | 11244       | 059         | 0993.07      | 20% - <50%       | 80%-120%       | Middle                | 110.2037 %            |
| California | 06         | 11244       | 059         | 0993.08      | 20% - <50%       | >120%          | Upper                 | 202.1051 %            |
| California | 06         | 11244       | 059         | 0993.09      | 20% - <50%       | >120%          | Upper                 | 136.4364 %            |
| California | 06         | 11244       | 059         | 0993.10      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 11244       | 059         | 0993.11      | 20% - <50%       | >120%          | Upper                 | 127.9931 %            |
| California | 06         | 11244       | 059         | 0994.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.1985 %             |
| California | 06         | 11244       | 059         | 0994.04      | 20% - <50%       | >120%          | Upper                 | 140.7417 %            |
| California | 06         | 11244       | 059         | 0994.05      | 20% - <50%       | 80%-120%       | Middle                | 108.2657 %            |
| California | 06         | 11244       | 059         | 0994.06      | 20% - <50%       | 80%-120%       | Middle                | 90.5440 %             |
| California | 06         | 11244       | 059         | 0994.07      | 20% - <50%       | >120%          | Upper                 | 127.1129 %            |
| California | 06         | 11244       | 059         | 0994.08      | 20% - <50%       | >120%          | Upper                 | 130.6873 %            |
| California | 06         | 11244       | 059         | 0994.10      | 50% - <80%       | 50%-80%        | Moderate              | 60.7039 %             |
| California | 06         | 11244       | 059         | 0994.11      | 50% - <80%       | 50%-80%        | Moderate              | 66.0782 %             |
| California | 06         | 11244       | 059         | 0994.12      | 20% - <50%       | 80%-120%       | Middle                | 90.1654 %             |
| California | 06         | 11244       | 059         | 0994.15      | 20% - <50%       | >120%          | Upper                 | 144.2644 %            |
| California | 06         | 11244       | 059         | 0994.16      | 20% - <50%       | 80%-120%       | Middle                | 108.2094 %            |
| California | 06         | 11244       | 059         | 0994.17      | 20% - <50%       | 80%-120%       | Middle                | 106.5955 %            |
| California | 06         | 11244       | 059         | 0994.18      | 20% - <50%       | 80%-120%       | Middle                | 107.5208 %            |
| California | 06         | 11244       | 059         | 0994.19      | 20% - <50%       | >120%          | Upper                 | 162.2849 %            |
| California | 06         | 11244       | 059         | 0995.02      | 50% - <80%       | 50%-80%        | Moderate              | 64.8777 %             |
| California | 06         | 11244       | 059         | 0995.04      | 20% - <50%       | >120%          | Upper                 | 121.6183 %            |
| California | 06         | 11244       | 059         | 0995.06      | 20% - <50%       | >120%          | Upper                 | 131.9856 %            |
| California | 06         | 11244       | 059         | 0995.08      | 20% - <50%       | 50%-80%        | Moderate              | 76.1909 %             |
| California | 06         | 11244       | 059         | 0995.09      | 20% - <50%       | 50%-80%        | Moderate              | 59.4949 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 0995.10      | 20% - <50%       | 50%-80%        | Moderate              | 51.4959 %             |
| California | 06         | 11244       | 059         | 0995.11      | 20% - <50%       | >120%          | Upper                 | 134.5050 %            |
| California | 06         | 11244       | 059         | 0995.12      | 20% - <50%       | >120%          | Upper                 | 141.2039 %            |
| California | 06         | 11244       | 059         | 0995.13      | 20% - <50%       | >120%          | Upper                 | 120.5906 %            |
| California | 06         | 11244       | 059         | 0995.14      | 20% - <50%       | >120%          | Upper                 | 132.3576 %            |
| California | 06         | 11244       | 059         | 0996.01      | 80% - 100%       | <50%           | Low                   | 48.9981 %             |
| California | 06         | 11244       | 059         | 0996.02      | 50% - <80%       | 80%-120%       | Middle                | 109.8524 %            |
| California | 06         | 11244       | 059         | 0996.03      | 20% - <50%       | >120%          | Upper                 | 128.3848 %            |
| California | 06         | 11244       | 059         | 0996.04      | 20% - <50%       | 80%-120%       | Middle                | 103.6617 %            |
| California | 06         | 11244       | 059         | 0996.05      | 20% - <50%       | >120%          | Upper                 | 122.2290 %            |
| California | 06         | 11244       | 059         | 0997.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.1943 %             |
| California | 06         | 11244       | 059         | 0997.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.3154 %             |
| California | 06         | 11244       | 059         | 0997.03      | 50% - <80%       | 80%-120%       | Middle                | 90.5120 %             |
| California | 06         | 11244       | 059         | 0998.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.1285 %             |
| California | 06         | 11244       | 059         | 0998.02      | 80% - 100%       | <50%           | Low                   | 38.2805 %             |
| California | 06         | 11244       | 059         | 0998.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.9510 %             |
| California | 06         | 11244       | 059         | 0999.02      | 50% - <80%       | 80%-120%       | Middle                | 80.6314 %             |
| California | 06         | 11244       | 059         | 0999.03      | 80% - 100%       | 50%-80%        | Moderate              | 67.2882 %             |
| California | 06         | 11244       | 059         | 0999.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.3715 %             |
| California | 06         | 11244       | 059         | 0999.05      | 50% - <80%       | 80%-120%       | Middle                | 91.5914 %             |
| California | 06         | 11244       | 059         | 0999.06      | 20% - <50%       | >120%          | Upper                 | 134.9372 %            |
| California | 06         | 11244       | 059         | 1100.01      | 20% - <50%       | >120%          | Upper                 | 124.2402 %            |
| California | 06         | 11244       | 059         | 1100.03      | 20% - <50%       | >120%          | Upper                 | 128.6873 %            |
| California | 06         | 11244       | 059         | 1100.04      | 20% - <50%       | >120%          | Upper                 | 124.4055 %            |
| California | 06         | 11244       | 059         | 1100.05      | 20% - <50%       | 80%-120%       | Middle                | 107.4597 %            |
| California | 06         | 11244       | 059         | 1100.06      | 20% - <50%       | >120%          | Upper                 | 157.6434 %            |
| California | 06         | 11244       | 059         | 1100.07      | 20% - <50%       | >120%          | Upper                 | 137.4566 %            |
| California | 06         | 11244       | 059         | 1100.08      | 20% - <50%       | >120%          | Upper                 | 131.0001 %            |
| California | 06         | 11244       | 059         | 1100.10      | 50% - <80%       | >120%          | Upper                 | 131.2603 %            |
| California | 06         | 11244       | 059         | 1100.11      | 50% - <80%       | >120%          | Upper                 | 120.6714 %            |
| California | 06         | 11244       | 059         | 1100.12      | 20% - <50%       | >120%          | Upper                 | 165.9045 %            |
| California | 06         | 11244       | 059         | 1100.14      | 50% - <80%       | 80%-120%       | Middle                | 82.2754 %             |
| California | 06         | 11244       | 059         | 1100.15      | 20% - <50%       | >120%          | Upper                 | 122.3173 %            |
| California | 06         | 11244       | 059         | 1101.02      | 50% - <80%       | >120%          | Upper                 | 126.2693 %            |
| California | 06         | 11244       | 059         | 1101.04      | 50% - <80%       | 80%-120%       | Middle                | 83.4590 %             |
| California | 06         | 11244       | 059         | 1101.06      | 50% - <80%       | 80%-120%       | Middle                | 105.7218 %            |
| California | 06         | 11244       | 059         | 1101.08      | 50% - <80%       | 80%-120%       | Middle                | 109.3357 %            |
| California | 06         | 11244       | 059         | 1101.09      | 50% - <80%       | 80%-120%       | Middle                | 114.3718 %            |
| California | 06         | 11244       | 059         | 1101.10      | 50% - <80%       | 50%-80%        | Moderate              | 71.9232 %             |
| California | 06         | 11244       | 059         | 1101.11      | 50% - <80%       | 80%-120%       | Middle                | 96.1418 %             |
| California | 06         | 11244       | 059         | 1101.13      | 50% - <80%       | 80%-120%       | Middle                | 108.4827 %            |
| California | 06         | 11244       | 059         | 1101.14      | 50% - <80%       | 80%-120%       | Middle                | 109.9294 %            |
| California | 06         | 11244       | 059         | 1101.15      | 50% - <80%       | 80%-120%       | Middle                | 97.8769 %             |
| California | 06         | 11244       | 059         | 1101.16      | 80% - 100%       | >120%          | Upper                 | 136.4571 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 11244       | 059         | 1101.17      | 50% - <80%       | 80%-120%       | Middle                | 103.9999 %            |
| California | 06         | 11244       | 059         | 1101.18      | 50% - <80%       | >120%          | Upper                 | 191.8544 %            |
| California | 06         | 11244       | 059         | 1102.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.5085 %             |
| California | 06         | 11244       | 059         | 1102.02      | 50% - <80%       | 50%-80%        | Moderate              | 64.4531 %             |
| California | 06         | 11244       | 059         | 1102.03      | 50% - <80%       | 80%-120%       | Middle                | 109.2718 %            |
| California | 06         | 11244       | 059         | 1103.01      | 50% - <80%       | 80%-120%       | Middle                | 105.5415 %            |
| California | 06         | 11244       | 059         | 1103.02      | 80% - 100%       | 80%-120%       | Middle                | 109.4484 %            |
| California | 06         | 11244       | 059         | 1103.03      | 50% - <80%       | 80%-120%       | Middle                | 91.0691 %             |
| California | 06         | 11244       | 059         | 1103.04      | 50% - <80%       | 80%-120%       | Middle                | 114.6846 %            |
| California | 06         | 11244       | 059         | 1104.01      | 50% - <80%       | 80%-120%       | Middle                | 102.8538 %            |
| California | 06         | 11244       | 059         | 1104.02      | 80% - 100%       | 80%-120%       | Middle                | 90.2997 %             |
| California | 06         | 11244       | 059         | 1105.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.9318 %             |
| California | 06         | 11244       | 059         | 1106.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.8055 %             |
| California | 06         | 11244       | 059         | 1106.04      | 80% - 100%       | 80%-120%       | Middle                | 95.3612 %             |
| California | 06         | 11244       | 059         | 1106.05      | 80% - 100%       | 80%-120%       | Middle                | 113.1036 %            |
| California | 06         | 11244       | 059         | 1106.06      | 80% - 100%       | 50%-80%        | Moderate              | 56.0464 %             |
| California | 06         | 11244       | 059         | 1106.07      | 80% - 100%       | 50%-80%        | Moderate              | 69.8142 %             |
| California | 06         | 11244       | 059         | 9800.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 11244       | 059         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 065         | 0301.01      | 80% - 100%       | 80%-120%       | Middle                | 80.1124 %             |
| California | 06         | 40140       | 065         | 0301.03      | 80% - 100%       | 80%-120%       | Middle                | 103.1361 %            |
| California | 06         | 40140       | 065         | 0301.04      | 80% - 100%       | 80%-120%       | Middle                | 113.5578 %            |
| California | 06         | 40140       | 065         | 0302.00      | 50% - <80%       | 80%-120%       | Middle                | 101.0340 %            |
| California | 06         | 40140       | 065         | 0303.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.6310 %             |
| California | 06         | 40140       | 065         | 0304.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.0177 %             |
| California | 06         | 40140       | 065         | 0305.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.9764 %             |
| California | 06         | 40140       | 065         | 0305.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.1825 %             |
| California | 06         | 40140       | 065         | 0305.03      | 80% - 100%       | <50%           | Low                   | 41.8290 %             |
| California | 06         | 40140       | 065         | 0306.02      | 20% - <50%       | >120%          | Upper                 | 168.7074 %            |
| California | 06         | 40140       | 065         | 0306.03      | 20% - <50%       | >120%          | Upper                 | 178.7588 %            |
| California | 06         | 40140       | 065         | 0306.04      | 20% - <50%       | >120%          | Upper                 | 243.6885 %            |
| California | 06         | 40140       | 065         | 0306.05      | 50% - <80%       | >120%          | Upper                 | 213.4744 %            |
| California | 06         | 40140       | 065         | 0307.00      | 50% - <80%       | 80%-120%       | Middle                | 90.5706 %             |
| California | 06         | 40140       | 065         | 0308.00      | 50% - <80%       | 80%-120%       | Middle                | 101.1240 %            |
| California | 06         | 40140       | 065         | 0309.00      | 50% - <80%       | 80%-120%       | Middle                | 89.0240 %             |
| California | 06         | 40140       | 065         | 0310.01      | 50% - <80%       | 80%-120%       | Middle                | 109.7358 %            |
| California | 06         | 40140       | 065         | 0310.02      | 80% - 100%       | 80%-120%       | Middle                | 83.0294 %             |
| California | 06         | 40140       | 065         | 0311.00      | 50% - <80%       | 80%-120%       | Middle                | 99.8604 %             |
| California | 06         | 40140       | 065         | 0312.00      | 50% - <80%       | 80%-120%       | Middle                | 118.9917 %            |
| California | 06         | 40140       | 065         | 0313.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.9151 %             |
| California | 06         | 40140       | 065         | 0314.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.6711 %             |
| California | 06         | 40140       | 065         | 0314.02      | 50% - <80%       | 80%-120%       | Middle                | 85.6662 %             |
| California | 06         | 40140       | 065         | 0315.01      | 50% - <80%       | 80%-120%       | Middle                | 103.2483 %            |
| California | 06         | 40140       | 065         | 0315.03      | 50% - <80%       | >120%          | Upper                 | 151.6978 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0315.04      | 50% - <80%       | 80%-120%       | Middle                | 96.9864 %             |
| California | 06         | 40140       | 065         | 0316.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.3108 %             |
| California | 06         | 40140       | 065         | 0316.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.5671 %             |
| California | 06         | 40140       | 065         | 0317.01      | 50% - <80%       | 80%-120%       | Middle                | 90.3502 %             |
| California | 06         | 40140       | 065         | 0317.02      | 50% - <80%       | 80%-120%       | Middle                | 98.6842 %             |
| California | 06         | 40140       | 065         | 0317.03      | 50% - <80%       | 80%-120%       | Middle                | 105.1626 %            |
| California | 06         | 40140       | 065         | 0317.04      | 50% - <80%       | 80%-120%       | Middle                | 107.7315 %            |
| California | 06         | 40140       | 065         | 0401.01      | 80% - 100%       | 80%-120%       | Middle                | 107.3103 %            |
| California | 06         | 40140       | 065         | 0401.02      | 80% - 100%       | 80%-120%       | Middle                | 105.4416 %            |
| California | 06         | 40140       | 065         | 0402.01      | 80% - 100%       | 80%-120%       | Middle                | 102.8831 %            |
| California | 06         | 40140       | 065         | 0402.02      | 50% - <80%       | 80%-120%       | Middle                | 86.3912 %             |
| California | 06         | 40140       | 065         | 0402.03      | 80% - 100%       | <50%           | Low                   | 44.0562 %             |
| California | 06         | 40140       | 065         | 0402.04      | 80% - 100%       | 50%-80%        | Moderate              | 57.0508 %             |
| California | 06         | 40140       | 065         | 0403.02      | 50% - <80%       | >120%          | Upper                 | 142.5331 %            |
| California | 06         | 40140       | 065         | 0403.03      | 80% - 100%       | 80%-120%       | Middle                | 107.8384 %            |
| California | 06         | 40140       | 065         | 0403.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.9820 %             |
| California | 06         | 40140       | 065         | 0403.05      | 80% - 100%       | 50%-80%        | Moderate              | 78.6036 %             |
| California | 06         | 40140       | 065         | 0404.02      | 50% - <80%       | 80%-120%       | Middle                | 103.5717 %            |
| California | 06         | 40140       | 065         | 0404.03      | 80% - 100%       | 80%-120%       | Middle                | 98.0726 %             |
| California | 06         | 40140       | 065         | 0404.04      | 50% - <80%       | >120%          | Upper                 | 123.5062 %            |
| California | 06         | 40140       | 065         | 0404.05      | 50% - <80%       | >120%          | Upper                 | 173.8452 %            |
| California | 06         | 40140       | 065         | 0405.01      | 80% - 100%       | 80%-120%       | Middle                | 105.4625 %            |
| California | 06         | 40140       | 065         | 0405.02      | 80% - 100%       | 80%-120%       | Middle                | 101.4839 %            |
| California | 06         | 40140       | 065         | 0405.03      | 50% - <80%       | 80%-120%       | Middle                | 80.1971 %             |
| California | 06         | 40140       | 065         | 0406.03      | 80% - 100%       | >120%          | Upper                 | 139.3670 %            |
| California | 06         | 40140       | 065         | 0406.04      | 50% - <80%       | >120%          | Upper                 | 126.6763 %            |
| California | 06         | 40140       | 065         | 0406.05      | 80% - 100%       | 50%-80%        | Moderate              | 67.9641 %             |
| California | 06         | 40140       | 065         | 0406.06      | 80% - 100%       | 80%-120%       | Middle                | 85.4132 %             |
| California | 06         | 40140       | 065         | 0406.09      | 50% - <80%       | >120%          | Upper                 | 182.7204 %            |
| California | 06         | 40140       | 065         | 0406.11      | 80% - 100%       | >120%          | Upper                 | 158.1123 %            |
| California | 06         | 40140       | 065         | 0406.16      | 80% - 100%       | >120%          | Upper                 | 174.0865 %            |
| California | 06         | 40140       | 065         | 0406.17      | 80% - 100%       | >120%          | Upper                 | 173.9678 %            |
| California | 06         | 40140       | 065         | 0406.18      | 80% - 100%       | >120%          | Upper                 | 139.2170 %            |
| California | 06         | 40140       | 065         | 0406.19      | 80% - 100%       | >120%          | Upper                 | 200.7563 %            |
| California | 06         | 40140       | 065         | 0406.20      | 50% - <80%       | >120%          | Upper                 | 183.9683 %            |
| California | 06         | 40140       | 065         | 0406.21      | 50% - <80%       | >120%          | Upper                 | 183.7388 %            |
| California | 06         | 40140       | 065         | 0406.22      | 80% - 100%       | >120%          | Upper                 | 184.2891 %            |
| California | 06         | 40140       | 065         | 0407.01      | 20% - <50%       | >120%          | Upper                 | 168.2184 %            |
| California | 06         | 40140       | 065         | 0407.02      | 20% - <50%       | >120%          | Upper                 | 160.7607 %            |
| California | 06         | 40140       | 065         | 0407.03      | 20% - <50%       | >120%          | Upper                 | 164.0886 %            |
| California | 06         | 40140       | 065         | 0408.06      | 50% - <80%       | >120%          | Upper                 | 141.0596 %            |
| California | 06         | 40140       | 065         | 0408.07      | 50% - <80%       | >120%          | Upper                 | 155.0243 %            |
| California | 06         | 40140       | 065         | 0408.08      | 50% - <80%       | 80%-120%       | Middle                | 95.1790 %             |
| California | 06         | 40140       | 065         | 0408.09      | 50% - <80%       | 80%-120%       | Middle                | 91.1600 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0408.12      | 20% - <50%       | >120%          | Upper                 | 122.5230 %            |
| California | 06         | 40140       | 065         | 0408.13      | 20% - <50%       | >120%          | Upper                 | 185.2111 %            |
| California | 06         | 40140       | 065         | 0408.14      | 50% - <80%       | 50%-80%        | Moderate              | 76.3842 %             |
| California | 06         | 40140       | 065         | 0408.15      | 50% - <80%       | >120%          | Upper                 | 122.4095 %            |
| California | 06         | 40140       | 065         | 0408.16      | 50% - <80%       | >120%          | Upper                 | 158.2479 %            |
| California | 06         | 40140       | 065         | 0408.21      | 50% - <80%       | 80%-120%       | Middle                | 98.5681 %             |
| California | 06         | 40140       | 065         | 0409.01      | 50% - <80%       | 80%-120%       | Middle                | 117.7124 %            |
| California | 06         | 40140       | 065         | 0409.02      | 50% - <80%       | >120%          | Upper                 | 135.1837 %            |
| California | 06         | 40140       | 065         | 0409.03      | 50% - <80%       | 50%-80%        | Moderate              | 79.6951 %             |
| California | 06         | 40140       | 065         | 0409.04      | 80% - 100%       | >120%          | Upper                 | 127.4013 %            |
| California | 06         | 40140       | 065         | 0410.01      | 80% - 100%       | 80%-120%       | Middle                | 89.9642 %             |
| California | 06         | 40140       | 065         | 0410.02      | 80% - 100%       | 80%-120%       | Middle                | 107.7758 %            |
| California | 06         | 40140       | 065         | 0410.03      | 50% - <80%       | >120%          | Upper                 | 124.6068 %            |
| California | 06         | 40140       | 065         | 0410.04      | 80% - 100%       | 80%-120%       | Middle                | 85.0872 %             |
| California | 06         | 40140       | 065         | 0411.01      | 80% - 100%       | <50%           | Low                   | 45.1138 %             |
| California | 06         | 40140       | 065         | 0411.02      | 80% - 100%       | 80%-120%       | Middle                | 87.9221 %             |
| California | 06         | 40140       | 065         | 0412.01      | 80% - 100%       | 80%-120%       | Middle                | 117.9054 %            |
| California | 06         | 40140       | 065         | 0412.02      | 80% - 100%       | 80%-120%       | Middle                | 82.1375 %             |
| California | 06         | 40140       | 065         | 0412.03      | 80% - 100%       | 80%-120%       | Middle                | 94.1579 %             |
| California | 06         | 40140       | 065         | 0413.01      | 80% - 100%       | 80%-120%       | Middle                | 98.1717 %             |
| California | 06         | 40140       | 065         | 0413.02      | 80% - 100%       | 80%-120%       | Middle                | 89.3018 %             |
| California | 06         | 40140       | 065         | 0414.03      | 50% - <80%       | >120%          | Upper                 | 137.6326 %            |
| California | 06         | 40140       | 065         | 0414.04      | 50% - <80%       | 80%-120%       | Middle                | 110.0266 %            |
| California | 06         | 40140       | 065         | 0414.05      | 50% - <80%       | 80%-120%       | Middle                | 89.1283 %             |
| California | 06         | 40140       | 065         | 0414.06      | 50% - <80%       | 80%-120%       | Middle                | 95.7488 %             |
| California | 06         | 40140       | 065         | 0414.07      | 80% - 100%       | 50%-80%        | Moderate              | 77.6543 %             |
| California | 06         | 40140       | 065         | 0414.08      | 80% - 100%       | 50%-80%        | Moderate              | 71.8331 %             |
| California | 06         | 40140       | 065         | 0414.10      | 80% - 100%       | 50%-80%        | Moderate              | 79.9546 %             |
| California | 06         | 40140       | 065         | 0414.11      | 80% - 100%       | 50%-80%        | Moderate              | 77.2044 %             |
| California | 06         | 40140       | 065         | 0414.12      | 50% - <80%       | 80%-120%       | Middle                | 91.8251 %             |
| California | 06         | 40140       | 065         | 0414.13      | 50% - <80%       | >120%          | Upper                 | 220.6687 %            |
| California | 06         | 40140       | 065         | 0414.14      | 50% - <80%       | >120%          | Upper                 | 166.3080 %            |
| California | 06         | 40140       | 065         | 0414.15      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 065         | 0415.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.9672 %             |
| California | 06         | 40140       | 065         | 0416.01      | 80% - 100%       | <50%           | Low                   | 48.1756 %             |
| California | 06         | 40140       | 065         | 0416.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.1502 %             |
| California | 06         | 40140       | 065         | 0417.02      | 50% - <80%       | 80%-120%       | Middle                | 105.8654 %            |
| California | 06         | 40140       | 065         | 0417.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.1961 %             |
| California | 06         | 40140       | 065         | 0417.04      | 80% - 100%       | 50%-80%        | Moderate              | 75.3475 %             |
| California | 06         | 40140       | 065         | 0418.03      | 50% - <80%       | >120%          | Upper                 | 170.2214 %            |
| California | 06         | 40140       | 065         | 0418.04      | 50% - <80%       | >120%          | Upper                 | 161.9735 %            |
| California | 06         | 40140       | 065         | 0418.05      | 50% - <80%       | 80%-120%       | Middle                | 119.0882 %            |
| California | 06         | 40140       | 065         | 0418.06      | 50% - <80%       | >120%          | Upper                 | 188.4190 %            |
| California | 06         | 40140       | 065         | 0418.07      | 50% - <80%       | >120%          | Upper                 | 143.2608 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0418.08      | 50% - <80%       | >120%          | Upper                 | 183.5902 %            |
| California | 06         | 40140       | 065         | 0418.09      | 50% - <80%       | 80%-120%       | Middle                | 94.1162 %             |
| California | 06         | 40140       | 065         | 0418.10      | 50% - <80%       | >120%          | Upper                 | 178.3245 %            |
| California | 06         | 40140       | 065         | 0418.12      | 50% - <80%       | >120%          | Upper                 | 139.0762 %            |
| California | 06         | 40140       | 065         | 0418.13      | 50% - <80%       | 80%-120%       | Middle                | 92.6479 %             |
| California | 06         | 40140       | 065         | 0419.04      | 50% - <80%       | >120%          | Upper                 | 130.8909 %            |
| California | 06         | 40140       | 065         | 0419.05      | 50% - <80%       | 50%-80%        | Moderate              | 76.7597 %             |
| California | 06         | 40140       | 065         | 0419.06      | 50% - <80%       | 80%-120%       | Middle                | 96.7151 %             |
| California | 06         | 40140       | 065         | 0419.09      | 50% - <80%       | >120%          | Upper                 | 131.0839 %            |
| California | 06         | 40140       | 065         | 0419.10      | 50% - <80%       | >120%          | Upper                 | 121.8579 %            |
| California | 06         | 40140       | 065         | 0419.12      | 50% - <80%       | >120%          | Upper                 | 153.5599 %            |
| California | 06         | 40140       | 065         | 0419.13      | 50% - <80%       | >120%          | Upper                 | 138.4959 %            |
| California | 06         | 40140       | 065         | 0419.14      | 50% - <80%       | >120%          | Upper                 | 183.9357 %            |
| California | 06         | 40140       | 065         | 0419.15      | 50% - <80%       | >120%          | Upper                 | 129.9924 %            |
| California | 06         | 40140       | 065         | 0420.03      | 50% - <80%       | >120%          | Upper                 | 149.8539 %            |
| California | 06         | 40140       | 065         | 0420.04      | 50% - <80%       | >120%          | Upper                 | 190.1429 %            |
| California | 06         | 40140       | 065         | 0420.05      | 50% - <80%       | >120%          | Upper                 | 164.5280 %            |
| California | 06         | 40140       | 065         | 0420.07      | 20% - <50%       | >120%          | Upper                 | 134.7481 %            |
| California | 06         | 40140       | 065         | 0420.08      | 50% - <80%       | >120%          | Upper                 | 156.9217 %            |
| California | 06         | 40140       | 065         | 0420.09      | 50% - <80%       | 80%-120%       | Middle                | 109.7997 %            |
| California | 06         | 40140       | 065         | 0420.10      | 80% - 100%       | 50%-80%        | Moderate              | 78.6858 %             |
| California | 06         | 40140       | 065         | 0420.12      | 50% - <80%       | >120%          | Upper                 | 128.0116 %            |
| California | 06         | 40140       | 065         | 0420.15      | 50% - <80%       | >120%          | Upper                 | 186.2947 %            |
| California | 06         | 40140       | 065         | 0420.16      | 50% - <80%       | >120%          | Upper                 | 148.6699 %            |
| California | 06         | 40140       | 065         | 0420.17      | 50% - <80%       | >120%          | Upper                 | 164.6741 %            |
| California | 06         | 40140       | 065         | 0420.18      | 50% - <80%       | >120%          | Upper                 | 164.4433 %            |
| California | 06         | 40140       | 065         | 0422.06      | 50% - <80%       | 80%-120%       | Middle                | 92.8513 %             |
| California | 06         | 40140       | 065         | 0422.07      | 20% - <50%       | >120%          | Upper                 | 189.8977 %            |
| California | 06         | 40140       | 065         | 0422.08      | 20% - <50%       | >120%          | Upper                 | 159.7423 %            |
| California | 06         | 40140       | 065         | 0422.09      | 80% - 100%       | 50%-80%        | Moderate              | 53.8468 %             |
| California | 06         | 40140       | 065         | 0422.10      | 50% - <80%       | 50%-80%        | Moderate              | 63.0819 %             |
| California | 06         | 40140       | 065         | 0422.12      | 50% - <80%       | 80%-120%       | Middle                | 92.2045 %             |
| California | 06         | 40140       | 065         | 0422.13      | 50% - <80%       | >120%          | Upper                 | 125.8952 %            |
| California | 06         | 40140       | 065         | 0422.14      | 50% - <80%       | >120%          | Upper                 | 130.5088 %            |
| California | 06         | 40140       | 065         | 0422.17      | 20% - <50%       | >120%          | Upper                 | 165.3509 %            |
| California | 06         | 40140       | 065         | 0423.00      | 80% - 100%       | 80%-120%       | Middle                | 84.3974 %             |
| California | 06         | 40140       | 065         | 0424.01      | 50% - <80%       | >120%          | Upper                 | 146.3761 %            |
| California | 06         | 40140       | 065         | 0424.02      | 80% - 100%       | 80%-120%       | Middle                | 95.4946 %             |
| California | 06         | 40140       | 065         | 0424.03      | 80% - 100%       | >120%          | Upper                 | 155.0856 %            |
| California | 06         | 40140       | 065         | 0424.04      | 80% - 100%       | 50%-80%        | Moderate              | 78.7210 %             |
| California | 06         | 40140       | 065         | 0424.05      | 80% - 100%       | <50%           | Low                   | 48.8511 %             |
| California | 06         | 40140       | 065         | 0424.06      | 80% - 100%       | 80%-120%       | Middle                | 105.0739 %            |
| California | 06         | 40140       | 065         | 0424.07      | 50% - <80%       | 80%-120%       | Middle                | 80.3158 %             |
| California | 06         | 40140       | 065         | 0424.08      | 80% - 100%       | >120%          | Upper                 | 126.0216 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0424.09      | 80% - 100%       | 80%-120%       | Middle                | 95.8662 %             |
| California | 06         | 40140       | 065         | 0424.10      | 80% - 100%       | 80%-120%       | Middle                | 100.3755 %            |
| California | 06         | 40140       | 065         | 0424.11      | 50% - <80%       | 80%-120%       | Middle                | 99.1980 %             |
| California | 06         | 40140       | 065         | 0424.12      | 50% - <80%       | >120%          | Upper                 | 152.1711 %            |
| California | 06         | 40140       | 065         | 0425.05      | 80% - 100%       | 50%-80%        | Moderate              | 56.3140 %             |
| California | 06         | 40140       | 065         | 0425.07      | 80% - 100%       | 80%-120%       | Middle                | 102.6914 %            |
| California | 06         | 40140       | 065         | 0425.08      | 80% - 100%       | 50%-80%        | Moderate              | 76.1860 %             |
| California | 06         | 40140       | 065         | 0425.09      | 80% - 100%       | 50%-80%        | Moderate              | 77.2631 %             |
| California | 06         | 40140       | 065         | 0425.10      | 80% - 100%       | 50%-80%        | Moderate              | 67.1934 %             |
| California | 06         | 40140       | 065         | 0425.11      | 80% - 100%       | 50%-80%        | Moderate              | 61.7818 %             |
| California | 06         | 40140       | 065         | 0425.12      | 80% - 100%       | 50%-80%        | Moderate              | 76.1455 %             |
| California | 06         | 40140       | 065         | 0425.13      | 80% - 100%       | 80%-120%       | Middle                | 84.7938 %             |
| California | 06         | 40140       | 065         | 0425.14      | 80% - 100%       | 50%-80%        | Moderate              | 60.4256 %             |
| California | 06         | 40140       | 065         | 0425.15      | 80% - 100%       | 50%-80%        | Moderate              | 66.4749 %             |
| California | 06         | 40140       | 065         | 0425.16      | 80% - 100%       | 50%-80%        | Moderate              | 59.6588 %             |
| California | 06         | 40140       | 065         | 0425.17      | 80% - 100%       | 80%-120%       | Middle                | 86.6781 %             |
| California | 06         | 40140       | 065         | 0425.18      | 80% - 100%       | 50%-80%        | Moderate              | 78.9400 %             |
| California | 06         | 40140       | 065         | 0425.19      | 80% - 100%       | 50%-80%        | Moderate              | 56.0323 %             |
| California | 06         | 40140       | 065         | 0425.20      | 80% - 100%       | 50%-80%        | Moderate              | 77.1275 %             |
| California | 06         | 40140       | 065         | 0425.21      | 80% - 100%       | 50%-80%        | Moderate              | 66.4841 %             |
| California | 06         | 40140       | 065         | 0425.22      | 80% - 100%       | 80%-120%       | Middle                | 92.2502 %             |
| California | 06         | 40140       | 065         | 0425.23      | 80% - 100%       | 50%-80%        | Moderate              | 76.2042 %             |
| California | 06         | 40140       | 065         | 0426.21      | 80% - 100%       | 80%-120%       | Middle                | 109.0303 %            |
| California | 06         | 40140       | 065         | 0426.22      | 80% - 100%       | >120%          | Upper                 | 127.3596 %            |
| California | 06         | 40140       | 065         | 0426.23      | 50% - <80%       | 80%-120%       | Middle                | 115.5530 %            |
| California | 06         | 40140       | 065         | 0426.24      | 50% - <80%       | 80%-120%       | Middle                | 112.3751 %            |
| California | 06         | 40140       | 065         | 0426.25      | 80% - 100%       | 80%-120%       | Middle                | 108.6873 %            |
| California | 06         | 40140       | 065         | 0426.26      | 80% - 100%       | 80%-120%       | Middle                | 96.9264 %             |
| California | 06         | 40140       | 065         | 0426.27      | 80% - 100%       | 80%-120%       | Middle                | 101.5817 %            |
| California | 06         | 40140       | 065         | 0426.28      | 80% - 100%       | 50%-80%        | Moderate              | 74.8454 %             |
| California | 06         | 40140       | 065         | 0426.29      | 80% - 100%       | 80%-120%       | Middle                | 93.0365 %             |
| California | 06         | 40140       | 065         | 0426.30      | 80% - 100%       | 80%-120%       | Middle                | 117.7281 %            |
| California | 06         | 40140       | 065         | 0426.31      | 80% - 100%       | 50%-80%        | Moderate              | 73.6157 %             |
| California | 06         | 40140       | 065         | 0426.32      | 80% - 100%       | 80%-120%       | Middle                | 87.9534 %             |
| California | 06         | 40140       | 065         | 0427.08      | 50% - <80%       | 80%-120%       | Middle                | 103.0996 %            |
| California | 06         | 40140       | 065         | 0427.09      | 50% - <80%       | 80%-120%       | Middle                | 86.1408 %             |
| California | 06         | 40140       | 065         | 0427.11      | 20% - <50%       | 50%-80%        | Moderate              | 58.5530 %             |
| California | 06         | 40140       | 065         | 0427.14      | 20% - <50%       | >120%          | Upper                 | 181.9510 %            |
| California | 06         | 40140       | 065         | 0427.16      | 20% - <50%       | >120%          | Upper                 | 129.9128 %            |
| California | 06         | 40140       | 065         | 0427.17      | 50% - <80%       | 80%-120%       | Middle                | 88.8362 %             |
| California | 06         | 40140       | 065         | 0427.19      | 50% - <80%       | 50%-80%        | Moderate              | 79.7081 %             |
| California | 06         | 40140       | 065         | 0427.20      | 50% - <80%       | 50%-80%        | Moderate              | 71.4980 %             |
| California | 06         | 40140       | 065         | 0427.23      | 50% - <80%       | 80%-120%       | Middle                | 83.8914 %             |
| California | 06         | 40140       | 065         | 0427.24      | 50% - <80%       | >120%          | Upper                 | 140.6384 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0427.26      | 50% - <80%       | >120%          | Upper                 | 153.9381 %            |
| California | 06         | 40140       | 065         | 0427.28      | 50% - <80%       | >120%          | Upper                 | 131.8284 %            |
| California | 06         | 40140       | 065         | 0427.30      | 50% - <80%       | 80%-120%       | Middle                | 85.8057 %             |
| California | 06         | 40140       | 065         | 0427.31      | 50% - <80%       | 80%-120%       | Middle                | 109.4828 %            |
| California | 06         | 40140       | 065         | 0427.32      | 50% - <80%       | 80%-120%       | Middle                | 114.2398 %            |
| California | 06         | 40140       | 065         | 0427.33      | 50% - <80%       | >120%          | Upper                 | 134.1639 %            |
| California | 06         | 40140       | 065         | 0427.37      | 50% - <80%       | >120%          | Upper                 | 149.2136 %            |
| California | 06         | 40140       | 065         | 0427.38      | 50% - <80%       | >120%          | Upper                 | 128.4210 %            |
| California | 06         | 40140       | 065         | 0427.39      | 50% - <80%       | >120%          | Upper                 | 136.1069 %            |
| California | 06         | 40140       | 065         | 0427.40      | 20% - <50%       | 50%-80%        | Moderate              | 72.6521 %             |
| California | 06         | 40140       | 065         | 0427.41      | 20% - <50%       | 80%-120%       | Middle                | 84.4600 %             |
| California | 06         | 40140       | 065         | 0427.42      | 50% - <80%       | 80%-120%       | Middle                | 111.1493 %            |
| California | 06         | 40140       | 065         | 0427.43      | 50% - <80%       | >120%          | Upper                 | 148.5955 %            |
| California | 06         | 40140       | 065         | 0427.44      | 50% - <80%       | >120%          | Upper                 | 120.5930 %            |
| California | 06         | 40140       | 065         | 0427.45      | 50% - <80%       | 80%-120%       | Middle                | 82.3161 %             |
| California | 06         | 40140       | 065         | 0427.46      | 80% - 100%       | 80%-120%       | Middle                | 98.1561 %             |
| California | 06         | 40140       | 065         | 0427.47      | 80% - 100%       | 80%-120%       | Middle                | 80.2258 %             |
| California | 06         | 40140       | 065         | 0427.48      | 50% - <80%       | >120%          | Upper                 | 148.7585 %            |
| California | 06         | 40140       | 065         | 0427.49      | 50% - <80%       | >120%          | Upper                 | 148.4064 %            |
| California | 06         | 40140       | 065         | 0427.50      | 50% - <80%       | 50%-80%        | Moderate              | 69.8771 %             |
| California | 06         | 40140       | 065         | 0427.51      | 50% - <80%       | 80%-120%       | Middle                | 90.6880 %             |
| California | 06         | 40140       | 065         | 0427.52      | 20% - <50%       | 80%-120%       | Middle                | 92.6518 %             |
| California | 06         | 40140       | 065         | 0428.01      | 80% - 100%       | 80%-120%       | Middle                | 87.8856 %             |
| California | 06         | 40140       | 065         | 0428.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.8561 %             |
| California | 06         | 40140       | 065         | 0429.02      | 80% - 100%       | 50%-80%        | Moderate              | 72.9885 %             |
| California | 06         | 40140       | 065         | 0429.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.8391 %             |
| California | 06         | 40140       | 065         | 0429.05      | 80% - 100%       | 80%-120%       | Middle                | 84.9750 %             |
| California | 06         | 40140       | 065         | 0429.06      | 80% - 100%       | 50%-80%        | Moderate              | 70.1640 %             |
| California | 06         | 40140       | 065         | 0429.07      | 80% - 100%       | 80%-120%       | Middle                | 80.3810 %             |
| California | 06         | 40140       | 065         | 0429.08      | 80% - 100%       | 50%-80%        | Moderate              | 67.8963 %             |
| California | 06         | 40140       | 065         | 0430.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.7247 %             |
| California | 06         | 40140       | 065         | 0430.03      | 50% - <80%       | 50%-80%        | Moderate              | 70.2579 %             |
| California | 06         | 40140       | 065         | 0430.05      | 50% - <80%       | 80%-120%       | Middle                | 84.6503 %             |
| California | 06         | 40140       | 065         | 0430.06      | 50% - <80%       | 50%-80%        | Moderate              | 66.6823 %             |
| California | 06         | 40140       | 065         | 0430.07      | 50% - <80%       | >120%          | Upper                 | 155.4260 %            |
| California | 06         | 40140       | 065         | 0430.08      | 50% - <80%       | 80%-120%       | Middle                | 113.4965 %            |
| California | 06         | 40140       | 065         | 0430.09      | 50% - <80%       | >120%          | Upper                 | 138.5898 %            |
| California | 06         | 40140       | 065         | 0430.10      | 50% - <80%       | 80%-120%       | Middle                | 100.6546 %            |
| California | 06         | 40140       | 065         | 0432.01      | 50% - <80%       | >120%          | Upper                 | 136.9845 %            |
| California | 06         | 40140       | 065         | 0432.02      | 20% - <50%       | >120%          | Upper                 | 167.1400 %            |
| California | 06         | 40140       | 065         | 0432.03      | 20% - <50%       | >120%          | Upper                 | 208.2726 %            |
| California | 06         | 40140       | 065         | 0432.04      | 50% - <80%       | >120%          | Upper                 | 144.8308 %            |
| California | 06         | 40140       | 065         | 0432.05      | 50% - <80%       | >120%          | Upper                 | 129.1630 %            |
| California | 06         | 40140       | 065         | 0432.06      | 50% - <80%       | 80%-120%       | Middle                | 110.0266 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0432.07      | 50% - <80%       | 80%-120%       | Middle                | 110.1009 %            |
| California | 06         | 40140       | 065         | 0432.08      | 50% - <80%       | >120%          | Upper                 | 152.6588 %            |
| California | 06         | 40140       | 065         | 0432.09      | 50% - <80%       | >120%          | Upper                 | 122.5777 %            |
| California | 06         | 40140       | 065         | 0432.10      | 20% - <50%       | 80%-120%       | Middle                | 92.9113 %             |
| California | 06         | 40140       | 065         | 0432.11      | 50% - <80%       | >120%          | Upper                 | 130.5010 %            |
| California | 06         | 40140       | 065         | 0432.16      | 50% - <80%       | 80%-120%       | Middle                | 93.2021 %             |
| California | 06         | 40140       | 065         | 0432.17      | 20% - <50%       | >120%          | Upper                 | 159.1307 %            |
| California | 06         | 40140       | 065         | 0432.18      | 20% - <50%       | >120%          | Upper                 | 147.6253 %            |
| California | 06         | 40140       | 065         | 0432.20      | 50% - <80%       | 50%-80%        | Moderate              | 74.7476 %             |
| California | 06         | 40140       | 065         | 0432.22      | 20% - <50%       | >120%          | Upper                 | 137.9182 %            |
| California | 06         | 40140       | 065         | 0432.27      | 50% - <80%       | >120%          | Upper                 | 136.6012 %            |
| California | 06         | 40140       | 065         | 0432.28      | 50% - <80%       | 80%-120%       | Middle                | 101.2648 %            |
| California | 06         | 40140       | 065         | 0432.29      | 20% - <50%       | 80%-120%       | Middle                | 96.8442 %             |
| California | 06         | 40140       | 065         | 0432.35      | 50% - <80%       | >120%          | Upper                 | 138.3733 %            |
| California | 06         | 40140       | 065         | 0432.46      | 20% - <50%       | >120%          | Upper                 | 176.1325 %            |
| California | 06         | 40140       | 065         | 0432.48      | 20% - <50%       | >120%          | Upper                 | 160.1504 %            |
| California | 06         | 40140       | 065         | 0432.52      | 50% - <80%       | >120%          | Upper                 | 179.4747 %            |
| California | 06         | 40140       | 065         | 0432.54      | 50% - <80%       | >120%          | Upper                 | 122.5856 %            |
| California | 06         | 40140       | 065         | 0432.56      | 50% - <80%       | 80%-120%       | Middle                | 116.3250 %            |
| California | 06         | 40140       | 065         | 0432.62      | 20% - <50%       | >120%          | Upper                 | 172.5360 %            |
| California | 06         | 40140       | 065         | 0432.64      | 20% - <50%       | >120%          | Upper                 | 149.1393 %            |
| California | 06         | 40140       | 065         | 0432.65      | 20% - <50%       | >120%          | Upper                 | 167.9315 %            |
| California | 06         | 40140       | 065         | 0432.66      | 50% - <80%       | 80%-120%       | Middle                | 95.5598 %             |
| California | 06         | 40140       | 065         | 0432.67      | 20% - <50%       | >120%          | Upper                 | 142.9596 %            |
| California | 06         | 40140       | 065         | 0432.70      | 50% - <80%       | >120%          | Upper                 | 143.9858 %            |
| California | 06         | 40140       | 065         | 0432.71      | 50% - <80%       | 80%-120%       | Middle                | 118.1362 %            |
| California | 06         | 40140       | 065         | 0432.72      | 20% - <50%       | >120%          | Upper                 | 155.7455 %            |
| California | 06         | 40140       | 065         | 0432.74      | 50% - <80%       | 80%-120%       | Middle                | 118.3475 %            |
| California | 06         | 40140       | 065         | 0432.76      | 50% - <80%       | >120%          | Upper                 | 142.6753 %            |
| California | 06         | 40140       | 065         | 0432.78      | 20% - <50%       | >120%          | Upper                 | 186.1043 %            |
| California | 06         | 40140       | 065         | 0432.79      | 20% - <50%       | 80%-120%       | Middle                | 100.5176 %            |
| California | 06         | 40140       | 065         | 0432.92      | 20% - <50%       | >120%          | Upper                 | 174.0865 %            |
| California | 06         | 40140       | 065         | 0432.93      | 20% - <50%       | >120%          | Upper                 | 159.9170 %            |
| California | 06         | 40140       | 065         | 0432.94      | 20% - <50%       | >120%          | Upper                 | 158.8647 %            |
| California | 06         | 40140       | 065         | 0432.95      | 50% - <80%       | >120%          | Upper                 | 137.3562 %            |
| California | 06         | 40140       | 065         | 0432.96      | 50% - <80%       | >120%          | Upper                 | 185.4601 %            |
| California | 06         | 40140       | 065         | 0432.97      | 50% - <80%       | >120%          | Upper                 | 154.5640 %            |
| California | 06         | 40140       | 065         | 0432.98      | 50% - <80%       | >120%          | Upper                 | 123.1998 %            |
| California | 06         | 40140       | 065         | 0433.04      | 20% - <50%       | 80%-120%       | Middle                | 106.0219 %            |
| California | 06         | 40140       | 065         | 0433.06      | 50% - <80%       | 50%-80%        | Moderate              | 72.3534 %             |
| California | 06         | 40140       | 065         | 0433.07      | 50% - <80%       | 50%-80%        | Moderate              | 72.5608 %             |
| California | 06         | 40140       | 065         | 0433.08      | 50% - <80%       | <50%           | Low                   | 48.3843 %             |
| California | 06         | 40140       | 065         | 0433.09      | 50% - <80%       | 50%-80%        | Moderate              | 54.5731 %             |
| California | 06         | 40140       | 065         | 0433.10      | 50% - <80%       | 50%-80%        | Moderate              | 69.7584 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0433.11      | 50% - <80%       | 80%-120%       | Middle                | 83.2798 %             |
| California | 06         | 40140       | 065         | 0433.12      | 50% - <80%       | 80%-120%       | Middle                | 86.4734 %             |
| California | 06         | 40140       | 065         | 0433.13      | 50% - <80%       | 50%-80%        | Moderate              | 57.0025 %             |
| California | 06         | 40140       | 065         | 0433.14      | 50% - <80%       | 50%-80%        | Moderate              | 68.9265 %             |
| California | 06         | 40140       | 065         | 0433.15      | 50% - <80%       | 80%-120%       | Middle                | 112.0960 %            |
| California | 06         | 40140       | 065         | 0433.16      | 20% - <50%       | 50%-80%        | Moderate              | 73.4110 %             |
| California | 06         | 40140       | 065         | 0433.18      | 50% - <80%       | >120%          | Upper                 | 122.6416 %            |
| California | 06         | 40140       | 065         | 0433.19      | 50% - <80%       | 80%-120%       | Middle                | 86.8672 %             |
| California | 06         | 40140       | 065         | 0434.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.2620 %             |
| California | 06         | 40140       | 065         | 0434.03      | 50% - <80%       | 50%-80%        | Moderate              | 53.4282 %             |
| California | 06         | 40140       | 065         | 0434.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.9196 %             |
| California | 06         | 40140       | 065         | 0434.05      | 50% - <80%       | <50%           | Low                   | 49.5462 %             |
| California | 06         | 40140       | 065         | 0435.03      | 50% - <80%       | 50%-80%        | Moderate              | 50.8215 %             |
| California | 06         | 40140       | 065         | 0435.05      | 50% - <80%       | <50%           | Low                   | 40.9722 %             |
| California | 06         | 40140       | 065         | 0435.06      | 50% - <80%       | 80%-120%       | Middle                | 85.3728 %             |
| California | 06         | 40140       | 065         | 0435.09      | 50% - <80%       | 80%-120%       | Middle                | 89.2027 %             |
| California | 06         | 40140       | 065         | 0435.12      | 50% - <80%       | 80%-120%       | Middle                | 92.8096 %             |
| California | 06         | 40140       | 065         | 0435.13      | 50% - <80%       | 50%-80%        | Moderate              | 62.3620 %             |
| California | 06         | 40140       | 065         | 0435.17      | 80% - 100%       | 80%-120%       | Middle                | 96.3722 %             |
| California | 06         | 40140       | 065         | 0435.18      | 50% - <80%       | 50%-80%        | Moderate              | 71.5932 %             |
| California | 06         | 40140       | 065         | 0435.19      | 20% - <50%       | 50%-80%        | Moderate              | 56.7965 %             |
| California | 06         | 40140       | 065         | 0435.20      | 50% - <80%       | 80%-120%       | Middle                | 116.7096 %            |
| California | 06         | 40140       | 065         | 0435.21      | 50% - <80%       | <50%           | Low                   | 37.9456 %             |
| California | 06         | 40140       | 065         | 0435.22      | 50% - <80%       | 50%-80%        | Moderate              | 70.6582 %             |
| California | 06         | 40140       | 065         | 0435.23      | 50% - <80%       | 50%-80%        | Moderate              | 51.1462 %             |
| California | 06         | 40140       | 065         | 0435.24      | 50% - <80%       | >120%          | Upper                 | 124.2795 %            |
| California | 06         | 40140       | 065         | 0436.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.0689 %             |
| California | 06         | 40140       | 065         | 0436.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.6406 %             |
| California | 06         | 40140       | 065         | 0437.01      | 50% - <80%       | 80%-120%       | Middle                | 80.2532 %             |
| California | 06         | 40140       | 065         | 0437.02      | 50% - <80%       | 80%-120%       | Middle                | 85.6244 %             |
| California | 06         | 40140       | 065         | 0437.03      | 50% - <80%       | 50%-80%        | Moderate              | 78.5801 %             |
| California | 06         | 40140       | 065         | 0438.02      | 20% - <50%       | 80%-120%       | Middle                | 117.2808 %            |
| California | 06         | 40140       | 065         | 0438.07      | 50% - <80%       | 80%-120%       | Middle                | 91.1730 %             |
| California | 06         | 40140       | 065         | 0438.09      | 50% - <80%       | >120%          | Upper                 | 131.0134 %            |
| California | 06         | 40140       | 065         | 0438.10      | 20% - <50%       | >120%          | Upper                 | 135.7262 %            |
| California | 06         | 40140       | 065         | 0438.12      | 20% - <50%       | 80%-120%       | Middle                | 83.8314 %             |
| California | 06         | 40140       | 065         | 0438.13      | 50% - <80%       | 80%-120%       | Middle                | 81.8845 %             |
| California | 06         | 40140       | 065         | 0438.18      | 50% - <80%       | 80%-120%       | Middle                | 114.8540 %            |
| California | 06         | 40140       | 065         | 0438.20      | 50% - <80%       | >120%          | Upper                 | 133.9996 %            |
| California | 06         | 40140       | 065         | 0438.21      | 50% - <80%       | 80%-120%       | Middle                | 104.4897 %            |
| California | 06         | 40140       | 065         | 0438.22      | 50% - <80%       | >120%          | Upper                 | 134.0375 %            |
| California | 06         | 40140       | 065         | 0438.23      | 50% - <80%       | >120%          | Upper                 | 165.4800 %            |
| California | 06         | 40140       | 065         | 0438.24      | 20% - <50%       | 80%-120%       | Middle                | 96.1714 %             |
| California | 06         | 40140       | 065         | 0439.00      | 50% - <80%       | 80%-120%       | Middle                | 97.5745 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0440.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.9757 %             |
| California | 06         | 40140       | 065         | 0441.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.5612 %             |
| California | 06         | 40140       | 065         | 0441.02      | 50% - <80%       | 50%-80%        | Moderate              | 51.9508 %             |
| California | 06         | 40140       | 065         | 0441.03      | 50% - <80%       | 50%-80%        | Moderate              | 69.3738 %             |
| California | 06         | 40140       | 065         | 0441.04      | 50% - <80%       | 80%-120%       | Middle                | 108.4813 %            |
| California | 06         | 40140       | 065         | 0442.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.4645 %             |
| California | 06         | 40140       | 065         | 0443.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.6037 %             |
| California | 06         | 40140       | 065         | 0444.03      | 20% - <50%       | 80%-120%       | Middle                | 93.5046 %             |
| California | 06         | 40140       | 065         | 0444.04      | 20% - <50%       | >120%          | Upper                 | 132.4570 %            |
| California | 06         | 40140       | 065         | 0444.05      | 20% - <50%       | 80%-120%       | Middle                | 119.7167 %            |
| California | 06         | 40140       | 065         | 0444.06      | 20% - <50%       | 80%-120%       | Middle                | 117.8272 %            |
| California | 06         | 40140       | 065         | 0444.07      | 20% - <50%       | 80%-120%       | Middle                | 111.2080 %            |
| California | 06         | 40140       | 065         | 0445.05      | 50% - <80%       | 80%-120%       | Middle                | 83.2042 %             |
| California | 06         | 40140       | 065         | 0445.07      | 80% - 100%       | 50%-80%        | Moderate              | 52.0016 %             |
| California | 06         | 40140       | 065         | 0445.09      | 50% - <80%       | 50%-80%        | Moderate              | 60.9759 %             |
| California | 06         | 40140       | 065         | 0445.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.6551 %             |
| California | 06         | 40140       | 065         | 0445.15      | 80% - 100%       | <50%           | Low                   | 42.0246 %             |
| California | 06         | 40140       | 065         | 0445.16      | 50% - <80%       | 50%-80%        | Moderate              | 70.1783 %             |
| California | 06         | 40140       | 065         | 0445.17      | 20% - <50%       | 80%-120%       | Middle                | 115.4904 %            |
| California | 06         | 40140       | 065         | 0445.18      | 50% - <80%       | 80%-120%       | Middle                | 81.0982 %             |
| California | 06         | 40140       | 065         | 0445.20      | 20% - <50%       | 80%-120%       | Middle                | 86.9845 %             |
| California | 06         | 40140       | 065         | 0445.21      | 50% - <80%       | 50%-80%        | Moderate              | 56.5070 %             |
| California | 06         | 40140       | 065         | 0445.23      | 20% - <50%       | 50%-80%        | Moderate              | 57.5411 %             |
| California | 06         | 40140       | 065         | 0445.24      | 50% - <80%       | 50%-80%        | Moderate              | 65.6951 %             |
| California | 06         | 40140       | 065         | 0446.02      | 20% - <50%       | >120%          | Upper                 | 194.1449 %            |
| California | 06         | 40140       | 065         | 0446.04      | 20% - <50%       | 80%-120%       | Middle                | 116.6210 %            |
| California | 06         | 40140       | 065         | 0446.05      | 50% - <80%       | 50%-80%        | Moderate              | 55.6385 %             |
| California | 06         | 40140       | 065         | 0446.06      | 20% - <50%       | >120%          | Upper                 | 141.1600 %            |
| California | 06         | 40140       | 065         | 0447.01      | 20% - <50%       | 50%-80%        | Moderate              | 64.9975 %             |
| California | 06         | 40140       | 065         | 0447.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.2870 %             |
| California | 06         | 40140       | 065         | 0448.04      | 50% - <80%       | 80%-120%       | Middle                | 96.7151 %             |
| California | 06         | 40140       | 065         | 0448.05      | 20% - <50%       | 80%-120%       | Middle                | 112.7428 %            |
| California | 06         | 40140       | 065         | 0448.06      | 20% - <50%       | 80%-120%       | Middle                | 100.7654 %            |
| California | 06         | 40140       | 065         | 0448.07      | 20% - <50%       | 80%-120%       | Middle                | 106.2840 %            |
| California | 06         | 40140       | 065         | 0449.04      | 50% - <80%       | >120%          | Upper                 | 124.1034 %            |
| California | 06         | 40140       | 065         | 0449.07      | 80% - 100%       | <50%           | Low                   | 44.2701 %             |
| California | 06         | 40140       | 065         | 0449.11      | 20% - <50%       | 80%-120%       | Middle                | 85.8474 %             |
| California | 06         | 40140       | 065         | 0449.16      | 50% - <80%       | 50%-80%        | Moderate              | 73.7135 %             |
| California | 06         | 40140       | 065         | 0449.17      | 10% - <20%       | >120%          | Upper                 | 146.0905 %            |
| California | 06         | 40140       | 065         | 0449.18      | 10% - <20%       | >120%          | Upper                 | 158.1866 %            |
| California | 06         | 40140       | 065         | 0449.19      | 10% - <20%       | 50%-80%        | Moderate              | 76.8288 %             |
| California | 06         | 40140       | 065         | 0449.21      | 20% - <50%       | >120%          | Upper                 | 196.9785 %            |
| California | 06         | 40140       | 065         | 0449.22      | 20% - <50%       | >120%          | Upper                 | 162.4585 %            |
| California | 06         | 40140       | 065         | 0449.23      | 50% - <80%       | >120%          | Upper                 | 127.5043 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0449.24      | 50% - <80%       | 80%-120%       | Middle                | 83.7675 %             |
| California | 06         | 40140       | 065         | 0449.25      | 50% - <80%       | 80%-120%       | Middle                | 105.9098 %            |
| California | 06         | 40140       | 065         | 0449.26      | 80% - 100%       | 50%-80%        | Moderate              | 63.9530 %             |
| California | 06         | 40140       | 065         | 0449.27      | 20% - <50%       | 80%-120%       | Middle                | 115.8894 %            |
| California | 06         | 40140       | 065         | 0449.28      | 10% - <20%       | >120%          | Upper                 | 166.1137 %            |
| California | 06         | 40140       | 065         | 0449.29      | 20% - <50%       | 80%-120%       | Middle                | 100.2816 %            |
| California | 06         | 40140       | 065         | 0449.30      | 50% - <80%       | 80%-120%       | Middle                | 81.6407 %             |
| California | 06         | 40140       | 065         | 0449.31      | 50% - <80%       | 80%-120%       | Middle                | 92.2815 %             |
| California | 06         | 40140       | 065         | 0449.32      | 50% - <80%       | >120%          | Upper                 | 134.7325 %            |
| California | 06         | 40140       | 065         | 0449.33      | 80% - 100%       | 50%-80%        | Moderate              | 57.7028 %             |
| California | 06         | 40140       | 065         | 0449.34      | 80% - 100%       | <50%           | Low                   | 42.8826 %             |
| California | 06         | 40140       | 065         | 0450.00      | 50% - <80%       | 80%-120%       | Middle                | 82.1284 %             |
| California | 06         | 40140       | 065         | 0451.03      | 20% - <50%       | >120%          | Upper                 | 152.9509 %            |
| California | 06         | 40140       | 065         | 0451.09      | 50% - <80%       | 80%-120%       | Middle                | 110.9954 %            |
| California | 06         | 40140       | 065         | 0451.10      | 50% - <80%       | 80%-120%       | Middle                | 93.6311 %             |
| California | 06         | 40140       | 065         | 0451.14      | 10% - <20%       | >120%          | Upper                 | 169.1729 %            |
| California | 06         | 40140       | 065         | 0451.15      | 10% - <20%       | >120%          | Upper                 | 204.7035 %            |
| California | 06         | 40140       | 065         | 0451.16      | 20% - <50%       | 80%-120%       | Middle                | 102.3028 %            |
| California | 06         | 40140       | 065         | 0451.17      | 20% - <50%       | 80%-120%       | Middle                | 89.2822 %             |
| California | 06         | 40140       | 065         | 0451.18      | 50% - <80%       | 50%-80%        | Moderate              | 67.7229 %             |
| California | 06         | 40140       | 065         | 0451.19      | 20% - <50%       | 80%-120%       | Middle                | 97.3567 %             |
| California | 06         | 40140       | 065         | 0451.20      | 50% - <80%       | 50%-80%        | Moderate              | 78.0377 %             |
| California | 06         | 40140       | 065         | 0451.22      | 10% - <20%       | >120%          | Upper                 | 223.3132 %            |
| California | 06         | 40140       | 065         | 0451.23      | 20% - <50%       | >120%          | Upper                 | 157.0260 %            |
| California | 06         | 40140       | 065         | 0451.24      | 20% - <50%       | >120%          | Upper                 | 126.5980 %            |
| California | 06         | 40140       | 065         | 0451.25      | 10% - <20%       | >120%          | Upper                 | 197.0972 %            |
| California | 06         | 40140       | 065         | 0451.26      | 50% - <80%       | 50%-80%        | Moderate              | 67.5912 %             |
| California | 06         | 40140       | 065         | 0451.27      | 20% - <50%       | 50%-80%        | Moderate              | 77.3361 %             |
| California | 06         | 40140       | 065         | 0451.28      | 10% - <20%       | >120%          | Upper                 | 158.2374 %            |
| California | 06         | 40140       | 065         | 0451.29      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 065         | 0452.07      | 80% - 100%       | 50%-80%        | Moderate              | 51.9977 %             |
| California | 06         | 40140       | 065         | 0452.09      | 80% - 100%       | 50%-80%        | Moderate              | 63.5709 %             |
| California | 06         | 40140       | 065         | 0452.12      | 20% - <50%       | 80%-120%       | Middle                | 87.7774 %             |
| California | 06         | 40140       | 065         | 0452.13      | 50% - <80%       | 80%-120%       | Middle                | 92.7131 %             |
| California | 06         | 40140       | 065         | 0452.14      | 20% - <50%       | >120%          | Upper                 | 151.8803 %            |
| California | 06         | 40140       | 065         | 0452.16      | 20% - <50%       | 80%-120%       | Middle                | 100.8280 %            |
| California | 06         | 40140       | 065         | 0452.17      | 80% - 100%       | 50%-80%        | Moderate              | 72.9285 %             |
| California | 06         | 40140       | 065         | 0452.22      | 50% - <80%       | 80%-120%       | Middle                | 90.8744 %             |
| California | 06         | 40140       | 065         | 0452.24      | 50% - <80%       | 80%-120%       | Middle                | 105.5329 %            |
| California | 06         | 40140       | 065         | 0452.26      | 80% - 100%       | 80%-120%       | Middle                | 100.1134 %            |
| California | 06         | 40140       | 065         | 0452.28      | 50% - <80%       | 80%-120%       | Middle                | 116.0968 %            |
| California | 06         | 40140       | 065         | 0452.33      | 50% - <80%       | 80%-120%       | Middle                | 108.6678 %            |
| California | 06         | 40140       | 065         | 0452.34      | 20% - <50%       | >120%          | Upper                 | 158.3522 %            |
| California | 06         | 40140       | 065         | 0452.35      | 20% - <50%       | >120%          | Upper                 | 143.9141 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0453.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.0371 %             |
| California | 06         | 40140       | 065         | 0453.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.0023 %             |
| California | 06         | 40140       | 065         | 0453.05      | 50% - <80%       | >120%          | Upper                 | 153.5964 %            |
| California | 06         | 40140       | 065         | 0453.06      | 50% - <80%       | 80%-120%       | Middle                | 109.8896 %            |
| California | 06         | 40140       | 065         | 0455.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.7134 %             |
| California | 06         | 40140       | 065         | 0455.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.8779 %             |
| California | 06         | 40140       | 065         | 0456.06      | 20% - <50%       | >120%          | Upper                 | 186.1904 %            |
| California | 06         | 40140       | 065         | 0456.10      | 80% - 100%       | 50%-80%        | Moderate              | 55.7011 %             |
| California | 06         | 40140       | 065         | 0456.11      | 80% - 100%       | 50%-80%        | Moderate              | 51.4552 %             |
| California | 06         | 40140       | 065         | 0456.12      | 80% - 100%       | <50%           | Low                   | 35.0455 %             |
| California | 06         | 40140       | 065         | 0456.13      | 10% - <20%       | >120%          | Upper                 | 204.3462 %            |
| California | 06         | 40140       | 065         | 0456.14      | 10% - <20%       | >120%          | Upper                 | 257.9193 %            |
| California | 06         | 40140       | 065         | 0456.15      | 80% - 100%       | 80%-120%       | Middle                | 95.3563 %             |
| California | 06         | 40140       | 065         | 0456.16      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 065         | 0456.17      | 20% - <50%       | >120%          | Upper                 | 125.7582 %            |
| California | 06         | 40140       | 065         | 0456.18      | 80% - 100%       | <50%           | Low                   | 32.2379 %             |
| California | 06         | 40140       | 065         | 0456.19      | 80% - 100%       | <50%           | Low                   | 33.8236 %             |
| California | 06         | 40140       | 065         | 0457.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.3036 %             |
| California | 06         | 40140       | 065         | 0457.04      | 80% - 100%       | <50%           | Low                   | 37.0015 %             |
| California | 06         | 40140       | 065         | 0457.06      | 80% - 100%       | 50%-80%        | Moderate              | 54.4727 %             |
| California | 06         | 40140       | 065         | 0457.07      | 80% - 100%       | 50%-80%        | Moderate              | 69.8132 %             |
| California | 06         | 40140       | 065         | 0457.08      | 80% - 100%       | <50%           | Low                   | 41.5421 %             |
| California | 06         | 40140       | 065         | 0457.09      | 80% - 100%       | 50%-80%        | Moderate              | 50.7993 %             |
| California | 06         | 40140       | 065         | 0459.00      | 50% - <80%       | 80%-120%       | Middle                | 95.5598 %             |
| California | 06         | 40140       | 065         | 0461.01      | 50% - <80%       | 80%-120%       | Middle                | 92.2593 %             |
| California | 06         | 40140       | 065         | 0461.02      | 80% - 100%       | <50%           | Low                   | 35.1980 %             |
| California | 06         | 40140       | 065         | 0461.03      | 50% - <80%       | 80%-120%       | Middle                | 117.6877 %            |
| California | 06         | 40140       | 065         | 0462.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.2613 %             |
| California | 06         | 40140       | 065         | 0464.01      | 50% - <80%       | 80%-120%       | Middle                | 109.8049 %            |
| California | 06         | 40140       | 065         | 0464.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.1958 %             |
| California | 06         | 40140       | 065         | 0464.03      | 50% - <80%       | 80%-120%       | Middle                | 80.8570 %             |
| California | 06         | 40140       | 065         | 0464.04      | 50% - <80%       | 80%-120%       | Middle                | 93.4147 %             |
| California | 06         | 40140       | 065         | 0464.05      | 50% - <80%       | 80%-120%       | Middle                | 101.3874 %            |
| California | 06         | 40140       | 065         | 0465.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 065         | 0465.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.4452 %             |
| California | 06         | 40140       | 065         | 0466.01      | 50% - <80%       | >120%          | Upper                 | 135.8357 %            |
| California | 06         | 40140       | 065         | 0466.02      | 20% - <50%       | >120%          | Upper                 | 145.8245 %            |
| California | 06         | 40140       | 065         | 0467.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.6883 %             |
| California | 06         | 40140       | 065         | 0468.00      | 80% - 100%       | 80%-120%       | Middle                | 98.8237 %             |
| California | 06         | 40140       | 065         | 0469.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.4410 %             |
| California | 06         | 40140       | 065         | 0470.00      | 20% - <50%       | 50%-80%        | Moderate              | 59.2246 %             |
| California | 06         | 40140       | 065         | 0472.01      | 20% - <50%       | 50%-80%        | Moderate              | 51.0979 %             |
| California | 06         | 40140       | 065         | 0472.02      | 20% - <50%       | 50%-80%        | Moderate              | 68.2197 %             |
| California | 06         | 40140       | 065         | 0479.01      | 50% - <80%       | >120%          | Upper                 | 147.3332 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 0479.02      | 50% - <80%       | >120%          | Upper                 | 209.3993 %            |
| California | 06         | 40140       | 065         | 0481.00      | 50% - <80%       | >120%          | Upper                 | 181.0304 %            |
| California | 06         | 40140       | 065         | 0482.00      | 50% - <80%       | >120%          | Upper                 | 157.0977 %            |
| California | 06         | 40140       | 065         | 0483.00      | 80% - 100%       | >120%          | Upper                 | 124.9028 %            |
| California | 06         | 40140       | 065         | 0487.00      | 80% - 100%       | >120%          | Upper                 | 126.4285 %            |
| California | 06         | 40140       | 065         | 0488.00      | 80% - 100%       | 80%-120%       | Middle                | 93.0287 %             |
| California | 06         | 40140       | 065         | 0489.01      | 80% - 100%       | 80%-120%       | Middle                | 84.7429 %             |
| California | 06         | 40140       | 065         | 0489.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.6196 %             |
| California | 06         | 40140       | 065         | 0490.01      | 80% - 100%       | >120%          | Upper                 | 129.5868 %            |
| California | 06         | 40140       | 065         | 0490.02      | 80% - 100%       | >120%          | Upper                 | 120.5056 %            |
| California | 06         | 40140       | 065         | 0491.01      | 50% - <80%       | 80%-120%       | Middle                | 88.8036 %             |
| California | 06         | 40140       | 065         | 0491.02      | 20% - <50%       | 80%-120%       | Middle                | 116.8518 %            |
| California | 06         | 40140       | 065         | 0494.00      | 20% - <50%       | 80%-120%       | Middle                | 92.4314 %             |
| California | 06         | 40140       | 065         | 0495.01      | 80% - 100%       | 80%-120%       | Middle                | 96.7151 %             |
| California | 06         | 40140       | 065         | 0495.02      | 80% - 100%       | <50%           | Low                   | 28.6180 %             |
| California | 06         | 40140       | 065         | 0496.00      | 50% - <80%       | >120%          | Upper                 | 154.3788 %            |
| California | 06         | 40140       | 065         | 0497.01      | 20% - <50%       | >120%          | Upper                 | 189.5717 %            |
| California | 06         | 40140       | 065         | 0497.02      | 20% - <50%       | >120%          | Upper                 | 208.9520 %            |
| California | 06         | 40140       | 065         | 0498.00      | 50% - <80%       | 80%-120%       | Middle                | 98.7794 %             |
| California | 06         | 40140       | 065         | 0503.01      | 50% - <80%       | 80%-120%       | Middle                | 117.6759 %            |
| California | 06         | 40140       | 065         | 0503.02      | 50% - <80%       | >120%          | Upper                 | 161.9161 %            |
| California | 06         | 40140       | 065         | 0504.01      | 50% - <80%       | >120%          | Upper                 | 126.2746 %            |
| California | 06         | 40140       | 065         | 0504.02      | 50% - <80%       | 80%-120%       | Middle                | 108.4800 %            |
| California | 06         | 40140       | 065         | 0505.01      | 50% - <80%       | 80%-120%       | Middle                | 95.8193 %             |
| California | 06         | 40140       | 065         | 0505.02      | 50% - <80%       | >120%          | Upper                 | 174.1308 %            |
| California | 06         | 40140       | 065         | 0505.03      | 50% - <80%       | >120%          | Upper                 | 139.3813 %            |
| California | 06         | 40140       | 065         | 0506.00      | 20% - <50%       | >120%          | Upper                 | 146.8273 %            |
| California | 06         | 40140       | 065         | 0507.01      | 50% - <80%       | >120%          | Upper                 | 154.2876 %            |
| California | 06         | 40140       | 065         | 0507.02      | 50% - <80%       | >120%          | Upper                 | 156.7026 %            |
| California | 06         | 40140       | 065         | 0509.01      | 50% - <80%       | 80%-120%       | Middle                | 114.2294 %            |
| California | 06         | 40140       | 065         | 0509.02      | 50% - <80%       | >120%          | Upper                 | 140.6475 %            |
| California | 06         | 40140       | 065         | 0511.00      | 80% - 100%       | 80%-120%       | Middle                | 100.7706 %            |
| California | 06         | 40140       | 065         | 0512.00      | 50% - <80%       | 80%-120%       | Middle                | 99.1602 %             |
| California | 06         | 40140       | 065         | 0513.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.7541 %             |
| California | 06         | 40140       | 065         | 0513.02      | 50% - <80%       | 80%-120%       | Middle                | 83.0568 %             |
| California | 06         | 40140       | 065         | 0514.01      | <10%             | 80%-120%       | Middle                | 115.6573 %            |
| California | 06         | 40140       | 065         | 0514.02      | 10% - <20%       | 50%-80%        | Moderate              | 73.6562 %             |
| California | 06         | 40140       | 065         | 9401.00      | 10% - <20%       | 50%-80%        | Moderate              | 77.9699 %             |
| California | 06         | 40140       | 065         | 9404.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.1630 %             |
| California | 06         | 40140       | 065         | 9405.00      | 10% - <20%       | >120%          | Upper                 | 180.5036 %            |
| California | 06         | 40140       | 065         | 9406.00      | 20% - <50%       | >120%          | Upper                 | 157.5685 %            |
| California | 06         | 40140       | 065         | 9407.00      | 20% - <50%       | 80%-120%       | Middle                | 97.8014 %             |
| California | 06         | 40140       | 065         | 9408.00      | 10% - <20%       | >120%          | Upper                 | 136.4329 %            |
| California | 06         | 40140       | 065         | 9409.00      | 20% - <50%       | 80%-120%       | Middle                | 110.2978 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 065         | 9410.01      | 20% - <50%       | 50%-80%        | Moderate              | 77.6530 %             |
| California | 06         | 40140       | 065         | 9410.02      | 20% - <50%       | >120%          | Upper                 | 122.5777 %            |
| California | 06         | 40140       | 065         | 9411.00      | 10% - <20%       | 50%-80%        | Moderate              | 74.6185 %             |
| California | 06         | 40140       | 065         | 9412.00      | 20% - <50%       | >120%          | Upper                 | 134.2057 %            |
| California | 06         | 40140       | 065         | 9413.00      | 20% - <50%       | 80%-120%       | Middle                | 97.8014 %             |
| California | 06         | 40140       | 065         | 9414.00      | 20% - <50%       | 80%-120%       | Middle                | 82.6552 %             |
| California | 06         | 40140       | 065         | 9415.00      | 50% - <80%       | 80%-120%       | Middle                | 80.4436 %             |
| California | 06         | 40140       | 065         | 9800.04      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 065         | 9810.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40900       | 067         | 0001.00      | 20% - <50%       | >120%          | Upper                 | 156.3071 %            |
| California | 06         | 40900       | 067         | 0002.00      | 20% - <50%       | >120%          | Upper                 | 178.6950 %            |
| California | 06         | 40900       | 067         | 0003.00      | 20% - <50%       | >120%          | Upper                 | 188.2220 %            |
| California | 06         | 40900       | 067         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 104.9723 %            |
| California | 06         | 40900       | 067         | 0005.01      | 50% - <80%       | <50%           | Low                   | 38.7889 %             |
| California | 06         | 40900       | 067         | 0005.02      | 20% - <50%       | 80%-120%       | Middle                | 112.7668 %            |
| California | 06         | 40900       | 067         | 0006.00      | 50% - <80%       | 80%-120%       | Middle                | 97.3756 %             |
| California | 06         | 40900       | 067         | 0007.00      | 50% - <80%       | <50%           | Low                   | 21.9569 %             |
| California | 06         | 40900       | 067         | 0008.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.4066 %             |
| California | 06         | 40900       | 067         | 0011.02      | 20% - <50%       | >120%          | Upper                 | 146.5812 %            |
| California | 06         | 40900       | 067         | 0011.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40900       | 067         | 0012.01      | 20% - <50%       | 50%-80%        | Moderate              | 70.5403 %             |
| California | 06         | 40900       | 067         | 0012.02      | 20% - <50%       | 80%-120%       | Middle                | 84.0773 %             |
| California | 06         | 40900       | 067         | 0013.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.8629 %             |
| California | 06         | 40900       | 067         | 0014.00      | 20% - <50%       | >120%          | Upper                 | 137.0972 %            |
| California | 06         | 40900       | 067         | 0015.00      | 20% - <50%       | >120%          | Upper                 | 152.9513 %            |
| California | 06         | 40900       | 067         | 0016.01      | 20% - <50%       | >120%          | Upper                 | 134.8762 %            |
| California | 06         | 40900       | 067         | 0016.02      | 20% - <50%       | >120%          | Upper                 | 168.6861 %            |
| California | 06         | 40900       | 067         | 0017.01      | 50% - <80%       | 80%-120%       | Middle                | 86.8685 %             |
| California | 06         | 40900       | 067         | 0017.02      | 20% - <50%       | 80%-120%       | Middle                | 93.8917 %             |
| California | 06         | 40900       | 067         | 0018.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.7580 %             |
| California | 06         | 40900       | 067         | 0019.00      | 20% - <50%       | 80%-120%       | Middle                | 94.8430 %             |
| California | 06         | 40900       | 067         | 0020.00      | 50% - <80%       | 80%-120%       | Middle                | 111.4508 %            |
| California | 06         | 40900       | 067         | 0021.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.3348 %             |
| California | 06         | 40900       | 067         | 0022.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.0895 %             |
| California | 06         | 40900       | 067         | 0023.00      | 20% - <50%       | >120%          | Upper                 | 147.0994 %            |
| California | 06         | 40900       | 067         | 0024.00      | 20% - <50%       | >120%          | Upper                 | 178.3381 %            |
| California | 06         | 40900       | 067         | 0025.00      | 20% - <50%       | >120%          | Upper                 | 184.2541 %            |
| California | 06         | 40900       | 067         | 0026.00      | 20% - <50%       | >120%          | Upper                 | 125.2121 %            |
| California | 06         | 40900       | 067         | 0027.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.5193 %             |
| California | 06         | 40900       | 067         | 0028.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.3723 %             |
| California | 06         | 40900       | 067         | 0029.00      | 20% - <50%       | 80%-120%       | Middle                | 88.8784 %             |
| California | 06         | 40900       | 067         | 0030.01      | 50% - <80%       | <50%           | Low                   | 43.4972 %             |
| California | 06         | 40900       | 067         | 0030.02      | 20% - <50%       | 80%-120%       | Middle                | 105.9701 %            |
| California | 06         | 40900       | 067         | 0031.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.9955 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0031.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.3480 %             |
| California | 06         | 40900       | 067         | 0032.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.3138 %             |
| California | 06         | 40900       | 067         | 0032.03      | 80% - 100%       | <50%           | Low                   | 47.4220 %             |
| California | 06         | 40900       | 067         | 0032.04      | 80% - 100%       | <50%           | Low                   | 44.4983 %             |
| California | 06         | 40900       | 067         | 0033.00      | 20% - <50%       | >120%          | Upper                 | 144.1646 %            |
| California | 06         | 40900       | 067         | 0034.00      | 50% - <80%       | 80%-120%       | Middle                | 113.9502 %            |
| California | 06         | 40900       | 067         | 0035.01      | 50% - <80%       | 80%-120%       | Middle                | 96.2243 %             |
| California | 06         | 40900       | 067         | 0035.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.2773 %             |
| California | 06         | 40900       | 067         | 0036.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.6110 %             |
| California | 06         | 40900       | 067         | 0037.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.3812 %             |
| California | 06         | 40900       | 067         | 0038.00      | 80% - 100%       | 80%-120%       | Middle                | 83.9403 %             |
| California | 06         | 40900       | 067         | 0039.00      | 50% - <80%       | 80%-120%       | Middle                | 106.4972 %            |
| California | 06         | 40900       | 067         | 0040.05      | 50% - <80%       | 80%-120%       | Middle                | 109.0607 %            |
| California | 06         | 40900       | 067         | 0040.06      | 50% - <80%       | 80%-120%       | Middle                | 99.0640 %             |
| California | 06         | 40900       | 067         | 0040.08      | 50% - <80%       | 80%-120%       | Middle                | 118.0055 %            |
| California | 06         | 40900       | 067         | 0040.11      | 50% - <80%       | >120%          | Upper                 | 197.5138 %            |
| California | 06         | 40900       | 067         | 0040.12      | 50% - <80%       | >120%          | Upper                 | 148.1060 %            |
| California | 06         | 40900       | 067         | 0040.13      | 50% - <80%       | 80%-120%       | Middle                | 90.5790 %             |
| California | 06         | 40900       | 067         | 0040.14      | 50% - <80%       | 50%-80%        | Moderate              | 66.3381 %             |
| California | 06         | 40900       | 067         | 0040.15      | 50% - <80%       | 80%-120%       | Middle                | 101.1292 %            |
| California | 06         | 40900       | 067         | 0040.16      | 50% - <80%       | >120%          | Upper                 | 146.8629 %            |
| California | 06         | 40900       | 067         | 0040.17      | 50% - <80%       | 80%-120%       | Middle                | 112.7337 %            |
| California | 06         | 40900       | 067         | 0040.18      | 50% - <80%       | >120%          | Upper                 | 122.8220 %            |
| California | 06         | 40900       | 067         | 0040.19      | 50% - <80%       | 80%-120%       | Middle                | 93.1745 %             |
| California | 06         | 40900       | 067         | 0040.20      | 50% - <80%       | <50%           | Low                   | 30.2110 %             |
| California | 06         | 40900       | 067         | 0041.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.4011 %             |
| California | 06         | 40900       | 067         | 0042.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.3248 %             |
| California | 06         | 40900       | 067         | 0042.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.3060 %             |
| California | 06         | 40900       | 067         | 0042.03      | 80% - 100%       | 50%-80%        | Moderate              | 53.4607 %             |
| California | 06         | 40900       | 067         | 0043.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.7546 %             |
| California | 06         | 40900       | 067         | 0043.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.0795 %             |
| California | 06         | 40900       | 067         | 0044.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.8806 %             |
| California | 06         | 40900       | 067         | 0044.02      | 80% - 100%       | <50%           | Low                   | 46.5381 %             |
| California | 06         | 40900       | 067         | 0045.01      | 80% - 100%       | <50%           | Low                   | 42.4928 %             |
| California | 06         | 40900       | 067         | 0045.02      | 80% - 100%       | <50%           | Low                   | 49.0022 %             |
| California | 06         | 40900       | 067         | 0046.02      | 80% - 100%       | <50%           | Low                   | 35.9116 %             |
| California | 06         | 40900       | 067         | 0046.03      | 80% - 100%       | <50%           | Low                   | 47.0320 %             |
| California | 06         | 40900       | 067         | 0046.04      | 80% - 100%       | <50%           | Low                   | 46.4530 %             |
| California | 06         | 40900       | 067         | 0047.01      | 80% - 100%       | <50%           | Low                   | 42.8011 %             |
| California | 06         | 40900       | 067         | 0047.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.0497 %             |
| California | 06         | 40900       | 067         | 0048.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.8872 %             |
| California | 06         | 40900       | 067         | 0048.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.8497 %             |
| California | 06         | 40900       | 067         | 0049.04      | 80% - 100%       | 50%-80%        | Moderate              | 64.4044 %             |
| California | 06         | 40900       | 067         | 0049.06      | 80% - 100%       | 50%-80%        | Moderate              | 60.2209 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0049.07      | 80% - 100%       | <50%           | Low                   | 30.3723 %             |
| California | 06         | 40900       | 067         | 0049.08      | 80% - 100%       | 50%-80%        | Moderate              | 69.7635 %             |
| California | 06         | 40900       | 067         | 0049.09      | 80% - 100%       | 50%-80%        | Moderate              | 65.6165 %             |
| California | 06         | 40900       | 067         | 0049.10      | 80% - 100%       | 80%-120%       | Middle                | 94.3635 %             |
| California | 06         | 40900       | 067         | 0050.02      | 80% - 100%       | <50%           | Low                   | 41.8353 %             |
| California | 06         | 40900       | 067         | 0050.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.7314 %             |
| California | 06         | 40900       | 067         | 0050.04      | 80% - 100%       | 50%-80%        | Moderate              | 61.4729 %             |
| California | 06         | 40900       | 067         | 0051.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.8541 %             |
| California | 06         | 40900       | 067         | 0051.02      | 50% - <80%       | 50%-80%        | Moderate              | 76.5314 %             |
| California | 06         | 40900       | 067         | 0052.01      | 50% - <80%       | <50%           | Low                   | 29.3016 %             |
| California | 06         | 40900       | 067         | 0052.02      | 20% - <50%       | >120%          | Upper                 | 127.8088 %            |
| California | 06         | 40900       | 067         | 0052.04      | 20% - <50%       | 80%-120%       | Middle                | 99.7381 %             |
| California | 06         | 40900       | 067         | 0052.05      | 50% - <80%       | 50%-80%        | Moderate              | 54.2950 %             |
| California | 06         | 40900       | 067         | 0053.01      | 50% - <80%       | <50%           | Low                   | 29.9580 %             |
| California | 06         | 40900       | 067         | 0054.02      | 50% - <80%       | 50%-80%        | Moderate              | 64.9679 %             |
| California | 06         | 40900       | 067         | 0054.03      | 20% - <50%       | 80%-120%       | Middle                | 117.4795 %            |
| California | 06         | 40900       | 067         | 0054.04      | 20% - <50%       | >120%          | Upper                 | 132.4950 %            |
| California | 06         | 40900       | 067         | 0055.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.0419 %             |
| California | 06         | 40900       | 067         | 0055.05      | 50% - <80%       | <50%           | Low                   | 46.4165 %             |
| California | 06         | 40900       | 067         | 0055.06      | 50% - <80%       | <50%           | Low                   | 44.8895 %             |
| California | 06         | 40900       | 067         | 0055.08      | 20% - <50%       | <50%           | Low                   | 42.2939 %             |
| California | 06         | 40900       | 067         | 0055.09      | 50% - <80%       | <50%           | Low                   | 44.4011 %             |
| California | 06         | 40900       | 067         | 0055.10      | 50% - <80%       | <50%           | Low                   | 28.6143 %             |
| California | 06         | 40900       | 067         | 0056.01      | 50% - <80%       | 50%-80%        | Moderate              | 51.0000 %             |
| California | 06         | 40900       | 067         | 0056.05      | 50% - <80%       | 50%-80%        | Moderate              | 60.2309 %             |
| California | 06         | 40900       | 067         | 0056.06      | 20% - <50%       | 80%-120%       | Middle                | 93.2320 %             |
| California | 06         | 40900       | 067         | 0057.01      | 20% - <50%       | >120%          | Upper                 | 126.6254 %            |
| California | 06         | 40900       | 067         | 0057.02      | 20% - <50%       | >120%          | Upper                 | 182.1027 %            |
| California | 06         | 40900       | 067         | 0058.01      | 20% - <50%       | >120%          | Upper                 | 120.3635 %            |
| California | 06         | 40900       | 067         | 0058.03      | 20% - <50%       | >120%          | Upper                 | 156.9977 %            |
| California | 06         | 40900       | 067         | 0058.04      | 20% - <50%       | >120%          | Upper                 | 180.4519 %            |
| California | 06         | 40900       | 067         | 0059.01      | 20% - <50%       | 80%-120%       | Middle                | 99.7027 %             |
| California | 06         | 40900       | 067         | 0059.03      | 50% - <80%       | <50%           | Low                   | 46.0530 %             |
| California | 06         | 40900       | 067         | 0059.04      | 20% - <50%       | 80%-120%       | Middle                | 105.8795 %            |
| California | 06         | 40900       | 067         | 0060.02      | 20% - <50%       | 50%-80%        | Moderate              | 56.8441 %             |
| California | 06         | 40900       | 067         | 0060.03      | 20% - <50%       | 50%-80%        | Moderate              | 60.3127 %             |
| California | 06         | 40900       | 067         | 0060.04      | 20% - <50%       | >120%          | Upper                 | 133.8917 %            |
| California | 06         | 40900       | 067         | 0061.01      | 50% - <80%       | <50%           | Low                   | 46.6563 %             |
| California | 06         | 40900       | 067         | 0061.02      | 50% - <80%       | 50%-80%        | Moderate              | 59.8099 %             |
| California | 06         | 40900       | 067         | 0062.02      | 50% - <80%       | <50%           | Low                   | 46.7856 %             |
| California | 06         | 40900       | 067         | 0062.03      | 50% - <80%       | <50%           | Low                   | 32.1281 %             |
| California | 06         | 40900       | 067         | 0062.04      | 50% - <80%       | 50%-80%        | Moderate              | 65.9911 %             |
| California | 06         | 40900       | 067         | 0063.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.0055 %             |
| California | 06         | 40900       | 067         | 0064.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.0022 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0065.01      | 80% - 100%       | <50%           | Low                   | 25.2497 %             |
| California | 06         | 40900       | 067         | 0065.02      | 50% - <80%       | 50%-80%        | Moderate              | 76.9127 %             |
| California | 06         | 40900       | 067         | 0066.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.5668 %             |
| California | 06         | 40900       | 067         | 0067.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.4298 %             |
| California | 06         | 40900       | 067         | 0067.04      | 50% - <80%       | 80%-120%       | Middle                | 82.1823 %             |
| California | 06         | 40900       | 067         | 0067.05      | 80% - 100%       | <50%           | Low                   | 46.5988 %             |
| California | 06         | 40900       | 067         | 0067.06      | 80% - 100%       | 50%-80%        | Moderate              | 68.0022 %             |
| California | 06         | 40900       | 067         | 0068.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.9171 %             |
| California | 06         | 40900       | 067         | 0068.02      | 80% - 100%       | <50%           | Low                   | 26.6629 %             |
| California | 06         | 40900       | 067         | 0068.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40900       | 067         | 0069.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40900       | 067         | 0069.02      | 50% - <80%       | <50%           | Low                   | 35.5933 %             |
| California | 06         | 40900       | 067         | 0070.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.6740 %             |
| California | 06         | 40900       | 067         | 0070.07      | 80% - 100%       | 80%-120%       | Middle                | 80.7381 %             |
| California | 06         | 40900       | 067         | 0070.10      | 50% - <80%       | 80%-120%       | Middle                | 102.0375 %            |
| California | 06         | 40900       | 067         | 0070.11      | 50% - <80%       | 50%-80%        | Moderate              | 65.9348 %             |
| California | 06         | 40900       | 067         | 0070.12      | 50% - <80%       | 50%-80%        | Moderate              | 77.5867 %             |
| California | 06         | 40900       | 067         | 0070.13      | 50% - <80%       | 80%-120%       | Middle                | 88.7734 %             |
| California | 06         | 40900       | 067         | 0070.16      | 50% - <80%       | 80%-120%       | Middle                | 91.4508 %             |
| California | 06         | 40900       | 067         | 0070.17      | 50% - <80%       | 80%-120%       | Middle                | 110.7127 %            |
| California | 06         | 40900       | 067         | 0070.19      | 80% - 100%       | <50%           | Low                   | 29.9259 %             |
| California | 06         | 40900       | 067         | 0070.20      | 50% - <80%       | >120%          | Upper                 | 144.6662 %            |
| California | 06         | 40900       | 067         | 0070.21      | 80% - 100%       | 50%-80%        | Moderate              | 59.9657 %             |
| California | 06         | 40900       | 067         | 0070.22      | 80% - 100%       | 50%-80%        | Moderate              | 70.3325 %             |
| California | 06         | 40900       | 067         | 0070.23      | 50% - <80%       | 50%-80%        | Moderate              | 72.0662 %             |
| California | 06         | 40900       | 067         | 0070.24      | 50% - <80%       | 50%-80%        | Moderate              | 50.7160 %             |
| California | 06         | 40900       | 067         | 0070.25      | 50% - <80%       | >120%          | Upper                 | 124.6187 %            |
| California | 06         | 40900       | 067         | 0070.26      | 50% - <80%       | >120%          | Upper                 | 122.6530 %            |
| California | 06         | 40900       | 067         | 0070.27      | 50% - <80%       | 80%-120%       | Middle                | 89.9723 %             |
| California | 06         | 40900       | 067         | 0070.28      | 50% - <80%       | 80%-120%       | Middle                | 94.7348 %             |
| California | 06         | 40900       | 067         | 0071.01      | 20% - <50%       | >120%          | Upper                 | 168.0475 %            |
| California | 06         | 40900       | 067         | 0071.03      | 50% - <80%       | 80%-120%       | Middle                | 115.1524 %            |
| California | 06         | 40900       | 067         | 0071.05      | 50% - <80%       | 80%-120%       | Middle                | 93.3701 %             |
| California | 06         | 40900       | 067         | 0071.06      | 50% - <80%       | >120%          | Upper                 | 126.3359 %            |
| California | 06         | 40900       | 067         | 0071.07      | 50% - <80%       | >120%          | Upper                 | 159.9635 %            |
| California | 06         | 40900       | 067         | 0071.08      | 80% - 100%       | >120%          | Upper                 | 132.1635 %            |
| California | 06         | 40900       | 067         | 0071.09      | 50% - <80%       | 80%-120%       | Middle                | 106.1027 %            |
| California | 06         | 40900       | 067         | 0071.10      | 50% - <80%       | >120%          | Upper                 | 139.5988 %            |
| California | 06         | 40900       | 067         | 0071.11      | 50% - <80%       | >120%          | Upper                 | 181.3712 %            |
| California | 06         | 40900       | 067         | 0072.02      | 20% - <50%       | 50%-80%        | Moderate              | 78.5988 %             |
| California | 06         | 40900       | 067         | 0072.04      | 50% - <80%       | 50%-80%        | Moderate              | 70.3602 %             |
| California | 06         | 40900       | 067         | 0072.06      | 20% - <50%       | 80%-120%       | Middle                | 96.0928 %             |
| California | 06         | 40900       | 067         | 0072.07      | 20% - <50%       | 80%-120%       | Middle                | 81.3303 %             |
| California | 06         | 40900       | 067         | 0072.08      | 20% - <50%       | 80%-120%       | Middle                | 89.9834 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0072.09      | 20% - <50%       | 80%-120%       | Middle                | 91.4607 %             |
| California | 06         | 40900       | 067         | 0073.01      | 50% - <80%       | <50%           | Low                   | 45.1480 %             |
| California | 06         | 40900       | 067         | 0074.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.1723 %             |
| California | 06         | 40900       | 067         | 0074.03      | 50% - <80%       | 50%-80%        | Moderate              | 77.7425 %             |
| California | 06         | 40900       | 067         | 0074.13      | 50% - <80%       | <50%           | Low                   | 48.9966 %             |
| California | 06         | 40900       | 067         | 0074.14      | 50% - <80%       | 50%-80%        | Moderate              | 73.3977 %             |
| California | 06         | 40900       | 067         | 0074.15      | 20% - <50%       | 50%-80%        | Moderate              | 79.6176 %             |
| California | 06         | 40900       | 067         | 0074.16      | 50% - <80%       | 50%-80%        | Moderate              | 64.9701 %             |
| California | 06         | 40900       | 067         | 0074.17      | 20% - <50%       | 80%-120%       | Middle                | 97.7900 %             |
| California | 06         | 40900       | 067         | 0074.22      | 50% - <80%       | 50%-80%        | Moderate              | 74.5193 %             |
| California | 06         | 40900       | 067         | 0074.23      | 50% - <80%       | <50%           | Low                   | 36.6331 %             |
| California | 06         | 40900       | 067         | 0074.24      | 50% - <80%       | <50%           | Low                   | 40.5292 %             |
| California | 06         | 40900       | 067         | 0074.26      | 50% - <80%       | 50%-80%        | Moderate              | 75.0464 %             |
| California | 06         | 40900       | 067         | 0074.27      | 50% - <80%       | 50%-80%        | Moderate              | 76.7104 %             |
| California | 06         | 40900       | 067         | 0074.28      | 20% - <50%       | 80%-120%       | Middle                | 85.5535 %             |
| California | 06         | 40900       | 067         | 0074.29      | 50% - <80%       | 50%-80%        | Moderate              | 50.5425 %             |
| California | 06         | 40900       | 067         | 0074.30      | 20% - <50%       | 80%-120%       | Middle                | 94.1237 %             |
| California | 06         | 40900       | 067         | 0074.31      | 20% - <50%       | 80%-120%       | Middle                | 93.4320 %             |
| California | 06         | 40900       | 067         | 0074.32      | 20% - <50%       | 80%-120%       | Middle                | 92.8640 %             |
| California | 06         | 40900       | 067         | 0074.34      | 50% - <80%       | 50%-80%        | Moderate              | 64.4198 %             |
| California | 06         | 40900       | 067         | 0074.35      | 20% - <50%       | <50%           | Low                   | 38.3977 %             |
| California | 06         | 40900       | 067         | 0074.36      | 20% - <50%       | 80%-120%       | Middle                | 98.0662 %             |
| California | 06         | 40900       | 067         | 0074.37      | 20% - <50%       | 80%-120%       | Middle                | 113.2088 %            |
| California | 06         | 40900       | 067         | 0074.38      | 20% - <50%       | 50%-80%        | Moderate              | 68.0629 %             |
| California | 06         | 40900       | 067         | 0074.39      | 20% - <50%       | 80%-120%       | Middle                | 101.3491 %            |
| California | 06         | 40900       | 067         | 0075.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.5679 %             |
| California | 06         | 40900       | 067         | 0075.03      | 20% - <50%       | 50%-80%        | Moderate              | 78.9447 %             |
| California | 06         | 40900       | 067         | 0075.04      | 20% - <50%       | 80%-120%       | Middle                | 98.8950 %             |
| California | 06         | 40900       | 067         | 0076.02      | 20% - <50%       | 80%-120%       | Middle                | 84.4441 %             |
| California | 06         | 40900       | 067         | 0076.03      | 20% - <50%       | 50%-80%        | Moderate              | 61.9569 %             |
| California | 06         | 40900       | 067         | 0076.04      | 20% - <50%       | 50%-80%        | Moderate              | 76.8011 %             |
| California | 06         | 40900       | 067         | 0077.01      | 20% - <50%       | <50%           | Low                   | 48.6696 %             |
| California | 06         | 40900       | 067         | 0077.02      | 20% - <50%       | >120%          | Upper                 | 184.3922 %            |
| California | 06         | 40900       | 067         | 0078.01      | 20% - <50%       | 80%-120%       | Middle                | 103.8143 %            |
| California | 06         | 40900       | 067         | 0078.02      | 20% - <50%       | >120%          | Upper                 | 127.7160 %            |
| California | 06         | 40900       | 067         | 0079.03      | 20% - <50%       | 80%-120%       | Middle                | 101.4209 %            |
| California | 06         | 40900       | 067         | 0079.04      | 20% - <50%       | 80%-120%       | Middle                | 106.0464 %            |
| California | 06         | 40900       | 067         | 0079.05      | 20% - <50%       | >120%          | Upper                 | 134.1370 %            |
| California | 06         | 40900       | 067         | 0079.06      | 20% - <50%       | 80%-120%       | Middle                | 80.3226 %             |
| California | 06         | 40900       | 067         | 0080.05      | 20% - <50%       | >120%          | Upper                 | 141.8143 %            |
| California | 06         | 40900       | 067         | 0080.06      | 20% - <50%       | >120%          | Upper                 | 183.5834 %            |
| California | 06         | 40900       | 067         | 0080.07      | 20% - <50%       | 80%-120%       | Middle                | 118.3237 %            |
| California | 06         | 40900       | 067         | 0080.08      | 20% - <50%       | >120%          | Upper                 | 125.0176 %            |
| California | 06         | 40900       | 067         | 0080.09      | 20% - <50%       | >120%          | Upper                 | 123.3425 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0080.10      | 20% - <50%       | 80%-120%       | Middle                | 119.9071 %            |
| California | 06         | 40900       | 067         | 0081.11      | 20% - <50%       | 80%-120%       | Middle                | 83.2364 %             |
| California | 06         | 40900       | 067         | 0081.13      | 20% - <50%       | 50%-80%        | Moderate              | 75.1116 %             |
| California | 06         | 40900       | 067         | 0081.17      | 20% - <50%       | 80%-120%       | Middle                | 88.3569 %             |
| California | 06         | 40900       | 067         | 0081.19      | 20% - <50%       | 80%-120%       | Middle                | 99.6629 %             |
| California | 06         | 40900       | 067         | 0081.20      | 20% - <50%       | 50%-80%        | Moderate              | 77.2618 %             |
| California | 06         | 40900       | 067         | 0081.22      | 20% - <50%       | >120%          | Upper                 | 128.9458 %            |
| California | 06         | 40900       | 067         | 0081.24      | 20% - <50%       | 80%-120%       | Middle                | 96.3403 %             |
| California | 06         | 40900       | 067         | 0081.25      | 20% - <50%       | 80%-120%       | Middle                | 106.2364 %            |
| California | 06         | 40900       | 067         | 0081.27      | 20% - <50%       | 50%-80%        | Moderate              | 77.0872 %             |
| California | 06         | 40900       | 067         | 0081.28      | 20% - <50%       | 50%-80%        | Moderate              | 74.7314 %             |
| California | 06         | 40900       | 067         | 0081.29      | 20% - <50%       | 50%-80%        | Moderate              | 76.5359 %             |
| California | 06         | 40900       | 067         | 0081.30      | 20% - <50%       | 80%-120%       | Middle                | 83.1116 %             |
| California | 06         | 40900       | 067         | 0081.31      | 20% - <50%       | 80%-120%       | Middle                | 87.7779 %             |
| California | 06         | 40900       | 067         | 0081.32      | 20% - <50%       | 80%-120%       | Middle                | 90.0696 %             |
| California | 06         | 40900       | 067         | 0081.33      | 20% - <50%       | 50%-80%        | Moderate              | 54.3546 %             |
| California | 06         | 40900       | 067         | 0081.34      | 20% - <50%       | 50%-80%        | Moderate              | 78.2585 %             |
| California | 06         | 40900       | 067         | 0081.35      | 20% - <50%       | 80%-120%       | Middle                | 85.5093 %             |
| California | 06         | 40900       | 067         | 0081.36      | 20% - <50%       | 80%-120%       | Middle                | 82.3701 %             |
| California | 06         | 40900       | 067         | 0081.37      | 20% - <50%       | 80%-120%       | Middle                | 91.8508 %             |
| California | 06         | 40900       | 067         | 0081.38      | 20% - <50%       | 80%-120%       | Middle                | 81.3458 %             |
| California | 06         | 40900       | 067         | 0081.39      | 20% - <50%       | 50%-80%        | Moderate              | 56.6298 %             |
| California | 06         | 40900       | 067         | 0081.40      | 20% - <50%       | 80%-120%       | Middle                | 113.3546 %            |
| California | 06         | 40900       | 067         | 0081.41      | 20% - <50%       | 50%-80%        | Moderate              | 60.0000 %             |
| California | 06         | 40900       | 067         | 0081.42      | 20% - <50%       | 50%-80%        | Moderate              | 73.7734 %             |
| California | 06         | 40900       | 067         | 0081.43      | 20% - <50%       | 80%-120%       | Middle                | 81.1469 %             |
| California | 06         | 40900       | 067         | 0081.44      | 20% - <50%       | 80%-120%       | Middle                | 103.1767 %            |
| California | 06         | 40900       | 067         | 0081.45      | 20% - <50%       | 80%-120%       | Middle                | 97.4165 %             |
| California | 06         | 40900       | 067         | 0082.03      | 20% - <50%       | 80%-120%       | Middle                | 81.8486 %             |
| California | 06         | 40900       | 067         | 0082.04      | 20% - <50%       | 80%-120%       | Middle                | 108.8497 %            |
| California | 06         | 40900       | 067         | 0082.06      | 20% - <50%       | 80%-120%       | Middle                | 95.0165 %             |
| California | 06         | 40900       | 067         | 0082.07      | 20% - <50%       | 80%-120%       | Middle                | 104.3314 %            |
| California | 06         | 40900       | 067         | 0082.08      | 20% - <50%       | 80%-120%       | Middle                | 89.2541 %             |
| California | 06         | 40900       | 067         | 0082.09      | 20% - <50%       | >120%          | Upper                 | 136.3370 %            |
| California | 06         | 40900       | 067         | 0082.10      | 20% - <50%       | >120%          | Upper                 | 161.1414 %            |
| California | 06         | 40900       | 067         | 0082.11      | 20% - <50%       | 80%-120%       | Middle                | 107.6773 %            |
| California | 06         | 40900       | 067         | 0084.02      | 20% - <50%       | >120%          | Upper                 | 125.1546 %            |
| California | 06         | 40900       | 067         | 0084.03      | 20% - <50%       | >120%          | Upper                 | 142.9558 %            |
| California | 06         | 40900       | 067         | 0084.04      | 20% - <50%       | 80%-120%       | Middle                | 91.2662 %             |
| California | 06         | 40900       | 067         | 0085.01      | 20% - <50%       | >120%          | Upper                 | 168.7502 %            |
| California | 06         | 40900       | 067         | 0085.04      | 20% - <50%       | >120%          | Upper                 | 149.6961 %            |
| California | 06         | 40900       | 067         | 0085.05      | 20% - <50%       | >120%          | Upper                 | 169.8895 %            |
| California | 06         | 40900       | 067         | 0085.06      | 50% - <80%       | 80%-120%       | Middle                | 110.7325 %            |
| California | 06         | 40900       | 067         | 0085.07      | 20% - <50%       | >120%          | Upper                 | 136.1878 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0085.08      | 50% - <80%       | >120%          | Upper                 | 173.8353 %            |
| California | 06         | 40900       | 067         | 0085.09      | 20% - <50%       | >120%          | Upper                 | 196.0751 %            |
| California | 06         | 40900       | 067         | 0085.10      | 20% - <50%       | >120%          | Upper                 | 190.0464 %            |
| California | 06         | 40900       | 067         | 0085.12      | 20% - <50%       | >120%          | Upper                 | 192.4176 %            |
| California | 06         | 40900       | 067         | 0085.13      | 50% - <80%       | >120%          | Upper                 | 166.4585 %            |
| California | 06         | 40900       | 067         | 0086.01      | 20% - <50%       | >120%          | Upper                 | 145.7226 %            |
| California | 06         | 40900       | 067         | 0086.02      | 20% - <50%       | 80%-120%       | Middle                | 83.6806 %             |
| California | 06         | 40900       | 067         | 0087.02      | 20% - <50%       | >120%          | Upper                 | 173.6883 %            |
| California | 06         | 40900       | 067         | 0087.03      | 20% - <50%       | >120%          | Upper                 | 145.6375 %            |
| California | 06         | 40900       | 067         | 0087.04      | 50% - <80%       | >120%          | Upper                 | 142.7016 %            |
| California | 06         | 40900       | 067         | 0087.06      | 50% - <80%       | >120%          | Upper                 | 221.6342 %            |
| California | 06         | 40900       | 067         | 0087.07      | 50% - <80%       | >120%          | Upper                 | 172.8055 %            |
| California | 06         | 40900       | 067         | 0087.08      | 50% - <80%       | >120%          | Upper                 | 123.0309 %            |
| California | 06         | 40900       | 067         | 0088.02      | 50% - <80%       | >120%          | Upper                 | 129.7767 %            |
| California | 06         | 40900       | 067         | 0088.03      | 50% - <80%       | >120%          | Upper                 | 127.6143 %            |
| California | 06         | 40900       | 067         | 0089.05      | 50% - <80%       | 80%-120%       | Middle                | 91.4154 %             |
| California | 06         | 40900       | 067         | 0089.07      | 50% - <80%       | 50%-80%        | Moderate              | 65.7458 %             |
| California | 06         | 40900       | 067         | 0089.08      | 20% - <50%       | 50%-80%        | Moderate              | 73.7071 %             |
| California | 06         | 40900       | 067         | 0089.09      | 50% - <80%       | 80%-120%       | Middle                | 100.1911 %            |
| California | 06         | 40900       | 067         | 0089.10      | 20% - <50%       | 50%-80%        | Moderate              | 72.7701 %             |
| California | 06         | 40900       | 067         | 0089.11      | 50% - <80%       | 50%-80%        | Moderate              | 52.3138 %             |
| California | 06         | 40900       | 067         | 0089.12      | 20% - <50%       | 80%-120%       | Middle                | 104.1436 %            |
| California | 06         | 40900       | 067         | 0089.13      | 20% - <50%       | 50%-80%        | Moderate              | 66.9513 %             |
| California | 06         | 40900       | 067         | 0090.04      | 50% - <80%       | 80%-120%       | Middle                | 84.8331 %             |
| California | 06         | 40900       | 067         | 0090.05      | 50% - <80%       | 50%-80%        | Moderate              | 67.7558 %             |
| California | 06         | 40900       | 067         | 0090.06      | 50% - <80%       | 50%-80%        | Moderate              | 67.8773 %             |
| California | 06         | 40900       | 067         | 0090.07      | 50% - <80%       | <50%           | Low                   | 44.1602 %             |
| California | 06         | 40900       | 067         | 0090.08      | 50% - <80%       | 50%-80%        | Moderate              | 69.4066 %             |
| California | 06         | 40900       | 067         | 0090.10      | 50% - <80%       | 80%-120%       | Middle                | 87.5558 %             |
| California | 06         | 40900       | 067         | 0090.11      | 50% - <80%       | >120%          | Upper                 | 124.1712 %            |
| California | 06         | 40900       | 067         | 0091.03      | 50% - <80%       | 80%-120%       | Middle                | 91.3027 %             |
| California | 06         | 40900       | 067         | 0091.05      | 50% - <80%       | 50%-80%        | Moderate              | 61.1259 %             |
| California | 06         | 40900       | 067         | 0091.06      | 20% - <50%       | 80%-120%       | Middle                | 88.1370 %             |
| California | 06         | 40900       | 067         | 0091.07      | 20% - <50%       | 80%-120%       | Middle                | 85.9425 %             |
| California | 06         | 40900       | 067         | 0091.08      | 20% - <50%       | 80%-120%       | Middle                | 101.7226 %            |
| California | 06         | 40900       | 067         | 0091.09      | 50% - <80%       | 80%-120%       | Middle                | 103.4375 %            |
| California | 06         | 40900       | 067         | 0091.10      | 50% - <80%       | <50%           | Low                   | 34.4640 %             |
| California | 06         | 40900       | 067         | 0091.11      | 50% - <80%       | 80%-120%       | Middle                | 80.9270 %             |
| California | 06         | 40900       | 067         | 0091.12      | 50% - <80%       | 50%-80%        | Moderate              | 75.8243 %             |
| California | 06         | 40900       | 067         | 0092.01      | 50% - <80%       | 80%-120%       | Middle                | 105.5093 %            |
| California | 06         | 40900       | 067         | 0093.07      | 20% - <50%       | 80%-120%       | Middle                | 108.3690 %            |
| California | 06         | 40900       | 067         | 0093.08      | 50% - <80%       | 80%-120%       | Middle                | 96.8110 %             |
| California | 06         | 40900       | 067         | 0093.09      | 20% - <50%       | 80%-120%       | Middle                | 113.7204 %            |
| California | 06         | 40900       | 067         | 0093.10      | 20% - <50%       | 80%-120%       | Middle                | 88.1624 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0093.11      | 50% - <80%       | 80%-120%       | Middle                | 95.6143 %             |
| California | 06         | 40900       | 067         | 0093.12      | 80% - 100%       | 80%-120%       | Middle                | 88.9624 %             |
| California | 06         | 40900       | 067         | 0093.14      | 50% - <80%       | 80%-120%       | Middle                | 102.1602 %            |
| California | 06         | 40900       | 067         | 0093.16      | 80% - 100%       | 50%-80%        | Moderate              | 74.3812 %             |
| California | 06         | 40900       | 067         | 0093.17      | 80% - 100%       | 80%-120%       | Middle                | 101.1248 %            |
| California | 06         | 40900       | 067         | 0093.18      | 80% - 100%       | 50%-80%        | Moderate              | 68.8762 %             |
| California | 06         | 40900       | 067         | 0093.19      | 80% - 100%       | 50%-80%        | Moderate              | 69.0607 %             |
| California | 06         | 40900       | 067         | 0093.20      | 80% - 100%       | 50%-80%        | Moderate              | 66.6165 %             |
| California | 06         | 40900       | 067         | 0093.21      | 80% - 100%       | 80%-120%       | Middle                | 95.1005 %             |
| California | 06         | 40900       | 067         | 0093.23      | 50% - <80%       | >120%          | Upper                 | 142.9558 %            |
| California | 06         | 40900       | 067         | 0093.26      | 50% - <80%       | >120%          | Upper                 | 160.7082 %            |
| California | 06         | 40900       | 067         | 0093.28      | 50% - <80%       | >120%          | Upper                 | 163.4441 %            |
| California | 06         | 40900       | 067         | 0093.29      | 50% - <80%       | 50%-80%        | Moderate              | 76.0530 %             |
| California | 06         | 40900       | 067         | 0093.30      | 50% - <80%       | >120%          | Upper                 | 136.6022 %            |
| California | 06         | 40900       | 067         | 0093.31      | 50% - <80%       | >120%          | Upper                 | 132.5966 %            |
| California | 06         | 40900       | 067         | 0093.32      | 50% - <80%       | 80%-120%       | Middle                | 88.6419 %             |
| California | 06         | 40900       | 067         | 0093.33      | 50% - <80%       | >120%          | Upper                 | 137.8143 %            |
| California | 06         | 40900       | 067         | 0093.34      | 80% - 100%       | 80%-120%       | Middle                | 118.0000 %            |
| California | 06         | 40900       | 067         | 0093.35      | 80% - 100%       | 80%-120%       | Middle                | 85.6828 %             |
| California | 06         | 40900       | 067         | 0093.36      | 20% - <50%       | >120%          | Upper                 | 182.9856 %            |
| California | 06         | 40900       | 067         | 0094.03      | 20% - <50%       | 80%-120%       | Middle                | 96.2762 %             |
| California | 06         | 40900       | 067         | 0094.04      | 20% - <50%       | >120%          | Upper                 | 127.6762 %            |
| California | 06         | 40900       | 067         | 0094.06      | 20% - <50%       | >120%          | Upper                 | 129.9922 %            |
| California | 06         | 40900       | 067         | 0094.08      | 50% - <80%       | >120%          | Upper                 | 136.0497 %            |
| California | 06         | 40900       | 067         | 0094.09      | 50% - <80%       | >120%          | Upper                 | 122.8430 %            |
| California | 06         | 40900       | 067         | 0094.10      | 50% - <80%       | 80%-120%       | Middle                | 103.9602 %            |
| California | 06         | 40900       | 067         | 0095.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.3900 %             |
| California | 06         | 40900       | 067         | 0095.02      | 50% - <80%       | 80%-120%       | Middle                | 101.9071 %            |
| California | 06         | 40900       | 067         | 0095.03      | 50% - <80%       | 50%-80%        | Moderate              | 54.6342 %             |
| California | 06         | 40900       | 067         | 0095.04      | 50% - <80%       | 50%-80%        | Moderate              | 62.4408 %             |
| California | 06         | 40900       | 067         | 0096.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.4276 %             |
| California | 06         | 40900       | 067         | 0096.08      | 80% - 100%       | 80%-120%       | Middle                | 81.6497 %             |
| California | 06         | 40900       | 067         | 0096.09      | 80% - 100%       | 50%-80%        | Moderate              | 71.4585 %             |
| California | 06         | 40900       | 067         | 0096.10      | 80% - 100%       | 80%-120%       | Middle                | 94.0950 %             |
| California | 06         | 40900       | 067         | 0096.11      | 50% - <80%       | 80%-120%       | Middle                | 92.1337 %             |
| California | 06         | 40900       | 067         | 0096.12      | 50% - <80%       | 80%-120%       | Middle                | 98.5403 %             |
| California | 06         | 40900       | 067         | 0096.14      | 50% - <80%       | 80%-120%       | Middle                | 118.8872 %            |
| California | 06         | 40900       | 067         | 0096.16      | 50% - <80%       | 80%-120%       | Middle                | 99.3911 %             |
| California | 06         | 40900       | 067         | 0096.17      | 50% - <80%       | >120%          | Upper                 | 158.3790 %            |
| California | 06         | 40900       | 067         | 0096.18      | 50% - <80%       | 80%-120%       | Middle                | 104.6386 %            |
| California | 06         | 40900       | 067         | 0096.22      | 50% - <80%       | >120%          | Upper                 | 154.0585 %            |
| California | 06         | 40900       | 067         | 0096.32      | 50% - <80%       | >120%          | Upper                 | 134.1016 %            |
| California | 06         | 40900       | 067         | 0096.33      | 80% - 100%       | 50%-80%        | Moderate              | 65.9756 %             |
| California | 06         | 40900       | 067         | 0096.34      | 80% - 100%       | <50%           | Low                   | 47.5535 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40900       | 067         | 0096.35      | 50% - <80%       | >120%          | Upper                 | 148.4342 %            |
| California | 06         | 40900       | 067         | 0096.37      | 80% - 100%       | >120%          | Upper                 | 128.7370 %            |
| California | 06         | 40900       | 067         | 0096.39      | 80% - 100%       | 80%-120%       | Middle                | 80.4265 %             |
| California | 06         | 40900       | 067         | 0096.40      | 80% - 100%       | 50%-80%        | Moderate              | 71.5790 %             |
| California | 06         | 40900       | 067         | 0096.41      | 80% - 100%       | <50%           | Low                   | 43.2121 %             |
| California | 06         | 40900       | 067         | 0096.42      | 50% - <80%       | 50%-80%        | Moderate              | 79.9082 %             |
| California | 06         | 40900       | 067         | 0096.43      | 50% - <80%       | 80%-120%       | Middle                | 113.5414 %            |
| California | 06         | 40900       | 067         | 0096.44      | 50% - <80%       | >120%          | Upper                 | 144.2906 %            |
| California | 06         | 40900       | 067         | 0096.45      | 50% - <80%       | >120%          | Upper                 | 150.4441 %            |
| California | 06         | 40900       | 067         | 0096.46      | 50% - <80%       | >120%          | Upper                 | 125.5646 %            |
| California | 06         | 40900       | 067         | 0096.47      | 80% - 100%       | 80%-120%       | Middle                | 84.0353 %             |
| California | 06         | 40900       | 067         | 0096.48      | 50% - <80%       | 80%-120%       | Middle                | 99.1845 %             |
| California | 06         | 40900       | 067         | 0096.49      | 50% - <80%       | >120%          | Upper                 | 129.3889 %            |
| California | 06         | 40900       | 067         | 0096.50      | 80% - 100%       | >120%          | Upper                 | 163.2309 %            |
| California | 06         | 40900       | 067         | 0096.51      | 50% - <80%       | 80%-120%       | Middle                | 114.0000 %            |
| California | 06         | 40900       | 067         | 0096.52      | 80% - 100%       | >120%          | Upper                 | 164.2707 %            |
| California | 06         | 40900       | 067         | 0096.53      | 50% - <80%       | 80%-120%       | Middle                | 112.0651 %            |
| California | 06         | 40900       | 067         | 0098.00      | 20% - <50%       | 50%-80%        | Moderate              | 64.5856 %             |
| California | 06         | 40900       | 067         | 0099.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.8983 %             |
| California | 06         | 40900       | 067         | 9883.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 0001.03      | 50% - <80%       | >120%          | Upper                 | 144.2062 %            |
| California | 06         | 40140       | 071         | 0001.04      | 80% - 100%       | >120%          | Upper                 | 153.1726 %            |
| California | 06         | 40140       | 071         | 0001.05      | 80% - 100%       | >120%          | Upper                 | 159.0681 %            |
| California | 06         | 40140       | 071         | 0001.07      | 50% - <80%       | >120%          | Upper                 | 164.6323 %            |
| California | 06         | 40140       | 071         | 0001.08      | 50% - <80%       | 80%-120%       | Middle                | 113.7626 %            |
| California | 06         | 40140       | 071         | 0001.09      | 50% - <80%       | >120%          | Upper                 | 161.0632 %            |
| California | 06         | 40140       | 071         | 0001.11      | 50% - <80%       | >120%          | Upper                 | 143.2934 %            |
| California | 06         | 40140       | 071         | 0001.15      | 50% - <80%       | 80%-120%       | Middle                | 104.7296 %            |
| California | 06         | 40140       | 071         | 0001.17      | 50% - <80%       | >120%          | Upper                 | 171.8710 %            |
| California | 06         | 40140       | 071         | 0001.18      | 80% - 100%       | >120%          | Upper                 | 179.1630 %            |
| California | 06         | 40140       | 071         | 0001.19      | 50% - <80%       | 80%-120%       | Middle                | 100.1616 %            |
| California | 06         | 40140       | 071         | 0001.20      | 80% - 100%       | >120%          | Upper                 | 125.5561 %            |
| California | 06         | 40140       | 071         | 0001.21      | 50% - <80%       | >120%          | Upper                 | 178.9518 %            |
| California | 06         | 40140       | 071         | 0001.22      | 50% - <80%       | >120%          | Upper                 | 209.4971 %            |
| California | 06         | 40140       | 071         | 0002.01      | 80% - 100%       | 80%-120%       | Middle                | 100.0182 %            |
| California | 06         | 40140       | 071         | 0002.03      | 80% - 100%       | 80%-120%       | Middle                | 102.3915 %            |
| California | 06         | 40140       | 071         | 0002.05      | 80% - 100%       | 80%-120%       | Middle                | 108.6000 %            |
| California | 06         | 40140       | 071         | 0002.07      | 80% - 100%       | 80%-120%       | Middle                | 105.1717 %            |
| California | 06         | 40140       | 071         | 0002.08      | 80% - 100%       | 80%-120%       | Middle                | 108.3157 %            |
| California | 06         | 40140       | 071         | 0003.04      | 80% - 100%       | 80%-120%       | Middle                | 92.1641 %             |
| California | 06         | 40140       | 071         | 0003.05      | 80% - 100%       | <50%           | Low                   | 46.4361 %             |
| California | 06         | 40140       | 071         | 0003.06      | 80% - 100%       | 50%-80%        | Moderate              | 59.4528 %             |
| California | 06         | 40140       | 071         | 0003.07      | 80% - 100%       | 50%-80%        | Moderate              | 54.4180 %             |
| California | 06         | 40140       | 071         | 0003.08      | 80% - 100%       | 50%-80%        | Moderate              | 67.6459 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0004.01      | 50% - <80%       | >120%          | Upper                 | 128.3571 %            |
| California | 06         | 40140       | 071         | 0004.03      | 50% - <80%       | 80%-120%       | Middle                | 118.0137 %            |
| California | 06         | 40140       | 071         | 0004.04      | 50% - <80%       | 80%-120%       | Middle                | 117.4699 %            |
| California | 06         | 40140       | 071         | 0005.01      | 50% - <80%       | 80%-120%       | Middle                | 108.2022 %            |
| California | 06         | 40140       | 071         | 0005.03      | 80% - 100%       | 80%-120%       | Middle                | 97.1246 %             |
| California | 06         | 40140       | 071         | 0005.04      | 50% - <80%       | >120%          | Upper                 | 131.0134 %            |
| California | 06         | 40140       | 071         | 0006.03      | 50% - <80%       | 80%-120%       | Middle                | 111.1793 %            |
| California | 06         | 40140       | 071         | 0006.04      | 80% - 100%       | 80%-120%       | Middle                | 93.3768 %             |
| California | 06         | 40140       | 071         | 0006.05      | 80% - 100%       | 50%-80%        | Moderate              | 64.8019 %             |
| California | 06         | 40140       | 071         | 0006.06      | 80% - 100%       | 80%-120%       | Middle                | 102.9522 %            |
| California | 06         | 40140       | 071         | 0008.04      | 20% - <50%       | >120%          | Upper                 | 154.2002 %            |
| California | 06         | 40140       | 071         | 0008.08      | 50% - <80%       | 80%-120%       | Middle                | 115.1435 %            |
| California | 06         | 40140       | 071         | 0008.12      | 50% - <80%       | >120%          | Upper                 | 146.2861 %            |
| California | 06         | 40140       | 071         | 0008.13      | 20% - <50%       | >120%          | Upper                 | 151.8634 %            |
| California | 06         | 40140       | 071         | 0008.14      | 20% - <50%       | >120%          | Upper                 | 179.5060 %            |
| California | 06         | 40140       | 071         | 0008.15      | 50% - <80%       | >120%          | Upper                 | 197.0333 %            |
| California | 06         | 40140       | 071         | 0008.16      | 20% - <50%       | >120%          | Upper                 | 187.3744 %            |
| California | 06         | 40140       | 071         | 0008.17      | 50% - <80%       | >120%          | Upper                 | 143.8072 %            |
| California | 06         | 40140       | 071         | 0008.18      | 50% - <80%       | >120%          | Upper                 | 126.4794 %            |
| California | 06         | 40140       | 071         | 0008.19      | 50% - <80%       | >120%          | Upper                 | 194.0132 %            |
| California | 06         | 40140       | 071         | 0008.20      | 20% - <50%       | >120%          | Upper                 | 195.4215 %            |
| California | 06         | 40140       | 071         | 0008.21      | 50% - <80%       | 80%-120%       | Middle                | 95.9901 %             |
| California | 06         | 40140       | 071         | 0008.23      | 50% - <80%       | 80%-120%       | Middle                | 88.4555 %             |
| California | 06         | 40140       | 071         | 0008.24      | 50% - <80%       | 50%-80%        | Moderate              | 79.0039 %             |
| California | 06         | 40140       | 071         | 0008.25      | 80% - 100%       | 50%-80%        | Moderate              | 66.4241 %             |
| California | 06         | 40140       | 071         | 0008.26      | 50% - <80%       | 80%-120%       | Middle                | 95.7019 %             |
| California | 06         | 40140       | 071         | 0009.01      | 50% - <80%       | 80%-120%       | Middle                | 97.6658 %             |
| California | 06         | 40140       | 071         | 0009.03      | 80% - 100%       | 80%-120%       | Middle                | 93.8254 %             |
| California | 06         | 40140       | 071         | 0009.04      | 80% - 100%       | 80%-120%       | Middle                | 91.6308 %             |
| California | 06         | 40140       | 071         | 0010.01      | 80% - 100%       | 80%-120%       | Middle                | 91.9724 %             |
| California | 06         | 40140       | 071         | 0010.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.1478 %             |
| California | 06         | 40140       | 071         | 0011.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.5958 %             |
| California | 06         | 40140       | 071         | 0011.03      | 50% - <80%       | 80%-120%       | Middle                | 114.5632 %            |
| California | 06         | 40140       | 071         | 0011.04      | 50% - <80%       | 80%-120%       | Middle                | 112.1221 %            |
| California | 06         | 40140       | 071         | 0012.00      | 50% - <80%       | 80%-120%       | Middle                | 99.2567 %             |
| California | 06         | 40140       | 071         | 0013.05      | 80% - 100%       | 50%-80%        | Moderate              | 50.5307 %             |
| California | 06         | 40140       | 071         | 0013.07      | 80% - 100%       | 80%-120%       | Middle                | 98.0583 %             |
| California | 06         | 40140       | 071         | 0013.08      | 80% - 100%       | 50%-80%        | Moderate              | 73.5062 %             |
| California | 06         | 40140       | 071         | 0013.09      | 80% - 100%       | 80%-120%       | Middle                | 95.2664 %             |
| California | 06         | 40140       | 071         | 0013.10      | 80% - 100%       | 80%-120%       | Middle                | 102.7736 %            |
| California | 06         | 40140       | 071         | 0013.11      | 80% - 100%       | 80%-120%       | Middle                | 98.7572 %             |
| California | 06         | 40140       | 071         | 0013.12      | 80% - 100%       | 80%-120%       | Middle                | 106.5670 %            |
| California | 06         | 40140       | 071         | 0014.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.5284 %             |
| California | 06         | 40140       | 071         | 0015.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.5617 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0015.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.3674 %             |
| California | 06         | 40140       | 071         | 0015.04      | 80% - 100%       | 50%-80%        | Moderate              | 57.0743 %             |
| California | 06         | 40140       | 071         | 0016.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.2669 %             |
| California | 06         | 40140       | 071         | 0017.02      | 50% - <80%       | 80%-120%       | Middle                | 100.3951 %            |
| California | 06         | 40140       | 071         | 0017.03      | 50% - <80%       | >120%          | Upper                 | 126.8158 %            |
| California | 06         | 40140       | 071         | 0017.04      | 80% - 100%       | 80%-120%       | Middle                | 115.4056 %            |
| California | 06         | 40140       | 071         | 0017.06      | 80% - 100%       | 80%-120%       | Middle                | 86.5542 %             |
| California | 06         | 40140       | 071         | 0017.07      | 80% - 100%       | 80%-120%       | Middle                | 107.1473 %            |
| California | 06         | 40140       | 071         | 0018.03      | 50% - <80%       | 80%-120%       | Middle                | 84.5695 %             |
| California | 06         | 40140       | 071         | 0018.04      | 80% - 100%       | 80%-120%       | Middle                | 116.1880 %            |
| California | 06         | 40140       | 071         | 0018.06      | 50% - <80%       | >120%          | Upper                 | 131.7763 %            |
| California | 06         | 40140       | 071         | 0018.08      | 80% - 100%       | 80%-120%       | Middle                | 105.3347 %            |
| California | 06         | 40140       | 071         | 0018.09      | 80% - 100%       | 80%-120%       | Middle                | 88.4868 %             |
| California | 06         | 40140       | 071         | 0018.10      | 80% - 100%       | 50%-80%        | Moderate              | 72.4239 %             |
| California | 06         | 40140       | 071         | 0018.12      | 80% - 100%       | 50%-80%        | Moderate              | 70.6048 %             |
| California | 06         | 40140       | 071         | 0018.13      | 80% - 100%       | 80%-120%       | Middle                | 87.3940 %             |
| California | 06         | 40140       | 071         | 0019.01      | 50% - <80%       | >120%          | Upper                 | 169.1964 %            |
| California | 06         | 40140       | 071         | 0019.06      | 80% - 100%       | >120%          | Upper                 | 127.5943 %            |
| California | 06         | 40140       | 071         | 0019.07      | 50% - <80%       | 80%-120%       | Middle                | 116.1528 %            |
| California | 06         | 40140       | 071         | 0019.08      | 80% - 100%       | >120%          | Upper                 | 146.9681 %            |
| California | 06         | 40140       | 071         | 0019.09      | 80% - 100%       | >120%          | Upper                 | 132.6591 %            |
| California | 06         | 40140       | 071         | 0019.10      | 80% - 100%       | 80%-120%       | Middle                | 86.1878 %             |
| California | 06         | 40140       | 071         | 0019.11      | 50% - <80%       | >120%          | Upper                 | 144.9977 %            |
| California | 06         | 40140       | 071         | 0020.11      | 20% - <50%       | >120%          | Upper                 | 181.5259 %            |
| California | 06         | 40140       | 071         | 0020.13      | 50% - <80%       | >120%          | Upper                 | 157.8202 %            |
| California | 06         | 40140       | 071         | 0020.14      | 20% - <50%       | >120%          | Upper                 | 169.8719 %            |
| California | 06         | 40140       | 071         | 0020.15      | 50% - <80%       | >120%          | Upper                 | 121.7797 %            |
| California | 06         | 40140       | 071         | 0020.16      | 50% - <80%       | 80%-120%       | Middle                | 100.5411 %            |
| California | 06         | 40140       | 071         | 0020.17      | 20% - <50%       | >120%          | Upper                 | 191.7390 %            |
| California | 06         | 40140       | 071         | 0020.18      | 50% - <80%       | 80%-120%       | Middle                | 117.2456 %            |
| California | 06         | 40140       | 071         | 0020.19      | 50% - <80%       | 80%-120%       | Middle                | 109.0029 %            |
| California | 06         | 40140       | 071         | 0020.21      | 50% - <80%       | >120%          | Upper                 | 191.4117 %            |
| California | 06         | 40140       | 071         | 0020.23      | 50% - <80%       | 80%-120%       | Middle                | 99.0924 %             |
| California | 06         | 40140       | 071         | 0020.25      | 50% - <80%       | 80%-120%       | Middle                | 109.4241 %            |
| California | 06         | 40140       | 071         | 0020.27      | 50% - <80%       | >120%          | Upper                 | 160.0344 %            |
| California | 06         | 40140       | 071         | 0020.28      | 50% - <80%       | 80%-120%       | Middle                | 113.6256 %            |
| California | 06         | 40140       | 071         | 0020.29      | 50% - <80%       | >120%          | Upper                 | 163.4287 %            |
| California | 06         | 40140       | 071         | 0020.31      | 50% - <80%       | >120%          | Upper                 | 156.9230 %            |
| California | 06         | 40140       | 071         | 0020.35      | 50% - <80%       | >120%          | Upper                 | 124.0852 %            |
| California | 06         | 40140       | 071         | 0020.37      | 80% - 100%       | >120%          | Upper                 | 158.7238 %            |
| California | 06         | 40140       | 071         | 0020.38      | 80% - 100%       | >120%          | Upper                 | 134.6803 %            |
| California | 06         | 40140       | 071         | 0020.39      | 50% - <80%       | >120%          | Upper                 | 151.1514 %            |
| California | 06         | 40140       | 071         | 0020.40      | 50% - <80%       | >120%          | Upper                 | 189.3539 %            |
| California | 06         | 40140       | 071         | 0020.41      | 50% - <80%       | >120%          | Upper                 | 196.0110 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0020.42      | 50% - <80%       | >120%          | Upper                 | 213.4040 %            |
| California | 06         | 40140       | 071         | 0020.43      | 50% - <80%       | >120%          | Upper                 | 276.4663 %            |
| California | 06         | 40140       | 071         | 0020.44      | 50% - <80%       | >120%          | Upper                 | 159.7684 %            |
| California | 06         | 40140       | 071         | 0020.45      | 50% - <80%       | >120%          | Upper                 | 153.9394 %            |
| California | 06         | 40140       | 071         | 0020.46      | 50% - <80%       | >120%          | Upper                 | 132.6213 %            |
| California | 06         | 40140       | 071         | 0020.47      | 50% - <80%       | >120%          | Upper                 | 147.2680 %            |
| California | 06         | 40140       | 071         | 0020.48      | 50% - <80%       | >120%          | Upper                 | 149.8787 %            |
| California | 06         | 40140       | 071         | 0020.49      | 50% - <80%       | 80%-120%       | Middle                | 101.7969 %            |
| California | 06         | 40140       | 071         | 0020.50      | 50% - <80%       | 80%-120%       | Middle                | 106.5553 %            |
| California | 06         | 40140       | 071         | 0020.51      | 50% - <80%       | >120%          | Upper                 | 143.3638 %            |
| California | 06         | 40140       | 071         | 0021.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.4766 %             |
| California | 06         | 40140       | 071         | 0021.03      | 50% - <80%       | 50%-80%        | Moderate              | 67.8833 %             |
| California | 06         | 40140       | 071         | 0021.05      | 50% - <80%       | 80%-120%       | Middle                | 103.0996 %            |
| California | 06         | 40140       | 071         | 0021.07      | 50% - <80%       | 80%-120%       | Middle                | 93.8359 %             |
| California | 06         | 40140       | 071         | 0021.09      | 80% - 100%       | 50%-80%        | Moderate              | 72.9755 %             |
| California | 06         | 40140       | 071         | 0021.11      | 50% - <80%       | 80%-120%       | Middle                | 85.8722 %             |
| California | 06         | 40140       | 071         | 0021.12      | 50% - <80%       | 80%-120%       | Middle                | 92.6401 %             |
| California | 06         | 40140       | 071         | 0022.04      | 80% - 100%       | 80%-120%       | Middle                | 91.6516 %             |
| California | 06         | 40140       | 071         | 0022.06      | 80% - 100%       | >120%          | Upper                 | 123.0550 %            |
| California | 06         | 40140       | 071         | 0022.07      | 80% - 100%       | 80%-120%       | Middle                | 83.3555 %             |
| California | 06         | 40140       | 071         | 0023.06      | 80% - 100%       | >120%          | Upper                 | 120.4183 %            |
| California | 06         | 40140       | 071         | 0023.07      | 80% - 100%       | 80%-120%       | Middle                | 91.0844 %             |
| California | 06         | 40140       | 071         | 0023.08      | 80% - 100%       | 80%-120%       | Middle                | 115.7734 %            |
| California | 06         | 40140       | 071         | 0023.09      | 80% - 100%       | 80%-120%       | Middle                | 104.4636 %            |
| California | 06         | 40140       | 071         | 0023.10      | 80% - 100%       | 80%-120%       | Middle                | 114.6454 %            |
| California | 06         | 40140       | 071         | 0023.11      | 50% - <80%       | 80%-120%       | Middle                | 118.1584 %            |
| California | 06         | 40140       | 071         | 0023.12      | 80% - 100%       | >120%          | Upper                 | 158.9273 %            |
| California | 06         | 40140       | 071         | 0023.13      | 80% - 100%       | 80%-120%       | Middle                | 93.3573 %             |
| California | 06         | 40140       | 071         | 0023.14      | 50% - <80%       | >120%          | Upper                 | 155.8706 %            |
| California | 06         | 40140       | 071         | 0023.15      | 80% - 100%       | >120%          | Upper                 | 174.5025 %            |
| California | 06         | 40140       | 071         | 0024.03      | 80% - 100%       | 50%-80%        | Moderate              | 68.5314 %             |
| California | 06         | 40140       | 071         | 0024.04      | 80% - 100%       | 80%-120%       | Middle                | 96.9864 %             |
| California | 06         | 40140       | 071         | 0024.05      | 80% - 100%       | 80%-120%       | Middle                | 85.2032 %             |
| California | 06         | 40140       | 071         | 0024.06      | 80% - 100%       | 50%-80%        | Moderate              | 64.0364 %             |
| California | 06         | 40140       | 071         | 0025.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.8840 %             |
| California | 06         | 40140       | 071         | 0025.03      | 80% - 100%       | 80%-120%       | Middle                | 89.4048 %             |
| California | 06         | 40140       | 071         | 0025.04      | 80% - 100%       | 80%-120%       | Middle                | 95.9079 %             |
| California | 06         | 40140       | 071         | 0026.02      | 80% - 100%       | 80%-120%       | Middle                | 81.2351 %             |
| California | 06         | 40140       | 071         | 0026.04      | 80% - 100%       | 80%-120%       | Middle                | 115.6677 %            |
| California | 06         | 40140       | 071         | 0026.06      | 80% - 100%       | 80%-120%       | Middle                | 113.4183 %            |
| California | 06         | 40140       | 071         | 0026.08      | 80% - 100%       | >120%          | Upper                 | 121.9257 %            |
| California | 06         | 40140       | 071         | 0026.09      | 80% - 100%       | 50%-80%        | Moderate              | 79.2778 %             |
| California | 06         | 40140       | 071         | 0026.10      | 80% - 100%       | >120%          | Upper                 | 149.6661 %            |
| California | 06         | 40140       | 071         | 0026.11      | 80% - 100%       | 80%-120%       | Middle                | 118.6592 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0027.03      | 50% - <80%       | >120%          | Upper                 | 142.0989 %            |
| California | 06         | 40140       | 071         | 0027.05      | 80% - 100%       | 80%-120%       | Middle                | 114.6063 %            |
| California | 06         | 40140       | 071         | 0027.06      | 50% - <80%       | >120%          | Upper                 | 143.4225 %            |
| California | 06         | 40140       | 071         | 0027.07      | 80% - 100%       | >120%          | Upper                 | 148.3321 %            |
| California | 06         | 40140       | 071         | 0027.08      | 50% - <80%       | >120%          | Upper                 | 161.2302 %            |
| California | 06         | 40140       | 071         | 0027.09      | 80% - 100%       | >120%          | Upper                 | 156.4079 %            |
| California | 06         | 40140       | 071         | 0028.01      | 80% - 100%       | 80%-120%       | Middle                | 102.0981 %            |
| California | 06         | 40140       | 071         | 0028.03      | 80% - 100%       | 50%-80%        | Moderate              | 68.3449 %             |
| California | 06         | 40140       | 071         | 0028.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.9120 %             |
| California | 06         | 40140       | 071         | 0029.01      | 80% - 100%       | 50%-80%        | Moderate              | 72.2165 %             |
| California | 06         | 40140       | 071         | 0029.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.6258 %             |
| California | 06         | 40140       | 071         | 0030.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.5712 %             |
| California | 06         | 40140       | 071         | 0031.01      | 80% - 100%       | 80%-120%       | Middle                | 93.3886 %             |
| California | 06         | 40140       | 071         | 0031.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.1933 %             |
| California | 06         | 40140       | 071         | 0032.01      | 80% - 100%       | 80%-120%       | Middle                | 93.8658 %             |
| California | 06         | 40140       | 071         | 0032.02      | 80% - 100%       | 80%-120%       | Middle                | 88.2429 %             |
| California | 06         | 40140       | 071         | 0033.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.9409 %             |
| California | 06         | 40140       | 071         | 0033.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.9563 %             |
| California | 06         | 40140       | 071         | 0034.01      | 80% - 100%       | 80%-120%       | Middle                | 81.0995 %             |
| California | 06         | 40140       | 071         | 0034.03      | 80% - 100%       | 80%-120%       | Middle                | 98.3008 %             |
| California | 06         | 40140       | 071         | 0034.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.7430 %             |
| California | 06         | 40140       | 071         | 0034.05      | 80% - 100%       | 50%-80%        | Moderate              | 65.3365 %             |
| California | 06         | 40140       | 071         | 0035.03      | 80% - 100%       | 80%-120%       | Middle                | 94.4253 %             |
| California | 06         | 40140       | 071         | 0035.05      | 80% - 100%       | 50%-80%        | Moderate              | 71.9192 %             |
| California | 06         | 40140       | 071         | 0035.06      | 80% - 100%       | 80%-120%       | Middle                | 82.8182 %             |
| California | 06         | 40140       | 071         | 0035.07      | 80% - 100%       | 80%-120%       | Middle                | 117.3617 %            |
| California | 06         | 40140       | 071         | 0035.09      | 80% - 100%       | 50%-80%        | Moderate              | 64.6076 %             |
| California | 06         | 40140       | 071         | 0035.10      | 80% - 100%       | 50%-80%        | Moderate              | 61.7166 %             |
| California | 06         | 40140       | 071         | 0036.03      | 80% - 100%       | 80%-120%       | Middle                | 107.5815 %            |
| California | 06         | 40140       | 071         | 0036.05      | 80% - 100%       | 80%-120%       | Middle                | 112.8093 %            |
| California | 06         | 40140       | 071         | 0036.06      | 80% - 100%       | 50%-80%        | Moderate              | 67.0839 %             |
| California | 06         | 40140       | 071         | 0036.07      | 80% - 100%       | 80%-120%       | Middle                | 95.5193 %             |
| California | 06         | 40140       | 071         | 0036.09      | 80% - 100%       | 50%-80%        | Moderate              | 68.0684 %             |
| California | 06         | 40140       | 071         | 0036.11      | 80% - 100%       | 50%-80%        | Moderate              | 61.4571 %             |
| California | 06         | 40140       | 071         | 0036.12      | 80% - 100%       | 80%-120%       | Middle                | 91.9750 %             |
| California | 06         | 40140       | 071         | 0037.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.8170 %             |
| California | 06         | 40140       | 071         | 0038.01      | 80% - 100%       | 80%-120%       | Middle                | 101.1175 %            |
| California | 06         | 40140       | 071         | 0038.03      | 80% - 100%       | 80%-120%       | Middle                | 86.3912 %             |
| California | 06         | 40140       | 071         | 0038.04      | 80% - 100%       | 80%-120%       | Middle                | 113.5344 %            |
| California | 06         | 40140       | 071         | 0039.00      | 80% - 100%       | 80%-120%       | Middle                | 101.7786 %            |
| California | 06         | 40140       | 071         | 0040.01      | 80% - 100%       | 80%-120%       | Middle                | 86.8567 %             |
| California | 06         | 40140       | 071         | 0040.03      | 80% - 100%       | 80%-120%       | Middle                | 82.8808 %             |
| California | 06         | 40140       | 071         | 0040.04      | 80% - 100%       | 80%-120%       | Middle                | 103.6082 %            |
| California | 06         | 40140       | 071         | 0041.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.6153 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0041.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.6044 %             |
| California | 06         | 40140       | 071         | 0041.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.9014 %             |
| California | 06         | 40140       | 071         | 0042.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.2931 %             |
| California | 06         | 40140       | 071         | 0042.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.1724 %             |
| California | 06         | 40140       | 071         | 0043.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.9866 %             |
| California | 06         | 40140       | 071         | 0043.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.0141 %             |
| California | 06         | 40140       | 071         | 0044.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.7107 %             |
| California | 06         | 40140       | 071         | 0044.03      | 80% - 100%       | 50%-80%        | Moderate              | 73.7696 %             |
| California | 06         | 40140       | 071         | 0044.04      | 80% - 100%       | 50%-80%        | Moderate              | 62.0517 %             |
| California | 06         | 40140       | 071         | 0045.03      | 50% - <80%       | 80%-120%       | Middle                | 113.5083 %            |
| California | 06         | 40140       | 071         | 0045.05      | 80% - 100%       | 50%-80%        | Moderate              | 76.9162 %             |
| California | 06         | 40140       | 071         | 0045.07      | 80% - 100%       | 50%-80%        | Moderate              | 59.3641 %             |
| California | 06         | 40140       | 071         | 0045.09      | 50% - <80%       | 80%-120%       | Middle                | 116.0576 %            |
| California | 06         | 40140       | 071         | 0045.10      | 80% - 100%       | 50%-80%        | Moderate              | 77.8395 %             |
| California | 06         | 40140       | 071         | 0045.11      | 50% - <80%       | >120%          | Upper                 | 143.1943 %            |
| California | 06         | 40140       | 071         | 0045.12      | 50% - <80%       | 80%-120%       | Middle                | 115.9233 %            |
| California | 06         | 40140       | 071         | 0046.01      | 80% - 100%       | 80%-120%       | Middle                | 96.3617 %             |
| California | 06         | 40140       | 071         | 0046.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 0046.04      | 80% - 100%       | 50%-80%        | Moderate              | 70.3322 %             |
| California | 06         | 40140       | 071         | 0047.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.2845 %             |
| California | 06         | 40140       | 071         | 0048.00      | 80% - 100%       | <50%           | Low                   | 49.2267 %             |
| California | 06         | 40140       | 071         | 0049.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.9573 %             |
| California | 06         | 40140       | 071         | 0049.02      | 80% - 100%       | <50%           | Low                   | 42.1185 %             |
| California | 06         | 40140       | 071         | 0051.01      | 50% - <80%       | 80%-120%       | Middle                | 98.0517 %             |
| California | 06         | 40140       | 071         | 0051.02      | 80% - 100%       | <50%           | Low                   | 42.2254 %             |
| California | 06         | 40140       | 071         | 0052.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.5727 %             |
| California | 06         | 40140       | 071         | 0053.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.2723 %             |
| California | 06         | 40140       | 071         | 0054.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.6017 %             |
| California | 06         | 40140       | 071         | 0055.01      | 80% - 100%       | <50%           | Low                   | 37.8634 %             |
| California | 06         | 40140       | 071         | 0055.02      | 80% - 100%       | <50%           | Low                   | 40.8066 %             |
| California | 06         | 40140       | 071         | 0056.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.3086 %             |
| California | 06         | 40140       | 071         | 0056.02      | 80% - 100%       | <50%           | Low                   | 45.8323 %             |
| California | 06         | 40140       | 071         | 0057.01      | 80% - 100%       | <50%           | Low                   | 25.9252 %             |
| California | 06         | 40140       | 071         | 0058.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.3457 %             |
| California | 06         | 40140       | 071         | 0061.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.5450 %             |
| California | 06         | 40140       | 071         | 0061.02      | 50% - <80%       | 80%-120%       | Middle                | 115.9846 %            |
| California | 06         | 40140       | 071         | 0062.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.6111 %             |
| California | 06         | 40140       | 071         | 0062.03      | 80% - 100%       | 50%-80%        | Moderate              | 57.2725 %             |
| California | 06         | 40140       | 071         | 0062.04      | 80% - 100%       | <50%           | Low                   | 45.4737 %             |
| California | 06         | 40140       | 071         | 0063.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.3413 %             |
| California | 06         | 40140       | 071         | 0063.03      | 80% - 100%       | 50%-80%        | Moderate              | 59.4776 %             |
| California | 06         | 40140       | 071         | 0063.04      | 80% - 100%       | 50%-80%        | Moderate              | 66.0042 %             |
| California | 06         | 40140       | 071         | 0064.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.7997 %             |
| California | 06         | 40140       | 071         | 0064.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.1599 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0065.01      | 80% - 100%       | <50%           | Low                   | 48.3152 %             |
| California | 06         | 40140       | 071         | 0065.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.2011 %             |
| California | 06         | 40140       | 071         | 0066.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.7849 %             |
| California | 06         | 40140       | 071         | 0066.03      | 80% - 100%       | 50%-80%        | Moderate              | 67.7998 %             |
| California | 06         | 40140       | 071         | 0066.04      | 80% - 100%       | 80%-120%       | Middle                | 81.7346 %             |
| California | 06         | 40140       | 071         | 0067.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.2648 %             |
| California | 06         | 40140       | 071         | 0070.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.5671 %             |
| California | 06         | 40140       | 071         | 0070.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.1258 %             |
| California | 06         | 40140       | 071         | 0071.04      | 50% - <80%       | >120%          | Upper                 | 137.2310 %            |
| California | 06         | 40140       | 071         | 0071.05      | 50% - <80%       | >120%          | Upper                 | 133.5876 %            |
| California | 06         | 40140       | 071         | 0071.06      | 50% - <80%       | 80%-120%       | Middle                | 100.1056 %            |
| California | 06         | 40140       | 071         | 0071.07      | 80% - 100%       | 50%-80%        | Moderate              | 53.7907 %             |
| California | 06         | 40140       | 071         | 0071.08      | 80% - 100%       | 80%-120%       | Middle                | 84.2839 %             |
| California | 06         | 40140       | 071         | 0071.10      | 80% - 100%       | 80%-120%       | Middle                | 103.7673 %            |
| California | 06         | 40140       | 071         | 0071.11      | 50% - <80%       | 80%-120%       | Middle                | 94.2870 %             |
| California | 06         | 40140       | 071         | 0071.12      | 80% - 100%       | 50%-80%        | Moderate              | 68.8848 %             |
| California | 06         | 40140       | 071         | 0072.01      | 80% - 100%       | 80%-120%       | Middle                | 80.6470 %             |
| California | 06         | 40140       | 071         | 0072.02      | 80% - 100%       | 50%-80%        | Moderate              | 77.6595 %             |
| California | 06         | 40140       | 071         | 0073.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.8185 %             |
| California | 06         | 40140       | 071         | 0073.05      | 80% - 100%       | 50%-80%        | Moderate              | 67.9172 %             |
| California | 06         | 40140       | 071         | 0073.06      | 50% - <80%       | 80%-120%       | Middle                | 95.4372 %             |
| California | 06         | 40140       | 071         | 0073.07      | 50% - <80%       | >120%          | Upper                 | 122.2139 %            |
| California | 06         | 40140       | 071         | 0073.08      | 50% - <80%       | >120%          | Upper                 | 153.6382 %            |
| California | 06         | 40140       | 071         | 0074.04      | 50% - <80%       | >120%          | Upper                 | 125.6539 %            |
| California | 06         | 40140       | 071         | 0074.07      | 80% - 100%       | 50%-80%        | Moderate              | 67.6564 %             |
| California | 06         | 40140       | 071         | 0074.08      | 80% - 100%       | <50%           | Low                   | 43.7902 %             |
| California | 06         | 40140       | 071         | 0074.09      | 80% - 100%       | 80%-120%       | Middle                | 85.4041 %             |
| California | 06         | 40140       | 071         | 0074.10      | 50% - <80%       | 50%-80%        | Moderate              | 53.5717 %             |
| California | 06         | 40140       | 071         | 0074.11      | 50% - <80%       | >120%          | Upper                 | 135.6688 %            |
| California | 06         | 40140       | 071         | 0074.12      | 50% - <80%       | 50%-80%        | Moderate              | 75.6135 %             |
| California | 06         | 40140       | 071         | 0076.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.5269 %             |
| California | 06         | 40140       | 071         | 0076.04      | 50% - <80%       | 80%-120%       | Middle                | 88.6459 %             |
| California | 06         | 40140       | 071         | 0076.05      | 80% - 100%       | 50%-80%        | Moderate              | 63.1262 %             |
| California | 06         | 40140       | 071         | 0076.06      | 80% - 100%       | <50%           | Low                   | 45.8310 %             |
| California | 06         | 40140       | 071         | 0078.00      | 50% - <80%       | 80%-120%       | Middle                | 94.7526 %             |
| California | 06         | 40140       | 071         | 0079.03      | 50% - <80%       | >120%          | Upper                 | 133.4859 %            |
| California | 06         | 40140       | 071         | 0079.04      | 50% - <80%       | >120%          | Upper                 | 172.3534 %            |
| California | 06         | 40140       | 071         | 0079.05      | 50% - <80%       | >120%          | Upper                 | 156.5748 %            |
| California | 06         | 40140       | 071         | 0079.06      | 50% - <80%       | >120%          | Upper                 | 189.9486 %            |
| California | 06         | 40140       | 071         | 0080.01      | 50% - <80%       | 80%-120%       | Middle                | 102.5910 %            |
| California | 06         | 40140       | 071         | 0080.03      | 80% - 100%       | <50%           | Low                   | 48.6803 %             |
| California | 06         | 40140       | 071         | 0080.04      | 80% - 100%       | 50%-80%        | Moderate              | 65.0170 %             |
| California | 06         | 40140       | 071         | 0081.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.7374 %             |
| California | 06         | 40140       | 071         | 0082.01      | 20% - <50%       | 80%-120%       | Middle                | 96.6734 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0082.02      | 20% - <50%       | >120%          | Upper                 | 125.5118 %            |
| California | 06         | 40140       | 071         | 0083.01      | 20% - <50%       | >120%          | Upper                 | 144.5505 %            |
| California | 06         | 40140       | 071         | 0083.02      | 20% - <50%       | >120%          | Upper                 | 184.1274 %            |
| California | 06         | 40140       | 071         | 0084.02      | 20% - <50%       | 80%-120%       | Middle                | 119.4429 %            |
| California | 06         | 40140       | 071         | 0084.03      | 20% - <50%       | >120%          | Upper                 | 137.7722 %            |
| California | 06         | 40140       | 071         | 0084.04      | 50% - <80%       | 50%-80%        | Moderate              | 69.3738 %             |
| California | 06         | 40140       | 071         | 0084.05      | 50% - <80%       | >120%          | Upper                 | 124.1608 %            |
| California | 06         | 40140       | 071         | 0084.06      | 50% - <80%       | >120%          | Upper                 | 133.3802 %            |
| California | 06         | 40140       | 071         | 0085.01      | 20% - <50%       | >120%          | Upper                 | 157.3403 %            |
| California | 06         | 40140       | 071         | 0085.02      | 20% - <50%       | >120%          | Upper                 | 267.2156 %            |
| California | 06         | 40140       | 071         | 0086.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7445 %            |
| California | 06         | 40140       | 071         | 0086.02      | 20% - <50%       | 80%-120%       | Middle                | 92.7626 %             |
| California | 06         | 40140       | 071         | 0087.05      | 50% - <80%       | 80%-120%       | Middle                | 108.7160 %            |
| California | 06         | 40140       | 071         | 0087.08      | 20% - <50%       | >120%          | Upper                 | 131.6967 %            |
| California | 06         | 40140       | 071         | 0087.09      | 20% - <50%       | 80%-120%       | Middle                | 104.3606 %            |
| California | 06         | 40140       | 071         | 0087.10      | 50% - <80%       | 50%-80%        | Moderate              | 54.9083 %             |
| California | 06         | 40140       | 071         | 0087.11      | 20% - <50%       | >120%          | Upper                 | 195.8740 %            |
| California | 06         | 40140       | 071         | 0087.12      | 20% - <50%       | >120%          | Upper                 | 187.1788 %            |
| California | 06         | 40140       | 071         | 0087.13      | 20% - <50%       | 80%-120%       | Middle                | 96.9316 %             |
| California | 06         | 40140       | 071         | 0087.14      | 20% - <50%       | 80%-120%       | Middle                | 111.4988 %            |
| California | 06         | 40140       | 071         | 0087.15      | 20% - <50%       | >120%          | Upper                 | 173.3015 %            |
| California | 06         | 40140       | 071         | 0087.16      | 20% - <50%       | >120%          | Upper                 | 133.8745 %            |
| California | 06         | 40140       | 071         | 0088.00      | 20% - <50%       | 80%-120%       | Middle                | 92.1458 %             |
| California | 06         | 40140       | 071         | 0089.01      | 20% - <50%       | 50%-80%        | Moderate              | 70.0910 %             |
| California | 06         | 40140       | 071         | 0091.09      | 20% - <50%       | 80%-120%       | Middle                | 94.5726 %             |
| California | 06         | 40140       | 071         | 0091.19      | 50% - <80%       | >120%          | Upper                 | 129.2191 %            |
| California | 06         | 40140       | 071         | 0091.20      | 20% - <50%       | 50%-80%        | Moderate              | 69.9071 %             |
| California | 06         | 40140       | 071         | 0091.21      | 20% - <50%       | >120%          | Upper                 | 134.3726 %            |
| California | 06         | 40140       | 071         | 0091.22      | 50% - <80%       | 50%-80%        | Moderate              | 59.5519 %             |
| California | 06         | 40140       | 071         | 0091.23      | 50% - <80%       | 80%-120%       | Middle                | 85.3454 %             |
| California | 06         | 40140       | 071         | 0091.24      | 80% - 100%       | 80%-120%       | Middle                | 86.4616 %             |
| California | 06         | 40140       | 071         | 0091.25      | 80% - 100%       | 80%-120%       | Middle                | 90.6293 %             |
| California | 06         | 40140       | 071         | 0091.26      | 80% - 100%       | 80%-120%       | Middle                | 109.7331 %            |
| California | 06         | 40140       | 071         | 0091.27      | 80% - 100%       | 80%-120%       | Middle                | 89.6278 %             |
| California | 06         | 40140       | 071         | 0091.28      | 80% - 100%       | 80%-120%       | Middle                | 91.7207 %             |
| California | 06         | 40140       | 071         | 0091.29      | 80% - 100%       | 80%-120%       | Middle                | 81.2195 %             |
| California | 06         | 40140       | 071         | 0091.30      | 80% - 100%       | 50%-80%        | Moderate              | 73.2024 %             |
| California | 06         | 40140       | 071         | 0091.31      | 80% - 100%       | <50%           | Low                   | 37.0458 %             |
| California | 06         | 40140       | 071         | 0091.32      | 80% - 100%       | <50%           | Low                   | 40.0711 %             |
| California | 06         | 40140       | 071         | 0091.33      | 80% - 100%       | 50%-80%        | Moderate              | 71.9922 %             |
| California | 06         | 40140       | 071         | 0091.34      | 50% - <80%       | 80%-120%       | Middle                | 80.1423 %             |
| California | 06         | 40140       | 071         | 0091.35      | 80% - 100%       | 80%-120%       | Middle                | 93.0326 %             |
| California | 06         | 40140       | 071         | 0091.36      | 80% - 100%       | 50%-80%        | Moderate              | 79.3612 %             |
| California | 06         | 40140       | 071         | 0091.37      | 50% - <80%       | 80%-120%       | Middle                | 114.4746 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0091.38      | 80% - 100%       | 80%-120%       | Middle                | 81.9184 %             |
| California | 06         | 40140       | 071         | 0091.39      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 0092.01      | 20% - <50%       | 80%-120%       | Middle                | 84.0727 %             |
| California | 06         | 40140       | 071         | 0092.02      | 20% - <50%       | 80%-120%       | Middle                | 101.8477 %            |
| California | 06         | 40140       | 071         | 0093.00      | 50% - <80%       | 80%-120%       | Middle                | 98.1274 %             |
| California | 06         | 40140       | 071         | 0094.00      | 50% - <80%       | <50%           | Low                   | 42.5840 %             |
| California | 06         | 40140       | 071         | 0095.01      | 50% - <80%       | <50%           | Low                   | 43.6846 %             |
| California | 06         | 40140       | 071         | 0095.02      | 50% - <80%       | <50%           | Low                   | 49.4497 %             |
| California | 06         | 40140       | 071         | 0097.08      | 20% - <50%       | 80%-120%       | Middle                | 88.2690 %             |
| California | 06         | 40140       | 071         | 0097.09      | 50% - <80%       | 50%-80%        | Moderate              | 71.9453 %             |
| California | 06         | 40140       | 071         | 0097.12      | 50% - <80%       | 50%-80%        | Moderate              | 52.9118 %             |
| California | 06         | 40140       | 071         | 0097.13      | 50% - <80%       | 50%-80%        | Moderate              | 76.0816 %             |
| California | 06         | 40140       | 071         | 0097.14      | 50% - <80%       | 50%-80%        | Moderate              | 65.1044 %             |
| California | 06         | 40140       | 071         | 0097.17      | 20% - <50%       | 80%-120%       | Middle                | 113.7208 %            |
| California | 06         | 40140       | 071         | 0097.18      | 20% - <50%       | 50%-80%        | Moderate              | 67.8728 %             |
| California | 06         | 40140       | 071         | 0097.19      | 20% - <50%       | >120%          | Upper                 | 134.2474 %            |
| California | 06         | 40140       | 071         | 0097.20      | 50% - <80%       | 50%-80%        | Moderate              | 66.1320 %             |
| California | 06         | 40140       | 071         | 0097.21      | 50% - <80%       | 50%-80%        | Moderate              | 52.4124 %             |
| California | 06         | 40140       | 071         | 0097.22      | 50% - <80%       | >120%          | Upper                 | 138.5520 %            |
| California | 06         | 40140       | 071         | 0097.23      | 20% - <50%       | >120%          | Upper                 | 138.5520 %            |
| California | 06         | 40140       | 071         | 0097.24      | 20% - <50%       | >120%          | Upper                 | 129.9950 %            |
| California | 06         | 40140       | 071         | 0097.25      | 50% - <80%       | >120%          | Upper                 | 124.8389 %            |
| California | 06         | 40140       | 071         | 0097.26      | 50% - <80%       | 50%-80%        | Moderate              | 64.0977 %             |
| California | 06         | 40140       | 071         | 0097.27      | 50% - <80%       | <50%           | Low                   | 30.7200 %             |
| California | 06         | 40140       | 071         | 0098.00      | 80% - 100%       | <50%           | Low                   | 42.1237 %             |
| California | 06         | 40140       | 071         | 0099.06      | 80% - 100%       | 50%-80%        | Moderate              | 71.4576 %             |
| California | 06         | 40140       | 071         | 0099.08      | 50% - <80%       | 50%-80%        | Moderate              | 79.7485 %             |
| California | 06         | 40140       | 071         | 0099.10      | 50% - <80%       | 80%-120%       | Middle                | 83.5067 %             |
| California | 06         | 40140       | 071         | 0099.11      | 50% - <80%       | 80%-120%       | Middle                | 80.2467 %             |
| California | 06         | 40140       | 071         | 0099.12      | 50% - <80%       | <50%           | Low                   | 39.6265 %             |
| California | 06         | 40140       | 071         | 0099.13      | 80% - 100%       | 50%-80%        | Moderate              | 59.7371 %             |
| California | 06         | 40140       | 071         | 0099.14      | 80% - 100%       | <50%           | Low                   | 40.1911 %             |
| California | 06         | 40140       | 071         | 0099.15      | 80% - 100%       | 80%-120%       | Middle                | 88.2390 %             |
| California | 06         | 40140       | 071         | 0099.16      | 80% - 100%       | 50%-80%        | Moderate              | 58.7890 %             |
| California | 06         | 40140       | 071         | 0099.17      | 80% - 100%       | 50%-80%        | Moderate              | 73.6614 %             |
| California | 06         | 40140       | 071         | 0099.18      | 80% - 100%       | 80%-120%       | Middle                | 115.9012 %            |
| California | 06         | 40140       | 071         | 0100.09      | 50% - <80%       | 80%-120%       | Middle                | 92.3897 %             |
| California | 06         | 40140       | 071         | 0100.10      | 50% - <80%       | 50%-80%        | Moderate              | 54.6305 %             |
| California | 06         | 40140       | 071         | 0100.11      | 50% - <80%       | 50%-80%        | Moderate              | 57.5946 %             |
| California | 06         | 40140       | 071         | 0100.12      | 50% - <80%       | 50%-80%        | Moderate              | 75.2079 %             |
| California | 06         | 40140       | 071         | 0100.14      | 80% - 100%       | 50%-80%        | Moderate              | 52.9757 %             |
| California | 06         | 40140       | 071         | 0100.15      | 50% - <80%       | 80%-120%       | Middle                | 91.9737 %             |
| California | 06         | 40140       | 071         | 0100.16      | 50% - <80%       | 50%-80%        | Moderate              | 78.3389 %             |
| California | 06         | 40140       | 071         | 0100.19      | 50% - <80%       | 50%-80%        | Moderate              | 74.0669 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0100.21      | 50% - <80%       | 80%-120%       | Middle                | 106.9543 %            |
| California | 06         | 40140       | 071         | 0100.22      | 50% - <80%       | 50%-80%        | Moderate              | 65.9220 %             |
| California | 06         | 40140       | 071         | 0100.23      | 50% - <80%       | 50%-80%        | Moderate              | 74.2482 %             |
| California | 06         | 40140       | 071         | 0100.24      | 50% - <80%       | 50%-80%        | Moderate              | 76.2772 %             |
| California | 06         | 40140       | 071         | 0100.27      | 20% - <50%       | 80%-120%       | Middle                | 101.3274 %            |
| California | 06         | 40140       | 071         | 0100.28      | 50% - <80%       | 80%-120%       | Middle                | 98.7494 %             |
| California | 06         | 40140       | 071         | 0100.29      | 50% - <80%       | 50%-80%        | Moderate              | 72.2648 %             |
| California | 06         | 40140       | 071         | 0100.30      | 50% - <80%       | 80%-120%       | Middle                | 94.2284 %             |
| California | 06         | 40140       | 071         | 0100.31      | 50% - <80%       | 80%-120%       | Middle                | 84.9529 %             |
| California | 06         | 40140       | 071         | 0100.32      | 50% - <80%       | 50%-80%        | Moderate              | 59.0433 %             |
| California | 06         | 40140       | 071         | 0100.33      | 50% - <80%       | <50%           | Low                   | 39.1792 %             |
| California | 06         | 40140       | 071         | 0100.34      | 20% - <50%       | 50%-80%        | Moderate              | 67.1348 %             |
| California | 06         | 40140       | 071         | 0100.35      | 50% - <80%       | 50%-80%        | Moderate              | 66.1789 %             |
| California | 06         | 40140       | 071         | 0100.36      | 50% - <80%       | 80%-120%       | Middle                | 102.5623 %            |
| California | 06         | 40140       | 071         | 0100.37      | 50% - <80%       | 80%-120%       | Middle                | 81.5833 %             |
| California | 06         | 40140       | 071         | 0100.38      | 50% - <80%       | 80%-120%       | Middle                | 80.2675 %             |
| California | 06         | 40140       | 071         | 0100.39      | 20% - <50%       | 80%-120%       | Middle                | 90.9905 %             |
| California | 06         | 40140       | 071         | 0100.40      | 20% - <50%       | >120%          | Upper                 | 205.4455 %            |
| California | 06         | 40140       | 071         | 0100.41      | 50% - <80%       | >120%          | Upper                 | 130.5257 %            |
| California | 06         | 40140       | 071         | 0100.42      | 50% - <80%       | >120%          | Upper                 | 146.8964 %            |
| California | 06         | 40140       | 071         | 0103.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.5420 %             |
| California | 06         | 40140       | 071         | 0104.02      | 50% - <80%       | 50%-80%        | Moderate              | 58.4461 %             |
| California | 06         | 40140       | 071         | 0104.10      | 20% - <50%       | 50%-80%        | Moderate              | 67.9172 %             |
| California | 06         | 40140       | 071         | 0104.13      | 20% - <50%       | 50%-80%        | Moderate              | 72.4460 %             |
| California | 06         | 40140       | 071         | 0104.15      | 20% - <50%       | 50%-80%        | Moderate              | 62.2186 %             |
| California | 06         | 40140       | 071         | 0104.17      | 20% - <50%       | 50%-80%        | Moderate              | 76.6111 %             |
| California | 06         | 40140       | 071         | 0104.19      | 20% - <50%       | 80%-120%       | Middle                | 87.1162 %             |
| California | 06         | 40140       | 071         | 0104.20      | 20% - <50%       | <50%           | Low                   | 47.0203 %             |
| California | 06         | 40140       | 071         | 0104.22      | 20% - <50%       | 50%-80%        | Moderate              | 71.4876 %             |
| California | 06         | 40140       | 071         | 0104.24      | 20% - <50%       | 50%-80%        | Moderate              | 54.5588 %             |
| California | 06         | 40140       | 071         | 0104.25      | 20% - <50%       | 50%-80%        | Moderate              | 59.9040 %             |
| California | 06         | 40140       | 071         | 0104.26      | 20% - <50%       | 50%-80%        | Moderate              | 66.2037 %             |
| California | 06         | 40140       | 071         | 0104.27      | 20% - <50%       | 50%-80%        | Moderate              | 70.1562 %             |
| California | 06         | 40140       | 071         | 0104.28      | 20% - <50%       | 50%-80%        | Moderate              | 65.0653 %             |
| California | 06         | 40140       | 071         | 0104.29      | 20% - <50%       | 80%-120%       | Middle                | 80.8804 %             |
| California | 06         | 40140       | 071         | 0104.30      | 20% - <50%       | 80%-120%       | Middle                | 116.8909 %            |
| California | 06         | 40140       | 071         | 0104.31      | 20% - <50%       | 50%-80%        | Moderate              | 75.3070 %             |
| California | 06         | 40140       | 071         | 0104.32      | 20% - <50%       | 50%-80%        | Moderate              | 67.5299 %             |
| California | 06         | 40140       | 071         | 0104.33      | 50% - <80%       | <50%           | Low                   | 43.4838 %             |
| California | 06         | 40140       | 071         | 0104.34      | 20% - <50%       | 50%-80%        | Moderate              | 54.9070 %             |
| California | 06         | 40140       | 071         | 0104.35      | 20% - <50%       | <50%           | Low                   | 45.2207 %             |
| California | 06         | 40140       | 071         | 0104.36      | 20% - <50%       | <50%           | Low                   | 47.5301 %             |
| California | 06         | 40140       | 071         | 0107.00      | 20% - <50%       | 50%-80%        | Moderate              | 50.7641 %             |
| California | 06         | 40140       | 071         | 0108.03      | 20% - <50%       | 80%-120%       | Middle                | 103.6421 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 0108.04      | 20% - <50%       | 80%-120%       | Middle                | 98.9659 %             |
| California | 06         | 40140       | 071         | 0108.05      | 20% - <50%       | 80%-120%       | Middle                | 81.8115 %             |
| California | 06         | 40140       | 071         | 0108.06      | 20% - <50%       | 80%-120%       | Middle                | 102.7475 %            |
| California | 06         | 40140       | 071         | 0109.03      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 0109.04      | 20% - <50%       | 80%-120%       | Middle                | 92.6701 %             |
| California | 06         | 40140       | 071         | 0109.05      | 20% - <50%       | 80%-120%       | Middle                | 119.6541 %            |
| California | 06         | 40140       | 071         | 0109.06      | 20% - <50%       | <50%           | Low                   | 48.8576 %             |
| California | 06         | 40140       | 071         | 0110.02      | 20% - <50%       | 80%-120%       | Middle                | 101.0614 %            |
| California | 06         | 40140       | 071         | 0110.03      | 20% - <50%       | 80%-120%       | Middle                | 113.0427 %            |
| California | 06         | 40140       | 071         | 0110.04      | 20% - <50%       | 50%-80%        | Moderate              | 73.0250 %             |
| California | 06         | 40140       | 071         | 0111.01      | 20% - <50%       | 80%-120%       | Middle                | 96.7986 %             |
| California | 06         | 40140       | 071         | 0111.02      | 20% - <50%       | 50%-80%        | Moderate              | 79.5608 %             |
| California | 06         | 40140       | 071         | 0112.03      | 20% - <50%       | 80%-120%       | Middle                | 84.0622 %             |
| California | 06         | 40140       | 071         | 0112.04      | 20% - <50%       | >120%          | Upper                 | 121.6206 %            |
| California | 06         | 40140       | 071         | 0112.05      | 50% - <80%       | 50%-80%        | Moderate              | 67.2534 %             |
| California | 06         | 40140       | 071         | 0112.06      | 20% - <50%       | 50%-80%        | Moderate              | 77.6399 %             |
| California | 06         | 40140       | 071         | 0113.00      | 20% - <50%       | 80%-120%       | Middle                | 106.8213 %            |
| California | 06         | 40140       | 071         | 0114.04      | 20% - <50%       | 50%-80%        | Moderate              | 76.6580 %             |
| California | 06         | 40140       | 071         | 0114.05      | 20% - <50%       | 80%-120%       | Middle                | 83.4572 %             |
| California | 06         | 40140       | 071         | 0114.06      | 20% - <50%       | 80%-120%       | Middle                | 81.9862 %             |
| California | 06         | 40140       | 071         | 0114.07      | 20% - <50%       | 80%-120%       | Middle                | 117.9459 %            |
| California | 06         | 40140       | 071         | 0114.08      | 20% - <50%       | 50%-80%        | Moderate              | 56.1067 %             |
| California | 06         | 40140       | 071         | 0115.00      | 20% - <50%       | 80%-120%       | Middle                | 92.6231 %             |
| California | 06         | 40140       | 071         | 0116.01      | 20% - <50%       | 80%-120%       | Middle                | 103.3982 %            |
| California | 06         | 40140       | 071         | 0116.02      | 20% - <50%       | 80%-120%       | Middle                | 118.9917 %            |
| California | 06         | 40140       | 071         | 0117.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.0305 %             |
| California | 06         | 40140       | 071         | 0118.01      | 50% - <80%       | 80%-120%       | Middle                | 102.1659 %            |
| California | 06         | 40140       | 071         | 0118.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.5923 %             |
| California | 06         | 40140       | 071         | 0119.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.0103 %             |
| California | 06         | 40140       | 071         | 0120.01      | 50% - <80%       | 80%-120%       | Middle                | 84.9985 %             |
| California | 06         | 40140       | 071         | 0120.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.2275 %             |
| California | 06         | 40140       | 071         | 0121.01      | 50% - <80%       | >120%          | Upper                 | 121.2737 %            |
| California | 06         | 40140       | 071         | 0121.03      | 20% - <50%       | <50%           | Low                   | 44.3601 %             |
| California | 06         | 40140       | 071         | 0121.05      | 20% - <50%       | >120%          | Upper                 | 128.2085 %            |
| California | 06         | 40140       | 071         | 0121.06      | 50% - <80%       | 50%-80%        | Moderate              | 79.5999 %             |
| California | 06         | 40140       | 071         | 0122.01      | 80% - 100%       | >120%          | Upper                 | 125.3827 %            |
| California | 06         | 40140       | 071         | 0122.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 0123.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 0124.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.7301 %             |
| California | 06         | 40140       | 071         | 0125.00      | 80% - 100%       | 50%-80%        | Moderate              | 78.6975 %             |
| California | 06         | 40140       | 071         | 0127.00      | 50% - <80%       | >120%          | Upper                 | 120.6217 %            |
| California | 06         | 40140       | 071         | 0250.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.8289 %             |
| California | 06         | 40140       | 071         | 0251.00      | 20% - <50%       | 50%-80%        | Moderate              | 64.3689 %             |
| California | 06         | 40140       | 071         | 9401.00      | 20% - <50%       | 50%-80%        | Moderate              | 58.0601 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 40140       | 071         | 9801.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 40140       | 071         | 9802.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0001.00      | 20% - <50%       | >120%          | Upper                 | 219.1366 %            |
| California | 06         | 41740       | 073         | 0002.01      | 20% - <50%       | >120%          | Upper                 | 170.2184 %            |
| California | 06         | 41740       | 073         | 0002.02      | 20% - <50%       | 80%-120%       | Middle                | 103.5796 %            |
| California | 06         | 41740       | 073         | 0003.01      | 20% - <50%       | 80%-120%       | Middle                | 98.9751 %             |
| California | 06         | 41740       | 073         | 0003.02      | 20% - <50%       | 80%-120%       | Middle                | 88.7600 %             |
| California | 06         | 41740       | 073         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 93.4952 %             |
| California | 06         | 41740       | 073         | 0005.00      | 20% - <50%       | >120%          | Upper                 | 146.7356 %            |
| California | 06         | 41740       | 073         | 0006.00      | 20% - <50%       | >120%          | Upper                 | 129.9373 %            |
| California | 06         | 41740       | 073         | 0007.00      | 20% - <50%       | 80%-120%       | Middle                | 107.3225 %            |
| California | 06         | 41740       | 073         | 0008.00      | 20% - <50%       | 80%-120%       | Middle                | 99.2261 %             |
| California | 06         | 41740       | 073         | 0009.01      | 50% - <80%       | 80%-120%       | Middle                | 91.6359 %             |
| California | 06         | 41740       | 073         | 0009.02      | 20% - <50%       | 80%-120%       | Middle                | 95.8503 %             |
| California | 06         | 41740       | 073         | 0010.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.6502 %             |
| California | 06         | 41740       | 073         | 0011.00      | 20% - <50%       | 80%-120%       | Middle                | 100.7027 %            |
| California | 06         | 41740       | 073         | 0012.01      | 50% - <80%       | 50%-80%        | Moderate              | 66.2162 %             |
| California | 06         | 41740       | 073         | 0012.02      | 50% - <80%       | 50%-80%        | Moderate              | 71.3834 %             |
| California | 06         | 41740       | 073         | 0013.01      | 50% - <80%       | 80%-120%       | Middle                | 95.6244 %             |
| California | 06         | 41740       | 073         | 0013.02      | 50% - <80%       | 80%-120%       | Middle                | 82.8775 %             |
| California | 06         | 41740       | 073         | 0014.00      | 20% - <50%       | 80%-120%       | Middle                | 112.3662 %            |
| California | 06         | 41740       | 073         | 0015.00      | 20% - <50%       | >120%          | Upper                 | 130.9632 %            |
| California | 06         | 41740       | 073         | 0016.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.5104 %             |
| California | 06         | 41740       | 073         | 0017.00      | 50% - <80%       | 80%-120%       | Middle                | 80.8299 %             |
| California | 06         | 41740       | 073         | 0018.01      | 50% - <80%       | <50%           | Low                   | 48.2802 %             |
| California | 06         | 41740       | 073         | 0018.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0019.00      | 20% - <50%       | 80%-120%       | Middle                | 115.7608 %            |
| California | 06         | 41740       | 073         | 0020.01      | 20% - <50%       | >120%          | Upper                 | 201.4421 %            |
| California | 06         | 41740       | 073         | 0020.02      | 20% - <50%       | >120%          | Upper                 | 147.7155 %            |
| California | 06         | 41740       | 073         | 0021.00      | 50% - <80%       | 80%-120%       | Middle                | 103.1069 %            |
| California | 06         | 41740       | 073         | 0022.01      | 80% - 100%       | <50%           | Low                   | 42.2095 %             |
| California | 06         | 41740       | 073         | 0022.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.6003 %             |
| California | 06         | 41740       | 073         | 0023.01      | 80% - 100%       | <50%           | Low                   | 48.9861 %             |
| California | 06         | 41740       | 073         | 0023.02      | 80% - 100%       | <50%           | Low                   | 37.1249 %             |
| California | 06         | 41740       | 073         | 0024.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.6234 %             |
| California | 06         | 41740       | 073         | 0024.02      | 80% - 100%       | <50%           | Low                   | 37.6551 %             |
| California | 06         | 41740       | 073         | 0025.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.3585 %             |
| California | 06         | 41740       | 073         | 0025.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.7305 %             |
| California | 06         | 41740       | 073         | 0026.01      | 80% - 100%       | <50%           | Low                   | 37.6478 %             |
| California | 06         | 41740       | 073         | 0026.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.3757 %             |
| California | 06         | 41740       | 073         | 0027.02      | 50% - <80%       | 80%-120%       | Middle                | 81.3747 %             |
| California | 06         | 41740       | 073         | 0027.03      | 50% - <80%       | 50%-80%        | Moderate              | 76.3006 %             |
| California | 06         | 41740       | 073         | 0027.05      | 80% - 100%       | 50%-80%        | Moderate              | 61.3848 %             |
| California | 06         | 41740       | 073         | 0027.07      | 80% - 100%       | <50%           | Low                   | 39.3848 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0027.08      | 80% - 100%       | <50%           | Low                   | 37.6185 %             |
| California | 06         | 41740       | 073         | 0027.09      | 80% - 100%       | <50%           | Low                   | 36.0969 %             |
| California | 06         | 41740       | 073         | 0027.10      | 80% - 100%       | 50%-80%        | Moderate              | 62.5090 %             |
| California | 06         | 41740       | 073         | 0027.11      | 80% - 100%       | 50%-80%        | Moderate              | 63.8528 %             |
| California | 06         | 41740       | 073         | 0027.12      | 80% - 100%       | 50%-80%        | Moderate              | 59.2357 %             |
| California | 06         | 41740       | 073         | 0028.01      | 20% - <50%       | >120%          | Upper                 | 127.1273 %            |
| California | 06         | 41740       | 073         | 0028.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.0629 %             |
| California | 06         | 41740       | 073         | 0028.04      | 20% - <50%       | >120%          | Upper                 | 123.6899 %            |
| California | 06         | 41740       | 073         | 0029.02      | 50% - <80%       | 80%-120%       | Middle                | 89.7336 %             |
| California | 06         | 41740       | 073         | 0029.03      | 50% - <80%       | 80%-120%       | Middle                | 82.7771 %             |
| California | 06         | 41740       | 073         | 0029.04      | 50% - <80%       | 80%-120%       | Middle                | 92.8897 %             |
| California | 06         | 41740       | 073         | 0029.05      | 50% - <80%       | 50%-80%        | Moderate              | 75.8478 %             |
| California | 06         | 41740       | 073         | 0030.01      | 80% - 100%       | 80%-120%       | Middle                | 86.4112 %             |
| California | 06         | 41740       | 073         | 0030.03      | 50% - <80%       | 80%-120%       | Middle                | 80.9972 %             |
| California | 06         | 41740       | 073         | 0030.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.7467 %             |
| California | 06         | 41740       | 073         | 0031.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.5518 %             |
| California | 06         | 41740       | 073         | 0031.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.3082 %             |
| California | 06         | 41740       | 073         | 0031.05      | 80% - 100%       | 50%-80%        | Moderate              | 78.5982 %             |
| California | 06         | 41740       | 073         | 0031.07      | 80% - 100%       | 80%-120%       | Middle                | 93.0299 %             |
| California | 06         | 41740       | 073         | 0031.08      | 80% - 100%       | 80%-120%       | Middle                | 98.0412 %             |
| California | 06         | 41740       | 073         | 0031.09      | 80% - 100%       | 80%-120%       | Middle                | 115.9062 %            |
| California | 06         | 41740       | 073         | 0031.11      | 80% - 100%       | 50%-80%        | Moderate              | 68.6027 %             |
| California | 06         | 41740       | 073         | 0031.12      | 80% - 100%       | 80%-120%       | Middle                | 84.7683 %             |
| California | 06         | 41740       | 073         | 0031.13      | 80% - 100%       | 80%-120%       | Middle                | 99.1110 %             |
| California | 06         | 41740       | 073         | 0031.14      | 80% - 100%       | 80%-120%       | Middle                | 97.4305 %             |
| California | 06         | 41740       | 073         | 0031.15      | 80% - 100%       | 80%-120%       | Middle                | 86.4676 %             |
| California | 06         | 41740       | 073         | 0032.01      | 50% - <80%       | 80%-120%       | Middle                | 81.2649 %             |
| California | 06         | 41740       | 073         | 0032.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.1887 %             |
| California | 06         | 41740       | 073         | 0032.04      | 50% - <80%       | 80%-120%       | Middle                | 96.8794 %             |
| California | 06         | 41740       | 073         | 0032.07      | 50% - <80%       | >120%          | Upper                 | 133.3361 %            |
| California | 06         | 41740       | 073         | 0032.08      | 80% - 100%       | 50%-80%        | Moderate              | 70.9400 %             |
| California | 06         | 41740       | 073         | 0032.09      | 80% - 100%       | 80%-120%       | Middle                | 80.0581 %             |
| California | 06         | 41740       | 073         | 0032.11      | 80% - 100%       | 80%-120%       | Middle                | 87.5835 %             |
| California | 06         | 41740       | 073         | 0032.12      | 80% - 100%       | 80%-120%       | Middle                | 107.9823 %            |
| California | 06         | 41740       | 073         | 0032.13      | 80% - 100%       | 80%-120%       | Middle                | 117.3012 %            |
| California | 06         | 41740       | 073         | 0032.14      | 80% - 100%       | 50%-80%        | Moderate              | 74.2039 %             |
| California | 06         | 41740       | 073         | 0033.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.7591 %             |
| California | 06         | 41740       | 073         | 0033.03      | 80% - 100%       | <50%           | Low                   | 37.6771 %             |
| California | 06         | 41740       | 073         | 0033.04      | 80% - 100%       | <50%           | Low                   | 45.6877 %             |
| California | 06         | 41740       | 073         | 0033.05      | 80% - 100%       | 50%-80%        | Moderate              | 53.0071 %             |
| California | 06         | 41740       | 073         | 0034.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.3935 %             |
| California | 06         | 41740       | 073         | 0034.03      | 80% - 100%       | <50%           | Low                   | 46.8224 %             |
| California | 06         | 41740       | 073         | 0034.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.6994 %             |
| California | 06         | 41740       | 073         | 0035.01      | 80% - 100%       | <50%           | Low                   | 40.2957 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0035.02      | 80% - 100%       | <50%           | Low                   | 45.5350 %             |
| California | 06         | 41740       | 073         | 0036.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.8934 %             |
| California | 06         | 41740       | 073         | 0036.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.3642 %             |
| California | 06         | 41740       | 073         | 0036.03      | 80% - 100%       | 50%-80%        | Moderate              | 54.1773 %             |
| California | 06         | 41740       | 073         | 0038.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0039.01      | 80% - 100%       | <50%           | Low                   | 47.5189 %             |
| California | 06         | 41740       | 073         | 0039.02      | 80% - 100%       | <50%           | Low                   | 48.0187 %             |
| California | 06         | 41740       | 073         | 0040.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.3148 %             |
| California | 06         | 41740       | 073         | 0041.01      | 50% - <80%       | 80%-120%       | Middle                | 82.7415 %             |
| California | 06         | 41740       | 073         | 0041.02      | 50% - <80%       | 50%-80%        | Moderate              | 76.5652 %             |
| California | 06         | 41740       | 073         | 0042.00      | 20% - <50%       | >120%          | Upper                 | 144.0688 %            |
| California | 06         | 41740       | 073         | 0043.00      | 20% - <50%       | 80%-120%       | Middle                | 88.4452 %             |
| California | 06         | 41740       | 073         | 0044.00      | 20% - <50%       | 80%-120%       | Middle                | 108.1727 %            |
| California | 06         | 41740       | 073         | 0045.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.9630 %             |
| California | 06         | 41740       | 073         | 0046.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.6393 %             |
| California | 06         | 41740       | 073         | 0047.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.9875 %             |
| California | 06         | 41740       | 073         | 0048.00      | 80% - 100%       | <50%           | Low                   | 41.1177 %             |
| California | 06         | 41740       | 073         | 0049.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.5135 %             |
| California | 06         | 41740       | 073         | 0050.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.2230 %             |
| California | 06         | 41740       | 073         | 0051.01      | 50% - <80%       | 50%-80%        | Moderate              | 53.8876 %             |
| California | 06         | 41740       | 073         | 0051.02      | 20% - <50%       | 80%-120%       | Middle                | 108.6799 %            |
| California | 06         | 41740       | 073         | 0051.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0052.01      | 50% - <80%       | 50%-80%        | Moderate              | 61.0470 %             |
| California | 06         | 41740       | 073         | 0052.02      | 50% - <80%       | 80%-120%       | Middle                | 96.8971 %             |
| California | 06         | 41740       | 073         | 0053.01      | 20% - <50%       | 80%-120%       | Middle                | 87.5835 %             |
| California | 06         | 41740       | 073         | 0053.02      | 50% - <80%       | >120%          | Upper                 | 174.3680 %            |
| California | 06         | 41740       | 073         | 0054.01      | 20% - <50%       | >120%          | Upper                 | 165.2154 %            |
| California | 06         | 41740       | 073         | 0054.02      | 20% - <50%       | >120%          | Upper                 | 127.2790 %            |
| California | 06         | 41740       | 073         | 0054.03      | 20% - <50%       | >120%          | Upper                 | 154.9710 %            |
| California | 06         | 41740       | 073         | 0055.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0056.01      | 20% - <50%       | 80%-120%       | Middle                | 119.1198 %            |
| California | 06         | 41740       | 073         | 0056.02      | 20% - <50%       | >120%          | Upper                 | 182.4498 %            |
| California | 06         | 41740       | 073         | 0057.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0058.01      | 20% - <50%       | >120%          | Upper                 | 164.5137 %            |
| California | 06         | 41740       | 073         | 0058.02      | 20% - <50%       | >120%          | Upper                 | 139.2185 %            |
| California | 06         | 41740       | 073         | 0059.00      | 20% - <50%       | >120%          | Upper                 | 124.6614 %            |
| California | 06         | 41740       | 073         | 0060.00      | 20% - <50%       | >120%          | Upper                 | 130.0889 %            |
| California | 06         | 41740       | 073         | 0061.00      | 20% - <50%       | >120%          | Upper                 | 128.1072 %            |
| California | 06         | 41740       | 073         | 0062.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0063.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0065.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.1994 %             |
| California | 06         | 41740       | 073         | 0066.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.6772 %             |
| California | 06         | 41740       | 073         | 0068.01      | 20% - <50%       | 50%-80%        | Moderate              | 68.6884 %             |
| California | 06         | 41740       | 073         | 0068.02      | 20% - <50%       | 80%-120%       | Middle                | 90.0442 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0069.00      | 20% - <50%       | >120%          | Upper                 | 151.8358 %            |
| California | 06         | 41740       | 073         | 0070.02      | 10% - <20%       | >120%          | Upper                 | 203.9927 %            |
| California | 06         | 41740       | 073         | 0071.00      | 10% - <20%       | >120%          | Upper                 | 186.8326 %            |
| California | 06         | 41740       | 073         | 0072.00      | 20% - <50%       | >120%          | Upper                 | 161.0784 %            |
| California | 06         | 41740       | 073         | 0073.02      | 10% - <20%       | >120%          | Upper                 | 174.7309 %            |
| California | 06         | 41740       | 073         | 0073.03      | 20% - <50%       | >120%          | Upper                 | 181.8945 %            |
| California | 06         | 41740       | 073         | 0073.04      | 20% - <50%       | 80%-120%       | Middle                | 101.5268 %            |
| California | 06         | 41740       | 073         | 0074.01      | 20% - <50%       | 80%-120%       | Middle                | 86.7427 %             |
| California | 06         | 41740       | 073         | 0074.02      | 20% - <50%       | 80%-120%       | Middle                | 85.4051 %             |
| California | 06         | 41740       | 073         | 0075.01      | 20% - <50%       | 80%-120%       | Middle                | 118.9985 %            |
| California | 06         | 41740       | 073         | 0075.02      | 20% - <50%       | 80%-120%       | Middle                | 87.7707 %             |
| California | 06         | 41740       | 073         | 0076.01      | 20% - <50%       | 80%-120%       | Middle                | 112.6653 %            |
| California | 06         | 41740       | 073         | 0076.02      | 20% - <50%       | 80%-120%       | Middle                | 101.9629 %            |
| California | 06         | 41740       | 073         | 0077.01      | 20% - <50%       | 80%-120%       | Middle                | 114.1012 %            |
| California | 06         | 41740       | 073         | 0077.02      | 20% - <50%       | >120%          | Upper                 | 144.7089 %            |
| California | 06         | 41740       | 073         | 0078.00      | 20% - <50%       | 80%-120%       | Middle                | 102.8183 %            |
| California | 06         | 41740       | 073         | 0079.05      | 20% - <50%       | 80%-120%       | Middle                | 112.6381 %            |
| California | 06         | 41740       | 073         | 0079.07      | 20% - <50%       | 50%-80%        | Moderate              | 51.9362 %             |
| California | 06         | 41740       | 073         | 0079.08      | 20% - <50%       | 50%-80%        | Moderate              | 64.4562 %             |
| California | 06         | 41740       | 073         | 0079.10      | 20% - <50%       | 80%-120%       | Middle                | 80.9282 %             |
| California | 06         | 41740       | 073         | 0079.11      | 20% - <50%       | 80%-120%       | Middle                | 86.4540 %             |
| California | 06         | 41740       | 073         | 0079.12      | 20% - <50%       | 80%-120%       | Middle                | 91.3483 %             |
| California | 06         | 41740       | 073         | 0080.02      | 20% - <50%       | >120%          | Upper                 | 163.9961 %            |
| California | 06         | 41740       | 073         | 0080.03      | 20% - <50%       | >120%          | Upper                 | 158.0697 %            |
| California | 06         | 41740       | 073         | 0080.06      | 20% - <50%       | >120%          | Upper                 | 135.2342 %            |
| California | 06         | 41740       | 073         | 0081.01      | 20% - <50%       | >120%          | Upper                 | 126.3210 %            |
| California | 06         | 41740       | 073         | 0081.02      | 20% - <50%       | >120%          | Upper                 | 182.6181 %            |
| California | 06         | 41740       | 073         | 0082.01      | 20% - <50%       | >120%          | Upper                 | 225.4949 %            |
| California | 06         | 41740       | 073         | 0082.02      | 10% - <20%       | >120%          | Upper                 | 166.1305 %            |
| California | 06         | 41740       | 073         | 0083.01      | 20% - <50%       | >120%          | Upper                 | 201.5487 %            |
| California | 06         | 41740       | 073         | 0083.03      | 20% - <50%       | >120%          | Upper                 | 214.6952 %            |
| California | 06         | 41740       | 073         | 0083.05      | 50% - <80%       | <50%           | Low                   | 47.4958 %             |
| California | 06         | 41740       | 073         | 0083.06      | 20% - <50%       | >120%          | Upper                 | 208.8932 %            |
| California | 06         | 41740       | 073         | 0083.07      | 20% - <50%       | >120%          | Upper                 | 168.0673 %            |
| California | 06         | 41740       | 073         | 0083.10      | 20% - <50%       | >120%          | Upper                 | 160.5701 %            |
| California | 06         | 41740       | 073         | 0083.11      | 20% - <50%       | >120%          | Upper                 | 211.0266 %            |
| California | 06         | 41740       | 073         | 0083.12      | 20% - <50%       | >120%          | Upper                 | 223.8781 %            |
| California | 06         | 41740       | 073         | 0083.13      | 20% - <50%       | >120%          | Upper                 | 214.9775 %            |
| California | 06         | 41740       | 073         | 0083.24      | 20% - <50%       | >120%          | Upper                 | 241.0392 %            |
| California | 06         | 41740       | 073         | 0083.27      | 20% - <50%       | >120%          | Upper                 | 164.0222 %            |
| California | 06         | 41740       | 073         | 0083.28      | 50% - <80%       | >120%          | Upper                 | 261.4444 %            |
| California | 06         | 41740       | 073         | 0083.30      | 20% - <50%       | >120%          | Upper                 | 213.2394 %            |
| California | 06         | 41740       | 073         | 0083.31      | 20% - <50%       | >120%          | Upper                 | 217.7823 %            |
| California | 06         | 41740       | 073         | 0083.36      | 20% - <50%       | >120%          | Upper                 | 172.6718 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0083.37      | 50% - <80%       | >120%          | Upper                 | 163.9155 %            |
| California | 06         | 41740       | 073         | 0083.39      | 50% - <80%       | 80%-120%       | Middle                | 103.9237 %            |
| California | 06         | 41740       | 073         | 0083.43      | 50% - <80%       | 50%-80%        | Moderate              | 71.1784 %             |
| California | 06         | 41740       | 073         | 0083.44      | 20% - <50%       | >120%          | Upper                 | 127.1733 %            |
| California | 06         | 41740       | 073         | 0083.45      | 20% - <50%       | 80%-120%       | Middle                | 116.0892 %            |
| California | 06         | 41740       | 073         | 0083.46      | 50% - <80%       | >120%          | Upper                 | 178.6066 %            |
| California | 06         | 41740       | 073         | 0083.47      | 50% - <80%       | >120%          | Upper                 | 138.1540 %            |
| California | 06         | 41740       | 073         | 0083.48      | 50% - <80%       | 80%-120%       | Middle                | 109.6932 %            |
| California | 06         | 41740       | 073         | 0083.49      | 50% - <80%       | >120%          | Upper                 | 123.9241 %            |
| California | 06         | 41740       | 073         | 0083.50      | 50% - <80%       | 80%-120%       | Middle                | 116.5294 %            |
| California | 06         | 41740       | 073         | 0083.51      | 50% - <80%       | 80%-120%       | Middle                | 117.1381 %            |
| California | 06         | 41740       | 073         | 0083.52      | 50% - <80%       | 80%-120%       | Middle                | 98.6478 %             |
| California | 06         | 41740       | 073         | 0083.53      | 50% - <80%       | 80%-120%       | Middle                | 104.0795 %            |
| California | 06         | 41740       | 073         | 0083.55      | 80% - 100%       | 80%-120%       | Middle                | 113.6306 %            |
| California | 06         | 41740       | 073         | 0083.56      | 50% - <80%       | 80%-120%       | Middle                | 104.2834 %            |
| California | 06         | 41740       | 073         | 0083.57      | 80% - 100%       | 80%-120%       | Middle                | 101.5059 %            |
| California | 06         | 41740       | 073         | 0083.58      | 50% - <80%       | 80%-120%       | Middle                | 106.9889 %            |
| California | 06         | 41740       | 073         | 0083.59      | 50% - <80%       | 50%-80%        | Moderate              | 65.7174 %             |
| California | 06         | 41740       | 073         | 0083.60      | 50% - <80%       | 50%-80%        | Moderate              | 72.6226 %             |
| California | 06         | 41740       | 073         | 0083.61      | 20% - <50%       | 80%-120%       | Middle                | 112.4206 %            |
| California | 06         | 41740       | 073         | 0083.62      | 20% - <50%       | >120%          | Upper                 | 131.2079 %            |
| California | 06         | 41740       | 073         | 0083.63      | 50% - <80%       | 50%-80%        | Moderate              | 65.4058 %             |
| California | 06         | 41740       | 073         | 0083.64      | 50% - <80%       | 80%-120%       | Middle                | 100.1986 %            |
| California | 06         | 41740       | 073         | 0083.65      | 50% - <80%       | >120%          | Upper                 | 181.4856 %            |
| California | 06         | 41740       | 073         | 0083.66      | 50% - <80%       | >120%          | Upper                 | 193.3907 %            |
| California | 06         | 41740       | 073         | 0083.67      | 50% - <80%       | >120%          | Upper                 | 170.7131 %            |
| California | 06         | 41740       | 073         | 0083.68      | 50% - <80%       | >120%          | Upper                 | 202.0193 %            |
| California | 06         | 41740       | 073         | 0083.69      | 20% - <50%       | >120%          | Upper                 | 155.7460 %            |
| California | 06         | 41740       | 073         | 0083.70      | 20% - <50%       | >120%          | Upper                 | 135.4935 %            |
| California | 06         | 41740       | 073         | 0083.71      | 20% - <50%       | >120%          | Upper                 | 126.3179 %            |
| California | 06         | 41740       | 073         | 0083.72      | 20% - <50%       | >120%          | Upper                 | 234.1256 %            |
| California | 06         | 41740       | 073         | 0083.73      | 20% - <50%       | >120%          | Upper                 | 164.6371 %            |
| California | 06         | 41740       | 073         | 0083.74      | 50% - <80%       | >120%          | Upper                 | 261.4444 %            |
| California | 06         | 41740       | 073         | 0083.75      | 50% - <80%       | >120%          | Upper                 | 121.8399 %            |
| California | 06         | 41740       | 073         | 0083.76      | 50% - <80%       | >120%          | Upper                 | 134.6966 %            |
| California | 06         | 41740       | 073         | 0083.77      | 50% - <80%       | >120%          | Upper                 | 136.4891 %            |
| California | 06         | 41740       | 073         | 0083.78      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0083.79      | 50% - <80%       | >120%          | Upper                 | 129.0149 %            |
| California | 06         | 41740       | 073         | 0083.80      | 50% - <80%       | 80%-120%       | Middle                | 115.5140 %            |
| California | 06         | 41740       | 073         | 0083.81      | 50% - <80%       | 80%-120%       | Middle                | 114.9953 %            |
| California | 06         | 41740       | 073         | 0085.01      | 20% - <50%       | >120%          | Upper                 | 146.8715 %            |
| California | 06         | 41740       | 073         | 0085.02      | 20% - <50%       | >120%          | Upper                 | 121.2940 %            |
| California | 06         | 41740       | 073         | 0085.03      | 20% - <50%       | 80%-120%       | Middle                | 112.7009 %            |
| California | 06         | 41740       | 073         | 0085.04      | 20% - <50%       | >120%          | Upper                 | 129.8902 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0085.05      | 50% - <80%       | 80%-120%       | Middle                | 109.0166 %            |
| California | 06         | 41740       | 073         | 0085.06      | 50% - <80%       | 80%-120%       | Middle                | 101.0478 %            |
| California | 06         | 41740       | 073         | 0085.07      | 50% - <80%       | 80%-120%       | Middle                | 96.2163 %             |
| California | 06         | 41740       | 073         | 0085.09      | 50% - <80%       | >120%          | Upper                 | 120.2263 %            |
| California | 06         | 41740       | 073         | 0085.10      | 50% - <80%       | 50%-80%        | Moderate              | 63.7053 %             |
| California | 06         | 41740       | 073         | 0085.11      | 50% - <80%       | >120%          | Upper                 | 121.2302 %            |
| California | 06         | 41740       | 073         | 0085.12      | 20% - <50%       | >120%          | Upper                 | 125.9749 %            |
| California | 06         | 41740       | 073         | 0085.13      | 20% - <50%       | 80%-120%       | Middle                | 116.7344 %            |
| California | 06         | 41740       | 073         | 0086.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.5789 %             |
| California | 06         | 41740       | 073         | 0087.01      | 50% - <80%       | 80%-120%       | Middle                | 90.6340 %             |
| California | 06         | 41740       | 073         | 0087.02      | 50% - <80%       | 80%-120%       | Middle                | 98.9636 %             |
| California | 06         | 41740       | 073         | 0088.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.8229 %             |
| California | 06         | 41740       | 073         | 0089.01      | 50% - <80%       | 50%-80%        | Moderate              | 66.2853 %             |
| California | 06         | 41740       | 073         | 0089.02      | 20% - <50%       | 80%-120%       | Middle                | 91.3922 %             |
| California | 06         | 41740       | 073         | 0090.00      | 50% - <80%       | 80%-120%       | Middle                | 91.7227 %             |
| California | 06         | 41740       | 073         | 0091.01      | 20% - <50%       | 80%-120%       | Middle                | 105.4631 %            |
| California | 06         | 41740       | 073         | 0091.02      | 20% - <50%       | 50%-80%        | Moderate              | 56.5062 %             |
| California | 06         | 41740       | 073         | 0091.03      | 20% - <50%       | >120%          | Upper                 | 151.9822 %            |
| California | 06         | 41740       | 073         | 0091.04      | 20% - <50%       | 80%-120%       | Middle                | 113.8732 %            |
| California | 06         | 41740       | 073         | 0091.07      | 20% - <50%       | 80%-120%       | Middle                | 91.5417 %             |
| California | 06         | 41740       | 073         | 0091.08      | 20% - <50%       | 80%-120%       | Middle                | 81.7732 %             |
| California | 06         | 41740       | 073         | 0091.09      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0092.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.6967 %             |
| California | 06         | 41740       | 073         | 0092.03      | 20% - <50%       | >120%          | Upper                 | 151.0923 %            |
| California | 06         | 41740       | 073         | 0092.04      | 20% - <50%       | >120%          | Upper                 | 143.4090 %            |
| California | 06         | 41740       | 073         | 0093.01      | 50% - <80%       | 80%-120%       | Middle                | 98.1698 %             |
| California | 06         | 41740       | 073         | 0093.05      | 20% - <50%       | 80%-120%       | Middle                | 114.2016 %            |
| California | 06         | 41740       | 073         | 0093.06      | 50% - <80%       | 80%-120%       | Middle                | 105.9619 %            |
| California | 06         | 41740       | 073         | 0093.07      | 50% - <80%       | 50%-80%        | Moderate              | 70.1975 %             |
| California | 06         | 41740       | 073         | 0093.08      | 50% - <80%       | >120%          | Upper                 | 125.6726 %            |
| California | 06         | 41740       | 073         | 0094.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.9814 %             |
| California | 06         | 41740       | 073         | 0095.02      | 20% - <50%       | >120%          | Upper                 | 121.9800 %            |
| California | 06         | 41740       | 073         | 0095.04      | 20% - <50%       | >120%          | Upper                 | 216.3987 %            |
| California | 06         | 41740       | 073         | 0095.05      | 20% - <50%       | >120%          | Upper                 | 141.7023 %            |
| California | 06         | 41740       | 073         | 0095.06      | 20% - <50%       | >120%          | Upper                 | 145.5225 %            |
| California | 06         | 41740       | 073         | 0095.07      | 20% - <50%       | 80%-120%       | Middle                | 91.1590 %             |
| California | 06         | 41740       | 073         | 0095.09      | 20% - <50%       | 50%-80%        | Moderate              | 77.4729 %             |
| California | 06         | 41740       | 073         | 0095.10      | 20% - <50%       | 50%-80%        | Moderate              | 60.7385 %             |
| California | 06         | 41740       | 073         | 0095.11      | 20% - <50%       | 50%-80%        | Moderate              | 75.8185 %             |
| California | 06         | 41740       | 073         | 0096.02      | 20% - <50%       | >120%          | Upper                 | 136.7819 %            |
| California | 06         | 41740       | 073         | 0096.03      | 50% - <80%       | 50%-80%        | Moderate              | 61.6567 %             |
| California | 06         | 41740       | 073         | 0096.04      | 20% - <50%       | 80%-120%       | Middle                | 100.6996 %            |
| California | 06         | 41740       | 073         | 0097.03      | 20% - <50%       | 80%-120%       | Middle                | 113.9652 %            |
| California | 06         | 41740       | 073         | 0097.04      | 20% - <50%       | >120%          | Upper                 | 120.7460 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0097.05      | 20% - <50%       | >120%          | Upper                 | 152.4099 %            |
| California | 06         | 41740       | 073         | 0097.06      | 20% - <50%       | >120%          | Upper                 | 170.6848 %            |
| California | 06         | 41740       | 073         | 0098.01      | 20% - <50%       | >120%          | Upper                 | 147.8200 %            |
| California | 06         | 41740       | 073         | 0098.02      | 20% - <50%       | 80%-120%       | Middle                | 102.8173 %            |
| California | 06         | 41740       | 073         | 0098.04      | 20% - <50%       | >120%          | Upper                 | 134.5502 %            |
| California | 06         | 41740       | 073         | 0098.05      | 20% - <50%       | >120%          | Upper                 | 134.6433 %            |
| California | 06         | 41740       | 073         | 0099.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0099.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0100.01      | 80% - 100%       | 80%-120%       | Middle                | 83.7706 %             |
| California | 06         | 41740       | 073         | 0100.03      | 80% - 100%       | 80%-120%       | Middle                | 87.0533 %             |
| California | 06         | 41740       | 073         | 0100.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.2889 %             |
| California | 06         | 41740       | 073         | 0100.05      | 80% - 100%       | <50%           | Low                   | 47.4394 %             |
| California | 06         | 41740       | 073         | 0100.09      | 80% - 100%       | 50%-80%        | Moderate              | 61.7194 %             |
| California | 06         | 41740       | 073         | 0100.10      | 80% - 100%       | <50%           | Low                   | 47.1915 %             |
| California | 06         | 41740       | 073         | 0100.11      | 80% - 100%       | 80%-120%       | Middle                | 90.3171 %             |
| California | 06         | 41740       | 073         | 0100.12      | 80% - 100%       | 50%-80%        | Moderate              | 61.8313 %             |
| California | 06         | 41740       | 073         | 0100.13      | 80% - 100%       | 50%-80%        | Moderate              | 62.4755 %             |
| California | 06         | 41740       | 073         | 0100.15      | 80% - 100%       | >120%          | Upper                 | 123.4598 %            |
| California | 06         | 41740       | 073         | 0100.16      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0100.17      | 80% - 100%       | 80%-120%       | Middle                | 116.5985 %            |
| California | 06         | 41740       | 073         | 0100.18      | 80% - 100%       | 80%-120%       | Middle                | 97.4305 %             |
| California | 06         | 41740       | 073         | 0100.19      | 80% - 100%       | 80%-120%       | Middle                | 115.5255 %            |
| California | 06         | 41740       | 073         | 0101.03      | 80% - 100%       | 50%-80%        | Moderate              | 58.6616 %             |
| California | 06         | 41740       | 073         | 0101.04      | 50% - <80%       | 80%-120%       | Middle                | 84.0979 %             |
| California | 06         | 41740       | 073         | 0101.06      | 80% - 100%       | 50%-80%        | Moderate              | 55.3465 %             |
| California | 06         | 41740       | 073         | 0101.07      | 80% - 100%       | 50%-80%        | Moderate              | 74.7445 %             |
| California | 06         | 41740       | 073         | 0101.09      | 80% - 100%       | 80%-120%       | Middle                | 90.6099 %             |
| California | 06         | 41740       | 073         | 0101.10      | 80% - 100%       | 50%-80%        | Moderate              | 53.9138 %             |
| California | 06         | 41740       | 073         | 0101.11      | 80% - 100%       | 50%-80%        | Moderate              | 51.7438 %             |
| California | 06         | 41740       | 073         | 0101.12      | 80% - 100%       | 50%-80%        | Moderate              | 51.7040 %             |
| California | 06         | 41740       | 073         | 0102.01      | 20% - <50%       | 80%-120%       | Middle                | 100.9830 %            |
| California | 06         | 41740       | 073         | 0102.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.7958 %             |
| California | 06         | 41740       | 073         | 0103.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.7300 %             |
| California | 06         | 41740       | 073         | 0104.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.1996 %             |
| California | 06         | 41740       | 073         | 0104.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.6194 %             |
| California | 06         | 41740       | 073         | 0105.01      | 20% - <50%       | 80%-120%       | Middle                | 102.0559 %            |
| California | 06         | 41740       | 073         | 0105.02      | 50% - <80%       | 50%-80%        | Moderate              | 52.8335 %             |
| California | 06         | 41740       | 073         | 0106.01      | 20% - <50%       | >120%          | Upper                 | 182.1120 %            |
| California | 06         | 41740       | 073         | 0108.00      | 20% - <50%       | 80%-120%       | Middle                | 114.8091 %            |
| California | 06         | 41740       | 073         | 0109.00      | 20% - <50%       | >120%          | Upper                 | 149.8771 %            |
| California | 06         | 41740       | 073         | 0110.00      | 20% - <50%       | 80%-120%       | Middle                | 119.7881 %            |
| California | 06         | 41740       | 073         | 0111.00      | 20% - <50%       | >120%          | Upper                 | 131.2822 %            |
| California | 06         | 41740       | 073         | 0113.00      | 50% - <80%       | >120%          | Upper                 | 142.4866 %            |
| California | 06         | 41740       | 073         | 0116.01      | 80% - 100%       | <50%           | Low                   | 43.8670 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0116.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.4391 %             |
| California | 06         | 41740       | 073         | 0117.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.2233 %             |
| California | 06         | 41740       | 073         | 0118.01      | 80% - 100%       | <50%           | Low                   | 33.2827 %             |
| California | 06         | 41740       | 073         | 0118.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.2120 %             |
| California | 06         | 41740       | 073         | 0119.02      | 80% - 100%       | 50%-80%        | Moderate              | 79.3396 %             |
| California | 06         | 41740       | 073         | 0120.02      | 80% - 100%       | <50%           | Low                   | 43.8513 %             |
| California | 06         | 41740       | 073         | 0120.03      | 80% - 100%       | 50%-80%        | Moderate              | 71.6595 %             |
| California | 06         | 41740       | 073         | 0121.01      | 80% - 100%       | 80%-120%       | Middle                | 82.8451 %             |
| California | 06         | 41740       | 073         | 0121.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.9422 %             |
| California | 06         | 41740       | 073         | 0122.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.1319 %             |
| California | 06         | 41740       | 073         | 0123.02      | 80% - 100%       | <50%           | Low                   | 40.2622 %             |
| California | 06         | 41740       | 073         | 0123.03      | 50% - <80%       | 80%-120%       | Middle                | 93.6835 %             |
| California | 06         | 41740       | 073         | 0123.04      | 50% - <80%       | 80%-120%       | Middle                | 107.0568 %            |
| California | 06         | 41740       | 073         | 0124.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.7007 %             |
| California | 06         | 41740       | 073         | 0124.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.2859 %             |
| California | 06         | 41740       | 073         | 0125.01      | 80% - 100%       | <50%           | Low                   | 38.0577 %             |
| California | 06         | 41740       | 073         | 0125.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.6106 %             |
| California | 06         | 41740       | 073         | 0126.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.3701 %             |
| California | 06         | 41740       | 073         | 0127.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.2705 %             |
| California | 06         | 41740       | 073         | 0128.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.6201 %             |
| California | 06         | 41740       | 073         | 0129.00      | 50% - <80%       | 80%-120%       | Middle                | 93.8884 %             |
| California | 06         | 41740       | 073         | 0130.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.4374 %             |
| California | 06         | 41740       | 073         | 0131.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.0543 %             |
| California | 06         | 41740       | 073         | 0131.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.7072 %             |
| California | 06         | 41740       | 073         | 0131.04      | 80% - 100%       | 50%-80%        | Moderate              | 65.6463 %             |
| California | 06         | 41740       | 073         | 0132.03      | 80% - 100%       | <50%           | Low                   | 45.3217 %             |
| California | 06         | 41740       | 073         | 0132.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.0671 %             |
| California | 06         | 41740       | 073         | 0132.05      | 80% - 100%       | 50%-80%        | Moderate              | 54.3425 %             |
| California | 06         | 41740       | 073         | 0132.06      | 80% - 100%       | 50%-80%        | Moderate              | 53.8050 %             |
| California | 06         | 41740       | 073         | 0133.01      | 80% - 100%       | 80%-120%       | Middle                | 99.2763 %             |
| California | 06         | 41740       | 073         | 0133.02      | 80% - 100%       | 80%-120%       | Middle                | 100.3294 %            |
| California | 06         | 41740       | 073         | 0133.03      | 80% - 100%       | 50%-80%        | Moderate              | 68.6822 %             |
| California | 06         | 41740       | 073         | 0133.06      | 80% - 100%       | 80%-120%       | Middle                | 90.3611 %             |
| California | 06         | 41740       | 073         | 0133.07      | 80% - 100%       | 80%-120%       | Middle                | 84.3615 %             |
| California | 06         | 41740       | 073         | 0133.08      | 80% - 100%       | 50%-80%        | Moderate              | 70.1944 %             |
| California | 06         | 41740       | 073         | 0133.09      | 80% - 100%       | 80%-120%       | Middle                | 114.6586 %            |
| California | 06         | 41740       | 073         | 0133.12      | 80% - 100%       | 80%-120%       | Middle                | 89.1218 %             |
| California | 06         | 41740       | 073         | 0133.15      | 50% - <80%       | >120%          | Upper                 | 124.1416 %            |
| California | 06         | 41740       | 073         | 0133.16      | 80% - 100%       | >120%          | Upper                 | 121.4404 %            |
| California | 06         | 41740       | 073         | 0133.17      | 80% - 100%       | >120%          | Upper                 | 135.5301 %            |
| California | 06         | 41740       | 073         | 0133.18      | 80% - 100%       | >120%          | Upper                 | 129.6895 %            |
| California | 06         | 41740       | 073         | 0133.19      | 80% - 100%       | >120%          | Upper                 | 134.7656 %            |
| California | 06         | 41740       | 073         | 0133.20      | 80% - 100%       | >120%          | Upper                 | 130.3284 %            |
| California | 06         | 41740       | 073         | 0133.21      | 80% - 100%       | >120%          | Upper                 | 131.4118 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0133.22      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41740       | 073         | 0133.23      | 80% - 100%       | >120%          | Upper                 | 136.3374 %            |
| California | 06         | 41740       | 073         | 0133.24      | 80% - 100%       | 80%-120%       | Middle                | 95.4090 %             |
| California | 06         | 41740       | 073         | 0133.25      | 80% - 100%       | 80%-120%       | Middle                | 90.9289 %             |
| California | 06         | 41740       | 073         | 0133.26      | 80% - 100%       | >120%          | Upper                 | 184.8080 %            |
| California | 06         | 41740       | 073         | 0133.27      | 80% - 100%       | >120%          | Upper                 | 128.7472 %            |
| California | 06         | 41740       | 073         | 0134.01      | 50% - <80%       | 80%-120%       | Middle                | 108.7437 %            |
| California | 06         | 41740       | 073         | 0134.09      | 50% - <80%       | 80%-120%       | Middle                | 105.7444 %            |
| California | 06         | 41740       | 073         | 0134.11      | 50% - <80%       | >120%          | Upper                 | 120.8914 %            |
| California | 06         | 41740       | 073         | 0134.12      | 50% - <80%       | 80%-120%       | Middle                | 111.1991 %            |
| California | 06         | 41740       | 073         | 0134.14      | 80% - 100%       | >120%          | Upper                 | 128.2452 %            |
| California | 06         | 41740       | 073         | 0134.15      | 50% - <80%       | >120%          | Upper                 | 125.2920 %            |
| California | 06         | 41740       | 073         | 0134.16      | 50% - <80%       | 80%-120%       | Middle                | 107.6195 %            |
| California | 06         | 41740       | 073         | 0134.17      | 50% - <80%       | >120%          | Upper                 | 139.3116 %            |
| California | 06         | 41740       | 073         | 0134.18      | 80% - 100%       | 80%-120%       | Middle                | 96.0250 %             |
| California | 06         | 41740       | 073         | 0134.20      | 80% - 100%       | 80%-120%       | Middle                | 108.0085 %            |
| California | 06         | 41740       | 073         | 0134.21      | 80% - 100%       | 80%-120%       | Middle                | 106.5120 %            |
| California | 06         | 41740       | 073         | 0134.22      | 50% - <80%       | >120%          | Upper                 | 142.2063 %            |
| California | 06         | 41740       | 073         | 0134.23      | 50% - <80%       | >120%          | Upper                 | 121.2229 %            |
| California | 06         | 41740       | 073         | 0134.24      | 50% - <80%       | >120%          | Upper                 | 130.5073 %            |
| California | 06         | 41740       | 073         | 0134.25      | 80% - 100%       | >120%          | Upper                 | 159.5892 %            |
| California | 06         | 41740       | 073         | 0135.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.9681 %             |
| California | 06         | 41740       | 073         | 0135.04      | 50% - <80%       | >120%          | Upper                 | 121.7792 %            |
| California | 06         | 41740       | 073         | 0135.05      | 50% - <80%       | 80%-120%       | Middle                | 88.5770 %             |
| California | 06         | 41740       | 073         | 0135.06      | 50% - <80%       | 50%-80%        | Moderate              | 76.4282 %             |
| California | 06         | 41740       | 073         | 0136.01      | 20% - <50%       | 80%-120%       | Middle                | 94.9290 %             |
| California | 06         | 41740       | 073         | 0136.04      | 20% - <50%       | 80%-120%       | Middle                | 105.4296 %            |
| California | 06         | 41740       | 073         | 0136.05      | 20% - <50%       | >120%          | Upper                 | 152.5135 %            |
| California | 06         | 41740       | 073         | 0136.07      | 20% - <50%       | 50%-80%        | Moderate              | 68.2084 %             |
| California | 06         | 41740       | 073         | 0136.08      | 20% - <50%       | 80%-120%       | Middle                | 89.8716 %             |
| California | 06         | 41740       | 073         | 0137.01      | 20% - <50%       | 80%-120%       | Middle                | 118.3031 %            |
| California | 06         | 41740       | 073         | 0137.02      | 50% - <80%       | 80%-120%       | Middle                | 83.6294 %             |
| California | 06         | 41740       | 073         | 0138.01      | 50% - <80%       | 80%-120%       | Middle                | 87.8188 %             |
| California | 06         | 41740       | 073         | 0138.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.0536 %             |
| California | 06         | 41740       | 073         | 0139.03      | 50% - <80%       | 80%-120%       | Middle                | 99.7845 %             |
| California | 06         | 41740       | 073         | 0139.05      | 50% - <80%       | 80%-120%       | Middle                | 112.4206 %            |
| California | 06         | 41740       | 073         | 0139.06      | 50% - <80%       | 50%-80%        | Moderate              | 71.5706 %             |
| California | 06         | 41740       | 073         | 0139.07      | 80% - 100%       | 50%-80%        | Moderate              | 50.8977 %             |
| California | 06         | 41740       | 073         | 0139.08      | 80% - 100%       | 50%-80%        | Moderate              | 72.6770 %             |
| California | 06         | 41740       | 073         | 0139.09      | 80% - 100%       | 50%-80%        | Moderate              | 79.3041 %             |
| California | 06         | 41740       | 073         | 0140.01      | 50% - <80%       | 50%-80%        | Moderate              | 75.5738 %             |
| California | 06         | 41740       | 073         | 0140.02      | 50% - <80%       | 80%-120%       | Middle                | 97.7798 %             |
| California | 06         | 41740       | 073         | 0141.01      | 50% - <80%       | 80%-120%       | Middle                | 89.2180 %             |
| California | 06         | 41740       | 073         | 0141.02      | 80% - 100%       | 80%-120%       | Middle                | 84.3813 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0142.00      | 50% - <80%       | 80%-120%       | Middle                | 96.1275 %             |
| California | 06         | 41740       | 073         | 0143.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.6175 %             |
| California | 06         | 41740       | 073         | 0144.00      | 80% - 100%       | <50%           | Low                   | 45.0801 %             |
| California | 06         | 41740       | 073         | 0145.00      | 50% - <80%       | 80%-120%       | Middle                | 80.7860 %             |
| California | 06         | 41740       | 073         | 0146.01      | 50% - <80%       | 50%-80%        | Moderate              | 55.2147 %             |
| California | 06         | 41740       | 073         | 0146.02      | 20% - <50%       | 80%-120%       | Middle                | 108.3243 %            |
| California | 06         | 41740       | 073         | 0147.01      | 20% - <50%       | 80%-120%       | Middle                | 106.8257 %            |
| California | 06         | 41740       | 073         | 0147.02      | 20% - <50%       | 80%-120%       | Middle                | 98.4041 %             |
| California | 06         | 41740       | 073         | 0148.03      | 20% - <50%       | 50%-80%        | Moderate              | 66.0531 %             |
| California | 06         | 41740       | 073         | 0148.04      | 20% - <50%       | 80%-120%       | Middle                | 118.3031 %            |
| California | 06         | 41740       | 073         | 0148.05      | 20% - <50%       | 80%-120%       | Middle                | 92.1587 %             |
| California | 06         | 41740       | 073         | 0148.06      | 50% - <80%       | 50%-80%        | Moderate              | 60.5053 %             |
| California | 06         | 41740       | 073         | 0149.01      | 20% - <50%       | 80%-120%       | Middle                | 98.3278 %             |
| California | 06         | 41740       | 073         | 0149.02      | 20% - <50%       | 80%-120%       | Middle                | 84.8645 %             |
| California | 06         | 41740       | 073         | 0150.01      | 20% - <50%       | 50%-80%        | Moderate              | 77.4060 %             |
| California | 06         | 41740       | 073         | 0150.02      | 20% - <50%       | 50%-80%        | Moderate              | 52.5176 %             |
| California | 06         | 41740       | 073         | 0151.00      | 20% - <50%       | 80%-120%       | Middle                | 88.2005 %             |
| California | 06         | 41740       | 073         | 0152.00      | 20% - <50%       | >120%          | Upper                 | 150.7168 %            |
| California | 06         | 41740       | 073         | 0153.01      | 20% - <50%       | 80%-120%       | Middle                | 84.5330 %             |
| California | 06         | 41740       | 073         | 0153.02      | 20% - <50%       | >120%          | Upper                 | 124.4658 %            |
| California | 06         | 41740       | 073         | 0154.03      | 20% - <50%       | >120%          | Upper                 | 148.3691 %            |
| California | 06         | 41740       | 073         | 0154.05      | 20% - <50%       | 80%-120%       | Middle                | 117.4623 %            |
| California | 06         | 41740       | 073         | 0154.06      | 20% - <50%       | >120%          | Upper                 | 143.6066 %            |
| California | 06         | 41740       | 073         | 0154.07      | 20% - <50%       | 50%-80%        | Moderate              | 51.9446 %             |
| California | 06         | 41740       | 073         | 0154.08      | 20% - <50%       | 80%-120%       | Middle                | 104.2970 %            |
| California | 06         | 41740       | 073         | 0155.01      | 20% - <50%       | 80%-120%       | Middle                | 100.5103 %            |
| California | 06         | 41740       | 073         | 0155.02      | 20% - <50%       | 80%-120%       | Middle                | 108.5471 %            |
| California | 06         | 41740       | 073         | 0156.01      | 20% - <50%       | 80%-120%       | Middle                | 90.0860 %             |
| California | 06         | 41740       | 073         | 0156.02      | 20% - <50%       | >120%          | Upper                 | 127.6314 %            |
| California | 06         | 41740       | 073         | 0157.01      | 50% - <80%       | <50%           | Low                   | 36.7652 %             |
| California | 06         | 41740       | 073         | 0157.04      | 20% - <50%       | 50%-80%        | Moderate              | 58.2234 %             |
| California | 06         | 41740       | 073         | 0157.05      | 20% - <50%       | <50%           | Low                   | 49.0206 %             |
| California | 06         | 41740       | 073         | 0157.06      | 50% - <80%       | <50%           | Low                   | 32.8320 %             |
| California | 06         | 41740       | 073         | 0158.01      | 50% - <80%       | <50%           | Low                   | 48.6807 %             |
| California | 06         | 41740       | 073         | 0158.02      | 20% - <50%       | 50%-80%        | Moderate              | 55.3517 %             |
| California | 06         | 41740       | 073         | 0159.01      | 50% - <80%       | <50%           | Low                   | 35.9777 %             |
| California | 06         | 41740       | 073         | 0159.02      | 50% - <80%       | 50%-80%        | Moderate              | 63.8664 %             |
| California | 06         | 41740       | 073         | 0160.00      | 20% - <50%       | 80%-120%       | Middle                | 106.4785 %            |
| California | 06         | 41740       | 073         | 0161.00      | 20% - <50%       | 80%-120%       | Middle                | 103.7647 %            |
| California | 06         | 41740       | 073         | 0162.01      | 20% - <50%       | >120%          | Upper                 | 142.7888 %            |
| California | 06         | 41740       | 073         | 0162.02      | 50% - <80%       | 80%-120%       | Middle                | 81.1112 %             |
| California | 06         | 41740       | 073         | 0163.01      | 50% - <80%       | <50%           | Low                   | 49.4368 %             |
| California | 06         | 41740       | 073         | 0163.02      | 50% - <80%       | <50%           | Low                   | 43.9768 %             |
| California | 06         | 41740       | 073         | 0164.01      | 20% - <50%       | >120%          | Upper                 | 128.5433 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0164.03      | 20% - <50%       | 80%-120%       | Middle                | 96.8867 %             |
| California | 06         | 41740       | 073         | 0164.04      | 50% - <80%       | 50%-80%        | Moderate              | 57.7664 %             |
| California | 06         | 41740       | 073         | 0165.02      | 20% - <50%       | 50%-80%        | Moderate              | 64.1278 %             |
| California | 06         | 41740       | 073         | 0165.03      | 20% - <50%       | 80%-120%       | Middle                | 95.8305 %             |
| California | 06         | 41740       | 073         | 0165.04      | 50% - <80%       | 50%-80%        | Moderate              | 56.8482 %             |
| California | 06         | 41740       | 073         | 0166.06      | 20% - <50%       | >120%          | Upper                 | 131.3230 %            |
| California | 06         | 41740       | 073         | 0166.07      | 20% - <50%       | 80%-120%       | Middle                | 114.8813 %            |
| California | 06         | 41740       | 073         | 0166.08      | 20% - <50%       | >120%          | Upper                 | 124.1856 %            |
| California | 06         | 41740       | 073         | 0166.09      | 20% - <50%       | 80%-120%       | Middle                | 107.8453 %            |
| California | 06         | 41740       | 073         | 0166.10      | 20% - <50%       | 80%-120%       | Middle                | 80.6626 %             |
| California | 06         | 41740       | 073         | 0166.13      | 20% - <50%       | 80%-120%       | Middle                | 87.5835 %             |
| California | 06         | 41740       | 073         | 0166.14      | 20% - <50%       | 80%-120%       | Middle                | 106.9648 %            |
| California | 06         | 41740       | 073         | 0166.15      | 20% - <50%       | >120%          | Upper                 | 122.2247 %            |
| California | 06         | 41740       | 073         | 0166.16      | 20% - <50%       | 80%-120%       | Middle                | 97.4221 %             |
| California | 06         | 41740       | 073         | 0166.17      | 20% - <50%       | 50%-80%        | Moderate              | 66.6178 %             |
| California | 06         | 41740       | 073         | 0166.18      | 20% - <50%       | 80%-120%       | Middle                | 93.0299 %             |
| California | 06         | 41740       | 073         | 0166.19      | 20% - <50%       | 50%-80%        | Moderate              | 71.8969 %             |
| California | 06         | 41740       | 073         | 0166.20      | 20% - <50%       | 80%-120%       | Middle                | 104.4466 %            |
| California | 06         | 41740       | 073         | 0166.21      | 20% - <50%       | 80%-120%       | Middle                | 115.6029 %            |
| California | 06         | 41740       | 073         | 0167.03      | 20% - <50%       | 80%-120%       | Middle                | 104.9475 %            |
| California | 06         | 41740       | 073         | 0167.04      | 20% - <50%       | >120%          | Upper                 | 128.9030 %            |
| California | 06         | 41740       | 073         | 0167.05      | 20% - <50%       | 50%-80%        | Moderate              | 67.2348 %             |
| California | 06         | 41740       | 073         | 0167.06      | 20% - <50%       | 80%-120%       | Middle                | 100.4664 %            |
| California | 06         | 41740       | 073         | 0168.04      | 20% - <50%       | 50%-80%        | Moderate              | 78.1611 %             |
| California | 06         | 41740       | 073         | 0168.06      | 20% - <50%       | 50%-80%        | Moderate              | 75.2737 %             |
| California | 06         | 41740       | 073         | 0168.07      | 20% - <50%       | 80%-120%       | Middle                | 103.4677 %            |
| California | 06         | 41740       | 073         | 0168.09      | 20% - <50%       | 80%-120%       | Middle                | 87.7215 %             |
| California | 06         | 41740       | 073         | 0168.10      | 20% - <50%       | >120%          | Upper                 | 126.0042 %            |
| California | 06         | 41740       | 073         | 0168.11      | 20% - <50%       | 80%-120%       | Middle                | 116.1791 %            |
| California | 06         | 41740       | 073         | 0168.12      | 20% - <50%       | 80%-120%       | Middle                | 119.0613 %            |
| California | 06         | 41740       | 073         | 0168.13      | 20% - <50%       | 80%-120%       | Middle                | 106.5643 %            |
| California | 06         | 41740       | 073         | 0169.01      | 20% - <50%       | 80%-120%       | Middle                | 115.4178 %            |
| California | 06         | 41740       | 073         | 0169.02      | 20% - <50%       | 80%-120%       | Middle                | 111.3978 %            |
| California | 06         | 41740       | 073         | 0170.06      | 20% - <50%       | >120%          | Upper                 | 162.0321 %            |
| California | 06         | 41740       | 073         | 0170.09      | 20% - <50%       | 80%-120%       | Middle                | 107.7219 %            |
| California | 06         | 41740       | 073         | 0170.10      | 20% - <50%       | >120%          | Upper                 | 154.8738 %            |
| California | 06         | 41740       | 073         | 0170.14      | 10% - <20%       | 80%-120%       | Middle                | 85.7732 %             |
| California | 06         | 41740       | 073         | 0170.18      | 50% - <80%       | 80%-120%       | Middle                | 85.4470 %             |
| California | 06         | 41740       | 073         | 0170.20      | 20% - <50%       | >120%          | Upper                 | 171.8990 %            |
| California | 06         | 41740       | 073         | 0170.21      | 20% - <50%       | >120%          | Upper                 | 142.9300 %            |
| California | 06         | 41740       | 073         | 0170.22      | 20% - <50%       | >120%          | Upper                 | 130.4508 %            |
| California | 06         | 41740       | 073         | 0170.31      | 20% - <50%       | >120%          | Upper                 | 120.2639 %            |
| California | 06         | 41740       | 073         | 0170.33      | 50% - <80%       | >120%          | Upper                 | 154.2285 %            |
| California | 06         | 41740       | 073         | 0170.34      | 20% - <50%       | >120%          | Upper                 | 121.5366 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0170.35      | 50% - <80%       | 80%-120%       | Middle                | 118.9034 %            |
| California | 06         | 41740       | 073         | 0170.36      | 50% - <80%       | >120%          | Upper                 | 127.5258 %            |
| California | 06         | 41740       | 073         | 0170.37      | 50% - <80%       | >120%          | Upper                 | 126.9663 %            |
| California | 06         | 41740       | 073         | 0170.39      | 50% - <80%       | >120%          | Upper                 | 131.3752 %            |
| California | 06         | 41740       | 073         | 0170.40      | 20% - <50%       | >120%          | Upper                 | 148.8930 %            |
| California | 06         | 41740       | 073         | 0170.41      | 20% - <50%       | >120%          | Upper                 | 131.8542 %            |
| California | 06         | 41740       | 073         | 0170.43      | 50% - <80%       | >120%          | Upper                 | 171.0278 %            |
| California | 06         | 41740       | 073         | 0170.44      | 50% - <80%       | >120%          | Upper                 | 187.5134 %            |
| California | 06         | 41740       | 073         | 0170.45      | 50% - <80%       | >120%          | Upper                 | 153.6910 %            |
| California | 06         | 41740       | 073         | 0170.46      | 20% - <50%       | >120%          | Upper                 | 156.3054 %            |
| California | 06         | 41740       | 073         | 0170.47      | 20% - <50%       | >120%          | Upper                 | 162.4954 %            |
| California | 06         | 41740       | 073         | 0170.48      | 50% - <80%       | 80%-120%       | Middle                | 86.4164 %             |
| California | 06         | 41740       | 073         | 0170.49      | 20% - <50%       | >120%          | Upper                 | 123.8865 %            |
| California | 06         | 41740       | 073         | 0170.50      | 50% - <80%       | 50%-80%        | Moderate              | 77.2345 %             |
| California | 06         | 41740       | 073         | 0170.51      | 20% - <50%       | >120%          | Upper                 | 136.4671 %            |
| California | 06         | 41740       | 073         | 0170.52      | 50% - <80%       | 80%-120%       | Middle                | 110.4943 %            |
| California | 06         | 41740       | 073         | 0170.53      | 20% - <50%       | >120%          | Upper                 | 175.4682 %            |
| California | 06         | 41740       | 073         | 0170.54      | 20% - <50%       | >120%          | Upper                 | 147.7970 %            |
| California | 06         | 41740       | 073         | 0170.55      | 50% - <80%       | >120%          | Upper                 | 147.1790 %            |
| California | 06         | 41740       | 073         | 0170.56      | 50% - <80%       | 80%-120%       | Middle                | 114.7736 %            |
| California | 06         | 41740       | 073         | 0170.57      | 20% - <50%       | >120%          | Upper                 | 169.0283 %            |
| California | 06         | 41740       | 073         | 0170.58      | 20% - <50%       | >120%          | Upper                 | 128.7294 %            |
| California | 06         | 41740       | 073         | 0170.59      | 20% - <50%       | 80%-120%       | Middle                | 101.9629 %            |
| California | 06         | 41740       | 073         | 0170.60      | 20% - <50%       | >120%          | Upper                 | 155.0359 %            |
| California | 06         | 41740       | 073         | 0170.61      | 20% - <50%       | >120%          | Upper                 | 230.6693 %            |
| California | 06         | 41740       | 073         | 0170.62      | 20% - <50%       | >120%          | Upper                 | 261.4444 %            |
| California | 06         | 41740       | 073         | 0170.63      | 20% - <50%       | >120%          | Upper                 | 162.8907 %            |
| California | 06         | 41740       | 073         | 0170.64      | 50% - <80%       | >120%          | Upper                 | 199.0127 %            |
| California | 06         | 41740       | 073         | 0170.65      | 50% - <80%       | >120%          | Upper                 | 218.1807 %            |
| California | 06         | 41740       | 073         | 0170.66      | 20% - <50%       | >120%          | Upper                 | 126.8899 %            |
| California | 06         | 41740       | 073         | 0170.67      | 50% - <80%       | >120%          | Upper                 | 206.8309 %            |
| California | 06         | 41740       | 073         | 0170.68      | 50% - <80%       | >120%          | Upper                 | 136.2580 %            |
| California | 06         | 41740       | 073         | 0170.69      | 20% - <50%       | >120%          | Upper                 | 159.8464 %            |
| California | 06         | 41740       | 073         | 0170.70      | 50% - <80%       | >120%          | Upper                 | 194.4145 %            |
| California | 06         | 41740       | 073         | 0170.71      | 50% - <80%       | >120%          | Upper                 | 202.3864 %            |
| California | 06         | 41740       | 073         | 0171.04      | 20% - <50%       | >120%          | Upper                 | 126.4371 %            |
| California | 06         | 41740       | 073         | 0171.06      | 10% - <20%       | >120%          | Upper                 | 212.6402 %            |
| California | 06         | 41740       | 073         | 0171.07      | 20% - <50%       | >120%          | Upper                 | 194.6477 %            |
| California | 06         | 41740       | 073         | 0171.08      | 20% - <50%       | >120%          | Upper                 | 169.9381 %            |
| California | 06         | 41740       | 073         | 0171.09      | 20% - <50%       | >120%          | Upper                 | 214.0761 %            |
| California | 06         | 41740       | 073         | 0171.11      | 20% - <50%       | >120%          | Upper                 | 207.9018 %            |
| California | 06         | 41740       | 073         | 0171.12      | 20% - <50%       | >120%          | Upper                 | 158.9199 %            |
| California | 06         | 41740       | 073         | 0171.13      | 20% - <50%       | >120%          | Upper                 | 160.1602 %            |
| California | 06         | 41740       | 073         | 0172.01      | 10% - <20%       | >120%          | Upper                 | 261.4444 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0172.02      | 10% - <20%       | >120%          | Upper                 | 141.6698 %            |
| California | 06         | 41740       | 073         | 0173.03      | 10% - <20%       | >120%          | Upper                 | 128.8539 %            |
| California | 06         | 41740       | 073         | 0173.05      | 10% - <20%       | >120%          | Upper                 | 142.1478 %            |
| California | 06         | 41740       | 073         | 0173.06      | 10% - <20%       | >120%          | Upper                 | 217.1433 %            |
| California | 06         | 41740       | 073         | 0173.07      | 20% - <50%       | >120%          | Upper                 | 136.1471 %            |
| California | 06         | 41740       | 073         | 0173.08      | 20% - <50%       | 80%-120%       | Middle                | 112.4624 %            |
| California | 06         | 41740       | 073         | 0174.03      | 20% - <50%       | >120%          | Upper                 | 167.9773 %            |
| California | 06         | 41740       | 073         | 0174.05      | 20% - <50%       | 80%-120%       | Middle                | 98.9688 %             |
| California | 06         | 41740       | 073         | 0174.06      | 10% - <20%       | >120%          | Upper                 | 161.9192 %            |
| California | 06         | 41740       | 073         | 0174.07      | 10% - <20%       | >120%          | Upper                 | 189.8737 %            |
| California | 06         | 41740       | 073         | 0174.08      | 20% - <50%       | >120%          | Upper                 | 152.0732 %            |
| California | 06         | 41740       | 073         | 0175.01      | 20% - <50%       | >120%          | Upper                 | 135.2247 %            |
| California | 06         | 41740       | 073         | 0175.02      | 20% - <50%       | >120%          | Upper                 | 142.7240 %            |
| California | 06         | 41740       | 073         | 0176.01      | 10% - <20%       | >120%          | Upper                 | 163.8193 %            |
| California | 06         | 41740       | 073         | 0176.03      | 20% - <50%       | >120%          | Upper                 | 159.7711 %            |
| California | 06         | 41740       | 073         | 0176.05      | 20% - <50%       | >120%          | Upper                 | 181.3298 %            |
| California | 06         | 41740       | 073         | 0176.06      | 20% - <50%       | 80%-120%       | Middle                | 99.8818 %             |
| California | 06         | 41740       | 073         | 0177.01      | 20% - <50%       | >120%          | Upper                 | 165.8366 %            |
| California | 06         | 41740       | 073         | 0177.02      | 20% - <50%       | >120%          | Upper                 | 150.8852 %            |
| California | 06         | 41740       | 073         | 0178.01      | 20% - <50%       | 80%-120%       | Middle                | 102.1354 %            |
| California | 06         | 41740       | 073         | 0178.08      | 20% - <50%       | >120%          | Upper                 | 160.4310 %            |
| California | 06         | 41740       | 073         | 0178.09      | 20% - <50%       | >120%          | Upper                 | 138.2083 %            |
| California | 06         | 41740       | 073         | 0178.10      | 20% - <50%       | >120%          | Upper                 | 170.4140 %            |
| California | 06         | 41740       | 073         | 0178.11      | 20% - <50%       | >120%          | Upper                 | 135.0396 %            |
| California | 06         | 41740       | 073         | 0178.13      | 20% - <50%       | >120%          | Upper                 | 134.1842 %            |
| California | 06         | 41740       | 073         | 0179.01      | 20% - <50%       | 80%-120%       | Middle                | 83.9160 %             |
| California | 06         | 41740       | 073         | 0179.02      | 20% - <50%       | 80%-120%       | Middle                | 81.3695 %             |
| California | 06         | 41740       | 073         | 0180.00      | 20% - <50%       | >120%          | Upper                 | 149.4148 %            |
| California | 06         | 41740       | 073         | 0181.01      | 20% - <50%       | 50%-80%        | Moderate              | 77.9216 %             |
| California | 06         | 41740       | 073         | 0181.02      | 20% - <50%       | >120%          | Upper                 | 149.5205 %            |
| California | 06         | 41740       | 073         | 0182.01      | 50% - <80%       | 80%-120%       | Middle                | 88.4243 %             |
| California | 06         | 41740       | 073         | 0182.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.2508 %             |
| California | 06         | 41740       | 073         | 0183.01      | 20% - <50%       | >120%          | Upper                 | 126.8000 %            |
| California | 06         | 41740       | 073         | 0183.02      | 20% - <50%       | 50%-80%        | Moderate              | 73.0587 %             |
| California | 06         | 41740       | 073         | 0184.00      | 20% - <50%       | 50%-80%        | Moderate              | 71.5999 %             |
| California | 06         | 41740       | 073         | 0185.04      | 20% - <50%       | 80%-120%       | Middle                | 84.2433 %             |
| California | 06         | 41740       | 073         | 0185.09      | 50% - <80%       | 50%-80%        | Moderate              | 55.8599 %             |
| California | 06         | 41740       | 073         | 0185.10      | 50% - <80%       | 50%-80%        | Moderate              | 77.1257 %             |
| California | 06         | 41740       | 073         | 0185.11      | 50% - <80%       | 80%-120%       | Middle                | 81.4615 %             |
| California | 06         | 41740       | 073         | 0185.12      | 20% - <50%       | 50%-80%        | Moderate              | 62.0928 %             |
| California | 06         | 41740       | 073         | 0185.15      | 20% - <50%       | 80%-120%       | Middle                | 113.2917 %            |
| California | 06         | 41740       | 073         | 0185.16      | 50% - <80%       | 80%-120%       | Middle                | 92.0730 %             |
| California | 06         | 41740       | 073         | 0185.17      | 20% - <50%       | 50%-80%        | Moderate              | 79.4495 %             |
| California | 06         | 41740       | 073         | 0185.18      | 50% - <80%       | 80%-120%       | Middle                | 106.3635 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0185.19      | 50% - <80%       | 50%-80%        | Moderate              | 67.8696 %             |
| California | 06         | 41740       | 073         | 0185.20      | 50% - <80%       | 50%-80%        | Moderate              | 72.7806 %             |
| California | 06         | 41740       | 073         | 0185.21      | 50% - <80%       | 80%-120%       | Middle                | 95.4268 %             |
| California | 06         | 41740       | 073         | 0185.22      | 50% - <80%       | >120%          | Upper                 | 120.1551 %            |
| California | 06         | 41740       | 073         | 0185.23      | 50% - <80%       | 80%-120%       | Middle                | 93.9020 %             |
| California | 06         | 41740       | 073         | 0185.24      | 50% - <80%       | 80%-120%       | Middle                | 116.0808 %            |
| California | 06         | 41740       | 073         | 0185.25      | 20% - <50%       | >120%          | Upper                 | 155.3914 %            |
| California | 06         | 41740       | 073         | 0186.01      | 20% - <50%       | 80%-120%       | Middle                | 107.0934 %            |
| California | 06         | 41740       | 073         | 0186.08      | 50% - <80%       | >120%          | Upper                 | 121.8713 %            |
| California | 06         | 41740       | 073         | 0186.09      | 50% - <80%       | 80%-120%       | Middle                | 84.7735 %             |
| California | 06         | 41740       | 073         | 0186.12      | 50% - <80%       | >120%          | Upper                 | 136.0582 %            |
| California | 06         | 41740       | 073         | 0186.13      | 50% - <80%       | 50%-80%        | Moderate              | 69.9204 %             |
| California | 06         | 41740       | 073         | 0186.15      | 50% - <80%       | 50%-80%        | Moderate              | 59.2347 %             |
| California | 06         | 41740       | 073         | 0186.16      | 50% - <80%       | <50%           | Low                   | 38.0096 %             |
| California | 06         | 41740       | 073         | 0186.17      | 50% - <80%       | 80%-120%       | Middle                | 110.6229 %            |
| California | 06         | 41740       | 073         | 0186.18      | 80% - 100%       | 50%-80%        | Moderate              | 68.1059 %             |
| California | 06         | 41740       | 073         | 0186.19      | 20% - <50%       | >120%          | Upper                 | 150.0967 %            |
| California | 06         | 41740       | 073         | 0186.20      | 80% - 100%       | 80%-120%       | Middle                | 108.4425 %            |
| California | 06         | 41740       | 073         | 0186.21      | 50% - <80%       | 80%-120%       | Middle                | 90.2983 %             |
| California | 06         | 41740       | 073         | 0186.22      | 50% - <80%       | 50%-80%        | Moderate              | 67.8424 %             |
| California | 06         | 41740       | 073         | 0187.00      | 20% - <50%       | 50%-80%        | Moderate              | 55.4239 %             |
| California | 06         | 41740       | 073         | 0188.01      | 20% - <50%       | 80%-120%       | Middle                | 101.6063 %            |
| California | 06         | 41740       | 073         | 0188.03      | 20% - <50%       | 80%-120%       | Middle                | 105.7653 %            |
| California | 06         | 41740       | 073         | 0188.04      | 20% - <50%       | >120%          | Upper                 | 154.0508 %            |
| California | 06         | 41740       | 073         | 0188.05      | 20% - <50%       | >120%          | Upper                 | 132.9230 %            |
| California | 06         | 41740       | 073         | 0189.03      | 50% - <80%       | 50%-80%        | Moderate              | 59.2409 %             |
| California | 06         | 41740       | 073         | 0189.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.1520 %             |
| California | 06         | 41740       | 073         | 0189.05      | 50% - <80%       | 50%-80%        | Moderate              | 69.8053 %             |
| California | 06         | 41740       | 073         | 0189.06      | 50% - <80%       | 50%-80%        | Moderate              | 67.4252 %             |
| California | 06         | 41740       | 073         | 0190.01      | 20% - <50%       | 80%-120%       | Middle                | 89.4512 %             |
| California | 06         | 41740       | 073         | 0190.02      | 50% - <80%       | 80%-120%       | Middle                | 105.6973 %            |
| California | 06         | 41740       | 073         | 0191.03      | 20% - <50%       | 80%-120%       | Middle                | 102.8392 %            |
| California | 06         | 41740       | 073         | 0191.05      | 20% - <50%       | >120%          | Upper                 | 127.8144 %            |
| California | 06         | 41740       | 073         | 0191.07      | 20% - <50%       | 80%-120%       | Middle                | 108.8263 %            |
| California | 06         | 41740       | 073         | 0191.08      | 50% - <80%       | 80%-120%       | Middle                | 85.4417 %             |
| California | 06         | 41740       | 073         | 0191.09      | 50% - <80%       | 80%-120%       | Middle                | 92.2947 %             |
| California | 06         | 41740       | 073         | 0191.10      | 50% - <80%       | 80%-120%       | Middle                | 110.0373 %            |
| California | 06         | 41740       | 073         | 0191.11      | 50% - <80%       | 80%-120%       | Middle                | 99.1571 %             |
| California | 06         | 41740       | 073         | 0192.03      | 20% - <50%       | 80%-120%       | Middle                | 119.6542 %            |
| California | 06         | 41740       | 073         | 0192.05      | 50% - <80%       | 80%-120%       | Middle                | 84.4702 %             |
| California | 06         | 41740       | 073         | 0192.06      | 80% - 100%       | 50%-80%        | Moderate              | 78.3117 %             |
| California | 06         | 41740       | 073         | 0192.08      | 20% - <50%       | >120%          | Upper                 | 132.7755 %            |
| California | 06         | 41740       | 073         | 0192.09      | 20% - <50%       | >120%          | Upper                 | 121.3097 %            |
| California | 06         | 41740       | 073         | 0192.10      | 50% - <80%       | 50%-80%        | Moderate              | 68.7732 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0193.01      | 20% - <50%       | >120%          | Upper                 | 122.5834 %            |
| California | 06         | 41740       | 073         | 0193.03      | 50% - <80%       | >120%          | Upper                 | 124.2943 %            |
| California | 06         | 41740       | 073         | 0193.04      | 50% - <80%       | 80%-120%       | Middle                | 90.8860 %             |
| California | 06         | 41740       | 073         | 0193.05      | 20% - <50%       | 80%-120%       | Middle                | 106.8435 %            |
| California | 06         | 41740       | 073         | 0194.03      | 50% - <80%       | 80%-120%       | Middle                | 99.3829 %             |
| California | 06         | 41740       | 073         | 0194.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.9718 %             |
| California | 06         | 41740       | 073         | 0194.05      | 50% - <80%       | 80%-120%       | Middle                | 84.0760 %             |
| California | 06         | 41740       | 073         | 0194.06      | 50% - <80%       | 80%-120%       | Middle                | 81.8725 %             |
| California | 06         | 41740       | 073         | 0195.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.3721 %             |
| California | 06         | 41740       | 073         | 0195.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.0811 %             |
| California | 06         | 41740       | 073         | 0195.03      | 50% - <80%       | 50%-80%        | Moderate              | 71.0132 %             |
| California | 06         | 41740       | 073         | 0196.01      | 50% - <80%       | 80%-120%       | Middle                | 105.7486 %            |
| California | 06         | 41740       | 073         | 0196.02      | 50% - <80%       | 80%-120%       | Middle                | 87.9945 %             |
| California | 06         | 41740       | 073         | 0197.01      | 50% - <80%       | 80%-120%       | Middle                | 85.4281 %             |
| California | 06         | 41740       | 073         | 0197.02      | 20% - <50%       | 80%-120%       | Middle                | 98.9521 %             |
| California | 06         | 41740       | 073         | 0198.03      | 20% - <50%       | 80%-120%       | Middle                | 100.8491 %            |
| California | 06         | 41740       | 073         | 0198.04      | 20% - <50%       | >120%          | Upper                 | 136.7913 %            |
| California | 06         | 41740       | 073         | 0198.05      | 50% - <80%       | 80%-120%       | Middle                | 83.7444 %             |
| California | 06         | 41740       | 073         | 0198.08      | 20% - <50%       | 80%-120%       | Middle                | 110.6156 %            |
| California | 06         | 41740       | 073         | 0198.09      | 20% - <50%       | >120%          | Upper                 | 131.6879 %            |
| California | 06         | 41740       | 073         | 0198.10      | 20% - <50%       | 80%-120%       | Middle                | 95.5784 %             |
| California | 06         | 41740       | 073         | 0198.11      | 20% - <50%       | >120%          | Upper                 | 145.2516 %            |
| California | 06         | 41740       | 073         | 0199.02      | 50% - <80%       | 80%-120%       | Middle                | 96.9787 %             |
| California | 06         | 41740       | 073         | 0199.03      | 20% - <50%       | 80%-120%       | Middle                | 96.5468 %             |
| California | 06         | 41740       | 073         | 0199.04      | 20% - <50%       | 80%-120%       | Middle                | 92.9891 %             |
| California | 06         | 41740       | 073         | 0199.05      | 20% - <50%       | 80%-120%       | Middle                | 109.8062 %            |
| California | 06         | 41740       | 073         | 0200.15      | 20% - <50%       | >120%          | Upper                 | 173.3369 %            |
| California | 06         | 41740       | 073         | 0200.17      | 50% - <80%       | 50%-80%        | Moderate              | 66.5812 %             |
| California | 06         | 41740       | 073         | 0200.19      | 20% - <50%       | 80%-120%       | Middle                | 103.4960 %            |
| California | 06         | 41740       | 073         | 0200.21      | 50% - <80%       | 80%-120%       | Middle                | 81.5619 %             |
| California | 06         | 41740       | 073         | 0200.23      | 50% - <80%       | 80%-120%       | Middle                | 114.5613 %            |
| California | 06         | 41740       | 073         | 0200.24      | 20% - <50%       | 80%-120%       | Middle                | 103.7857 %            |
| California | 06         | 41740       | 073         | 0200.25      | 50% - <80%       | 80%-120%       | Middle                | 83.8020 %             |
| California | 06         | 41740       | 073         | 0200.26      | 20% - <50%       | >120%          | Upper                 | 123.1942 %            |
| California | 06         | 41740       | 073         | 0200.28      | 80% - 100%       | <50%           | Low                   | 45.4367 %             |
| California | 06         | 41740       | 073         | 0200.29      | 50% - <80%       | 50%-80%        | Moderate              | 58.7243 %             |
| California | 06         | 41740       | 073         | 0200.30      | 20% - <50%       | >120%          | Upper                 | 186.8368 %            |
| California | 06         | 41740       | 073         | 0200.31      | 20% - <50%       | >120%          | Upper                 | 121.0712 %            |
| California | 06         | 41740       | 073         | 0200.32      | 20% - <50%       | >120%          | Upper                 | 151.3663 %            |
| California | 06         | 41740       | 073         | 0200.33      | 20% - <50%       | 80%-120%       | Middle                | 107.6791 %            |
| California | 06         | 41740       | 073         | 0200.34      | 20% - <50%       | >120%          | Upper                 | 195.1256 %            |
| California | 06         | 41740       | 073         | 0200.35      | 20% - <50%       | >120%          | Upper                 | 186.4499 %            |
| California | 06         | 41740       | 073         | 0200.36      | 80% - 100%       | <50%           | Low                   | 44.5269 %             |
| California | 06         | 41740       | 073         | 0200.37      | 50% - <80%       | 50%-80%        | Moderate              | 57.9933 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0200.38      | 50% - <80%       | >120%          | Upper                 | 130.2458 %            |
| California | 06         | 41740       | 073         | 0200.39      | 50% - <80%       | 80%-120%       | Middle                | 111.1134 %            |
| California | 06         | 41740       | 073         | 0200.40      | 20% - <50%       | >120%          | Upper                 | 153.9608 %            |
| California | 06         | 41740       | 073         | 0200.41      | 50% - <80%       | 80%-120%       | Middle                | 94.3946 %             |
| California | 06         | 41740       | 073         | 0200.42      | 20% - <50%       | >120%          | Upper                 | 162.3458 %            |
| California | 06         | 41740       | 073         | 0200.43      | 20% - <50%       | >120%          | Upper                 | 170.9609 %            |
| California | 06         | 41740       | 073         | 0200.44      | 20% - <50%       | >120%          | Upper                 | 152.2290 %            |
| California | 06         | 41740       | 073         | 0201.05      | 50% - <80%       | 80%-120%       | Middle                | 91.0962 %             |
| California | 06         | 41740       | 073         | 0201.06      | 50% - <80%       | 80%-120%       | Middle                | 95.4268 %             |
| California | 06         | 41740       | 073         | 0201.07      | 50% - <80%       | 80%-120%       | Middle                | 93.6835 %             |
| California | 06         | 41740       | 073         | 0201.08      | 80% - 100%       | 50%-80%        | Moderate              | 71.5591 %             |
| California | 06         | 41740       | 073         | 0201.09      | 50% - <80%       | 50%-80%        | Moderate              | 74.9652 %             |
| California | 06         | 41740       | 073         | 0201.10      | 50% - <80%       | >120%          | Upper                 | 153.0489 %            |
| California | 06         | 41740       | 073         | 0201.11      | 20% - <50%       | >120%          | Upper                 | 139.3116 %            |
| California | 06         | 41740       | 073         | 0202.02      | 80% - 100%       | <50%           | Low                   | 48.4548 %             |
| California | 06         | 41740       | 073         | 0202.06      | 80% - 100%       | 50%-80%        | Moderate              | 61.6828 %             |
| California | 06         | 41740       | 073         | 0202.07      | 80% - 100%       | <50%           | Low                   | 42.9969 %             |
| California | 06         | 41740       | 073         | 0202.08      | 50% - <80%       | 80%-120%       | Middle                | 85.3779 %             |
| California | 06         | 41740       | 073         | 0202.09      | 50% - <80%       | 50%-80%        | Moderate              | 56.1507 %             |
| California | 06         | 41740       | 073         | 0202.10      | 50% - <80%       | 50%-80%        | Moderate              | 58.9251 %             |
| California | 06         | 41740       | 073         | 0202.11      | 50% - <80%       | 50%-80%        | Moderate              | 66.8081 %             |
| California | 06         | 41740       | 073         | 0202.13      | 80% - 100%       | <50%           | Low                   | 48.5301 %             |
| California | 06         | 41740       | 073         | 0202.14      | 80% - 100%       | <50%           | Low                   | 38.1100 %             |
| California | 06         | 41740       | 073         | 0203.04      | 20% - <50%       | >120%          | Upper                 | 121.6799 %            |
| California | 06         | 41740       | 073         | 0203.05      | 50% - <80%       | 80%-120%       | Middle                | 119.3091 %            |
| California | 06         | 41740       | 073         | 0203.08      | 50% - <80%       | <50%           | Low                   | 40.3417 %             |
| California | 06         | 41740       | 073         | 0203.09      | 50% - <80%       | 80%-120%       | Middle                | 102.0497 %            |
| California | 06         | 41740       | 073         | 0203.10      | 50% - <80%       | 80%-120%       | Middle                | 111.9845 %            |
| California | 06         | 41740       | 073         | 0203.11      | 20% - <50%       | 80%-120%       | Middle                | 91.2709 %             |
| California | 06         | 41740       | 073         | 0203.12      | 20% - <50%       | 80%-120%       | Middle                | 99.2031 %             |
| California | 06         | 41740       | 073         | 0203.13      | 50% - <80%       | 80%-120%       | Middle                | 108.1256 %            |
| California | 06         | 41740       | 073         | 0204.01      | 20% - <50%       | >120%          | Upper                 | 170.4610 %            |
| California | 06         | 41740       | 073         | 0204.03      | 50% - <80%       | 80%-120%       | Middle                | 102.9595 %            |
| California | 06         | 41740       | 073         | 0204.04      | 50% - <80%       | 80%-120%       | Middle                | 92.6367 %             |
| California | 06         | 41740       | 073         | 0204.05      | 20% - <50%       | >120%          | Upper                 | 155.4542 %            |
| California | 06         | 41740       | 073         | 0205.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.1802 %             |
| California | 06         | 41740       | 073         | 0206.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.2946 %             |
| California | 06         | 41740       | 073         | 0206.02      | 50% - <80%       | 50%-80%        | Moderate              | 65.9736 %             |
| California | 06         | 41740       | 073         | 0207.05      | 20% - <50%       | >120%          | Upper                 | 122.0072 %            |
| California | 06         | 41740       | 073         | 0207.06      | 20% - <50%       | >120%          | Upper                 | 173.6130 %            |
| California | 06         | 41740       | 073         | 0207.07      | 50% - <80%       | <50%           | Low                   | 48.9484 %             |
| California | 06         | 41740       | 073         | 0207.08      | 20% - <50%       | 80%-120%       | Middle                | 94.8662 %             |
| California | 06         | 41740       | 073         | 0207.10      | 20% - <50%       | >120%          | Upper                 | 143.1402 %            |
| California | 06         | 41740       | 073         | 0207.11      | 20% - <50%       | >120%          | Upper                 | 167.7033 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41740       | 073         | 0207.12      | 50% - <80%       | 80%-120%       | Middle                | 114.7579 %            |
| California | 06         | 41740       | 073         | 0208.01      | 20% - <50%       | >120%          | Upper                 | 154.1804 %            |
| California | 06         | 41740       | 073         | 0208.05      | 20% - <50%       | 80%-120%       | Middle                | 97.6930 %             |
| California | 06         | 41740       | 073         | 0208.06      | 20% - <50%       | 50%-80%        | Moderate              | 77.4865 %             |
| California | 06         | 41740       | 073         | 0208.07      | 20% - <50%       | >120%          | Upper                 | 128.4345 %            |
| California | 06         | 41740       | 073         | 0208.10      | 20% - <50%       | >120%          | Upper                 | 132.1062 %            |
| California | 06         | 41740       | 073         | 0208.11      | 20% - <50%       | >120%          | Upper                 | 141.9637 %            |
| California | 06         | 41740       | 073         | 0208.12      | 50% - <80%       | 50%-80%        | Moderate              | 53.3051 %             |
| California | 06         | 41740       | 073         | 0208.13      | 20% - <50%       | 80%-120%       | Middle                | 95.1319 %             |
| California | 06         | 41740       | 073         | 0209.02      | 20% - <50%       | 80%-120%       | Middle                | 101.9629 %            |
| California | 06         | 41740       | 073         | 0209.03      | 20% - <50%       | 50%-80%        | Moderate              | 65.8638 %             |
| California | 06         | 41740       | 073         | 0209.04      | 20% - <50%       | 80%-120%       | Middle                | 87.5239 %             |
| California | 06         | 41740       | 073         | 0210.01      | 20% - <50%       | 50%-80%        | Moderate              | 54.2861 %             |
| California | 06         | 41740       | 073         | 0210.02      | 20% - <50%       | >120%          | Upper                 | 160.2898 %            |
| California | 06         | 41740       | 073         | 0211.01      | 50% - <80%       | 80%-120%       | Middle                | 110.0592 %            |
| California | 06         | 41740       | 073         | 0211.02      | 20% - <50%       | <50%           | Low                   | 45.8613 %             |
| California | 06         | 41740       | 073         | 0212.02      | 20% - <50%       | 80%-120%       | Middle                | 93.6626 %             |
| California | 06         | 41740       | 073         | 0212.04      | 20% - <50%       | >120%          | Upper                 | 125.2083 %            |
| California | 06         | 41740       | 073         | 0212.05      | 20% - <50%       | 80%-120%       | Middle                | 96.0720 %             |
| California | 06         | 41740       | 073         | 0212.06      | 20% - <50%       | >120%          | Upper                 | 123.5319 %            |
| California | 06         | 41740       | 073         | 0213.02      | 50% - <80%       | 80%-120%       | Middle                | 114.1106 %            |
| California | 06         | 41740       | 073         | 0213.04      | 20% - <50%       | >120%          | Upper                 | 149.1367 %            |
| California | 06         | 41740       | 073         | 0213.05      | 20% - <50%       | 80%-120%       | Middle                | 114.9420 %            |
| California | 06         | 41740       | 073         | 0213.06      | 50% - <80%       | >120%          | Upper                 | 165.8105 %            |
| California | 06         | 41740       | 073         | 0214.01      | 20% - <50%       | 80%-120%       | Middle                | 98.4909 %             |
| California | 06         | 41740       | 073         | 0214.02      | 20% - <50%       | >120%          | Upper                 | 138.2167 %            |
| California | 06         | 41740       | 073         | 0215.01      | 20% - <50%       | >120%          | Upper                 | 261.4444 %            |
| California | 06         | 41740       | 073         | 0215.02      | 50% - <80%       | >120%          | Upper                 | 173.7908 %            |
| California | 06         | 41740       | 073         | 0216.00      | 20% - <50%       | 80%-120%       | Middle                | 88.3772 %             |
| California | 06         | 41740       | 073         | 0218.00      | 20% - <50%       | >120%          | Upper                 | 181.0840 %            |
| California | 06         | 41740       | 073         | 0219.00      | 80% - 100%       | <50%           | Low                   | 46.7983 %             |
| California | 06         | 41740       | 073         | 0220.00      | 80% - 100%       | <50%           | Low                   | 49.4086 %             |
| California | 06         | 41740       | 073         | 0221.01      | 20% - <50%       | >120%          | Upper                 | 162.4682 %            |
| California | 06         | 41740       | 073         | 0221.02      | 20% - <50%       | >120%          | Upper                 | 135.0919 %            |
| California | 06         | 41740       | 073         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0101.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.5713 %             |
| California | 06         | 41884       | 075         | 0101.02      | 50% - <80%       | <50%           | Low                   | 19.8047 %             |
| California | 06         | 41884       | 075         | 0102.01      | 20% - <50%       | >120%          | Upper                 | 129.7674 %            |
| California | 06         | 41884       | 075         | 0102.02      | 20% - <50%       | >120%          | Upper                 | 137.3423 %            |
| California | 06         | 41884       | 075         | 0103.00      | 20% - <50%       | 80%-120%       | Middle                | 114.8419 %            |
| California | 06         | 41884       | 075         | 0104.01      | 20% - <50%       | 80%-120%       | Middle                | 118.3367 %            |
| California | 06         | 41884       | 075         | 0104.02      | 20% - <50%       | >120%          | Upper                 | 166.9997 %            |
| California | 06         | 41884       | 075         | 0105.00      | 50% - <80%       | >120%          | Upper                 | 131.0947 %            |
| California | 06         | 41884       | 075         | 0106.00      | 50% - <80%       | <50%           | Low                   | 49.0259 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 075         | 0107.01      | 80% - 100%       | <50%           | Low                   | 18.1110 %             |
| California | 06         | 41884       | 075         | 0107.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0108.00      | 50% - <80%       | >120%          | Upper                 | 156.8886 %            |
| California | 06         | 41884       | 075         | 0109.01      | 20% - <50%       | >120%          | Upper                 | 170.0576 %            |
| California | 06         | 41884       | 075         | 0109.02      | 20% - <50%       | 80%-120%       | Middle                | 95.9463 %             |
| California | 06         | 41884       | 075         | 0110.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0110.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0111.01      | 50% - <80%       | >120%          | Upper                 | 131.7879 %            |
| California | 06         | 41884       | 075         | 0111.02      | 50% - <80%       | 50%-80%        | Moderate              | 65.2223 %             |
| California | 06         | 41884       | 075         | 0112.00      | 20% - <50%       | >120%          | Upper                 | 139.9697 %            |
| California | 06         | 41884       | 075         | 0113.00      | 80% - 100%       | <50%           | Low                   | 42.7622 %             |
| California | 06         | 41884       | 075         | 0117.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0118.00      | 80% - 100%       | <50%           | Low                   | 25.9304 %             |
| California | 06         | 41884       | 075         | 0119.01      | 20% - <50%       | 80%-120%       | Middle                | 95.1486 %             |
| California | 06         | 41884       | 075         | 0119.02      | 50% - <80%       | 50%-80%        | Moderate              | 71.8887 %             |
| California | 06         | 41884       | 075         | 0120.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0120.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.1515 %             |
| California | 06         | 41884       | 075         | 0121.00      | 50% - <80%       | 80%-120%       | Middle                | 115.0237 %            |
| California | 06         | 41884       | 075         | 0122.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0122.03      | 50% - <80%       | <50%           | Low                   | 9.8191 %              |
| California | 06         | 41884       | 075         | 0122.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0123.01      | 50% - <80%       | <50%           | Low                   | 39.5398 %             |
| California | 06         | 41884       | 075         | 0123.02      | 50% - <80%       | <50%           | Low                   | 47.7467 %             |
| California | 06         | 41884       | 075         | 0124.03      | 50% - <80%       | <50%           | Low                   | 41.7290 %             |
| California | 06         | 41884       | 075         | 0124.04      | 50% - <80%       | <50%           | Low                   | 25.2267 %             |
| California | 06         | 41884       | 075         | 0124.05      | 50% - <80%       | 80%-120%       | Middle                | 96.1226 %             |
| California | 06         | 41884       | 075         | 0124.06      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0125.02      | 80% - 100%       | <50%           | Low                   | 36.1307 %             |
| California | 06         | 41884       | 075         | 0125.03      | 50% - <80%       | <50%           | Low                   | 40.3188 %             |
| California | 06         | 41884       | 075         | 0125.04      | 50% - <80%       | <50%           | Low                   | 17.4184 %             |
| California | 06         | 41884       | 075         | 0126.01      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0126.02      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0127.00      | 20% - <50%       | >120%          | Upper                 | 156.4963 %            |
| California | 06         | 41884       | 075         | 0128.01      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0128.02      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0129.01      | 20% - <50%       | >120%          | Upper                 | 137.5764 %            |
| California | 06         | 41884       | 075         | 0129.02      | 20% - <50%       | >120%          | Upper                 | 163.2686 %            |
| California | 06         | 41884       | 075         | 0130.01      | 20% - <50%       | 80%-120%       | Middle                | 117.3508 %            |
| California | 06         | 41884       | 075         | 0130.02      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0131.01      | 20% - <50%       | >120%          | Upper                 | 153.5631 %            |
| California | 06         | 41884       | 075         | 0131.02      | 20% - <50%       | >120%          | Upper                 | 155.4596 %            |
| California | 06         | 41884       | 075         | 0132.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0133.00      | 20% - <50%       | >120%          | Upper                 | 170.8457 %            |
| California | 06         | 41884       | 075         | 0134.01      | 20% - <50%       | >120%          | Upper                 | 148.0024 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 075         | 0134.02      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0135.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0151.00      | 20% - <50%       | >120%          | Upper                 | 126.6105 %            |
| California | 06         | 41884       | 075         | 0152.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0152.02      | 20% - <50%       | >120%          | Upper                 | 145.4921 %            |
| California | 06         | 41884       | 075         | 0153.00      | 20% - <50%       | 80%-120%       | Middle                | 98.8496 %             |
| California | 06         | 41884       | 075         | 0154.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0154.02      | 20% - <50%       | >120%          | Upper                 | 168.5924 %            |
| California | 06         | 41884       | 075         | 0155.00      | 50% - <80%       | 80%-120%       | Middle                | 111.9358 %            |
| California | 06         | 41884       | 075         | 0156.00      | 50% - <80%       | 80%-120%       | Middle                | 91.5402 %             |
| California | 06         | 41884       | 075         | 0157.01      | 50% - <80%       | 50%-80%        | Moderate              | 77.9914 %             |
| California | 06         | 41884       | 075         | 0157.02      | 20% - <50%       | >120%          | Upper                 | 149.1841 %            |
| California | 06         | 41884       | 075         | 0158.01      | 50% - <80%       | 50%-80%        | Moderate              | 55.0861 %             |
| California | 06         | 41884       | 075         | 0158.02      | 20% - <50%       | >120%          | Upper                 | 137.0573 %            |
| California | 06         | 41884       | 075         | 0159.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.2731 %             |
| California | 06         | 41884       | 075         | 0160.00      | 50% - <80%       | 80%-120%       | Middle                | 85.0473 %             |
| California | 06         | 41884       | 075         | 0161.01      | 50% - <80%       | <50%           | Low                   | 18.4447 %             |
| California | 06         | 41884       | 075         | 0161.02      | 80% - 100%       | <50%           | Low                   | 29.4950 %             |
| California | 06         | 41884       | 075         | 0162.00      | 50% - <80%       | >120%          | Upper                 | 165.6557 %            |
| California | 06         | 41884       | 075         | 0163.00      | 50% - <80%       | 80%-120%       | Middle                | 100.2125 %            |
| California | 06         | 41884       | 075         | 0164.00      | 20% - <50%       | >120%          | Upper                 | 125.1222 %            |
| California | 06         | 41884       | 075         | 0165.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0166.01      | 20% - <50%       | >120%          | Upper                 | 131.2918 %            |
| California | 06         | 41884       | 075         | 0166.02      | 20% - <50%       | 80%-120%       | Middle                | 101.6805 %            |
| California | 06         | 41884       | 075         | 0167.00      | 20% - <50%       | >120%          | Upper                 | 170.1148 %            |
| California | 06         | 41884       | 075         | 0168.01      | 20% - <50%       | >120%          | Upper                 | 129.2699 %            |
| California | 06         | 41884       | 075         | 0168.02      | 50% - <80%       | 80%-120%       | Middle                | 103.3081 %            |
| California | 06         | 41884       | 075         | 0169.00      | 20% - <50%       | >120%          | Upper                 | 126.9456 %            |
| California | 06         | 41884       | 075         | 0170.00      | 20% - <50%       | >120%          | Upper                 | 169.4926 %            |
| California | 06         | 41884       | 075         | 0171.01      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0171.02      | 20% - <50%       | >120%          | Upper                 | 171.0010 %            |
| California | 06         | 41884       | 075         | 0176.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0176.03      | 50% - <80%       | 50%-80%        | Moderate              | 79.8607 %             |
| California | 06         | 41884       | 075         | 0176.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0177.00      | 50% - <80%       | 80%-120%       | Middle                | 85.4953 %             |
| California | 06         | 41884       | 075         | 0178.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0178.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0178.04      | 50% - <80%       | 80%-120%       | Middle                | 114.0908 %            |
| California | 06         | 41884       | 075         | 0179.03      | 50% - <80%       | <50%           | Low                   | 24.9536 %             |
| California | 06         | 41884       | 075         | 0180.00      | 50% - <80%       | >120%          | Upper                 | 128.6791 %            |
| California | 06         | 41884       | 075         | 0201.01      | 50% - <80%       | 80%-120%       | Middle                | 115.5421 %            |
| California | 06         | 41884       | 075         | 0201.02      | 50% - <80%       | 80%-120%       | Middle                | 97.1837 %             |
| California | 06         | 41884       | 075         | 0202.01      | 50% - <80%       | >120%          | Upper                 | 148.9277 %            |
| California | 06         | 41884       | 075         | 0202.02      | 50% - <80%       | 50%-80%        | Moderate              | 58.5231 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 075         | 0203.00      | 20% - <50%       | >120%          | Upper                 | 126.8641 %            |
| California | 06         | 41884       | 075         | 0204.01      | 20% - <50%       | >120%          | Upper                 | 137.5249 %            |
| California | 06         | 41884       | 075         | 0204.02      | 20% - <50%       | >120%          | Upper                 | 137.7903 %            |
| California | 06         | 41884       | 075         | 0205.00      | 20% - <50%       | >120%          | Upper                 | 171.4135 %            |
| California | 06         | 41884       | 075         | 0206.01      | 20% - <50%       | >120%          | Upper                 | 168.8920 %            |
| California | 06         | 41884       | 075         | 0206.02      | 20% - <50%       | 80%-120%       | Middle                | 102.4936 %            |
| California | 06         | 41884       | 075         | 0207.01      | 20% - <50%       | >120%          | Upper                 | 158.4354 %            |
| California | 06         | 41884       | 075         | 0207.02      | 20% - <50%       | 80%-120%       | Middle                | 118.5422 %            |
| California | 06         | 41884       | 075         | 0208.01      | 50% - <80%       | 50%-80%        | Moderate              | 59.9431 %             |
| California | 06         | 41884       | 075         | 0208.02      | 50% - <80%       | 50%-80%        | Moderate              | 72.5527 %             |
| California | 06         | 41884       | 075         | 0209.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.1084 %             |
| California | 06         | 41884       | 075         | 0210.00      | 20% - <50%       | >120%          | Upper                 | 128.3161 %            |
| California | 06         | 41884       | 075         | 0211.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0212.00      | 20% - <50%       | >120%          | Upper                 | 150.1720 %            |
| California | 06         | 41884       | 075         | 0213.00      | 20% - <50%       | >120%          | Upper                 | 132.7675 %            |
| California | 06         | 41884       | 075         | 0214.00      | 20% - <50%       | >120%          | Upper                 | 144.9897 %            |
| California | 06         | 41884       | 075         | 0215.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0216.00      | 20% - <50%       | >120%          | Upper                 | 143.5976 %            |
| California | 06         | 41884       | 075         | 0217.00      | 20% - <50%       | >120%          | Upper                 | 129.3939 %            |
| California | 06         | 41884       | 075         | 0218.00      | 20% - <50%       | >120%          | Upper                 | 149.3631 %            |
| California | 06         | 41884       | 075         | 0226.00      | 50% - <80%       | >120%          | Upper                 | 171.1843 %            |
| California | 06         | 41884       | 075         | 0227.02      | 20% - <50%       | >120%          | Upper                 | 152.7019 %            |
| California | 06         | 41884       | 075         | 0227.04      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0228.01      | 50% - <80%       | 80%-120%       | Middle                | 82.9229 %             |
| California | 06         | 41884       | 075         | 0228.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.8634 %             |
| California | 06         | 41884       | 075         | 0228.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.9639 %             |
| California | 06         | 41884       | 075         | 0229.01      | 50% - <80%       | <50%           | Low                   | 47.4318 %             |
| California | 06         | 41884       | 075         | 0229.02      | 50% - <80%       | 80%-120%       | Middle                | 85.1692 %             |
| California | 06         | 41884       | 075         | 0229.03      | 50% - <80%       | 50%-80%        | Moderate              | 58.8207 %             |
| California | 06         | 41884       | 075         | 0230.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.4921 %             |
| California | 06         | 41884       | 075         | 0230.03      | 80% - 100%       | 80%-120%       | Middle                | 83.2601 %             |
| California | 06         | 41884       | 075         | 0231.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0231.03      | 80% - 100%       | <50%           | Low                   | 28.2757 %             |
| California | 06         | 41884       | 075         | 0232.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.1869 %             |
| California | 06         | 41884       | 075         | 0233.00      | 80% - 100%       | <50%           | Low                   | 49.1694 %             |
| California | 06         | 41884       | 075         | 0234.00      | 80% - 100%       | <50%           | Low                   | 45.6439 %             |
| California | 06         | 41884       | 075         | 0251.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0252.00      | 20% - <50%       | >120%          | Upper                 | 128.9445 %            |
| California | 06         | 41884       | 075         | 0253.00      | 50% - <80%       | 80%-120%       | Middle                | 106.6768 %            |
| California | 06         | 41884       | 075         | 0254.01      | 50% - <80%       | 80%-120%       | Middle                | 112.1608 %            |
| California | 06         | 41884       | 075         | 0254.02      | 50% - <80%       | 80%-120%       | Middle                | 118.5192 %            |
| California | 06         | 41884       | 075         | 0254.03      | 50% - <80%       | 80%-120%       | Middle                | 99.8334 %             |
| California | 06         | 41884       | 075         | 0255.01      | 50% - <80%       | 80%-120%       | Middle                | 97.5948 %             |
| California | 06         | 41884       | 075         | 0255.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 075         | 0256.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.5213 %             |
| California | 06         | 41884       | 075         | 0257.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.2792 %             |
| California | 06         | 41884       | 075         | 0257.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.9106 %             |
| California | 06         | 41884       | 075         | 0258.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.2865 %             |
| California | 06         | 41884       | 075         | 0259.00      | 80% - 100%       | 80%-120%       | Middle                | 83.9590 %             |
| California | 06         | 41884       | 075         | 0260.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.6286 %             |
| California | 06         | 41884       | 075         | 0260.02      | 50% - <80%       | 80%-120%       | Middle                | 83.5541 %             |
| California | 06         | 41884       | 075         | 0260.03      | 80% - 100%       | 50%-80%        | Moderate              | 71.8113 %             |
| California | 06         | 41884       | 075         | 0260.04      | 80% - 100%       | 50%-80%        | Moderate              | 74.7453 %             |
| California | 06         | 41884       | 075         | 0261.00      | 80% - 100%       | 80%-120%       | Middle                | 83.8698 %             |
| California | 06         | 41884       | 075         | 0262.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.6473 %             |
| California | 06         | 41884       | 075         | 0262.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.2781 %             |
| California | 06         | 41884       | 075         | 0263.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.5216 %             |
| California | 06         | 41884       | 075         | 0263.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.5837 %             |
| California | 06         | 41884       | 075         | 0263.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.3580 %             |
| California | 06         | 41884       | 075         | 0264.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.3189 %             |
| California | 06         | 41884       | 075         | 0264.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.5275 %             |
| California | 06         | 41884       | 075         | 0264.03      | 80% - 100%       | 50%-80%        | Moderate              | 58.1142 %             |
| California | 06         | 41884       | 075         | 0264.04      | 80% - 100%       | 50%-80%        | Moderate              | 54.3455 %             |
| California | 06         | 41884       | 075         | 0301.01      | 20% - <50%       | 80%-120%       | Middle                | 102.3814 %            |
| California | 06         | 41884       | 075         | 0301.02      | 20% - <50%       | >120%          | Upper                 | 143.3015 %            |
| California | 06         | 41884       | 075         | 0302.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.3485 %             |
| California | 06         | 41884       | 075         | 0302.02      | 20% - <50%       | 50%-80%        | Moderate              | 73.7239 %             |
| California | 06         | 41884       | 075         | 0303.01      | 50% - <80%       | >120%          | Upper                 | 134.8097 %            |
| California | 06         | 41884       | 075         | 0303.02      | 50% - <80%       | >120%          | Upper                 | 145.7164 %            |
| California | 06         | 41884       | 075         | 0304.00      | 50% - <80%       | 80%-120%       | Middle                | 100.3009 %            |
| California | 06         | 41884       | 075         | 0305.00      | 50% - <80%       | 80%-120%       | Middle                | 105.9355 %            |
| California | 06         | 41884       | 075         | 0306.00      | 20% - <50%       | >120%          | Upper                 | 159.2450 %            |
| California | 06         | 41884       | 075         | 0307.00      | 20% - <50%       | >120%          | Upper                 | 127.5197 %            |
| California | 06         | 41884       | 075         | 0308.00      | 20% - <50%       | >120%          | Upper                 | 120.5224 %            |
| California | 06         | 41884       | 075         | 0309.00      | 50% - <80%       | >120%          | Upper                 | 162.2918 %            |
| California | 06         | 41884       | 075         | 0310.00      | 50% - <80%       | 80%-120%       | Middle                | 117.6922 %            |
| California | 06         | 41884       | 075         | 0311.00      | 50% - <80%       | >120%          | Upper                 | 121.5939 %            |
| California | 06         | 41884       | 075         | 0312.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.6737 %             |
| California | 06         | 41884       | 075         | 0312.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.5813 %             |
| California | 06         | 41884       | 075         | 0313.01      | 50% - <80%       | 80%-120%       | Middle                | 82.1572 %             |
| California | 06         | 41884       | 075         | 0313.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.7764 %             |
| California | 06         | 41884       | 075         | 0314.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.1744 %             |
| California | 06         | 41884       | 075         | 0314.02      | 80% - 100%       | 80%-120%       | Middle                | 81.8667 %             |
| California | 06         | 41884       | 075         | 0326.01      | 50% - <80%       | 80%-120%       | Middle                | 91.1298 %             |
| California | 06         | 41884       | 075         | 0326.02      | 50% - <80%       | 80%-120%       | Middle                | 104.2201 %            |
| California | 06         | 41884       | 075         | 0327.00      | 50% - <80%       | 80%-120%       | Middle                | 109.9933 %            |
| California | 06         | 41884       | 075         | 0328.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.8542 %             |
| California | 06         | 41884       | 075         | 0328.02      | 50% - <80%       | 80%-120%       | Middle                | 91.4781 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 075         | 0329.01      | 50% - <80%       | 80%-120%       | Middle                | 94.3013 %             |
| California | 06         | 41884       | 075         | 0329.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.2145 %             |
| California | 06         | 41884       | 075         | 0330.01      | 50% - <80%       | 80%-120%       | Middle                | 80.6146 %             |
| California | 06         | 41884       | 075         | 0330.02      | 50% - <80%       | 80%-120%       | Middle                | 117.1683 %            |
| California | 06         | 41884       | 075         | 0331.00      | 50% - <80%       | 80%-120%       | Middle                | 103.6397 %            |
| California | 06         | 41884       | 075         | 0332.01      | 50% - <80%       | 80%-120%       | Middle                | 81.0703 %             |
| California | 06         | 41884       | 075         | 0332.03      | 50% - <80%       | 50%-80%        | Moderate              | 71.9792 %             |
| California | 06         | 41884       | 075         | 0332.04      | 50% - <80%       | 50%-80%        | Moderate              | 56.7235 %             |
| California | 06         | 41884       | 075         | 0351.01      | 50% - <80%       | 80%-120%       | Middle                | 97.0318 %             |
| California | 06         | 41884       | 075         | 0351.02      | 50% - <80%       | 80%-120%       | Middle                | 102.7019 %            |
| California | 06         | 41884       | 075         | 0352.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.6526 %             |
| California | 06         | 41884       | 075         | 0352.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.7313 %             |
| California | 06         | 41884       | 075         | 0353.00      | 50% - <80%       | 80%-120%       | Middle                | 93.8491 %             |
| California | 06         | 41884       | 075         | 0354.00      | 50% - <80%       | 80%-120%       | Middle                | 84.7867 %             |
| California | 06         | 41884       | 075         | 0401.00      | 20% - <50%       | 80%-120%       | Middle                | 96.8033 %             |
| California | 06         | 41884       | 075         | 0402.00      | 50% - <80%       | >120%          | Upper                 | 163.4623 %            |
| California | 06         | 41884       | 075         | 0426.01      | 50% - <80%       | 80%-120%       | Middle                | 81.6730 %             |
| California | 06         | 41884       | 075         | 0426.02      | 50% - <80%       | >120%          | Upper                 | 141.9603 %            |
| California | 06         | 41884       | 075         | 0427.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.6155 %             |
| California | 06         | 41884       | 075         | 0428.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0451.00      | 50% - <80%       | >120%          | Upper                 | 140.0457 %            |
| California | 06         | 41884       | 075         | 0452.01      | 50% - <80%       | >120%          | Upper                 | 129.3716 %            |
| California | 06         | 41884       | 075         | 0452.02      | 50% - <80%       | 80%-120%       | Middle                | 109.3773 %            |
| California | 06         | 41884       | 075         | 0476.00      | 50% - <80%       | 80%-120%       | Middle                | 118.5053 %            |
| California | 06         | 41884       | 075         | 0477.01      | 50% - <80%       | 80%-120%       | Middle                | 81.4709 %             |
| California | 06         | 41884       | 075         | 0477.02      | 50% - <80%       | 80%-120%       | Middle                | 108.3246 %            |
| California | 06         | 41884       | 075         | 0478.01      | 50% - <80%       | 80%-120%       | Middle                | 97.9167 %             |
| California | 06         | 41884       | 075         | 0478.02      | 50% - <80%       | 80%-120%       | Middle                | 82.9863 %             |
| California | 06         | 41884       | 075         | 0479.02      | 50% - <80%       | 80%-120%       | Middle                | 111.6362 %            |
| California | 06         | 41884       | 075         | 0479.03      | 50% - <80%       | 80%-120%       | Middle                | 104.7238 %            |
| California | 06         | 41884       | 075         | 0479.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.7599 %             |
| California | 06         | 41884       | 075         | 0601.00      | 20% - <50%       | >120%          | Upper                 | 155.8950 %            |
| California | 06         | 41884       | 075         | 0604.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.1987 %             |
| California | 06         | 41884       | 075         | 0605.02      | 80% - 100%       | <50%           | Low                   | 26.2363 %             |
| California | 06         | 41884       | 075         | 0607.01      | 50% - <80%       | >120%          | Upper                 | 131.9872 %            |
| California | 06         | 41884       | 075         | 0607.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0607.03      | 50% - <80%       | >120%          | Upper                 | 141.0462 %            |
| California | 06         | 41884       | 075         | 0610.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.4850 %             |
| California | 06         | 41884       | 075         | 0611.01      | 80% - 100%       | <50%           | Low                   | 20.5391 %             |
| California | 06         | 41884       | 075         | 0611.02      | 80% - 100%       | <50%           | Low                   | 19.8319 %             |
| California | 06         | 41884       | 075         | 0612.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.2961 %             |
| California | 06         | 41884       | 075         | 0614.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0614.02      | 50% - <80%       | >120%          | Upper                 | 121.6803 %            |
| California | 06         | 41884       | 075         | 0615.01      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 075         | 0615.02      | 50% - <80%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0615.03      | 50% - <80%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0615.04      | 50% - <80%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0615.05      | 50% - <80%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0615.06      | 50% - <80%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 075         | 0615.07      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 0615.08      | 50% - <80%       | >120%          | Upper                 | 166.4736 %            |
| California | 06         | 41884       | 075         | 9802.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 9803.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 9804.01      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 9805.01      | 80% - 100%       | <50%           | Low                   | 13.2380 %             |
| California | 06         | 41884       | 075         | 9806.00      | 80% - 100%       | 80%-120%       | Middle                | 97.6680 %             |
| California | 06         | 41884       | 075         | 9809.00      | 50% - <80%       | >120%          | Upper                 | 147.5342 %            |
| California | 06         | 41884       | 075         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 075         | 9902.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 081         | 6001.00      | 50% - <80%       | 80%-120%       | Middle                | 113.7278 %            |
| California | 06         | 41884       | 081         | 6002.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.5494 %             |
| California | 06         | 41884       | 081         | 6003.00      | 80% - 100%       | 80%-120%       | Middle                | 106.1654 %            |
| California | 06         | 41884       | 081         | 6004.01      | 80% - 100%       | 80%-120%       | Middle                | 97.9453 %             |
| California | 06         | 41884       | 081         | 6004.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.3600 %             |
| California | 06         | 41884       | 081         | 6005.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.4500 %             |
| California | 06         | 41884       | 081         | 6005.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.3161 %             |
| California | 06         | 41884       | 081         | 6006.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.5530 %             |
| California | 06         | 41884       | 081         | 6007.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.0487 %             |
| California | 06         | 41884       | 081         | 6007.02      | 80% - 100%       | 80%-120%       | Middle                | 83.8161 %             |
| California | 06         | 41884       | 081         | 6008.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.0938 %             |
| California | 06         | 41884       | 081         | 6009.00      | 50% - <80%       | 80%-120%       | Middle                | 103.8578 %            |
| California | 06         | 41884       | 081         | 6010.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.4542 %             |
| California | 06         | 41884       | 081         | 6011.00      | 80% - 100%       | 80%-120%       | Middle                | 89.8777 %             |
| California | 06         | 41884       | 081         | 6012.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.0506 %             |
| California | 06         | 41884       | 081         | 6013.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.6600 %             |
| California | 06         | 41884       | 081         | 6013.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.9575 %             |
| California | 06         | 41884       | 081         | 6014.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.5424 %             |
| California | 06         | 41884       | 081         | 6015.01      | 80% - 100%       | 80%-120%       | Middle                | 103.8432 %            |
| California | 06         | 41884       | 081         | 6015.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.1622 %             |
| California | 06         | 41884       | 081         | 6016.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.1893 %             |
| California | 06         | 41884       | 081         | 6016.03      | 80% - 100%       | 80%-120%       | Middle                | 91.6426 %             |
| California | 06         | 41884       | 081         | 6016.04      | 50% - <80%       | 80%-120%       | Middle                | 87.3465 %             |
| California | 06         | 41884       | 081         | 6016.05      | 80% - 100%       | 80%-120%       | Middle                | 98.7409 %             |
| California | 06         | 41884       | 081         | 6017.00      | 50% - <80%       | 80%-120%       | Middle                | 115.9399 %            |
| California | 06         | 41884       | 081         | 6018.00      | 50% - <80%       | 80%-120%       | Middle                | 91.7373 %             |
| California | 06         | 41884       | 081         | 6019.01      | 80% - 100%       | 50%-80%        | Moderate              | 77.7085 %             |
| California | 06         | 41884       | 081         | 6019.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.7139 %             |
| California | 06         | 41884       | 081         | 6020.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.4338 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 081         | 6020.02      | 80% - 100%       | 80%-120%       | Middle                | 98.4142 %             |
| California | 06         | 41884       | 081         | 6021.00      | 80% - 100%       | <50%           | Low                   | 45.0287 %             |
| California | 06         | 41884       | 081         | 6022.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.0748 %             |
| California | 06         | 41884       | 081         | 6022.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.9351 %             |
| California | 06         | 41884       | 081         | 6023.00      | 80% - 100%       | 80%-120%       | Middle                | 90.1307 %             |
| California | 06         | 41884       | 081         | 6024.00      | 50% - <80%       | 80%-120%       | Middle                | 83.1459 %             |
| California | 06         | 41884       | 081         | 6025.00      | 80% - 100%       | 80%-120%       | Middle                | 93.4994 %             |
| California | 06         | 41884       | 081         | 6026.01      | 80% - 100%       | 80%-120%       | Middle                | 88.6083 %             |
| California | 06         | 41884       | 081         | 6026.02      | 80% - 100%       | 80%-120%       | Middle                | 98.6065 %             |
| California | 06         | 41884       | 081         | 6027.00      | 50% - <80%       | 80%-120%       | Middle                | 98.4546 %             |
| California | 06         | 41884       | 081         | 6028.00      | 50% - <80%       | 80%-120%       | Middle                | 111.2509 %            |
| California | 06         | 41884       | 081         | 6029.00      | 50% - <80%       | 80%-120%       | Middle                | 91.3674 %             |
| California | 06         | 41884       | 081         | 6030.00      | 20% - <50%       | 80%-120%       | Middle                | 99.6119 %             |
| California | 06         | 41884       | 081         | 6031.00      | 20% - <50%       | 80%-120%       | Middle                | 113.3446 %            |
| California | 06         | 41884       | 081         | 6032.00      | 20% - <50%       | 80%-120%       | Middle                | 94.7326 %             |
| California | 06         | 41884       | 081         | 6033.00      | 20% - <50%       | 80%-120%       | Middle                | 116.7035 %            |
| California | 06         | 41884       | 081         | 6034.00      | 20% - <50%       | 80%-120%       | Middle                | 91.7471 %             |
| California | 06         | 41884       | 081         | 6037.00      | 50% - <80%       | 80%-120%       | Middle                | 101.3175 %            |
| California | 06         | 41884       | 081         | 6038.01      | 50% - <80%       | 50%-80%        | Moderate              | 71.4776 %             |
| California | 06         | 41884       | 081         | 6038.02      | 50% - <80%       | 80%-120%       | Middle                | 95.4969 %             |
| California | 06         | 41884       | 081         | 6039.00      | 50% - <80%       | 80%-120%       | Middle                | 106.3835 %            |
| California | 06         | 41884       | 081         | 6040.00      | 50% - <80%       | 80%-120%       | Middle                | 87.6398 %             |
| California | 06         | 41884       | 081         | 6041.02      | 50% - <80%       | 80%-120%       | Middle                | 88.4794 %             |
| California | 06         | 41884       | 081         | 6041.03      | 80% - 100%       | 50%-80%        | Moderate              | 74.2179 %             |
| California | 06         | 41884       | 081         | 6041.04      | 80% - 100%       | 50%-80%        | Moderate              | 73.1149 %             |
| California | 06         | 41884       | 081         | 6042.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.9225 %             |
| California | 06         | 41884       | 081         | 6044.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.0310 %             |
| California | 06         | 41884       | 081         | 6045.00      | 50% - <80%       | 80%-120%       | Middle                | 106.4197 %            |
| California | 06         | 41884       | 081         | 6046.00      | 50% - <80%       | 80%-120%       | Middle                | 106.2525 %            |
| California | 06         | 41884       | 081         | 6047.00      | 50% - <80%       | >120%          | Upper                 | 146.6633 %            |
| California | 06         | 41884       | 081         | 6048.00      | 50% - <80%       | 80%-120%       | Middle                | 88.3184 %             |
| California | 06         | 41884       | 081         | 6049.00      | 50% - <80%       | 80%-120%       | Middle                | 94.1564 %             |
| California | 06         | 41884       | 081         | 6050.00      | 50% - <80%       | >120%          | Upper                 | 144.0052 %            |
| California | 06         | 41884       | 081         | 6051.00      | 20% - <50%       | 80%-120%       | Middle                | 105.7111 %            |
| California | 06         | 41884       | 081         | 6052.00      | 20% - <50%       | >120%          | Upper                 | 173.5748 %            |
| California | 06         | 41884       | 081         | 6053.00      | 20% - <50%       | >120%          | Upper                 | 128.1628 %            |
| California | 06         | 41884       | 081         | 6054.00      | 50% - <80%       | >120%          | Upper                 | 124.2067 %            |
| California | 06         | 41884       | 081         | 6055.01      | 50% - <80%       | 80%-120%       | Middle                | 97.2639 %             |
| California | 06         | 41884       | 081         | 6055.02      | 20% - <50%       | >120%          | Upper                 | 155.4596 %            |
| California | 06         | 41884       | 081         | 6056.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6057.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6058.00      | 20% - <50%       | >120%          | Upper                 | 140.8406 %            |
| California | 06         | 41884       | 081         | 6059.01      | 50% - <80%       | 80%-120%       | Middle                | 108.8903 %            |
| California | 06         | 41884       | 081         | 6059.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.4291 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 081         | 6060.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.2035 %             |
| California | 06         | 41884       | 081         | 6061.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.2043 %             |
| California | 06         | 41884       | 081         | 6062.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 081         | 6062.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.1468 %             |
| California | 06         | 41884       | 081         | 6063.00      | 50% - <80%       | 80%-120%       | Middle                | 99.4788 %             |
| California | 06         | 41884       | 081         | 6064.00      | 50% - <80%       | >120%          | Upper                 | 154.2696 %            |
| California | 06         | 41884       | 081         | 6065.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6066.00      | 50% - <80%       | >120%          | Upper                 | 128.0813 %            |
| California | 06         | 41884       | 081         | 6067.00      | 20% - <50%       | >120%          | Upper                 | 135.9607 %            |
| California | 06         | 41884       | 081         | 6068.00      | 50% - <80%       | >120%          | Upper                 | 152.5277 %            |
| California | 06         | 41884       | 081         | 6069.00      | 20% - <50%       | >120%          | Upper                 | 170.6464 %            |
| California | 06         | 41884       | 081         | 6070.00      | 50% - <80%       | >120%          | Upper                 | 152.4692 %            |
| California | 06         | 41884       | 081         | 6071.00      | 20% - <50%       | >120%          | Upper                 | 169.8688 %            |
| California | 06         | 41884       | 081         | 6072.00      | 50% - <80%       | 80%-120%       | Middle                | 91.5011 %             |
| California | 06         | 41884       | 081         | 6073.00      | 20% - <50%       | >120%          | Upper                 | 147.2583 %            |
| California | 06         | 41884       | 081         | 6074.00      | 50% - <80%       | 80%-120%       | Middle                | 102.5270 %            |
| California | 06         | 41884       | 081         | 6075.00      | 50% - <80%       | >120%          | Upper                 | 123.5741 %            |
| California | 06         | 41884       | 081         | 6076.00      | 50% - <80%       | 80%-120%       | Middle                | 90.3487 %             |
| California | 06         | 41884       | 081         | 6077.01      | 50% - <80%       | 80%-120%       | Middle                | 85.0598 %             |
| California | 06         | 41884       | 081         | 6077.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.9633 %             |
| California | 06         | 41884       | 081         | 6078.00      | 50% - <80%       | 80%-120%       | Middle                | 106.2525 %            |
| California | 06         | 41884       | 081         | 6079.00      | 50% - <80%       | 80%-120%       | Middle                | 91.8223 %             |
| California | 06         | 41884       | 081         | 6080.01      | 50% - <80%       | 80%-120%       | Middle                | 116.6492 %            |
| California | 06         | 41884       | 081         | 6080.02      | 50% - <80%       | >120%          | Upper                 | 128.4610 %            |
| California | 06         | 41884       | 081         | 6080.13      | 50% - <80%       | >120%          | Upper                 | 123.0181 %            |
| California | 06         | 41884       | 081         | 6080.23      | 50% - <80%       | >120%          | Upper                 | 144.4281 %            |
| California | 06         | 41884       | 081         | 6080.24      | 50% - <80%       | >120%          | Upper                 | 151.4610 %            |
| California | 06         | 41884       | 081         | 6080.25      | 50% - <80%       | >120%          | Upper                 | 121.7117 %            |
| California | 06         | 41884       | 081         | 6081.00      | 50% - <80%       | 80%-120%       | Middle                | 117.4776 %            |
| California | 06         | 41884       | 081         | 6082.00      | 50% - <80%       | >120%          | Upper                 | 133.5967 %            |
| California | 06         | 41884       | 081         | 6083.00      | 50% - <80%       | 80%-120%       | Middle                | 114.6133 %            |
| California | 06         | 41884       | 081         | 6084.00      | 50% - <80%       | 80%-120%       | Middle                | 92.7720 %             |
| California | 06         | 41884       | 081         | 6085.01      | 50% - <80%       | 80%-120%       | Middle                | 105.8505 %            |
| California | 06         | 41884       | 081         | 6085.02      | 50% - <80%       | 80%-120%       | Middle                | 107.4404 %            |
| California | 06         | 41884       | 081         | 6086.00      | 50% - <80%       | 80%-120%       | Middle                | 118.3485 %            |
| California | 06         | 41884       | 081         | 6087.00      | 20% - <50%       | >120%          | Upper                 | 161.0683 %            |
| California | 06         | 41884       | 081         | 6088.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6089.00      | 50% - <80%       | >120%          | Upper                 | 122.7443 %            |
| California | 06         | 41884       | 081         | 6090.00      | 20% - <50%       | >120%          | Upper                 | 132.5049 %            |
| California | 06         | 41884       | 081         | 6091.00      | 20% - <50%       | >120%          | Upper                 | 143.9028 %            |
| California | 06         | 41884       | 081         | 6092.01      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6092.02      | 20% - <50%       | 80%-120%       | Middle                | 95.4112 %             |
| California | 06         | 41884       | 081         | 6093.00      | 20% - <50%       | >120%          | Upper                 | 168.1423 %            |
| California | 06         | 41884       | 081         | 6094.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 081         | 6095.00      | 20% - <50%       | >120%          | Upper                 | 172.7617 %            |
| California | 06         | 41884       | 081         | 6096.01      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6096.02      | 20% - <50%       | >120%          | Upper                 | 164.0817 %            |
| California | 06         | 41884       | 081         | 6096.03      | 20% - <50%       | >120%          | Upper                 | 173.4877 %            |
| California | 06         | 41884       | 081         | 6097.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6098.00      | 20% - <50%       | 80%-120%       | Middle                | 111.2941 %            |
| California | 06         | 41884       | 081         | 6099.00      | 20% - <50%       | >120%          | Upper                 | 147.5028 %            |
| California | 06         | 41884       | 081         | 6100.00      | 20% - <50%       | >120%          | Upper                 | 131.9447 %            |
| California | 06         | 41884       | 081         | 6101.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.9905 %             |
| California | 06         | 41884       | 081         | 6102.01      | 80% - 100%       | <50%           | Low                   | 43.8847 %             |
| California | 06         | 41884       | 081         | 6102.02      | 50% - <80%       | >120%          | Upper                 | 162.9593 %            |
| California | 06         | 41884       | 081         | 6102.03      | 80% - 100%       | <50%           | Low                   | 38.0885 %             |
| California | 06         | 41884       | 081         | 6103.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.5322 %             |
| California | 06         | 41884       | 081         | 6103.03      | 50% - <80%       | >120%          | Upper                 | 144.2825 %            |
| California | 06         | 41884       | 081         | 6103.04      | 50% - <80%       | >120%          | Upper                 | 132.6860 %            |
| California | 06         | 41884       | 081         | 6104.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.6047 %             |
| California | 06         | 41884       | 081         | 6105.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.1255 %             |
| California | 06         | 41884       | 081         | 6106.01      | 80% - 100%       | <50%           | Low                   | 40.0624 %             |
| California | 06         | 41884       | 081         | 6106.02      | 50% - <80%       | 80%-120%       | Middle                | 105.8693 %            |
| California | 06         | 41884       | 081         | 6107.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.6220 %             |
| California | 06         | 41884       | 081         | 6108.00      | 50% - <80%       | <50%           | Low                   | 39.7140 %             |
| California | 06         | 41884       | 081         | 6109.01      | 50% - <80%       | 50%-80%        | Moderate              | 58.8025 %             |
| California | 06         | 41884       | 081         | 6109.02      | 50% - <80%       | 50%-80%        | Moderate              | 61.2369 %             |
| California | 06         | 41884       | 081         | 6110.00      | 50% - <80%       | 80%-120%       | Middle                | 96.0919 %             |
| California | 06         | 41884       | 081         | 6111.00      | 20% - <50%       | >120%          | Upper                 | 124.1231 %            |
| California | 06         | 41884       | 081         | 6112.00      | 20% - <50%       | >120%          | Upper                 | 130.3582 %            |
| California | 06         | 41884       | 081         | 6113.00      | 20% - <50%       | >120%          | Upper                 | 136.6769 %            |
| California | 06         | 41884       | 081         | 6114.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6115.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6116.00      | 20% - <50%       | >120%          | Upper                 | 159.5968 %            |
| California | 06         | 41884       | 081         | 6117.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.8398 %             |
| California | 06         | 41884       | 081         | 6118.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.3516 %             |
| California | 06         | 41884       | 081         | 6119.01      | 80% - 100%       | 80%-120%       | Middle                | 80.8989 %             |
| California | 06         | 41884       | 081         | 6119.02      | 80% - 100%       | 80%-120%       | Middle                | 97.6053 %             |
| California | 06         | 41884       | 081         | 6120.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.7214 %             |
| California | 06         | 41884       | 081         | 6120.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.3517 %             |
| California | 06         | 41884       | 081         | 6121.01      | 50% - <80%       | <50%           | Low                   | 32.1237 %             |
| California | 06         | 41884       | 081         | 6121.02      | 80% - 100%       | <50%           | Low                   | 32.0304 %             |
| California | 06         | 41884       | 081         | 6125.00      | 20% - <50%       | >120%          | Upper                 | 122.1033 %            |
| California | 06         | 41884       | 081         | 6126.00      | 20% - <50%       | >120%          | Upper                 | 155.3829 %            |
| California | 06         | 41884       | 081         | 6127.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6128.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6129.00      | 20% - <50%       | >120%          | Upper                 | 162.5719 %            |
| California | 06         | 41884       | 081         | 6130.00      | 20% - <50%       | >120%          | Upper                 | 173.3483 %            |

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| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41884       | 081         | 6132.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6133.00      | 20% - <50%       | >120%          | Upper                 | 153.0705 %            |
| California | 06         | 41884       | 081         | 6134.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6135.01      | 20% - <50%       | 80%-120%       | Middle                | 99.2105 %             |
| California | 06         | 41884       | 081         | 6135.02      | 20% - <50%       | >120%          | Upper                 | 133.2448 %            |
| California | 06         | 41884       | 081         | 6136.00      | 20% - <50%       | 80%-120%       | Middle                | 110.6907 %            |
| California | 06         | 41884       | 081         | 6137.01      | 20% - <50%       | >120%          | Upper                 | 154.3469 %            |
| California | 06         | 41884       | 081         | 6137.02      | 50% - <80%       | 50%-80%        | Moderate              | 75.9653 %             |
| California | 06         | 41884       | 081         | 6138.00      | 20% - <50%       | >120%          | Upper                 | 122.6446 %            |
| California | 06         | 41884       | 081         | 6139.00      | 20% - <50%       | >120%          | Upper                 | 174.1851 %            |
| California | 06         | 41884       | 081         | 6140.00      | 50% - <80%       | 80%-120%       | Middle                | 118.8808 %            |
| California | 06         | 41884       | 081         | 9843.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41884       | 081         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41940       | 085         | 5001.00      | 80% - 100%       | 80%-120%       | Middle                | 82.1605 %             |
| California | 06         | 41940       | 085         | 5002.00      | 50% - <80%       | 80%-120%       | Middle                | 111.1660 %            |
| California | 06         | 41940       | 085         | 5003.00      | 50% - <80%       | 80%-120%       | Middle                | 91.3691 %             |
| California | 06         | 41940       | 085         | 5004.00      | 50% - <80%       | 50%-80%        | Moderate              | 72.0181 %             |
| California | 06         | 41940       | 085         | 5005.00      | 50% - <80%       | 80%-120%       | Middle                | 106.4940 %            |
| California | 06         | 41940       | 085         | 5006.00      | 50% - <80%       | >120%          | Upper                 | 126.8035 %            |
| California | 06         | 41940       | 085         | 5008.00      | 50% - <80%       | 80%-120%       | Middle                | 109.1316 %            |
| California | 06         | 41940       | 085         | 5009.01      | 50% - <80%       | 80%-120%       | Middle                | 91.9579 %             |
| California | 06         | 41940       | 085         | 5009.02      | 50% - <80%       | <50%           | Low                   | 28.0766 %             |
| California | 06         | 41940       | 085         | 5010.00      | 50% - <80%       | <50%           | Low                   | 31.3965 %             |
| California | 06         | 41940       | 085         | 5011.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.8020 %             |
| California | 06         | 41940       | 085         | 5011.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.1810 %             |
| California | 06         | 41940       | 085         | 5012.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.2688 %             |
| California | 06         | 41940       | 085         | 5013.00      | 50% - <80%       | 80%-120%       | Middle                | 104.1752 %            |
| California | 06         | 41940       | 085         | 5014.01      | 80% - 100%       | <50%           | Low                   | 37.7882 %             |
| California | 06         | 41940       | 085         | 5014.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.4041 %             |
| California | 06         | 41940       | 085         | 5015.01      | 80% - 100%       | <50%           | Low                   | 47.5217 %             |
| California | 06         | 41940       | 085         | 5015.02      | 80% - 100%       | <50%           | Low                   | 41.4687 %             |
| California | 06         | 41940       | 085         | 5016.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.8232 %             |
| California | 06         | 41940       | 085         | 5016.02      | 80% - 100%       | <50%           | Low                   | 25.3187 %             |
| California | 06         | 41940       | 085         | 5017.00      | 80% - 100%       | <50%           | Low                   | 35.6411 %             |
| California | 06         | 41940       | 085         | 5018.00      | 50% - <80%       | 80%-120%       | Middle                | 104.2824 %            |
| California | 06         | 41940       | 085         | 5019.01      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5019.02      | 50% - <80%       | 80%-120%       | Middle                | 99.6825 %             |
| California | 06         | 41940       | 085         | 5020.01      | 50% - <80%       | 80%-120%       | Middle                | 91.8157 %             |
| California | 06         | 41940       | 085         | 5020.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.3123 %             |
| California | 06         | 41940       | 085         | 5021.01      | 50% - <80%       | 80%-120%       | Middle                | 90.4794 %             |
| California | 06         | 41940       | 085         | 5021.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.0626 %             |
| California | 06         | 41940       | 085         | 5021.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 41940       | 085         | 5022.02      | 20% - <50%       | 80%-120%       | Middle                | 81.4452 %             |
| California | 06         | 41940       | 085         | 5022.03      | 50% - <80%       | 80%-120%       | Middle                | 119.1785 %            |

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5022.04      | 50% - <80%       | <50%           | Low                   | 48.6801 %             |
| California | 06         | 41940       | 085         | 5023.01      | 20% - <50%       | >120%          | Upper                 | 132.9946 %            |
| California | 06         | 41940       | 085         | 5023.02      | 50% - <80%       | 80%-120%       | Middle                | 87.7463 %             |
| California | 06         | 41940       | 085         | 5024.00      | 20% - <50%       | >120%          | Upper                 | 123.9831 %            |
| California | 06         | 41940       | 085         | 5025.00      | 20% - <50%       | >120%          | Upper                 | 151.6551 %            |
| California | 06         | 41940       | 085         | 5026.01      | 20% - <50%       | >120%          | Upper                 | 132.3542 %            |
| California | 06         | 41940       | 085         | 5026.03      | 20% - <50%       | >120%          | Upper                 | 123.1421 %            |
| California | 06         | 41940       | 085         | 5026.04      | 50% - <80%       | 50%-80%        | Moderate              | 72.1040 %             |
| California | 06         | 41940       | 085         | 5027.01      | 50% - <80%       | 80%-120%       | Middle                | 84.4814 %             |
| California | 06         | 41940       | 085         | 5027.03      | 50% - <80%       | 80%-120%       | Middle                | 113.8050 %            |
| California | 06         | 41940       | 085         | 5027.04      | 50% - <80%       | >120%          | Upper                 | 128.1034 %            |
| California | 06         | 41940       | 085         | 5028.00      | 50% - <80%       | >120%          | Upper                 | 120.1321 %            |
| California | 06         | 41940       | 085         | 5029.01      | 50% - <80%       | 80%-120%       | Middle                | 110.7957 %            |
| California | 06         | 41940       | 085         | 5029.02      | 20% - <50%       | 80%-120%       | Middle                | 111.6662 %            |
| California | 06         | 41940       | 085         | 5029.03      | 20% - <50%       | >120%          | Upper                 | 157.4697 %            |
| California | 06         | 41940       | 085         | 5029.06      | 50% - <80%       | 80%-120%       | Middle                | 86.6181 %             |
| California | 06         | 41940       | 085         | 5029.07      | 20% - <50%       | 80%-120%       | Middle                | 114.4385 %            |
| California | 06         | 41940       | 085         | 5029.08      | 50% - <80%       | 80%-120%       | Middle                | 106.1505 %            |
| California | 06         | 41940       | 085         | 5029.09      | 50% - <80%       | 50%-80%        | Moderate              | 79.4019 %             |
| California | 06         | 41940       | 085         | 5029.10      | 50% - <80%       | 80%-120%       | Middle                | 91.6962 %             |
| California | 06         | 41940       | 085         | 5030.01      | 20% - <50%       | >120%          | Upper                 | 131.5071 %            |
| California | 06         | 41940       | 085         | 5030.02      | 20% - <50%       | 80%-120%       | Middle                | 117.1730 %            |
| California | 06         | 41940       | 085         | 5030.03      | 20% - <50%       | 80%-120%       | Middle                | 104.5957 %            |
| California | 06         | 41940       | 085         | 5031.05      | 80% - 100%       | <50%           | Low                   | 47.1816 %             |
| California | 06         | 41940       | 085         | 5031.10      | 80% - 100%       | <50%           | Low                   | 40.0355 %             |
| California | 06         | 41940       | 085         | 5031.11      | 80% - 100%       | 50%-80%        | Moderate              | 73.3964 %             |
| California | 06         | 41940       | 085         | 5031.12      | 80% - 100%       | <50%           | Low                   | 44.8848 %             |
| California | 06         | 41940       | 085         | 5031.13      | 80% - 100%       | 50%-80%        | Moderate              | 55.6860 %             |
| California | 06         | 41940       | 085         | 5031.16      | 50% - <80%       | 80%-120%       | Middle                | 81.0880 %             |
| California | 06         | 41940       | 085         | 5031.17      | 80% - 100%       | <50%           | Low                   | 49.7505 %             |
| California | 06         | 41940       | 085         | 5031.18      | 80% - 100%       | 50%-80%        | Moderate              | 56.7331 %             |
| California | 06         | 41940       | 085         | 5031.21      | 80% - 100%       | <50%           | Low                   | 36.9843 %             |
| California | 06         | 41940       | 085         | 5031.22      | 80% - 100%       | <50%           | Low                   | 41.2771 %             |
| California | 06         | 41940       | 085         | 5031.23      | 50% - <80%       | <50%           | Low                   | 41.7285 %             |
| California | 06         | 41940       | 085         | 5031.24      | 80% - 100%       | 50%-80%        | Moderate              | 61.0245 %             |
| California | 06         | 41940       | 085         | 5031.25      | 50% - <80%       | 80%-120%       | Middle                | 98.4067 %             |
| California | 06         | 41940       | 085         | 5031.26      | 50% - <80%       | >120%          | Upper                 | 125.8285 %            |
| California | 06         | 41940       | 085         | 5031.27      | 50% - <80%       | 80%-120%       | Middle                | 94.0411 %             |
| California | 06         | 41940       | 085         | 5032.07      | 80% - 100%       | 50%-80%        | Moderate              | 74.1714 %             |
| California | 06         | 41940       | 085         | 5032.08      | 80% - 100%       | 80%-120%       | Middle                | 96.1270 %             |
| California | 06         | 41940       | 085         | 5032.10      | 80% - 100%       | 50%-80%        | Moderate              | 68.7058 %             |
| California | 06         | 41940       | 085         | 5032.11      | 80% - 100%       | 50%-80%        | Moderate              | 66.4358 %             |
| California | 06         | 41940       | 085         | 5032.12      | 80% - 100%       | 50%-80%        | Moderate              | 70.6900 %             |
| California | 06         | 41940       | 085         | 5032.13      | 80% - 100%       | <50%           | Low                   | 46.0665 %             |



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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5032.17      | 80% - 100%       | 50%-80%        | Moderate              | 54.0831 %             |
| California | 06         | 41940       | 085         | 5032.18      | 80% - 100%       | <50%           | Low                   | 41.4880 %             |
| California | 06         | 41940       | 085         | 5032.19      | 80% - 100%       | <50%           | Low                   | 35.9592 %             |
| California | 06         | 41940       | 085         | 5032.20      | 80% - 100%       | 50%-80%        | Moderate              | 56.8218 %             |
| California | 06         | 41940       | 085         | 5032.21      | 80% - 100%       | 50%-80%        | Moderate              | 51.0285 %             |
| California | 06         | 41940       | 085         | 5032.22      | 80% - 100%       | <50%           | Low                   | 43.3032 %             |
| California | 06         | 41940       | 085         | 5033.04      | 80% - 100%       | 50%-80%        | Moderate              | 59.9575 %             |
| California | 06         | 41940       | 085         | 5033.05      | 80% - 100%       | 50%-80%        | Moderate              | 62.3175 %             |
| California | 06         | 41940       | 085         | 5033.06      | 80% - 100%       | 50%-80%        | Moderate              | 68.8576 %             |
| California | 06         | 41940       | 085         | 5033.12      | 50% - <80%       | 80%-120%       | Middle                | 93.7436 %             |
| California | 06         | 41940       | 085         | 5033.13      | 80% - 100%       | >120%          | Upper                 | 126.9828 %            |
| California | 06         | 41940       | 085         | 5033.15      | 80% - 100%       | 80%-120%       | Middle                | 93.1713 %             |
| California | 06         | 41940       | 085         | 5033.21      | 80% - 100%       | 80%-120%       | Middle                | 97.1081 %             |
| California | 06         | 41940       | 085         | 5033.22      | 80% - 100%       | 50%-80%        | Moderate              | 74.3040 %             |
| California | 06         | 41940       | 085         | 5033.23      | 80% - 100%       | 80%-120%       | Middle                | 95.6461 %             |
| California | 06         | 41940       | 085         | 5033.24      | 80% - 100%       | 80%-120%       | Middle                | 110.5930 %            |
| California | 06         | 41940       | 085         | 5033.25      | 80% - 100%       | 80%-120%       | Middle                | 106.4033 %            |
| California | 06         | 41940       | 085         | 5033.26      | 80% - 100%       | >120%          | Upper                 | 120.5890 %            |
| California | 06         | 41940       | 085         | 5033.27      | 80% - 100%       | 80%-120%       | Middle                | 94.3674 %             |
| California | 06         | 41940       | 085         | 5033.29      | 80% - 100%       | >120%          | Upper                 | 140.5701 %            |
| California | 06         | 41940       | 085         | 5033.30      | 80% - 100%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5033.31      | 50% - <80%       | 80%-120%       | Middle                | 100.6252 %            |
| California | 06         | 41940       | 085         | 5033.32      | 20% - <50%       | 80%-120%       | Middle                | 87.3299 %             |
| California | 06         | 41940       | 085         | 5033.33      | 80% - 100%       | 80%-120%       | Middle                | 117.2623 %            |
| California | 06         | 41940       | 085         | 5033.36      | 80% - 100%       | 80%-120%       | Middle                | 80.9135 %             |
| California | 06         | 41940       | 085         | 5033.37      | 80% - 100%       | 50%-80%        | Moderate              | 71.7976 %             |
| California | 06         | 41940       | 085         | 5033.38      | 80% - 100%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5033.39      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5034.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.8293 %             |
| California | 06         | 41940       | 085         | 5034.02      | 80% - 100%       | <50%           | Low                   | 43.5547 %             |
| California | 06         | 41940       | 085         | 5035.04      | 80% - 100%       | 50%-80%        | Moderate              | 62.0503 %             |
| California | 06         | 41940       | 085         | 5035.06      | 80% - 100%       | 50%-80%        | Moderate              | 61.8861 %             |
| California | 06         | 41940       | 085         | 5035.07      | 80% - 100%       | 80%-120%       | Middle                | 82.0176 %             |
| California | 06         | 41940       | 085         | 5035.08      | 80% - 100%       | 50%-80%        | Moderate              | 62.7600 %             |
| California | 06         | 41940       | 085         | 5035.09      | 80% - 100%       | 80%-120%       | Middle                | 87.3251 %             |
| California | 06         | 41940       | 085         | 5035.10      | 80% - 100%       | 50%-80%        | Moderate              | 57.3267 %             |
| California | 06         | 41940       | 085         | 5035.11      | 80% - 100%       | 50%-80%        | Moderate              | 62.6514 %             |
| California | 06         | 41940       | 085         | 5036.01      | 50% - <80%       | <50%           | Low                   | 47.8962 %             |
| California | 06         | 41940       | 085         | 5036.02      | 80% - 100%       | <50%           | Low                   | 49.3143 %             |
| California | 06         | 41940       | 085         | 5037.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.3703 %             |
| California | 06         | 41940       | 085         | 5037.07      | 80% - 100%       | 50%-80%        | Moderate              | 63.8936 %             |
| California | 06         | 41940       | 085         | 5037.08      | 80% - 100%       | 50%-80%        | Moderate              | 63.8394 %             |
| California | 06         | 41940       | 085         | 5037.09      | 80% - 100%       | <50%           | Low                   | 23.2480 %             |
| California | 06         | 41940       | 085         | 5037.10      | 80% - 100%       | <50%           | Low                   | 34.3247 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5037.11      | 80% - 100%       | 50%-80%        | Moderate              | 59.6408 %             |
| California | 06         | 41940       | 085         | 5037.12      | 80% - 100%       | <50%           | Low                   | 44.6134 %             |
| California | 06         | 41940       | 085         | 5037.13      | 80% - 100%       | <50%           | Low                   | 35.9441 %             |
| California | 06         | 41940       | 085         | 5038.02      | 80% - 100%       | 80%-120%       | Middle                | 82.7335 %             |
| California | 06         | 41940       | 085         | 5038.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.4087 %             |
| California | 06         | 41940       | 085         | 5038.04      | 80% - 100%       | 50%-80%        | Moderate              | 78.1219 %             |
| California | 06         | 41940       | 085         | 5039.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.4364 %             |
| California | 06         | 41940       | 085         | 5039.03      | 80% - 100%       | 50%-80%        | Moderate              | 72.4613 %             |
| California | 06         | 41940       | 085         | 5040.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.1233 %             |
| California | 06         | 41940       | 085         | 5040.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.9101 %             |
| California | 06         | 41940       | 085         | 5041.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.7226 %             |
| California | 06         | 41940       | 085         | 5041.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.9614 %             |
| California | 06         | 41940       | 085         | 5042.01      | 50% - <80%       | 80%-120%       | Middle                | 111.3845 %            |
| California | 06         | 41940       | 085         | 5042.02      | 50% - <80%       | 80%-120%       | Middle                | 116.2276 %            |
| California | 06         | 41940       | 085         | 5043.07      | 80% - 100%       | 80%-120%       | Middle                | 86.5535 %             |
| California | 06         | 41940       | 085         | 5043.08      | 50% - <80%       | 80%-120%       | Middle                | 106.9708 %            |
| California | 06         | 41940       | 085         | 5043.11      | 80% - 100%       | >120%          | Upper                 | 131.8293 %            |
| California | 06         | 41940       | 085         | 5043.14      | 80% - 100%       | 80%-120%       | Middle                | 94.8731 %             |
| California | 06         | 41940       | 085         | 5043.15      | 80% - 100%       | 80%-120%       | Middle                | 100.5778 %            |
| California | 06         | 41940       | 085         | 5043.16      | 80% - 100%       | 80%-120%       | Middle                | 98.7646 %             |
| California | 06         | 41940       | 085         | 5043.17      | 80% - 100%       | 80%-120%       | Middle                | 95.3973 %             |
| California | 06         | 41940       | 085         | 5043.18      | 80% - 100%       | 80%-120%       | Middle                | 80.0753 %             |
| California | 06         | 41940       | 085         | 5043.19      | 80% - 100%       | 80%-120%       | Middle                | 87.1849 %             |
| California | 06         | 41940       | 085         | 5043.20      | 80% - 100%       | 80%-120%       | Middle                | 108.2117 %            |
| California | 06         | 41940       | 085         | 5043.21      | 80% - 100%       | 80%-120%       | Middle                | 104.2302 %            |
| California | 06         | 41940       | 085         | 5043.22      | 80% - 100%       | 50%-80%        | Moderate              | 67.3145 %             |
| California | 06         | 41940       | 085         | 5043.23      | 80% - 100%       | 80%-120%       | Middle                | 83.3656 %             |
| California | 06         | 41940       | 085         | 5044.10      | 80% - 100%       | 80%-120%       | Middle                | 83.4666 %             |
| California | 06         | 41940       | 085         | 5044.11      | 80% - 100%       | 80%-120%       | Middle                | 107.3247 %            |
| California | 06         | 41940       | 085         | 5044.12      | 80% - 100%       | 50%-80%        | Moderate              | 76.0917 %             |
| California | 06         | 41940       | 085         | 5044.13      | 80% - 100%       | 80%-120%       | Middle                | 110.2976 %            |
| California | 06         | 41940       | 085         | 5044.14      | 80% - 100%       | >120%          | Upper                 | 130.3267 %            |
| California | 06         | 41940       | 085         | 5044.15      | 80% - 100%       | >120%          | Upper                 | 125.4788 %            |
| California | 06         | 41940       | 085         | 5044.16      | 80% - 100%       | 80%-120%       | Middle                | 103.2827 %            |
| California | 06         | 41940       | 085         | 5044.18      | 80% - 100%       | 80%-120%       | Middle                | 81.6115 %             |
| California | 06         | 41940       | 085         | 5044.21      | 80% - 100%       | 80%-120%       | Middle                | 106.6101 %            |
| California | 06         | 41940       | 085         | 5044.22      | 80% - 100%       | 50%-80%        | Moderate              | 74.0539 %             |
| California | 06         | 41940       | 085         | 5044.23      | 80% - 100%       | 80%-120%       | Middle                | 91.7099 %             |
| California | 06         | 41940       | 085         | 5044.24      | 80% - 100%       | 80%-120%       | Middle                | 101.6990 %            |
| California | 06         | 41940       | 085         | 5045.05      | 80% - 100%       | 80%-120%       | Middle                | 107.6174 %            |
| California | 06         | 41940       | 085         | 5045.06      | 80% - 100%       | 80%-120%       | Middle                | 90.6326 %             |
| California | 06         | 41940       | 085         | 5045.07      | 80% - 100%       | 80%-120%       | Middle                | 82.7074 %             |
| California | 06         | 41940       | 085         | 5045.08      | 80% - 100%       | 80%-120%       | Middle                | 112.3794 %            |
| California | 06         | 41940       | 085         | 5045.09      | 80% - 100%       | 80%-120%       | Middle                | 119.4217 %            |

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| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5045.10      | 80% - 100%       | 50%-80%        | Moderate              | 75.1332 %             |
| California | 06         | 41940       | 085         | 5046.01      | 50% - <80%       | 50%-80%        | Moderate              | 58.0564 %             |
| California | 06         | 41940       | 085         | 5046.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.1661 %             |
| California | 06         | 41940       | 085         | 5047.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.8546 %             |
| California | 06         | 41940       | 085         | 5048.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.4105 %             |
| California | 06         | 41940       | 085         | 5048.05      | 50% - <80%       | 80%-120%       | Middle                | 88.0293 %             |
| California | 06         | 41940       | 085         | 5048.06      | 80% - 100%       | 50%-80%        | Moderate              | 68.3623 %             |
| California | 06         | 41940       | 085         | 5048.07      | 50% - <80%       | >120%          | Upper                 | 124.5293 %            |
| California | 06         | 41940       | 085         | 5048.08      | 50% - <80%       | 80%-120%       | Middle                | 110.1444 %            |
| California | 06         | 41940       | 085         | 5049.02      | 80% - 100%       | >120%          | Upper                 | 147.7904 %            |
| California | 06         | 41940       | 085         | 5049.03      | 80% - 100%       | 80%-120%       | Middle                | 106.2900 %            |
| California | 06         | 41940       | 085         | 5050.06      | 50% - <80%       | >120%          | Upper                 | 124.8426 %            |
| California | 06         | 41940       | 085         | 5050.07      | 80% - 100%       | 50%-80%        | Moderate              | 74.6248 %             |
| California | 06         | 41940       | 085         | 5050.10      | 80% - 100%       | 80%-120%       | Middle                | 115.4505 %            |
| California | 06         | 41940       | 085         | 5050.11      | 50% - <80%       | 80%-120%       | Middle                | 105.1831 %            |
| California | 06         | 41940       | 085         | 5050.12      | 50% - <80%       | 80%-120%       | Middle                | 106.3463 %            |
| California | 06         | 41940       | 085         | 5050.13      | 80% - 100%       | 80%-120%       | Middle                | 102.1388 %            |
| California | 06         | 41940       | 085         | 5050.14      | 50% - <80%       | 50%-80%        | Moderate              | 75.7482 %             |
| California | 06         | 41940       | 085         | 5050.15      | 80% - 100%       | 80%-120%       | Middle                | 103.3713 %            |
| California | 06         | 41940       | 085         | 5051.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.1335 %             |
| California | 06         | 41940       | 085         | 5052.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.9823 %             |
| California | 06         | 41940       | 085         | 5052.03      | 50% - <80%       | >120%          | Upper                 | 122.4578 %            |
| California | 06         | 41940       | 085         | 5053.01      | 50% - <80%       | 80%-120%       | Middle                | 98.0130 %             |
| California | 06         | 41940       | 085         | 5053.02      | 50% - <80%       | 80%-120%       | Middle                | 100.5235 %            |
| California | 06         | 41940       | 085         | 5053.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.1181 %             |
| California | 06         | 41940       | 085         | 5053.04      | 50% - <80%       | >120%          | Upper                 | 126.4840 %            |
| California | 06         | 41940       | 085         | 5053.05      | 50% - <80%       | >120%          | Upper                 | 123.4362 %            |
| California | 06         | 41940       | 085         | 5054.01      | 50% - <80%       | 80%-120%       | Middle                | 94.3681 %             |
| California | 06         | 41940       | 085         | 5054.02      | 50% - <80%       | 80%-120%       | Middle                | 111.7899 %            |
| California | 06         | 41940       | 085         | 5054.03      | 50% - <80%       | 80%-120%       | Middle                | 112.6411 %            |
| California | 06         | 41940       | 085         | 5055.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.7632 %             |
| California | 06         | 41940       | 085         | 5056.00      | 50% - <80%       | 80%-120%       | Middle                | 90.0156 %             |
| California | 06         | 41940       | 085         | 5057.00      | 50% - <80%       | 80%-120%       | Middle                | 110.4659 %            |
| California | 06         | 41940       | 085         | 5058.00      | 50% - <80%       | 80%-120%       | Middle                | 118.2585 %            |
| California | 06         | 41940       | 085         | 5059.01      | 50% - <80%       | 80%-120%       | Middle                | 103.7946 %            |
| California | 06         | 41940       | 085         | 5059.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.1936 %             |
| California | 06         | 41940       | 085         | 5060.00      | 50% - <80%       | 80%-120%       | Middle                | 101.4194 %            |
| California | 06         | 41940       | 085         | 5061.01      | 50% - <80%       | 80%-120%       | Middle                | 95.5231 %             |
| California | 06         | 41940       | 085         | 5061.02      | 50% - <80%       | >120%          | Upper                 | 125.7750 %            |
| California | 06         | 41940       | 085         | 5061.03      | 50% - <80%       | 80%-120%       | Middle                | 118.5890 %            |
| California | 06         | 41940       | 085         | 5062.02      | 50% - <80%       | 80%-120%       | Middle                | 114.7958 %            |
| California | 06         | 41940       | 085         | 5062.03      | 80% - 100%       | 80%-120%       | Middle                | 84.3075 %             |
| California | 06         | 41940       | 085         | 5062.04      | 50% - <80%       | >120%          | Upper                 | 140.7865 %            |
| California | 06         | 41940       | 085         | 5063.01      | 50% - <80%       | 80%-120%       | Middle                | 83.5126 %             |

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5063.02      | 50% - <80%       | 80%-120%       | Middle                | 110.2728 %            |
| California | 06         | 41940       | 085         | 5063.04      | 50% - <80%       | 80%-120%       | Middle                | 93.1527 %             |
| California | 06         | 41940       | 085         | 5063.05      | 50% - <80%       | 50%-80%        | Moderate              | 54.0419 %             |
| California | 06         | 41940       | 085         | 5064.01      | 50% - <80%       | 80%-120%       | Middle                | 85.5552 %             |
| California | 06         | 41940       | 085         | 5064.02      | 50% - <80%       | 50%-80%        | Moderate              | 75.4809 %             |
| California | 06         | 41940       | 085         | 5065.02      | 20% - <50%       | 80%-120%       | Middle                | 86.0822 %             |
| California | 06         | 41940       | 085         | 5065.03      | 50% - <80%       | 50%-80%        | Moderate              | 76.1776 %             |
| California | 06         | 41940       | 085         | 5065.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.0491 %             |
| California | 06         | 41940       | 085         | 5065.05      | 50% - <80%       | 50%-80%        | Moderate              | 79.5270 %             |
| California | 06         | 41940       | 085         | 5066.01      | 50% - <80%       | 80%-120%       | Middle                | 104.7297 %            |
| California | 06         | 41940       | 085         | 5066.03      | 50% - <80%       | >120%          | Upper                 | 153.7293 %            |
| California | 06         | 41940       | 085         | 5066.04      | 50% - <80%       | >120%          | Upper                 | 149.3569 %            |
| California | 06         | 41940       | 085         | 5066.05      | 50% - <80%       | 50%-80%        | Moderate              | 79.5325 %             |
| California | 06         | 41940       | 085         | 5066.06      | 50% - <80%       | 80%-120%       | Middle                | 81.5167 %             |
| California | 06         | 41940       | 085         | 5067.01      | 50% - <80%       | 80%-120%       | Middle                | 114.3952 %            |
| California | 06         | 41940       | 085         | 5067.02      | 50% - <80%       | 80%-120%       | Middle                | 101.8097 %            |
| California | 06         | 41940       | 085         | 5067.03      | 20% - <50%       | 80%-120%       | Middle                | 96.6712 %             |
| California | 06         | 41940       | 085         | 5068.01      | 20% - <50%       | >120%          | Upper                 | 125.8175 %            |
| California | 06         | 41940       | 085         | 5068.02      | 20% - <50%       | 80%-120%       | Middle                | 117.0150 %            |
| California | 06         | 41940       | 085         | 5068.03      | 50% - <80%       | >120%          | Upper                 | 131.4487 %            |
| California | 06         | 41940       | 085         | 5068.04      | 20% - <50%       | >120%          | Upper                 | 131.7434 %            |
| California | 06         | 41940       | 085         | 5069.00      | 20% - <50%       | >120%          | Upper                 | 145.8570 %            |
| California | 06         | 41940       | 085         | 5070.02      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5070.03      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5070.04      | 20% - <50%       | >120%          | Upper                 | 147.8941 %            |
| California | 06         | 41940       | 085         | 5071.00      | 20% - <50%       | >120%          | Upper                 | 128.5445 %            |
| California | 06         | 41940       | 085         | 5072.03      | 20% - <50%       | >120%          | Upper                 | 123.8354 %            |
| California | 06         | 41940       | 085         | 5072.05      | 20% - <50%       | >120%          | Upper                 | 144.4774 %            |
| California | 06         | 41940       | 085         | 5072.06      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5073.01      | 50% - <80%       | >120%          | Upper                 | 147.0305 %            |
| California | 06         | 41940       | 085         | 5073.02      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5074.01      | 50% - <80%       | >120%          | Upper                 | 170.0469 %            |
| California | 06         | 41940       | 085         | 5074.02      | 50% - <80%       | >120%          | Upper                 | 133.8809 %            |
| California | 06         | 41940       | 085         | 5075.00      | 50% - <80%       | >120%          | Upper                 | 130.3391 %            |
| California | 06         | 41940       | 085         | 5076.00      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5077.01      | 50% - <80%       | >120%          | Upper                 | 128.6675 %            |
| California | 06         | 41940       | 085         | 5077.02      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5077.04      | 50% - <80%       | >120%          | Upper                 | 147.3871 %            |
| California | 06         | 41940       | 085         | 5077.05      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5078.05      | 50% - <80%       | >120%          | Upper                 | 125.9082 %            |
| California | 06         | 41940       | 085         | 5078.06      | 80% - 100%       | 80%-120%       | Middle                | 117.7817 %            |
| California | 06         | 41940       | 085         | 5078.07      | 80% - 100%       | >120%          | Upper                 | 152.1072 %            |
| California | 06         | 41940       | 085         | 5078.08      | 80% - 100%       | >120%          | Upper                 | 169.7130 %            |
| California | 06         | 41940       | 085         | 5079.03      | 80% - 100%       | >120%          | Upper                 | 161.6497 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5079.04      | 50% - <80%       | >120%          | Upper                 | 158.2577 %            |
| California | 06         | 41940       | 085         | 5079.05      | 80% - 100%       | 80%-120%       | Middle                | 116.6570 %            |
| California | 06         | 41940       | 085         | 5079.06      | 80% - 100%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5080.03      | 50% - <80%       | 80%-120%       | Middle                | 117.8305 %            |
| California | 06         | 41940       | 085         | 5080.04      | 80% - 100%       | 80%-120%       | Middle                | 112.6604 %            |
| California | 06         | 41940       | 085         | 5080.05      | 50% - <80%       | >120%          | Upper                 | 136.2498 %            |
| California | 06         | 41940       | 085         | 5080.06      | 50% - <80%       | >120%          | Upper                 | 160.4020 %            |
| California | 06         | 41940       | 085         | 5081.01      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5081.02      | 50% - <80%       | >120%          | Upper                 | 153.0134 %            |
| California | 06         | 41940       | 085         | 5082.03      | 50% - <80%       | >120%          | Upper                 | 147.5265 %            |
| California | 06         | 41940       | 085         | 5082.04      | 50% - <80%       | >120%          | Upper                 | 138.9074 %            |
| California | 06         | 41940       | 085         | 5082.05      | 50% - <80%       | 80%-120%       | Middle                | 112.0049 %            |
| California | 06         | 41940       | 085         | 5082.06      | 50% - <80%       | >120%          | Upper                 | 146.8051 %            |
| California | 06         | 41940       | 085         | 5083.01      | 50% - <80%       | >120%          | Upper                 | 159.1633 %            |
| California | 06         | 41940       | 085         | 5083.03      | 50% - <80%       | >120%          | Upper                 | 137.5924 %            |
| California | 06         | 41940       | 085         | 5083.05      | 80% - 100%       | 50%-80%        | Moderate              | 68.4193 %             |
| California | 06         | 41940       | 085         | 5083.06      | 50% - <80%       | >120%          | Upper                 | 129.0845 %            |
| California | 06         | 41940       | 085         | 5084.01      | 50% - <80%       | >120%          | Upper                 | 132.6881 %            |
| California | 06         | 41940       | 085         | 5084.03      | 50% - <80%       | >120%          | Upper                 | 141.2764 %            |
| California | 06         | 41940       | 085         | 5084.04      | 50% - <80%       | >120%          | Upper                 | 140.7240 %            |
| California | 06         | 41940       | 085         | 5085.03      | 50% - <80%       | 80%-120%       | Middle                | 116.3492 %            |
| California | 06         | 41940       | 085         | 5085.05      | 50% - <80%       | >120%          | Upper                 | 157.4511 %            |
| California | 06         | 41940       | 085         | 5085.07      | 80% - 100%       | 80%-120%       | Middle                | 119.2692 %            |
| California | 06         | 41940       | 085         | 5085.08      | 80% - 100%       | 80%-120%       | Middle                | 102.8011 %            |
| California | 06         | 41940       | 085         | 5085.09      | 50% - <80%       | 80%-120%       | Middle                | 91.0118 %             |
| California | 06         | 41940       | 085         | 5085.10      | 80% - 100%       | 80%-120%       | Middle                | 82.4202 %             |
| California | 06         | 41940       | 085         | 5086.01      | 50% - <80%       | >120%          | Upper                 | 148.1470 %            |
| California | 06         | 41940       | 085         | 5086.02      | 50% - <80%       | 80%-120%       | Middle                | 113.1022 %            |
| California | 06         | 41940       | 085         | 5087.05      | 50% - <80%       | 80%-120%       | Middle                | 108.3189 %            |
| California | 06         | 41940       | 085         | 5087.06      | 50% - <80%       | 80%-120%       | Middle                | 95.3829 %             |
| California | 06         | 41940       | 085         | 5087.07      | 50% - <80%       | 80%-120%       | Middle                | 97.2249 %             |
| California | 06         | 41940       | 085         | 5087.08      | 80% - 100%       | >120%          | Upper                 | 141.2228 %            |
| California | 06         | 41940       | 085         | 5088.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.5840 %             |
| California | 06         | 41940       | 085         | 5089.00      | 80% - 100%       | 80%-120%       | Middle                | 84.4930 %             |
| California | 06         | 41940       | 085         | 5090.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.3225 %             |
| California | 06         | 41940       | 085         | 5090.02      | 50% - <80%       | 50%-80%        | Moderate              | 76.3184 %             |
| California | 06         | 41940       | 085         | 5091.02      | 50% - <80%       | >120%          | Upper                 | 123.6499 %            |
| California | 06         | 41940       | 085         | 5091.06      | 50% - <80%       | 80%-120%       | Middle                | 104.2611 %            |
| California | 06         | 41940       | 085         | 5091.07      | 80% - 100%       | 80%-120%       | Middle                | 92.1805 %             |
| California | 06         | 41940       | 085         | 5091.08      | 50% - <80%       | 80%-120%       | Middle                | 110.1011 %            |
| California | 06         | 41940       | 085         | 5091.09      | 50% - <80%       | >120%          | Upper                 | 145.5705 %            |
| California | 06         | 41940       | 085         | 5091.10      | 50% - <80%       | >120%          | Upper                 | 143.6687 %            |
| California | 06         | 41940       | 085         | 5091.11      | 50% - <80%       | 80%-120%       | Middle                | 109.1179 %            |
| California | 06         | 41940       | 085         | 5092.01      | 50% - <80%       | >120%          | Upper                 | 131.1636 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5092.02      | 50% - <80%       | >120%          | Upper                 | 121.5234 %            |
| California | 06         | 41940       | 085         | 5093.02      | 20% - <50%       | 80%-120%       | Middle                | 114.9916 %            |
| California | 06         | 41940       | 085         | 5093.03      | 50% - <80%       | 80%-120%       | Middle                | 116.1987 %            |
| California | 06         | 41940       | 085         | 5093.04      | 50% - <80%       | 80%-120%       | Middle                | 118.3266 %            |
| California | 06         | 41940       | 085         | 5094.01      | 50% - <80%       | 80%-120%       | Middle                | 119.0328 %            |
| California | 06         | 41940       | 085         | 5094.03      | 50% - <80%       | 80%-120%       | Middle                | 85.2687 %             |
| California | 06         | 41940       | 085         | 5094.04      | 50% - <80%       | 80%-120%       | Middle                | 103.8674 %            |
| California | 06         | 41940       | 085         | 5095.00      | 50% - <80%       | 80%-120%       | Middle                | 96.9590 %             |
| California | 06         | 41940       | 085         | 5096.00      | 50% - <80%       | >120%          | Upper                 | 144.2822 %            |
| California | 06         | 41940       | 085         | 5097.00      | 20% - <50%       | >120%          | Upper                 | 133.9764 %            |
| California | 06         | 41940       | 085         | 5098.01      | 50% - <80%       | >120%          | Upper                 | 124.7231 %            |
| California | 06         | 41940       | 085         | 5098.02      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5099.01      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5099.02      | 50% - <80%       | >120%          | Upper                 | 163.3674 %            |
| California | 06         | 41940       | 085         | 5100.01      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5100.02      | 20% - <50%       | >120%          | Upper                 | 163.6058 %            |
| California | 06         | 41940       | 085         | 5101.00      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5102.00      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5103.00      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5104.00      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5105.00      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5106.00      | 50% - <80%       | >120%          | Upper                 | 138.1276 %            |
| California | 06         | 41940       | 085         | 5107.00      | 50% - <80%       | >120%          | Upper                 | 136.5528 %            |
| California | 06         | 41940       | 085         | 5108.01      | 50% - <80%       | >120%          | Upper                 | 145.1122 %            |
| California | 06         | 41940       | 085         | 5108.02      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5108.03      | 50% - <80%       | >120%          | Upper                 | 164.9497 %            |
| California | 06         | 41940       | 085         | 5109.00      | 50% - <80%       | >120%          | Upper                 | 160.3134 %            |
| California | 06         | 41940       | 085         | 5110.00      | 50% - <80%       | >120%          | Upper                 | 150.2734 %            |
| California | 06         | 41940       | 085         | 5111.00      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5112.00      | 20% - <50%       | >120%          | Upper                 | 169.7199 %            |
| California | 06         | 41940       | 085         | 5113.01      | 20% - <50%       | >120%          | Upper                 | 159.4834 %            |
| California | 06         | 41940       | 085         | 5113.02      | 20% - <50%       | 80%-120%       | Middle                | 93.1211 %             |
| California | 06         | 41940       | 085         | 5114.00      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5115.01      | 20% - <50%       | >120%          | Upper                 | 149.1267 %            |
| California | 06         | 41940       | 085         | 5115.02      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5116.08      | 50% - <80%       | <50%           | Low                   | 28.4579 %             |
| California | 06         | 41940       | 085         | 5116.09      | 20% - <50%       | 80%-120%       | Middle                | 95.7587 %             |
| California | 06         | 41940       | 085         | 5117.01      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5117.02      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5117.04      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5117.05      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5117.07      | 20% - <50%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5118.00      | 20% - <50%       | >120%          | Upper                 | 143.0552 %            |
| California | 06         | 41940       | 085         | 5119.05      | 50% - <80%       | >120%          | Upper                 | 142.5646 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5119.07      | 50% - <80%       | >120%          | Upper                 | 148.7969 %            |
| California | 06         | 41940       | 085         | 5119.10      | 20% - <50%       | >120%          | Upper                 | 149.9120 %            |
| California | 06         | 41940       | 085         | 5119.11      | 20% - <50%       | 80%-120%       | Middle                | 115.3468 %            |
| California | 06         | 41940       | 085         | 5119.12      | 50% - <80%       | >120%          | Upper                 | 171.7653 %            |
| California | 06         | 41940       | 085         | 5119.13      | 20% - <50%       | >120%          | Upper                 | 163.3193 %            |
| California | 06         | 41940       | 085         | 5119.14      | 20% - <50%       | >120%          | Upper                 | 155.4470 %            |
| California | 06         | 41940       | 085         | 5119.15      | 50% - <80%       | 50%-80%        | Moderate              | 69.6752 %             |
| California | 06         | 41940       | 085         | 5119.16      | 50% - <80%       | >120%          | Upper                 | 133.6459 %            |
| California | 06         | 41940       | 085         | 5119.17      | 50% - <80%       | >120%          | Upper                 | 149.3122 %            |
| California | 06         | 41940       | 085         | 5119.18      | 50% - <80%       | >120%          | Upper                 | 169.0734 %            |
| California | 06         | 41940       | 085         | 5120.01      | 50% - <80%       | >120%          | Upper                 | 140.8160 %            |
| California | 06         | 41940       | 085         | 5120.05      | 50% - <80%       | 80%-120%       | Middle                | 105.8022 %            |
| California | 06         | 41940       | 085         | 5120.19      | 50% - <80%       | 80%-120%       | Middle                | 97.0470 %             |
| California | 06         | 41940       | 085         | 5120.21      | 50% - <80%       | 80%-120%       | Middle                | 89.0084 %             |
| California | 06         | 41940       | 085         | 5120.22      | 80% - 100%       | 50%-80%        | Moderate              | 64.3581 %             |
| California | 06         | 41940       | 085         | 5120.23      | 80% - 100%       | 50%-80%        | Moderate              | 52.1498 %             |
| California | 06         | 41940       | 085         | 5120.24      | 50% - <80%       | 80%-120%       | Middle                | 83.0165 %             |
| California | 06         | 41940       | 085         | 5120.25      | 50% - <80%       | >120%          | Upper                 | 124.9512 %            |
| California | 06         | 41940       | 085         | 5120.26      | 50% - <80%       | 50%-80%        | Moderate              | 77.1869 %             |
| California | 06         | 41940       | 085         | 5120.27      | 50% - <80%       | 80%-120%       | Middle                | 84.9005 %             |
| California | 06         | 41940       | 085         | 5120.29      | 50% - <80%       | 80%-120%       | Middle                | 104.4899 %            |
| California | 06         | 41940       | 085         | 5120.30      | 50% - <80%       | 80%-120%       | Middle                | 118.5176 %            |
| California | 06         | 41940       | 085         | 5120.31      | 50% - <80%       | 80%-120%       | Middle                | 114.6240 %            |
| California | 06         | 41940       | 085         | 5120.32      | 50% - <80%       | 80%-120%       | Middle                | 82.3872 %             |
| California | 06         | 41940       | 085         | 5120.34      | 50% - <80%       | 80%-120%       | Middle                | 118.7326 %            |
| California | 06         | 41940       | 085         | 5120.35      | 50% - <80%       | 80%-120%       | Middle                | 105.7781 %            |
| California | 06         | 41940       | 085         | 5120.36      | 50% - <80%       | 80%-120%       | Middle                | 103.5974 %            |
| California | 06         | 41940       | 085         | 5120.37      | 50% - <80%       | 80%-120%       | Middle                | 105.6352 %            |
| California | 06         | 41940       | 085         | 5120.38      | 50% - <80%       | 50%-80%        | Moderate              | 78.3679 %             |
| California | 06         | 41940       | 085         | 5120.39      | 80% - 100%       | 50%-80%        | Moderate              | 78.7540 %             |
| California | 06         | 41940       | 085         | 5120.42      | 80% - 100%       | 50%-80%        | Moderate              | 69.4987 %             |
| California | 06         | 41940       | 085         | 5120.43      | 80% - 100%       | <50%           | Low                   | 37.9112 %             |
| California | 06         | 41940       | 085         | 5120.45      | 50% - <80%       | 80%-120%       | Middle                | 107.1502 %            |
| California | 06         | 41940       | 085         | 5120.47      | 50% - <80%       | 80%-120%       | Middle                | 112.0764 %            |
| California | 06         | 41940       | 085         | 5120.52      | 50% - <80%       | 80%-120%       | Middle                | 85.0234 %             |
| California | 06         | 41940       | 085         | 5120.53      | 50% - <80%       | 80%-120%       | Middle                | 100.8361 %            |
| California | 06         | 41940       | 085         | 5120.54      | 80% - 100%       | 50%-80%        | Moderate              | 70.3431 %             |
| California | 06         | 41940       | 085         | 5120.55      | 80% - 100%       | 80%-120%       | Middle                | 91.0352 %             |
| California | 06         | 41940       | 085         | 5120.56      | 80% - 100%       | 80%-120%       | Middle                | 81.1745 %             |
| California | 06         | 41940       | 085         | 5120.57      | 80% - 100%       | 80%-120%       | Middle                | 112.5058 %            |
| California | 06         | 41940       | 085         | 5120.58      | 50% - <80%       | 80%-120%       | Middle                | 87.7840 %             |
| California | 06         | 41940       | 085         | 5120.59      | 50% - <80%       | 80%-120%       | Middle                | 87.0187 %             |
| California | 06         | 41940       | 085         | 5121.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.3752 %             |
| California | 06         | 41940       | 085         | 5122.00      | 20% - <50%       | 80%-120%       | Middle                | 116.7250 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 41940       | 085         | 5123.05      | 50% - <80%       | 80%-120%       | Middle                | 119.6828 %            |
| California | 06         | 41940       | 085         | 5123.07      | 20% - <50%       | 80%-120%       | Middle                | 103.9176 %            |
| California | 06         | 41940       | 085         | 5123.08      | 50% - <80%       | >120%          | Upper                 | 136.4457 %            |
| California | 06         | 41940       | 085         | 5123.09      | 20% - <50%       | 80%-120%       | Middle                | 95.8288 %             |
| California | 06         | 41940       | 085         | 5123.10      | 50% - <80%       | 50%-80%        | Moderate              | 62.4797 %             |
| California | 06         | 41940       | 085         | 5123.11      | 50% - <80%       | 80%-120%       | Middle                | 90.7528 %             |
| California | 06         | 41940       | 085         | 5123.12      | 50% - <80%       | 80%-120%       | Middle                | 116.5546 %            |
| California | 06         | 41940       | 085         | 5123.13      | 50% - <80%       | 50%-80%        | Moderate              | 77.5283 %             |
| California | 06         | 41940       | 085         | 5123.14      | 50% - <80%       | 50%-80%        | Moderate              | 60.9242 %             |
| California | 06         | 41940       | 085         | 5124.01      | 50% - <80%       | 80%-120%       | Middle                | 89.7470 %             |
| California | 06         | 41940       | 085         | 5124.02      | 50% - <80%       | 80%-120%       | Middle                | 91.8762 %             |
| California | 06         | 41940       | 085         | 5125.05      | 50% - <80%       | 50%-80%        | Moderate              | 67.2815 %             |
| California | 06         | 41940       | 085         | 5125.09      | 50% - <80%       | 80%-120%       | Middle                | 106.4081 %            |
| California | 06         | 41940       | 085         | 5125.10      | 50% - <80%       | 80%-120%       | Middle                | 96.3888 %             |
| California | 06         | 41940       | 085         | 5125.11      | 50% - <80%       | 80%-120%       | Middle                | 86.0650 %             |
| California | 06         | 41940       | 085         | 5125.12      | 50% - <80%       | 50%-80%        | Moderate              | 53.3954 %             |
| California | 06         | 41940       | 085         | 5125.13      | 80% - 100%       | 50%-80%        | Moderate              | 65.8799 %             |
| California | 06         | 41940       | 085         | 5125.14      | 80% - 100%       | 50%-80%        | Moderate              | 73.5461 %             |
| California | 06         | 41940       | 085         | 5125.15      | 50% - <80%       | >120%          | Upper                 | 136.1028 %            |
| California | 06         | 41940       | 085         | 5125.16      | 50% - <80%       | 80%-120%       | Middle                | 97.5932 %             |
| California | 06         | 41940       | 085         | 5126.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.9000 %             |
| California | 06         | 41940       | 085         | 5126.03      | 80% - 100%       | <50%           | Low                   | 49.6207 %             |
| California | 06         | 41940       | 085         | 5126.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.4064 %             |
| California | 06         | 41940       | 085         | 5130.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.7380 %             |
| California | 06         | 41940       | 085         | 5135.00      | 20% - <50%       | 80%-120%       | Middle                | 84.0726 %             |
| California | 06         | 37100       | 111         | 0003.02      | 50% - <80%       | 50%-80%        | Moderate              | 75.3697 %             |
| California | 06         | 37100       | 111         | 0003.03      | 80% - 100%       | 80%-120%       | Middle                | 84.8487 %             |
| California | 06         | 37100       | 111         | 0003.04      | 80% - 100%       | 50%-80%        | Moderate              | 62.9161 %             |
| California | 06         | 37100       | 111         | 0004.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.5891 %             |
| California | 06         | 37100       | 111         | 0005.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.4029 %             |
| California | 06         | 37100       | 111         | 0006.00      | 80% - 100%       | <50%           | Low                   | 38.9234 %             |
| California | 06         | 37100       | 111         | 0007.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.8309 %             |
| California | 06         | 37100       | 111         | 0007.02      | 80% - 100%       | 80%-120%       | Middle                | 93.4015 %             |
| California | 06         | 37100       | 111         | 0008.00      | 50% - <80%       | 80%-120%       | Middle                | 85.8788 %             |
| California | 06         | 37100       | 111         | 0009.01      | 20% - <50%       | >120%          | Upper                 | 138.1296 %            |
| California | 06         | 37100       | 111         | 0009.02      | 20% - <50%       | >120%          | Upper                 | 128.4410 %            |
| California | 06         | 37100       | 111         | 0009.03      | 20% - <50%       | 80%-120%       | Middle                | 115.9321 %            |
| California | 06         | 37100       | 111         | 0010.02      | 20% - <50%       | 50%-80%        | Moderate              | 78.2730 %             |
| California | 06         | 37100       | 111         | 0011.01      | 20% - <50%       | 80%-120%       | Middle                | 107.1451 %            |
| California | 06         | 37100       | 111         | 0011.02      | 20% - <50%       | 80%-120%       | Middle                | 111.5806 %            |
| California | 06         | 37100       | 111         | 0012.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.8614 %             |
| California | 06         | 37100       | 111         | 0012.02      | 20% - <50%       | >120%          | Upper                 | 155.8590 %            |
| California | 06         | 37100       | 111         | 0012.04      | 50% - <80%       | 50%-80%        | Moderate              | 76.7763 %             |
| California | 06         | 37100       | 111         | 0013.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.6915 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 37100       | 111         | 0013.03      | 50% - <80%       | 80%-120%       | Middle                | 102.6117 %            |
| California | 06         | 37100       | 111         | 0013.04      | 20% - <50%       | >120%          | Upper                 | 121.1486 %            |
| California | 06         | 37100       | 111         | 0014.01      | 20% - <50%       | 80%-120%       | Middle                | 102.3457 %            |
| California | 06         | 37100       | 111         | 0014.02      | 20% - <50%       | >120%          | Upper                 | 136.4936 %            |
| California | 06         | 37100       | 111         | 0015.06      | 20% - <50%       | 80%-120%       | Middle                | 90.6366 %             |
| California | 06         | 37100       | 111         | 0015.07      | 50% - <80%       | 80%-120%       | Middle                | 100.0889 %            |
| California | 06         | 37100       | 111         | 0015.08      | 20% - <50%       | 50%-80%        | Moderate              | 77.1480 %             |
| California | 06         | 37100       | 111         | 0015.09      | 50% - <80%       | 50%-80%        | Moderate              | 60.9094 %             |
| California | 06         | 37100       | 111         | 0015.10      | 50% - <80%       | 80%-120%       | Middle                | 88.4064 %             |
| California | 06         | 37100       | 111         | 0015.11      | 50% - <80%       | 50%-80%        | Moderate              | 61.2020 %             |
| California | 06         | 37100       | 111         | 0016.02      | 20% - <50%       | 80%-120%       | Middle                | 116.5935 %            |
| California | 06         | 37100       | 111         | 0018.01      | 20% - <50%       | >120%          | Upper                 | 131.9315 %            |
| California | 06         | 37100       | 111         | 0019.01      | 20% - <50%       | 80%-120%       | Middle                | 104.6194 %            |
| California | 06         | 37100       | 111         | 0020.00      | 20% - <50%       | >120%          | Upper                 | 129.4464 %            |
| California | 06         | 37100       | 111         | 0021.02      | 20% - <50%       | 80%-120%       | Middle                | 97.2953 %             |
| California | 06         | 37100       | 111         | 0022.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.4774 %             |
| California | 06         | 37100       | 111         | 0023.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.1026 %             |
| California | 06         | 37100       | 111         | 0023.02      | 50% - <80%       | <50%           | Low                   | 35.7344 %             |
| California | 06         | 37100       | 111         | 0024.00      | 20% - <50%       | 50%-80%        | Moderate              | 50.8076 %             |
| California | 06         | 37100       | 111         | 0025.00      | 20% - <50%       | 80%-120%       | Middle                | 88.4361 %             |
| California | 06         | 37100       | 111         | 0026.00      | 20% - <50%       | 80%-120%       | Middle                | 83.6130 %             |
| California | 06         | 37100       | 111         | 0027.00      | 20% - <50%       | 80%-120%       | Middle                | 89.6421 %             |
| California | 06         | 37100       | 111         | 0028.00      | 20% - <50%       | 80%-120%       | Middle                | 83.3936 %             |
| California | 06         | 37100       | 111         | 0029.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7631 %            |
| California | 06         | 37100       | 111         | 0029.05      | 80% - 100%       | >120%          | Upper                 | 124.9327 %            |
| California | 06         | 37100       | 111         | 0030.10      | 80% - 100%       | 50%-80%        | Moderate              | 70.3697 %             |
| California | 06         | 37100       | 111         | 0030.11      | 80% - 100%       | 50%-80%        | Moderate              | 59.2249 %             |
| California | 06         | 37100       | 111         | 0030.13      | 80% - 100%       | 80%-120%       | Middle                | 91.1308 %             |
| California | 06         | 37100       | 111         | 0031.01      | 80% - 100%       | 80%-120%       | Middle                | 91.3236 %             |
| California | 06         | 37100       | 111         | 0031.02      | 80% - 100%       | >120%          | Upper                 | 127.7669 %            |
| California | 06         | 37100       | 111         | 0032.01      | 80% - 100%       | <50%           | Low                   | 47.5978 %             |
| California | 06         | 37100       | 111         | 0033.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.2609 %             |
| California | 06         | 37100       | 111         | 0033.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.1540 %             |
| California | 06         | 37100       | 111         | 0036.08      | 80% - 100%       | 80%-120%       | Middle                | 80.4359 %             |
| California | 06         | 37100       | 111         | 0036.13      | 50% - <80%       | 80%-120%       | Middle                | 85.3143 %             |
| California | 06         | 37100       | 111         | 0036.14      | 50% - <80%       | 80%-120%       | Middle                | 98.4262 %             |
| California | 06         | 37100       | 111         | 0036.15      | 20% - <50%       | >120%          | Upper                 | 126.3127 %            |
| California | 06         | 37100       | 111         | 0036.16      | 20% - <50%       | >120%          | Upper                 | 131.6350 %            |
| California | 06         | 37100       | 111         | 0036.17      | 20% - <50%       | 80%-120%       | Middle                | 95.2787 %             |
| California | 06         | 37100       | 111         | 0036.18      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| California | 06         | 37100       | 111         | 0037.00      | 80% - 100%       | 80%-120%       | Middle                | 81.4462 %             |
| California | 06         | 37100       | 111         | 0038.01      | 80% - 100%       | <50%           | Low                   | 42.9626 %             |
| California | 06         | 37100       | 111         | 0038.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.1437 %             |
| California | 06         | 37100       | 111         | 0039.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.4853 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 37100       | 111         | 0039.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.5705 %             |
| California | 06         | 37100       | 111         | 0040.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.3068 %             |
| California | 06         | 37100       | 111         | 0041.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.6725 %             |
| California | 06         | 37100       | 111         | 0042.00      | 80% - 100%       | 80%-120%       | Middle                | 93.4826 %             |
| California | 06         | 37100       | 111         | 0043.04      | 50% - <80%       | 50%-80%        | Moderate              | 75.3687 %             |
| California | 06         | 37100       | 111         | 0043.05      | 20% - <50%       | 50%-80%        | Moderate              | 72.6858 %             |
| California | 06         | 37100       | 111         | 0044.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.7597 %             |
| California | 06         | 37100       | 111         | 0045.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.0535 %             |
| California | 06         | 37100       | 111         | 0045.04      | 80% - 100%       | 50%-80%        | Moderate              | 76.4531 %             |
| California | 06         | 37100       | 111         | 0045.05      | 80% - 100%       | 50%-80%        | Moderate              | 69.1973 %             |
| California | 06         | 37100       | 111         | 0045.07      | 80% - 100%       | <50%           | Low                   | 41.0438 %             |
| California | 06         | 37100       | 111         | 0045.08      | 80% - 100%       | <50%           | Low                   | 36.8515 %             |
| California | 06         | 37100       | 111         | 0046.00      | 20% - <50%       | 50%-80%        | Moderate              | 50.6623 %             |
| California | 06         | 37100       | 111         | 0047.04      | 80% - 100%       | 50%-80%        | Moderate              | 66.9859 %             |
| California | 06         | 37100       | 111         | 0047.10      | 80% - 100%       | 50%-80%        | Moderate              | 78.9056 %             |
| California | 06         | 37100       | 111         | 0047.11      | 80% - 100%       | 50%-80%        | Moderate              | 71.3226 %             |
| California | 06         | 37100       | 111         | 0047.15      | 80% - 100%       | 50%-80%        | Moderate              | 66.4175 %             |
| California | 06         | 37100       | 111         | 0047.16      | 80% - 100%       | 80%-120%       | Middle                | 82.9369 %             |
| California | 06         | 37100       | 111         | 0047.17      | 80% - 100%       | 50%-80%        | Moderate              | 76.5253 %             |
| California | 06         | 37100       | 111         | 0049.01      | 80% - 100%       | 80%-120%       | Middle                | 96.3819 %             |
| California | 06         | 37100       | 111         | 0049.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.3028 %             |
| California | 06         | 37100       | 111         | 0050.02      | 80% - 100%       | <50%           | Low                   | 41.1971 %             |
| California | 06         | 37100       | 111         | 0050.04      | 50% - <80%       | 80%-120%       | Middle                | 97.8647 %             |
| California | 06         | 37100       | 111         | 0050.05      | 80% - 100%       | <50%           | Low                   | 46.5599 %             |
| California | 06         | 37100       | 111         | 0050.06      | 80% - 100%       | 50%-80%        | Moderate              | 66.9661 %             |
| California | 06         | 37100       | 111         | 0052.02      | 20% - <50%       | 80%-120%       | Middle                | 105.1265 %            |
| California | 06         | 37100       | 111         | 0052.03      | 20% - <50%       | >120%          | Upper                 | 122.7846 %            |
| California | 06         | 37100       | 111         | 0052.04      | 20% - <50%       | >120%          | Upper                 | 129.7449 %            |
| California | 06         | 37100       | 111         | 0052.05      | 20% - <50%       | 80%-120%       | Middle                | 117.1411 %            |
| California | 06         | 37100       | 111         | 0053.04      | 20% - <50%       | 80%-120%       | Middle                | 98.1435 %             |
| California | 06         | 37100       | 111         | 0053.05      | 20% - <50%       | >120%          | Upper                 | 177.3695 %            |
| California | 06         | 37100       | 111         | 0053.06      | 20% - <50%       | >120%          | Upper                 | 139.7073 %            |
| California | 06         | 37100       | 111         | 0053.07      | 20% - <50%       | 80%-120%       | Middle                | 119.0875 %            |
| California | 06         | 37100       | 111         | 0053.08      | 20% - <50%       | >120%          | Upper                 | 123.5962 %            |
| California | 06         | 37100       | 111         | 0054.01      | 20% - <50%       | 80%-120%       | Middle                | 108.3857 %            |
| California | 06         | 37100       | 111         | 0054.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.0672 %             |
| California | 06         | 37100       | 111         | 0054.04      | 50% - <80%       | 80%-120%       | Middle                | 112.0650 %            |
| California | 06         | 37100       | 111         | 0055.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.7825 %             |
| California | 06         | 37100       | 111         | 0055.03      | 50% - <80%       | 80%-120%       | Middle                | 102.1579 %            |
| California | 06         | 37100       | 111         | 0055.04      | 20% - <50%       | 80%-120%       | Middle                | 105.6791 %            |
| California | 06         | 37100       | 111         | 0056.01      | 50% - <80%       | >120%          | Upper                 | 120.4092 %            |
| California | 06         | 37100       | 111         | 0056.02      | 20% - <50%       | 80%-120%       | Middle                | 119.5778 %            |
| California | 06         | 37100       | 111         | 0057.00      | 50% - <80%       | 80%-120%       | Middle                | 109.2684 %            |
| California | 06         | 37100       | 111         | 0058.01      | 20% - <50%       | >120%          | Upper                 | 197.0561 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 37100       | 111         | 0058.03      | 20% - <50%       | >120%          | Upper                 | 125.0672 %            |
| California | 06         | 37100       | 111         | 0058.04      | 20% - <50%       | >120%          | Upper                 | 189.5976 %            |
| California | 06         | 37100       | 111         | 0059.01      | 20% - <50%       | >120%          | Upper                 | 163.2493 %            |
| California | 06         | 37100       | 111         | 0059.06      | 20% - <50%       | >120%          | Upper                 | 189.5245 %            |
| California | 06         | 37100       | 111         | 0059.07      | 10% - <20%       | >120%          | Upper                 | 125.0128 %            |
| California | 06         | 37100       | 111         | 0059.08      | 20% - <50%       | >120%          | Upper                 | 131.9414 %            |
| California | 06         | 37100       | 111         | 0059.09      | 20% - <50%       | >120%          | Upper                 | 123.9788 %            |
| California | 06         | 37100       | 111         | 0059.10      | 20% - <50%       | >120%          | Upper                 | 173.4054 %            |
| California | 06         | 37100       | 111         | 0059.11      | 20% - <50%       | 80%-120%       | Middle                | 118.7247 %            |
| California | 06         | 37100       | 111         | 0060.00      | 20% - <50%       | >120%          | Upper                 | 126.2030 %            |
| California | 06         | 37100       | 111         | 0061.01      | 20% - <50%       | >120%          | Upper                 | 141.5648 %            |
| California | 06         | 37100       | 111         | 0061.02      | 50% - <80%       | 80%-120%       | Middle                | 82.3616 %             |
| California | 06         | 37100       | 111         | 0062.00      | 20% - <50%       | >120%          | Upper                 | 177.3181 %            |
| California | 06         | 37100       | 111         | 0063.01      | 20% - <50%       | 80%-120%       | Middle                | 114.3258 %            |
| California | 06         | 37100       | 111         | 0063.02      | 20% - <50%       | >120%          | Upper                 | 132.4219 %            |
| California | 06         | 37100       | 111         | 0064.00      | 20% - <50%       | 80%-120%       | Middle                | 106.6024 %            |
| California | 06         | 37100       | 111         | 0065.00      | 50% - <80%       | 80%-120%       | Middle                | 90.5130 %             |
| California | 06         | 37100       | 111         | 0066.00      | 20% - <50%       | >120%          | Upper                 | 128.5943 %            |
| California | 06         | 37100       | 111         | 0067.00      | 20% - <50%       | >120%          | Upper                 | 136.6953 %            |
| California | 06         | 37100       | 111         | 0068.00      | 20% - <50%       | >120%          | Upper                 | 126.7437 %            |
| California | 06         | 37100       | 111         | 0069.00      | 20% - <50%       | 80%-120%       | Middle                | 81.5539 %             |
| California | 06         | 37100       | 111         | 0070.00      | 50% - <80%       | 80%-120%       | Middle                | 91.0053 %             |
| California | 06         | 37100       | 111         | 0071.00      | 50% - <80%       | 80%-120%       | Middle                | 82.8519 %             |
| California | 06         | 37100       | 111         | 0072.01      | 20% - <50%       | >120%          | Upper                 | 162.7995 %            |
| California | 06         | 37100       | 111         | 0072.02      | 20% - <50%       | >120%          | Upper                 | 171.6696 %            |
| California | 06         | 37100       | 111         | 0073.00      | 20% - <50%       | >120%          | Upper                 | 240.4606 %            |
| California | 06         | 37100       | 111         | 0074.02      | 20% - <50%       | >120%          | Upper                 | 184.1014 %            |
| California | 06         | 37100       | 111         | 0074.03      | 20% - <50%       | >120%          | Upper                 | 162.2123 %            |
| California | 06         | 37100       | 111         | 0074.05      | 20% - <50%       | >120%          | Upper                 | 152.5810 %            |
| California | 06         | 37100       | 111         | 0074.06      | 20% - <50%       | >120%          | Upper                 | 181.3345 %            |
| California | 06         | 37100       | 111         | 0075.05      | 20% - <50%       | 80%-120%       | Middle                | 93.2048 %             |
| California | 06         | 37100       | 111         | 0075.06      | 20% - <50%       | >120%          | Upper                 | 134.6955 %            |
| California | 06         | 37100       | 111         | 0075.07      | 20% - <50%       | >120%          | Upper                 | 189.8803 %            |
| California | 06         | 37100       | 111         | 0075.08      | 20% - <50%       | 80%-120%       | Middle                | 94.4049 %             |
| California | 06         | 37100       | 111         | 0075.09      | 20% - <50%       | >120%          | Upper                 | 161.4600 %            |
| California | 06         | 37100       | 111         | 0075.10      | 20% - <50%       | >120%          | Upper                 | 185.6672 %            |
| California | 06         | 37100       | 111         | 0075.11      | 20% - <50%       | >120%          | Upper                 | 206.0547 %            |
| California | 06         | 37100       | 111         | 0075.12      | 20% - <50%       | 80%-120%       | Middle                | 99.4395 %             |
| California | 06         | 37100       | 111         | 0075.13      | 20% - <50%       | 80%-120%       | Middle                | 116.8386 %            |
| California | 06         | 37100       | 111         | 0075.15      | 20% - <50%       | >120%          | Upper                 | 126.6557 %            |
| California | 06         | 37100       | 111         | 0075.16      | 20% - <50%       | 80%-120%       | Middle                | 117.2182 %            |
| California | 06         | 37100       | 111         | 0076.07      | 20% - <50%       | >120%          | Upper                 | 161.0587 %            |
| California | 06         | 37100       | 111         | 0076.09      | 20% - <50%       | >120%          | Upper                 | 149.7162 %            |
| California | 06         | 37100       | 111         | 0076.10      | 20% - <50%       | >120%          | Upper                 | 134.7241 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| California | 06         | 37100       | 111         | 0076.11      | 80% - 100%       | 80%-120%       | Middle                | 81.7348 %             |
| California | 06         | 37100       | 111         | 0076.12      | 50% - <80%       | 80%-120%       | Middle                | 93.4697 %             |
| California | 06         | 37100       | 111         | 0076.13      | 20% - <50%       | >120%          | Upper                 | 182.5563 %            |
| California | 06         | 37100       | 111         | 0076.14      | 20% - <50%       | 80%-120%       | Middle                | 111.9681 %            |
| California | 06         | 37100       | 111         | 0077.00      | 50% - <80%       | 80%-120%       | Middle                | 91.0458 %             |
| California | 06         | 37100       | 111         | 0078.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.5221 %             |
| California | 06         | 37100       | 111         | 0079.01      | 50% - <80%       | 80%-120%       | Middle                | 94.9861 %             |
| California | 06         | 37100       | 111         | 0079.03      | 20% - <50%       | >120%          | Upper                 | 147.3813 %            |
| California | 06         | 37100       | 111         | 0079.04      | 20% - <50%       | 80%-120%       | Middle                | 109.3297 %            |
| California | 06         | 37100       | 111         | 0080.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7068 %            |
| California | 06         | 37100       | 111         | 0080.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.8216 %             |
| California | 06         | 37100       | 111         | 0080.04      | 50% - <80%       | 80%-120%       | Middle                | 99.4632 %             |
| California | 06         | 37100       | 111         | 0080.05      | 50% - <80%       | 80%-120%       | Middle                | 92.8202 %             |
| California | 06         | 37100       | 111         | 0081.01      | 20% - <50%       | 80%-120%       | Middle                | 109.8863 %            |
| California | 06         | 37100       | 111         | 0082.01      | 50% - <80%       | 80%-120%       | Middle                | 108.4193 %            |
| California | 06         | 37100       | 111         | 0082.02      | 50% - <80%       | 80%-120%       | Middle                | 119.0826 %            |
| California | 06         | 37100       | 111         | 0083.02      | 20% - <50%       | 80%-120%       | Middle                | 101.5302 %            |
| California | 06         | 37100       | 111         | 0083.03      | 20% - <50%       | 80%-120%       | Middle                | 95.2194 %             |
| California | 06         | 37100       | 111         | 0083.04      | 20% - <50%       | 80%-120%       | Middle                | 110.1986 %            |
| California | 06         | 37100       | 111         | 0083.07      | 50% - <80%       | 80%-120%       | Middle                | 111.2633 %            |
| California | 06         | 37100       | 111         | 0083.08      | 20% - <50%       | >120%          | Upper                 | 151.8841 %            |
| California | 06         | 37100       | 111         | 0084.01      | 20% - <50%       | 80%-120%       | Middle                | 117.3220 %            |
| California | 06         | 37100       | 111         | 0084.02      | 20% - <50%       | >120%          | Upper                 | 127.7678 %            |
| California | 06         | 37100       | 111         | 0085.01      | 20% - <50%       | 80%-120%       | Middle                | 100.4784 %            |
| California | 06         | 37100       | 111         | 0085.02      | 20% - <50%       | 80%-120%       | Middle                | 108.8157 %            |
| California | 06         | 37100       | 111         | 0086.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.6897 %             |
| California | 06         | 37100       | 111         | 0086.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.8096 %             |
| California | 06         | 37100       | 111         | 0087.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.6866 %             |
| California | 06         | 37100       | 111         | 0088.00      | 80% - 100%       | 80%-120%       | Middle                | 82.2765 %             |
| California | 06         | 37100       | 111         | 0089.00      | 80% - 100%       | 80%-120%       | Middle                | 84.9179 %             |
| California | 06         | 37100       | 111         | 0091.00      | 80% - 100%       | <50%           | Low                   | 32.4555 %             |
| California | 06         | 37100       | 111         | 0092.00      | 80% - 100%       | 80%-120%       | Middle                | 86.5885 %             |
| California | 06         | 37100       | 111         | 0093.00      | 50% - <80%       | >120%          | Upper                 | 151.1120 %            |
| California | 06         | 37100       | 111         | 0094.00      | 20% - <50%       | 80%-120%       | Middle                | 103.7959 %            |
| California | 06         | 37100       | 111         | 0095.00      | 20% - <50%       | 80%-120%       | Middle                | 105.3410 %            |
| California | 06         | 37100       | 111         | 0096.00      | 20% - <50%       | >120%          | Upper                 | 172.9932 %            |
| California | 06         | 37100       | 111         | 0097.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.6000 %             |
| California | 06         | 37100       | 111         | 9800.00      | NA               | NA             | Unknown               | 0.0000 %              |
| California | 06         | 37100       | 111         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado   | 08         | 19740       | 001         | 0078.01      | 80% - 100%       | <50%           | Low                   | 36.7701 %             |
| Colorado   | 08         | 19740       | 001         | 0078.02      | 80% - 100%       | <50%           | Low                   | 40.2570 %             |
| Colorado   | 08         | 19740       | 001         | 0079.00      | 50% - <80%       | <50%           | Low                   | 48.3592 %             |
| Colorado   | 08         | 19740       | 001         | 0080.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.3061 %             |
| Colorado   | 08         | 19740       | 001         | 0081.00      | 20% - <50%       | 80%-120%       | Middle                | 83.0045 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 001         | 0082.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.4929 %             |
| Colorado | 08         | 19740       | 001         | 0083.08      | 80% - 100%       | <50%           | Low                   | 41.7712 %             |
| Colorado | 08         | 19740       | 001         | 0083.09      | 80% - 100%       | 50%-80%        | Moderate              | 57.7091 %             |
| Colorado | 08         | 19740       | 001         | 0083.54      | 50% - <80%       | 80%-120%       | Middle                | 95.4797 %             |
| Colorado | 08         | 19740       | 001         | 0083.55      | 50% - <80%       | 50%-80%        | Moderate              | 79.3693 %             |
| Colorado | 08         | 19740       | 001         | 0084.01      | 20% - <50%       | 80%-120%       | Middle                | 87.5762 %             |
| Colorado | 08         | 19740       | 001         | 0084.02      | 20% - <50%       | 80%-120%       | Middle                | 101.3154 %            |
| Colorado | 08         | 19740       | 001         | 0085.05      | 20% - <50%       | 50%-80%        | Moderate              | 76.2333 %             |
| Colorado | 08         | 19740       | 001         | 0085.06      | 20% - <50%       | <50%           | Low                   | 45.4656 %             |
| Colorado | 08         | 19740       | 001         | 0085.07      | 20% - <50%       | 80%-120%       | Middle                | 86.5602 %             |
| Colorado | 08         | 19740       | 001         | 0085.08      | 20% - <50%       | 50%-80%        | Moderate              | 78.2438 %             |
| Colorado | 08         | 19740       | 001         | 0085.24      | 20% - <50%       | >120%          | Upper                 | 122.9116 %            |
| Colorado | 08         | 19740       | 001         | 0085.26      | 20% - <50%       | 80%-120%       | Middle                | 114.4139 %            |
| Colorado | 08         | 19740       | 001         | 0085.33      | 20% - <50%       | 50%-80%        | Moderate              | 71.7963 %             |
| Colorado | 08         | 19740       | 001         | 0085.34      | 20% - <50%       | 80%-120%       | Middle                | 90.4310 %             |
| Colorado | 08         | 19740       | 001         | 0085.35      | 50% - <80%       | 80%-120%       | Middle                | 99.9524 %             |
| Colorado | 08         | 19740       | 001         | 0085.36      | 20% - <50%       | >120%          | Upper                 | 120.5686 %            |
| Colorado | 08         | 19740       | 001         | 0085.38      | 20% - <50%       | >120%          | Upper                 | 125.6376 %            |
| Colorado | 08         | 19740       | 001         | 0085.40      | 20% - <50%       | >120%          | Upper                 | 121.4265 %            |
| Colorado | 08         | 19740       | 001         | 0085.44      | 20% - <50%       | >120%          | Upper                 | 133.6962 %            |
| Colorado | 08         | 19740       | 001         | 0085.45      | 20% - <50%       | 80%-120%       | Middle                | 116.1259 %            |
| Colorado | 08         | 19740       | 001         | 0085.46      | 20% - <50%       | 80%-120%       | Middle                | 89.3579 %             |
| Colorado | 08         | 19740       | 001         | 0085.47      | 20% - <50%       | 80%-120%       | Middle                | 95.9925 %             |
| Colorado | 08         | 19740       | 001         | 0085.48      | 20% - <50%       | 80%-120%       | Middle                | 104.6647 %            |
| Colorado | 08         | 19740       | 001         | 0085.49      | 20% - <50%       | 80%-120%       | Middle                | 98.4353 %             |
| Colorado | 08         | 19740       | 001         | 0085.50      | 20% - <50%       | 80%-120%       | Middle                | 97.9245 %             |
| Colorado | 08         | 19740       | 001         | 0085.51      | 20% - <50%       | >120%          | Upper                 | 147.3937 %            |
| Colorado | 08         | 19740       | 001         | 0085.52      | 20% - <50%       | 50%-80%        | Moderate              | 79.7153 %             |
| Colorado | 08         | 19740       | 001         | 0085.53      | 20% - <50%       | >120%          | Upper                 | 132.8256 %            |
| Colorado | 08         | 19740       | 001         | 0085.54      | 20% - <50%       | 80%-120%       | Middle                | 90.7005 %             |
| Colorado | 08         | 19740       | 001         | 0085.55      | 20% - <50%       | 50%-80%        | Moderate              | 77.8551 %             |
| Colorado | 08         | 19740       | 001         | 0085.56      | 50% - <80%       | 80%-120%       | Middle                | 105.1794 %            |
| Colorado | 08         | 19740       | 001         | 0085.57      | 20% - <50%       | 80%-120%       | Middle                | 119.9627 %            |
| Colorado | 08         | 19740       | 001         | 0085.58      | 50% - <80%       | >120%          | Upper                 | 120.6394 %            |
| Colorado | 08         | 19740       | 001         | 0085.59      | 50% - <80%       | 80%-120%       | Middle                | 84.0902 %             |
| Colorado | 08         | 19740       | 001         | 0085.60      | 20% - <50%       | >120%          | Upper                 | 169.3418 %            |
| Colorado | 08         | 19740       | 001         | 0085.61      | 20% - <50%       | >120%          | Upper                 | 122.1235 %            |
| Colorado | 08         | 19740       | 001         | 0085.62      | 20% - <50%       | 80%-120%       | Middle                | 107.3790 %            |
| Colorado | 08         | 19740       | 001         | 0085.63      | 20% - <50%       | 80%-120%       | Middle                | 104.2876 %            |
| Colorado | 08         | 19740       | 001         | 0085.64      | 20% - <50%       | 50%-80%        | Moderate              | 69.0074 %             |
| Colorado | 08         | 19740       | 001         | 0085.65      | 20% - <50%       | 80%-120%       | Middle                | 91.1639 %             |
| Colorado | 08         | 19740       | 001         | 0086.03      | 50% - <80%       | <50%           | Low                   | 42.1222 %             |
| Colorado | 08         | 19740       | 001         | 0086.04      | 50% - <80%       | 50%-80%        | Moderate              | 68.2920 %             |
| Colorado | 08         | 19740       | 001         | 0086.05      | 20% - <50%       | 80%-120%       | Middle                | 110.7098 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 001         | 0086.06      | 50% - <80%       | 50%-80%        | Moderate              | 70.6602 %             |
| Colorado | 08         | 19740       | 001         | 0087.05      | 50% - <80%       | <50%           | Low                   | 48.8003 %             |
| Colorado | 08         | 19740       | 001         | 0087.06      | 50% - <80%       | <50%           | Low                   | 45.2116 %             |
| Colorado | 08         | 19740       | 001         | 0087.09      | 50% - <80%       | 50%-80%        | Moderate              | 56.6233 %             |
| Colorado | 08         | 19740       | 001         | 0088.01      | 50% - <80%       | 50%-80%        | Moderate              | 58.1201 %             |
| Colorado | 08         | 19740       | 001         | 0088.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.1702 %             |
| Colorado | 08         | 19740       | 001         | 0089.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.3262 %             |
| Colorado | 08         | 19740       | 001         | 0090.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.9631 %             |
| Colorado | 08         | 19740       | 001         | 0090.03      | 50% - <80%       | 50%-80%        | Moderate              | 71.2254 %             |
| Colorado | 08         | 19740       | 001         | 0090.04      | 50% - <80%       | 50%-80%        | Moderate              | 66.1021 %             |
| Colorado | 08         | 19740       | 001         | 0091.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.2288 %             |
| Colorado | 08         | 19740       | 001         | 0091.03      | 50% - <80%       | 50%-80%        | Moderate              | 53.4961 %             |
| Colorado | 08         | 19740       | 001         | 0091.04      | 50% - <80%       | 50%-80%        | Moderate              | 61.2008 %             |
| Colorado | 08         | 19740       | 001         | 0092.02      | 50% - <80%       | 50%-80%        | Moderate              | 57.3843 %             |
| Colorado | 08         | 19740       | 001         | 0092.03      | 50% - <80%       | 50%-80%        | Moderate              | 63.1871 %             |
| Colorado | 08         | 19740       | 001         | 0092.04      | 50% - <80%       | 50%-80%        | Moderate              | 74.8393 %             |
| Colorado | 08         | 19740       | 001         | 0092.06      | 50% - <80%       | 80%-120%       | Middle                | 91.4867 %             |
| Colorado | 08         | 19740       | 001         | 0092.07      | 50% - <80%       | 50%-80%        | Moderate              | 70.5565 %             |
| Colorado | 08         | 19740       | 001         | 0093.04      | 50% - <80%       | 50%-80%        | Moderate              | 65.5961 %             |
| Colorado | 08         | 19740       | 001         | 0093.06      | 50% - <80%       | 50%-80%        | Moderate              | 61.5886 %             |
| Colorado | 08         | 19740       | 001         | 0093.07      | 50% - <80%       | 80%-120%       | Middle                | 83.4553 %             |
| Colorado | 08         | 19740       | 001         | 0093.08      | 50% - <80%       | 50%-80%        | Moderate              | 77.0669 %             |
| Colorado | 08         | 19740       | 001         | 0093.09      | 50% - <80%       | 50%-80%        | Moderate              | 76.3399 %             |
| Colorado | 08         | 19740       | 001         | 0093.10      | 50% - <80%       | 50%-80%        | Moderate              | 68.3298 %             |
| Colorado | 08         | 19740       | 001         | 0093.16      | 50% - <80%       | <50%           | Low                   | 49.5535 %             |
| Colorado | 08         | 19740       | 001         | 0093.18      | 50% - <80%       | <50%           | Low                   | 37.5805 %             |
| Colorado | 08         | 19740       | 001         | 0093.19      | 50% - <80%       | <50%           | Low                   | 35.6456 %             |
| Colorado | 08         | 19740       | 001         | 0093.20      | 50% - <80%       | 50%-80%        | Moderate              | 50.0402 %             |
| Colorado | 08         | 19740       | 001         | 0093.21      | 50% - <80%       | 50%-80%        | Moderate              | 60.2712 %             |
| Colorado | 08         | 19740       | 001         | 0093.22      | 50% - <80%       | 50%-80%        | Moderate              | 60.8024 %             |
| Colorado | 08         | 19740       | 001         | 0093.23      | 50% - <80%       | 50%-80%        | Moderate              | 66.8767 %             |
| Colorado | 08         | 19740       | 001         | 0093.25      | 20% - <50%       | 80%-120%       | Middle                | 92.3776 %             |
| Colorado | 08         | 19740       | 001         | 0093.26      | 20% - <50%       | 80%-120%       | Middle                | 89.8707 %             |
| Colorado | 08         | 19740       | 001         | 0093.27      | 20% - <50%       | 80%-120%       | Middle                | 89.3317 %             |
| Colorado | 08         | 19740       | 001         | 0094.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.5311 %             |
| Colorado | 08         | 19740       | 001         | 0094.06      | 20% - <50%       | 50%-80%        | Moderate              | 78.9214 %             |
| Colorado | 08         | 19740       | 001         | 0094.07      | 50% - <80%       | 50%-80%        | Moderate              | 70.2405 %             |
| Colorado | 08         | 19740       | 001         | 0094.08      | 20% - <50%       | 80%-120%       | Middle                | 106.5734 %            |
| Colorado | 08         | 19740       | 001         | 0094.09      | 20% - <50%       | >120%          | Upper                 | 141.5832 %            |
| Colorado | 08         | 19740       | 001         | 0094.10      | 20% - <50%       | >120%          | Upper                 | 140.8416 %            |
| Colorado | 08         | 19740       | 001         | 0094.11      | 20% - <50%       | 80%-120%       | Middle                | 103.4471 %            |
| Colorado | 08         | 19740       | 001         | 0095.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.0845 %             |
| Colorado | 08         | 19740       | 001         | 0095.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.7670 %             |
| Colorado | 08         | 19740       | 001         | 0095.53      | 50% - <80%       | 50%-80%        | Moderate              | 67.4127 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 001         | 0096.03      | 20% - <50%       | 50%-80%        | Moderate              | 63.1813 %             |
| Colorado | 08         | 19740       | 001         | 0096.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.7060 %             |
| Colorado | 08         | 19740       | 001         | 0096.06      | 50% - <80%       | 50%-80%        | Moderate              | 68.5993 %             |
| Colorado | 08         | 19740       | 001         | 0096.07      | 50% - <80%       | 50%-80%        | Moderate              | 73.8660 %             |
| Colorado | 08         | 19740       | 001         | 0096.08      | 20% - <50%       | 80%-120%       | Middle                | 107.3150 %            |
| Colorado | 08         | 19740       | 001         | 0097.51      | 50% - <80%       | 50%-80%        | Moderate              | 73.1419 %             |
| Colorado | 08         | 19740       | 001         | 0097.52      | 50% - <80%       | 50%-80%        | Moderate              | 79.0387 %             |
| Colorado | 08         | 19740       | 001         | 0150.00      | 50% - <80%       | <50%           | Low                   | 47.4228 %             |
| Colorado | 08         | 19740       | 001         | 0600.01      | 20% - <50%       | 80%-120%       | Middle                | 98.1513 %             |
| Colorado | 08         | 19740       | 001         | 0600.02      | 20% - <50%       | >120%          | Upper                 | 155.2769 %            |
| Colorado | 08         | 19740       | 001         | 0601.00      | 20% - <50%       | 80%-120%       | Middle                | 117.6972 %            |
| Colorado | 08         | 19740       | 001         | 0602.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.8706 %             |
| Colorado | 08         | 19740       | 001         | 0612.00      | 20% - <50%       | >120%          | Upper                 | 135.2307 %            |
| Colorado | 08         | 19740       | 001         | 9887.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 005         | 0049.51      | 20% - <50%       | <50%           | Low                   | 40.5934 %             |
| Colorado | 08         | 19740       | 005         | 0049.52      | 20% - <50%       | 80%-120%       | Middle                | 105.3413 %            |
| Colorado | 08         | 19740       | 005         | 0055.51      | 50% - <80%       | <50%           | Low                   | 46.4340 %             |
| Colorado | 08         | 19740       | 005         | 0055.52      | 50% - <80%       | <50%           | Low                   | 38.6730 %             |
| Colorado | 08         | 19740       | 005         | 0055.53      | 20% - <50%       | 80%-120%       | Middle                | 83.0423 %             |
| Colorado | 08         | 19740       | 005         | 0056.11      | 10% - <20%       | 80%-120%       | Middle                | 110.9376 %            |
| Colorado | 08         | 19740       | 005         | 0056.12      | 20% - <50%       | >120%          | Upper                 | 129.4551 %            |
| Colorado | 08         | 19740       | 005         | 0056.14      | 10% - <20%       | 80%-120%       | Middle                | 102.5941 %            |
| Colorado | 08         | 19740       | 005         | 0056.19      | 20% - <50%       | 80%-120%       | Middle                | 116.1850 %            |
| Colorado | 08         | 19740       | 005         | 0056.20      | 20% - <50%       | 80%-120%       | Middle                | 100.5748 %            |
| Colorado | 08         | 19740       | 005         | 0056.21      | 10% - <20%       | >120%          | Upper                 | 142.0611 %            |
| Colorado | 08         | 19740       | 005         | 0056.22      | 10% - <20%       | >120%          | Upper                 | 194.2834 %            |
| Colorado | 08         | 19740       | 005         | 0056.23      | 10% - <20%       | 80%-120%       | Middle                | 103.6236 %            |
| Colorado | 08         | 19740       | 005         | 0056.24      | 10% - <20%       | >120%          | Upper                 | 125.7364 %            |
| Colorado | 08         | 19740       | 005         | 0056.25      | 20% - <50%       | 80%-120%       | Middle                | 109.9460 %            |
| Colorado | 08         | 19740       | 005         | 0056.26      | 20% - <50%       | 80%-120%       | Middle                | 110.0594 %            |
| Colorado | 08         | 19740       | 005         | 0056.27      | 10% - <20%       | >120%          | Upper                 | 129.7371 %            |
| Colorado | 08         | 19740       | 005         | 0056.28      | 10% - <20%       | >120%          | Upper                 | 126.5352 %            |
| Colorado | 08         | 19740       | 005         | 0056.29      | 10% - <20%       | >120%          | Upper                 | 201.9572 %            |
| Colorado | 08         | 19740       | 005         | 0056.30      | 10% - <20%       | 80%-120%       | Middle                | 106.1789 %            |
| Colorado | 08         | 19740       | 005         | 0056.31      | 10% - <20%       | 80%-120%       | Middle                | 112.9676 %            |
| Colorado | 08         | 19740       | 005         | 0056.32      | 20% - <50%       | 80%-120%       | Middle                | 119.3811 %            |
| Colorado | 08         | 19740       | 005         | 0056.33      | 10% - <20%       | >120%          | Upper                 | 134.8672 %            |
| Colorado | 08         | 19740       | 005         | 0056.34      | 10% - <20%       | 80%-120%       | Middle                | 111.1073 %            |
| Colorado | 08         | 19740       | 005         | 0056.35      | 10% - <20%       | >120%          | Upper                 | 127.7867 %            |
| Colorado | 08         | 19740       | 005         | 0056.36      | 10% - <20%       | >120%          | Upper                 | 242.3500 %            |
| Colorado | 08         | 19740       | 005         | 0057.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.9247 %             |
| Colorado | 08         | 19740       | 005         | 0057.02      | 20% - <50%       | 50%-80%        | Moderate              | 69.8401 %             |
| Colorado | 08         | 19740       | 005         | 0058.00      | 10% - <20%       | >120%          | Upper                 | 132.6541 %            |
| Colorado | 08         | 19740       | 005         | 0059.51      | 20% - <50%       | 80%-120%       | Middle                | 82.6255 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 005         | 0059.52      | 20% - <50%       | 80%-120%       | Middle                | 100.3325 %            |
| Colorado | 08         | 19740       | 005         | 0060.00      | 20% - <50%       | 80%-120%       | Middle                | 96.4481 %             |
| Colorado | 08         | 19740       | 005         | 0061.00      | 20% - <50%       | 50%-80%        | Moderate              | 79.0057 %             |
| Colorado | 08         | 19740       | 005         | 0062.00      | 20% - <50%       | 80%-120%       | Middle                | 84.2424 %             |
| Colorado | 08         | 19740       | 005         | 0063.00      | 20% - <50%       | 80%-120%       | Middle                | 89.7447 %             |
| Colorado | 08         | 19740       | 005         | 0064.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.7918 %             |
| Colorado | 08         | 19740       | 005         | 0065.01      | 20% - <50%       | 50%-80%        | Moderate              | 62.7751 %             |
| Colorado | 08         | 19740       | 005         | 0065.02      | 20% - <50%       | 80%-120%       | Middle                | 85.1982 %             |
| Colorado | 08         | 19740       | 005         | 0066.01      | 20% - <50%       | <50%           | Low                   | 41.8410 %             |
| Colorado | 08         | 19740       | 005         | 0066.03      | 10% - <20%       | 80%-120%       | Middle                | 95.5659 %             |
| Colorado | 08         | 19740       | 005         | 0066.04      | 20% - <50%       | 50%-80%        | Moderate              | 79.8598 %             |
| Colorado | 08         | 19740       | 005         | 0067.04      | 10% - <20%       | >120%          | Upper                 | 242.3500 %            |
| Colorado | 08         | 19740       | 005         | 0067.05      | 10% - <20%       | >120%          | Upper                 | 242.3500 %            |
| Colorado | 08         | 19740       | 005         | 0067.06      | 20% - <50%       | >120%          | Upper                 | 136.2350 %            |
| Colorado | 08         | 19740       | 005         | 0067.07      | 20% - <50%       | >120%          | Upper                 | 130.4438 %            |
| Colorado | 08         | 19740       | 005         | 0067.08      | 10% - <20%       | >120%          | Upper                 | 155.3457 %            |
| Colorado | 08         | 19740       | 005         | 0067.09      | 20% - <50%       | >120%          | Upper                 | 158.1463 %            |
| Colorado | 08         | 19740       | 005         | 0067.11      | 10% - <20%       | >120%          | Upper                 | 152.9309 %            |
| Colorado | 08         | 19740       | 005         | 0067.12      | 10% - <20%       | >120%          | Upper                 | 187.0934 %            |
| Colorado | 08         | 19740       | 005         | 0067.13      | 20% - <50%       | 80%-120%       | Middle                | 101.6654 %            |
| Colorado | 08         | 19740       | 005         | 0068.08      | 20% - <50%       | >120%          | Upper                 | 177.6583 %            |
| Colorado | 08         | 19740       | 005         | 0068.15      | 20% - <50%       | 80%-120%       | Middle                | 84.0766 %             |
| Colorado | 08         | 19740       | 005         | 0068.54      | 20% - <50%       | 80%-120%       | Middle                | 85.1071 %             |
| Colorado | 08         | 19740       | 005         | 0068.57      | 20% - <50%       | >120%          | Upper                 | 218.8208 %            |
| Colorado | 08         | 19740       | 005         | 0068.59      | 20% - <50%       | 80%-120%       | Middle                | 95.8209 %             |
| Colorado | 08         | 19740       | 005         | 0068.60      | 20% - <50%       | >120%          | Upper                 | 131.0138 %            |
| Colorado | 08         | 19740       | 005         | 0068.61      | 20% - <50%       | >120%          | Upper                 | 173.2795 %            |
| Colorado | 08         | 19740       | 005         | 0068.62      | 20% - <50%       | >120%          | Upper                 | 158.2132 %            |
| Colorado | 08         | 19740       | 005         | 0068.63      | 20% - <50%       | 50%-80%        | Moderate              | 74.4515 %             |
| Colorado | 08         | 19740       | 005         | 0068.64      | 20% - <50%       | >120%          | Upper                 | 130.6581 %            |
| Colorado | 08         | 19740       | 005         | 0071.01      | 20% - <50%       | 80%-120%       | Middle                | 97.7568 %             |
| Colorado | 08         | 19740       | 005         | 0071.03      | 20% - <50%       | >120%          | Upper                 | 125.8479 %            |
| Colorado | 08         | 19740       | 005         | 0071.06      | 20% - <50%       | >120%          | Upper                 | 134.2012 %            |
| Colorado | 08         | 19740       | 005         | 0071.08      | 20% - <50%       | 50%-80%        | Moderate              | 77.0214 %             |
| Colorado | 08         | 19740       | 005         | 0071.09      | 50% - <80%       | >120%          | Upper                 | 127.1750 %            |
| Colorado | 08         | 19740       | 005         | 0071.10      | 50% - <80%       | >120%          | Upper                 | 124.4481 %            |
| Colorado | 08         | 19740       | 005         | 0071.11      | 50% - <80%       | 50%-80%        | Moderate              | 52.5810 %             |
| Colorado | 08         | 19740       | 005         | 0071.12      | 20% - <50%       | >120%          | Upper                 | 156.3655 %            |
| Colorado | 08         | 19740       | 005         | 0071.13      | 20% - <50%       | >120%          | Upper                 | 150.3843 %            |
| Colorado | 08         | 19740       | 005         | 0072.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.5239 %             |
| Colorado | 08         | 19740       | 005         | 0072.02      | 50% - <80%       | <50%           | Low                   | 49.7057 %             |
| Colorado | 08         | 19740       | 005         | 0073.01      | 50% - <80%       | 50%-80%        | Moderate              | 54.7437 %             |
| Colorado | 08         | 19740       | 005         | 0073.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.5092 %             |
| Colorado | 08         | 19740       | 005         | 0074.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.2359 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 005         | 0075.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.0857 %             |
| Colorado | 08         | 19740       | 005         | 0076.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.5941 %             |
| Colorado | 08         | 19740       | 005         | 0077.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.2220 %             |
| Colorado | 08         | 19740       | 005         | 0077.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.4108 %             |
| Colorado | 08         | 19740       | 005         | 0077.04      | 50% - <80%       | 50%-80%        | Moderate              | 58.8248 %             |
| Colorado | 08         | 19740       | 005         | 0151.00      | 10% - <20%       | >120%          | Upper                 | 139.0143 %            |
| Colorado | 08         | 19740       | 005         | 0800.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.0290 %             |
| Colorado | 08         | 19740       | 005         | 0801.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.1255 %             |
| Colorado | 08         | 19740       | 005         | 0802.00      | 50% - <80%       | 80%-120%       | Middle                | 88.5504 %             |
| Colorado | 08         | 19740       | 005         | 0803.00      | 50% - <80%       | 80%-120%       | Middle                | 94.8622 %             |
| Colorado | 08         | 19740       | 005         | 0804.00      | 20% - <50%       | 80%-120%       | Middle                | 85.6432 %             |
| Colorado | 08         | 19740       | 005         | 0805.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.6573 %             |
| Colorado | 08         | 19740       | 005         | 0806.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.1884 %             |
| Colorado | 08         | 19740       | 005         | 0807.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.2027 %             |
| Colorado | 08         | 19740       | 005         | 0808.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.5267 %             |
| Colorado | 08         | 19740       | 005         | 0809.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.6044 %             |
| Colorado | 08         | 19740       | 005         | 0810.01      | 50% - <80%       | <50%           | Low                   | 35.8763 %             |
| Colorado | 08         | 19740       | 005         | 0810.02      | 50% - <80%       | <50%           | Low                   | 49.9423 %             |
| Colorado | 08         | 19740       | 005         | 0811.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.3998 %             |
| Colorado | 08         | 19740       | 005         | 0811.02      | 50% - <80%       | 50%-80%        | Moderate              | 57.8254 %             |
| Colorado | 08         | 19740       | 005         | 0812.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.5879 %             |
| Colorado | 08         | 19740       | 005         | 0813.00      | 50% - <80%       | 80%-120%       | Middle                | 87.8815 %             |
| Colorado | 08         | 19740       | 005         | 0814.00      | 20% - <50%       | 50%-80%        | Moderate              | 79.2985 %             |
| Colorado | 08         | 19740       | 005         | 0815.00      | 10% - <20%       | 50%-80%        | Moderate              | 59.9057 %             |
| Colorado | 08         | 19740       | 005         | 0816.00      | 20% - <50%       | 50%-80%        | Moderate              | 73.3551 %             |
| Colorado | 08         | 19740       | 005         | 0817.00      | 20% - <50%       | >120%          | Upper                 | 160.0221 %            |
| Colorado | 08         | 19740       | 005         | 0818.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.4502 %             |
| Colorado | 08         | 19740       | 005         | 0819.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.8650 %             |
| Colorado | 08         | 19740       | 005         | 0820.00      | 50% - <80%       | 50%-80%        | Moderate              | 51.5146 %             |
| Colorado | 08         | 19740       | 005         | 0821.00      | 50% - <80%       | 50%-80%        | Moderate              | 72.4022 %             |
| Colorado | 08         | 19740       | 005         | 0822.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.0668 %             |
| Colorado | 08         | 19740       | 005         | 0823.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.4342 %             |
| Colorado | 08         | 19740       | 005         | 0824.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.9520 %             |
| Colorado | 08         | 19740       | 005         | 0825.00      | 20% - <50%       | 80%-120%       | Middle                | 86.7260 %             |
| Colorado | 08         | 19740       | 005         | 0826.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.5009 %             |
| Colorado | 08         | 19740       | 005         | 0827.00      | 50% - <80%       | 80%-120%       | Middle                | 87.5229 %             |
| Colorado | 08         | 19740       | 005         | 0828.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.7317 %             |
| Colorado | 08         | 19740       | 005         | 0829.00      | 50% - <80%       | 80%-120%       | Middle                | 95.6794 %             |
| Colorado | 08         | 19740       | 005         | 0830.00      | 50% - <80%       | 80%-120%       | Middle                | 110.4520 %            |
| Colorado | 08         | 19740       | 005         | 0831.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.3089 %             |
| Colorado | 08         | 19740       | 005         | 0832.01      | 20% - <50%       | 80%-120%       | Middle                | 115.9892 %            |
| Colorado | 08         | 19740       | 005         | 0832.02      | 20% - <50%       | 80%-120%       | Middle                | 114.9219 %            |
| Colorado | 08         | 19740       | 005         | 0833.00      | 20% - <50%       | 80%-120%       | Middle                | 90.1354 %             |
| Colorado | 08         | 19740       | 005         | 0834.00      | 20% - <50%       | 80%-120%       | Middle                | 80.4230 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 005         | 0835.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.9595 %             |
| Colorado | 08         | 19740       | 005         | 0836.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.4936 %             |
| Colorado | 08         | 19740       | 005         | 0837.00      | 20% - <50%       | >120%          | Upper                 | 121.0397 %            |
| Colorado | 08         | 19740       | 005         | 0838.00      | 20% - <50%       | 80%-120%       | Middle                | 82.7447 %             |
| Colorado | 08         | 19740       | 005         | 0839.00      | 20% - <50%       | 80%-120%       | Middle                | 91.3655 %             |
| Colorado | 08         | 19740       | 005         | 0840.00      | 20% - <50%       | 80%-120%       | Middle                | 92.4716 %             |
| Colorado | 08         | 19740       | 005         | 0841.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.9541 %             |
| Colorado | 08         | 19740       | 005         | 0842.00      | 20% - <50%       | 80%-120%       | Middle                | 83.2943 %             |
| Colorado | 08         | 19740       | 005         | 0843.00      | 20% - <50%       | 80%-120%       | Middle                | 96.2872 %             |
| Colorado | 08         | 19740       | 005         | 0844.00      | 50% - <80%       | 80%-120%       | Middle                | 84.8396 %             |
| Colorado | 08         | 19740       | 005         | 0845.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.2891 %             |
| Colorado | 08         | 19740       | 005         | 0846.00      | 20% - <50%       | 80%-120%       | Middle                | 80.3590 %             |
| Colorado | 08         | 19740       | 005         | 0847.00      | 20% - <50%       | 80%-120%       | Middle                | 89.2600 %             |
| Colorado | 08         | 19740       | 005         | 0848.00      | 20% - <50%       | 80%-120%       | Middle                | 94.2262 %             |
| Colorado | 08         | 19740       | 005         | 0849.00      | 20% - <50%       | >120%          | Upper                 | 151.7512 %            |
| Colorado | 08         | 19740       | 005         | 0850.00      | 20% - <50%       | >120%          | Upper                 | 128.2588 %            |
| Colorado | 08         | 19740       | 005         | 0851.00      | 20% - <50%       | >120%          | Upper                 | 177.3762 %            |
| Colorado | 08         | 19740       | 005         | 0852.00      | 20% - <50%       | >120%          | Upper                 | 159.7080 %            |
| Colorado | 08         | 19740       | 005         | 0853.00      | 20% - <50%       | >120%          | Upper                 | 148.7654 %            |
| Colorado | 08         | 19740       | 005         | 0854.00      | 20% - <50%       | >120%          | Upper                 | 132.5125 %            |
| Colorado | 08         | 19740       | 005         | 0855.00      | 20% - <50%       | 80%-120%       | Middle                | 117.1350 %            |
| Colorado | 08         | 19740       | 005         | 0856.00      | 20% - <50%       | >120%          | Upper                 | 144.2228 %            |
| Colorado | 08         | 19740       | 005         | 0857.00      | 20% - <50%       | 80%-120%       | Middle                | 89.3482 %             |
| Colorado | 08         | 19740       | 005         | 0858.00      | 20% - <50%       | 80%-120%       | Middle                | 112.8512 %            |
| Colorado | 08         | 19740       | 005         | 0859.00      | 20% - <50%       | 80%-120%       | Middle                | 113.8100 %            |
| Colorado | 08         | 19740       | 005         | 0860.01      | 20% - <50%       | 80%-120%       | Middle                | 111.6366 %            |
| Colorado | 08         | 19740       | 005         | 0860.02      | 20% - <50%       | 50%-80%        | Moderate              | 72.1957 %             |
| Colorado | 08         | 19740       | 005         | 0861.00      | 20% - <50%       | 80%-120%       | Middle                | 98.0040 %             |
| Colorado | 08         | 19740       | 005         | 0862.00      | 20% - <50%       | >120%          | Upper                 | 123.3382 %            |
| Colorado | 08         | 19740       | 005         | 0863.00      | 20% - <50%       | 80%-120%       | Middle                | 93.9965 %             |
| Colorado | 08         | 19740       | 005         | 0864.00      | 10% - <20%       | >120%          | Upper                 | 193.7987 %            |
| Colorado | 08         | 19740       | 005         | 0865.00      | 20% - <50%       | 80%-120%       | Middle                | 106.4600 %            |
| Colorado | 08         | 19740       | 005         | 0866.00      | 20% - <50%       | 80%-120%       | Middle                | 97.4592 %             |
| Colorado | 08         | 19740       | 005         | 0867.00      | 20% - <50%       | >120%          | Upper                 | 169.1140 %            |
| Colorado | 08         | 19740       | 005         | 0868.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.9942 %             |
| Colorado | 08         | 19740       | 005         | 0868.02      | 50% - <80%       | 80%-120%       | Middle                | 95.6348 %             |
| Colorado | 08         | 19740       | 005         | 0869.00      | 50% - <80%       | <50%           | Low                   | 44.1792 %             |
| Colorado | 08         | 19740       | 005         | 0870.00      | 50% - <80%       | <50%           | Low                   | 47.4596 %             |
| Colorado | 08         | 19740       | 005         | 0871.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.1151 %             |
| Colorado | 08         | 19740       | 005         | 0872.00      | 20% - <50%       | 50%-80%        | Moderate              | 52.9125 %             |
| Colorado | 08         | 19740       | 005         | 0873.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.0417 %             |
| Colorado | 08         | 19740       | 005         | 0873.02      | 20% - <50%       | 80%-120%       | Middle                | 91.7097 %             |
| Colorado | 08         | 19740       | 005         | 9800.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 14500       | 013         | 0121.01      | 10% - <20%       | >120%          | Upper                 | 170.0795 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 14500       | 013         | 0121.03      | 20% - <50%       | >120%          | Upper                 | 122.1398 %            |
| Colorado | 08         | 14500       | 013         | 0121.04      | 10% - <20%       | >120%          | Upper                 | 122.7543 %            |
| Colorado | 08         | 14500       | 013         | 0121.05      | 20% - <50%       | 80%-120%       | Middle                | 91.8660 %             |
| Colorado | 08         | 14500       | 013         | 0121.06      | 10% - <20%       | >120%          | Upper                 | 122.0620 %            |
| Colorado | 08         | 14500       | 013         | 0121.07      | 20% - <50%       | 80%-120%       | Middle                | 90.1231 %             |
| Colorado | 08         | 14500       | 013         | 0122.01      | 10% - <20%       | >120%          | Upper                 | 146.5881 %            |
| Colorado | 08         | 14500       | 013         | 0122.04      | 10% - <20%       | 50%-80%        | Moderate              | 74.6033 %             |
| Colorado | 08         | 14500       | 013         | 0122.05      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 14500       | 013         | 0122.06      | 20% - <50%       | >120%          | Upper                 | 124.2403 %            |
| Colorado | 08         | 14500       | 013         | 0122.07      | 20% - <50%       | 50%-80%        | Moderate              | 64.1754 %             |
| Colorado | 08         | 14500       | 013         | 0122.08      | 20% - <50%       | 80%-120%       | Middle                | 109.2589 %            |
| Colorado | 08         | 14500       | 013         | 0123.00      | 20% - <50%       | <50%           | Low                   | 38.1372 %             |
| Colorado | 08         | 14500       | 013         | 0124.01      | 10% - <20%       | 80%-120%       | Middle                | 108.6512 %            |
| Colorado | 08         | 14500       | 013         | 0125.01      | 20% - <50%       | >120%          | Upper                 | 133.6488 %            |
| Colorado | 08         | 14500       | 013         | 0125.05      | 10% - <20%       | >120%          | Upper                 | 161.6556 %            |
| Colorado | 08         | 14500       | 013         | 0125.07      | 20% - <50%       | 80%-120%       | Middle                | 95.9968 %             |
| Colorado | 08         | 14500       | 013         | 0125.08      | 20% - <50%       | 80%-120%       | Middle                | 90.5128 %             |
| Colorado | 08         | 14500       | 013         | 0125.09      | 10% - <20%       | >120%          | Upper                 | 126.7448 %            |
| Colorado | 08         | 14500       | 013         | 0125.10      | 10% - <20%       | >120%          | Upper                 | 143.6939 %            |
| Colorado | 08         | 14500       | 013         | 0125.11      | 20% - <50%       | 80%-120%       | Middle                | 103.4672 %            |
| Colorado | 08         | 14500       | 013         | 0126.03      | 10% - <20%       | >120%          | Upper                 | 132.5247 %            |
| Colorado | 08         | 14500       | 013         | 0126.05      | 20% - <50%       | <50%           | Low                   | 38.8176 %             |
| Colorado | 08         | 14500       | 013         | 0126.08      | 20% - <50%       | 80%-120%       | Middle                | 85.7937 %             |
| Colorado | 08         | 14500       | 013         | 0126.09      | 20% - <50%       | <50%           | Low                   | 37.9343 %             |
| Colorado | 08         | 14500       | 013         | 0126.10      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 14500       | 013         | 0127.01      | 10% - <20%       | >120%          | Upper                 | 140.4811 %            |
| Colorado | 08         | 14500       | 013         | 0127.05      | 20% - <50%       | 80%-120%       | Middle                | 88.9871 %             |
| Colorado | 08         | 14500       | 013         | 0127.07      | 20% - <50%       | 50%-80%        | Moderate              | 54.9418 %             |
| Colorado | 08         | 14500       | 013         | 0127.08      | 10% - <20%       | >120%          | Upper                 | 142.1090 %            |
| Colorado | 08         | 14500       | 013         | 0127.09      | 10% - <20%       | 80%-120%       | Middle                | 106.5025 %            |
| Colorado | 08         | 14500       | 013         | 0127.10      | 10% - <20%       | >120%          | Upper                 | 135.9184 %            |
| Colorado | 08         | 14500       | 013         | 0128.01      | 20% - <50%       | >120%          | Upper                 | 129.4175 %            |
| Colorado | 08         | 14500       | 013         | 0128.02      | 10% - <20%       | >120%          | Upper                 | 132.2297 %            |
| Colorado | 08         | 14500       | 013         | 0129.03      | 10% - <20%       | >120%          | Upper                 | 125.7322 %            |
| Colorado | 08         | 14500       | 013         | 0129.04      | 10% - <20%       | 80%-120%       | Middle                | 111.0061 %            |
| Colorado | 08         | 14500       | 013         | 0129.05      | 20% - <50%       | 50%-80%        | Moderate              | 68.5259 %             |
| Colorado | 08         | 14500       | 013         | 0129.07      | 20% - <50%       | 80%-120%       | Middle                | 87.2425 %             |
| Colorado | 08         | 14500       | 013         | 0130.03      | 10% - <20%       | >120%          | Upper                 | 129.6829 %            |
| Colorado | 08         | 14500       | 013         | 0130.04      | 20% - <50%       | >120%          | Upper                 | 149.1010 %            |
| Colorado | 08         | 14500       | 013         | 0130.05      | 10% - <20%       | >120%          | Upper                 | 127.9510 %            |
| Colorado | 08         | 14500       | 013         | 0130.06      | 10% - <20%       | 80%-120%       | Middle                | 107.6952 %            |
| Colorado | 08         | 14500       | 013         | 0132.01      | 20% - <50%       | 80%-120%       | Middle                | 94.0350 %             |
| Colorado | 08         | 14500       | 013         | 0132.02      | 10% - <20%       | 80%-120%       | Middle                | 103.5441 %            |
| Colorado | 08         | 14500       | 013         | 0132.05      | 10% - <20%       | >120%          | Upper                 | 145.1469 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 14500       | 013         | 0132.07      | 10% - <20%       | 80%-120%       | Middle                | 96.7457 %             |
| Colorado | 08         | 14500       | 013         | 0132.08      | 20% - <50%       | 80%-120%       | Middle                | 89.7943 %             |
| Colorado | 08         | 14500       | 013         | 0132.10      | 20% - <50%       | 50%-80%        | Moderate              | 54.9418 %             |
| Colorado | 08         | 14500       | 013         | 0132.11      | 20% - <50%       | >120%          | Upper                 | 125.4887 %            |
| Colorado | 08         | 14500       | 013         | 0132.12      | 20% - <50%       | 80%-120%       | Middle                | 96.4051 %             |
| Colorado | 08         | 14500       | 013         | 0132.14      | 20% - <50%       | 80%-120%       | Middle                | 116.6803 %            |
| Colorado | 08         | 14500       | 013         | 0132.15      | 20% - <50%       | 80%-120%       | Middle                | 99.2063 %             |
| Colorado | 08         | 14500       | 013         | 0133.02      | 20% - <50%       | 80%-120%       | Middle                | 86.9365 %             |
| Colorado | 08         | 14500       | 013         | 0133.05      | 20% - <50%       | 50%-80%        | Moderate              | 75.3564 %             |
| Colorado | 08         | 14500       | 013         | 0133.06      | 20% - <50%       | 50%-80%        | Moderate              | 62.5060 %             |
| Colorado | 08         | 14500       | 013         | 0133.07      | 20% - <50%       | 50%-80%        | Moderate              | 67.0568 %             |
| Colorado | 08         | 14500       | 013         | 0133.08      | 20% - <50%       | 50%-80%        | Moderate              | 69.6501 %             |
| Colorado | 08         | 14500       | 013         | 0134.01      | 20% - <50%       | 50%-80%        | Moderate              | 55.5360 %             |
| Colorado | 08         | 14500       | 013         | 0134.02      | 20% - <50%       | 80%-120%       | Middle                | 86.4276 %             |
| Colorado | 08         | 14500       | 013         | 0135.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.5406 %             |
| Colorado | 08         | 14500       | 013         | 0135.05      | 50% - <80%       | 50%-80%        | Moderate              | 60.2246 %             |
| Colorado | 08         | 14500       | 013         | 0135.06      | 20% - <50%       | 80%-120%       | Middle                | 92.3030 %             |
| Colorado | 08         | 14500       | 013         | 0135.07      | 20% - <50%       | 50%-80%        | Moderate              | 71.2857 %             |
| Colorado | 08         | 14500       | 013         | 0135.08      | 20% - <50%       | 80%-120%       | Middle                | 90.9083 %             |
| Colorado | 08         | 14500       | 013         | 0136.01      | 10% - <20%       | 80%-120%       | Middle                | 102.1968 %            |
| Colorado | 08         | 14500       | 013         | 0136.02      | <10%             | 80%-120%       | Middle                | 102.9102 %            |
| Colorado | 08         | 14500       | 013         | 0137.03      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 14500       | 013         | 0137.04      | 10% - <20%       | 80%-120%       | Middle                | 111.2005 %            |
| Colorado | 08         | 14500       | 013         | 0137.05      | 10% - <20%       | 80%-120%       | Middle                | 86.1402 %             |
| Colorado | 08         | 14500       | 013         | 0137.06      | 10% - <20%       | 80%-120%       | Middle                | 110.0349 %            |
| Colorado | 08         | 14500       | 013         | 0606.01      | 20% - <50%       | 80%-120%       | Middle                | 99.1361 %             |
| Colorado | 08         | 14500       | 013         | 0606.02      | 20% - <50%       | >120%          | Upper                 | 130.6625 %            |
| Colorado | 08         | 14500       | 013         | 0607.00      | 10% - <20%       | >120%          | Upper                 | 138.0586 %            |
| Colorado | 08         | 14500       | 013         | 0608.01      | 20% - <50%       | 80%-120%       | Middle                | 81.9596 %             |
| Colorado | 08         | 14500       | 013         | 0608.02      | 50% - <80%       | <50%           | Low                   | 46.9862 %             |
| Colorado | 08         | 14500       | 013         | 0609.00      | 20% - <50%       | 80%-120%       | Middle                | 90.7503 %             |
| Colorado | 08         | 14500       | 013         | 0613.00      | 20% - <50%       | >120%          | Upper                 | 152.4990 %            |
| Colorado | 08         | 14500       | 013         | 0614.00      | 20% - <50%       | >120%          | Upper                 | 137.0612 %            |
| Colorado | 08         | 19740       | 014         | 0300.00      | 20% - <50%       | 80%-120%       | Middle                | 93.4556 %             |
| Colorado | 08         | 19740       | 014         | 0301.00      | 20% - <50%       | 80%-120%       | Middle                | 84.6467 %             |
| Colorado | 08         | 19740       | 014         | 0302.00      | 20% - <50%       | 80%-120%       | Middle                | 95.8790 %             |
| Colorado | 08         | 19740       | 014         | 0303.00      | 20% - <50%       | 80%-120%       | Middle                | 93.4953 %             |
| Colorado | 08         | 19740       | 014         | 0304.00      | 10% - <20%       | >120%          | Upper                 | 148.4795 %            |
| Colorado | 08         | 19740       | 014         | 0305.00      | 20% - <50%       | >120%          | Upper                 | 170.8560 %            |
| Colorado | 08         | 19740       | 014         | 0306.00      | 20% - <50%       | 80%-120%       | Middle                | 93.3761 %             |
| Colorado | 08         | 19740       | 014         | 0307.00      | 20% - <50%       | 80%-120%       | Middle                | 112.9617 %            |
| Colorado | 08         | 19740       | 014         | 0308.00      | 20% - <50%       | >120%          | Upper                 | 125.2605 %            |
| Colorado | 08         | 19740       | 014         | 0309.00      | 10% - <20%       | >120%          | Upper                 | 142.5196 %            |
| Colorado | 08         | 19740       | 014         | 0310.00      | 20% - <50%       | >120%          | Upper                 | 142.1784 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 014         | 0311.01      | 20% - <50%       | 80%-120%       | Middle                | 102.9983 %            |
| Colorado | 08         | 19740       | 014         | 0311.02      | 20% - <50%       | 80%-120%       | Middle                | 92.8196 %             |
| Colorado | 08         | 19740       | 014         | 0311.03      | 10% - <20%       | 80%-120%       | Middle                | 110.9299 %            |
| Colorado | 08         | 19740       | 014         | 0311.04      | 20% - <50%       | 80%-120%       | Middle                | 103.2775 %            |
| Colorado | 08         | 19740       | 014         | 0312.01      | 20% - <50%       | 80%-120%       | Middle                | 89.0991 %             |
| Colorado | 08         | 19740       | 014         | 0312.02      | 20% - <50%       | 80%-120%       | Middle                | 96.7816 %             |
| Colorado | 08         | 19740       | 014         | 0313.00      | 10% - <20%       | >120%          | Upper                 | 214.3577 %            |
| Colorado | 08         | 19740       | 014         | 0314.01      | <10%             | 80%-120%       | Middle                | 109.0570 %            |
| Colorado | 08         | 19740       | 014         | 0314.02      | 20% - <50%       | >120%          | Upper                 | 187.6993 %            |
| Colorado | 08         | 19740       | 014         | 0314.03      | 20% - <50%       | >120%          | Upper                 | 182.1824 %            |
| Colorado | 08         | 19740       | 014         | 9801.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 014         | 9802.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 014         | 9803.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0001.02      | 20% - <50%       | >120%          | Upper                 | 127.8391 %            |
| Colorado | 08         | 19740       | 031         | 0002.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.4162 %             |
| Colorado | 08         | 19740       | 031         | 0002.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.0854 %             |
| Colorado | 08         | 19740       | 031         | 0003.01      | 20% - <50%       | >120%          | Upper                 | 152.1767 %            |
| Colorado | 08         | 19740       | 031         | 0003.02      | 20% - <50%       | >120%          | Upper                 | 137.6106 %            |
| Colorado | 08         | 19740       | 031         | 0003.03      | 20% - <50%       | 80%-120%       | Middle                | 105.5837 %            |
| Colorado | 08         | 19740       | 031         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 106.9496 %            |
| Colorado | 08         | 19740       | 031         | 0004.03      | 20% - <50%       | >120%          | Upper                 | 168.4655 %            |
| Colorado | 08         | 19740       | 031         | 0004.04      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0005.01      | 20% - <50%       | >120%          | Upper                 | 162.0171 %            |
| Colorado | 08         | 19740       | 031         | 0005.03      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0005.04      | 20% - <50%       | 80%-120%       | Middle                | 116.9915 %            |
| Colorado | 08         | 19740       | 031         | 0006.00      | 20% - <50%       | >120%          | Upper                 | 137.7657 %            |
| Colorado | 08         | 19740       | 031         | 0007.03      | 20% - <50%       | 80%-120%       | Middle                | 106.6335 %            |
| Colorado | 08         | 19740       | 031         | 0007.04      | 20% - <50%       | 80%-120%       | Middle                | 112.8658 %            |
| Colorado | 08         | 19740       | 031         | 0007.05      | 50% - <80%       | 80%-120%       | Middle                | 90.4902 %             |
| Colorado | 08         | 19740       | 031         | 0007.06      | 50% - <80%       | 80%-120%       | Middle                | 99.8177 %             |
| Colorado | 08         | 19740       | 031         | 0008.00      | 80% - 100%       | <50%           | Low                   | 20.6432 %             |
| Colorado | 08         | 19740       | 031         | 0009.02      | 50% - <80%       | 50%-80%        | Moderate              | 56.0437 %             |
| Colorado | 08         | 19740       | 031         | 0009.03      | 50% - <80%       | <50%           | Low                   | 49.8172 %             |
| Colorado | 08         | 19740       | 031         | 0009.04      | 50% - <80%       | 50%-80%        | Moderate              | 50.6208 %             |
| Colorado | 08         | 19740       | 031         | 0009.05      | 50% - <80%       | 50%-80%        | Moderate              | 74.5097 %             |
| Colorado | 08         | 19740       | 031         | 0010.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0011.01      | 50% - <80%       | 80%-120%       | Middle                | 92.2322 %             |
| Colorado | 08         | 19740       | 031         | 0011.02      | 20% - <50%       | >120%          | Upper                 | 139.0482 %            |
| Colorado | 08         | 19740       | 031         | 0013.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.8463 %             |
| Colorado | 08         | 19740       | 031         | 0013.02      | 50% - <80%       | <50%           | Low                   | 45.1050 %             |
| Colorado | 08         | 19740       | 031         | 0014.01      | 50% - <80%       | 50%-80%        | Moderate              | 59.2407 %             |
| Colorado | 08         | 19740       | 031         | 0014.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.7682 %             |
| Colorado | 08         | 19740       | 031         | 0014.03      | 20% - <50%       | 50%-80%        | Moderate              | 78.0712 %             |
| Colorado | 08         | 19740       | 031         | 0015.00      | 50% - <80%       | 50%-80%        | Moderate              | 51.3043 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 031         | 0016.01      | 20% - <50%       | 80%-120%       | Middle                | 82.9376 %             |
| Colorado | 08         | 19740       | 031         | 0016.02      | 20% - <50%       | >120%          | Upper                 | 157.4183 %            |
| Colorado | 08         | 19740       | 031         | 0016.03      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0017.03      | 10% - <20%       | >120%          | Upper                 | 126.4809 %            |
| Colorado | 08         | 19740       | 031         | 0017.04      | 20% - <50%       | >120%          | Upper                 | 124.2901 %            |
| Colorado | 08         | 19740       | 031         | 0017.05      | 20% - <50%       | >120%          | Upper                 | 236.7226 %            |
| Colorado | 08         | 19740       | 031         | 0017.06      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0017.07      | 20% - <50%       | >120%          | Upper                 | 242.3500 %            |
| Colorado | 08         | 19740       | 031         | 0018.00      | 20% - <50%       | 50%-80%        | Moderate              | 50.1071 %             |
| Colorado | 08         | 19740       | 031         | 0019.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.6922 %             |
| Colorado | 08         | 19740       | 031         | 0020.00      | 20% - <50%       | >120%          | Upper                 | 171.2816 %            |
| Colorado | 08         | 19740       | 031         | 0021.01      | 20% - <50%       | >120%          | Upper                 | 125.0695 %            |
| Colorado | 08         | 19740       | 031         | 0021.02      | 20% - <50%       | 80%-120%       | Middle                | 100.3053 %            |
| Colorado | 08         | 19740       | 031         | 0023.00      | 20% - <50%       | 80%-120%       | Middle                | 94.8195 %             |
| Colorado | 08         | 19740       | 031         | 0024.02      | 20% - <50%       | 80%-120%       | Middle                | 110.1970 %            |
| Colorado | 08         | 19740       | 031         | 0024.04      | 20% - <50%       | >120%          | Upper                 | 155.4165 %            |
| Colorado | 08         | 19740       | 031         | 0024.05      | 20% - <50%       | 80%-120%       | Middle                | 89.7030 %             |
| Colorado | 08         | 19740       | 031         | 0026.02      | 20% - <50%       | >120%          | Upper                 | 128.6718 %            |
| Colorado | 08         | 19740       | 031         | 0026.03      | 20% - <50%       | >120%          | Upper                 | 152.9707 %            |
| Colorado | 08         | 19740       | 031         | 0026.04      | 20% - <50%       | >120%          | Upper                 | 136.5598 %            |
| Colorado | 08         | 19740       | 031         | 0027.04      | 20% - <50%       | 80%-120%       | Middle                | 87.6023 %             |
| Colorado | 08         | 19740       | 031         | 0027.05      | 20% - <50%       | 50%-80%        | Moderate              | 68.7999 %             |
| Colorado | 08         | 19740       | 031         | 0027.06      | 20% - <50%       | >120%          | Upper                 | 141.0287 %            |
| Colorado | 08         | 19740       | 031         | 0027.07      | 20% - <50%       | 80%-120%       | Middle                | 83.7393 %             |
| Colorado | 08         | 19740       | 031         | 0027.08      | 20% - <50%       | 50%-80%        | Moderate              | 68.9618 %             |
| Colorado | 08         | 19740       | 031         | 0027.09      | 20% - <50%       | 50%-80%        | Moderate              | 70.6272 %             |
| Colorado | 08         | 19740       | 031         | 0028.01      | 10% - <20%       | 80%-120%       | Middle                | 115.9543 %            |
| Colorado | 08         | 19740       | 031         | 0028.02      | 20% - <50%       | 80%-120%       | Middle                | 110.2688 %            |
| Colorado | 08         | 19740       | 031         | 0028.04      | 10% - <20%       | >120%          | Upper                 | 129.1158 %            |
| Colorado | 08         | 19740       | 031         | 0028.05      | 10% - <20%       | 80%-120%       | Middle                | 98.2376 %             |
| Colorado | 08         | 19740       | 031         | 0029.01      | 10% - <20%       | 80%-120%       | Middle                | 115.7885 %            |
| Colorado | 08         | 19740       | 031         | 0029.02      | 10% - <20%       | >120%          | Upper                 | 157.7285 %            |
| Colorado | 08         | 19740       | 031         | 0030.02      | 10% - <20%       | >120%          | Upper                 | 128.7241 %            |
| Colorado | 08         | 19740       | 031         | 0030.03      | 20% - <50%       | 50%-80%        | Moderate              | 78.6122 %             |
| Colorado | 08         | 19740       | 031         | 0030.04      | 20% - <50%       | >120%          | Upper                 | 155.8071 %            |
| Colorado | 08         | 19740       | 031         | 0030.05      | 10% - <20%       | >120%          | Upper                 | 148.9961 %            |
| Colorado | 08         | 19740       | 031         | 0030.06      | 10% - <20%       | >120%          | Upper                 | 175.1097 %            |
| Colorado | 08         | 19740       | 031         | 0031.01      | 20% - <50%       | 80%-120%       | Middle                | 106.8759 %            |
| Colorado | 08         | 19740       | 031         | 0031.02      | 20% - <50%       | >120%          | Upper                 | 147.8920 %            |
| Colorado | 08         | 19740       | 031         | 0032.02      | 10% - <20%       | 80%-120%       | Middle                | 114.3286 %            |
| Colorado | 08         | 19740       | 031         | 0032.03      | 10% - <20%       | >120%          | Upper                 | 242.3500 %            |
| Colorado | 08         | 19740       | 031         | 0032.04      | 20% - <50%       | 80%-120%       | Middle                | 84.5953 %             |
| Colorado | 08         | 19740       | 031         | 0032.05      | 10% - <20%       | >120%          | Upper                 | 179.8065 %            |
| Colorado | 08         | 19740       | 031         | 0033.00      | 10% - <20%       | >120%          | Upper                 | 167.5242 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 031         | 0034.01      | 10% - <20%       | >120%          | Upper                 | 184.7911 %            |
| Colorado | 08         | 19740       | 031         | 0034.02      | 10% - <20%       | >120%          | Upper                 | 196.2542 %            |
| Colorado | 08         | 19740       | 031         | 0035.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.8014 %             |
| Colorado | 08         | 19740       | 031         | 0035.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.7071 %             |
| Colorado | 08         | 19740       | 031         | 0036.01      | 50% - <80%       | <50%           | Low                   | 43.1856 %             |
| Colorado | 08         | 19740       | 031         | 0036.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.2518 %             |
| Colorado | 08         | 19740       | 031         | 0036.03      | 20% - <50%       | 50%-80%        | Moderate              | 79.1676 %             |
| Colorado | 08         | 19740       | 031         | 0037.01      | 20% - <50%       | >120%          | Upper                 | 136.5636 %            |
| Colorado | 08         | 19740       | 031         | 0037.02      | 20% - <50%       | 80%-120%       | Middle                | 100.5748 %            |
| Colorado | 08         | 19740       | 031         | 0037.03      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0038.01      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 0038.02      | 10% - <20%       | >120%          | Upper                 | 180.3687 %            |
| Colorado | 08         | 19740       | 031         | 0039.01      | 10% - <20%       | >120%          | Upper                 | 181.8897 %            |
| Colorado | 08         | 19740       | 031         | 0039.02      | 10% - <20%       | >120%          | Upper                 | 179.6417 %            |
| Colorado | 08         | 19740       | 031         | 0040.02      | 10% - <20%       | >120%          | Upper                 | 130.5708 %            |
| Colorado | 08         | 19740       | 031         | 0040.03      | 20% - <50%       | 80%-120%       | Middle                | 101.2417 %            |
| Colorado | 08         | 19740       | 031         | 0040.04      | 20% - <50%       | 80%-120%       | Middle                | 117.9803 %            |
| Colorado | 08         | 19740       | 031         | 0040.05      | 20% - <50%       | 80%-120%       | Middle                | 86.8889 %             |
| Colorado | 08         | 19740       | 031         | 0040.06      | 20% - <50%       | >120%          | Upper                 | 206.8516 %            |
| Colorado | 08         | 19740       | 031         | 0041.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.0391 %             |
| Colorado | 08         | 19740       | 031         | 0041.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.1611 %             |
| Colorado | 08         | 19740       | 031         | 0041.03      | 20% - <50%       | >120%          | Upper                 | 152.7496 %            |
| Colorado | 08         | 19740       | 031         | 0041.04      | 50% - <80%       | >120%          | Upper                 | 120.1362 %            |
| Colorado | 08         | 19740       | 031         | 0041.08      | 20% - <50%       | >120%          | Upper                 | 169.2051 %            |
| Colorado | 08         | 19740       | 031         | 0041.09      | 20% - <50%       | >120%          | Upper                 | 138.6023 %            |
| Colorado | 08         | 19740       | 031         | 0041.10      | 20% - <50%       | >120%          | Upper                 | 172.5689 %            |
| Colorado | 08         | 19740       | 031         | 0041.11      | 20% - <50%       | >120%          | Upper                 | 163.4508 %            |
| Colorado | 08         | 19740       | 031         | 0041.12      | 20% - <50%       | >120%          | Upper                 | 153.7297 %            |
| Colorado | 08         | 19740       | 031         | 0041.13      | 20% - <50%       | >120%          | Upper                 | 132.6860 %            |
| Colorado | 08         | 19740       | 031         | 0042.01      | 10% - <20%       | >120%          | Upper                 | 165.6261 %            |
| Colorado | 08         | 19740       | 031         | 0042.02      | 20% - <50%       | >120%          | Upper                 | 154.2464 %            |
| Colorado | 08         | 19740       | 031         | 0043.02      | 20% - <50%       | 80%-120%       | Middle                | 104.0588 %            |
| Colorado | 08         | 19740       | 031         | 0043.03      | 10% - <20%       | >120%          | Upper                 | 242.3500 %            |
| Colorado | 08         | 19740       | 031         | 0043.06      | 20% - <50%       | >120%          | Upper                 | 160.3361 %            |
| Colorado | 08         | 19740       | 031         | 0043.07      | 20% - <50%       | 80%-120%       | Middle                | 113.2981 %            |
| Colorado | 08         | 19740       | 031         | 0043.08      | 20% - <50%       | 80%-120%       | Middle                | 93.2239 %             |
| Colorado | 08         | 19740       | 031         | 0043.09      | 20% - <50%       | >120%          | Upper                 | 121.7503 %            |
| Colorado | 08         | 19740       | 031         | 0043.10      | 20% - <50%       | >120%          | Upper                 | 137.9014 %            |
| Colorado | 08         | 19740       | 031         | 0044.03      | 50% - <80%       | 50%-80%        | Moderate              | 68.2726 %             |
| Colorado | 08         | 19740       | 031         | 0044.04      | 50% - <80%       | <50%           | Low                   | 49.9239 %             |
| Colorado | 08         | 19740       | 031         | 0044.06      | 20% - <50%       | >120%          | Upper                 | 163.0039 %            |
| Colorado | 08         | 19740       | 031         | 0044.07      | 20% - <50%       | >120%          | Upper                 | 122.6431 %            |
| Colorado | 08         | 19740       | 031         | 0045.03      | 80% - 100%       | <50%           | Low                   | 41.5764 %             |
| Colorado | 08         | 19740       | 031         | 0045.04      | 80% - 100%       | <50%           | Low                   | 43.9689 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 031         | 0045.05      | 80% - 100%       | <50%           | Low                   | 30.7046 %             |
| Colorado | 08         | 19740       | 031         | 0045.06      | 80% - 100%       | <50%           | Low                   | 32.2459 %             |
| Colorado | 08         | 19740       | 031         | 0046.01      | 50% - <80%       | 50%-80%        | Moderate              | 71.6490 %             |
| Colorado | 08         | 19740       | 031         | 0046.02      | 50% - <80%       | 50%-80%        | Moderate              | 51.5573 %             |
| Colorado | 08         | 19740       | 031         | 0046.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.4388 %             |
| Colorado | 08         | 19740       | 031         | 0047.00      | 50% - <80%       | 80%-120%       | Middle                | 86.9994 %             |
| Colorado | 08         | 19740       | 031         | 0048.01      | 50% - <80%       | 80%-120%       | Middle                | 96.8533 %             |
| Colorado | 08         | 19740       | 031         | 0050.01      | 20% - <50%       | 80%-120%       | Middle                | 90.3961 %             |
| Colorado | 08         | 19740       | 031         | 0050.03      | 20% - <50%       | 80%-120%       | Middle                | 88.4573 %             |
| Colorado | 08         | 19740       | 031         | 0050.04      | 20% - <50%       | 50%-80%        | Moderate              | 58.9140 %             |
| Colorado | 08         | 19740       | 031         | 0051.02      | 20% - <50%       | 80%-120%       | Middle                | 95.5766 %             |
| Colorado | 08         | 19740       | 031         | 0051.04      | 20% - <50%       | 50%-80%        | Moderate              | 56.5245 %             |
| Colorado | 08         | 19740       | 031         | 0052.00      | 20% - <50%       | 80%-120%       | Middle                | 90.7296 %             |
| Colorado | 08         | 19740       | 031         | 0053.00      | 20% - <50%       | 80%-120%       | Middle                | 89.9114 %             |
| Colorado | 08         | 19740       | 031         | 0055.02      | 50% - <80%       | 50%-80%        | Moderate              | 66.2892 %             |
| Colorado | 08         | 19740       | 031         | 0055.03      | 20% - <50%       | 80%-120%       | Middle                | 98.0767 %             |
| Colorado | 08         | 19740       | 031         | 0067.01      | 20% - <50%       | 80%-120%       | Middle                | 105.7679 %            |
| Colorado | 08         | 19740       | 031         | 0068.04      | 20% - <50%       | >120%          | Upper                 | 129.7313 %            |
| Colorado | 08         | 19740       | 031         | 0068.10      | 20% - <50%       | 50%-80%        | Moderate              | 65.2723 %             |
| Colorado | 08         | 19740       | 031         | 0068.12      | 20% - <50%       | 80%-120%       | Middle                | 96.7505 %             |
| Colorado | 08         | 19740       | 031         | 0068.13      | 50% - <80%       | 50%-80%        | Moderate              | 63.3742 %             |
| Colorado | 08         | 19740       | 031         | 0068.14      | 50% - <80%       | 50%-80%        | Moderate              | 67.8577 %             |
| Colorado | 08         | 19740       | 031         | 0068.15      | 20% - <50%       | >120%          | Upper                 | 160.9023 %            |
| Colorado | 08         | 19740       | 031         | 0068.16      | 20% - <50%       | 80%-120%       | Middle                | 88.2635 %             |
| Colorado | 08         | 19740       | 031         | 0068.17      | 20% - <50%       | 80%-120%       | Middle                | 117.5392 %            |
| Colorado | 08         | 19740       | 031         | 0068.18      | 20% - <50%       | 80%-120%       | Middle                | 116.3546 %            |
| Colorado | 08         | 19740       | 031         | 0069.02      | 20% - <50%       | 80%-120%       | Middle                | 85.3068 %             |
| Colorado | 08         | 19740       | 031         | 0069.03      | 20% - <50%       | 80%-120%       | Middle                | 91.3859 %             |
| Colorado | 08         | 19740       | 031         | 0070.06      | 50% - <80%       | <50%           | Low                   | 47.4315 %             |
| Colorado | 08         | 19740       | 031         | 0070.13      | 20% - <50%       | 80%-120%       | Middle                | 87.0285 %             |
| Colorado | 08         | 19740       | 031         | 0070.37      | 50% - <80%       | <50%           | Low                   | 42.9936 %             |
| Colorado | 08         | 19740       | 031         | 0070.88      | 20% - <50%       | 50%-80%        | Moderate              | 67.0928 %             |
| Colorado | 08         | 19740       | 031         | 0070.90      | 50% - <80%       | <50%           | Low                   | 39.3574 %             |
| Colorado | 08         | 19740       | 031         | 0070.91      | 20% - <50%       | 50%-80%        | Moderate              | 70.2812 %             |
| Colorado | 08         | 19740       | 031         | 0083.04      | 80% - 100%       | 50%-80%        | Moderate              | 68.6284 %             |
| Colorado | 08         | 19740       | 031         | 0083.05      | 80% - 100%       | 50%-80%        | Moderate              | 58.0949 %             |
| Colorado | 08         | 19740       | 031         | 0083.06      | 80% - 100%       | 50%-80%        | Moderate              | 50.5956 %             |
| Colorado | 08         | 19740       | 031         | 0083.12      | 80% - 100%       | 50%-80%        | Moderate              | 63.6776 %             |
| Colorado | 08         | 19740       | 031         | 0083.86      | 80% - 100%       | 50%-80%        | Moderate              | 78.4997 %             |
| Colorado | 08         | 19740       | 031         | 0083.87      | 80% - 100%       | 80%-120%       | Middle                | 83.0762 %             |
| Colorado | 08         | 19740       | 031         | 0083.88      | 50% - <80%       | 50%-80%        | Moderate              | 74.0512 %             |
| Colorado | 08         | 19740       | 031         | 0083.89      | 50% - <80%       | 80%-120%       | Middle                | 90.5687 %             |
| Colorado | 08         | 19740       | 031         | 0083.90      | 80% - 100%       | 80%-120%       | Middle                | 83.5764 %             |
| Colorado | 08         | 19740       | 031         | 0083.91      | 80% - 100%       | 50%-80%        | Moderate              | 76.6268 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 031         | 0119.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.1847 %             |
| Colorado | 08         | 19740       | 031         | 0119.03      | 20% - <50%       | 80%-120%       | Middle                | 107.7900 %            |
| Colorado | 08         | 19740       | 031         | 0120.01      | 20% - <50%       | 80%-120%       | Middle                | 93.7086 %             |
| Colorado | 08         | 19740       | 031         | 0120.10      | 20% - <50%       | 80%-120%       | Middle                | 112.8541 %            |
| Colorado | 08         | 19740       | 031         | 0120.15      | 20% - <50%       | 50%-80%        | Moderate              | 75.7806 %             |
| Colorado | 08         | 19740       | 031         | 0120.16      | 20% - <50%       | 50%-80%        | Moderate              | 63.6166 %             |
| Colorado | 08         | 19740       | 031         | 0153.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.6254 %             |
| Colorado | 08         | 19740       | 031         | 0154.00      | 20% - <50%       | 80%-120%       | Middle                | 86.1143 %             |
| Colorado | 08         | 19740       | 031         | 0155.00      | 20% - <50%       | 50%-80%        | Moderate              | 62.9351 %             |
| Colorado | 08         | 19740       | 031         | 0156.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.9080 %             |
| Colorado | 08         | 19740       | 031         | 0157.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.7238 %             |
| Colorado | 08         | 19740       | 031         | 0158.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.6089 %             |
| Colorado | 08         | 19740       | 031         | 9800.01      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 9801.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 031         | 9802.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 035         | 0139.04      | 20% - <50%       | 50%-80%        | Moderate              | 72.7047 %             |
| Colorado | 08         | 19740       | 035         | 0139.05      | 20% - <50%       | 80%-120%       | Middle                | 98.0912 %             |
| Colorado | 08         | 19740       | 035         | 0139.07      | 20% - <50%       | >120%          | Upper                 | 134.3418 %            |
| Colorado | 08         | 19740       | 035         | 0139.09      | 10% - <20%       | 80%-120%       | Middle                | 109.7298 %            |
| Colorado | 08         | 19740       | 035         | 0139.10      | 20% - <50%       | >120%          | Upper                 | 152.4530 %            |
| Colorado | 08         | 19740       | 035         | 0139.11      | 10% - <20%       | >120%          | Upper                 | 141.4300 %            |
| Colorado | 08         | 19740       | 035         | 0139.12      | 10% - <20%       | >120%          | Upper                 | 128.2637 %            |
| Colorado | 08         | 19740       | 035         | 0139.13      | 10% - <20%       | >120%          | Upper                 | 147.0680 %            |
| Colorado | 08         | 19740       | 035         | 0139.14      | 10% - <20%       | >120%          | Upper                 | 139.3506 %            |
| Colorado | 08         | 19740       | 035         | 0139.15      | 10% - <20%       | >120%          | Upper                 | 122.3862 %            |
| Colorado | 08         | 19740       | 035         | 0140.05      | 20% - <50%       | >120%          | Upper                 | 125.4844 %            |
| Colorado | 08         | 19740       | 035         | 0140.06      | 20% - <50%       | >120%          | Upper                 | 155.5076 %            |
| Colorado | 08         | 19740       | 035         | 0140.07      | 20% - <50%       | 80%-120%       | Middle                | 101.2476 %            |
| Colorado | 08         | 19740       | 035         | 0140.08      | 20% - <50%       | >120%          | Upper                 | 137.5098 %            |
| Colorado | 08         | 19740       | 035         | 0140.09      | 20% - <50%       | >120%          | Upper                 | 128.5206 %            |
| Colorado | 08         | 19740       | 035         | 0140.10      | 20% - <50%       | 80%-120%       | Middle                | 115.6004 %            |
| Colorado | 08         | 19740       | 035         | 0140.11      | 20% - <50%       | >120%          | Upper                 | 176.6850 %            |
| Colorado | 08         | 19740       | 035         | 0140.13      | 10% - <20%       | >120%          | Upper                 | 146.5542 %            |
| Colorado | 08         | 19740       | 035         | 0140.14      | 20% - <50%       | >120%          | Upper                 | 131.4384 %            |
| Colorado | 08         | 19740       | 035         | 0140.15      | 20% - <50%       | 50%-80%        | Moderate              | 79.0358 %             |
| Colorado | 08         | 19740       | 035         | 0140.16      | 20% - <50%       | >120%          | Upper                 | 128.1997 %            |
| Colorado | 08         | 19740       | 035         | 0140.17      | 10% - <20%       | >120%          | Upper                 | 169.6443 %            |
| Colorado | 08         | 19740       | 035         | 0141.07      | 20% - <50%       | >120%          | Upper                 | 130.2984 %            |
| Colorado | 08         | 19740       | 035         | 0141.08      | 10% - <20%       | >120%          | Upper                 | 134.2342 %            |
| Colorado | 08         | 19740       | 035         | 0141.09      | 10% - <20%       | >120%          | Upper                 | 160.0666 %            |
| Colorado | 08         | 19740       | 035         | 0141.10      | 20% - <50%       | 80%-120%       | Middle                | 118.9507 %            |
| Colorado | 08         | 19740       | 035         | 0141.12      | 10% - <20%       | >120%          | Upper                 | 130.0251 %            |
| Colorado | 08         | 19740       | 035         | 0141.13      | 20% - <50%       | >120%          | Upper                 | 132.0317 %            |
| Colorado | 08         | 19740       | 035         | 0141.14      | 20% - <50%       | 80%-120%       | Middle                | 101.0508 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 035         | 0141.15      | 20% - <50%       | >120%          | Upper                 | 141.4717 %            |
| Colorado | 08         | 19740       | 035         | 0141.16      | 20% - <50%       | >120%          | Upper                 | 126.2638 %            |
| Colorado | 08         | 19740       | 035         | 0141.23      | 20% - <50%       | >120%          | Upper                 | 127.6549 %            |
| Colorado | 08         | 19740       | 035         | 0141.24      | 20% - <50%       | >120%          | Upper                 | 129.3455 %            |
| Colorado | 08         | 19740       | 035         | 0141.25      | 20% - <50%       | >120%          | Upper                 | 166.0090 %            |
| Colorado | 08         | 19740       | 035         | 0141.26      | 20% - <50%       | 80%-120%       | Middle                | 99.9282 %             |
| Colorado | 08         | 19740       | 035         | 0141.27      | 10% - <20%       | >120%          | Upper                 | 177.5206 %            |
| Colorado | 08         | 19740       | 035         | 0141.28      | 20% - <50%       | >120%          | Upper                 | 123.2955 %            |
| Colorado | 08         | 19740       | 035         | 0141.29      | 10% - <20%       | >120%          | Upper                 | 139.7752 %            |
| Colorado | 08         | 19740       | 035         | 0141.30      | 20% - <50%       | >120%          | Upper                 | 138.8495 %            |
| Colorado | 08         | 19740       | 035         | 0141.31      | 10% - <20%       | 80%-120%       | Middle                | 99.8827 %             |
| Colorado | 08         | 19740       | 035         | 0141.32      | 20% - <50%       | >120%          | Upper                 | 170.6592 %            |
| Colorado | 08         | 19740       | 035         | 0141.33      | 10% - <20%       | >120%          | Upper                 | 138.9464 %            |
| Colorado | 08         | 19740       | 035         | 0141.34      | 20% - <50%       | >120%          | Upper                 | 177.5875 %            |
| Colorado | 08         | 19740       | 035         | 0141.35      | 10% - <20%       | >120%          | Upper                 | 191.6525 %            |
| Colorado | 08         | 19740       | 035         | 0141.38      | 20% - <50%       | 80%-120%       | Middle                | 105.2250 %            |
| Colorado | 08         | 19740       | 035         | 0141.39      | 20% - <50%       | >120%          | Upper                 | 139.3506 %            |
| Colorado | 08         | 19740       | 035         | 0141.40      | 20% - <50%       | >120%          | Upper                 | 156.7426 %            |
| Colorado | 08         | 19740       | 035         | 0141.41      | 10% - <20%       | >120%          | Upper                 | 176.2342 %            |
| Colorado | 08         | 19740       | 035         | 0141.42      | 10% - <20%       | >120%          | Upper                 | 223.2209 %            |
| Colorado | 08         | 19740       | 035         | 0141.43      | 20% - <50%       | >120%          | Upper                 | 179.9257 %            |
| Colorado | 08         | 19740       | 035         | 0141.44      | 20% - <50%       | >120%          | Upper                 | 165.4032 %            |
| Colorado | 08         | 19740       | 035         | 0141.45      | 20% - <50%       | 80%-120%       | Middle                | 103.4830 %            |
| Colorado | 08         | 19740       | 035         | 0141.46      | 20% - <50%       | >120%          | Upper                 | 126.5042 %            |
| Colorado | 08         | 19740       | 035         | 0142.03      | 10% - <20%       | >120%          | Upper                 | 146.7122 %            |
| Colorado | 08         | 19740       | 035         | 0142.05      | 10% - <20%       | >120%          | Upper                 | 149.7116 %            |
| Colorado | 08         | 19740       | 035         | 0142.06      | 10% - <20%       | 80%-120%       | Middle                | 110.5111 %            |
| Colorado | 08         | 19740       | 035         | 0142.07      | 20% - <50%       | >120%          | Upper                 | 125.1723 %            |
| Colorado | 08         | 19740       | 035         | 0142.08      | 20% - <50%       | 80%-120%       | Middle                | 112.1038 %            |
| Colorado | 08         | 19740       | 035         | 0143.00      | 10% - <20%       | 50%-80%        | Moderate              | 79.8239 %             |
| Colorado | 08         | 19740       | 035         | 0144.04      | 10% - <20%       | >120%          | Upper                 | 147.7224 %            |
| Colorado | 08         | 19740       | 035         | 0144.05      | 10% - <20%       | >120%          | Upper                 | 128.1144 %            |
| Colorado | 08         | 19740       | 035         | 0144.07      | 20% - <50%       | 80%-120%       | Middle                | 108.2282 %            |
| Colorado | 08         | 19740       | 035         | 0144.08      | 10% - <20%       | >120%          | Upper                 | 139.0375 %            |
| Colorado | 08         | 19740       | 035         | 0144.09      | 10% - <20%       | >120%          | Upper                 | 147.5508 %            |
| Colorado | 08         | 19740       | 035         | 0144.10      | 20% - <50%       | >120%          | Upper                 | 126.4858 %            |
| Colorado | 08         | 19740       | 035         | 0145.03      | 20% - <50%       | 80%-120%       | Middle                | 109.4613 %            |
| Colorado | 08         | 19740       | 035         | 0145.04      | 20% - <50%       | 80%-120%       | Middle                | 80.8563 %             |
| Colorado | 08         | 19740       | 035         | 0145.05      | 20% - <50%       | >120%          | Upper                 | 124.4462 %            |
| Colorado | 08         | 19740       | 035         | 0145.06      | 10% - <20%       | >120%          | Upper                 | 146.6589 %            |
| Colorado | 08         | 19740       | 035         | 0146.02      | 10% - <20%       | >120%          | Upper                 | 130.9896 %            |
| Colorado | 08         | 19740       | 035         | 0146.03      | 20% - <50%       | 80%-120%       | Middle                | 113.3883 %            |
| Colorado | 08         | 19740       | 035         | 0146.04      | 10% - <20%       | >120%          | Upper                 | 125.9381 %            |
| Colorado | 08         | 99999       | 037         | 0001.00      | 50% - <80%       | 80%-120%       | Middle                | 115.8157 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 99999       | 037         | 0002.00      | 50% - <80%       | 80%-120%       | Middle                | 113.0667 %            |
| Colorado | 08         | 99999       | 037         | 0003.01      | 20% - <50%       | >120%          | Upper                 | 150.1602 %            |
| Colorado | 08         | 99999       | 037         | 0003.02      | 20% - <50%       | >120%          | Upper                 | 141.0581 %            |
| Colorado | 08         | 99999       | 037         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 106.3185 %            |
| Colorado | 08         | 99999       | 037         | 0004.02      | 20% - <50%       | >120%          | Upper                 | 136.7094 %            |
| Colorado | 08         | 99999       | 037         | 0004.04      | 20% - <50%       | 80%-120%       | Middle                | 104.9343 %            |
| Colorado | 08         | 99999       | 037         | 0004.05      | 10% - <20%       | >120%          | Upper                 | 155.9359 %            |
| Colorado | 08         | 99999       | 037         | 0005.01      | 20% - <50%       | 80%-120%       | Middle                | 119.7099 %            |
| Colorado | 08         | 99999       | 037         | 0005.02      | 20% - <50%       | >120%          | Upper                 | 131.7074 %            |
| Colorado | 08         | 99999       | 037         | 0005.04      | 50% - <80%       | 50%-80%        | Moderate              | 61.8013 %             |
| Colorado | 08         | 99999       | 037         | 0005.05      | 20% - <50%       | >120%          | Upper                 | 257.9831 %            |
| Colorado | 08         | 99999       | 037         | 0006.00      | 20% - <50%       | >120%          | Upper                 | 144.3721 %            |
| Colorado | 08         | 99999       | 037         | 0007.01      | 10% - <20%       | >120%          | Upper                 | 181.1244 %            |
| Colorado | 08         | 99999       | 037         | 0007.02      | 10% - <20%       | >120%          | Upper                 | 210.6644 %            |
| Colorado | 08         | 99999       | 037         | 0007.03      | 10% - <20%       | >120%          | Upper                 | 177.4250 %            |
| Colorado | 08         | 17820       | 041         | 0001.02      | 20% - <50%       | 80%-120%       | Middle                | 99.1988 %             |
| Colorado | 08         | 17820       | 041         | 0001.03      | 20% - <50%       | 80%-120%       | Middle                | 80.6509 %             |
| Colorado | 08         | 17820       | 041         | 0001.04      | 20% - <50%       | 80%-120%       | Middle                | 80.9697 %             |
| Colorado | 08         | 17820       | 041         | 0002.02      | 20% - <50%       | 80%-120%       | Middle                | 89.0675 %             |
| Colorado | 08         | 17820       | 041         | 0002.03      | 20% - <50%       | 50%-80%        | Moderate              | 65.7245 %             |
| Colorado | 08         | 17820       | 041         | 0003.01      | 20% - <50%       | 50%-80%        | Moderate              | 74.8970 %             |
| Colorado | 08         | 17820       | 041         | 0003.02      | 20% - <50%       | 50%-80%        | Moderate              | 59.8858 %             |
| Colorado | 08         | 17820       | 041         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 89.3756 %             |
| Colorado | 08         | 17820       | 041         | 0005.00      | 10% - <20%       | 80%-120%       | Middle                | 88.2425 %             |
| Colorado | 08         | 17820       | 041         | 0006.00      | 20% - <50%       | 80%-120%       | Middle                | 85.7303 %             |
| Colorado | 08         | 17820       | 041         | 0007.00      | 20% - <50%       | 80%-120%       | Middle                | 87.7732 %             |
| Colorado | 08         | 17820       | 041         | 0008.00      | 20% - <50%       | 50%-80%        | Moderate              | 79.0784 %             |
| Colorado | 08         | 17820       | 041         | 0009.00      | 10% - <20%       | >120%          | Upper                 | 139.9242 %            |
| Colorado | 08         | 17820       | 041         | 0010.00      | 10% - <20%       | >120%          | Upper                 | 194.1266 %            |
| Colorado | 08         | 17820       | 041         | 0011.01      | 20% - <50%       | 50%-80%        | Moderate              | 59.2530 %             |
| Colorado | 08         | 17820       | 041         | 0011.04      | 20% - <50%       | 50%-80%        | Moderate              | 65.2636 %             |
| Colorado | 08         | 17820       | 041         | 0013.01      | 20% - <50%       | 50%-80%        | Moderate              | 71.1107 %             |
| Colorado | 08         | 17820       | 041         | 0013.02      | 20% - <50%       | 80%-120%       | Middle                | 85.4318 %             |
| Colorado | 08         | 17820       | 041         | 0014.00      | 20% - <50%       | 80%-120%       | Middle                | 93.8532 %             |
| Colorado | 08         | 17820       | 041         | 0015.00      | 20% - <50%       | 80%-120%       | Middle                | 86.6282 %             |
| Colorado | 08         | 17820       | 041         | 0016.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.8994 %             |
| Colorado | 08         | 17820       | 041         | 0017.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.3573 %             |
| Colorado | 08         | 17820       | 041         | 0018.00      | 10% - <20%       | 80%-120%       | Middle                | 114.3269 %            |
| Colorado | 08         | 17820       | 041         | 0019.01      | 20% - <50%       | 50%-80%        | Moderate              | 71.9645 %             |
| Colorado | 08         | 17820       | 041         | 0019.02      | 20% - <50%       | <50%           | Low                   | 37.9255 %             |
| Colorado | 08         | 17820       | 041         | 0020.00      | 20% - <50%       | 50%-80%        | Moderate              | 52.4328 %             |
| Colorado | 08         | 17820       | 041         | 0021.01      | 20% - <50%       | 50%-80%        | Moderate              | 64.2571 %             |
| Colorado | 08         | 17820       | 041         | 0021.02      | 50% - <80%       | 50%-80%        | Moderate              | 56.6512 %             |
| Colorado | 08         | 17820       | 041         | 0022.00      | 20% - <50%       | 80%-120%       | Middle                | 83.6348 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 17820       | 041         | 0023.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.4696 %             |
| Colorado | 08         | 17820       | 041         | 0024.01      | 20% - <50%       | 80%-120%       | Middle                | 87.1822 %             |
| Colorado | 08         | 17820       | 041         | 0024.02      | 20% - <50%       | >120%          | Upper                 | 121.8540 %            |
| Colorado | 08         | 17820       | 041         | 0025.01      | 10% - <20%       | >120%          | Upper                 | 159.6995 %            |
| Colorado | 08         | 17820       | 041         | 0025.02      | 20% - <50%       | 80%-120%       | Middle                | 89.3159 %             |
| Colorado | 08         | 17820       | 041         | 0027.00      | 20% - <50%       | 50%-80%        | Moderate              | 71.5931 %             |
| Colorado | 08         | 17820       | 041         | 0028.01      | 50% - <80%       | 50%-80%        | Moderate              | 58.7276 %             |
| Colorado | 08         | 17820       | 041         | 0028.02      | 50% - <80%       | 50%-80%        | Moderate              | 61.7735 %             |
| Colorado | 08         | 17820       | 041         | 0029.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.7061 %             |
| Colorado | 08         | 17820       | 041         | 0029.02      | 50% - <80%       | <50%           | Low                   | 46.2681 %             |
| Colorado | 08         | 17820       | 041         | 0030.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 17820       | 041         | 0030.02      | 20% - <50%       | 50%-80%        | Moderate              | 76.7023 %             |
| Colorado | 08         | 17820       | 041         | 0031.00      | 10% - <20%       | >120%          | Upper                 | 181.9214 %            |
| Colorado | 08         | 17820       | 041         | 0033.03      | 20% - <50%       | 50%-80%        | Moderate              | 73.3758 %             |
| Colorado | 08         | 17820       | 041         | 0033.05      | 20% - <50%       | >120%          | Upper                 | 146.6155 %            |
| Colorado | 08         | 17820       | 041         | 0033.06      | 20% - <50%       | >120%          | Upper                 | 153.2053 %            |
| Colorado | 08         | 17820       | 041         | 0033.07      | 20% - <50%       | 80%-120%       | Middle                | 99.5009 %             |
| Colorado | 08         | 17820       | 041         | 0033.08      | 20% - <50%       | 50%-80%        | Moderate              | 72.7704 %             |
| Colorado | 08         | 17820       | 041         | 0034.01      | 10% - <20%       | >120%          | Upper                 | 131.0706 %            |
| Colorado | 08         | 17820       | 041         | 0034.02      | 10% - <20%       | >120%          | Upper                 | 214.9228 %            |
| Colorado | 08         | 17820       | 041         | 0037.02      | 10% - <20%       | >120%          | Upper                 | 145.3176 %            |
| Colorado | 08         | 17820       | 041         | 0037.05      | 20% - <50%       | >120%          | Upper                 | 149.2053 %            |
| Colorado | 08         | 17820       | 041         | 0037.06      | 20% - <50%       | 80%-120%       | Middle                | 119.7120 %            |
| Colorado | 08         | 17820       | 041         | 0037.07      | 20% - <50%       | >120%          | Upper                 | 145.2722 %            |
| Colorado | 08         | 17820       | 041         | 0037.08      | 10% - <20%       | >120%          | Upper                 | 131.9387 %            |
| Colorado | 08         | 17820       | 041         | 0037.10      | 20% - <50%       | >120%          | Upper                 | 123.2606 %            |
| Colorado | 08         | 17820       | 041         | 0037.11      | 20% - <50%       | >120%          | Upper                 | 123.6797 %            |
| Colorado | 08         | 17820       | 041         | 0037.12      | 10% - <20%       | 80%-120%       | Middle                | 109.4267 %            |
| Colorado | 08         | 17820       | 041         | 0037.13      | 10% - <20%       | >120%          | Upper                 | 139.7643 %            |
| Colorado | 08         | 17820       | 041         | 0038.01      | 20% - <50%       | 80%-120%       | Middle                | 95.7958 %             |
| Colorado | 08         | 17820       | 041         | 0038.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 17820       | 041         | 0039.05      | 20% - <50%       | 80%-120%       | Middle                | 87.3267 %             |
| Colorado | 08         | 17820       | 041         | 0039.06      | 20% - <50%       | 80%-120%       | Middle                | 111.3550 %            |
| Colorado | 08         | 17820       | 041         | 0039.10      | 10% - <20%       | 80%-120%       | Middle                | 80.1888 %             |
| Colorado | 08         | 17820       | 041         | 0039.11      | 10% - <20%       | 80%-120%       | Middle                | 104.9515 %            |
| Colorado | 08         | 17820       | 041         | 0039.12      | 20% - <50%       | >120%          | Upper                 | 128.5333 %            |
| Colorado | 08         | 17820       | 041         | 0039.13      | 10% - <20%       | >120%          | Upper                 | 153.4477 %            |
| Colorado | 08         | 17820       | 041         | 0039.14      | 20% - <50%       | >120%          | Upper                 | 164.4290 %            |
| Colorado | 08         | 17820       | 041         | 0040.08      | 20% - <50%       | 80%-120%       | Middle                | 100.2471 %            |
| Colorado | 08         | 17820       | 041         | 0040.09      | 50% - <80%       | 50%-80%        | Moderate              | 55.7975 %             |
| Colorado | 08         | 17820       | 041         | 0041.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.8499 %             |
| Colorado | 08         | 17820       | 041         | 0042.00      | 20% - <50%       | 80%-120%       | Middle                | 87.4497 %             |
| Colorado | 08         | 17820       | 041         | 0043.00      | 20% - <50%       | 80%-120%       | Middle                | 103.1629 %            |
| Colorado | 08         | 17820       | 041         | 0044.02      | 20% - <50%       | >120%          | Upper                 | 142.6179 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 17820       | 041         | 0044.03      | 50% - <80%       | 80%-120%       | Middle                | 81.3423 %             |
| Colorado | 08         | 17820       | 041         | 0044.04      | 20% - <50%       | 50%-80%        | Moderate              | 73.6695 %             |
| Colorado | 08         | 17820       | 041         | 0044.05      | 20% - <50%       | 50%-80%        | Moderate              | 54.7396 %             |
| Colorado | 08         | 17820       | 041         | 0044.06      | 50% - <80%       | 50%-80%        | Moderate              | 61.7377 %             |
| Colorado | 08         | 17820       | 041         | 0045.01      | 50% - <80%       | 50%-80%        | Moderate              | 55.9611 %             |
| Colorado | 08         | 17820       | 041         | 0045.02      | 20% - <50%       | 80%-120%       | Middle                | 97.4280 %             |
| Colorado | 08         | 17820       | 041         | 0045.06      | 20% - <50%       | 80%-120%       | Middle                | 90.0490 %             |
| Colorado | 08         | 17820       | 041         | 0045.07      | 20% - <50%       | 50%-80%        | Moderate              | 76.0038 %             |
| Colorado | 08         | 17820       | 041         | 0045.12      | 20% - <50%       | 50%-80%        | Moderate              | 65.3269 %             |
| Colorado | 08         | 17820       | 041         | 0045.13      | 20% - <50%       | 50%-80%        | Moderate              | 67.7376 %             |
| Colorado | 08         | 17820       | 041         | 0045.14      | 20% - <50%       | 80%-120%       | Middle                | 94.0108 %             |
| Colorado | 08         | 17820       | 041         | 0045.15      | 20% - <50%       | >120%          | Upper                 | 135.6533 %            |
| Colorado | 08         | 17820       | 041         | 0045.16      | 20% - <50%       | 50%-80%        | Moderate              | 52.5701 %             |
| Colorado | 08         | 17820       | 041         | 0045.17      | 20% - <50%       | 80%-120%       | Middle                | 87.0198 %             |
| Colorado | 08         | 17820       | 041         | 0045.18      | 20% - <50%       | 80%-120%       | Middle                | 113.0087 %            |
| Colorado | 08         | 17820       | 041         | 0045.19      | 20% - <50%       | 80%-120%       | Middle                | 95.2478 %             |
| Colorado | 08         | 17820       | 041         | 0045.20      | 20% - <50%       | 80%-120%       | Middle                | 87.4783 %             |
| Colorado | 08         | 17820       | 041         | 0046.01      | 20% - <50%       | 80%-120%       | Middle                | 91.0436 %             |
| Colorado | 08         | 17820       | 041         | 0046.02      | 20% - <50%       | 80%-120%       | Middle                | 87.2503 %             |
| Colorado | 08         | 17820       | 041         | 0046.03      | 20% - <50%       | 80%-120%       | Middle                | 96.5875 %             |
| Colorado | 08         | 17820       | 041         | 0047.01      | 20% - <50%       | 80%-120%       | Middle                | 94.5720 %             |
| Colorado | 08         | 17820       | 041         | 0047.02      | 20% - <50%       | 80%-120%       | Middle                | 102.0513 %            |
| Colorado | 08         | 17820       | 041         | 0047.03      | 20% - <50%       | 80%-120%       | Middle                | 114.6135 %            |
| Colorado | 08         | 17820       | 041         | 0047.06      | 20% - <50%       | >120%          | Upper                 | 126.2564 %            |
| Colorado | 08         | 17820       | 041         | 0047.07      | 20% - <50%       | 80%-120%       | Middle                | 108.3998 %            |
| Colorado | 08         | 17820       | 041         | 0047.08      | 20% - <50%       | >120%          | Upper                 | 131.0730 %            |
| Colorado | 08         | 17820       | 041         | 0048.00      | 20% - <50%       | 80%-120%       | Middle                | 90.0777 %             |
| Colorado | 08         | 17820       | 041         | 0049.01      | 20% - <50%       | 80%-120%       | Middle                | 83.6491 %             |
| Colorado | 08         | 17820       | 041         | 0049.02      | 20% - <50%       | >120%          | Upper                 | 152.2369 %            |
| Colorado | 08         | 17820       | 041         | 0050.00      | 20% - <50%       | 50%-80%        | Moderate              | 58.3945 %             |
| Colorado | 08         | 17820       | 041         | 0051.10      | 20% - <50%       | 80%-120%       | Middle                | 86.6306 %             |
| Colorado | 08         | 17820       | 041         | 0051.12      | 20% - <50%       | 50%-80%        | Moderate              | 74.8397 %             |
| Colorado | 08         | 17820       | 041         | 0051.13      | 20% - <50%       | >120%          | Upper                 | 148.7922 %            |
| Colorado | 08         | 17820       | 041         | 0051.14      | 50% - <80%       | 50%-80%        | Moderate              | 76.8754 %             |
| Colorado | 08         | 17820       | 041         | 0051.15      | 20% - <50%       | 80%-120%       | Middle                | 118.1573 %            |
| Colorado | 08         | 17820       | 041         | 0051.16      | 20% - <50%       | 80%-120%       | Middle                | 109.6094 %            |
| Colorado | 08         | 17820       | 041         | 0051.17      | 20% - <50%       | 80%-120%       | Middle                | 92.5015 %             |
| Colorado | 08         | 17820       | 041         | 0051.18      | 20% - <50%       | 80%-120%       | Middle                | 95.4806 %             |
| Colorado | 08         | 17820       | 041         | 0051.19      | 20% - <50%       | 80%-120%       | Middle                | 115.7263 %            |
| Colorado | 08         | 17820       | 041         | 0051.20      | 20% - <50%       | 80%-120%       | Middle                | 110.5706 %            |
| Colorado | 08         | 17820       | 041         | 0051.21      | 20% - <50%       | 80%-120%       | Middle                | 110.6362 %            |
| Colorado | 08         | 17820       | 041         | 0051.22      | 20% - <50%       | >120%          | Upper                 | 150.8029 %            |
| Colorado | 08         | 17820       | 041         | 0051.23      | 20% - <50%       | 80%-120%       | Middle                | 100.2698 %            |
| Colorado | 08         | 17820       | 041         | 0051.24      | 20% - <50%       | 80%-120%       | Middle                | 98.6483 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 17820       | 041         | 0051.25      | 20% - <50%       | >120%          | Upper                 | 125.0062 %            |
| Colorado | 08         | 17820       | 041         | 0052.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.8244 %             |
| Colorado | 08         | 17820       | 041         | 0052.02      | 50% - <80%       | <50%           | Low                   | 48.9713 %             |
| Colorado | 08         | 17820       | 041         | 0053.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.1694 %             |
| Colorado | 08         | 17820       | 041         | 0054.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.2697 %             |
| Colorado | 08         | 17820       | 041         | 0055.01      | 20% - <50%       | 80%-120%       | Middle                | 103.8280 %            |
| Colorado | 08         | 17820       | 041         | 0055.02      | 20% - <50%       | 50%-80%        | Moderate              | 56.1939 %             |
| Colorado | 08         | 17820       | 041         | 0056.01      | 20% - <50%       | 80%-120%       | Middle                | 91.9069 %             |
| Colorado | 08         | 17820       | 041         | 0056.02      | 20% - <50%       | 80%-120%       | Middle                | 90.8383 %             |
| Colorado | 08         | 17820       | 041         | 0057.00      | 20% - <50%       | 80%-120%       | Middle                | 93.8926 %             |
| Colorado | 08         | 17820       | 041         | 0058.00      | 20% - <50%       | 80%-120%       | Middle                | 106.5121 %            |
| Colorado | 08         | 17820       | 041         | 0059.00      | 20% - <50%       | 50%-80%        | Moderate              | 78.9375 %             |
| Colorado | 08         | 17820       | 041         | 0060.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.7915 %             |
| Colorado | 08         | 17820       | 041         | 0061.00      | 50% - <80%       | 50%-80%        | Moderate              | 50.7934 %             |
| Colorado | 08         | 17820       | 041         | 0062.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.4971 %             |
| Colorado | 08         | 17820       | 041         | 0063.01      | 50% - <80%       | 50%-80%        | Moderate              | 79.7256 %             |
| Colorado | 08         | 17820       | 041         | 0063.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.1319 %             |
| Colorado | 08         | 17820       | 041         | 0064.00      | 50% - <80%       | <50%           | Low                   | 47.8167 %             |
| Colorado | 08         | 17820       | 041         | 0065.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.7585 %             |
| Colorado | 08         | 17820       | 041         | 0065.02      | 50% - <80%       | 80%-120%       | Middle                | 81.5106 %             |
| Colorado | 08         | 17820       | 041         | 0066.00      | 10% - <20%       | 80%-120%       | Middle                | 105.5211 %            |
| Colorado | 08         | 17820       | 041         | 0067.01      | 10% - <20%       | 80%-120%       | Middle                | 118.5848 %            |
| Colorado | 08         | 17820       | 041         | 0067.02      | 10% - <20%       | >120%          | Upper                 | 170.3955 %            |
| Colorado | 08         | 17820       | 041         | 0068.01      | 20% - <50%       | 80%-120%       | Middle                | 89.6490 %             |
| Colorado | 08         | 17820       | 041         | 0068.02      | 20% - <50%       | 80%-120%       | Middle                | 118.9944 %            |
| Colorado | 08         | 17820       | 041         | 0069.01      | 20% - <50%       | >120%          | Upper                 | 135.1052 %            |
| Colorado | 08         | 17820       | 041         | 0069.02      | 20% - <50%       | 80%-120%       | Middle                | 110.5956 %            |
| Colorado | 08         | 17820       | 041         | 0070.00      | 20% - <50%       | >120%          | Upper                 | 160.6774 %            |
| Colorado | 08         | 17820       | 041         | 0071.03      | 20% - <50%       | >120%          | Upper                 | 141.5553 %            |
| Colorado | 08         | 17820       | 041         | 0071.04      | 20% - <50%       | >120%          | Upper                 | 177.9238 %            |
| Colorado | 08         | 17820       | 041         | 0071.05      | 20% - <50%       | >120%          | Upper                 | 133.8467 %            |
| Colorado | 08         | 17820       | 041         | 0071.06      | 20% - <50%       | >120%          | Upper                 | 176.2295 %            |
| Colorado | 08         | 17820       | 041         | 0072.03      | 20% - <50%       | >120%          | Upper                 | 157.9324 %            |
| Colorado | 08         | 17820       | 041         | 0072.04      | 20% - <50%       | >120%          | Upper                 | 151.6853 %            |
| Colorado | 08         | 17820       | 041         | 0072.05      | 20% - <50%       | >120%          | Upper                 | 138.5058 %            |
| Colorado | 08         | 17820       | 041         | 0072.06      | 20% - <50%       | >120%          | Upper                 | 203.1486 %            |
| Colorado | 08         | 17820       | 041         | 0073.01      | 10% - <20%       | >120%          | Upper                 | 189.6717 %            |
| Colorado | 08         | 17820       | 041         | 0073.02      | 10% - <20%       | >120%          | Upper                 | 158.9533 %            |
| Colorado | 08         | 17820       | 041         | 0074.01      | 10% - <20%       | >120%          | Upper                 | 187.7589 %            |
| Colorado | 08         | 17820       | 041         | 0074.02      | 10% - <20%       | >120%          | Upper                 | 282.7787 %            |
| Colorado | 08         | 17820       | 041         | 0075.01      | 10% - <20%       | >120%          | Upper                 | 141.8717 %            |
| Colorado | 08         | 17820       | 041         | 0075.02      | 10% - <20%       | >120%          | Upper                 | 184.9697 %            |
| Colorado | 08         | 17820       | 041         | 0076.02      | 10% - <20%       | >120%          | Upper                 | 171.6397 %            |
| Colorado | 08         | 17820       | 041         | 0076.03      | 20% - <50%       | >120%          | Upper                 | 137.7296 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 17820       | 041         | 0076.04      | 20% - <50%       | >120%          | Upper                 | 124.4223 %            |
| Colorado | 08         | 17820       | 041         | 0077.00      | 20% - <50%       | 80%-120%       | Middle                | 102.6590 %            |
| Colorado | 08         | 17820       | 041         | 0078.01      | 20% - <50%       | >120%          | Upper                 | 128.7077 %            |
| Colorado | 08         | 17820       | 041         | 0078.02      | 20% - <50%       | 80%-120%       | Middle                | 88.8132 %             |
| Colorado | 08         | 17820       | 041         | 0079.00      | 10% - <20%       | >120%          | Upper                 | 164.7228 %            |
| Colorado | 08         | 17820       | 041         | 0080.00      | 20% - <50%       | 50%-80%        | Moderate              | 64.5914 %             |
| Colorado | 08         | 99999       | 045         | 9516.00      | 20% - <50%       | >120%          | Upper                 | 141.2764 %            |
| Colorado | 08         | 99999       | 045         | 9517.01      | 20% - <50%       | >120%          | Upper                 | 125.8999 %            |
| Colorado | 08         | 99999       | 045         | 9517.02      | 20% - <50%       | 80%-120%       | Middle                | 113.9660 %            |
| Colorado | 08         | 99999       | 045         | 9518.02      | 20% - <50%       | >120%          | Upper                 | 138.0535 %            |
| Colorado | 08         | 99999       | 045         | 9518.03      | 20% - <50%       | >120%          | Upper                 | 146.6459 %            |
| Colorado | 08         | 99999       | 045         | 9518.04      | 20% - <50%       | >120%          | Upper                 | 126.3986 %            |
| Colorado | 08         | 99999       | 045         | 9519.01      | 20% - <50%       | 80%-120%       | Middle                | 117.6958 %            |
| Colorado | 08         | 99999       | 045         | 9519.02      | 20% - <50%       | >120%          | Upper                 | 123.4631 %            |
| Colorado | 08         | 99999       | 045         | 9520.01      | 50% - <80%       | 80%-120%       | Middle                | 92.1425 %             |
| Colorado | 08         | 99999       | 045         | 9520.03      | 20% - <50%       | >120%          | Upper                 | 142.1467 %            |
| Colorado | 08         | 99999       | 045         | 9520.04      | 20% - <50%       | 80%-120%       | Middle                | 95.8916 %             |
| Colorado | 08         | 99999       | 045         | 9521.00      | 20% - <50%       | 80%-120%       | Middle                | 94.7423 %             |
| Colorado | 08         | 19740       | 047         | 0138.01      | 10% - <20%       | 50%-80%        | Moderate              | 67.6202 %             |
| Colorado | 08         | 19740       | 047         | 0138.02      | 10% - <20%       | 80%-120%       | Middle                | 115.4764 %            |
| Colorado | 08         | 19740       | 059         | 0098.06      | 10% - <20%       | >120%          | Upper                 | 131.0701 %            |
| Colorado | 08         | 19740       | 059         | 0098.07      | 10% - <20%       | 80%-120%       | Middle                | 111.5290 %            |
| Colorado | 08         | 19740       | 059         | 0098.15      | 10% - <20%       | >120%          | Upper                 | 157.9989 %            |
| Colorado | 08         | 19740       | 059         | 0098.23      | 20% - <50%       | 80%-120%       | Middle                | 112.2434 %            |
| Colorado | 08         | 19740       | 059         | 0098.24      | 20% - <50%       | 80%-120%       | Middle                | 98.8105 %             |
| Colorado | 08         | 19740       | 059         | 0098.27      | 20% - <50%       | 80%-120%       | Middle                | 108.1642 %            |
| Colorado | 08         | 19740       | 059         | 0098.28      | 20% - <50%       | >120%          | Upper                 | 124.7748 %            |
| Colorado | 08         | 19740       | 059         | 0098.29      | 20% - <50%       | 80%-120%       | Middle                | 99.2758 %             |
| Colorado | 08         | 19740       | 059         | 0098.30      | 20% - <50%       | 80%-120%       | Middle                | 94.9436 %             |
| Colorado | 08         | 19740       | 059         | 0098.31      | 20% - <50%       | 50%-80%        | Moderate              | 60.5290 %             |
| Colorado | 08         | 19740       | 059         | 0098.32      | 20% - <50%       | 80%-120%       | Middle                | 81.3381 %             |
| Colorado | 08         | 19740       | 059         | 0098.33      | 20% - <50%       | 80%-120%       | Middle                | 98.1513 %             |
| Colorado | 08         | 19740       | 059         | 0098.34      | 20% - <50%       | 80%-120%       | Middle                | 90.5173 %             |
| Colorado | 08         | 19740       | 059         | 0098.35      | 10% - <20%       | >120%          | Upper                 | 125.8567 %            |
| Colorado | 08         | 19740       | 059         | 0098.36      | 10% - <20%       | >120%          | Upper                 | 147.7980 %            |
| Colorado | 08         | 19740       | 059         | 0098.37      | 10% - <20%       | >120%          | Upper                 | 152.2582 %            |
| Colorado | 08         | 19740       | 059         | 0098.38      | 10% - <20%       | >120%          | Upper                 | 141.1828 %            |
| Colorado | 08         | 19740       | 059         | 0098.39      | 10% - <20%       | 80%-120%       | Middle                | 109.6920 %            |
| Colorado | 08         | 19740       | 059         | 0098.40      | 10% - <20%       | 80%-120%       | Middle                | 94.1429 %             |
| Colorado | 08         | 19740       | 059         | 0098.41      | 10% - <20%       | 80%-120%       | Middle                | 117.0652 %            |
| Colorado | 08         | 19740       | 059         | 0098.42      | 10% - <20%       | >120%          | Upper                 | 141.1217 %            |
| Colorado | 08         | 19740       | 059         | 0098.45      | 10% - <20%       | >120%          | Upper                 | 174.4195 %            |
| Colorado | 08         | 19740       | 059         | 0098.46      | 10% - <20%       | >120%          | Upper                 | 158.5650 %            |
| Colorado | 08         | 19740       | 059         | 0098.47      | 10% - <20%       | >120%          | Upper                 | 131.6478 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 059         | 0098.48      | <10%             | >120%          | Upper                 | 153.6900 %            |
| Colorado | 08         | 19740       | 059         | 0098.50      | 10% - <20%       | >120%          | Upper                 | 181.5019 %            |
| Colorado | 08         | 19740       | 059         | 0098.51      | 10% - <20%       | >120%          | Upper                 | 123.1782 %            |
| Colorado | 08         | 19740       | 059         | 0098.52      | 10% - <20%       | >120%          | Upper                 | 138.9290 %            |
| Colorado | 08         | 19740       | 059         | 0098.53      | 10% - <20%       | 80%-120%       | Middle                | 119.6060 %            |
| Colorado | 08         | 19740       | 059         | 0098.54      | 10% - <20%       | >120%          | Upper                 | 146.3303 %            |
| Colorado | 08         | 19740       | 059         | 0098.55      | 10% - <20%       | >120%          | Upper                 | 149.2462 %            |
| Colorado | 08         | 19740       | 059         | 0098.56      | 20% - <50%       | 50%-80%        | Moderate              | 67.4922 %             |
| Colorado | 08         | 19740       | 059         | 0098.57      | 10% - <20%       | 80%-120%       | Middle                | 110.9958 %            |
| Colorado | 08         | 19740       | 059         | 0098.58      | 10% - <20%       | 80%-120%       | Middle                | 118.3099 %            |
| Colorado | 08         | 19740       | 059         | 0099.01      | 10% - <20%       | 80%-120%       | Middle                | 86.7066 %             |
| Colorado | 08         | 19740       | 059         | 0100.01      | 20% - <50%       | 50%-80%        | Moderate              | 78.5899 %             |
| Colorado | 08         | 19740       | 059         | 0101.00      | 20% - <50%       | 50%-80%        | Moderate              | 60.0424 %             |
| Colorado | 08         | 19740       | 059         | 0102.05      | 10% - <20%       | >120%          | Upper                 | 121.5312 %            |
| Colorado | 08         | 19740       | 059         | 0102.06      | 20% - <50%       | 80%-120%       | Middle                | 110.1175 %            |
| Colorado | 08         | 19740       | 059         | 0102.08      | 20% - <50%       | 80%-120%       | Middle                | 93.8734 %             |
| Colorado | 08         | 19740       | 059         | 0102.09      | 20% - <50%       | 50%-80%        | Moderate              | 72.8171 %             |
| Colorado | 08         | 19740       | 059         | 0102.10      | 20% - <50%       | 80%-120%       | Middle                | 113.0286 %            |
| Colorado | 08         | 19740       | 059         | 0102.11      | 20% - <50%       | 80%-120%       | Middle                | 90.4446 %             |
| Colorado | 08         | 19740       | 059         | 0102.12      | 20% - <50%       | 80%-120%       | Middle                | 80.7225 %             |
| Colorado | 08         | 19740       | 059         | 0102.13      | 20% - <50%       | 80%-120%       | Middle                | 81.4418 %             |
| Colorado | 08         | 19740       | 059         | 0103.03      | 10% - <20%       | 80%-120%       | Middle                | 89.1359 %             |
| Colorado | 08         | 19740       | 059         | 0103.04      | 20% - <50%       | 80%-120%       | Middle                | 86.7008 %             |
| Colorado | 08         | 19740       | 059         | 0103.05      | 20% - <50%       | 80%-120%       | Middle                | 85.8477 %             |
| Colorado | 08         | 19740       | 059         | 0103.06      | 20% - <50%       | 80%-120%       | Middle                | 82.6458 %             |
| Colorado | 08         | 19740       | 059         | 0103.07      | 20% - <50%       | 80%-120%       | Middle                | 92.1304 %             |
| Colorado | 08         | 19740       | 059         | 0103.08      | 20% - <50%       | 80%-120%       | Middle                | 118.6405 %            |
| Colorado | 08         | 19740       | 059         | 0104.02      | 20% - <50%       | 50%-80%        | Moderate              | 72.2112 %             |
| Colorado | 08         | 19740       | 059         | 0104.03      | 20% - <50%       | 50%-80%        | Moderate              | 69.9080 %             |
| Colorado | 08         | 19740       | 059         | 0104.05      | 20% - <50%       | <50%           | Low                   | 49.1425 %             |
| Colorado | 08         | 19740       | 059         | 0104.06      | 50% - <80%       | 50%-80%        | Moderate              | 50.4086 %             |
| Colorado | 08         | 19740       | 059         | 0105.02      | 20% - <50%       | 80%-120%       | Middle                | 96.4733 %             |
| Colorado | 08         | 19740       | 059         | 0105.03      | 20% - <50%       | 80%-120%       | Middle                | 109.7298 %            |
| Colorado | 08         | 19740       | 059         | 0105.04      | 10% - <20%       | >120%          | Upper                 | 155.3050 %            |
| Colorado | 08         | 19740       | 059         | 0106.03      | 20% - <50%       | 80%-120%       | Middle                | 89.0632 %             |
| Colorado | 08         | 19740       | 059         | 0106.04      | 20% - <50%       | 50%-80%        | Moderate              | 79.8743 %             |
| Colorado | 08         | 19740       | 059         | 0107.01      | 20% - <50%       | 80%-120%       | Middle                | 95.7996 %             |
| Colorado | 08         | 19740       | 059         | 0107.02      | 20% - <50%       | 50%-80%        | Moderate              | 62.4368 %             |
| Colorado | 08         | 19740       | 059         | 0108.01      | 10% - <20%       | >120%          | Upper                 | 126.9307 %            |
| Colorado | 08         | 19740       | 059         | 0109.01      | 20% - <50%       | 80%-120%       | Middle                | 93.3043 %             |
| Colorado | 08         | 19740       | 059         | 0109.02      | 20% - <50%       | 50%-80%        | Moderate              | 58.1899 %             |
| Colorado | 08         | 19740       | 059         | 0110.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.5793 %             |
| Colorado | 08         | 19740       | 059         | 0111.01      | 20% - <50%       | 80%-120%       | Middle                | 91.8502 %             |
| Colorado | 08         | 19740       | 059         | 0111.02      | 50% - <80%       | 50%-80%        | Moderate              | 65.2849 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 059         | 0112.02      | 20% - <50%       | 80%-120%       | Middle                | 96.1321 %             |
| Colorado | 08         | 19740       | 059         | 0113.00      | 20% - <50%       | 80%-120%       | Middle                | 95.2732 %             |
| Colorado | 08         | 19740       | 059         | 0114.01      | 50% - <80%       | <50%           | Low                   | 35.4517 %             |
| Colorado | 08         | 19740       | 059         | 0114.02      | 20% - <50%       | 50%-80%        | Moderate              | 61.4723 %             |
| Colorado | 08         | 19740       | 059         | 0115.51      | 20% - <50%       | <50%           | Low                   | 40.4325 %             |
| Colorado | 08         | 19740       | 059         | 0115.52      | 50% - <80%       | <50%           | Low                   | 38.3929 %             |
| Colorado | 08         | 19740       | 059         | 0116.01      | 50% - <80%       | 50%-80%        | Moderate              | 79.1676 %             |
| Colorado | 08         | 19740       | 059         | 0116.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.7335 %             |
| Colorado | 08         | 19740       | 059         | 0117.01      | 20% - <50%       | 80%-120%       | Middle                | 93.7978 %             |
| Colorado | 08         | 19740       | 059         | 0117.02      | 20% - <50%       | 80%-120%       | Middle                | 89.5305 %             |
| Colorado | 08         | 19740       | 059         | 0117.08      | 20% - <50%       | 80%-120%       | Middle                | 93.9509 %             |
| Colorado | 08         | 19740       | 059         | 0117.09      | 20% - <50%       | 80%-120%       | Middle                | 84.5798 %             |
| Colorado | 08         | 19740       | 059         | 0117.10      | 20% - <50%       | 80%-120%       | Middle                | 97.1771 %             |
| Colorado | 08         | 19740       | 059         | 0117.11      | 20% - <50%       | 80%-120%       | Middle                | 94.8369 %             |
| Colorado | 08         | 19740       | 059         | 0117.12      | 10% - <20%       | 80%-120%       | Middle                | 100.9238 %            |
| Colorado | 08         | 19740       | 059         | 0117.20      | 10% - <20%       | >120%          | Upper                 | 146.3187 %            |
| Colorado | 08         | 19740       | 059         | 0117.21      | 10% - <20%       | >120%          | Upper                 | 132.5213 %            |
| Colorado | 08         | 19740       | 059         | 0117.23      | 20% - <50%       | 80%-120%       | Middle                | 85.0858 %             |
| Colorado | 08         | 19740       | 059         | 0117.24      | 10% - <20%       | >120%          | Upper                 | 173.3726 %            |
| Colorado | 08         | 19740       | 059         | 0117.25      | 10% - <20%       | 80%-120%       | Middle                | 119.4858 %            |
| Colorado | 08         | 19740       | 059         | 0117.26      | 20% - <50%       | 80%-120%       | Middle                | 108.7458 %            |
| Colorado | 08         | 19740       | 059         | 0117.27      | 20% - <50%       | 80%-120%       | Middle                | 100.9926 %            |
| Colorado | 08         | 19740       | 059         | 0117.28      | 20% - <50%       | 80%-120%       | Middle                | 106.6335 %            |
| Colorado | 08         | 19740       | 059         | 0117.29      | 20% - <50%       | 50%-80%        | Moderate              | 70.9064 %             |
| Colorado | 08         | 19740       | 059         | 0117.30      | 20% - <50%       | 50%-80%        | Moderate              | 59.9222 %             |
| Colorado | 08         | 19740       | 059         | 0117.31      | 20% - <50%       | 80%-120%       | Middle                | 99.7363 %             |
| Colorado | 08         | 19740       | 059         | 0117.32      | 20% - <50%       | 50%-80%        | Moderate              | 62.3544 %             |
| Colorado | 08         | 19740       | 059         | 0117.33      | 20% - <50%       | 80%-120%       | Middle                | 83.6821 %             |
| Colorado | 08         | 19740       | 059         | 0118.03      | 50% - <80%       | 50%-80%        | Moderate              | 76.1945 %             |
| Colorado | 08         | 19740       | 059         | 0118.04      | 20% - <50%       | 80%-120%       | Middle                | 88.2926 %             |
| Colorado | 08         | 19740       | 059         | 0118.06      | 50% - <80%       | 50%-80%        | Moderate              | 75.9822 %             |
| Colorado | 08         | 19740       | 059         | 0118.07      | 20% - <50%       | 80%-120%       | Middle                | 109.1627 %            |
| Colorado | 08         | 19740       | 059         | 0118.08      | 20% - <50%       | 50%-80%        | Moderate              | 60.3119 %             |
| Colorado | 08         | 19740       | 059         | 0119.04      | 20% - <50%       | 80%-120%       | Middle                | 83.9138 %             |
| Colorado | 08         | 19740       | 059         | 0119.51      | 20% - <50%       | 80%-120%       | Middle                | 87.7410 %             |
| Colorado | 08         | 19740       | 059         | 0120.22      | 10% - <20%       | >120%          | Upper                 | 128.7581 %            |
| Colorado | 08         | 19740       | 059         | 0120.23      | 20% - <50%       | 80%-120%       | Middle                | 109.2703 %            |
| Colorado | 08         | 19740       | 059         | 0120.24      | 10% - <20%       | >120%          | Upper                 | 120.2894 %            |
| Colorado | 08         | 19740       | 059         | 0120.26      | 10% - <20%       | >120%          | Upper                 | 123.1995 %            |
| Colorado | 08         | 19740       | 059         | 0120.27      | 10% - <20%       | >120%          | Upper                 | 141.1082 %            |
| Colorado | 08         | 19740       | 059         | 0120.30      | 10% - <20%       | >120%          | Upper                 | 137.3576 %            |
| Colorado | 08         | 19740       | 059         | 0120.31      | 10% - <20%       | >120%          | Upper                 | 139.2983 %            |
| Colorado | 08         | 19740       | 059         | 0120.32      | 10% - <20%       | >120%          | Upper                 | 137.4119 %            |
| Colorado | 08         | 19740       | 059         | 0120.33      | 10% - <20%       | 80%-120%       | Middle                | 116.5621 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 19740       | 059         | 0120.34      | 10% - <20%       | >120%          | Upper                 | 181.9527 %            |
| Colorado | 08         | 19740       | 059         | 0120.35      | 10% - <20%       | >120%          | Upper                 | 168.5285 %            |
| Colorado | 08         | 19740       | 059         | 0120.36      | 10% - <20%       | >120%          | Upper                 | 165.7066 %            |
| Colorado | 08         | 19740       | 059         | 0120.37      | 10% - <20%       | 80%-120%       | Middle                | 114.7425 %            |
| Colorado | 08         | 19740       | 059         | 0120.38      | 20% - <50%       | 80%-120%       | Middle                | 98.5555 %             |
| Colorado | 08         | 19740       | 059         | 0120.39      | 20% - <50%       | 80%-120%       | Middle                | 99.6742 %             |
| Colorado | 08         | 19740       | 059         | 0120.41      | 20% - <50%       | 80%-120%       | Middle                | 99.8012 %             |
| Colorado | 08         | 19740       | 059         | 0120.42      | 20% - <50%       | 80%-120%       | Middle                | 113.9515 %            |
| Colorado | 08         | 19740       | 059         | 0120.43      | 20% - <50%       | 80%-120%       | Middle                | 100.4187 %            |
| Colorado | 08         | 19740       | 059         | 0120.44      | 20% - <50%       | >120%          | Upper                 | 132.2595 %            |
| Colorado | 08         | 19740       | 059         | 0120.45      | 20% - <50%       | >120%          | Upper                 | 142.7755 %            |
| Colorado | 08         | 19740       | 059         | 0120.46      | 20% - <50%       | 80%-120%       | Middle                | 98.3655 %             |
| Colorado | 08         | 19740       | 059         | 0120.47      | 20% - <50%       | 80%-120%       | Middle                | 109.0987 %            |
| Colorado | 08         | 19740       | 059         | 0120.48      | 20% - <50%       | 80%-120%       | Middle                | 104.6143 %            |
| Colorado | 08         | 19740       | 059         | 0120.49      | 20% - <50%       | >120%          | Upper                 | 129.5850 %            |
| Colorado | 08         | 19740       | 059         | 0120.50      | 20% - <50%       | 80%-120%       | Middle                | 118.6017 %            |
| Colorado | 08         | 19740       | 059         | 0120.51      | 10% - <20%       | 80%-120%       | Middle                | 115.8913 %            |
| Colorado | 08         | 19740       | 059         | 0120.52      | 20% - <50%       | 80%-120%       | Middle                | 99.6578 %             |
| Colorado | 08         | 19740       | 059         | 0120.53      | 20% - <50%       | 80%-120%       | Middle                | 103.9754 %            |
| Colorado | 08         | 19740       | 059         | 0120.54      | 10% - <20%       | >120%          | Upper                 | 147.6642 %            |
| Colorado | 08         | 19740       | 059         | 0120.55      | 10% - <20%       | >120%          | Upper                 | 120.3485 %            |
| Colorado | 08         | 19740       | 059         | 0120.57      | 20% - <50%       | 80%-120%       | Middle                | 98.4160 %             |
| Colorado | 08         | 19740       | 059         | 0120.58      | 10% - <20%       | 80%-120%       | Middle                | 116.6387 %            |
| Colorado | 08         | 19740       | 059         | 0120.59      | 20% - <50%       | 80%-120%       | Middle                | 98.4150 %             |
| Colorado | 08         | 19740       | 059         | 0120.60      | 20% - <50%       | 80%-120%       | Middle                | 92.0926 %             |
| Colorado | 08         | 19740       | 059         | 0158.00      | 20% - <50%       | 80%-120%       | Middle                | 88.4573 %             |
| Colorado | 08         | 19740       | 059         | 0159.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.3389 %             |
| Colorado | 08         | 19740       | 059         | 0603.00      | 20% - <50%       | 80%-120%       | Middle                | 101.2737 %            |
| Colorado | 08         | 19740       | 059         | 0604.00      | 20% - <50%       | 80%-120%       | Middle                | 106.0277 %            |
| Colorado | 08         | 19740       | 059         | 0605.01      | 20% - <50%       | >120%          | Upper                 | 147.3259 %            |
| Colorado | 08         | 19740       | 059         | 9800.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 059         | 9804.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 059         | 9807.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 19740       | 059         | 9808.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 99999       | 067         | 9403.00      | 20% - <50%       | 80%-120%       | Middle                | 103.5529 %            |
| Colorado | 08         | 99999       | 067         | 9404.00      | 20% - <50%       | 80%-120%       | Middle                | 118.8810 %            |
| Colorado | 08         | 99999       | 067         | 9706.01      | 10% - <20%       | 80%-120%       | Middle                | 97.0962 %             |
| Colorado | 08         | 99999       | 067         | 9706.02      | 20% - <50%       | >120%          | Upper                 | 141.2874 %            |
| Colorado | 08         | 99999       | 067         | 9707.01      | 10% - <20%       | 80%-120%       | Middle                | 107.1073 %            |
| Colorado | 08         | 99999       | 067         | 9707.03      | 20% - <50%       | >120%          | Upper                 | 130.7791 %            |
| Colorado | 08         | 99999       | 067         | 9707.05      | 10% - <20%       | >120%          | Upper                 | 134.6871 %            |
| Colorado | 08         | 99999       | 067         | 9707.06      | 10% - <20%       | >120%          | Upper                 | 151.3068 %            |
| Colorado | 08         | 99999       | 067         | 9708.00      | 20% - <50%       | >120%          | Upper                 | 166.4304 %            |
| Colorado | 08         | 99999       | 067         | 9709.00      | 20% - <50%       | >120%          | Upper                 | 120.6907 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 99999       | 067         | 9710.00      | 20% - <50%       | 80%-120%       | Middle                | 109.7278 %            |
| Colorado | 08         | 99999       | 067         | 9711.00      | 20% - <50%       | >120%          | Upper                 | 121.1258 %            |
| Colorado | 08         | 24300       | 077         | 0002.00      | 20% - <50%       | 80%-120%       | Middle                | 84.6191 %             |
| Colorado | 08         | 24300       | 077         | 0003.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.6117 %             |
| Colorado | 08         | 24300       | 077         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 89.1655 %             |
| Colorado | 08         | 24300       | 077         | 0005.00      | 20% - <50%       | <50%           | Low                   | 49.1737 %             |
| Colorado | 08         | 24300       | 077         | 0006.01      | 20% - <50%       | 50%-80%        | Moderate              | 73.3585 %             |
| Colorado | 08         | 24300       | 077         | 0006.02      | 20% - <50%       | 50%-80%        | Moderate              | 59.2562 %             |
| Colorado | 08         | 24300       | 077         | 0007.00      | 20% - <50%       | 50%-80%        | Moderate              | 64.1050 %             |
| Colorado | 08         | 24300       | 077         | 0008.01      | 20% - <50%       | 80%-120%       | Middle                | 94.7058 %             |
| Colorado | 08         | 24300       | 077         | 0008.02      | 20% - <50%       | 50%-80%        | Moderate              | 77.0208 %             |
| Colorado | 08         | 24300       | 077         | 0009.00      | 20% - <50%       | 80%-120%       | Middle                | 84.1187 %             |
| Colorado | 08         | 24300       | 077         | 0010.01      | 10% - <20%       | >120%          | Upper                 | 123.8713 %            |
| Colorado | 08         | 24300       | 077         | 0010.02      | 10% - <20%       | 80%-120%       | Middle                | 115.7258 %            |
| Colorado | 08         | 24300       | 077         | 0011.02      | 20% - <50%       | 80%-120%       | Middle                | 102.9351 %            |
| Colorado | 08         | 24300       | 077         | 0011.03      | 20% - <50%       | >120%          | Upper                 | 139.4033 %            |
| Colorado | 08         | 24300       | 077         | 0011.04      | 20% - <50%       | 50%-80%        | Moderate              | 76.4929 %             |
| Colorado | 08         | 24300       | 077         | 0012.00      | 10% - <20%       | >120%          | Upper                 | 135.4715 %            |
| Colorado | 08         | 24300       | 077         | 0013.02      | 10% - <20%       | 80%-120%       | Middle                | 105.2832 %            |
| Colorado | 08         | 24300       | 077         | 0013.03      | 20% - <50%       | 50%-80%        | Moderate              | 74.2961 %             |
| Colorado | 08         | 24300       | 077         | 0013.04      | 20% - <50%       | 80%-120%       | Middle                | 86.7940 %             |
| Colorado | 08         | 24300       | 077         | 0014.02      | 10% - <20%       | >120%          | Upper                 | 126.6497 %            |
| Colorado | 08         | 24300       | 077         | 0014.03      | 10% - <20%       | >120%          | Upper                 | 123.7283 %            |
| Colorado | 08         | 24300       | 077         | 0014.04      | 10% - <20%       | >120%          | Upper                 | 141.0791 %            |
| Colorado | 08         | 24300       | 077         | 0015.02      | 10% - <20%       | 80%-120%       | Middle                | 113.0024 %            |
| Colorado | 08         | 24300       | 077         | 0015.03      | 10% - <20%       | 80%-120%       | Middle                | 106.4503 %            |
| Colorado | 08         | 24300       | 077         | 0015.04      | 20% - <50%       | 50%-80%        | Moderate              | 66.8009 %             |
| Colorado | 08         | 24300       | 077         | 0016.00      | 10% - <20%       | >120%          | Upper                 | 150.6145 %            |
| Colorado | 08         | 24300       | 077         | 0017.02      | 10% - <20%       | 80%-120%       | Middle                | 97.1707 %             |
| Colorado | 08         | 24300       | 077         | 0017.03      | 20% - <50%       | 80%-120%       | Middle                | 103.5620 %            |
| Colorado | 08         | 24300       | 077         | 0017.05      | 20% - <50%       | 80%-120%       | Middle                | 88.8300 %             |
| Colorado | 08         | 24300       | 077         | 0017.06      | 20% - <50%       | 50%-80%        | Moderate              | 67.2037 %             |
| Colorado | 08         | 24300       | 077         | 0017.07      | 20% - <50%       | 50%-80%        | Moderate              | 65.8399 %             |
| Colorado | 08         | 24300       | 077         | 0018.00      | 10% - <20%       | 80%-120%       | Middle                | 109.0500 %            |
| Colorado | 08         | 24300       | 077         | 0019.00      | 10% - <20%       | >120%          | Upper                 | 132.1982 %            |
| Colorado | 08         | 99999       | 083         | 9411.00      | 80% - 100%       | 80%-120%       | Middle                | 94.1083 %             |
| Colorado | 08         | 99999       | 083         | 9690.00      | 10% - <20%       | 80%-120%       | Middle                | 100.1519 %            |
| Colorado | 08         | 99999       | 083         | 9691.00      | 10% - <20%       | 50%-80%        | Moderate              | 78.6779 %             |
| Colorado | 08         | 99999       | 083         | 9692.00      | 10% - <20%       | 80%-120%       | Middle                | 95.6002 %             |
| Colorado | 08         | 99999       | 083         | 9693.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.8407 %             |
| Colorado | 08         | 99999       | 083         | 9693.02      | 20% - <50%       | 80%-120%       | Middle                | 83.3001 %             |
| Colorado | 08         | 99999       | 083         | 9694.00      | 20% - <50%       | 50%-80%        | Moderate              | 67.8021 %             |
| Colorado | 08         | 99999       | 083         | 9696.00      | 20% - <50%       | 80%-120%       | Middle                | 92.6191 %             |
| Colorado | 08         | 99999       | 085         | 9661.00      | 10% - <20%       | 50%-80%        | Moderate              | 71.1313 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 99999       | 085         | 9662.01      | 10% - <20%       | 80%-120%       | Middle                | 96.4221 %             |
| Colorado | 08         | 99999       | 085         | 9662.02      | 20% - <50%       | 80%-120%       | Middle                | 82.3083 %             |
| Colorado | 08         | 99999       | 085         | 9663.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 99999       | 085         | 9663.02      | 20% - <50%       | 80%-120%       | Middle                | 80.4669 %             |
| Colorado | 08         | 99999       | 085         | 9664.01      | 10% - <20%       | 80%-120%       | Middle                | 106.3876 %            |
| Colorado | 08         | 99999       | 085         | 9664.02      | 20% - <50%       | 80%-120%       | Middle                | 103.9190 %            |
| Colorado | 08         | 99999       | 085         | 9665.01      | 10% - <20%       | >120%          | Upper                 | 121.3952 %            |
| Colorado | 08         | 99999       | 085         | 9665.02      | 10% - <20%       | 80%-120%       | Middle                | 105.5297 %            |
| Colorado | 08         | 99999       | 085         | 9665.03      | 20% - <50%       | 80%-120%       | Middle                | 101.0401 %            |
| Colorado | 08         | 99999       | 085         | 9666.01      | 20% - <50%       | 80%-120%       | Middle                | 83.0252 %             |
| Colorado | 08         | 99999       | 085         | 9666.02      | 10% - <20%       | 80%-120%       | Middle                | 116.0768 %            |
| Colorado | 08         | 99999       | 097         | 0001.01      | 10% - <20%       | 80%-120%       | Middle                | 98.9183 %             |
| Colorado | 08         | 99999       | 097         | 0001.02      | 20% - <50%       | >120%          | Upper                 | 135.5643 %            |
| Colorado | 08         | 99999       | 097         | 0004.02      | 20% - <50%       | >120%          | Upper                 | 153.2504 %            |
| Colorado | 08         | 99999       | 097         | 0004.03      | 10% - <20%       | >120%          | Upper                 | 153.4231 %            |
| Colorado | 08         | 99999       | 097         | 0004.04      | 10% - <20%       | >120%          | Upper                 | 206.2964 %            |
| Colorado | 08         | 99999       | 097         | 0005.00      | 10% - <20%       | >120%          | Upper                 | 158.2248 %            |
| Colorado | 08         | 39380       | 101         | 0001.00      | 20% - <50%       | >120%          | Upper                 | 121.4409 %            |
| Colorado | 08         | 39380       | 101         | 0002.00      | 50% - <80%       | 80%-120%       | Middle                | 91.8804 %             |
| Colorado | 08         | 39380       | 101         | 0003.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 39380       | 101         | 0004.00      | 50% - <80%       | 80%-120%       | Middle                | 85.8701 %             |
| Colorado | 08         | 39380       | 101         | 0005.00      | 20% - <50%       | 80%-120%       | Middle                | 100.0857 %            |
| Colorado | 08         | 39380       | 101         | 0006.00      | 50% - <80%       | 80%-120%       | Middle                | 85.2936 %             |
| Colorado | 08         | 39380       | 101         | 0008.00      | 50% - <80%       | <50%           | Low                   | 49.9753 %             |
| Colorado | 08         | 39380       | 101         | 0009.02      | 50% - <80%       | >120%          | Upper                 | 120.7881 %            |
| Colorado | 08         | 39380       | 101         | 0009.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 39380       | 101         | 0009.04      | 20% - <50%       | 80%-120%       | Middle                | 82.8380 %             |
| Colorado | 08         | 39380       | 101         | 0009.05      | 50% - <80%       | 80%-120%       | Middle                | 81.6563 %             |
| Colorado | 08         | 39380       | 101         | 0010.00      | 50% - <80%       | 50%-80%        | Moderate              | 72.2771 %             |
| Colorado | 08         | 39380       | 101         | 0011.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.9161 %             |
| Colorado | 08         | 39380       | 101         | 0012.00      | 50% - <80%       | 50%-80%        | Moderate              | 51.8416 %             |
| Colorado | 08         | 39380       | 101         | 0014.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.6138 %             |
| Colorado | 08         | 39380       | 101         | 0015.00      | 20% - <50%       | 50%-80%        | Moderate              | 52.6136 %             |
| Colorado | 08         | 39380       | 101         | 0016.00      | 20% - <50%       | >120%          | Upper                 | 121.9047 %            |
| Colorado | 08         | 39380       | 101         | 0017.00      | 20% - <50%       | 80%-120%       | Middle                | 106.7790 %            |
| Colorado | 08         | 39380       | 101         | 0018.00      | 20% - <50%       | 80%-120%       | Middle                | 84.8059 %             |
| Colorado | 08         | 39380       | 101         | 0019.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.2636 %             |
| Colorado | 08         | 39380       | 101         | 0020.00      | 50% - <80%       | <50%           | Low                   | 48.2456 %             |
| Colorado | 08         | 39380       | 101         | 0021.00      | 50% - <80%       | 80%-120%       | Middle                | 80.2681 %             |
| Colorado | 08         | 39380       | 101         | 0022.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.2540 %             |
| Colorado | 08         | 39380       | 101         | 0023.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.7323 %             |
| Colorado | 08         | 39380       | 101         | 0024.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.3275 %             |
| Colorado | 08         | 39380       | 101         | 0025.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.0978 %             |
| Colorado | 08         | 39380       | 101         | 0026.00      | 50% - <80%       | <50%           | Low                   | 44.1001 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 39380       | 101         | 0027.00      | 50% - <80%       | 80%-120%       | Middle                | 82.2265 %             |
| Colorado | 08         | 39380       | 101         | 0028.01      | 50% - <80%       | 80%-120%       | Middle                | 87.3838 %             |
| Colorado | 08         | 39380       | 101         | 0028.02      | 20% - <50%       | 80%-120%       | Middle                | 102.9193 %            |
| Colorado | 08         | 39380       | 101         | 0028.04      | 10% - <20%       | >120%          | Upper                 | 124.1490 %            |
| Colorado | 08         | 39380       | 101         | 0028.06      | 20% - <50%       | >120%          | Upper                 | 138.0263 %            |
| Colorado | 08         | 39380       | 101         | 0028.07      | 50% - <80%       | >120%          | Upper                 | 130.5420 %            |
| Colorado | 08         | 39380       | 101         | 0028.08      | 20% - <50%       | >120%          | Upper                 | 161.7211 %            |
| Colorado | 08         | 39380       | 101         | 0029.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.0626 %             |
| Colorado | 08         | 39380       | 101         | 0029.06      | 20% - <50%       | >120%          | Upper                 | 138.5377 %            |
| Colorado | 08         | 39380       | 101         | 0029.11      | 20% - <50%       | >120%          | Upper                 | 135.8169 %            |
| Colorado | 08         | 39380       | 101         | 0029.12      | 20% - <50%       | >120%          | Upper                 | 126.8079 %            |
| Colorado | 08         | 39380       | 101         | 0029.13      | 20% - <50%       | >120%          | Upper                 | 152.9265 %            |
| Colorado | 08         | 39380       | 101         | 0029.14      | 20% - <50%       | 80%-120%       | Middle                | 106.4565 %            |
| Colorado | 08         | 39380       | 101         | 0029.15      | 20% - <50%       | >120%          | Upper                 | 135.3801 %            |
| Colorado | 08         | 39380       | 101         | 0029.16      | 20% - <50%       | 80%-120%       | Middle                | 84.9759 %             |
| Colorado | 08         | 39380       | 101         | 0029.17      | 20% - <50%       | >120%          | Upper                 | 152.6120 %            |
| Colorado | 08         | 39380       | 101         | 0029.19      | 50% - <80%       | 80%-120%       | Middle                | 95.3430 %             |
| Colorado | 08         | 39380       | 101         | 0029.20      | 50% - <80%       | 80%-120%       | Middle                | 105.8387 %            |
| Colorado | 08         | 39380       | 101         | 0029.21      | 20% - <50%       | 80%-120%       | Middle                | 110.1145 %            |
| Colorado | 08         | 39380       | 101         | 0029.22      | 20% - <50%       | >120%          | Upper                 | 137.7880 %            |
| Colorado | 08         | 39380       | 101         | 0029.23      | 20% - <50%       | >120%          | Upper                 | 156.5892 %            |
| Colorado | 08         | 39380       | 101         | 0030.01      | 50% - <80%       | 50%-80%        | Moderate              | 59.7611 %             |
| Colorado | 08         | 39380       | 101         | 0030.04      | 20% - <50%       | >120%          | Upper                 | 190.1475 %            |
| Colorado | 08         | 39380       | 101         | 0031.03      | 50% - <80%       | 80%-120%       | Middle                | 98.9866 %             |
| Colorado | 08         | 39380       | 101         | 0031.04      | 20% - <50%       | >120%          | Upper                 | 124.1982 %            |
| Colorado | 08         | 39380       | 101         | 0031.05      | 20% - <50%       | >120%          | Upper                 | 159.8262 %            |
| Colorado | 08         | 39380       | 101         | 0031.06      | 20% - <50%       | 80%-120%       | Middle                | 116.1470 %            |
| Colorado | 08         | 39380       | 101         | 0032.00      | 20% - <50%       | 80%-120%       | Middle                | 99.2709 %             |
| Colorado | 08         | 39380       | 101         | 0035.00      | 50% - <80%       | 50%-80%        | Moderate              | 54.3210 %             |
| Colorado | 08         | 39380       | 101         | 0036.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.9230 %             |
| Colorado | 08         | 39380       | 101         | 9801.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Colorado | 08         | 99999       | 107         | 0001.00      | <10%             | 80%-120%       | Middle                | 109.1310 %            |
| Colorado | 08         | 99999       | 107         | 0002.00      | 10% - <20%       | >120%          | Upper                 | 144.9454 %            |
| Colorado | 08         | 99999       | 107         | 0003.00      | 10% - <20%       | >120%          | Upper                 | 129.5068 %            |
| Colorado | 08         | 99999       | 107         | 0004.00      | 20% - <50%       | >120%          | Upper                 | 122.2157 %            |
| Colorado | 08         | 99999       | 107         | 0005.00      | 10% - <20%       | >120%          | Upper                 | 147.4651 %            |
| Colorado | 08         | 99999       | 107         | 0006.00      | 10% - <20%       | >120%          | Upper                 | 156.0616 %            |
| Colorado | 08         | 99999       | 107         | 0007.01      | 10% - <20%       | >120%          | Upper                 | 133.1330 %            |
| Colorado | 08         | 99999       | 107         | 0007.02      | 10% - <20%       | 80%-120%       | Middle                | 95.9635 %             |
| Colorado | 08         | 99999       | 107         | 0007.03      | <10%             | >120%          | Upper                 | 256.3986 %            |
| Colorado | 08         | 99999       | 107         | 0008.00      | <10%             | >120%          | Upper                 | 121.5637 %            |
| Colorado | 08         | 17820       | 119         | 0101.04      | 10% - <20%       | 80%-120%       | Middle                | 84.8503 %             |
| Colorado | 08         | 17820       | 119         | 0101.07      | 10% - <20%       | 80%-120%       | Middle                | 114.5311 %            |
| Colorado | 08         | 17820       | 119         | 0101.08      | 10% - <20%       | 80%-120%       | Middle                | 101.8865 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State    | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|----------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Colorado | 08         | 17820       | 119         | 0101.09      | 10% - <20%       | 80%-120%       | Middle                | 116.7723 %            |
| Colorado | 08         | 17820       | 119         | 0101.10      | 10% - <20%       | 80%-120%       | Middle                | 92.9624 %             |
| Colorado | 08         | 17820       | 119         | 0101.11      | 10% - <20%       | 80%-120%       | Middle                | 99.9988 %             |
| Colorado | 08         | 17820       | 119         | 0101.12      | 10% - <20%       | 50%-80%        | Moderate              | 72.5877 %             |
| Colorado | 08         | 17820       | 119         | 0102.03      | 10% - <20%       | 50%-80%        | Moderate              | 75.1740 %             |
| Idaho    | 16         | 14260       | 001         | 0001.01      | 20% - <50%       | 80%-120%       | Middle                | 93.9836 %             |
| Idaho    | 16         | 14260       | 001         | 0001.02      | 20% - <50%       | >120%          | Upper                 | 142.5749 %            |
| Idaho    | 16         | 14260       | 001         | 0002.01      | 10% - <20%       | >120%          | Upper                 | 186.9568 %            |
| Idaho    | 16         | 14260       | 001         | 0002.02      | 10% - <20%       | >120%          | Upper                 | 180.6421 %            |
| Idaho    | 16         | 14260       | 001         | 0003.02      | 10% - <20%       | 80%-120%       | Middle                | 80.3787 %             |
| Idaho    | 16         | 14260       | 001         | 0003.03      | 20% - <50%       | 80%-120%       | Middle                | 112.3686 %            |
| Idaho    | 16         | 14260       | 001         | 0003.05      | 10% - <20%       | 80%-120%       | Middle                | 82.4789 %             |
| Idaho    | 16         | 14260       | 001         | 0003.06      | 10% - <20%       | >120%          | Upper                 | 131.3399 %            |
| Idaho    | 16         | 14260       | 001         | 0004.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.1602 %             |
| Idaho    | 16         | 14260       | 001         | 0004.02      | 20% - <50%       | >120%          | Upper                 | 126.5858 %            |
| Idaho    | 16         | 14260       | 001         | 0005.01      | 20% - <50%       | 80%-120%       | Middle                | 99.9701 %             |
| Idaho    | 16         | 14260       | 001         | 0005.02      | 10% - <20%       | >120%          | Upper                 | 128.3292 %            |
| Idaho    | 16         | 14260       | 001         | 0006.01      | 10% - <20%       | >120%          | Upper                 | 214.1535 %            |
| Idaho    | 16         | 14260       | 001         | 0006.02      | 10% - <20%       | >120%          | Upper                 | 188.7871 %            |
| Idaho    | 16         | 14260       | 001         | 0007.01      | 10% - <20%       | >120%          | Upper                 | 135.8645 %            |
| Idaho    | 16         | 14260       | 001         | 0007.03      | 20% - <50%       | >120%          | Upper                 | 223.6074 %            |
| Idaho    | 16         | 14260       | 001         | 0007.04      | 10% - <20%       | >120%          | Upper                 | 188.2721 %            |
| Idaho    | 16         | 14260       | 001         | 0008.03      | 10% - <20%       | >120%          | Upper                 | 122.9433 %            |
| Idaho    | 16         | 14260       | 001         | 0008.05      | 10% - <20%       | >120%          | Upper                 | 190.0739 %            |
| Idaho    | 16         | 14260       | 001         | 0008.06      | 20% - <50%       | 80%-120%       | Middle                | 103.6126 %            |
| Idaho    | 16         | 14260       | 001         | 0008.07      | 20% - <50%       | 50%-80%        | Moderate              | 69.4435 %             |
| Idaho    | 16         | 14260       | 001         | 0008.08      | 10% - <20%       | >120%          | Upper                 | 149.8988 %            |
| Idaho    | 16         | 14260       | 001         | 0008.09      | 20% - <50%       | >120%          | Upper                 | 145.0797 %            |
| Idaho    | 16         | 14260       | 001         | 0008.10      | 10% - <20%       | 80%-120%       | Middle                | 104.5855 %            |
| Idaho    | 16         | 14260       | 001         | 0009.01      | 20% - <50%       | 80%-120%       | Middle                | 90.3035 %             |
| Idaho    | 16         | 14260       | 001         | 0009.02      | 20% - <50%       | <50%           | Low                   | 34.2223 %             |
| Idaho    | 16         | 14260       | 001         | 0010.01      | 10% - <20%       | >120%          | Upper                 | 123.3402 %            |
| Idaho    | 16         | 14260       | 001         | 0010.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Idaho    | 16         | 14260       | 001         | 0010.03      | 20% - <50%       | 50%-80%        | Moderate              | 61.1921 %             |
| Idaho    | 16         | 14260       | 001         | 0011.00      | 20% - <50%       | 50%-80%        | Moderate              | 65.0499 %             |
| Idaho    | 16         | 14260       | 001         | 0012.01      | 10% - <20%       | 80%-120%       | Middle                | 97.8155 %             |
| Idaho    | 16         | 14260       | 001         | 0012.03      | 20% - <50%       | 80%-120%       | Middle                | 87.1967 %             |
| Idaho    | 16         | 14260       | 001         | 0012.04      | 20% - <50%       | 50%-80%        | Moderate              | 56.3082 %             |
| Idaho    | 16         | 14260       | 001         | 0014.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.3988 %             |
| Idaho    | 16         | 14260       | 001         | 0014.02      | 20% - <50%       | 50%-80%        | Moderate              | 51.5838 %             |
| Idaho    | 16         | 14260       | 001         | 0015.00      | 10% - <20%       | 80%-120%       | Middle                | 104.5155 %            |
| Idaho    | 16         | 14260       | 001         | 0016.00      | 20% - <50%       | 80%-120%       | Middle                | 90.8029 %             |
| Idaho    | 16         | 14260       | 001         | 0017.01      | 20% - <50%       | 50%-80%        | Moderate              | 68.3370 %             |
| Idaho    | 16         | 14260       | 001         | 0017.02      | 20% - <50%       | 50%-80%        | Moderate              | 74.3377 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho | 16         | 14260       | 001         | 0018.00      | 20% - <50%       | 80%-120%       | Middle                | 108.3058 %            |
| Idaho | 16         | 14260       | 001         | 0019.00      | 20% - <50%       | 80%-120%       | Middle                | 94.9448 %             |
| Idaho | 16         | 14260       | 001         | 0020.00      | 20% - <50%       | <50%           | Low                   | 47.3706 %             |
| Idaho | 16         | 14260       | 001         | 0021.00      | 10% - <20%       | 80%-120%       | Middle                | 108.4446 %            |
| Idaho | 16         | 14260       | 001         | 0022.23      | 10% - <20%       | >120%          | Upper                 | 145.6907 %            |
| Idaho | 16         | 14260       | 001         | 0022.25      | 20% - <50%       | 80%-120%       | Middle                | 105.0719 %            |
| Idaho | 16         | 14260       | 001         | 0022.26      | 10% - <20%       | 80%-120%       | Middle                | 113.0989 %            |
| Idaho | 16         | 14260       | 001         | 0022.27      | 10% - <20%       | >120%          | Upper                 | 124.9850 %            |
| Idaho | 16         | 14260       | 001         | 0022.28      | 20% - <50%       | 80%-120%       | Middle                | 114.3144 %            |
| Idaho | 16         | 14260       | 001         | 0022.29      | 10% - <20%       | 80%-120%       | Middle                | 94.2080 %             |
| Idaho | 16         | 14260       | 001         | 0022.30      | 10% - <20%       | >120%          | Upper                 | 129.2917 %            |
| Idaho | 16         | 14260       | 001         | 0022.31      | 20% - <50%       | 80%-120%       | Middle                | 99.1334 %             |
| Idaho | 16         | 14260       | 001         | 0023.13      | 20% - <50%       | 80%-120%       | Middle                | 98.0321 %             |
| Idaho | 16         | 14260       | 001         | 0023.14      | 20% - <50%       | 80%-120%       | Middle                | 96.2654 %             |
| Idaho | 16         | 14260       | 001         | 0023.15      | 20% - <50%       | 80%-120%       | Middle                | 95.2665 %             |
| Idaho | 16         | 14260       | 001         | 0023.16      | 20% - <50%       | 80%-120%       | Middle                | 97.4860 %             |
| Idaho | 16         | 14260       | 001         | 0023.17      | 20% - <50%       | 50%-80%        | Moderate              | 74.6530 %             |
| Idaho | 16         | 14260       | 001         | 0023.18      | 20% - <50%       | 80%-120%       | Middle                | 100.6667 %            |
| Idaho | 16         | 14260       | 001         | 0023.19      | 20% - <50%       | 50%-80%        | Moderate              | 70.9261 %             |
| Idaho | 16         | 14260       | 001         | 0024.12      | 10% - <20%       | 80%-120%       | Middle                | 115.1251 %            |
| Idaho | 16         | 14260       | 001         | 0024.14      | 20% - <50%       | 80%-120%       | Middle                | 92.8032 %             |
| Idaho | 16         | 14260       | 001         | 0024.15      | 10% - <20%       | 80%-120%       | Middle                | 109.5654 %            |
| Idaho | 16         | 14260       | 001         | 0024.16      | 20% - <50%       | 80%-120%       | Middle                | 87.0605 %             |
| Idaho | 16         | 14260       | 001         | 0024.17      | 10% - <20%       | 80%-120%       | Middle                | 109.9909 %            |
| Idaho | 16         | 14260       | 001         | 0024.18      | 10% - <20%       | 80%-120%       | Middle                | 103.6593 %            |
| Idaho | 16         | 14260       | 001         | 0024.19      | 10% - <20%       | 80%-120%       | Middle                | 113.7060 %            |
| Idaho | 16         | 14260       | 001         | 0101.01      | 20% - <50%       | >120%          | Upper                 | 211.1661 %            |
| Idaho | 16         | 14260       | 001         | 0101.02      | 10% - <20%       | >120%          | Upper                 | 151.8212 %            |
| Idaho | 16         | 14260       | 001         | 0102.24      | 10% - <20%       | >120%          | Upper                 | 167.4990 %            |
| Idaho | 16         | 14260       | 001         | 0102.26      | 10% - <20%       | 80%-120%       | Middle                | 112.5411 %            |
| Idaho | 16         | 14260       | 001         | 0102.27      | 10% - <20%       | 80%-120%       | Middle                | 111.7628 %            |
| Idaho | 16         | 14260       | 001         | 0102.28      | 10% - <20%       | 80%-120%       | Middle                | 86.3082 %             |
| Idaho | 16         | 14260       | 001         | 0102.29      | 10% - <20%       | 80%-120%       | Middle                | 117.5574 %            |
| Idaho | 16         | 14260       | 001         | 0102.30      | 10% - <20%       | >120%          | Upper                 | 146.9762 %            |
| Idaho | 16         | 14260       | 001         | 0102.31      | 10% - <20%       | >120%          | Upper                 | 151.2556 %            |
| Idaho | 16         | 14260       | 001         | 0102.32      | 10% - <20%       | >120%          | Upper                 | 139.0050 %            |
| Idaho | 16         | 14260       | 001         | 0102.33      | 10% - <20%       | >120%          | Upper                 | 130.0596 %            |
| Idaho | 16         | 14260       | 001         | 0102.34      | 10% - <20%       | 80%-120%       | Middle                | 101.7797 %            |
| Idaho | 16         | 14260       | 001         | 0102.35      | 10% - <20%       | 80%-120%       | Middle                | 94.1042 %             |
| Idaho | 16         | 14260       | 001         | 0102.36      | 10% - <20%       | 80%-120%       | Middle                | 109.4992 %            |
| Idaho | 16         | 14260       | 001         | 0102.37      | 10% - <20%       | 80%-120%       | Middle                | 96.1979 %             |
| Idaho | 16         | 14260       | 001         | 0103.36      | 10% - <20%       | >120%          | Upper                 | 153.2637 %            |
| Idaho | 16         | 14260       | 001         | 0103.37      | 10% - <20%       | >120%          | Upper                 | 150.0492 %            |
| Idaho | 16         | 14260       | 001         | 0103.38      | 10% - <20%       | 80%-120%       | Middle                | 115.3573 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho | 16         | 14260       | 001         | 0103.39      | 20% - <50%       | >120%          | Upper                 | 123.1430 %            |
| Idaho | 16         | 14260       | 001         | 0103.40      | 10% - <20%       | 80%-120%       | Middle                | 83.8383 %             |
| Idaho | 16         | 14260       | 001         | 0103.41      | 10% - <20%       | >120%          | Upper                 | 168.2760 %            |
| Idaho | 16         | 14260       | 001         | 0103.42      | 10% - <20%       | >120%          | Upper                 | 124.5142 %            |
| Idaho | 16         | 14260       | 001         | 0103.43      | 10% - <20%       | >120%          | Upper                 | 163.0873 %            |
| Idaho | 16         | 14260       | 001         | 0103.44      | 10% - <20%       | >120%          | Upper                 | 124.8540 %            |
| Idaho | 16         | 14260       | 001         | 0103.45      | 20% - <50%       | 80%-120%       | Middle                | 107.6417 %            |
| Idaho | 16         | 14260       | 001         | 0103.46      | 10% - <20%       | 80%-120%       | Middle                | 109.3955 %            |
| Idaho | 16         | 14260       | 001         | 0103.47      | 20% - <50%       | 80%-120%       | Middle                | 89.4136 %             |
| Idaho | 16         | 14260       | 001         | 0103.48      | 20% - <50%       | 80%-120%       | Middle                | 83.7501 %             |
| Idaho | 16         | 14260       | 001         | 0103.49      | 10% - <20%       | >120%          | Upper                 | 120.7108 %            |
| Idaho | 16         | 14260       | 001         | 0103.50      | 10% - <20%       | 80%-120%       | Middle                | 98.6236 %             |
| Idaho | 16         | 14260       | 001         | 0103.51      | 10% - <20%       | 50%-80%        | Moderate              | 59.3111 %             |
| Idaho | 16         | 14260       | 001         | 0103.52      | 10% - <20%       | 80%-120%       | Middle                | 109.7016 %            |
| Idaho | 16         | 14260       | 001         | 0103.53      | 10% - <20%       | >120%          | Upper                 | 169.3708 %            |
| Idaho | 16         | 14260       | 001         | 0103.54      | 10% - <20%       | 80%-120%       | Middle                | 91.8303 %             |
| Idaho | 16         | 14260       | 001         | 0103.55      | 10% - <20%       | >120%          | Upper                 | 177.7467 %            |
| Idaho | 16         | 14260       | 001         | 0103.56      | 10% - <20%       | >120%          | Upper                 | 143.8487 %            |
| Idaho | 16         | 14260       | 001         | 0103.57      | 10% - <20%       | >120%          | Upper                 | 270.7705 %            |
| Idaho | 16         | 14260       | 001         | 0103.58      | 10% - <20%       | >120%          | Upper                 | 266.3743 %            |
| Idaho | 16         | 14260       | 001         | 0103.59      | 20% - <50%       | >120%          | Upper                 | 143.5932 %            |
| Idaho | 16         | 14260       | 001         | 0103.60      | 10% - <20%       | >120%          | Upper                 | 141.8368 %            |
| Idaho | 16         | 14260       | 001         | 0103.61      | 10% - <20%       | 80%-120%       | Middle                | 118.1956 %            |
| Idaho | 16         | 14260       | 001         | 0103.62      | 10% - <20%       | >120%          | Upper                 | 125.4339 %            |
| Idaho | 16         | 14260       | 001         | 0103.63      | 20% - <50%       | >120%          | Upper                 | 122.1948 %            |
| Idaho | 16         | 14260       | 001         | 0103.64      | 20% - <50%       | 80%-120%       | Middle                | 80.9404 %             |
| Idaho | 16         | 14260       | 001         | 0103.65      | 10% - <20%       | 80%-120%       | Middle                | 112.7785 %            |
| Idaho | 16         | 14260       | 001         | 0103.66      | 10% - <20%       | 80%-120%       | Middle                | 116.7959 %            |
| Idaho | 16         | 14260       | 001         | 0103.67      | 20% - <50%       | 50%-80%        | Moderate              | 77.8868 %             |
| Idaho | 16         | 14260       | 001         | 0103.68      | 20% - <50%       | 50%-80%        | Moderate              | 69.5810 %             |
| Idaho | 16         | 14260       | 001         | 0103.69      | 10% - <20%       | >120%          | Upper                 | 175.3898 %            |
| Idaho | 16         | 14260       | 001         | 0103.70      | 10% - <20%       | >120%          | Upper                 | 142.8628 %            |
| Idaho | 16         | 14260       | 001         | 0103.71      | 20% - <50%       | 80%-120%       | Middle                | 94.5647 %             |
| Idaho | 16         | 14260       | 001         | 0104.03      | 10% - <20%       | >120%          | Upper                 | 133.4388 %            |
| Idaho | 16         | 14260       | 001         | 0104.04      | 10% - <20%       | 80%-120%       | Middle                | 94.4363 %             |
| Idaho | 16         | 14260       | 001         | 0104.05      | 10% - <20%       | 50%-80%        | Moderate              | 76.1240 %             |
| Idaho | 16         | 14260       | 001         | 0104.06      | 20% - <50%       | 80%-120%       | Middle                | 94.9876 %             |
| Idaho | 16         | 14260       | 001         | 0104.07      | 10% - <20%       | 80%-120%       | Middle                | 98.0295 %             |
| Idaho | 16         | 14260       | 001         | 0104.08      | 10% - <20%       | >120%          | Upper                 | 139.4084 %            |
| Idaho | 16         | 14260       | 001         | 0104.09      | 10% - <20%       | 80%-120%       | Middle                | 103.3117 %            |
| Idaho | 16         | 14260       | 001         | 0104.10      | 20% - <50%       | 80%-120%       | Middle                | 85.6207 %             |
| Idaho | 16         | 14260       | 001         | 0104.11      | 20% - <50%       | 80%-120%       | Middle                | 107.2875 %            |
| Idaho | 16         | 14260       | 001         | 0105.01      | 20% - <50%       | >120%          | Upper                 | 152.7085 %            |
| Idaho | 16         | 14260       | 001         | 0105.03      | 20% - <50%       | >120%          | Upper                 | 130.0998 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho | 16         | 14260       | 001         | 0105.05      | 20% - <50%       | >120%          | Upper                 | 144.2417 %            |
| Idaho | 16         | 14260       | 001         | 0105.06      | 10% - <20%       | >120%          | Upper                 | 144.3118 %            |
| Idaho | 16         | 38540       | 005         | 0002.00      | <10%             | 80%-120%       | Middle                | 119.8994 %            |
| Idaho | 16         | 38540       | 005         | 0003.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.0792 %             |
| Idaho | 16         | 38540       | 005         | 0003.02      | 10% - <20%       | 80%-120%       | Middle                | 119.0732 %            |
| Idaho | 16         | 38540       | 005         | 0004.00      | 10% - <20%       | 80%-120%       | Middle                | 118.8678 %            |
| Idaho | 16         | 38540       | 005         | 0005.00      | 10% - <20%       | >120%          | Upper                 | 123.0727 %            |
| Idaho | 16         | 38540       | 005         | 0006.00      | 10% - <20%       | 80%-120%       | Middle                | 94.3994 %             |
| Idaho | 16         | 38540       | 005         | 0007.00      | 10% - <20%       | 80%-120%       | Middle                | 103.3681 %            |
| Idaho | 16         | 38540       | 005         | 0008.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.7793 %             |
| Idaho | 16         | 38540       | 005         | 0009.00      | 20% - <50%       | 50%-80%        | Moderate              | 70.2966 %             |
| Idaho | 16         | 38540       | 005         | 0010.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.7377 %             |
| Idaho | 16         | 38540       | 005         | 0011.02      | 20% - <50%       | 80%-120%       | Middle                | 116.0886 %            |
| Idaho | 16         | 38540       | 005         | 0011.03      | 10% - <20%       | >120%          | Upper                 | 143.3935 %            |
| Idaho | 16         | 38540       | 005         | 0011.04      | 10% - <20%       | >120%          | Upper                 | 165.2338 %            |
| Idaho | 16         | 38540       | 005         | 0012.00      | 20% - <50%       | 50%-80%        | Moderate              | 78.8605 %             |
| Idaho | 16         | 38540       | 005         | 0013.00      | 20% - <50%       | <50%           | Low                   | 48.0304 %             |
| Idaho | 16         | 38540       | 005         | 0014.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.6072 %             |
| Idaho | 16         | 38540       | 005         | 0015.00      | 20% - <50%       | 80%-120%       | Middle                | 101.5315 %            |
| Idaho | 16         | 38540       | 005         | 0016.01      | 20% - <50%       | 80%-120%       | Middle                | 81.7741 %             |
| Idaho | 16         | 38540       | 005         | 0016.02      | 20% - <50%       | 80%-120%       | Middle                | 87.9259 %             |
| Idaho | 16         | 38540       | 005         | 0016.03      | 10% - <20%       | 80%-120%       | Middle                | 81.6185 %             |
| Idaho | 16         | 38540       | 005         | 0017.00      | 10% - <20%       | >120%          | Upper                 | 137.7809 %            |
| Idaho | 16         | 38540       | 005         | 0019.00      | <10%             | 80%-120%       | Middle                | 110.0425 %            |
| Idaho | 16         | 38540       | 005         | 9400.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.1240 %             |
| Idaho | 16         | 38540       | 005         | 9818.00      | 10% - <20%       | 80%-120%       | Middle                | 111.9728 %            |
| Idaho | 16         | 99999       | 007         | 9501.00      | <10%             | 80%-120%       | Middle                | 85.4570 %             |
| Idaho | 16         | 99999       | 007         | 9502.00      | <10%             | >120%          | Upper                 | 124.8048 %            |
| Idaho | 16         | 99999       | 011         | 9400.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.3720 %             |
| Idaho | 16         | 99999       | 011         | 9501.01      | 10% - <20%       | >120%          | Upper                 | 146.8959 %            |
| Idaho | 16         | 99999       | 011         | 9501.02      | 10% - <20%       | 80%-120%       | Middle                | 106.6957 %            |
| Idaho | 16         | 99999       | 011         | 9502.00      | 10% - <20%       | 80%-120%       | Middle                | 110.4970 %            |
| Idaho | 16         | 99999       | 011         | 9503.00      | 20% - <50%       | 80%-120%       | Middle                | 90.2162 %             |
| Idaho | 16         | 99999       | 011         | 9504.00      | 20% - <50%       | 80%-120%       | Middle                | 104.9638 %            |
| Idaho | 16         | 99999       | 011         | 9505.01      | 20% - <50%       | >120%          | Upper                 | 155.1637 %            |
| Idaho | 16         | 99999       | 011         | 9505.02      | 20% - <50%       | 50%-80%        | Moderate              | 74.8640 %             |
| Idaho | 16         | 99999       | 011         | 9506.00      | 20% - <50%       | 80%-120%       | Middle                | 99.0404 %             |
| Idaho | 16         | 99999       | 011         | 9507.00      | 20% - <50%       | >120%          | Upper                 | 128.1695 %            |
| Idaho | 16         | 99999       | 013         | 9601.01      | 20% - <50%       | 80%-120%       | Middle                | 86.6932 %             |
| Idaho | 16         | 99999       | 013         | 9601.02      | 20% - <50%       | >120%          | Upper                 | 121.2962 %            |
| Idaho | 16         | 99999       | 013         | 9602.01      | 20% - <50%       | 80%-120%       | Middle                | 114.9891 %            |
| Idaho | 16         | 99999       | 013         | 9602.02      | 20% - <50%       | >120%          | Upper                 | 126.1418 %            |
| Idaho | 16         | 99999       | 013         | 9603.01      | 10% - <20%       | >120%          | Upper                 | 138.3323 %            |
| Idaho | 16         | 99999       | 013         | 9603.02      | 10% - <20%       | >120%          | Upper                 | 124.7809 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho | 16         | 99999       | 013         | 9605.01      | 20% - <50%       | 80%-120%       | Middle                | 106.4622 %            |
| Idaho | 16         | 99999       | 013         | 9605.02      | <10%             | >120%          | Upper                 | 151.2025 %            |
| Idaho | 16         | 14260       | 015         | 9502.01      | 10% - <20%       | >120%          | Upper                 | 130.9586 %            |
| Idaho | 16         | 14260       | 015         | 9502.02      | <10%             | 50%-80%        | Moderate              | 75.7231 %             |
| Idaho | 16         | 14260       | 015         | 9502.03      | 10% - <20%       | 50%-80%        | Moderate              | 67.9374 %             |
| Idaho | 16         | 26820       | 019         | 9701.00      | <10%             | >120%          | Upper                 | 125.4145 %            |
| Idaho | 16         | 26820       | 019         | 9703.00      | <10%             | 80%-120%       | Middle                | 116.6134 %            |
| Idaho | 16         | 26820       | 019         | 9704.01      | 10% - <20%       | >120%          | Upper                 | 139.9383 %            |
| Idaho | 16         | 26820       | 019         | 9704.02      | 10% - <20%       | 80%-120%       | Middle                | 113.5932 %            |
| Idaho | 16         | 26820       | 019         | 9704.04      | 20% - <50%       | 50%-80%        | Moderate              | 58.2276 %             |
| Idaho | 16         | 26820       | 019         | 9704.05      | 20% - <50%       | 80%-120%       | Middle                | 100.0716 %            |
| Idaho | 16         | 26820       | 019         | 9705.02      | 10% - <20%       | 80%-120%       | Middle                | 101.7583 %            |
| Idaho | 16         | 26820       | 019         | 9705.03      | 10% - <20%       | >120%          | Upper                 | 125.5673 %            |
| Idaho | 16         | 26820       | 019         | 9705.04      | 10% - <20%       | >120%          | Upper                 | 143.7092 %            |
| Idaho | 16         | 26820       | 019         | 9705.05      | 10% - <20%       | 80%-120%       | Middle                | 98.0103 %             |
| Idaho | 16         | 26820       | 019         | 9706.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.6593 %             |
| Idaho | 16         | 26820       | 019         | 9706.02      | 20% - <50%       | 50%-80%        | Moderate              | 58.4020 %             |
| Idaho | 16         | 26820       | 019         | 9706.03      | 10% - <20%       | >120%          | Upper                 | 138.3382 %            |
| Idaho | 16         | 26820       | 019         | 9707.00      | 20% - <50%       | 50%-80%        | Moderate              | 62.2920 %             |
| Idaho | 16         | 26820       | 019         | 9708.00      | 20% - <50%       | 80%-120%       | Middle                | 89.6732 %             |
| Idaho | 16         | 26820       | 019         | 9709.00      | 10% - <20%       | 80%-120%       | Middle                | 115.2825 %            |
| Idaho | 16         | 26820       | 019         | 9710.00      | 10% - <20%       | 80%-120%       | Middle                | 84.6471 %             |
| Idaho | 16         | 26820       | 019         | 9711.00      | 20% - <50%       | 50%-80%        | Moderate              | 65.6098 %             |
| Idaho | 16         | 26820       | 019         | 9712.00      | 20% - <50%       | 50%-80%        | Moderate              | 53.7952 %             |
| Idaho | 16         | 26820       | 019         | 9713.01      | 20% - <50%       | 80%-120%       | Middle                | 99.8701 %             |
| Idaho | 16         | 26820       | 019         | 9713.02      | 20% - <50%       | 80%-120%       | Middle                | 109.4016 %            |
| Idaho | 16         | 26820       | 019         | 9714.01      | 20% - <50%       | >120%          | Upper                 | 128.2508 %            |
| Idaho | 16         | 26820       | 019         | 9714.02      | 10% - <20%       | >120%          | Upper                 | 151.4864 %            |
| Idaho | 16         | 26820       | 019         | 9715.00      | 20% - <50%       | 80%-120%       | Middle                | 118.8046 %            |
| Idaho | 16         | 26820       | 023         | 9701.00      | <10%             | 50%-80%        | Moderate              | 75.2360 %             |
| Idaho | 16         | 14260       | 027         | 0201.00      | 20% - <50%       | 50%-80%        | Moderate              | 59.7626 %             |
| Idaho | 16         | 14260       | 027         | 0202.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.3482 %             |
| Idaho | 16         | 14260       | 027         | 0203.00      | 20% - <50%       | 50%-80%        | Moderate              | 55.4637 %             |
| Idaho | 16         | 14260       | 027         | 0204.03      | 20% - <50%       | 80%-120%       | Middle                | 87.7221 %             |
| Idaho | 16         | 14260       | 027         | 0204.04      | 20% - <50%       | 50%-80%        | Moderate              | 65.0499 %             |
| Idaho | 16         | 14260       | 027         | 0204.05      | 20% - <50%       | <50%           | Low                   | 49.1633 %             |
| Idaho | 16         | 14260       | 027         | 0204.06      | 20% - <50%       | 80%-120%       | Middle                | 95.3729 %             |
| Idaho | 16         | 14260       | 027         | 0205.01      | 20% - <50%       | 50%-80%        | Moderate              | 77.4938 %             |
| Idaho | 16         | 14260       | 027         | 0205.03      | 20% - <50%       | 80%-120%       | Middle                | 81.2427 %             |
| Idaho | 16         | 14260       | 027         | 0205.05      | 20% - <50%       | 50%-80%        | Moderate              | 67.0502 %             |
| Idaho | 16         | 14260       | 027         | 0205.06      | 20% - <50%       | <50%           | Low                   | 40.2892 %             |
| Idaho | 16         | 14260       | 027         | 0206.01      | 20% - <50%       | 80%-120%       | Middle                | 85.1368 %             |
| Idaho | 16         | 14260       | 027         | 0206.03      | 20% - <50%       | 80%-120%       | Middle                | 93.5970 %             |
| Idaho | 16         | 14260       | 027         | 0206.04      | 20% - <50%       | 80%-120%       | Middle                | 85.4559 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho | 16         | 14260       | 027         | 0207.00      | 20% - <50%       | 80%-120%       | Middle                | 98.8506 %             |
| Idaho | 16         | 14260       | 027         | 0209.03      | 20% - <50%       | 80%-120%       | Middle                | 114.1380 %            |
| Idaho | 16         | 14260       | 027         | 0209.04      | 20% - <50%       | 80%-120%       | Middle                | 97.1332 %             |
| Idaho | 16         | 14260       | 027         | 0209.05      | 20% - <50%       | 80%-120%       | Middle                | 88.6651 %             |
| Idaho | 16         | 14260       | 027         | 0209.06      | 20% - <50%       | 80%-120%       | Middle                | 94.4519 %             |
| Idaho | 16         | 14260       | 027         | 0209.07      | 20% - <50%       | >120%          | Upper                 | 121.5994 %            |
| Idaho | 16         | 14260       | 027         | 0209.08      | 20% - <50%       | 80%-120%       | Middle                | 116.2394 %            |
| Idaho | 16         | 14260       | 027         | 0209.09      | 20% - <50%       | 80%-120%       | Middle                | 91.2699 %             |
| Idaho | 16         | 14260       | 027         | 0209.10      | 10% - <20%       | 80%-120%       | Middle                | 117.3641 %            |
| Idaho | 16         | 14260       | 027         | 0210.03      | 20% - <50%       | 80%-120%       | Middle                | 109.5394 %            |
| Idaho | 16         | 14260       | 027         | 0210.04      | 20% - <50%       | 80%-120%       | Middle                | 83.2183 %             |
| Idaho | 16         | 14260       | 027         | 0210.05      | 20% - <50%       | 80%-120%       | Middle                | 90.9612 %             |
| Idaho | 16         | 14260       | 027         | 0210.06      | 20% - <50%       | 80%-120%       | Middle                | 82.9446 %             |
| Idaho | 16         | 14260       | 027         | 0210.07      | 20% - <50%       | 50%-80%        | Moderate              | 64.7905 %             |
| Idaho | 16         | 14260       | 027         | 0210.08      | 20% - <50%       | 80%-120%       | Middle                | 82.8615 %             |
| Idaho | 16         | 14260       | 027         | 0211.01      | 20% - <50%       | 50%-80%        | Moderate              | 70.3606 %             |
| Idaho | 16         | 14260       | 027         | 0211.02      | 20% - <50%       | 80%-120%       | Middle                | 85.3106 %             |
| Idaho | 16         | 14260       | 027         | 0211.03      | 20% - <50%       | 50%-80%        | Moderate              | 68.7339 %             |
| Idaho | 16         | 14260       | 027         | 0211.04      | 20% - <50%       | 80%-120%       | Middle                | 96.4431 %             |
| Idaho | 16         | 14260       | 027         | 0211.05      | 20% - <50%       | 80%-120%       | Middle                | 112.3102 %            |
| Idaho | 16         | 14260       | 027         | 0212.01      | 50% - <80%       | 80%-120%       | Middle                | 104.1808 %            |
| Idaho | 16         | 14260       | 027         | 0212.02      | 20% - <50%       | 50%-80%        | Moderate              | 69.3358 %             |
| Idaho | 16         | 14260       | 027         | 0213.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.9411 %             |
| Idaho | 16         | 14260       | 027         | 0215.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.5066 %             |
| Idaho | 16         | 14260       | 027         | 0216.00      | 20% - <50%       | 50%-80%        | Moderate              | 72.4387 %             |
| Idaho | 16         | 14260       | 027         | 0217.01      | 20% - <50%       | 50%-80%        | Moderate              | 73.9875 %             |
| Idaho | 16         | 14260       | 027         | 0217.02      | 50% - <80%       | 50%-80%        | Moderate              | 63.2792 %             |
| Idaho | 16         | 14260       | 027         | 0218.01      | 20% - <50%       | 80%-120%       | Middle                | 85.5337 %             |
| Idaho | 16         | 14260       | 027         | 0218.02      | 20% - <50%       | 80%-120%       | Middle                | 96.4042 %             |
| Idaho | 16         | 14260       | 027         | 0219.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.5624 %             |
| Idaho | 16         | 14260       | 027         | 0219.04      | 20% - <50%       | 50%-80%        | Moderate              | 57.0761 %             |
| Idaho | 16         | 14260       | 027         | 0219.05      | 10% - <20%       | 80%-120%       | Middle                | 109.1386 %            |
| Idaho | 16         | 14260       | 027         | 0219.06      | 10% - <20%       | >120%          | Upper                 | 139.9325 %            |
| Idaho | 16         | 14260       | 027         | 0219.07      | 10% - <20%       | >120%          | Upper                 | 123.5698 %            |
| Idaho | 16         | 14260       | 027         | 0221.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.4093 %             |
| Idaho | 16         | 14260       | 027         | 0222.00      | 20% - <50%       | 80%-120%       | Middle                | 91.5190 %             |
| Idaho | 16         | 14260       | 027         | 0223.01      | 20% - <50%       | 80%-120%       | Middle                | 100.1271 %            |
| Idaho | 16         | 14260       | 027         | 0223.02      | 20% - <50%       | >120%          | Upper                 | 123.7190 %            |
| Idaho | 16         | 14260       | 027         | 0223.03      | 20% - <50%       | >120%          | Upper                 | 120.3139 %            |
| Idaho | 16         | 14260       | 027         | 0224.00      | 20% - <50%       | >120%          | Upper                 | 131.5423 %            |
| Idaho | 16         | 99999       | 031         | 9501.00      | 20% - <50%       | 80%-120%       | Middle                | 82.6920 %             |
| Idaho | 16         | 99999       | 031         | 9502.00      | 10% - <20%       | 80%-120%       | Middle                | 115.1650 %            |
| Idaho | 16         | 99999       | 031         | 9503.00      | 20% - <50%       | 80%-120%       | Middle                | 112.6799 %            |
| Idaho | 16         | 99999       | 031         | 9504.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.1487 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho | 16         | 99999       | 031         | 9505.00      | 20% - <50%       | 80%-120%       | Middle                | 116.3404 %            |
| Idaho | 16         | 99999       | 031         | 9506.00      | 20% - <50%       | 80%-120%       | Middle                | 88.9960 %             |
| Idaho | 16         | 14260       | 045         | 9601.00      | 10% - <20%       | 80%-120%       | Middle                | 84.7230 %             |
| Idaho | 16         | 14260       | 045         | 9602.00      | 10% - <20%       | 50%-80%        | Moderate              | 76.5922 %             |
| Idaho | 16         | 14260       | 045         | 9603.01      | 10% - <20%       | 80%-120%       | Middle                | 83.9797 %             |
| Idaho | 16         | 14260       | 045         | 9603.02      | 20% - <50%       | 50%-80%        | Moderate              | 61.8186 %             |
| Idaho | 16         | 99999       | 047         | 9601.01      | 20% - <50%       | 50%-80%        | Moderate              | 67.8116 %             |
| Idaho | 16         | 99999       | 047         | 9601.02      | 20% - <50%       | 80%-120%       | Middle                | 97.6540 %             |
| Idaho | 16         | 99999       | 047         | 9602.01      | 20% - <50%       | 80%-120%       | Middle                | 81.1104 %             |
| Idaho | 16         | 99999       | 047         | 9602.02      | 20% - <50%       | 80%-120%       | Middle                | 118.1443 %            |
| Idaho | 16         | 26820       | 051         | 9601.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.3108 %             |
| Idaho | 16         | 26820       | 051         | 9602.00      | 10% - <20%       | 80%-120%       | Middle                | 102.3980 %            |
| Idaho | 16         | 26820       | 051         | 9603.01      | <10%             | 80%-120%       | Middle                | 91.4031 %             |
| Idaho | 16         | 26820       | 051         | 9603.02      | 10% - <20%       | 80%-120%       | Middle                | 100.3151 %            |
| Idaho | 16         | 26820       | 051         | 9604.01      | 10% - <20%       | 80%-120%       | Middle                | 96.9418 %             |
| Idaho | 16         | 26820       | 051         | 9604.02      | <10%             | 80%-120%       | Middle                | 105.8971 %            |
| Idaho | 16         | 46300       | 053         | 9701.00      | 20% - <50%       | 80%-120%       | Middle                | 95.8243 %             |
| Idaho | 16         | 46300       | 053         | 9702.00      | 20% - <50%       | 80%-120%       | Middle                | 83.6958 %             |
| Idaho | 16         | 46300       | 053         | 9703.00      | 20% - <50%       | 80%-120%       | Middle                | 90.9643 %             |
| Idaho | 16         | 46300       | 053         | 9704.00      | 50% - <80%       | 80%-120%       | Middle                | 81.9816 %             |
| Idaho | 16         | 46300       | 053         | 9705.01      | 20% - <50%       | 80%-120%       | Middle                | 119.0562 %            |
| Idaho | 16         | 46300       | 053         | 9705.02      | 20% - <50%       | >120%          | Upper                 | 127.6935 %            |
| Idaho | 16         | 99999       | 057         | 0051.01      | 10% - <20%       | 80%-120%       | Middle                | 99.3747 %             |
| Idaho | 16         | 99999       | 057         | 0051.02      | 20% - <50%       | >120%          | Upper                 | 148.2377 %            |
| Idaho | 16         | 99999       | 057         | 0052.00      | 10% - <20%       | >120%          | Upper                 | 137.0258 %            |
| Idaho | 16         | 99999       | 057         | 0053.01      | 10% - <20%       | >120%          | Upper                 | 149.0149 %            |
| Idaho | 16         | 99999       | 057         | 0053.02      | 20% - <50%       | >120%          | Upper                 | 130.0550 %            |
| Idaho | 16         | 99999       | 057         | 0054.00      | 10% - <20%       | 80%-120%       | Middle                | 119.1390 %            |
| Idaho | 16         | 99999       | 057         | 0055.00      | <10%             | 80%-120%       | Middle                | 108.7283 %            |
| Idaho | 16         | 99999       | 057         | 0056.00      | <10%             | 80%-120%       | Middle                | 119.3420 %            |
| Idaho | 16         | 99999       | 057         | 0057.00      | <10%             | 80%-120%       | Middle                | 118.0579 %            |
| Idaho | 16         | 99999       | 065         | 9501.01      | <10%             | >120%          | Upper                 | 138.6170 %            |
| Idaho | 16         | 99999       | 065         | 9501.02      | 10% - <20%       | 80%-120%       | Middle                | 113.9416 %            |
| Idaho | 16         | 99999       | 065         | 9501.03      | 10% - <20%       | 80%-120%       | Middle                | 91.6858 %             |
| Idaho | 16         | 99999       | 065         | 9502.00      | 10% - <20%       | 50%-80%        | Moderate              | 51.8390 %             |
| Idaho | 16         | 99999       | 065         | 9503.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.2633 %             |
| Idaho | 16         | 99999       | 065         | 9503.03      | 20% - <50%       | 50%-80%        | Moderate              | 51.5208 %             |
| Idaho | 16         | 99999       | 065         | 9503.04      | 10% - <20%       | <50%           | Low                   | 43.9454 %             |
| Idaho | 16         | 99999       | 065         | 9504.01      | 10% - <20%       | >120%          | Upper                 | 174.2435 %            |
| Idaho | 16         | 99999       | 065         | 9504.02      | 10% - <20%       | 80%-120%       | Middle                | 109.9437 %            |
| Idaho | 16         | 99999       | 065         | 9505.01      | <10%             | 80%-120%       | Middle                | 107.2778 %            |
| Idaho | 16         | 99999       | 065         | 9505.02      | 10% - <20%       | >120%          | Upper                 | 129.8423 %            |
| Idaho | 16         | 30300       | 069         | 9400.00      | 20% - <50%       | 80%-120%       | Middle                | 82.0201 %             |
| Idaho | 16         | 30300       | 069         | 9602.00      | <10%             | 80%-120%       | Middle                | 107.5609 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Idaho  | 16         | 30300       | 069         | 9603.00      | 10% - <20%       | 80%-120%       | Middle                | 86.2065 %             |
| Idaho  | 16         | 30300       | 069         | 9604.00      | 10% - <20%       | 50%-80%        | Moderate              | 72.2202 %             |
| Idaho  | 16         | 30300       | 069         | 9605.00      | 10% - <20%       | 80%-120%       | Middle                | 109.3642 %            |
| Idaho  | 16         | 30300       | 069         | 9606.00      | 10% - <20%       | 80%-120%       | Middle                | 92.7249 %             |
| Idaho  | 16         | 30300       | 069         | 9607.00      | 10% - <20%       | 80%-120%       | Middle                | 114.5945 %            |
| Idaho  | 16         | 30300       | 069         | 9608.00      | <10%             | >120%          | Upper                 | 120.2619 %            |
| Idaho  | 16         | 30300       | 069         | 9609.00      | 10% - <20%       | 80%-120%       | Middle                | 110.7641 %            |
| Idaho  | 16         | 30300       | 069         | 9610.00      | <10%             | >120%          | Upper                 | 129.9161 %            |
| Idaho  | 16         | 14260       | 073         | 9501.01      | 20% - <50%       | 50%-80%        | Moderate              | 63.4699 %             |
| Idaho  | 16         | 14260       | 073         | 9501.02      | 20% - <50%       | 80%-120%       | Middle                | 83.6217 %             |
| Idaho  | 16         | 14260       | 073         | 9502.00      | 20% - <50%       | 50%-80%        | Moderate              | 72.1961 %             |
| Idaho  | 16         | 99999       | 075         | 9601.00      | 20% - <50%       | 80%-120%       | Middle                | 99.3843 %             |
| Idaho  | 16         | 99999       | 075         | 9602.00      | 20% - <50%       | 80%-120%       | Middle                | 86.6084 %             |
| Idaho  | 16         | 99999       | 075         | 9603.01      | 10% - <20%       | 50%-80%        | Moderate              | 75.8875 %             |
| Idaho  | 16         | 99999       | 075         | 9603.02      | 20% - <50%       | 80%-120%       | Middle                | 117.1544 %            |
| Idaho  | 16         | 99999       | 075         | 9604.00      | 10% - <20%       | >120%          | Upper                 | 123.4823 %            |
| Idaho  | 16         | 46300       | 083         | 0002.00      | 10% - <20%       | 80%-120%       | Middle                | 107.0081 %            |
| Idaho  | 16         | 46300       | 083         | 0003.00      | 20% - <50%       | 80%-120%       | Middle                | 113.7045 %            |
| Idaho  | 16         | 46300       | 083         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 98.0575 %             |
| Idaho  | 16         | 46300       | 083         | 0005.00      | 10% - <20%       | 80%-120%       | Middle                | 110.6391 %            |
| Idaho  | 16         | 46300       | 083         | 0006.00      | 10% - <20%       | 80%-120%       | Middle                | 117.0383 %            |
| Idaho  | 16         | 46300       | 083         | 0007.01      | 20% - <50%       | 80%-120%       | Middle                | 90.4051 %             |
| Idaho  | 16         | 46300       | 083         | 0007.02      | 20% - <50%       | 50%-80%        | Moderate              | 68.5694 %             |
| Idaho  | 16         | 46300       | 083         | 0008.00      | 20% - <50%       | 80%-120%       | Middle                | 83.2958 %             |
| Idaho  | 16         | 46300       | 083         | 0009.00      | 10% - <20%       | >120%          | Upper                 | 145.7713 %            |
| Idaho  | 16         | 46300       | 083         | 0010.01      | 20% - <50%       | 80%-120%       | Middle                | 118.3895 %            |
| Idaho  | 16         | 46300       | 083         | 0010.02      | 20% - <50%       | 50%-80%        | Moderate              | 60.8977 %             |
| Idaho  | 16         | 46300       | 083         | 0011.00      | 20% - <50%       | 50%-80%        | Moderate              | 61.2914 %             |
| Idaho  | 16         | 46300       | 083         | 0012.01      | 20% - <50%       | 80%-120%       | Middle                | 99.4585 %             |
| Idaho  | 16         | 46300       | 083         | 0012.02      | 20% - <50%       | 80%-120%       | Middle                | 95.0724 %             |
| Idaho  | 16         | 46300       | 083         | 0013.01      | 10% - <20%       | >120%          | Upper                 | 127.0572 %            |
| Idaho  | 16         | 46300       | 083         | 0013.02      | 20% - <50%       | 80%-120%       | Middle                | 90.2541 %             |
| Idaho  | 16         | 46300       | 083         | 0016.00      | 20% - <50%       | 80%-120%       | Middle                | 95.8356 %             |
| Idaho  | 16         | 99999       | 087         | 9701.00      | <10%             | 80%-120%       | Middle                | 97.9498 %             |
| Idaho  | 16         | 99999       | 087         | 9702.00      | 20% - <50%       | 80%-120%       | Middle                | 83.1094 %             |
| Idaho  | 16         | 99999       | 087         | 9703.00      | 20% - <50%       | 80%-120%       | Middle                | 83.9570 %             |
| Nevada | 32         | 99999       | 001         | 9501.00      | 20% - <50%       | 80%-120%       | Middle                | 98.8032 %             |
| Nevada | 32         | 99999       | 001         | 9503.01      | 20% - <50%       | 50%-80%        | Moderate              | 56.7550 %             |
| Nevada | 32         | 99999       | 001         | 9503.02      | 20% - <50%       | 80%-120%       | Middle                | 108.1846 %            |
| Nevada | 32         | 99999       | 001         | 9504.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 99999       | 001         | 9505.00      | 20% - <50%       | 80%-120%       | Middle                | 80.7092 %             |
| Nevada | 32         | 99999       | 001         | 9506.00      | 20% - <50%       | 80%-120%       | Middle                | 119.9249 %            |
| Nevada | 32         | 99999       | 001         | 9507.00      | 20% - <50%       | 80%-120%       | Middle                | 107.3501 %            |
| Nevada | 32         | 29820       | 003         | 0001.01      | 80% - 100%       | 80%-120%       | Middle                | 94.5546 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0001.03      | 80% - 100%       | 50%-80%        | Moderate              | 77.6079 %             |
| Nevada | 32         | 29820       | 003         | 0001.05      | 50% - <80%       | 80%-120%       | Middle                | 110.1855 %            |
| Nevada | 32         | 29820       | 003         | 0001.06      | 50% - <80%       | 50%-80%        | Moderate              | 63.5473 %             |
| Nevada | 32         | 29820       | 003         | 0001.07      | 50% - <80%       | 50%-80%        | Moderate              | 59.9616 %             |
| Nevada | 32         | 29820       | 003         | 0001.08      | 80% - 100%       | 50%-80%        | Moderate              | 66.1622 %             |
| Nevada | 32         | 29820       | 003         | 0001.09      | 50% - <80%       | 50%-80%        | Moderate              | 71.2835 %             |
| Nevada | 32         | 29820       | 003         | 0002.01      | 80% - 100%       | <50%           | Low                   | 45.5519 %             |
| Nevada | 32         | 29820       | 003         | 0002.03      | 50% - <80%       | 50%-80%        | Moderate              | 68.0775 %             |
| Nevada | 32         | 29820       | 003         | 0002.04      | 20% - <50%       | >120%          | Upper                 | 125.7608 %            |
| Nevada | 32         | 29820       | 003         | 0003.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.5285 %             |
| Nevada | 32         | 29820       | 003         | 0003.02      | 80% - 100%       | <50%           | Low                   | 34.8197 %             |
| Nevada | 32         | 29820       | 003         | 0004.01      | 50% - <80%       | 50%-80%        | Moderate              | 66.9369 %             |
| Nevada | 32         | 29820       | 003         | 0004.02      | 80% - 100%       | <50%           | Low                   | 34.6486 %             |
| Nevada | 32         | 29820       | 003         | 0004.03      | 50% - <80%       | 50%-80%        | Moderate              | 59.0297 %             |
| Nevada | 32         | 29820       | 003         | 0005.10      | 80% - 100%       | 50%-80%        | Moderate              | 73.5632 %             |
| Nevada | 32         | 29820       | 003         | 0005.13      | 80% - 100%       | 50%-80%        | Moderate              | 50.7455 %             |
| Nevada | 32         | 29820       | 003         | 0005.14      | 80% - 100%       | <50%           | Low                   | 46.1152 %             |
| Nevada | 32         | 29820       | 003         | 0005.15      | 80% - 100%       | 50%-80%        | Moderate              | 52.5230 %             |
| Nevada | 32         | 29820       | 003         | 0005.16      | 80% - 100%       | <50%           | Low                   | 46.9761 %             |
| Nevada | 32         | 29820       | 003         | 0005.17      | 80% - 100%       | 80%-120%       | Middle                | 83.2925 %             |
| Nevada | 32         | 29820       | 003         | 0005.18      | 80% - 100%       | 50%-80%        | Moderate              | 52.2504 %             |
| Nevada | 32         | 29820       | 003         | 0005.19      | 80% - 100%       | 50%-80%        | Moderate              | 64.3290 %             |
| Nevada | 32         | 29820       | 003         | 0005.20      | 80% - 100%       | 50%-80%        | Moderate              | 64.7240 %             |
| Nevada | 32         | 29820       | 003         | 0005.21      | 80% - 100%       | <50%           | Low                   | 43.9426 %             |
| Nevada | 32         | 29820       | 003         | 0005.22      | 80% - 100%       | <50%           | Low                   | 48.1848 %             |
| Nevada | 32         | 29820       | 003         | 0005.23      | 80% - 100%       | <50%           | Low                   | 37.6015 %             |
| Nevada | 32         | 29820       | 003         | 0005.24      | 80% - 100%       | <50%           | Low                   | 36.9311 %             |
| Nevada | 32         | 29820       | 003         | 0005.25      | 80% - 100%       | 50%-80%        | Moderate              | 67.1859 %             |
| Nevada | 32         | 29820       | 003         | 0005.26      | 80% - 100%       | 50%-80%        | Moderate              | 76.4993 %             |
| Nevada | 32         | 29820       | 003         | 0005.27      | 80% - 100%       | 50%-80%        | Moderate              | 63.8157 %             |
| Nevada | 32         | 29820       | 003         | 0005.28      | 80% - 100%       | <50%           | Low                   | 48.9818 %             |
| Nevada | 32         | 29820       | 003         | 0006.00      | 50% - <80%       | <50%           | Low                   | 47.7606 %             |
| Nevada | 32         | 29820       | 003         | 0007.00      | 50% - <80%       | >120%          | Upper                 | 172.5589 %            |
| Nevada | 32         | 29820       | 003         | 0010.03      | 50% - <80%       | 50%-80%        | Moderate              | 79.2561 %             |
| Nevada | 32         | 29820       | 003         | 0010.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.6862 %             |
| Nevada | 32         | 29820       | 003         | 0010.05      | 20% - <50%       | >120%          | Upper                 | 155.0851 %            |
| Nevada | 32         | 29820       | 003         | 0010.06      | 20% - <50%       | 80%-120%       | Middle                | 119.6575 %            |
| Nevada | 32         | 29820       | 003         | 0011.00      | 50% - <80%       | <50%           | Low                   | 29.9780 %             |
| Nevada | 32         | 29820       | 003         | 0012.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.1102 %             |
| Nevada | 32         | 29820       | 003         | 0013.00      | 50% - <80%       | 80%-120%       | Middle                | 100.1098 %            |
| Nevada | 32         | 29820       | 003         | 0014.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.3250 %             |
| Nevada | 32         | 29820       | 003         | 0014.02      | 80% - 100%       | 80%-120%       | Middle                | 81.1881 %             |
| Nevada | 32         | 29820       | 003         | 0015.01      | 50% - <80%       | <50%           | Low                   | 47.8510 %             |
| Nevada | 32         | 29820       | 003         | 0015.02      | 50% - <80%       | 50%-80%        | Moderate              | 59.7654 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0016.07      | 50% - <80%       | 50%-80%        | Moderate              | 59.3176 %             |
| Nevada | 32         | 29820       | 003         | 0016.08      | 50% - <80%       | <50%           | Low                   | 44.1610 %             |
| Nevada | 32         | 29820       | 003         | 0016.09      | 80% - 100%       | 80%-120%       | Middle                | 95.9135 %             |
| Nevada | 32         | 29820       | 003         | 0016.10      | 50% - <80%       | 80%-120%       | Middle                | 90.6295 %             |
| Nevada | 32         | 29820       | 003         | 0016.11      | 80% - 100%       | 80%-120%       | Middle                | 92.5823 %             |
| Nevada | 32         | 29820       | 003         | 0016.13      | 80% - 100%       | 50%-80%        | Moderate              | 75.5660 %             |
| Nevada | 32         | 29820       | 003         | 0016.14      | 50% - <80%       | 50%-80%        | Moderate              | 50.1794 %             |
| Nevada | 32         | 29820       | 003         | 0016.15      | 50% - <80%       | 50%-80%        | Moderate              | 55.1393 %             |
| Nevada | 32         | 29820       | 003         | 0017.06      | 20% - <50%       | 80%-120%       | Middle                | 106.6151 %            |
| Nevada | 32         | 29820       | 003         | 0017.07      | 50% - <80%       | >120%          | Upper                 | 128.2241 %            |
| Nevada | 32         | 29820       | 003         | 0017.08      | 50% - <80%       | 80%-120%       | Middle                | 101.2615 %            |
| Nevada | 32         | 29820       | 003         | 0017.09      | 50% - <80%       | 80%-120%       | Middle                | 96.7828 %             |
| Nevada | 32         | 29820       | 003         | 0017.10      | 50% - <80%       | 50%-80%        | Moderate              | 71.2404 %             |
| Nevada | 32         | 29820       | 003         | 0017.11      | 50% - <80%       | 50%-80%        | Moderate              | 68.1540 %             |
| Nevada | 32         | 29820       | 003         | 0017.12      | 50% - <80%       | 80%-120%       | Middle                | 104.4981 %            |
| Nevada | 32         | 29820       | 003         | 0017.13      | 50% - <80%       | 80%-120%       | Middle                | 101.7469 %            |
| Nevada | 32         | 29820       | 003         | 0017.14      | 50% - <80%       | 80%-120%       | Middle                | 92.9787 %             |
| Nevada | 32         | 29820       | 003         | 0017.15      | 50% - <80%       | 50%-80%        | Moderate              | 64.4778 %             |
| Nevada | 32         | 29820       | 003         | 0017.16      | 50% - <80%       | 80%-120%       | Middle                | 81.7152 %             |
| Nevada | 32         | 29820       | 003         | 0017.17      | 20% - <50%       | >120%          | Upper                 | 146.0442 %            |
| Nevada | 32         | 29820       | 003         | 0017.18      | 50% - <80%       | 50%-80%        | Moderate              | 54.9488 %             |
| Nevada | 32         | 29820       | 003         | 0018.01      | 50% - <80%       | 50%-80%        | Moderate              | 58.0018 %             |
| Nevada | 32         | 29820       | 003         | 0018.03      | 50% - <80%       | 50%-80%        | Moderate              | 63.7086 %             |
| Nevada | 32         | 29820       | 003         | 0018.04      | 50% - <80%       | 50%-80%        | Moderate              | 62.7434 %             |
| Nevada | 32         | 29820       | 003         | 0019.01      | 80% - 100%       | <50%           | Low                   | 49.9819 %             |
| Nevada | 32         | 29820       | 003         | 0019.02      | 50% - <80%       | 50%-80%        | Moderate              | 56.7542 %             |
| Nevada | 32         | 29820       | 003         | 0020.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.4064 %             |
| Nevada | 32         | 29820       | 003         | 0022.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.2340 %             |
| Nevada | 32         | 29820       | 003         | 0022.03      | 80% - 100%       | 50%-80%        | Moderate              | 55.5121 %             |
| Nevada | 32         | 29820       | 003         | 0022.04      | 80% - 100%       | <50%           | Low                   | 49.1348 %             |
| Nevada | 32         | 29820       | 003         | 0022.06      | 80% - 100%       | 50%-80%        | Moderate              | 57.3022 %             |
| Nevada | 32         | 29820       | 003         | 0022.07      | 80% - 100%       | <50%           | Low                   | 48.2474 %             |
| Nevada | 32         | 29820       | 003         | 0023.02      | 20% - <50%       | 80%-120%       | Middle                | 118.4001 %            |
| Nevada | 32         | 29820       | 003         | 0023.03      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 29820       | 003         | 0024.03      | 50% - <80%       | <50%           | Low                   | 47.1264 %             |
| Nevada | 32         | 29820       | 003         | 0024.04      | 80% - 100%       | <50%           | Low                   | 33.9865 %             |
| Nevada | 32         | 29820       | 003         | 0024.05      | 50% - <80%       | 50%-80%        | Moderate              | 54.4467 %             |
| Nevada | 32         | 29820       | 003         | 0024.06      | 50% - <80%       | 50%-80%        | Moderate              | 71.9247 %             |
| Nevada | 32         | 29820       | 003         | 0025.01      | 50% - <80%       | 80%-120%       | Middle                | 85.7071 %             |
| Nevada | 32         | 29820       | 003         | 0025.04      | 50% - <80%       | 50%-80%        | Moderate              | 62.2287 %             |
| Nevada | 32         | 29820       | 003         | 0025.05      | 50% - <80%       | <50%           | Low                   | 49.0124 %             |
| Nevada | 32         | 29820       | 003         | 0025.06      | 50% - <80%       | 50%-80%        | Moderate              | 62.5236 %             |
| Nevada | 32         | 29820       | 003         | 0026.03      | 50% - <80%       | <50%           | Low                   | 37.6376 %             |
| Nevada | 32         | 29820       | 003         | 0026.04      | 50% - <80%       | 50%-80%        | Moderate              | 52.3214 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0026.05      | 50% - <80%       | 50%-80%        | Moderate              | 54.5927 %             |
| Nevada | 32         | 29820       | 003         | 0027.06      | 50% - <80%       | <50%           | Low                   | 48.4463 %             |
| Nevada | 32         | 29820       | 003         | 0027.07      | 50% - <80%       | 80%-120%       | Middle                | 92.6685 %             |
| Nevada | 32         | 29820       | 003         | 0027.08      | 80% - 100%       | <50%           | Low                   | 34.1368 %             |
| Nevada | 32         | 29820       | 003         | 0028.08      | 20% - <50%       | >120%          | Upper                 | 140.0105 %            |
| Nevada | 32         | 29820       | 003         | 0028.10      | 50% - <80%       | 50%-80%        | Moderate              | 75.6300 %             |
| Nevada | 32         | 29820       | 003         | 0028.11      | 20% - <50%       | >120%          | Upper                 | 132.4079 %            |
| Nevada | 32         | 29820       | 003         | 0028.14      | 50% - <80%       | >120%          | Upper                 | 133.1784 %            |
| Nevada | 32         | 29820       | 003         | 0028.21      | 50% - <80%       | 50%-80%        | Moderate              | 53.7234 %             |
| Nevada | 32         | 29820       | 003         | 0028.22      | 50% - <80%       | 50%-80%        | Moderate              | 73.2808 %             |
| Nevada | 32         | 29820       | 003         | 0028.23      | 50% - <80%       | 50%-80%        | Moderate              | 68.5893 %             |
| Nevada | 32         | 29820       | 003         | 0028.24      | 20% - <50%       | >120%          | Upper                 | 144.3056 %            |
| Nevada | 32         | 29820       | 003         | 0028.25      | 50% - <80%       | 80%-120%       | Middle                | 114.8492 %            |
| Nevada | 32         | 29820       | 003         | 0028.26      | 50% - <80%       | 80%-120%       | Middle                | 100.3894 %            |
| Nevada | 32         | 29820       | 003         | 0028.27      | 50% - <80%       | 80%-120%       | Middle                | 93.3709 %             |
| Nevada | 32         | 29820       | 003         | 0028.28      | 20% - <50%       | >120%          | Upper                 | 159.2452 %            |
| Nevada | 32         | 29820       | 003         | 0028.29      | 20% - <50%       | 80%-120%       | Middle                | 113.5904 %            |
| Nevada | 32         | 29820       | 003         | 0028.30      | 50% - <80%       | 80%-120%       | Middle                | 91.5530 %             |
| Nevada | 32         | 29820       | 003         | 0028.31      | 50% - <80%       | 80%-120%       | Middle                | 115.7588 %            |
| Nevada | 32         | 29820       | 003         | 0028.33      | 50% - <80%       | 80%-120%       | Middle                | 116.2067 %            |
| Nevada | 32         | 29820       | 003         | 0028.34      | 50% - <80%       | 80%-120%       | Middle                | 114.2274 %            |
| Nevada | 32         | 29820       | 003         | 0028.35      | 50% - <80%       | 80%-120%       | Middle                | 107.4872 %            |
| Nevada | 32         | 29820       | 003         | 0028.36      | 50% - <80%       | 80%-120%       | Middle                | 96.5895 %             |
| Nevada | 32         | 29820       | 003         | 0028.37      | 20% - <50%       | >120%          | Upper                 | 182.2076 %            |
| Nevada | 32         | 29820       | 003         | 0028.38      | 20% - <50%       | >120%          | Upper                 | 127.0807 %            |
| Nevada | 32         | 29820       | 003         | 0028.41      | 50% - <80%       | >120%          | Upper                 | 125.8762 %            |
| Nevada | 32         | 29820       | 003         | 0028.42      | 50% - <80%       | 80%-120%       | Middle                | 104.9098 %            |
| Nevada | 32         | 29820       | 003         | 0028.44      | 50% - <80%       | 80%-120%       | Middle                | 94.4878 %             |
| Nevada | 32         | 29820       | 003         | 0028.45      | 50% - <80%       | 50%-80%        | Moderate              | 75.3018 %             |
| Nevada | 32         | 29820       | 003         | 0028.46      | 50% - <80%       | 80%-120%       | Middle                | 92.0301 %             |
| Nevada | 32         | 29820       | 003         | 0028.47      | 50% - <80%       | 50%-80%        | Moderate              | 71.4573 %             |
| Nevada | 32         | 29820       | 003         | 0028.48      | 50% - <80%       | 80%-120%       | Middle                | 98.1278 %             |
| Nevada | 32         | 29820       | 003         | 0028.49      | 50% - <80%       | >120%          | Upper                 | 142.2332 %            |
| Nevada | 32         | 29820       | 003         | 0028.50      | 50% - <80%       | 80%-120%       | Middle                | 111.7934 %            |
| Nevada | 32         | 29820       | 003         | 0028.51      | 50% - <80%       | 80%-120%       | Middle                | 103.8972 %            |
| Nevada | 32         | 29820       | 003         | 0028.52      | 50% - <80%       | >120%          | Upper                 | 184.6097 %            |
| Nevada | 32         | 29820       | 003         | 0028.53      | 50% - <80%       | 80%-120%       | Middle                | 117.5934 %            |
| Nevada | 32         | 29820       | 003         | 0029.01      | 50% - <80%       | >120%          | Upper                 | 143.9426 %            |
| Nevada | 32         | 29820       | 003         | 0029.02      | 50% - <80%       | 80%-120%       | Middle                | 118.4586 %            |
| Nevada | 32         | 29820       | 003         | 0029.05      | 50% - <80%       | 50%-80%        | Moderate              | 69.4211 %             |
| Nevada | 32         | 29820       | 003         | 0029.15      | 20% - <50%       | 80%-120%       | Middle                | 86.4526 %             |
| Nevada | 32         | 29820       | 003         | 0029.16      | 20% - <50%       | 80%-120%       | Middle                | 104.8556 %            |
| Nevada | 32         | 29820       | 003         | 0029.19      | 50% - <80%       | 80%-120%       | Middle                | 98.9484 %             |
| Nevada | 32         | 29820       | 003         | 0029.35      | 50% - <80%       | 80%-120%       | Middle                | 99.0667 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0029.36      | 50% - <80%       | 80%-120%       | Middle                | 87.9283 %             |
| Nevada | 32         | 29820       | 003         | 0029.37      | 50% - <80%       | 50%-80%        | Moderate              | 74.6161 %             |
| Nevada | 32         | 29820       | 003         | 0029.38      | 50% - <80%       | >120%          | Upper                 | 120.3126 %            |
| Nevada | 32         | 29820       | 003         | 0029.39      | 20% - <50%       | >120%          | Upper                 | 161.4985 %            |
| Nevada | 32         | 29820       | 003         | 0029.40      | 50% - <80%       | 80%-120%       | Middle                | 92.0065 %             |
| Nevada | 32         | 29820       | 003         | 0029.41      | 50% - <80%       | 80%-120%       | Middle                | 80.2395 %             |
| Nevada | 32         | 29820       | 003         | 0029.42      | 50% - <80%       | 80%-120%       | Middle                | 85.8879 %             |
| Nevada | 32         | 29820       | 003         | 0029.44      | 50% - <80%       | 80%-120%       | Middle                | 89.8283 %             |
| Nevada | 32         | 29820       | 003         | 0029.46      | 50% - <80%       | 50%-80%        | Moderate              | 75.4130 %             |
| Nevada | 32         | 29820       | 003         | 0029.47      | 20% - <50%       | >120%          | Upper                 | 139.6906 %            |
| Nevada | 32         | 29820       | 003         | 0029.48      | 50% - <80%       | 50%-80%        | Moderate              | 72.4101 %             |
| Nevada | 32         | 29820       | 003         | 0029.49      | 50% - <80%       | 80%-120%       | Middle                | 98.3559 %             |
| Nevada | 32         | 29820       | 003         | 0029.50      | 50% - <80%       | 50%-80%        | Moderate              | 79.5704 %             |
| Nevada | 32         | 29820       | 003         | 0029.52      | 50% - <80%       | 80%-120%       | Middle                | 95.9455 %             |
| Nevada | 32         | 29820       | 003         | 0029.53      | 50% - <80%       | 80%-120%       | Middle                | 116.2206 %            |
| Nevada | 32         | 29820       | 003         | 0029.54      | 50% - <80%       | <50%           | Low                   | 47.9971 %             |
| Nevada | 32         | 29820       | 003         | 0029.56      | 50% - <80%       | 50%-80%        | Moderate              | 74.6773 %             |
| Nevada | 32         | 29820       | 003         | 0029.57      | 20% - <50%       | >120%          | Upper                 | 170.7605 %            |
| Nevada | 32         | 29820       | 003         | 0029.58      | 50% - <80%       | 80%-120%       | Middle                | 81.4259 %             |
| Nevada | 32         | 29820       | 003         | 0029.61      | 20% - <50%       | >120%          | Upper                 | 124.1877 %            |
| Nevada | 32         | 29820       | 003         | 0029.62      | 50% - <80%       | 80%-120%       | Middle                | 83.2800 %             |
| Nevada | 32         | 29820       | 003         | 0029.64      | 50% - <80%       | 50%-80%        | Moderate              | 54.2909 %             |
| Nevada | 32         | 29820       | 003         | 0029.65      | 50% - <80%       | 50%-80%        | Moderate              | 67.9926 %             |
| Nevada | 32         | 29820       | 003         | 0029.66      | 50% - <80%       | 50%-80%        | Moderate              | 51.0696 %             |
| Nevada | 32         | 29820       | 003         | 0029.67      | 50% - <80%       | 50%-80%        | Moderate              | 63.2079 %             |
| Nevada | 32         | 29820       | 003         | 0029.68      | 50% - <80%       | 50%-80%        | Moderate              | 64.1454 %             |
| Nevada | 32         | 29820       | 003         | 0029.69      | 50% - <80%       | 50%-80%        | Moderate              | 56.5928 %             |
| Nevada | 32         | 29820       | 003         | 0029.70      | 50% - <80%       | 80%-120%       | Middle                | 81.0198 %             |
| Nevada | 32         | 29820       | 003         | 0029.74      | 50% - <80%       | 80%-120%       | Middle                | 115.6948 %            |
| Nevada | 32         | 29820       | 003         | 0029.75      | 50% - <80%       | >120%          | Upper                 | 121.3934 %            |
| Nevada | 32         | 29820       | 003         | 0029.76      | 50% - <80%       | 80%-120%       | Middle                | 102.2310 %            |
| Nevada | 32         | 29820       | 003         | 0029.77      | 50% - <80%       | >120%          | Upper                 | 166.4112 %            |
| Nevada | 32         | 29820       | 003         | 0029.78      | 50% - <80%       | >120%          | Upper                 | 131.2910 %            |
| Nevada | 32         | 29820       | 003         | 0029.79      | 50% - <80%       | >120%          | Upper                 | 123.4421 %            |
| Nevada | 32         | 29820       | 003         | 0029.80      | 50% - <80%       | 80%-120%       | Middle                | 100.2420 %            |
| Nevada | 32         | 29820       | 003         | 0029.81      | 50% - <80%       | 80%-120%       | Middle                | 106.5706 %            |
| Nevada | 32         | 29820       | 003         | 0029.82      | 50% - <80%       | 80%-120%       | Middle                | 95.4712 %             |
| Nevada | 32         | 29820       | 003         | 0029.83      | 50% - <80%       | 80%-120%       | Middle                | 108.3815 %            |
| Nevada | 32         | 29820       | 003         | 0029.85      | 50% - <80%       | 80%-120%       | Middle                | 112.2037 %            |
| Nevada | 32         | 29820       | 003         | 0029.95      | 80% - 100%       | <50%           | Low                   | 43.9009 %             |
| Nevada | 32         | 29820       | 003         | 0029.96      | 80% - 100%       | 50%-80%        | Moderate              | 56.2687 %             |
| Nevada | 32         | 29820       | 003         | 0029.97      | 50% - <80%       | 50%-80%        | Moderate              | 64.7908 %             |
| Nevada | 32         | 29820       | 003         | 0029.98      | 50% - <80%       | 80%-120%       | Middle                | 85.4442 %             |
| Nevada | 32         | 29820       | 003         | 0030.01      | 50% - <80%       | 80%-120%       | Middle                | 99.5757 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0030.03      | 50% - <80%       | 80%-120%       | Middle                | 101.5675 %            |
| Nevada | 32         | 29820       | 003         | 0030.04      | 50% - <80%       | 80%-120%       | Middle                | 91.2192 %             |
| Nevada | 32         | 29820       | 003         | 0030.05      | 50% - <80%       | 80%-120%       | Middle                | 99.1014 %             |
| Nevada | 32         | 29820       | 003         | 0030.06      | 50% - <80%       | 80%-120%       | Middle                | 119.1331 %            |
| Nevada | 32         | 29820       | 003         | 0031.02      | 50% - <80%       | 50%-80%        | Moderate              | 57.8571 %             |
| Nevada | 32         | 29820       | 003         | 0031.03      | 50% - <80%       | 80%-120%       | Middle                | 95.4865 %             |
| Nevada | 32         | 29820       | 003         | 0031.04      | 50% - <80%       | 50%-80%        | Moderate              | 71.6840 %             |
| Nevada | 32         | 29820       | 003         | 0032.04      | 20% - <50%       | >120%          | Upper                 | 143.8132 %            |
| Nevada | 32         | 29820       | 003         | 0032.08      | 20% - <50%       | >120%          | Upper                 | 183.9782 %            |
| Nevada | 32         | 29820       | 003         | 0032.10      | 10% - <20%       | 80%-120%       | Middle                | 90.7477 %             |
| Nevada | 32         | 29820       | 003         | 0032.11      | 10% - <20%       | 80%-120%       | Middle                | 97.5255 %             |
| Nevada | 32         | 29820       | 003         | 0032.13      | 10% - <20%       | 80%-120%       | Middle                | 113.2775 %            |
| Nevada | 32         | 29820       | 003         | 0032.14      | 20% - <50%       | 80%-120%       | Middle                | 96.9288 %             |
| Nevada | 32         | 29820       | 003         | 0032.15      | 20% - <50%       | >120%          | Upper                 | 124.7635 %            |
| Nevada | 32         | 29820       | 003         | 0032.18      | 20% - <50%       | >120%          | Upper                 | 158.3592 %            |
| Nevada | 32         | 29820       | 003         | 0032.19      | 20% - <50%       | 80%-120%       | Middle                | 107.5052 %            |
| Nevada | 32         | 29820       | 003         | 0032.20      | 50% - <80%       | 50%-80%        | Moderate              | 71.9052 %             |
| Nevada | 32         | 29820       | 003         | 0032.22      | 20% - <50%       | 80%-120%       | Middle                | 118.4057 %            |
| Nevada | 32         | 29820       | 003         | 0032.23      | 20% - <50%       | >120%          | Upper                 | 184.1548 %            |
| Nevada | 32         | 29820       | 003         | 0032.26      | 20% - <50%       | >120%          | Upper                 | 210.7349 %            |
| Nevada | 32         | 29820       | 003         | 0032.27      | 20% - <50%       | >120%          | Upper                 | 123.0847 %            |
| Nevada | 32         | 29820       | 003         | 0032.28      | 50% - <80%       | 80%-120%       | Middle                | 109.6528 %            |
| Nevada | 32         | 29820       | 003         | 0032.29      | 50% - <80%       | >120%          | Upper                 | 172.4880 %            |
| Nevada | 32         | 29820       | 003         | 0032.33      | 20% - <50%       | >120%          | Upper                 | 153.2185 %            |
| Nevada | 32         | 29820       | 003         | 0032.34      | 50% - <80%       | 80%-120%       | Middle                | 95.2292 %             |
| Nevada | 32         | 29820       | 003         | 0032.35      | 20% - <50%       | >120%          | Upper                 | 139.7198 %            |
| Nevada | 32         | 29820       | 003         | 0032.36      | 20% - <50%       | >120%          | Upper                 | 148.0722 %            |
| Nevada | 32         | 29820       | 003         | 0032.37      | 20% - <50%       | >120%          | Upper                 | 142.5670 %            |
| Nevada | 32         | 29820       | 003         | 0032.39      | 20% - <50%       | 80%-120%       | Middle                | 112.5904 %            |
| Nevada | 32         | 29820       | 003         | 0032.40      | 20% - <50%       | >120%          | Upper                 | 134.2953 %            |
| Nevada | 32         | 29820       | 003         | 0032.41      | 20% - <50%       | 80%-120%       | Middle                | 119.7716 %            |
| Nevada | 32         | 29820       | 003         | 0032.42      | 20% - <50%       | >120%          | Upper                 | 201.5466 %            |
| Nevada | 32         | 29820       | 003         | 0032.43      | 50% - <80%       | >120%          | Upper                 | 149.5813 %            |
| Nevada | 32         | 29820       | 003         | 0032.44      | 50% - <80%       | >120%          | Upper                 | 142.9731 %            |
| Nevada | 32         | 29820       | 003         | 0032.45      | 50% - <80%       | 80%-120%       | Middle                | 107.4468 %            |
| Nevada | 32         | 29820       | 003         | 0032.46      | 50% - <80%       | 80%-120%       | Middle                | 98.1014 %             |
| Nevada | 32         | 29820       | 003         | 0032.47      | 20% - <50%       | >120%          | Upper                 | 140.8284 %            |
| Nevada | 32         | 29820       | 003         | 0032.48      | 20% - <50%       | 80%-120%       | Middle                | 101.7094 %            |
| Nevada | 32         | 29820       | 003         | 0032.49      | 20% - <50%       | >120%          | Upper                 | 179.7220 %            |
| Nevada | 32         | 29820       | 003         | 0032.50      | 20% - <50%       | >120%          | Upper                 | 132.2382 %            |
| Nevada | 32         | 29820       | 003         | 0032.51      | 20% - <50%       | >120%          | Upper                 | 183.7584 %            |
| Nevada | 32         | 29820       | 003         | 0032.52      | 20% - <50%       | >120%          | Upper                 | 141.2373 %            |
| Nevada | 32         | 29820       | 003         | 0032.53      | 50% - <80%       | 80%-120%       | Middle                | 102.3951 %            |
| Nevada | 32         | 29820       | 003         | 0032.54      | 50% - <80%       | 80%-120%       | Middle                | 82.8738 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0032.60      | 50% - <80%       | 50%-80%        | Moderate              | 64.8659 %             |
| Nevada | 32         | 29820       | 003         | 0032.61      | 20% - <50%       | >120%          | Upper                 | 123.4421 %            |
| Nevada | 32         | 29820       | 003         | 0032.62      | 10% - <20%       | 80%-120%       | Middle                | 99.2169 %             |
| Nevada | 32         | 29820       | 003         | 0032.63      | 20% - <50%       | 80%-120%       | Middle                | 98.3281 %             |
| Nevada | 32         | 29820       | 003         | 0032.64      | 20% - <50%       | >120%          | Upper                 | 137.1578 %            |
| Nevada | 32         | 29820       | 003         | 0032.65      | 20% - <50%       | >120%          | Upper                 | 160.0408 %            |
| Nevada | 32         | 29820       | 003         | 0032.66      | 20% - <50%       | 80%-120%       | Middle                | 116.0801 %            |
| Nevada | 32         | 29820       | 003         | 0032.67      | 20% - <50%       | >120%          | Upper                 | 190.7366 %            |
| Nevada | 32         | 29820       | 003         | 0032.68      | 20% - <50%       | >120%          | Upper                 | 181.7319 %            |
| Nevada | 32         | 29820       | 003         | 0032.69      | 20% - <50%       | 80%-120%       | Middle                | 114.8784 %            |
| Nevada | 32         | 29820       | 003         | 0032.70      | 50% - <80%       | 80%-120%       | Middle                | 93.4766 %             |
| Nevada | 32         | 29820       | 003         | 0033.03      | 50% - <80%       | 80%-120%       | Middle                | 100.5507 %            |
| Nevada | 32         | 29820       | 003         | 0033.05      | 20% - <50%       | >120%          | Upper                 | 150.1418 %            |
| Nevada | 32         | 29820       | 003         | 0033.06      | 20% - <50%       | 80%-120%       | Middle                | 110.5555 %            |
| Nevada | 32         | 29820       | 003         | 0033.07      | 20% - <50%       | 80%-120%       | Middle                | 117.5739 %            |
| Nevada | 32         | 29820       | 003         | 0033.08      | 20% - <50%       | >120%          | Upper                 | 141.3903 %            |
| Nevada | 32         | 29820       | 003         | 0033.09      | 20% - <50%       | >120%          | Upper                 | 129.4995 %            |
| Nevada | 32         | 29820       | 003         | 0033.11      | 20% - <50%       | >120%          | Upper                 | 140.5919 %            |
| Nevada | 32         | 29820       | 003         | 0033.12      | 20% - <50%       | >120%          | Upper                 | 183.7473 %            |
| Nevada | 32         | 29820       | 003         | 0033.13      | 20% - <50%       | 80%-120%       | Middle                | 111.4053 %            |
| Nevada | 32         | 29820       | 003         | 0033.14      | 20% - <50%       | >120%          | Upper                 | 151.3561 %            |
| Nevada | 32         | 29820       | 003         | 0033.15      | 20% - <50%       | >120%          | Upper                 | 126.7900 %            |
| Nevada | 32         | 29820       | 003         | 0033.16      | 20% - <50%       | >120%          | Upper                 | 141.2818 %            |
| Nevada | 32         | 29820       | 003         | 0033.17      | 20% - <50%       | 80%-120%       | Middle                | 108.8377 %            |
| Nevada | 32         | 29820       | 003         | 0033.18      | 20% - <50%       | 80%-120%       | Middle                | 107.7598 %            |
| Nevada | 32         | 29820       | 003         | 0033.19      | 20% - <50%       | >120%          | Upper                 | 138.4277 %            |
| Nevada | 32         | 29820       | 003         | 0033.20      | 20% - <50%       | 80%-120%       | Middle                | 114.4389 %            |
| Nevada | 32         | 29820       | 003         | 0033.21      | 20% - <50%       | >120%          | Upper                 | 196.4643 %            |
| Nevada | 32         | 29820       | 003         | 0033.22      | 20% - <50%       | >120%          | Upper                 | 218.3709 %            |
| Nevada | 32         | 29820       | 003         | 0033.23      | 20% - <50%       | >120%          | Upper                 | 149.6369 %            |
| Nevada | 32         | 29820       | 003         | 0034.08      | 50% - <80%       | 80%-120%       | Middle                | 114.6364 %            |
| Nevada | 32         | 29820       | 003         | 0034.09      | 50% - <80%       | 80%-120%       | Middle                | 109.9198 %            |
| Nevada | 32         | 29820       | 003         | 0034.10      | 20% - <50%       | 80%-120%       | Middle                | 116.9633 %            |
| Nevada | 32         | 29820       | 003         | 0034.11      | 50% - <80%       | 80%-120%       | Middle                | 104.0572 %            |
| Nevada | 32         | 29820       | 003         | 0034.12      | 50% - <80%       | 80%-120%       | Middle                | 81.6484 %             |
| Nevada | 32         | 29820       | 003         | 0034.13      | 50% - <80%       | 50%-80%        | Moderate              | 72.8037 %             |
| Nevada | 32         | 29820       | 003         | 0034.14      | 20% - <50%       | >120%          | Upper                 | 143.7840 %            |
| Nevada | 32         | 29820       | 003         | 0034.15      | 50% - <80%       | 50%-80%        | Moderate              | 67.6657 %             |
| Nevada | 32         | 29820       | 003         | 0034.16      | 50% - <80%       | 80%-120%       | Middle                | 95.1026 %             |
| Nevada | 32         | 29820       | 003         | 0034.18      | 50% - <80%       | 50%-80%        | Moderate              | 78.3284 %             |
| Nevada | 32         | 29820       | 003         | 0034.19      | 50% - <80%       | 50%-80%        | Moderate              | 74.5910 %             |
| Nevada | 32         | 29820       | 003         | 0034.20      | 50% - <80%       | 50%-80%        | Moderate              | 69.5073 %             |
| Nevada | 32         | 29820       | 003         | 0034.21      | 50% - <80%       | 80%-120%       | Middle                | 98.8789 %             |
| Nevada | 32         | 29820       | 003         | 0034.22      | 50% - <80%       | 50%-80%        | Moderate              | 66.3347 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0034.23      | 50% - <80%       | 50%-80%        | Moderate              | 65.2400 %             |
| Nevada | 32         | 29820       | 003         | 0034.26      | 50% - <80%       | 50%-80%        | Moderate              | 77.7943 %             |
| Nevada | 32         | 29820       | 003         | 0034.27      | 50% - <80%       | 50%-80%        | Moderate              | 56.6095 %             |
| Nevada | 32         | 29820       | 003         | 0034.28      | 50% - <80%       | 50%-80%        | Moderate              | 60.4011 %             |
| Nevada | 32         | 29820       | 003         | 0034.29      | 50% - <80%       | 80%-120%       | Middle                | 84.6389 %             |
| Nevada | 32         | 29820       | 003         | 0034.30      | 80% - 100%       | 50%-80%        | Moderate              | 60.8517 %             |
| Nevada | 32         | 29820       | 003         | 0034.31      | 80% - 100%       | 50%-80%        | Moderate              | 60.1827 %             |
| Nevada | 32         | 29820       | 003         | 0035.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.2835 %             |
| Nevada | 32         | 29820       | 003         | 0036.09      | 50% - <80%       | 80%-120%       | Middle                | 97.9025 %             |
| Nevada | 32         | 29820       | 003         | 0036.10      | 50% - <80%       | 80%-120%       | Middle                | 107.4023 %            |
| Nevada | 32         | 29820       | 003         | 0036.13      | 80% - 100%       | 80%-120%       | Middle                | 98.5423 %             |
| Nevada | 32         | 29820       | 003         | 0036.15      | 50% - <80%       | 80%-120%       | Middle                | 92.2805 %             |
| Nevada | 32         | 29820       | 003         | 0036.16      | 80% - 100%       | 50%-80%        | Moderate              | 69.9176 %             |
| Nevada | 32         | 29820       | 003         | 0036.17      | 80% - 100%       | 80%-120%       | Middle                | 84.6959 %             |
| Nevada | 32         | 29820       | 003         | 0036.19      | 50% - <80%       | >120%          | Upper                 | 182.0852 %            |
| Nevada | 32         | 29820       | 003         | 0036.20      | 50% - <80%       | >120%          | Upper                 | 153.9918 %            |
| Nevada | 32         | 29820       | 003         | 0036.21      | 20% - <50%       | 80%-120%       | Middle                | 101.1961 %            |
| Nevada | 32         | 29820       | 003         | 0036.26      | 50% - <80%       | >120%          | Upper                 | 133.5929 %            |
| Nevada | 32         | 29820       | 003         | 0036.27      | 50% - <80%       | 80%-120%       | Middle                | 98.4491 %             |
| Nevada | 32         | 29820       | 003         | 0036.30      | 50% - <80%       | 80%-120%       | Middle                | 112.5709 %            |
| Nevada | 32         | 29820       | 003         | 0036.31      | 50% - <80%       | 80%-120%       | Middle                | 86.5708 %             |
| Nevada | 32         | 29820       | 003         | 0036.32      | 50% - <80%       | 80%-120%       | Middle                | 101.3102 %            |
| Nevada | 32         | 29820       | 003         | 0036.33      | 50% - <80%       | 80%-120%       | Middle                | 80.3466 %             |
| Nevada | 32         | 29820       | 003         | 0036.34      | 50% - <80%       | 80%-120%       | Middle                | 88.5306 %             |
| Nevada | 32         | 29820       | 003         | 0036.35      | 50% - <80%       | 80%-120%       | Middle                | 84.5930 %             |
| Nevada | 32         | 29820       | 003         | 0036.36      | 50% - <80%       | >120%          | Upper                 | 125.5007 %            |
| Nevada | 32         | 29820       | 003         | 0036.37      | 50% - <80%       | 80%-120%       | Middle                | 102.0460 %            |
| Nevada | 32         | 29820       | 003         | 0036.38      | 50% - <80%       | 80%-120%       | Middle                | 103.0530 %            |
| Nevada | 32         | 29820       | 003         | 0036.39      | 50% - <80%       | 80%-120%       | Middle                | 89.3568 %             |
| Nevada | 32         | 29820       | 003         | 0036.40      | 50% - <80%       | 50%-80%        | Moderate              | 78.4090 %             |
| Nevada | 32         | 29820       | 003         | 0036.41      | 80% - 100%       | 80%-120%       | Middle                | 101.0111 %            |
| Nevada | 32         | 29820       | 003         | 0036.42      | 80% - 100%       | 80%-120%       | Middle                | 108.9003 %            |
| Nevada | 32         | 29820       | 003         | 0036.43      | 80% - 100%       | 80%-120%       | Middle                | 99.0305 %             |
| Nevada | 32         | 29820       | 003         | 0036.44      | 80% - 100%       | 80%-120%       | Middle                | 86.6070 %             |
| Nevada | 32         | 29820       | 003         | 0036.45      | 50% - <80%       | 80%-120%       | Middle                | 96.9914 %             |
| Nevada | 32         | 29820       | 003         | 0036.46      | 50% - <80%       | 80%-120%       | Middle                | 93.4196 %             |
| Nevada | 32         | 29820       | 003         | 0036.47      | 50% - <80%       | 80%-120%       | Middle                | 107.3189 %            |
| Nevada | 32         | 29820       | 003         | 0036.48      | 50% - <80%       | 80%-120%       | Middle                | 103.7373 %            |
| Nevada | 32         | 29820       | 003         | 0036.49      | 50% - <80%       | 80%-120%       | Middle                | 105.7889 %            |
| Nevada | 32         | 29820       | 003         | 0036.50      | 50% - <80%       | 80%-120%       | Middle                | 111.3511 %            |
| Nevada | 32         | 29820       | 003         | 0036.51      | 50% - <80%       | 80%-120%       | Middle                | 94.5059 %             |
| Nevada | 32         | 29820       | 003         | 0036.52      | 80% - 100%       | 80%-120%       | Middle                | 86.2148 %             |
| Nevada | 32         | 29820       | 003         | 0036.53      | 50% - <80%       | >120%          | Upper                 | 122.2724 %            |
| Nevada | 32         | 29820       | 003         | 0036.54      | 50% - <80%       | 50%-80%        | Moderate              | 66.7700 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0036.55      | 50% - <80%       | 80%-120%       | Middle                | 102.7845 %            |
| Nevada | 32         | 29820       | 003         | 0036.56      | 50% - <80%       | 80%-120%       | Middle                | 101.9625 %            |
| Nevada | 32         | 29820       | 003         | 0036.57      | 50% - <80%       | 50%-80%        | Moderate              | 50.3755 %             |
| Nevada | 32         | 29820       | 003         | 0036.58      | 50% - <80%       | >120%          | Upper                 | 140.2484 %            |
| Nevada | 32         | 29820       | 003         | 0036.59      | 50% - <80%       | >120%          | Upper                 | 138.4833 %            |
| Nevada | 32         | 29820       | 003         | 0036.60      | 50% - <80%       | >120%          | Upper                 | 150.6801 %            |
| Nevada | 32         | 29820       | 003         | 0036.61      | 50% - <80%       | 80%-120%       | Middle                | 95.0748 %             |
| Nevada | 32         | 29820       | 003         | 0036.62      | 50% - <80%       | >120%          | Upper                 | 146.3475 %            |
| Nevada | 32         | 29820       | 003         | 0036.63      | 50% - <80%       | 80%-120%       | Middle                | 112.5764 %            |
| Nevada | 32         | 29820       | 003         | 0036.64      | 50% - <80%       | 80%-120%       | Middle                | 90.1593 %             |
| Nevada | 32         | 29820       | 003         | 0036.65      | 50% - <80%       | 80%-120%       | Middle                | 91.5294 %             |
| Nevada | 32         | 29820       | 003         | 0036.66      | 50% - <80%       | 80%-120%       | Middle                | 118.4433 %            |
| Nevada | 32         | 29820       | 003         | 0037.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.5223 %             |
| Nevada | 32         | 29820       | 003         | 0038.00      | 80% - 100%       | <50%           | Low                   | 47.2515 %             |
| Nevada | 32         | 29820       | 003         | 0040.00      | 80% - 100%       | <50%           | Low                   | 48.7648 %             |
| Nevada | 32         | 29820       | 003         | 0041.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.9983 %             |
| Nevada | 32         | 29820       | 003         | 0042.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.3019 %             |
| Nevada | 32         | 29820       | 003         | 0043.01      | 80% - 100%       | <50%           | Low                   | 43.9482 %             |
| Nevada | 32         | 29820       | 003         | 0043.02      | 80% - 100%       | <50%           | Low                   | 49.7621 %             |
| Nevada | 32         | 29820       | 003         | 0044.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.4998 %             |
| Nevada | 32         | 29820       | 003         | 0044.02      | 80% - 100%       | <50%           | Low                   | 49.7106 %             |
| Nevada | 32         | 29820       | 003         | 0045.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.4360 %             |
| Nevada | 32         | 29820       | 003         | 0046.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.0827 %             |
| Nevada | 32         | 29820       | 003         | 0046.02      | 80% - 100%       | <50%           | Low                   | 47.1361 %             |
| Nevada | 32         | 29820       | 003         | 0047.03      | 80% - 100%       | 50%-80%        | Moderate              | 57.9948 %             |
| Nevada | 32         | 29820       | 003         | 0047.07      | 80% - 100%       | 50%-80%        | Moderate              | 50.0959 %             |
| Nevada | 32         | 29820       | 003         | 0047.09      | 80% - 100%       | 50%-80%        | Moderate              | 54.2450 %             |
| Nevada | 32         | 29820       | 003         | 0047.10      | 80% - 100%       | <50%           | Low                   | 49.9054 %             |
| Nevada | 32         | 29820       | 003         | 0047.12      | 50% - <80%       | <50%           | Low                   | 42.3194 %             |
| Nevada | 32         | 29820       | 003         | 0047.13      | 80% - 100%       | <50%           | Low                   | 41.6935 %             |
| Nevada | 32         | 29820       | 003         | 0047.14      | 80% - 100%       | 50%-80%        | Moderate              | 79.9209 %             |
| Nevada | 32         | 29820       | 003         | 0047.15      | 80% - 100%       | 50%-80%        | Moderate              | 74.5521 %             |
| Nevada | 32         | 29820       | 003         | 0047.16      | 80% - 100%       | 50%-80%        | Moderate              | 69.9134 %             |
| Nevada | 32         | 29820       | 003         | 0047.17      | 80% - 100%       | 50%-80%        | Moderate              | 78.3131 %             |
| Nevada | 32         | 29820       | 003         | 0049.07      | 50% - <80%       | 80%-120%       | Middle                | 119.2263 %            |
| Nevada | 32         | 29820       | 003         | 0049.10      | 80% - 100%       | 80%-120%       | Middle                | 87.9937 %             |
| Nevada | 32         | 29820       | 003         | 0049.11      | 50% - <80%       | 50%-80%        | Moderate              | 66.7408 %             |
| Nevada | 32         | 29820       | 003         | 0049.12      | 80% - 100%       | 50%-80%        | Moderate              | 76.6496 %             |
| Nevada | 32         | 29820       | 003         | 0049.14      | 80% - 100%       | 80%-120%       | Middle                | 100.3282 %            |
| Nevada | 32         | 29820       | 003         | 0049.15      | 80% - 100%       | 50%-80%        | Moderate              | 77.8040 %             |
| Nevada | 32         | 29820       | 003         | 0049.16      | 50% - <80%       | 80%-120%       | Middle                | 84.5652 %             |
| Nevada | 32         | 29820       | 003         | 0049.17      | 50% - <80%       | 80%-120%       | Middle                | 86.8128 %             |
| Nevada | 32         | 29820       | 003         | 0049.18      | 50% - <80%       | 80%-120%       | Middle                | 110.8114 %            |
| Nevada | 32         | 29820       | 003         | 0049.19      | 50% - <80%       | 80%-120%       | Middle                | 105.7318 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0049.20      | 80% - 100%       | 50%-80%        | Moderate              | 73.9234 %             |
| Nevada | 32         | 29820       | 003         | 0049.21      | 80% - 100%       | <50%           | Low                   | 47.9637 %             |
| Nevada | 32         | 29820       | 003         | 0049.23      | 80% - 100%       | 80%-120%       | Middle                | 84.2605 %             |
| Nevada | 32         | 29820       | 003         | 0049.24      | 50% - <80%       | 80%-120%       | Middle                | 85.6278 %             |
| Nevada | 32         | 29820       | 003         | 0049.25      | 80% - 100%       | 50%-80%        | Moderate              | 69.1777 %             |
| Nevada | 32         | 29820       | 003         | 0049.26      | 80% - 100%       | 80%-120%       | Middle                | 85.1396 %             |
| Nevada | 32         | 29820       | 003         | 0050.05      | 50% - <80%       | 50%-80%        | Moderate              | 74.6425 %             |
| Nevada | 32         | 29820       | 003         | 0050.06      | 50% - <80%       | <50%           | Low                   | 49.8122 %             |
| Nevada | 32         | 29820       | 003         | 0050.07      | 50% - <80%       | 80%-120%       | Middle                | 102.7859 %            |
| Nevada | 32         | 29820       | 003         | 0050.10      | 50% - <80%       | <50%           | Low                   | 48.5437 %             |
| Nevada | 32         | 29820       | 003         | 0050.11      | 50% - <80%       | 80%-120%       | Middle                | 83.0630 %             |
| Nevada | 32         | 29820       | 003         | 0050.12      | 50% - <80%       | 80%-120%       | Middle                | 105.5928 %            |
| Nevada | 32         | 29820       | 003         | 0050.13      | 80% - 100%       | 80%-120%       | Middle                | 81.7152 %             |
| Nevada | 32         | 29820       | 003         | 0050.14      | 50% - <80%       | 50%-80%        | Moderate              | 67.8438 %             |
| Nevada | 32         | 29820       | 003         | 0050.15      | 50% - <80%       | 80%-120%       | Middle                | 97.2432 %             |
| Nevada | 32         | 29820       | 003         | 0050.16      | 50% - <80%       | 80%-120%       | Middle                | 84.4608 %             |
| Nevada | 32         | 29820       | 003         | 0050.17      | 50% - <80%       | 80%-120%       | Middle                | 82.1060 %             |
| Nevada | 32         | 29820       | 003         | 0051.02      | 20% - <50%       | 80%-120%       | Middle                | 109.9073 %            |
| Nevada | 32         | 29820       | 003         | 0051.03      | 50% - <80%       | 80%-120%       | Middle                | 85.1925 %             |
| Nevada | 32         | 29820       | 003         | 0051.04      | 20% - <50%       | 80%-120%       | Middle                | 116.8743 %            |
| Nevada | 32         | 29820       | 003         | 0051.06      | 20% - <50%       | 80%-120%       | Middle                | 104.8472 %            |
| Nevada | 32         | 29820       | 003         | 0051.07      | 20% - <50%       | >120%          | Upper                 | 122.1124 %            |
| Nevada | 32         | 29820       | 003         | 0051.08      | 20% - <50%       | 80%-120%       | Middle                | 106.8626 %            |
| Nevada | 32         | 29820       | 003         | 0051.10      | 50% - <80%       | >120%          | Upper                 | 126.3881 %            |
| Nevada | 32         | 29820       | 003         | 0051.11      | 50% - <80%       | 80%-120%       | Middle                | 96.4532 %             |
| Nevada | 32         | 29820       | 003         | 0051.12      | 50% - <80%       | >120%          | Upper                 | 148.9415 %            |
| Nevada | 32         | 29820       | 003         | 0051.13      | 50% - <80%       | 80%-120%       | Middle                | 92.1469 %             |
| Nevada | 32         | 29820       | 003         | 0051.14      | 50% - <80%       | 80%-120%       | Middle                | 98.0875 %             |
| Nevada | 32         | 29820       | 003         | 0051.15      | 20% - <50%       | >120%          | Upper                 | 122.3127 %            |
| Nevada | 32         | 29820       | 003         | 0051.16      | 50% - <80%       | 80%-120%       | Middle                | 112.4986 %            |
| Nevada | 32         | 29820       | 003         | 0052.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.8665 %             |
| Nevada | 32         | 29820       | 003         | 0053.11      | 50% - <80%       | 80%-120%       | Middle                | 101.3310 %            |
| Nevada | 32         | 29820       | 003         | 0053.12      | 20% - <50%       | >120%          | Upper                 | 139.8965 %            |
| Nevada | 32         | 29820       | 003         | 0053.13      | 20% - <50%       | >120%          | Upper                 | 157.8766 %            |
| Nevada | 32         | 29820       | 003         | 0053.14      | 20% - <50%       | >120%          | Upper                 | 135.5040 %            |
| Nevada | 32         | 29820       | 003         | 0053.16      | 20% - <50%       | 80%-120%       | Middle                | 89.1440 %             |
| Nevada | 32         | 29820       | 003         | 0053.17      | 20% - <50%       | >120%          | Upper                 | 157.0045 %            |
| Nevada | 32         | 29820       | 003         | 0053.18      | 20% - <50%       | >120%          | Upper                 | 144.0886 %            |
| Nevada | 32         | 29820       | 003         | 0053.19      | 20% - <50%       | >120%          | Upper                 | 134.1618 %            |
| Nevada | 32         | 29820       | 003         | 0053.20      | 20% - <50%       | 80%-120%       | Middle                | 98.8525 %             |
| Nevada | 32         | 29820       | 003         | 0053.21      | 20% - <50%       | >120%          | Upper                 | 135.1549 %            |
| Nevada | 32         | 29820       | 003         | 0053.22      | 20% - <50%       | >120%          | Upper                 | 126.4618 %            |
| Nevada | 32         | 29820       | 003         | 0053.33      | 20% - <50%       | >120%          | Upper                 | 127.9626 %            |
| Nevada | 32         | 29820       | 003         | 0053.35      | 20% - <50%       | >120%          | Upper                 | 132.9169 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0053.36      | 20% - <50%       | 80%-120%       | Middle                | 89.3220 %             |
| Nevada | 32         | 29820       | 003         | 0053.37      | 20% - <50%       | >120%          | Upper                 | 175.8498 %            |
| Nevada | 32         | 29820       | 003         | 0053.38      | 10% - <20%       | 80%-120%       | Middle                | 86.4971 %             |
| Nevada | 32         | 29820       | 003         | 0053.41      | 20% - <50%       | >120%          | Upper                 | 148.9902 %            |
| Nevada | 32         | 29820       | 003         | 0053.42      | 20% - <50%       | 80%-120%       | Middle                | 101.4604 %            |
| Nevada | 32         | 29820       | 003         | 0053.43      | 20% - <50%       | 80%-120%       | Middle                | 119.7326 %            |
| Nevada | 32         | 29820       | 003         | 0053.46      | 50% - <80%       | 80%-120%       | Middle                | 111.7238 %            |
| Nevada | 32         | 29820       | 003         | 0053.47      | 20% - <50%       | 80%-120%       | Middle                | 112.5166 %            |
| Nevada | 32         | 29820       | 003         | 0053.48      | 20% - <50%       | >120%          | Upper                 | 148.6522 %            |
| Nevada | 32         | 29820       | 003         | 0053.49      | 20% - <50%       | >120%          | Upper                 | 141.1942 %            |
| Nevada | 32         | 29820       | 003         | 0053.50      | 20% - <50%       | >120%          | Upper                 | 149.5660 %            |
| Nevada | 32         | 29820       | 003         | 0053.51      | 20% - <50%       | >120%          | Upper                 | 157.4246 %            |
| Nevada | 32         | 29820       | 003         | 0053.52      | 20% - <50%       | >120%          | Upper                 | 144.0692 %            |
| Nevada | 32         | 29820       | 003         | 0053.53      | 20% - <50%       | >120%          | Upper                 | 125.3463 %            |
| Nevada | 32         | 29820       | 003         | 0053.54      | 20% - <50%       | >120%          | Upper                 | 137.0076 %            |
| Nevada | 32         | 29820       | 003         | 0053.55      | 20% - <50%       | 80%-120%       | Middle                | 104.9696 %            |
| Nevada | 32         | 29820       | 003         | 0053.56      | 20% - <50%       | >120%          | Upper                 | 197.3586 %            |
| Nevada | 32         | 29820       | 003         | 0053.58      | 20% - <50%       | >120%          | Upper                 | 161.5082 %            |
| Nevada | 32         | 29820       | 003         | 0053.60      | 20% - <50%       | 50%-80%        | Moderate              | 77.0084 %             |
| Nevada | 32         | 29820       | 003         | 0053.61      | 20% - <50%       | >120%          | Upper                 | 127.5606 %            |
| Nevada | 32         | 29820       | 003         | 0053.62      | 20% - <50%       | >120%          | Upper                 | 155.8320 %            |
| Nevada | 32         | 29820       | 003         | 0053.63      | 50% - <80%       | >120%          | Upper                 | 133.5999 %            |
| Nevada | 32         | 29820       | 003         | 0053.64      | 20% - <50%       | >120%          | Upper                 | 124.1223 %            |
| Nevada | 32         | 29820       | 003         | 0053.65      | 20% - <50%       | >120%          | Upper                 | 225.3644 %            |
| Nevada | 32         | 29820       | 003         | 0053.66      | 20% - <50%       | >120%          | Upper                 | 129.7443 %            |
| Nevada | 32         | 29820       | 003         | 0054.21      | 20% - <50%       | 50%-80%        | Moderate              | 52.6872 %             |
| Nevada | 32         | 29820       | 003         | 0054.22      | 20% - <50%       | 50%-80%        | Moderate              | 65.3875 %             |
| Nevada | 32         | 29820       | 003         | 0054.23      | 50% - <80%       | 80%-120%       | Middle                | 81.9391 %             |
| Nevada | 32         | 29820       | 003         | 0054.32      | 20% - <50%       | 80%-120%       | Middle                | 97.7745 %             |
| Nevada | 32         | 29820       | 003         | 0054.33      | 20% - <50%       | >120%          | Upper                 | 157.2076 %            |
| Nevada | 32         | 29820       | 003         | 0054.34      | 20% - <50%       | >120%          | Upper                 | 152.8054 %            |
| Nevada | 32         | 29820       | 003         | 0054.35      | 20% - <50%       | >120%          | Upper                 | 123.7245 %            |
| Nevada | 32         | 29820       | 003         | 0054.37      | 20% - <50%       | >120%          | Upper                 | 200.6106 %            |
| Nevada | 32         | 29820       | 003         | 0054.38      | 50% - <80%       | 50%-80%        | Moderate              | 69.2959 %             |
| Nevada | 32         | 29820       | 003         | 0054.39      | 50% - <80%       | 80%-120%       | Middle                | 82.9434 %             |
| Nevada | 32         | 29820       | 003         | 0054.40      | 50% - <80%       | 80%-120%       | Middle                | 97.7634 %             |
| Nevada | 32         | 29820       | 003         | 0054.41      | 20% - <50%       | >120%          | Upper                 | 142.2652 %            |
| Nevada | 32         | 29820       | 003         | 0054.42      | 50% - <80%       | 80%-120%       | Middle                | 118.4502 %            |
| Nevada | 32         | 29820       | 003         | 0055.01      | 10% - <20%       | 80%-120%       | Middle                | 88.5362 %             |
| Nevada | 32         | 29820       | 003         | 0055.02      | 10% - <20%       | >120%          | Upper                 | 123.8566 %            |
| Nevada | 32         | 29820       | 003         | 0055.03      | 10% - <20%       | 80%-120%       | Middle                | 89.1134 %             |
| Nevada | 32         | 29820       | 003         | 0055.04      | 10% - <20%       | 80%-120%       | Middle                | 108.9448 %            |
| Nevada | 32         | 29820       | 003         | 0056.07      | 20% - <50%       | 50%-80%        | Moderate              | 78.1921 %             |
| Nevada | 32         | 29820       | 003         | 0056.12      | 10% - <20%       | 80%-120%       | Middle                | 104.7179 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0056.13      | 10% - <20%       | >120%          | Upper                 | 120.2542 %            |
| Nevada | 32         | 29820       | 003         | 0056.14      | 50% - <80%       | 50%-80%        | Moderate              | 72.5144 %             |
| Nevada | 32         | 29820       | 003         | 0056.15      | 20% - <50%       | 50%-80%        | Moderate              | 79.0113 %             |
| Nevada | 32         | 29820       | 003         | 0057.02      | 20% - <50%       | 50%-80%        | Moderate              | 59.5220 %             |
| Nevada | 32         | 29820       | 003         | 0057.03      | 20% - <50%       | 50%-80%        | Moderate              | 58.6166 %             |
| Nevada | 32         | 29820       | 003         | 0057.04      | 20% - <50%       | 50%-80%        | Moderate              | 53.2449 %             |
| Nevada | 32         | 29820       | 003         | 0057.05      | 20% - <50%       | 80%-120%       | Middle                | 80.6720 %             |
| Nevada | 32         | 29820       | 003         | 0057.11      | 20% - <50%       | >120%          | Upper                 | 181.3494 %            |
| Nevada | 32         | 29820       | 003         | 0057.13      | 20% - <50%       | >120%          | Upper                 | 145.4907 %            |
| Nevada | 32         | 29820       | 003         | 0057.15      | 20% - <50%       | >120%          | Upper                 | 241.2818 %            |
| Nevada | 32         | 29820       | 003         | 0057.16      | 20% - <50%       | >120%          | Upper                 | 140.7185 %            |
| Nevada | 32         | 29820       | 003         | 0057.17      | 20% - <50%       | >120%          | Upper                 | 162.9186 %            |
| Nevada | 32         | 29820       | 003         | 0057.18      | 20% - <50%       | >120%          | Upper                 | 121.6298 %            |
| Nevada | 32         | 29820       | 003         | 0057.19      | 20% - <50%       | >120%          | Upper                 | 193.6825 %            |
| Nevada | 32         | 29820       | 003         | 0057.20      | 20% - <50%       | >120%          | Upper                 | 142.6310 %            |
| Nevada | 32         | 29820       | 003         | 0057.21      | 20% - <50%       | >120%          | Upper                 | 153.3937 %            |
| Nevada | 32         | 29820       | 003         | 0057.22      | 10% - <20%       | >120%          | Upper                 | 125.9708 %            |
| Nevada | 32         | 29820       | 003         | 0058.03      | 20% - <50%       | >120%          | Upper                 | 126.0153 %            |
| Nevada | 32         | 29820       | 003         | 0058.04      | 20% - <50%       | 80%-120%       | Middle                | 95.6242 %             |
| Nevada | 32         | 29820       | 003         | 0058.05      | 20% - <50%       | 80%-120%       | Middle                | 112.0062 %            |
| Nevada | 32         | 29820       | 003         | 0058.06      | 20% - <50%       | >120%          | Upper                 | 152.0780 %            |
| Nevada | 32         | 29820       | 003         | 0058.07      | 20% - <50%       | 80%-120%       | Middle                | 114.3415 %            |
| Nevada | 32         | 29820       | 003         | 0058.08      | 20% - <50%       | 80%-120%       | Middle                | 113.2343 %            |
| Nevada | 32         | 29820       | 003         | 0058.09      | 50% - <80%       | 80%-120%       | Middle                | 106.7736 %            |
| Nevada | 32         | 29820       | 003         | 0058.13      | 50% - <80%       | 80%-120%       | Middle                | 104.2478 %            |
| Nevada | 32         | 29820       | 003         | 0058.18      | 50% - <80%       | 50%-80%        | Moderate              | 70.9789 %             |
| Nevada | 32         | 29820       | 003         | 0058.22      | 20% - <50%       | >120%          | Upper                 | 162.0535 %            |
| Nevada | 32         | 29820       | 003         | 0058.24      | 20% - <50%       | >120%          | Upper                 | 120.5449 %            |
| Nevada | 32         | 29820       | 003         | 0058.25      | 50% - <80%       | 80%-120%       | Middle                | 81.5386 %             |
| Nevada | 32         | 29820       | 003         | 0058.26      | 50% - <80%       | 80%-120%       | Middle                | 106.0559 %            |
| Nevada | 32         | 29820       | 003         | 0058.28      | 50% - <80%       | >120%          | Upper                 | 139.3679 %            |
| Nevada | 32         | 29820       | 003         | 0058.29      | 50% - <80%       | 80%-120%       | Middle                | 118.7826 %            |
| Nevada | 32         | 29820       | 003         | 0058.30      | 50% - <80%       | >120%          | Upper                 | 134.9087 %            |
| Nevada | 32         | 29820       | 003         | 0058.31      | 50% - <80%       | >120%          | Upper                 | 155.7680 %            |
| Nevada | 32         | 29820       | 003         | 0058.34      | 50% - <80%       | >120%          | Upper                 | 142.4432 %            |
| Nevada | 32         | 29820       | 003         | 0058.35      | 50% - <80%       | >120%          | Upper                 | 204.5245 %            |
| Nevada | 32         | 29820       | 003         | 0058.36      | 50% - <80%       | 80%-120%       | Middle                | 118.2263 %            |
| Nevada | 32         | 29820       | 003         | 0058.37      | 20% - <50%       | >120%          | Upper                 | 132.1353 %            |
| Nevada | 32         | 29820       | 003         | 0058.39      | 50% - <80%       | >120%          | Upper                 | 191.5961 %            |
| Nevada | 32         | 29820       | 003         | 0058.41      | 20% - <50%       | >120%          | Upper                 | 194.5810 %            |
| Nevada | 32         | 29820       | 003         | 0058.42      | 20% - <50%       | >120%          | Upper                 | 250.4158 %            |
| Nevada | 32         | 29820       | 003         | 0058.43      | 20% - <50%       | >120%          | Upper                 | 163.7198 %            |
| Nevada | 32         | 29820       | 003         | 0058.44      | 20% - <50%       | >120%          | Upper                 | 147.1806 %            |
| Nevada | 32         | 29820       | 003         | 0058.45      | 20% - <50%       | >120%          | Upper                 | 140.0383 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0058.46      | 20% - <50%       | >120%          | Upper                 | 131.7931 %            |
| Nevada | 32         | 29820       | 003         | 0058.47      | 50% - <80%       | >120%          | Upper                 | 120.5978 %            |
| Nevada | 32         | 29820       | 003         | 0058.48      | 50% - <80%       | 50%-80%        | Moderate              | 56.0337 %             |
| Nevada | 32         | 29820       | 003         | 0058.49      | 50% - <80%       | >120%          | Upper                 | 124.6842 %            |
| Nevada | 32         | 29820       | 003         | 0058.50      | 50% - <80%       | >120%          | Upper                 | 120.5060 %            |
| Nevada | 32         | 29820       | 003         | 0058.52      | 50% - <80%       | >120%          | Upper                 | 127.9347 %            |
| Nevada | 32         | 29820       | 003         | 0058.55      | 50% - <80%       | 80%-120%       | Middle                | 111.4596 %            |
| Nevada | 32         | 29820       | 003         | 0058.56      | 50% - <80%       | >120%          | Upper                 | 143.9231 %            |
| Nevada | 32         | 29820       | 003         | 0058.57      | 50% - <80%       | 80%-120%       | Middle                | 100.6912 %            |
| Nevada | 32         | 29820       | 003         | 0058.58      | 50% - <80%       | >120%          | Upper                 | 167.3500 %            |
| Nevada | 32         | 29820       | 003         | 0058.59      | 50% - <80%       | 50%-80%        | Moderate              | 66.8437 %             |
| Nevada | 32         | 29820       | 003         | 0058.60      | 50% - <80%       | 80%-120%       | Middle                | 105.5274 %            |
| Nevada | 32         | 29820       | 003         | 0058.61      | 50% - <80%       | 80%-120%       | Middle                | 111.7071 %            |
| Nevada | 32         | 29820       | 003         | 0058.62      | 50% - <80%       | 80%-120%       | Middle                | 108.7167 %            |
| Nevada | 32         | 29820       | 003         | 0058.63      | 50% - <80%       | 80%-120%       | Middle                | 116.1483 %            |
| Nevada | 32         | 29820       | 003         | 0058.64      | 50% - <80%       | 80%-120%       | Middle                | 113.6516 %            |
| Nevada | 32         | 29820       | 003         | 0058.65      | 50% - <80%       | >120%          | Upper                 | 136.5096 %            |
| Nevada | 32         | 29820       | 003         | 0058.66      | 50% - <80%       | >120%          | Upper                 | 137.4819 %            |
| Nevada | 32         | 29820       | 003         | 0058.67      | 50% - <80%       | >120%          | Upper                 | 124.1473 %            |
| Nevada | 32         | 29820       | 003         | 0058.68      | 50% - <80%       | >120%          | Upper                 | 140.6503 %            |
| Nevada | 32         | 29820       | 003         | 0058.69      | 50% - <80%       | >120%          | Upper                 | 136.2259 %            |
| Nevada | 32         | 29820       | 003         | 0058.70      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 29820       | 003         | 0058.71      | 50% - <80%       | 80%-120%       | Middle                | 89.6141 %             |
| Nevada | 32         | 29820       | 003         | 0058.72      | 20% - <50%       | >120%          | Upper                 | 197.9289 %            |
| Nevada | 32         | 29820       | 003         | 0058.73      | 20% - <50%       | >120%          | Upper                 | 206.7222 %            |
| Nevada | 32         | 29820       | 003         | 0058.74      | 50% - <80%       | 80%-120%       | Middle                | 111.5013 %            |
| Nevada | 32         | 29820       | 003         | 0058.75      | 50% - <80%       | 80%-120%       | Middle                | 84.5401 %             |
| Nevada | 32         | 29820       | 003         | 0058.76      | 20% - <50%       | >120%          | Upper                 | 124.8595 %            |
| Nevada | 32         | 29820       | 003         | 0058.77      | 50% - <80%       | >120%          | Upper                 | 174.9930 %            |
| Nevada | 32         | 29820       | 003         | 0059.02      | 20% - <50%       | 80%-120%       | Middle                | 90.9118 %             |
| Nevada | 32         | 29820       | 003         | 0059.03      | 10% - <20%       | >120%          | Upper                 | 120.3822 %            |
| Nevada | 32         | 29820       | 003         | 0059.04      | 10% - <20%       | 80%-120%       | Middle                | 107.0754 %            |
| Nevada | 32         | 29820       | 003         | 0059.05      | 10% - <20%       | 80%-120%       | Middle                | 90.4083 %             |
| Nevada | 32         | 29820       | 003         | 0060.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.7486 %             |
| Nevada | 32         | 29820       | 003         | 0061.03      | 50% - <80%       | 80%-120%       | Middle                | 86.4762 %             |
| Nevada | 32         | 29820       | 003         | 0061.04      | 50% - <80%       | >120%          | Upper                 | 138.3943 %            |
| Nevada | 32         | 29820       | 003         | 0062.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.0345 %             |
| Nevada | 32         | 29820       | 003         | 0062.02      | 50% - <80%       | 80%-120%       | Middle                | 83.3898 %             |
| Nevada | 32         | 29820       | 003         | 0062.03      | 50% - <80%       | 80%-120%       | Middle                | 104.3173 %            |
| Nevada | 32         | 29820       | 003         | 0062.04      | 80% - 100%       | 50%-80%        | Moderate              | 79.0280 %             |
| Nevada | 32         | 29820       | 003         | 0067.00      | 20% - <50%       | >120%          | Upper                 | 139.3791 %            |
| Nevada | 32         | 29820       | 003         | 0068.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.4601 %             |
| Nevada | 32         | 29820       | 003         | 0069.00      | 20% - <50%       | >120%          | Upper                 | 127.3061 %            |
| Nevada | 32         | 29820       | 003         | 0071.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.1783 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 29820       | 003         | 0072.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.3678 %             |
| Nevada | 32         | 29820       | 003         | 0075.00      | 20% - <50%       | >120%          | Upper                 | 140.2080 %            |
| Nevada | 32         | 29820       | 003         | 0076.00      | 20% - <50%       | 80%-120%       | Middle                | 108.2814 %            |
| Nevada | 32         | 29820       | 003         | 0078.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.0111 %             |
| Nevada | 32         | 29820       | 003         | 0078.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 29820       | 003         | 0079.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.3863 %             |
| Nevada | 32         | 99999       | 005         | 0010.00      | 20% - <50%       | 80%-120%       | Middle                | 105.9928 %            |
| Nevada | 32         | 99999       | 005         | 0011.00      | 20% - <50%       | 80%-120%       | Middle                | 87.8165 %             |
| Nevada | 32         | 99999       | 005         | 0012.00      | 10% - <20%       | 80%-120%       | Middle                | 105.7248 %            |
| Nevada | 32         | 99999       | 005         | 0013.00      | 10% - <20%       | >120%          | Upper                 | 142.1503 %            |
| Nevada | 32         | 99999       | 005         | 0014.00      | 10% - <20%       | 80%-120%       | Middle                | 89.8995 %             |
| Nevada | 32         | 99999       | 005         | 0015.00      | 20% - <50%       | 80%-120%       | Middle                | 96.0662 %             |
| Nevada | 32         | 99999       | 005         | 0016.00      | 10% - <20%       | >120%          | Upper                 | 148.2905 %            |
| Nevada | 32         | 99999       | 005         | 0017.00      | 20% - <50%       | 80%-120%       | Middle                | 109.1942 %            |
| Nevada | 32         | 99999       | 005         | 0018.00      | 10% - <20%       | 80%-120%       | Middle                | 82.2098 %             |
| Nevada | 32         | 99999       | 005         | 0019.00      | 10% - <20%       | >120%          | Upper                 | 155.5596 %            |
| Nevada | 32         | 99999       | 005         | 0020.00      | 20% - <50%       | 80%-120%       | Middle                | 88.7970 %             |
| Nevada | 32         | 99999       | 005         | 0021.00      | 20% - <50%       | 80%-120%       | Middle                | 118.8529 %            |
| Nevada | 32         | 99999       | 005         | 0022.00      | 10% - <20%       | >120%          | Upper                 | 138.2617 %            |
| Nevada | 32         | 99999       | 005         | 0023.00      | 10% - <20%       | >120%          | Upper                 | 139.8763 %            |
| Nevada | 32         | 99999       | 005         | 0024.00      | 20% - <50%       | 80%-120%       | Middle                | 81.8847 %             |
| Nevada | 32         | 99999       | 005         | 0025.00      | 10% - <20%       | 80%-120%       | Middle                | 88.7254 %             |
| Nevada | 32         | 99999       | 005         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 99999       | 007         | 9502.00      | 20% - <50%       | 80%-120%       | Middle                | 89.1565 %             |
| Nevada | 32         | 99999       | 007         | 9507.01      | 20% - <50%       | >120%          | Upper                 | 138.1701 %            |
| Nevada | 32         | 99999       | 007         | 9507.02      | 20% - <50%       | >120%          | Upper                 | 140.9536 %            |
| Nevada | 32         | 99999       | 007         | 9508.00      | 20% - <50%       | >120%          | Upper                 | 124.1054 %            |
| Nevada | 32         | 99999       | 007         | 9509.00      | 20% - <50%       | 80%-120%       | Middle                | 94.1981 %             |
| Nevada | 32         | 99999       | 007         | 9510.00      | 20% - <50%       | 80%-120%       | Middle                | 113.1041 %            |
| Nevada | 32         | 99999       | 007         | 9512.01      | 10% - <20%       | >120%          | Upper                 | 149.7499 %            |
| Nevada | 32         | 99999       | 007         | 9512.02      | 20% - <50%       | 80%-120%       | Middle                | 92.3009 %             |
| Nevada | 32         | 99999       | 007         | 9513.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.9541 %             |
| Nevada | 32         | 99999       | 007         | 9514.01      | 20% - <50%       | 80%-120%       | Middle                | 98.9810 %             |
| Nevada | 32         | 99999       | 007         | 9514.03      | 10% - <20%       | >120%          | Upper                 | 179.9835 %            |
| Nevada | 32         | 99999       | 007         | 9514.04      | 10% - <20%       | >120%          | Upper                 | 130.6834 %            |
| Nevada | 32         | 99999       | 007         | 9515.00      | 50% - <80%       | 80%-120%       | Middle                | 106.4439 %            |
| Nevada | 32         | 99999       | 007         | 9516.00      | 20% - <50%       | 80%-120%       | Middle                | 116.0893 %            |
| Nevada | 32         | 99999       | 007         | 9517.00      | 50% - <80%       | 80%-120%       | Middle                | 88.7254 %             |
| Nevada | 32         | 99999       | 009         | 9501.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.1164 %             |
| Nevada | 32         | 99999       | 011         | 0001.00      | 10% - <20%       | 80%-120%       | Middle                | 103.0979 %            |
| Nevada | 32         | 99999       | 013         | 0105.01      | 20% - <50%       | 80%-120%       | Middle                | 88.1416 %             |
| Nevada | 32         | 99999       | 013         | 0105.02      | 20% - <50%       | >120%          | Upper                 | 126.9406 %            |
| Nevada | 32         | 99999       | 013         | 0106.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.5588 %             |
| Nevada | 32         | 99999       | 013         | 0107.01      | 20% - <50%       | 80%-120%       | Middle                | 97.0573 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 99999       | 013         | 0107.02      | 20% - <50%       | >120%          | Upper                 | 170.1537 %            |
| Nevada | 32         | 99999       | 015         | 0003.01      | 20% - <50%       | 80%-120%       | Middle                | 87.8961 %             |
| Nevada | 32         | 99999       | 015         | 0003.02      | 20% - <50%       | >120%          | Upper                 | 143.0154 %            |
| Nevada | 32         | 99999       | 017         | 9501.00      | 10% - <20%       | 80%-120%       | Middle                | 102.8219 %            |
| Nevada | 32         | 99999       | 017         | 9502.00      | 10% - <20%       | 50%-80%        | Moderate              | 75.4381 %             |
| Nevada | 32         | 39900       | 019         | 9601.03      | 20% - <50%       | 80%-120%       | Middle                | 80.9865 %             |
| Nevada | 32         | 39900       | 019         | 9601.04      | 20% - <50%       | 80%-120%       | Middle                | 96.6353 %             |
| Nevada | 32         | 39900       | 019         | 9601.05      | 20% - <50%       | 80%-120%       | Middle                | 105.3321 %            |
| Nevada | 32         | 39900       | 019         | 9601.06      | 20% - <50%       | 80%-120%       | Middle                | 110.6404 %            |
| Nevada | 32         | 39900       | 019         | 9601.07      | 20% - <50%       | 80%-120%       | Middle                | 99.3538 %             |
| Nevada | 32         | 39900       | 019         | 9601.08      | 20% - <50%       | 80%-120%       | Middle                | 106.0286 %            |
| Nevada | 32         | 39900       | 019         | 9602.03      | 10% - <20%       | 80%-120%       | Middle                | 104.4803 %            |
| Nevada | 32         | 39900       | 019         | 9602.04      | 20% - <50%       | 50%-80%        | Moderate              | 55.6658 %             |
| Nevada | 32         | 39900       | 019         | 9602.05      | 20% - <50%       | 50%-80%        | Moderate              | 74.8835 %             |
| Nevada | 32         | 39900       | 019         | 9602.06      | 10% - <20%       | 50%-80%        | Moderate              | 59.3382 %             |
| Nevada | 32         | 39900       | 019         | 9603.01      | 20% - <50%       | 80%-120%       | Middle                | 87.1704 %             |
| Nevada | 32         | 39900       | 019         | 9603.03      | 20% - <50%       | 80%-120%       | Middle                | 107.3448 %            |
| Nevada | 32         | 39900       | 019         | 9603.04      | 20% - <50%       | 80%-120%       | Middle                | 106.9680 %            |
| Nevada | 32         | 39900       | 019         | 9603.05      | 20% - <50%       | 80%-120%       | Middle                | 112.9436 %            |
| Nevada | 32         | 39900       | 019         | 9608.01      | 20% - <50%       | 50%-80%        | Moderate              | 78.8425 %             |
| Nevada | 32         | 39900       | 019         | 9608.02      | 20% - <50%       | 50%-80%        | Moderate              | 72.5312 %             |
| Nevada | 32         | 39900       | 019         | 9609.01      | 20% - <50%       | 50%-80%        | Moderate              | 57.7129 %             |
| Nevada | 32         | 39900       | 019         | 9609.02      | 20% - <50%       | 50%-80%        | Moderate              | 64.5974 %             |
| Nevada | 32         | 99999       | 021         | 9707.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.5076 %             |
| Nevada | 32         | 99999       | 021         | 9708.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.3851 %             |
| Nevada | 32         | 99999       | 023         | 9601.00      | 20% - <50%       | 80%-120%       | Middle                | 81.5636 %             |
| Nevada | 32         | 99999       | 023         | 9602.00      | 20% - <50%       | <50%           | Low                   | 43.0366 %             |
| Nevada | 32         | 99999       | 023         | 9603.00      | 20% - <50%       | 50%-80%        | Moderate              | 73.6337 %             |
| Nevada | 32         | 99999       | 023         | 9604.05      | 20% - <50%       | 50%-80%        | Moderate              | 71.2125 %             |
| Nevada | 32         | 99999       | 023         | 9604.07      | 20% - <50%       | 50%-80%        | Moderate              | 65.2819 %             |
| Nevada | 32         | 99999       | 023         | 9604.08      | 20% - <50%       | 80%-120%       | Middle                | 102.4690 %            |
| Nevada | 32         | 99999       | 023         | 9604.09      | 20% - <50%       | 80%-120%       | Middle                | 89.3038 %             |
| Nevada | 32         | 99999       | 023         | 9604.10      | 20% - <50%       | 50%-80%        | Moderate              | 79.1397 %             |
| Nevada | 32         | 99999       | 023         | 9604.11      | 20% - <50%       | 50%-80%        | Moderate              | 72.4344 %             |
| Nevada | 32         | 99999       | 023         | 9604.12      | 20% - <50%       | 80%-120%       | Middle                | 89.5546 %             |
| Nevada | 32         | 99999       | 023         | 9604.13      | 20% - <50%       | 50%-80%        | Moderate              | 66.4269 %             |
| Nevada | 32         | 99999       | 023         | 9604.14      | 20% - <50%       | <50%           | Low                   | 47.0261 %             |
| Nevada | 32         | 99999       | 023         | 9604.15      | 20% - <50%       | 50%-80%        | Moderate              | 66.4813 %             |
| Nevada | 32         | 99999       | 023         | 9604.16      | 20% - <50%       | 50%-80%        | Moderate              | 68.2777 %             |
| Nevada | 32         | 99999       | 023         | 9805.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 99999       | 027         | 9601.00      | 20% - <50%       | 80%-120%       | Middle                | 89.9274 %             |
| Nevada | 32         | 39900       | 029         | 9702.00      | 10% - <20%       | 80%-120%       | Middle                | 107.3787 %            |
| Nevada | 32         | 39900       | 031         | 0001.03      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 39900       | 031         | 0001.04      | 20% - <50%       | 80%-120%       | Middle                | 96.3438 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 39900       | 031         | 0001.05      | 20% - <50%       | <50%           | Low                   | 29.2002 %             |
| Nevada | 32         | 39900       | 031         | 0001.06      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 39900       | 031         | 0002.01      | 50% - <80%       | 50%-80%        | Moderate              | 54.2729 %             |
| Nevada | 32         | 39900       | 031         | 0002.02      | 20% - <50%       | 50%-80%        | Moderate              | 69.7619 %             |
| Nevada | 32         | 39900       | 031         | 0003.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 39900       | 031         | 0003.02      | 20% - <50%       | 50%-80%        | Moderate              | 62.5173 %             |
| Nevada | 32         | 39900       | 031         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 101.1791 %            |
| Nevada | 32         | 39900       | 031         | 0004.02      | 10% - <20%       | >120%          | Upper                 | 193.7006 %            |
| Nevada | 32         | 39900       | 031         | 0007.01      | 20% - <50%       | >120%          | Upper                 | 122.2656 %            |
| Nevada | 32         | 39900       | 031         | 0007.02      | 50% - <80%       | <50%           | Low                   | 46.2411 %             |
| Nevada | 32         | 39900       | 031         | 0009.00      | 50% - <80%       | <50%           | Low                   | 43.1027 %             |
| Nevada | 32         | 39900       | 031         | 0010.05      | 20% - <50%       | 80%-120%       | Middle                | 115.0899 %            |
| Nevada | 32         | 39900       | 031         | 0010.10      | 20% - <50%       | >120%          | Upper                 | 142.9875 %            |
| Nevada | 32         | 39900       | 031         | 0010.11      | 10% - <20%       | >120%          | Upper                 | 170.7415 %            |
| Nevada | 32         | 39900       | 031         | 0010.12      | 10% - <20%       | >120%          | Upper                 | 142.7049 %            |
| Nevada | 32         | 39900       | 031         | 0010.13      | 10% - <20%       | >120%          | Upper                 | 200.9736 %            |
| Nevada | 32         | 39900       | 031         | 0010.14      | 20% - <50%       | >120%          | Upper                 | 127.2018 %            |
| Nevada | 32         | 39900       | 031         | 0010.15      | 10% - <20%       | >120%          | Upper                 | 159.9204 %            |
| Nevada | 32         | 39900       | 031         | 0010.16      | 50% - <80%       | 50%-80%        | Moderate              | 56.6858 %             |
| Nevada | 32         | 39900       | 031         | 0010.17      | 20% - <50%       | 80%-120%       | Middle                | 81.6362 %             |
| Nevada | 32         | 39900       | 031         | 0010.18      | 50% - <80%       | <50%           | Low                   | 44.5288 %             |
| Nevada | 32         | 39900       | 031         | 0010.19      | 50% - <80%       | <50%           | Low                   | 47.0735 %             |
| Nevada | 32         | 39900       | 031         | 0011.01      | 10% - <20%       | 80%-120%       | Middle                | 110.5266 %            |
| Nevada | 32         | 39900       | 031         | 0011.03      | 10% - <20%       | >120%          | Upper                 | 199.4573 %            |
| Nevada | 32         | 39900       | 031         | 0011.04      | 10% - <20%       | >120%          | Upper                 | 126.1651 %            |
| Nevada | 32         | 39900       | 031         | 0011.05      | 10% - <20%       | >120%          | Upper                 | 150.4755 %            |
| Nevada | 32         | 39900       | 031         | 0012.01      | 20% - <50%       | 80%-120%       | Middle                | 89.7999 %             |
| Nevada | 32         | 39900       | 031         | 0012.03      | 20% - <50%       | 50%-80%        | Moderate              | 50.0896 %             |
| Nevada | 32         | 39900       | 031         | 0012.04      | 20% - <50%       | <50%           | Low                   | 40.5070 %             |
| Nevada | 32         | 39900       | 031         | 0013.00      | 20% - <50%       | 80%-120%       | Middle                | 110.3330 %            |
| Nevada | 32         | 39900       | 031         | 0014.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 39900       | 031         | 0015.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.1877 %             |
| Nevada | 32         | 39900       | 031         | 0015.03      | 50% - <80%       | 80%-120%       | Middle                | 112.8065 %            |
| Nevada | 32         | 39900       | 031         | 0015.04      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 39900       | 031         | 0017.01      | 50% - <80%       | <50%           | Low                   | 49.1563 %             |
| Nevada | 32         | 39900       | 031         | 0017.03      | 50% - <80%       | 50%-80%        | Moderate              | 52.3671 %             |
| Nevada | 32         | 39900       | 031         | 0017.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Nevada | 32         | 39900       | 031         | 0018.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.4111 %             |
| Nevada | 32         | 39900       | 031         | 0018.02      | 50% - <80%       | 50%-80%        | Moderate              | 57.7343 %             |
| Nevada | 32         | 39900       | 031         | 0019.01      | 50% - <80%       | <50%           | Low                   | 41.5246 %             |
| Nevada | 32         | 39900       | 031         | 0019.03      | 50% - <80%       | <50%           | Low                   | 46.3943 %             |
| Nevada | 32         | 39900       | 031         | 0019.04      | 20% - <50%       | 50%-80%        | Moderate              | 60.7077 %             |
| Nevada | 32         | 39900       | 031         | 0021.03      | 20% - <50%       | >120%          | Upper                 | 152.8825 %            |
| Nevada | 32         | 39900       | 031         | 0021.04      | 20% - <50%       | 80%-120%       | Middle                | 106.9132 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 39900       | 031         | 0021.05      | 20% - <50%       | 50%-80%        | Moderate              | 76.4768 %             |
| Nevada | 32         | 39900       | 031         | 0021.06      | 50% - <80%       | 80%-120%       | Middle                | 106.1580 %            |
| Nevada | 32         | 39900       | 031         | 0021.07      | 50% - <80%       | 50%-80%        | Moderate              | 66.4097 %             |
| Nevada | 32         | 39900       | 031         | 0022.04      | 50% - <80%       | 50%-80%        | Moderate              | 57.8269 %             |
| Nevada | 32         | 39900       | 031         | 0022.07      | 20% - <50%       | >120%          | Upper                 | 141.0568 %            |
| Nevada | 32         | 39900       | 031         | 0022.08      | 20% - <50%       | >120%          | Upper                 | 125.8944 %            |
| Nevada | 32         | 39900       | 031         | 0022.10      | 20% - <50%       | >120%          | Upper                 | 165.2864 %            |
| Nevada | 32         | 39900       | 031         | 0022.11      | 50% - <80%       | 50%-80%        | Moderate              | 52.1878 %             |
| Nevada | 32         | 39900       | 031         | 0022.12      | 50% - <80%       | 50%-80%        | Moderate              | 53.5830 %             |
| Nevada | 32         | 39900       | 031         | 0022.13      | 20% - <50%       | >120%          | Upper                 | 129.9471 %            |
| Nevada | 32         | 39900       | 031         | 0022.14      | 50% - <80%       | 50%-80%        | Moderate              | 63.9209 %             |
| Nevada | 32         | 39900       | 031         | 0022.15      | 20% - <50%       | 80%-120%       | Middle                | 82.7714 %             |
| Nevada | 32         | 39900       | 031         | 0022.16      | 20% - <50%       | 50%-80%        | Moderate              | 69.4864 %             |
| Nevada | 32         | 39900       | 031         | 0022.17      | 20% - <50%       | >120%          | Upper                 | 147.2421 %            |
| Nevada | 32         | 39900       | 031         | 0022.18      | 20% - <50%       | >120%          | Upper                 | 129.9483 %            |
| Nevada | 32         | 39900       | 031         | 0022.19      | 20% - <50%       | >120%          | Upper                 | 142.2585 %            |
| Nevada | 32         | 39900       | 031         | 0023.02      | 10% - <20%       | >120%          | Upper                 | 125.2045 %            |
| Nevada | 32         | 39900       | 031         | 0023.03      | 10% - <20%       | >120%          | Upper                 | 143.2832 %            |
| Nevada | 32         | 39900       | 031         | 0023.04      | 10% - <20%       | >120%          | Upper                 | 166.3231 %            |
| Nevada | 32         | 39900       | 031         | 0024.01      | 20% - <50%       | 80%-120%       | Middle                | 93.4322 %             |
| Nevada | 32         | 39900       | 031         | 0024.06      | 20% - <50%       | 50%-80%        | Moderate              | 72.4930 %             |
| Nevada | 32         | 39900       | 031         | 0024.07      | 20% - <50%       | 80%-120%       | Middle                | 90.6168 %             |
| Nevada | 32         | 39900       | 031         | 0024.08      | 20% - <50%       | >120%          | Upper                 | 127.5853 %            |
| Nevada | 32         | 39900       | 031         | 0024.09      | 20% - <50%       | >120%          | Upper                 | 125.8528 %            |
| Nevada | 32         | 39900       | 031         | 0024.11      | 20% - <50%       | 80%-120%       | Middle                | 105.1689 %            |
| Nevada | 32         | 39900       | 031         | 0024.12      | 20% - <50%       | >120%          | Upper                 | 125.4669 %            |
| Nevada | 32         | 39900       | 031         | 0024.13      | 20% - <50%       | 80%-120%       | Middle                | 83.6917 %             |
| Nevada | 32         | 39900       | 031         | 0024.14      | 20% - <50%       | 50%-80%        | Moderate              | 68.6932 %             |
| Nevada | 32         | 39900       | 031         | 0025.00      | 20% - <50%       | 80%-120%       | Middle                | 98.2414 %             |
| Nevada | 32         | 39900       | 031         | 0026.03      | 20% - <50%       | 80%-120%       | Middle                | 115.3155 %            |
| Nevada | 32         | 39900       | 031         | 0026.10      | 50% - <80%       | 80%-120%       | Middle                | 89.3973 %             |
| Nevada | 32         | 39900       | 031         | 0026.11      | 50% - <80%       | 80%-120%       | Middle                | 87.2338 %             |
| Nevada | 32         | 39900       | 031         | 0026.12      | 20% - <50%       | 80%-120%       | Middle                | 92.0928 %             |
| Nevada | 32         | 39900       | 031         | 0026.13      | 20% - <50%       | 80%-120%       | Middle                | 94.2005 %             |
| Nevada | 32         | 39900       | 031         | 0026.14      | 50% - <80%       | 50%-80%        | Moderate              | 68.3084 %             |
| Nevada | 32         | 39900       | 031         | 0026.15      | 50% - <80%       | 80%-120%       | Middle                | 86.7030 %             |
| Nevada | 32         | 39900       | 031         | 0026.16      | 50% - <80%       | 50%-80%        | Moderate              | 68.1838 %             |
| Nevada | 32         | 39900       | 031         | 0026.18      | 20% - <50%       | 80%-120%       | Middle                | 91.1856 %             |
| Nevada | 32         | 39900       | 031         | 0026.20      | 20% - <50%       | 50%-80%        | Moderate              | 66.0143 %             |
| Nevada | 32         | 39900       | 031         | 0026.21      | 50% - <80%       | 80%-120%       | Middle                | 102.7132 %            |
| Nevada | 32         | 39900       | 031         | 0026.22      | 50% - <80%       | 50%-80%        | Moderate              | 52.1546 %             |
| Nevada | 32         | 39900       | 031         | 0026.23      | 20% - <50%       | >120%          | Upper                 | 124.2854 %            |
| Nevada | 32         | 39900       | 031         | 0027.03      | 50% - <80%       | <50%           | Low                   | 47.5722 %             |
| Nevada | 32         | 39900       | 031         | 0027.04      | 50% - <80%       | 50%-80%        | Moderate              | 68.9841 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada | 32         | 39900       | 031         | 0027.05      | 50% - <80%       | 80%-120%       | Middle                | 87.9380 %             |
| Nevada | 32         | 39900       | 031         | 0027.06      | 50% - <80%       | 50%-80%        | Moderate              | 62.9935 %             |
| Nevada | 32         | 39900       | 031         | 0027.07      | 50% - <80%       | 50%-80%        | Moderate              | 76.4234 %             |
| Nevada | 32         | 39900       | 031         | 0028.01      | 50% - <80%       | 80%-120%       | Middle                | 92.8005 %             |
| Nevada | 32         | 39900       | 031         | 0028.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.8869 %             |
| Nevada | 32         | 39900       | 031         | 0029.01      | 20% - <50%       | 80%-120%       | Middle                | 92.2389 %             |
| Nevada | 32         | 39900       | 031         | 0029.02      | 50% - <80%       | 80%-120%       | Middle                | 90.5420 %             |
| Nevada | 32         | 39900       | 031         | 0030.01      | 50% - <80%       | 80%-120%       | Middle                | 92.8741 %             |
| Nevada | 32         | 39900       | 031         | 0030.02      | 50% - <80%       | <50%           | Low                   | 37.9112 %             |
| Nevada | 32         | 39900       | 031         | 0031.05      | 20% - <50%       | 50%-80%        | Moderate              | 79.1877 %             |
| Nevada | 32         | 39900       | 031         | 0031.06      | 50% - <80%       | 80%-120%       | Middle                | 90.0184 %             |
| Nevada | 32         | 39900       | 031         | 0031.08      | 20% - <50%       | 80%-120%       | Middle                | 110.6014 %            |
| Nevada | 32         | 39900       | 031         | 0031.09      | 20% - <50%       | 80%-120%       | Middle                | 118.7436 %            |
| Nevada | 32         | 39900       | 031         | 0031.10      | 20% - <50%       | 80%-120%       | Middle                | 103.4530 %            |
| Nevada | 32         | 39900       | 031         | 0031.11      | 20% - <50%       | 80%-120%       | Middle                | 93.3123 %             |
| Nevada | 32         | 39900       | 031         | 0031.12      | 20% - <50%       | <50%           | Low                   | 39.9525 %             |
| Nevada | 32         | 39900       | 031         | 0032.03      | 10% - <20%       | >120%          | Upper                 | 173.7125 %            |
| Nevada | 32         | 39900       | 031         | 0032.05      | 20% - <50%       | 80%-120%       | Middle                | 83.9019 %             |
| Nevada | 32         | 39900       | 031         | 0032.06      | 10% - <20%       | >120%          | Upper                 | 176.6312 %            |
| Nevada | 32         | 39900       | 031         | 0032.07      | 10% - <20%       | 80%-120%       | Middle                | 101.3133 %            |
| Nevada | 32         | 39900       | 031         | 0033.05      | 20% - <50%       | >120%          | Upper                 | 136.3901 %            |
| Nevada | 32         | 39900       | 031         | 0033.06      | 20% - <50%       | 80%-120%       | Middle                | 102.3428 %            |
| Nevada | 32         | 39900       | 031         | 0033.07      | 10% - <20%       | >120%          | Upper                 | 260.0890 %            |
| Nevada | 32         | 39900       | 031         | 0033.08      | 10% - <20%       | >120%          | Upper                 | 202.2763 %            |
| Nevada | 32         | 39900       | 031         | 0033.10      | 20% - <50%       | >120%          | Upper                 | 158.6712 %            |
| Nevada | 32         | 39900       | 031         | 0033.11      | 10% - <20%       | >120%          | Upper                 | 210.8757 %            |
| Nevada | 32         | 39900       | 031         | 0035.01      | 20% - <50%       | 80%-120%       | Middle                | 100.8597 %            |
| Nevada | 32         | 39900       | 031         | 0035.03      | 20% - <50%       | 80%-120%       | Middle                | 114.6399 %            |
| Nevada | 32         | 39900       | 031         | 0035.07      | 20% - <50%       | >120%          | Upper                 | 138.0395 %            |
| Nevada | 32         | 39900       | 031         | 0035.08      | 20% - <50%       | 80%-120%       | Middle                | 118.2271 %            |
| Nevada | 32         | 39900       | 031         | 0035.10      | 20% - <50%       | 80%-120%       | Middle                | 102.3570 %            |
| Nevada | 32         | 39900       | 031         | 0035.11      | 20% - <50%       | 80%-120%       | Middle                | 114.9593 %            |
| Nevada | 32         | 39900       | 031         | 0035.12      | 20% - <50%       | >120%          | Upper                 | 148.4296 %            |
| Nevada | 32         | 39900       | 031         | 0035.13      | 20% - <50%       | >120%          | Upper                 | 133.7433 %            |
| Nevada | 32         | 39900       | 031         | 0035.14      | 10% - <20%       | >120%          | Upper                 | 137.4766 %            |
| Nevada | 32         | 39900       | 031         | 0035.16      | 20% - <50%       | >120%          | Upper                 | 132.7637 %            |
| Nevada | 32         | 39900       | 031         | 0035.17      | 20% - <50%       | >120%          | Upper                 | 140.0534 %            |
| Nevada | 32         | 39900       | 031         | 0035.18      | 20% - <50%       | 80%-120%       | Middle                | 108.2051 %            |
| Nevada | 32         | 39900       | 031         | 0035.19      | 20% - <50%       | >120%          | Upper                 | 141.1993 %            |
| Nevada | 32         | 39900       | 031         | 0035.20      | 20% - <50%       | >120%          | Upper                 | 131.8898 %            |
| Nevada | 32         | 39900       | 031         | 0035.21      | 20% - <50%       | 50%-80%        | Moderate              | 76.1645 %             |
| Nevada | 32         | 39900       | 031         | 0035.22      | 20% - <50%       | 80%-120%       | Middle                | 117.7925 %            |
| Nevada | 32         | 39900       | 031         | 9402.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.4017 %             |
| Nevada | 32         | 39900       | 031         | 9800.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Nevada     | 32         | 39900       | 031         | 9801.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Nevada     | 32         | 39900       | 031         | 9802.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Nevada     | 32         | 39900       | 031         | 9803.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Nevada     | 32         | 39900       | 031         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Nevada     | 32         | 39900       | 031         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Nevada     | 32         | 99999       | 033         | 9701.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.2016 %             |
| Nevada     | 32         | 99999       | 033         | 9702.00      | 20% - <50%       | 80%-120%       | Middle                | 110.3233 %            |
| Nevada     | 32         | 99999       | 033         | 9703.00      | 20% - <50%       | 50%-80%        | Moderate              | 67.9593 %             |
| Nevada     | 32         | 16180       | 510         | 0001.00      | 10% - <20%       | >120%          | Upper                 | 123.0326 %            |
| Nevada     | 32         | 16180       | 510         | 0002.00      | 20% - <50%       | >120%          | Upper                 | 139.5399 %            |
| Nevada     | 32         | 16180       | 510         | 0003.00      | 10% - <20%       | >120%          | Upper                 | 183.9158 %            |
| Nevada     | 32         | 16180       | 510         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 95.6745 %             |
| Nevada     | 32         | 16180       | 510         | 0005.01      | 20% - <50%       | 80%-120%       | Middle                | 90.0339 %             |
| Nevada     | 32         | 16180       | 510         | 0005.02      | 20% - <50%       | 80%-120%       | Middle                | 84.4636 %             |
| Nevada     | 32         | 16180       | 510         | 0006.01      | 20% - <50%       | 80%-120%       | Middle                | 97.0728 %             |
| Nevada     | 32         | 16180       | 510         | 0006.02      | 20% - <50%       | 80%-120%       | Middle                | 84.6042 %             |
| Nevada     | 32         | 16180       | 510         | 0007.01      | 20% - <50%       | 80%-120%       | Middle                | 104.9091 %            |
| Nevada     | 32         | 16180       | 510         | 0007.02      | 20% - <50%       | 80%-120%       | Middle                | 87.1986 %             |
| Nevada     | 32         | 16180       | 510         | 0008.00      | 20% - <50%       | >120%          | Upper                 | 124.3205 %            |
| Nevada     | 32         | 16180       | 510         | 0009.00      | 20% - <50%       | 80%-120%       | Middle                | 86.2635 %             |
| Nevada     | 32         | 16180       | 510         | 0010.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.4933 %             |
| Nevada     | 32         | 16180       | 510         | 0010.02      | 20% - <50%       | 80%-120%       | Middle                | 111.6999 %            |
| Nevada     | 32         | 16180       | 510         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| New Mexico | 35         | 22140       | 045         | 0001.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.7061 %             |
| New Mexico | 35         | 22140       | 045         | 0002.01      | 20% - <50%       | >120%          | Upper                 | 129.1871 %            |
| New Mexico | 35         | 22140       | 045         | 0002.02      | 20% - <50%       | >120%          | Upper                 | 161.2855 %            |
| New Mexico | 35         | 22140       | 045         | 0002.04      | 50% - <80%       | 80%-120%       | Middle                | 118.6923 %            |
| New Mexico | 35         | 22140       | 045         | 0002.06      | 50% - <80%       | 80%-120%       | Middle                | 118.7539 %            |
| New Mexico | 35         | 22140       | 045         | 0002.07      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| New Mexico | 35         | 22140       | 045         | 0003.01      | 50% - <80%       | 80%-120%       | Middle                | 108.0236 %            |
| New Mexico | 35         | 22140       | 045         | 0003.02      | 50% - <80%       | >120%          | Upper                 | 121.1072 %            |
| New Mexico | 35         | 22140       | 045         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 104.5453 %            |
| New Mexico | 35         | 22140       | 045         | 0004.02      | 50% - <80%       | 50%-80%        | Moderate              | 65.2185 %             |
| New Mexico | 35         | 22140       | 045         | 0005.03      | 80% - 100%       | 80%-120%       | Middle                | 98.0380 %             |
| New Mexico | 35         | 22140       | 045         | 0005.04      | 50% - <80%       | >120%          | Upper                 | 147.4139 %            |
| New Mexico | 35         | 22140       | 045         | 0005.06      | 80% - 100%       | 80%-120%       | Middle                | 100.6594 %            |
| New Mexico | 35         | 22140       | 045         | 0005.07      | 50% - <80%       | 80%-120%       | Middle                | 95.3096 %             |
| New Mexico | 35         | 22140       | 045         | 0006.07      | 50% - <80%       | 80%-120%       | Middle                | 114.5654 %            |
| New Mexico | 35         | 22140       | 045         | 0006.09      | 20% - <50%       | 50%-80%        | Moderate              | 72.1824 %             |
| New Mexico | 35         | 22140       | 045         | 0006.10      | 20% - <50%       | 80%-120%       | Middle                | 104.0743 %            |
| New Mexico | 35         | 22140       | 045         | 0006.11      | 20% - <50%       | 80%-120%       | Middle                | 91.9273 %             |
| New Mexico | 35         | 22140       | 045         | 0006.12      | 20% - <50%       | 50%-80%        | Moderate              | 70.5483 %             |
| New Mexico | 35         | 22140       | 045         | 0006.13      | 20% - <50%       | 50%-80%        | Moderate              | 74.4506 %             |
| New Mexico | 35         | 22140       | 045         | 0006.14      | 50% - <80%       | 80%-120%       | Middle                | 117.9822 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| New Mexico | 35         | 22140       | 045         | 0006.15      | 50% - <80%       | >120%          | Upper                 | 141.7453 %            |
| New Mexico | 35         | 22140       | 045         | 0007.02      | 20% - <50%       | 80%-120%       | Middle                | 114.4839 %            |
| New Mexico | 35         | 22140       | 045         | 0007.05      | 50% - <80%       | 80%-120%       | Middle                | 105.8153 %            |
| New Mexico | 35         | 22140       | 045         | 0007.06      | 50% - <80%       | 80%-120%       | Middle                | 84.2442 %             |
| New Mexico | 35         | 22140       | 045         | 0007.07      | 50% - <80%       | 80%-120%       | Middle                | 110.1269 %            |
| New Mexico | 35         | 22140       | 045         | 0007.08      | 50% - <80%       | >120%          | Upper                 | 131.4462 %            |
| New Mexico | 35         | 22140       | 045         | 0009.00      | 20% - <50%       | >120%          | Upper                 | 130.8900 %            |
| New Mexico | 35         | 22140       | 045         | 9428.01      | 80% - 100%       | 80%-120%       | Middle                | 82.0630 %             |
| New Mexico | 35         | 22140       | 045         | 9428.02      | 80% - 100%       | 50%-80%        | Moderate              | 78.1427 %             |
| New Mexico | 35         | 22140       | 045         | 9428.03      | 80% - 100%       | <50%           | Low                   | 48.2762 %             |
| New Mexico | 35         | 22140       | 045         | 9429.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.2781 %             |
| New Mexico | 35         | 22140       | 045         | 9430.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.1623 %             |
| New Mexico | 35         | 22140       | 045         | 9431.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.2259 %             |
| New Mexico | 35         | 22140       | 045         | 9432.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.2710 %             |
| New Mexico | 35         | 22140       | 045         | 9433.00      | 20% - <50%       | 80%-120%       | Middle                | 104.6214 %            |
| Oregon     | 41         | 38900       | 005         | 0201.01      | 20% - <50%       | >120%          | Upper                 | 173.1122 %            |
| Oregon     | 41         | 38900       | 005         | 0201.02      | 10% - <20%       | >120%          | Upper                 | 166.3992 %            |
| Oregon     | 41         | 38900       | 005         | 0202.01      | 10% - <20%       | >120%          | Upper                 | 136.0562 %            |
| Oregon     | 41         | 38900       | 005         | 0202.02      | 10% - <20%       | >120%          | Upper                 | 165.7014 %            |
| Oregon     | 41         | 38900       | 005         | 0203.02      | 20% - <50%       | >120%          | Upper                 | 152.7885 %            |
| Oregon     | 41         | 38900       | 005         | 0203.03      | 20% - <50%       | >120%          | Upper                 | 135.9570 %            |
| Oregon     | 41         | 38900       | 005         | 0203.04      | 20% - <50%       | >120%          | Upper                 | 125.7286 %            |
| Oregon     | 41         | 38900       | 005         | 0204.01      | 20% - <50%       | >120%          | Upper                 | 141.1952 %            |
| Oregon     | 41         | 38900       | 005         | 0204.03      | 10% - <20%       | >120%          | Upper                 | 174.0084 %            |
| Oregon     | 41         | 38900       | 005         | 0204.04      | 10% - <20%       | >120%          | Upper                 | 188.1132 %            |
| Oregon     | 41         | 38900       | 005         | 0205.03      | 10% - <20%       | >120%          | Upper                 | 195.2252 %            |
| Oregon     | 41         | 38900       | 005         | 0205.04      | 10% - <20%       | >120%          | Upper                 | 151.7856 %            |
| Oregon     | 41         | 38900       | 005         | 0205.05      | 10% - <20%       | >120%          | Upper                 | 147.9398 %            |
| Oregon     | 41         | 38900       | 005         | 0205.06      | 10% - <20%       | >120%          | Upper                 | 149.4705 %            |
| Oregon     | 41         | 38900       | 005         | 0205.07      | 20% - <50%       | >120%          | Upper                 | 176.5768 %            |
| Oregon     | 41         | 38900       | 005         | 0206.01      | 10% - <20%       | >120%          | Upper                 | 136.1966 %            |
| Oregon     | 41         | 38900       | 005         | 0206.02      | 20% - <50%       | >120%          | Upper                 | 147.4437 %            |
| Oregon     | 41         | 38900       | 005         | 0207.00      | 10% - <20%       | >120%          | Upper                 | 140.8975 %            |
| Oregon     | 41         | 38900       | 005         | 0208.00      | 10% - <20%       | 50%-80%        | Moderate              | 78.1128 %             |
| Oregon     | 41         | 38900       | 005         | 0209.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.5357 %             |
| Oregon     | 41         | 38900       | 005         | 0210.00      | 20% - <50%       | 80%-120%       | Middle                | 96.1003 %             |
| Oregon     | 41         | 38900       | 005         | 0211.00      | 20% - <50%       | 80%-120%       | Middle                | 97.6490 %             |
| Oregon     | 41         | 38900       | 005         | 0212.00      | 20% - <50%       | 80%-120%       | Middle                | 90.1390 %             |
| Oregon     | 41         | 38900       | 005         | 0213.00      | 20% - <50%       | 50%-80%        | Moderate              | 73.6368 %             |
| Oregon     | 41         | 38900       | 005         | 0214.00      | 20% - <50%       | 80%-120%       | Middle                | 103.9365 %            |
| Oregon     | 41         | 38900       | 005         | 0215.00      | 20% - <50%       | 80%-120%       | Middle                | 89.0305 %             |
| Oregon     | 41         | 38900       | 005         | 0216.01      | 20% - <50%       | 50%-80%        | Moderate              | 65.1282 %             |
| Oregon     | 41         | 38900       | 005         | 0216.02      | 20% - <50%       | 50%-80%        | Moderate              | 75.7851 %             |
| Oregon     | 41         | 38900       | 005         | 0217.00      | 20% - <50%       | 80%-120%       | Middle                | 85.0401 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 005         | 0218.01      | 10% - <20%       | >120%          | Upper                 | 122.3283 %            |
| Oregon | 41         | 38900       | 005         | 0218.02      | 20% - <50%       | 50%-80%        | Moderate              | 59.9828 %             |
| Oregon | 41         | 38900       | 005         | 0219.00      | 20% - <50%       | 50%-80%        | Moderate              | 51.9587 %             |
| Oregon | 41         | 38900       | 005         | 0220.00      | 10% - <20%       | 80%-120%       | Middle                | 105.5021 %            |
| Oregon | 41         | 38900       | 005         | 0221.01      | 20% - <50%       | 80%-120%       | Middle                | 92.7085 %             |
| Oregon | 41         | 38900       | 005         | 0221.05      | 20% - <50%       | 80%-120%       | Middle                | 110.6147 %            |
| Oregon | 41         | 38900       | 005         | 0221.07      | 20% - <50%       | 50%-80%        | Moderate              | 74.6165 %             |
| Oregon | 41         | 38900       | 005         | 0221.08      | 20% - <50%       | 80%-120%       | Middle                | 83.1821 %             |
| Oregon | 41         | 38900       | 005         | 0221.09      | 20% - <50%       | 80%-120%       | Middle                | 100.8012 %            |
| Oregon | 41         | 38900       | 005         | 0221.10      | 20% - <50%       | 80%-120%       | Middle                | 106.9399 %            |
| Oregon | 41         | 38900       | 005         | 0222.01      | 20% - <50%       | <50%           | Low                   | 46.6350 %             |
| Oregon | 41         | 38900       | 005         | 0222.05      | 20% - <50%       | >120%          | Upper                 | 140.5354 %            |
| Oregon | 41         | 38900       | 005         | 0222.06      | 20% - <50%       | >120%          | Upper                 | 131.6287 %            |
| Oregon | 41         | 38900       | 005         | 0222.07      | 20% - <50%       | >120%          | Upper                 | 139.5990 %            |
| Oregon | 41         | 38900       | 005         | 0222.08      | 20% - <50%       | >120%          | Upper                 | 132.6179 %            |
| Oregon | 41         | 38900       | 005         | 0223.01      | 10% - <20%       | 80%-120%       | Middle                | 98.5917 %             |
| Oregon | 41         | 38900       | 005         | 0223.02      | 10% - <20%       | 80%-120%       | Middle                | 99.1079 %             |
| Oregon | 41         | 38900       | 005         | 0224.00      | 10% - <20%       | 80%-120%       | Middle                | 81.4276 %             |
| Oregon | 41         | 38900       | 005         | 0225.01      | 10% - <20%       | 80%-120%       | Middle                | 87.5610 %             |
| Oregon | 41         | 38900       | 005         | 0225.02      | 20% - <50%       | 80%-120%       | Middle                | 91.2295 %             |
| Oregon | 41         | 38900       | 005         | 0226.02      | 10% - <20%       | 80%-120%       | Middle                | 111.6555 %            |
| Oregon | 41         | 38900       | 005         | 0226.03      | 20% - <50%       | 80%-120%       | Middle                | 98.4460 %             |
| Oregon | 41         | 38900       | 005         | 0226.05      | 20% - <50%       | 80%-120%       | Middle                | 96.0655 %             |
| Oregon | 41         | 38900       | 005         | 0226.06      | 10% - <20%       | 80%-120%       | Middle                | 109.2972 %            |
| Oregon | 41         | 38900       | 005         | 0227.02      | 10% - <20%       | >120%          | Upper                 | 168.7227 %            |
| Oregon | 41         | 38900       | 005         | 0227.07      | 20% - <50%       | >120%          | Upper                 | 126.6798 %            |
| Oregon | 41         | 38900       | 005         | 0227.08      | 20% - <50%       | >120%          | Upper                 | 137.0475 %            |
| Oregon | 41         | 38900       | 005         | 0227.10      | 20% - <50%       | 80%-120%       | Middle                | 95.0974 %             |
| Oregon | 41         | 38900       | 005         | 0228.00      | 10% - <20%       | 80%-120%       | Middle                | 109.4524 %            |
| Oregon | 41         | 38900       | 005         | 0229.01      | 20% - <50%       | 80%-120%       | Middle                | 115.4633 %            |
| Oregon | 41         | 38900       | 005         | 0229.04      | 20% - <50%       | 50%-80%        | Moderate              | 79.9529 %             |
| Oregon | 41         | 38900       | 005         | 0229.05      | 20% - <50%       | 80%-120%       | Middle                | 104.7874 %            |
| Oregon | 41         | 38900       | 005         | 0229.06      | 20% - <50%       | 80%-120%       | Middle                | 93.0304 %             |
| Oregon | 41         | 38900       | 005         | 0229.07      | 20% - <50%       | 50%-80%        | Moderate              | 64.8484 %             |
| Oregon | 41         | 38900       | 005         | 0230.01      | 10% - <20%       | 80%-120%       | Middle                | 106.6696 %            |
| Oregon | 41         | 38900       | 005         | 0230.02      | 10% - <20%       | 80%-120%       | Middle                | 109.0639 %            |
| Oregon | 41         | 38900       | 005         | 0231.00      | 10% - <20%       | 80%-120%       | Middle                | 100.9923 %            |
| Oregon | 41         | 38900       | 005         | 0232.01      | 20% - <50%       | >120%          | Upper                 | 128.3995 %            |
| Oregon | 41         | 38900       | 005         | 0232.02      | 20% - <50%       | 80%-120%       | Middle                | 113.5251 %            |
| Oregon | 41         | 38900       | 005         | 0233.00      | 10% - <20%       | 80%-120%       | Middle                | 113.9242 %            |
| Oregon | 41         | 38900       | 005         | 0234.01      | 20% - <50%       | 80%-120%       | Middle                | 103.4140 %            |
| Oregon | 41         | 38900       | 005         | 0234.03      | 10% - <20%       | 80%-120%       | Middle                | 89.5235 %             |
| Oregon | 41         | 38900       | 005         | 0234.04      | 10% - <20%       | 80%-120%       | Middle                | 98.6856 %             |
| Oregon | 41         | 38900       | 005         | 0235.00      | 10% - <20%       | 80%-120%       | Middle                | 89.7135 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 005         | 0236.00      | 10% - <20%       | 80%-120%       | Middle                | 80.2548 %             |
| Oregon | 41         | 38900       | 005         | 0237.00      | 10% - <20%       | 80%-120%       | Middle                | 99.5840 %             |
| Oregon | 41         | 38900       | 005         | 0238.00      | 10% - <20%       | 80%-120%       | Middle                | 101.6573 %            |
| Oregon | 41         | 38900       | 005         | 0239.01      | 20% - <50%       | 80%-120%       | Middle                | 98.1251 %             |
| Oregon | 41         | 38900       | 005         | 0239.02      | 20% - <50%       | 50%-80%        | Moderate              | 72.9496 %             |
| Oregon | 41         | 38900       | 005         | 0240.00      | 10% - <20%       | 80%-120%       | Middle                | 89.1160 %             |
| Oregon | 41         | 38900       | 005         | 0241.00      | 10% - <20%       | 80%-120%       | Middle                | 83.8873 %             |
| Oregon | 41         | 38900       | 005         | 0242.00      | 10% - <20%       | 50%-80%        | Moderate              | 77.9482 %             |
| Oregon | 41         | 38900       | 005         | 0243.02      | 10% - <20%       | 80%-120%       | Middle                | 95.3972 %             |
| Oregon | 41         | 38900       | 005         | 0243.03      | 10% - <20%       | 50%-80%        | Moderate              | 79.0165 %             |
| Oregon | 41         | 38900       | 005         | 0243.04      | 10% - <20%       | 80%-120%       | Middle                | 94.1072 %             |
| Oregon | 41         | 38900       | 005         | 0244.01      | 20% - <50%       | 50%-80%        | Moderate              | 73.6569 %             |
| Oregon | 41         | 38900       | 005         | 0244.02      | 20% - <50%       | 80%-120%       | Middle                | 91.9579 %             |
| Oregon | 41         | 38900       | 005         | 9800.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Oregon | 41         | 38900       | 051         | 0001.01      | 10% - <20%       | >120%          | Upper                 | 137.5943 %            |
| Oregon | 41         | 38900       | 051         | 0001.02      | 10% - <20%       | >120%          | Upper                 | 165.3361 %            |
| Oregon | 41         | 38900       | 051         | 0002.01      | 20% - <50%       | >120%          | Upper                 | 166.5142 %            |
| Oregon | 41         | 38900       | 051         | 0002.02      | 20% - <50%       | 80%-120%       | Middle                | 117.3773 %            |
| Oregon | 41         | 38900       | 051         | 0003.01      | 20% - <50%       | 80%-120%       | Middle                | 109.9053 %            |
| Oregon | 41         | 38900       | 051         | 0003.02      | 10% - <20%       | >120%          | Upper                 | 169.9430 %            |
| Oregon | 41         | 38900       | 051         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 97.1507 %             |
| Oregon | 41         | 38900       | 051         | 0004.02      | 20% - <50%       | 80%-120%       | Middle                | 96.0602 %             |
| Oregon | 41         | 38900       | 051         | 0005.01      | 20% - <50%       | 80%-120%       | Middle                | 104.0073 %            |
| Oregon | 41         | 38900       | 051         | 0005.02      | 20% - <50%       | 80%-120%       | Middle                | 86.2035 %             |
| Oregon | 41         | 38900       | 051         | 0006.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.5214 %             |
| Oregon | 41         | 38900       | 051         | 0006.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.9089 %             |
| Oregon | 41         | 38900       | 051         | 0007.01      | 20% - <50%       | 80%-120%       | Middle                | 106.9526 %            |
| Oregon | 41         | 38900       | 051         | 0007.02      | 20% - <50%       | 80%-120%       | Middle                | 80.8248 %             |
| Oregon | 41         | 38900       | 051         | 0008.01      | 20% - <50%       | >120%          | Upper                 | 121.0647 %            |
| Oregon | 41         | 38900       | 051         | 0008.02      | 20% - <50%       | 80%-120%       | Middle                | 94.0988 %             |
| Oregon | 41         | 38900       | 051         | 0009.01      | 20% - <50%       | >120%          | Upper                 | 138.0166 %            |
| Oregon | 41         | 38900       | 051         | 0009.02      | 20% - <50%       | 80%-120%       | Middle                | 96.4550 %             |
| Oregon | 41         | 38900       | 051         | 0010.00      | 20% - <50%       | 80%-120%       | Middle                | 107.5722 %            |
| Oregon | 41         | 38900       | 051         | 0011.01      | 20% - <50%       | 80%-120%       | Middle                | 101.4610 %            |
| Oregon | 41         | 38900       | 051         | 0011.02      | 20% - <50%       | >120%          | Upper                 | 157.4704 %            |
| Oregon | 41         | 38900       | 051         | 0012.02      | 10% - <20%       | >120%          | Upper                 | 168.2107 %            |
| Oregon | 41         | 38900       | 051         | 0012.03      | 20% - <50%       | 80%-120%       | Middle                | 99.1153 %             |
| Oregon | 41         | 38900       | 051         | 0012.04      | 20% - <50%       | 50%-80%        | Moderate              | 74.7358 %             |
| Oregon | 41         | 38900       | 051         | 0013.01      | 20% - <50%       | >120%          | Upper                 | 123.2014 %            |
| Oregon | 41         | 38900       | 051         | 0013.02      | 20% - <50%       | >120%          | Upper                 | 127.5285 %            |
| Oregon | 41         | 38900       | 051         | 0014.00      | 20% - <50%       | >120%          | Upper                 | 125.6294 %            |
| Oregon | 41         | 38900       | 051         | 0015.00      | 10% - <20%       | >120%          | Upper                 | 160.6595 %            |
| Oregon | 41         | 38900       | 051         | 0016.01      | 20% - <50%       | 80%-120%       | Middle                | 113.6655 %            |
| Oregon | 41         | 38900       | 051         | 0016.02      | 20% - <50%       | 50%-80%        | Moderate              | 73.0129 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 051         | 0017.02      | 20% - <50%       | 80%-120%       | Middle                | 92.4308 %             |
| Oregon | 41         | 38900       | 051         | 0017.03      | 20% - <50%       | 50%-80%        | Moderate              | 76.3161 %             |
| Oregon | 41         | 38900       | 051         | 0017.04      | 20% - <50%       | 80%-120%       | Middle                | 81.6915 %             |
| Oregon | 41         | 38900       | 051         | 0018.01      | 20% - <50%       | >120%          | Upper                 | 124.5684 %            |
| Oregon | 41         | 38900       | 051         | 0018.02      | 20% - <50%       | 80%-120%       | Middle                | 93.7631 %             |
| Oregon | 41         | 38900       | 051         | 0019.00      | 10% - <20%       | >120%          | Upper                 | 190.9191 %            |
| Oregon | 41         | 38900       | 051         | 0020.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.1377 %             |
| Oregon | 41         | 38900       | 051         | 0020.02      | 20% - <50%       | 80%-120%       | Middle                | 97.8580 %             |
| Oregon | 41         | 38900       | 051         | 0021.01      | 20% - <50%       | >120%          | Upper                 | 138.2646 %            |
| Oregon | 41         | 38900       | 051         | 0021.02      | 20% - <50%       | 50%-80%        | Moderate              | 78.0199 %             |
| Oregon | 41         | 38900       | 051         | 0022.03      | 20% - <50%       | 80%-120%       | Middle                | 118.3221 %            |
| Oregon | 41         | 38900       | 051         | 0023.03      | 20% - <50%       | 80%-120%       | Middle                | 102.7077 %            |
| Oregon | 41         | 38900       | 051         | 0024.01      | 20% - <50%       | >120%          | Upper                 | 161.2085 %            |
| Oregon | 41         | 38900       | 051         | 0024.02      | 20% - <50%       | >120%          | Upper                 | 147.7931 %            |
| Oregon | 41         | 38900       | 051         | 0025.01      | 10% - <20%       | >120%          | Upper                 | 216.9983 %            |
| Oregon | 41         | 38900       | 051         | 0025.02      | 20% - <50%       | 80%-120%       | Middle                | 105.4525 %            |
| Oregon | 41         | 38900       | 051         | 0026.00      | 10% - <20%       | >120%          | Upper                 | 133.9005 %            |
| Oregon | 41         | 38900       | 051         | 0027.01      | 10% - <20%       | >120%          | Upper                 | 202.0479 %            |
| Oregon | 41         | 38900       | 051         | 0027.02      | 20% - <50%       | 80%-120%       | Middle                | 89.3557 %             |
| Oregon | 41         | 38900       | 051         | 0028.01      | 20% - <50%       | >120%          | Upper                 | 154.3910 %            |
| Oregon | 41         | 38900       | 051         | 0028.02      | 20% - <50%       | >120%          | Upper                 | 139.8101 %            |
| Oregon | 41         | 38900       | 051         | 0029.01      | 20% - <50%       | 80%-120%       | Middle                | 103.9323 %            |
| Oregon | 41         | 38900       | 051         | 0029.02      | 20% - <50%       | 80%-120%       | Middle                | 97.0367 %             |
| Oregon | 41         | 38900       | 051         | 0029.03      | 20% - <50%       | 80%-120%       | Middle                | 83.1336 %             |
| Oregon | 41         | 38900       | 051         | 0030.00      | 20% - <50%       | >120%          | Upper                 | 123.9150 %            |
| Oregon | 41         | 38900       | 051         | 0031.00      | 20% - <50%       | >120%          | Upper                 | 152.5436 %            |
| Oregon | 41         | 38900       | 051         | 0032.00      | 20% - <50%       | >120%          | Upper                 | 156.5171 %            |
| Oregon | 41         | 38900       | 051         | 0033.01      | 20% - <50%       | 50%-80%        | Moderate              | 68.5401 %             |
| Oregon | 41         | 38900       | 051         | 0033.02      | 20% - <50%       | 80%-120%       | Middle                | 89.5668 %             |
| Oregon | 41         | 38900       | 051         | 0034.01      | 20% - <50%       | 80%-120%       | Middle                | 89.0527 %             |
| Oregon | 41         | 38900       | 051         | 0034.02      | 20% - <50%       | >120%          | Upper                 | 124.7944 %            |
| Oregon | 41         | 38900       | 051         | 0035.01      | 20% - <50%       | 80%-120%       | Middle                | 95.7425 %             |
| Oregon | 41         | 38900       | 051         | 0035.02      | 20% - <50%       | 80%-120%       | Middle                | 116.0081 %            |
| Oregon | 41         | 38900       | 051         | 0036.01      | 20% - <50%       | 80%-120%       | Middle                | 96.9069 %             |
| Oregon | 41         | 38900       | 051         | 0036.02      | 20% - <50%       | >120%          | Upper                 | 138.7724 %            |
| Oregon | 41         | 38900       | 051         | 0036.03      | 20% - <50%       | 80%-120%       | Middle                | 99.7603 %             |
| Oregon | 41         | 38900       | 051         | 0037.01      | 20% - <50%       | 80%-120%       | Middle                | 88.1923 %             |
| Oregon | 41         | 38900       | 051         | 0037.02      | 20% - <50%       | >120%          | Upper                 | 154.3910 %            |
| Oregon | 41         | 38900       | 051         | 0038.01      | 20% - <50%       | 80%-120%       | Middle                | 110.1850 %            |
| Oregon | 41         | 38900       | 051         | 0038.02      | 20% - <50%       | >120%          | Upper                 | 130.9985 %            |
| Oregon | 41         | 38900       | 051         | 0038.03      | 20% - <50%       | 80%-120%       | Middle                | 114.2979 %            |
| Oregon | 41         | 38900       | 051         | 0039.02      | 20% - <50%       | 80%-120%       | Middle                | 118.9270 %            |
| Oregon | 41         | 38900       | 051         | 0039.03      | 20% - <50%       | 80%-120%       | Middle                | 91.4068 %             |
| Oregon | 41         | 38900       | 051         | 0039.04      | 20% - <50%       | 80%-120%       | Middle                | 99.2705 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 051         | 0040.02      | 20% - <50%       | 80%-120%       | Middle                | 113.8439 %            |
| Oregon | 41         | 38900       | 051         | 0040.03      | 50% - <80%       | 50%-80%        | Moderate              | 51.4636 %             |
| Oregon | 41         | 38900       | 051         | 0041.02      | 20% - <50%       | 80%-120%       | Middle                | 84.2135 %             |
| Oregon | 41         | 38900       | 051         | 0041.03      | 20% - <50%       | 80%-120%       | Middle                | 89.2163 %             |
| Oregon | 41         | 38900       | 051         | 0041.04      | 50% - <80%       | <50%           | Low                   | 33.0117 %             |
| Oregon | 41         | 38900       | 051         | 0042.00      | 20% - <50%       | 80%-120%       | Middle                | 114.0044 %            |
| Oregon | 41         | 38900       | 051         | 0043.00      | 10% - <20%       | >120%          | Upper                 | 177.4140 %            |
| Oregon | 41         | 38900       | 051         | 0045.00      | 20% - <50%       | >120%          | Upper                 | 167.4401 %            |
| Oregon | 41         | 38900       | 051         | 0046.01      | 10% - <20%       | >120%          | Upper                 | 263.9173 %            |
| Oregon | 41         | 38900       | 051         | 0046.02      | 10% - <20%       | >120%          | Upper                 | 243.7340 %            |
| Oregon | 41         | 38900       | 051         | 0047.00      | 20% - <50%       | >120%          | Upper                 | 186.3460 %            |
| Oregon | 41         | 38900       | 051         | 0048.00      | 20% - <50%       | 80%-120%       | Middle                | 80.0236 %             |
| Oregon | 41         | 38900       | 051         | 0049.01      | 20% - <50%       | >120%          | Upper                 | 155.5311 %            |
| Oregon | 41         | 38900       | 051         | 0049.02      | 20% - <50%       | <50%           | Low                   | 30.1392 %             |
| Oregon | 41         | 38900       | 051         | 0050.01      | 20% - <50%       | >120%          | Upper                 | 159.4497 %            |
| Oregon | 41         | 38900       | 051         | 0050.02      | 20% - <50%       | >120%          | Upper                 | 138.8970 %            |
| Oregon | 41         | 38900       | 051         | 0051.01      | 20% - <50%       | >120%          | Upper                 | 209.4650 %            |
| Oregon | 41         | 38900       | 051         | 0051.02      | 20% - <50%       | >120%          | Upper                 | 156.0874 %            |
| Oregon | 41         | 38900       | 051         | 0051.03      | 20% - <50%       | 80%-120%       | Middle                | 100.4877 %            |
| Oregon | 41         | 38900       | 051         | 0052.01      | 20% - <50%       | >120%          | Upper                 | 124.5843 %            |
| Oregon | 41         | 38900       | 051         | 0052.02      | 20% - <50%       | 80%-120%       | Middle                | 103.7782 %            |
| Oregon | 41         | 38900       | 051         | 0055.00      | 20% - <50%       | 80%-120%       | Middle                | 102.1303 %            |
| Oregon | 41         | 38900       | 051         | 0056.01      | 20% - <50%       | 80%-120%       | Middle                | 118.1025 %            |
| Oregon | 41         | 38900       | 051         | 0056.02      | 20% - <50%       | 50%-80%        | Moderate              | 66.9186 %             |
| Oregon | 41         | 38900       | 051         | 0057.01      | 20% - <50%       | >120%          | Upper                 | 246.6751 %            |
| Oregon | 41         | 38900       | 051         | 0057.02      | 20% - <50%       | 80%-120%       | Middle                | 108.3777 %            |
| Oregon | 41         | 38900       | 051         | 0058.00      | 20% - <50%       | >120%          | Upper                 | 220.0914 %            |
| Oregon | 41         | 38900       | 051         | 0059.01      | 20% - <50%       | >120%          | Upper                 | 121.0457 %            |
| Oregon | 41         | 38900       | 051         | 0059.02      | 20% - <50%       | >120%          | Upper                 | 177.9355 %            |
| Oregon | 41         | 38900       | 051         | 0059.03      | 20% - <50%       | >120%          | Upper                 | 150.6613 %            |
| Oregon | 41         | 38900       | 051         | 0060.01      | 20% - <50%       | >120%          | Upper                 | 146.7374 %            |
| Oregon | 41         | 38900       | 051         | 0060.02      | 10% - <20%       | >120%          | Upper                 | 145.2553 %            |
| Oregon | 41         | 38900       | 051         | 0061.00      | 10% - <20%       | >120%          | Upper                 | 170.4149 %            |
| Oregon | 41         | 38900       | 051         | 0062.00      | 10% - <20%       | >120%          | Upper                 | 130.5182 %            |
| Oregon | 41         | 38900       | 051         | 0063.00      | 20% - <50%       | >120%          | Upper                 | 198.3542 %            |
| Oregon | 41         | 38900       | 051         | 0064.02      | 10% - <20%       | >120%          | Upper                 | 167.4876 %            |
| Oregon | 41         | 38900       | 051         | 0064.03      | 20% - <50%       | 80%-120%       | Middle                | 107.9776 %            |
| Oregon | 41         | 38900       | 051         | 0064.04      | 20% - <50%       | >120%          | Upper                 | 129.5829 %            |
| Oregon | 41         | 38900       | 051         | 0065.01      | 20% - <50%       | >120%          | Upper                 | 145.9816 %            |
| Oregon | 41         | 38900       | 051         | 0065.02      | 20% - <50%       | >120%          | Upper                 | 145.0220 %            |
| Oregon | 41         | 38900       | 051         | 0066.01      | 10% - <20%       | >120%          | Upper                 | 149.7883 %            |
| Oregon | 41         | 38900       | 051         | 0066.02      | 20% - <50%       | 80%-120%       | Middle                | 112.9762 %            |
| Oregon | 41         | 38900       | 051         | 0067.01      | 20% - <50%       | >120%          | Upper                 | 157.7565 %            |
| Oregon | 41         | 38900       | 051         | 0067.02      | 20% - <50%       | 80%-120%       | Middle                | 107.5173 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 051         | 0068.01      | 20% - <50%       | >120%          | Upper                 | 208.7577 %            |
| Oregon | 41         | 38900       | 051         | 0068.02      | 20% - <50%       | >120%          | Upper                 | 166.2672 %            |
| Oregon | 41         | 38900       | 051         | 0069.00      | 20% - <50%       | >120%          | Upper                 | 220.7586 %            |
| Oregon | 41         | 38900       | 051         | 0070.01      | 20% - <50%       | >120%          | Upper                 | 230.3714 %            |
| Oregon | 41         | 38900       | 051         | 0070.02      | 20% - <50%       | >120%          | Upper                 | 254.9537 %            |
| Oregon | 41         | 38900       | 051         | 0071.00      | 10% - <20%       | 80%-120%       | Middle                | 96.7696 %             |
| Oregon | 41         | 38900       | 051         | 0072.01      | 20% - <50%       | 80%-120%       | Middle                | 112.0324 %            |
| Oregon | 41         | 38900       | 051         | 0072.02      | 20% - <50%       | 80%-120%       | Middle                | 100.0485 %            |
| Oregon | 41         | 38900       | 051         | 0073.00      | 20% - <50%       | 80%-120%       | Middle                | 86.8284 %             |
| Oregon | 41         | 38900       | 051         | 0074.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.3219 %             |
| Oregon | 41         | 38900       | 051         | 0075.00      | 20% - <50%       | 80%-120%       | Middle                | 89.8561 %             |
| Oregon | 41         | 38900       | 051         | 0076.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.3282 %             |
| Oregon | 41         | 38900       | 051         | 0077.00      | 20% - <50%       | 50%-80%        | Moderate              | 72.1916 %             |
| Oregon | 41         | 38900       | 051         | 0078.00      | 20% - <50%       | 80%-120%       | Middle                | 98.7796 %             |
| Oregon | 41         | 38900       | 051         | 0079.00      | 20% - <50%       | 50%-80%        | Moderate              | 73.7899 %             |
| Oregon | 41         | 38900       | 051         | 0080.01      | 20% - <50%       | 50%-80%        | Moderate              | 73.6030 %             |
| Oregon | 41         | 38900       | 051         | 0080.02      | 20% - <50%       | 80%-120%       | Middle                | 91.7109 %             |
| Oregon | 41         | 38900       | 051         | 0081.00      | 20% - <50%       | 50%-80%        | Moderate              | 52.7410 %             |
| Oregon | 41         | 38900       | 051         | 0082.01      | 20% - <50%       | 80%-120%       | Middle                | 90.9571 %             |
| Oregon | 41         | 38900       | 051         | 0082.03      | 20% - <50%       | 50%-80%        | Moderate              | 59.2259 %             |
| Oregon | 41         | 38900       | 051         | 0082.04      | 50% - <80%       | <50%           | Low                   | 39.2411 %             |
| Oregon | 41         | 38900       | 051         | 0083.01      | 50% - <80%       | 50%-80%        | Moderate              | 53.7513 %             |
| Oregon | 41         | 38900       | 051         | 0083.02      | 20% - <50%       | 50%-80%        | Moderate              | 64.0640 %             |
| Oregon | 41         | 38900       | 051         | 0084.00      | 20% - <50%       | 50%-80%        | Moderate              | 58.8258 %             |
| Oregon | 41         | 38900       | 051         | 0085.00      | 20% - <50%       | 50%-80%        | Moderate              | 73.2367 %             |
| Oregon | 41         | 38900       | 051         | 0086.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.0806 %             |
| Oregon | 41         | 38900       | 051         | 0087.00      | 20% - <50%       | 80%-120%       | Middle                | 80.7689 %             |
| Oregon | 41         | 38900       | 051         | 0088.00      | 20% - <50%       | 50%-80%        | Moderate              | 65.6359 %             |
| Oregon | 41         | 38900       | 051         | 0089.02      | 20% - <50%       | 80%-120%       | Middle                | 84.6928 %             |
| Oregon | 41         | 38900       | 051         | 0089.03      | 20% - <50%       | 80%-120%       | Middle                | 117.4913 %            |
| Oregon | 41         | 38900       | 051         | 0089.04      | 20% - <50%       | 50%-80%        | Moderate              | 62.6621 %             |
| Oregon | 41         | 38900       | 051         | 0090.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.9011 %             |
| Oregon | 41         | 38900       | 051         | 0090.02      | 50% - <80%       | <50%           | Low                   | 39.9801 %             |
| Oregon | 41         | 38900       | 051         | 0091.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.0283 %             |
| Oregon | 41         | 38900       | 051         | 0091.02      | 20% - <50%       | 80%-120%       | Middle                | 94.8071 %             |
| Oregon | 41         | 38900       | 051         | 0092.02      | 50% - <80%       | 50%-80%        | Moderate              | 57.1969 %             |
| Oregon | 41         | 38900       | 051         | 0092.03      | 20% - <50%       | 50%-80%        | Moderate              | 50.4745 %             |
| Oregon | 41         | 38900       | 051         | 0092.04      | 50% - <80%       | 50%-80%        | Moderate              | 76.6877 %             |
| Oregon | 41         | 38900       | 051         | 0093.01      | 50% - <80%       | 50%-80%        | Moderate              | 55.3580 %             |
| Oregon | 41         | 38900       | 051         | 0093.02      | 20% - <50%       | 50%-80%        | Moderate              | 77.5618 %             |
| Oregon | 41         | 38900       | 051         | 0094.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.1686 %             |
| Oregon | 41         | 38900       | 051         | 0095.01      | 50% - <80%       | 50%-80%        | Moderate              | 77.8553 %             |
| Oregon | 41         | 38900       | 051         | 0095.02      | 20% - <50%       | 50%-80%        | Moderate              | 77.2894 %             |
| Oregon | 41         | 38900       | 051         | 0096.03      | 20% - <50%       | 50%-80%        | Moderate              | 64.3765 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 051         | 0096.04      | 50% - <80%       | 50%-80%        | Moderate              | 50.9400 %             |
| Oregon | 41         | 38900       | 051         | 0096.05      | 50% - <80%       | 50%-80%        | Moderate              | 67.7789 %             |
| Oregon | 41         | 38900       | 051         | 0096.06      | 50% - <80%       | 50%-80%        | Moderate              | 59.5891 %             |
| Oregon | 41         | 38900       | 051         | 0097.01      | 20% - <50%       | 50%-80%        | Moderate              | 51.4636 %             |
| Oregon | 41         | 38900       | 051         | 0097.03      | 20% - <50%       | 50%-80%        | Moderate              | 57.1822 %             |
| Oregon | 41         | 38900       | 051         | 0097.04      | 20% - <50%       | <50%           | Low                   | 48.7801 %             |
| Oregon | 41         | 38900       | 051         | 0098.01      | 50% - <80%       | <50%           | Low                   | 41.7515 %             |
| Oregon | 41         | 38900       | 051         | 0098.03      | 20% - <50%       | 50%-80%        | Moderate              | 51.6705 %             |
| Oregon | 41         | 38900       | 051         | 0098.04      | 20% - <50%       | 50%-80%        | Moderate              | 72.2349 %             |
| Oregon | 41         | 38900       | 051         | 0099.03      | 20% - <50%       | 80%-120%       | Middle                | 112.7482 %            |
| Oregon | 41         | 38900       | 051         | 0099.04      | 20% - <50%       | 80%-120%       | Middle                | 89.1540 %             |
| Oregon | 41         | 38900       | 051         | 0099.05      | 20% - <50%       | 80%-120%       | Middle                | 86.1359 %             |
| Oregon | 41         | 38900       | 051         | 0099.06      | 20% - <50%       | >120%          | Upper                 | 130.9901 %            |
| Oregon | 41         | 38900       | 051         | 0099.07      | 20% - <50%       | 80%-120%       | Middle                | 94.0618 %             |
| Oregon | 41         | 38900       | 051         | 0100.01      | 20% - <50%       | <50%           | Low                   | 44.8657 %             |
| Oregon | 41         | 38900       | 051         | 0100.02      | 20% - <50%       | 80%-120%       | Middle                | 86.4463 %             |
| Oregon | 41         | 38900       | 051         | 0101.01      | 20% - <50%       | 50%-80%        | Moderate              | 74.2491 %             |
| Oregon | 41         | 38900       | 051         | 0101.02      | 20% - <50%       | 80%-120%       | Middle                | 104.2469 %            |
| Oregon | 41         | 38900       | 051         | 0102.00      | 20% - <50%       | 80%-120%       | Middle                | 92.1933 %             |
| Oregon | 41         | 38900       | 051         | 0103.03      | 20% - <50%       | 80%-120%       | Middle                | 82.1740 %             |
| Oregon | 41         | 38900       | 051         | 0103.04      | 50% - <80%       | 50%-80%        | Moderate              | 61.5558 %             |
| Oregon | 41         | 38900       | 051         | 0103.05      | 20% - <50%       | 80%-120%       | Middle                | 90.7639 %             |
| Oregon | 41         | 38900       | 051         | 0103.06      | 20% - <50%       | 80%-120%       | Middle                | 99.1713 %             |
| Oregon | 41         | 38900       | 051         | 0104.02      | 20% - <50%       | 80%-120%       | Middle                | 114.5597 %            |
| Oregon | 41         | 38900       | 051         | 0104.05      | 20% - <50%       | 50%-80%        | Moderate              | 68.9877 %             |
| Oregon | 41         | 38900       | 051         | 0104.07      | 20% - <50%       | 80%-120%       | Middle                | 96.3896 %             |
| Oregon | 41         | 38900       | 051         | 0104.08      | 20% - <50%       | <50%           | Low                   | 48.2808 %             |
| Oregon | 41         | 38900       | 051         | 0104.10      | 20% - <50%       | <50%           | Low                   | 46.4344 %             |
| Oregon | 41         | 38900       | 051         | 0104.11      | 20% - <50%       | 50%-80%        | Moderate              | 52.7832 %             |
| Oregon | 41         | 38900       | 051         | 0104.12      | 20% - <50%       | 80%-120%       | Middle                | 114.1617 %            |
| Oregon | 41         | 38900       | 051         | 0104.13      | 20% - <50%       | 80%-120%       | Middle                | 98.7923 %             |
| Oregon | 41         | 38900       | 051         | 0105.00      | 10% - <20%       | 80%-120%       | Middle                | 107.8288 %            |
| Oregon | 41         | 38900       | 051         | 0106.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Oregon | 41         | 38900       | 051         | 0106.02      | 20% - <50%       | >120%          | Upper                 | 221.8786 %            |
| Oregon | 41         | 38900       | 051         | 9800.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Oregon | 41         | 38900       | 067         | 0301.03      | 20% - <50%       | 80%-120%       | Middle                | 111.2259 %            |
| Oregon | 41         | 38900       | 067         | 0301.04      | 20% - <50%       | >120%          | Upper                 | 143.4385 %            |
| Oregon | 41         | 38900       | 067         | 0301.05      | 20% - <50%       | 80%-120%       | Middle                | 86.6743 %             |
| Oregon | 41         | 38900       | 067         | 0301.06      | 20% - <50%       | >120%          | Upper                 | 212.8685 %            |
| Oregon | 41         | 38900       | 067         | 0302.00      | 20% - <50%       | >120%          | Upper                 | 129.5079 %            |
| Oregon | 41         | 38900       | 067         | 0303.00      | 10% - <20%       | >120%          | Upper                 | 180.9906 %            |
| Oregon | 41         | 38900       | 067         | 0304.01      | 20% - <50%       | 80%-120%       | Middle                | 91.1039 %             |
| Oregon | 41         | 38900       | 067         | 0304.02      | 20% - <50%       | >120%          | Upper                 | 135.1578 %            |
| Oregon | 41         | 38900       | 067         | 0305.01      | 20% - <50%       | 80%-120%       | Middle                | 117.4036 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 067         | 0305.02      | 20% - <50%       | >120%          | Upper                 | 130.8317 %            |
| Oregon | 41         | 38900       | 067         | 0306.00      | 20% - <50%       | 80%-120%       | Middle                | 113.4576 %            |
| Oregon | 41         | 38900       | 067         | 0307.00      | 20% - <50%       | 50%-80%        | Moderate              | 61.6434 %             |
| Oregon | 41         | 38900       | 067         | 0308.01      | 20% - <50%       | 80%-120%       | Middle                | 94.5263 %             |
| Oregon | 41         | 38900       | 067         | 0308.03      | 20% - <50%       | 80%-120%       | Middle                | 91.1524 %             |
| Oregon | 41         | 38900       | 067         | 0308.05      | 20% - <50%       | 80%-120%       | Middle                | 107.0180 %            |
| Oregon | 41         | 38900       | 067         | 0308.06      | 20% - <50%       | >120%          | Upper                 | 135.3077 %            |
| Oregon | 41         | 38900       | 067         | 0309.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.3374 %             |
| Oregon | 41         | 38900       | 067         | 0310.05      | 20% - <50%       | 50%-80%        | Moderate              | 67.9932 %             |
| Oregon | 41         | 38900       | 067         | 0310.07      | 20% - <50%       | >120%          | Upper                 | 123.0145 %            |
| Oregon | 41         | 38900       | 067         | 0310.08      | 20% - <50%       | 80%-120%       | Middle                | 108.4843 %            |
| Oregon | 41         | 38900       | 067         | 0310.09      | 20% - <50%       | >120%          | Upper                 | 133.8720 %            |
| Oregon | 41         | 38900       | 067         | 0310.10      | 20% - <50%       | >120%          | Upper                 | 121.8691 %            |
| Oregon | 41         | 38900       | 067         | 0310.11      | 20% - <50%       | 50%-80%        | Moderate              | 64.3385 %             |
| Oregon | 41         | 38900       | 067         | 0310.12      | 20% - <50%       | 80%-120%       | Middle                | 90.9962 %             |
| Oregon | 41         | 38900       | 067         | 0311.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.2294 %             |
| Oregon | 41         | 38900       | 067         | 0312.01      | 20% - <50%       | 50%-80%        | Moderate              | 61.2686 %             |
| Oregon | 41         | 38900       | 067         | 0312.02      | 50% - <80%       | 50%-80%        | Moderate              | 78.6090 %             |
| Oregon | 41         | 38900       | 067         | 0313.01      | 20% - <50%       | 80%-120%       | Middle                | 80.5451 %             |
| Oregon | 41         | 38900       | 067         | 0313.02      | 50% - <80%       | 80%-120%       | Middle                | 99.7804 %             |
| Oregon | 41         | 38900       | 067         | 0314.02      | 50% - <80%       | 50%-80%        | Moderate              | 75.7883 %             |
| Oregon | 41         | 38900       | 067         | 0314.03      | 20% - <50%       | 80%-120%       | Middle                | 94.0323 %             |
| Oregon | 41         | 38900       | 067         | 0314.04      | 20% - <50%       | 80%-120%       | Middle                | 104.4665 %            |
| Oregon | 41         | 38900       | 067         | 0315.04      | 20% - <50%       | 80%-120%       | Middle                | 98.8007 %             |
| Oregon | 41         | 38900       | 067         | 0315.06      | 20% - <50%       | 80%-120%       | Middle                | 110.0330 %            |
| Oregon | 41         | 38900       | 067         | 0315.07      | 20% - <50%       | >120%          | Upper                 | 120.7828 %            |
| Oregon | 41         | 38900       | 067         | 0315.09      | 50% - <80%       | >120%          | Upper                 | 158.4426 %            |
| Oregon | 41         | 38900       | 067         | 0315.11      | 20% - <50%       | >120%          | Upper                 | 132.9335 %            |
| Oregon | 41         | 38900       | 067         | 0315.14      | 20% - <50%       | >120%          | Upper                 | 146.9855 %            |
| Oregon | 41         | 38900       | 067         | 0315.15      | 20% - <50%       | >120%          | Upper                 | 262.8363 %            |
| Oregon | 41         | 38900       | 067         | 0315.16      | 20% - <50%       | >120%          | Upper                 | 189.3947 %            |
| Oregon | 41         | 38900       | 067         | 0315.17      | 20% - <50%       | 80%-120%       | Middle                | 117.3551 %            |
| Oregon | 41         | 38900       | 067         | 0315.18      | 20% - <50%       | >120%          | Upper                 | 145.5498 %            |
| Oregon | 41         | 38900       | 067         | 0315.19      | 50% - <80%       | >120%          | Upper                 | 187.2338 %            |
| Oregon | 41         | 38900       | 067         | 0315.20      | 50% - <80%       | >120%          | Upper                 | 142.1886 %            |
| Oregon | 41         | 38900       | 067         | 0316.06      | 50% - <80%       | 50%-80%        | Moderate              | 73.8163 %             |
| Oregon | 41         | 38900       | 067         | 0316.12      | 20% - <50%       | 50%-80%        | Moderate              | 78.9669 %             |
| Oregon | 41         | 38900       | 067         | 0316.14      | 50% - <80%       | 80%-120%       | Middle                | 111.6841 %            |
| Oregon | 41         | 38900       | 067         | 0316.15      | 20% - <50%       | 50%-80%        | Moderate              | 79.5158 %             |
| Oregon | 41         | 38900       | 067         | 0316.16      | 20% - <50%       | 80%-120%       | Middle                | 80.3741 %             |
| Oregon | 41         | 38900       | 067         | 0316.17      | 50% - <80%       | 50%-80%        | Moderate              | 71.8190 %             |
| Oregon | 41         | 38900       | 067         | 0316.18      | 20% - <50%       | 80%-120%       | Middle                | 119.6649 %            |
| Oregon | 41         | 38900       | 067         | 0316.19      | 50% - <80%       | 80%-120%       | Middle                | 82.5519 %             |
| Oregon | 41         | 38900       | 067         | 0316.20      | 20% - <50%       | 80%-120%       | Middle                | 86.2130 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 067         | 0316.21      | 20% - <50%       | >120%          | Upper                 | 137.0897 %            |
| Oregon | 41         | 38900       | 067         | 0316.22      | 50% - <80%       | 80%-120%       | Middle                | 90.8220 %             |
| Oregon | 41         | 38900       | 067         | 0316.23      | 50% - <80%       | 80%-120%       | Middle                | 97.9593 %             |
| Oregon | 41         | 38900       | 067         | 0316.24      | 50% - <80%       | 80%-120%       | Middle                | 99.8479 %             |
| Oregon | 41         | 38900       | 067         | 0316.25      | 50% - <80%       | 80%-120%       | Middle                | 85.9754 %             |
| Oregon | 41         | 38900       | 067         | 0316.26      | 50% - <80%       | 50%-80%        | Moderate              | 67.2986 %             |
| Oregon | 41         | 38900       | 067         | 0317.03      | 20% - <50%       | 50%-80%        | Moderate              | 68.2677 %             |
| Oregon | 41         | 38900       | 067         | 0317.05      | 50% - <80%       | 50%-80%        | Moderate              | 60.1803 %             |
| Oregon | 41         | 38900       | 067         | 0317.06      | 50% - <80%       | 50%-80%        | Moderate              | 74.5880 %             |
| Oregon | 41         | 38900       | 067         | 0317.07      | 20% - <50%       | 80%-120%       | Middle                | 96.6598 %             |
| Oregon | 41         | 38900       | 067         | 0317.08      | 20% - <50%       | 50%-80%        | Moderate              | 68.5221 %             |
| Oregon | 41         | 38900       | 067         | 0318.04      | 20% - <50%       | >120%          | Upper                 | 126.5542 %            |
| Oregon | 41         | 38900       | 067         | 0318.06      | 20% - <50%       | 80%-120%       | Middle                | 97.6490 %             |
| Oregon | 41         | 38900       | 067         | 0318.07      | 20% - <50%       | 80%-120%       | Middle                | 112.1644 %            |
| Oregon | 41         | 38900       | 067         | 0318.13      | 20% - <50%       | >120%          | Upper                 | 136.6157 %            |
| Oregon | 41         | 38900       | 067         | 0318.14      | 20% - <50%       | >120%          | Upper                 | 135.9168 %            |
| Oregon | 41         | 38900       | 067         | 0318.16      | 20% - <50%       | 80%-120%       | Middle                | 91.6929 %             |
| Oregon | 41         | 38900       | 067         | 0318.17      | 20% - <50%       | >120%          | Upper                 | 140.3707 %            |
| Oregon | 41         | 38900       | 067         | 0318.18      | 20% - <50%       | 80%-120%       | Middle                | 91.3815 %             |
| Oregon | 41         | 38900       | 067         | 0318.19      | 20% - <50%       | 80%-120%       | Middle                | 115.3747 %            |
| Oregon | 41         | 38900       | 067         | 0318.20      | 20% - <50%       | >120%          | Upper                 | 173.1069 %            |
| Oregon | 41         | 38900       | 067         | 0318.21      | 20% - <50%       | >120%          | Upper                 | 133.1077 %            |
| Oregon | 41         | 38900       | 067         | 0319.04      | 20% - <50%       | >120%          | Upper                 | 131.1463 %            |
| Oregon | 41         | 38900       | 067         | 0319.09      | 20% - <50%       | >120%          | Upper                 | 143.6380 %            |
| Oregon | 41         | 38900       | 067         | 0319.11      | 20% - <50%       | 80%-120%       | Middle                | 101.9160 %            |
| Oregon | 41         | 38900       | 067         | 0319.12      | 20% - <50%       | >120%          | Upper                 | 130.4591 %            |
| Oregon | 41         | 38900       | 067         | 0319.13      | 20% - <50%       | 80%-120%       | Middle                | 86.9910 %             |
| Oregon | 41         | 38900       | 067         | 0319.14      | 20% - <50%       | 50%-80%        | Moderate              | 77.4256 %             |
| Oregon | 41         | 38900       | 067         | 0319.15      | 20% - <50%       | >120%          | Upper                 | 156.5350 %            |
| Oregon | 41         | 38900       | 067         | 0319.16      | 20% - <50%       | >120%          | Upper                 | 169.3466 %            |
| Oregon | 41         | 38900       | 067         | 0319.17      | 20% - <50%       | >120%          | Upper                 | 154.6549 %            |
| Oregon | 41         | 38900       | 067         | 0319.18      | 20% - <50%       | >120%          | Upper                 | 129.5248 %            |
| Oregon | 41         | 38900       | 067         | 0320.01      | 20% - <50%       | 80%-120%       | Middle                | 105.6794 %            |
| Oregon | 41         | 38900       | 067         | 0320.03      | 20% - <50%       | 50%-80%        | Moderate              | 59.0644 %             |
| Oregon | 41         | 38900       | 067         | 0320.04      | 20% - <50%       | 80%-120%       | Middle                | 109.3563 %            |
| Oregon | 41         | 38900       | 067         | 0320.05      | 50% - <80%       | 50%-80%        | Moderate              | 58.5566 %             |
| Oregon | 41         | 38900       | 067         | 0321.04      | 10% - <20%       | >120%          | Upper                 | 126.4750 %            |
| Oregon | 41         | 38900       | 067         | 0321.07      | 20% - <50%       | >120%          | Upper                 | 123.5128 %            |
| Oregon | 41         | 38900       | 067         | 0321.08      | 20% - <50%       | >120%          | Upper                 | 140.4805 %            |
| Oregon | 41         | 38900       | 067         | 0321.09      | 10% - <20%       | >120%          | Upper                 | 176.2433 %            |
| Oregon | 41         | 38900       | 067         | 0321.10      | 20% - <50%       | 80%-120%       | Middle                | 102.7626 %            |
| Oregon | 41         | 38900       | 067         | 0321.11      | 20% - <50%       | >120%          | Upper                 | 131.4778 %            |
| Oregon | 41         | 38900       | 067         | 0321.12      | 20% - <50%       | 80%-120%       | Middle                | 114.2599 %            |
| Oregon | 41         | 38900       | 067         | 0322.01      | 20% - <50%       | >120%          | Upper                 | 124.0406 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State  | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|--------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Oregon | 41         | 38900       | 067         | 0322.02      | 10% - <20%       | >120%          | Upper                 | 127.1527 %            |
| Oregon | 41         | 38900       | 067         | 0323.01      | 20% - <50%       | 80%-120%       | Middle                | 112.2119 %            |
| Oregon | 41         | 38900       | 067         | 0323.02      | 20% - <50%       | 80%-120%       | Middle                | 116.8927 %            |
| Oregon | 41         | 38900       | 067         | 0324.04      | 20% - <50%       | 80%-120%       | Middle                | 87.9601 %             |
| Oregon | 41         | 38900       | 067         | 0324.07      | 20% - <50%       | 80%-120%       | Middle                | 108.6765 %            |
| Oregon | 41         | 38900       | 067         | 0324.09      | 50% - <80%       | <50%           | Low                   | 44.5722 %             |
| Oregon | 41         | 38900       | 067         | 0324.10      | 50% - <80%       | 80%-120%       | Middle                | 81.0676 %             |
| Oregon | 41         | 38900       | 067         | 0324.11      | 20% - <50%       | 80%-120%       | Middle                | 104.0621 %            |
| Oregon | 41         | 38900       | 067         | 0324.12      | 20% - <50%       | 80%-120%       | Middle                | 89.7315 %             |
| Oregon | 41         | 38900       | 067         | 0324.13      | 20% - <50%       | 80%-120%       | Middle                | 109.1832 %            |
| Oregon | 41         | 38900       | 067         | 0324.14      | 20% - <50%       | >120%          | Upper                 | 201.8621 %            |
| Oregon | 41         | 38900       | 067         | 0325.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.1234 %             |
| Oregon | 41         | 38900       | 067         | 0325.02      | 20% - <50%       | 80%-120%       | Middle                | 105.6763 %            |
| Oregon | 41         | 38900       | 067         | 0325.03      | 20% - <50%       | 80%-120%       | Middle                | 105.2297 %            |
| Oregon | 41         | 38900       | 067         | 0326.03      | 20% - <50%       | 80%-120%       | Middle                | 113.2158 %            |
| Oregon | 41         | 38900       | 067         | 0326.04      | 20% - <50%       | 80%-120%       | Middle                | 90.7323 %             |
| Oregon | 41         | 38900       | 067         | 0326.06      | 20% - <50%       | 50%-80%        | Moderate              | 73.5270 %             |
| Oregon | 41         | 38900       | 067         | 0326.08      | 20% - <50%       | >120%          | Upper                 | 121.7783 %            |
| Oregon | 41         | 38900       | 067         | 0326.09      | 20% - <50%       | >120%          | Upper                 | 130.9689 %            |
| Oregon | 41         | 38900       | 067         | 0326.10      | 20% - <50%       | 80%-120%       | Middle                | 101.7175 %            |
| Oregon | 41         | 38900       | 067         | 0326.11      | 50% - <80%       | >120%          | Upper                 | 146.4281 %            |
| Oregon | 41         | 38900       | 067         | 0326.12      | 20% - <50%       | >120%          | Upper                 | 134.5403 %            |
| Oregon | 41         | 38900       | 067         | 0327.00      | 20% - <50%       | >120%          | Upper                 | 126.4876 %            |
| Oregon | 41         | 38900       | 067         | 0328.00      | 10% - <20%       | >120%          | Upper                 | 121.4015 %            |
| Oregon | 41         | 38900       | 067         | 0329.01      | 50% - <80%       | 80%-120%       | Middle                | 81.2271 %             |
| Oregon | 41         | 38900       | 067         | 0329.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.8474 %             |
| Oregon | 41         | 38900       | 067         | 0329.04      | 50% - <80%       | 50%-80%        | Moderate              | 69.8280 %             |
| Oregon | 41         | 38900       | 067         | 0330.00      | 20% - <50%       | 80%-120%       | Middle                | 105.8262 %            |
| Oregon | 41         | 38900       | 067         | 0331.01      | 20% - <50%       | 80%-120%       | Middle                | 95.7636 %             |
| Oregon | 41         | 38900       | 067         | 0331.02      | 20% - <50%       | 80%-120%       | Middle                | 97.4843 %             |
| Oregon | 41         | 38900       | 067         | 0332.01      | 50% - <80%       | 50%-80%        | Moderate              | 54.7985 %             |
| Oregon | 41         | 38900       | 067         | 0332.02      | 20% - <50%       | 50%-80%        | Moderate              | 73.5355 %             |
| Oregon | 41         | 38900       | 067         | 0333.01      | 20% - <50%       | 80%-120%       | Middle                | 85.9332 %             |
| Oregon | 41         | 38900       | 067         | 0333.02      | 20% - <50%       | >120%          | Upper                 | 137.4761 %            |
| Oregon | 41         | 38900       | 067         | 0334.00      | 10% - <20%       | 80%-120%       | Middle                | 106.3582 %            |
| Oregon | 41         | 38900       | 067         | 0335.00      | 10% - <20%       | 80%-120%       | Middle                | 117.3065 %            |
| Oregon | 41         | 38900       | 067         | 0336.00      | 10% - <20%       | 80%-120%       | Middle                | 118.3559 %            |
| Texas  | 48         | 41700       | 029         | 1101.00      | 50% - <80%       | 80%-120%       | Middle                | 89.3489 %             |
| Texas  | 48         | 41700       | 029         | 1103.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.0401 %             |
| Texas  | 48         | 41700       | 029         | 1105.00      | 80% - 100%       | <50%           | Low                   | 14.6639 %             |
| Texas  | 48         | 41700       | 029         | 1106.00      | 50% - <80%       | <50%           | Low                   | 42.0682 %             |
| Texas  | 48         | 41700       | 029         | 1107.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.0136 %             |
| Texas  | 48         | 41700       | 029         | 1110.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.1935 %             |
| Texas  | 48         | 41700       | 029         | 1111.00      | 50% - <80%       | >120%          | Upper                 | 127.0192 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1201.00      | 20% - <50%       | 80%-120%       | Middle                | 110.9552 %            |
| Texas | 48         | 41700       | 029         | 1203.01      | 20% - <50%       | >120%          | Upper                 | 205.5664 %            |
| Texas | 48         | 41700       | 029         | 1203.02      | 20% - <50%       | >120%          | Upper                 | 336.5475 %            |
| Texas | 48         | 41700       | 029         | 1204.01      | 20% - <50%       | >120%          | Upper                 | 180.0522 %            |
| Texas | 48         | 41700       | 029         | 1204.02      | 10% - <20%       | >120%          | Upper                 | 292.2338 %            |
| Texas | 48         | 41700       | 029         | 1205.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.0275 %             |
| Texas | 48         | 41700       | 029         | 1205.03      | 50% - <80%       | 50%-80%        | Moderate              | 61.4021 %             |
| Texas | 48         | 41700       | 029         | 1205.04      | 50% - <80%       | 50%-80%        | Moderate              | 71.5160 %             |
| Texas | 48         | 41700       | 029         | 1206.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.5010 %             |
| Texas | 48         | 41700       | 029         | 1206.02      | 20% - <50%       | 80%-120%       | Middle                | 102.4594 %            |
| Texas | 48         | 41700       | 029         | 1207.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.9035 %             |
| Texas | 48         | 41700       | 029         | 1207.02      | 20% - <50%       | >120%          | Upper                 | 198.7803 %            |
| Texas | 48         | 41700       | 029         | 1208.00      | 20% - <50%       | >120%          | Upper                 | 203.8945 %            |
| Texas | 48         | 41700       | 029         | 1209.01      | 50% - <80%       | >120%          | Upper                 | 124.9811 %            |
| Texas | 48         | 41700       | 029         | 1209.02      | 50% - <80%       | 80%-120%       | Middle                | 98.3441 %             |
| Texas | 48         | 41700       | 029         | 1210.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.5991 %             |
| Texas | 48         | 41700       | 029         | 1211.10      | 50% - <80%       | >120%          | Upper                 | 123.9365 %            |
| Texas | 48         | 41700       | 029         | 1211.11      | 50% - <80%       | 80%-120%       | Middle                | 91.0182 %             |
| Texas | 48         | 41700       | 029         | 1211.12      | 50% - <80%       | 80%-120%       | Middle                | 83.8309 %             |
| Texas | 48         | 41700       | 029         | 1211.15      | 20% - <50%       | >120%          | Upper                 | 127.2319 %            |
| Texas | 48         | 41700       | 029         | 1211.16      | 50% - <80%       | >120%          | Upper                 | 145.2843 %            |
| Texas | 48         | 41700       | 029         | 1211.17      | 50% - <80%       | 80%-120%       | Middle                | 110.0788 %            |
| Texas | 48         | 41700       | 029         | 1211.18      | 50% - <80%       | 80%-120%       | Middle                | 106.5357 %            |
| Texas | 48         | 41700       | 029         | 1211.19      | 50% - <80%       | 80%-120%       | Middle                | 109.8958 %            |
| Texas | 48         | 41700       | 029         | 1211.20      | 50% - <80%       | 80%-120%       | Middle                | 106.2409 %            |
| Texas | 48         | 41700       | 029         | 1211.21      | 20% - <50%       | >120%          | Upper                 | 165.8472 %            |
| Texas | 48         | 41700       | 029         | 1211.22      | 20% - <50%       | >120%          | Upper                 | 140.4030 %            |
| Texas | 48         | 41700       | 029         | 1211.23      | 50% - <80%       | 50%-80%        | Moderate              | 67.3280 %             |
| Texas | 48         | 41700       | 029         | 1211.24      | 20% - <50%       | >120%          | Upper                 | 172.6064 %            |
| Texas | 48         | 41700       | 029         | 1212.03      | 50% - <80%       | 50%-80%        | Moderate              | 72.0774 %             |
| Texas | 48         | 41700       | 029         | 1212.04      | 50% - <80%       | 50%-80%        | Moderate              | 55.0764 %             |
| Texas | 48         | 41700       | 029         | 1212.05      | 50% - <80%       | <50%           | Low                   | 47.4166 %             |
| Texas | 48         | 41700       | 029         | 1212.06      | 50% - <80%       | 80%-120%       | Middle                | 95.1443 %             |
| Texas | 48         | 41700       | 029         | 1213.00      | 50% - <80%       | 80%-120%       | Middle                | 106.5222 %            |
| Texas | 48         | 41700       | 029         | 1214.02      | 80% - 100%       | 80%-120%       | Middle                | 89.8241 %             |
| Texas | 48         | 41700       | 029         | 1214.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.9830 %             |
| Texas | 48         | 41700       | 029         | 1214.04      | 80% - 100%       | <50%           | Low                   | 41.6765 %             |
| Texas | 48         | 41700       | 029         | 1215.01      | 50% - <80%       | 80%-120%       | Middle                | 111.6754 %            |
| Texas | 48         | 41700       | 029         | 1215.04      | 50% - <80%       | 80%-120%       | Middle                | 104.5245 %            |
| Texas | 48         | 41700       | 029         | 1215.05      | 50% - <80%       | 80%-120%       | Middle                | 83.6182 %             |
| Texas | 48         | 41700       | 029         | 1215.06      | 50% - <80%       | 50%-80%        | Moderate              | 78.0787 %             |
| Texas | 48         | 41700       | 029         | 1215.07      | 50% - <80%       | 80%-120%       | Middle                | 89.9063 %             |
| Texas | 48         | 41700       | 029         | 1215.08      | 80% - 100%       | 50%-80%        | Moderate              | 56.0107 %             |
| Texas | 48         | 41700       | 029         | 1216.01      | 50% - <80%       | 50%-80%        | Moderate              | 75.5357 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1216.04      | 50% - <80%       | 80%-120%       | Middle                | 116.1084 %            |
| Texas | 48         | 41700       | 029         | 1216.05      | 50% - <80%       | 80%-120%       | Middle                | 108.1161 %            |
| Texas | 48         | 41700       | 029         | 1216.06      | 50% - <80%       | 80%-120%       | Middle                | 87.2987 %             |
| Texas | 48         | 41700       | 029         | 1217.01      | 50% - <80%       | 80%-120%       | Middle                | 105.2635 %            |
| Texas | 48         | 41700       | 029         | 1217.02      | 50% - <80%       | 80%-120%       | Middle                | 94.1817 %             |
| Texas | 48         | 41700       | 029         | 1218.02      | 50% - <80%       | 80%-120%       | Middle                | 92.4680 %             |
| Texas | 48         | 41700       | 029         | 1218.03      | 50% - <80%       | 80%-120%       | Middle                | 95.8779 %             |
| Texas | 48         | 41700       | 029         | 1218.04      | 50% - <80%       | 50%-80%        | Moderate              | 76.7850 %             |
| Texas | 48         | 41700       | 029         | 1218.08      | 50% - <80%       | 80%-120%       | Middle                | 119.4739 %            |
| Texas | 48         | 41700       | 029         | 1218.09      | 50% - <80%       | 80%-120%       | Middle                | 100.7107 %            |
| Texas | 48         | 41700       | 029         | 1218.10      | 50% - <80%       | 80%-120%       | Middle                | 118.5679 %            |
| Texas | 48         | 41700       | 029         | 1218.11      | 50% - <80%       | 80%-120%       | Middle                | 108.7111 %            |
| Texas | 48         | 41700       | 029         | 1218.12      | 50% - <80%       | 80%-120%       | Middle                | 109.0975 %            |
| Texas | 48         | 41700       | 029         | 1218.13      | 50% - <80%       | 80%-120%       | Middle                | 101.2048 %            |
| Texas | 48         | 41700       | 029         | 1219.03      | 20% - <50%       | >120%          | Upper                 | 153.3923 %            |
| Texas | 48         | 41700       | 029         | 1219.04      | 50% - <80%       | >120%          | Upper                 | 174.4157 %            |
| Texas | 48         | 41700       | 029         | 1219.05      | 50% - <80%       | >120%          | Upper                 | 176.3206 %            |
| Texas | 48         | 41700       | 029         | 1219.06      | 50% - <80%       | >120%          | Upper                 | 122.2039 %            |
| Texas | 48         | 41700       | 029         | 1219.08      | 20% - <50%       | >120%          | Upper                 | 181.8345 %            |
| Texas | 48         | 41700       | 029         | 1219.09      | 50% - <80%       | >120%          | Upper                 | 136.1948 %            |
| Texas | 48         | 41700       | 029         | 1219.10      | 50% - <80%       | >120%          | Upper                 | 168.5450 %            |
| Texas | 48         | 41700       | 029         | 1219.11      | 50% - <80%       | >120%          | Upper                 | 171.1929 %            |
| Texas | 48         | 41700       | 029         | 1219.12      | 50% - <80%       | >120%          | Upper                 | 127.8310 %            |
| Texas | 48         | 41700       | 029         | 1302.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.2800 %             |
| Texas | 48         | 41700       | 029         | 1303.00      | 80% - 100%       | <50%           | Low                   | 46.2131 %             |
| Texas | 48         | 41700       | 029         | 1304.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.2092 %             |
| Texas | 48         | 41700       | 029         | 1304.02      | 80% - 100%       | <50%           | Low                   | 48.5191 %             |
| Texas | 48         | 41700       | 029         | 1305.00      | 80% - 100%       | <50%           | Low                   | 44.3716 %             |
| Texas | 48         | 41700       | 029         | 1306.00      | 80% - 100%       | <50%           | Low                   | 42.6888 %             |
| Texas | 48         | 41700       | 029         | 1307.00      | 80% - 100%       | <50%           | Low                   | 47.2053 %             |
| Texas | 48         | 41700       | 029         | 1308.00      | 80% - 100%       | <50%           | Low                   | 42.0682 %             |
| Texas | 48         | 41700       | 029         | 1309.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.9324 %             |
| Texas | 48         | 41700       | 029         | 1310.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.6573 %             |
| Texas | 48         | 41700       | 029         | 1311.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.8473 %             |
| Texas | 48         | 41700       | 029         | 1312.00      | 80% - 100%       | <50%           | Low                   | 44.7606 %             |
| Texas | 48         | 41700       | 029         | 1313.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.0463 %             |
| Texas | 48         | 41700       | 029         | 1314.01      | 80% - 100%       | 80%-120%       | Middle                | 92.0534 %             |
| Texas | 48         | 41700       | 029         | 1314.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.2571 %             |
| Texas | 48         | 41700       | 029         | 1315.03      | 50% - <80%       | 80%-120%       | Middle                | 82.6072 %             |
| Texas | 48         | 41700       | 029         | 1315.04      | 80% - 100%       | 50%-80%        | Moderate              | 76.1442 %             |
| Texas | 48         | 41700       | 029         | 1315.05      | 80% - 100%       | 80%-120%       | Middle                | 89.3382 %             |
| Texas | 48         | 41700       | 029         | 1315.06      | 80% - 100%       | 80%-120%       | Middle                | 95.9156 %             |
| Texas | 48         | 41700       | 029         | 1315.07      | 80% - 100%       | 50%-80%        | Moderate              | 69.0162 %             |
| Texas | 48         | 41700       | 029         | 1316.01      | 50% - <80%       | >120%          | Upper                 | 158.2184 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1316.06      | 50% - <80%       | 80%-120%       | Middle                | 119.7606 %            |
| Texas | 48         | 41700       | 029         | 1316.08      | 50% - <80%       | 80%-120%       | Middle                | 98.1961 %             |
| Texas | 48         | 41700       | 029         | 1316.09      | 50% - <80%       | 80%-120%       | Middle                | 107.0405 %            |
| Texas | 48         | 41700       | 029         | 1316.10      | 80% - 100%       | 80%-120%       | Middle                | 93.4790 %             |
| Texas | 48         | 41700       | 029         | 1316.12      | 80% - 100%       | 80%-120%       | Middle                | 108.8727 %            |
| Texas | 48         | 41700       | 029         | 1316.14      | 80% - 100%       | 50%-80%        | Moderate              | 76.1254 %             |
| Texas | 48         | 41700       | 029         | 1316.15      | 80% - 100%       | 80%-120%       | Middle                | 87.4266 %             |
| Texas | 48         | 41700       | 029         | 1316.16      | 50% - <80%       | 80%-120%       | Middle                | 97.3884 %             |
| Texas | 48         | 41700       | 029         | 1317.00      | 20% - <50%       | >120%          | Upper                 | 140.3397 %            |
| Texas | 48         | 41700       | 029         | 1318.01      | 20% - <50%       | >120%          | Upper                 | 129.0439 %            |
| Texas | 48         | 41700       | 029         | 1318.02      | 50% - <80%       | 80%-120%       | Middle                | 97.4301 %             |
| Texas | 48         | 41700       | 029         | 1401.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.6719 %             |
| Texas | 48         | 41700       | 029         | 1402.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.2977 %             |
| Texas | 48         | 41700       | 029         | 1403.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.7934 %             |
| Texas | 48         | 41700       | 029         | 1404.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.9043 %             |
| Texas | 48         | 41700       | 029         | 1405.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.5604 %             |
| Texas | 48         | 41700       | 029         | 1406.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.0179 %             |
| Texas | 48         | 41700       | 029         | 1407.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.0341 %             |
| Texas | 48         | 41700       | 029         | 1408.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.0683 %             |
| Texas | 48         | 41700       | 029         | 1409.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.3835 %             |
| Texas | 48         | 41700       | 029         | 1410.00      | 80% - 100%       | <50%           | Low                   | 46.4151 %             |
| Texas | 48         | 41700       | 029         | 1411.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.2687 %             |
| Texas | 48         | 41700       | 029         | 1411.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.4179 %             |
| Texas | 48         | 41700       | 029         | 1412.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.1584 %             |
| Texas | 48         | 41700       | 029         | 1413.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.1005 %             |
| Texas | 48         | 41700       | 029         | 1414.02      | 80% - 100%       | 80%-120%       | Middle                | 104.1422 %            |
| Texas | 48         | 41700       | 029         | 1414.03      | 80% - 100%       | 50%-80%        | Moderate              | 76.8833 %             |
| Texas | 48         | 41700       | 029         | 1414.04      | 80% - 100%       | 50%-80%        | Moderate              | 70.7810 %             |
| Texas | 48         | 41700       | 029         | 1416.00      | 80% - 100%       | 80%-120%       | Middle                | 94.8266 %             |
| Texas | 48         | 41700       | 029         | 1417.00      | 50% - <80%       | 80%-120%       | Middle                | 103.0679 %            |
| Texas | 48         | 41700       | 029         | 1418.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.4514 %             |
| Texas | 48         | 41700       | 029         | 1419.00      | 50% - <80%       | 80%-120%       | Middle                | 95.6962 %             |
| Texas | 48         | 41700       | 029         | 1501.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.9156 %             |
| Texas | 48         | 41700       | 029         | 1503.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.8538 %             |
| Texas | 48         | 41700       | 029         | 1504.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.8816 %             |
| Texas | 48         | 41700       | 029         | 1505.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.7180 %             |
| Texas | 48         | 41700       | 029         | 1505.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.7076 %             |
| Texas | 48         | 41700       | 029         | 1506.00      | 80% - 100%       | <50%           | Low                   | 49.7509 %             |
| Texas | 48         | 41700       | 029         | 1507.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.6821 %             |
| Texas | 48         | 41700       | 029         | 1508.00      | 80% - 100%       | <50%           | Low                   | 23.5582 %             |
| Texas | 48         | 41700       | 029         | 1509.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.3511 %             |
| Texas | 48         | 41700       | 029         | 1510.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.1836 %             |
| Texas | 48         | 41700       | 029         | 1511.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.4875 %             |
| Texas | 48         | 41700       | 029         | 1512.00      | 80% - 100%       | 50%-80%        | Moderate              | 66.4463 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1513.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.9698 %             |
| Texas | 48         | 41700       | 029         | 1513.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.0743 %             |
| Texas | 48         | 41700       | 029         | 1514.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.9912 %             |
| Texas | 48         | 41700       | 029         | 1515.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.7860 %             |
| Texas | 48         | 41700       | 029         | 1516.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.5457 %             |
| Texas | 48         | 41700       | 029         | 1517.00      | 80% - 100%       | 80%-120%       | Middle                | 85.4450 %             |
| Texas | 48         | 41700       | 029         | 1519.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.3172 %             |
| Texas | 48         | 41700       | 029         | 1520.00      | 80% - 100%       | 80%-120%       | Middle                | 101.5252 %            |
| Texas | 48         | 41700       | 029         | 1521.00      | 80% - 100%       | 80%-120%       | Middle                | 85.1313 %             |
| Texas | 48         | 41700       | 029         | 1522.01      | 80% - 100%       | 50%-80%        | Moderate              | 72.1164 %             |
| Texas | 48         | 41700       | 029         | 1522.02      | 80% - 100%       | 80%-120%       | Middle                | 88.5641 %             |
| Texas | 48         | 41700       | 029         | 1601.00      | 80% - 100%       | <50%           | Low                   | 36.1114 %             |
| Texas | 48         | 41700       | 029         | 1602.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.1684 %             |
| Texas | 48         | 41700       | 029         | 1603.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.4817 %             |
| Texas | 48         | 41700       | 029         | 1604.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.7617 %             |
| Texas | 48         | 41700       | 029         | 1605.01      | 80% - 100%       | <50%           | Low                   | 27.5375 %             |
| Texas | 48         | 41700       | 029         | 1605.02      | 80% - 100%       | <50%           | Low                   | 42.0373 %             |
| Texas | 48         | 41700       | 029         | 1606.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.0838 %             |
| Texas | 48         | 41700       | 029         | 1607.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.1024 %             |
| Texas | 48         | 41700       | 029         | 1607.02      | 80% - 100%       | <50%           | Low                   | 44.9706 %             |
| Texas | 48         | 41700       | 029         | 1609.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.5975 %             |
| Texas | 48         | 41700       | 029         | 1609.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.1123 %             |
| Texas | 48         | 41700       | 029         | 1610.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.2032 %             |
| Texas | 48         | 41700       | 029         | 1611.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.5636 %             |
| Texas | 48         | 41700       | 029         | 1612.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.3185 %             |
| Texas | 48         | 41700       | 029         | 1613.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.1313 %             |
| Texas | 48         | 41700       | 029         | 1613.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.3419 %             |
| Texas | 48         | 41700       | 029         | 1613.04      | 80% - 100%       | 50%-80%        | Moderate              | 69.1387 %             |
| Texas | 48         | 41700       | 029         | 1614.00      | 20% - <50%       | 80%-120%       | Middle                | 106.7888 %            |
| Texas | 48         | 41700       | 029         | 1615.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.5644 %             |
| Texas | 48         | 41700       | 029         | 1615.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.7759 %             |
| Texas | 48         | 41700       | 029         | 1615.04      | 80% - 100%       | 50%-80%        | Moderate              | 59.9388 %             |
| Texas | 48         | 41700       | 029         | 1616.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.1459 %             |
| Texas | 48         | 41700       | 029         | 1618.01      | 80% - 100%       | 80%-120%       | Middle                | 107.7351 %            |
| Texas | 48         | 41700       | 029         | 1618.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.6750 %             |
| Texas | 48         | 41700       | 029         | 1619.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.2842 %             |
| Texas | 48         | 41700       | 029         | 1619.02      | 80% - 100%       | 80%-120%       | Middle                | 96.1149 %             |
| Texas | 48         | 41700       | 029         | 1620.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.9275 %             |
| Texas | 48         | 41700       | 029         | 1620.03      | 80% - 100%       | 80%-120%       | Middle                | 87.0820 %             |
| Texas | 48         | 41700       | 029         | 1620.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.4100 %             |
| Texas | 48         | 41700       | 029         | 1701.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.3267 %             |
| Texas | 48         | 41700       | 029         | 1701.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.8496 %             |
| Texas | 48         | 41700       | 029         | 1702.00      | 80% - 100%       | <50%           | Low                   | 43.1479 %             |
| Texas | 48         | 41700       | 029         | 1703.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.5414 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1704.01      | 80% - 100%       | <50%           | Low                   | 36.7050 %             |
| Texas | 48         | 41700       | 029         | 1704.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.9737 %             |
| Texas | 48         | 41700       | 029         | 1705.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.9931 %             |
| Texas | 48         | 41700       | 029         | 1706.00      | 80% - 100%       | 80%-120%       | Middle                | 81.7013 %             |
| Texas | 48         | 41700       | 029         | 1707.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.9070 %             |
| Texas | 48         | 41700       | 029         | 1708.00      | 80% - 100%       | <50%           | Low                   | 45.4337 %             |
| Texas | 48         | 41700       | 029         | 1709.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.2354 %             |
| Texas | 48         | 41700       | 029         | 1710.00      | 80% - 100%       | <50%           | Low                   | 49.5328 %             |
| Texas | 48         | 41700       | 029         | 1711.00      | 80% - 100%       | <50%           | Low                   | 47.2605 %             |
| Texas | 48         | 41700       | 029         | 1712.00      | 80% - 100%       | <50%           | Low                   | 36.9002 %             |
| Texas | 48         | 41700       | 029         | 1713.01      | 80% - 100%       | <50%           | Low                   | 44.5048 %             |
| Texas | 48         | 41700       | 029         | 1713.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.3562 %             |
| Texas | 48         | 41700       | 029         | 1714.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.2556 %             |
| Texas | 48         | 41700       | 029         | 1714.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.4770 %             |
| Texas | 48         | 41700       | 029         | 1715.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.5975 %             |
| Texas | 48         | 41700       | 029         | 1715.02      | 80% - 100%       | <50%           | Low                   | 46.1054 %             |
| Texas | 48         | 41700       | 029         | 1716.01      | 80% - 100%       | <50%           | Low                   | 46.0099 %             |
| Texas | 48         | 41700       | 029         | 1716.02      | 80% - 100%       | <50%           | Low                   | 41.2269 %             |
| Texas | 48         | 41700       | 029         | 1717.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.2962 %             |
| Texas | 48         | 41700       | 029         | 1718.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.3091 %             |
| Texas | 48         | 41700       | 029         | 1718.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.4576 %             |
| Texas | 48         | 41700       | 029         | 1719.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.1001 %             |
| Texas | 48         | 41700       | 029         | 1719.12      | 50% - <80%       | >120%          | Upper                 | 138.0593 %            |
| Texas | 48         | 41700       | 029         | 1719.13      | 80% - 100%       | 50%-80%        | Moderate              | 65.7382 %             |
| Texas | 48         | 41700       | 029         | 1719.14      | 80% - 100%       | 80%-120%       | Middle                | 105.4574 %            |
| Texas | 48         | 41700       | 029         | 1719.15      | 80% - 100%       | 80%-120%       | Middle                | 96.3168 %             |
| Texas | 48         | 41700       | 029         | 1719.16      | 50% - <80%       | >120%          | Upper                 | 122.6226 %            |
| Texas | 48         | 41700       | 029         | 1719.17      | 50% - <80%       | >120%          | Upper                 | 120.0096 %            |
| Texas | 48         | 41700       | 029         | 1719.18      | 50% - <80%       | 80%-120%       | Middle                | 114.9480 %            |
| Texas | 48         | 41700       | 029         | 1719.19      | 80% - 100%       | 80%-120%       | Middle                | 95.8012 %             |
| Texas | 48         | 41700       | 029         | 1719.20      | 80% - 100%       | 80%-120%       | Middle                | 97.9726 %             |
| Texas | 48         | 41700       | 029         | 1719.21      | 80% - 100%       | 80%-120%       | Middle                | 89.3934 %             |
| Texas | 48         | 41700       | 029         | 1719.22      | 80% - 100%       | 80%-120%       | Middle                | 101.7554 %            |
| Texas | 48         | 41700       | 029         | 1719.23      | 80% - 100%       | 80%-120%       | Middle                | 113.5843 %            |
| Texas | 48         | 41700       | 029         | 1719.24      | 50% - <80%       | 80%-120%       | Middle                | 117.5502 %            |
| Texas | 48         | 41700       | 029         | 1719.26      | 50% - <80%       | <50%           | Low                   | 43.6944 %             |
| Texas | 48         | 41700       | 029         | 1719.27      | 80% - 100%       | 80%-120%       | Middle                | 85.6267 %             |
| Texas | 48         | 41700       | 029         | 1719.28      | 50% - <80%       | >120%          | Upper                 | 157.7176 %            |
| Texas | 48         | 41700       | 029         | 1719.29      | 80% - 100%       | 80%-120%       | Middle                | 88.0768 %             |
| Texas | 48         | 41700       | 029         | 1720.02      | 50% - <80%       | >120%          | Upper                 | 120.6666 %            |
| Texas | 48         | 41700       | 029         | 1720.03      | 50% - <80%       | >120%          | Upper                 | 128.8797 %            |
| Texas | 48         | 41700       | 029         | 1720.04      | 50% - <80%       | >120%          | Upper                 | 148.2580 %            |
| Texas | 48         | 41700       | 029         | 1720.05      | 50% - <80%       | >120%          | Upper                 | 142.8988 %            |
| Texas | 48         | 41700       | 029         | 1720.06      | 50% - <80%       | >120%          | Upper                 | 144.5721 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1720.08      | 50% - <80%       | >120%          | Upper                 | 188.9707 %            |
| Texas | 48         | 41700       | 029         | 1720.09      | 50% - <80%       | >120%          | Upper                 | 154.1099 %            |
| Texas | 48         | 41700       | 029         | 1801.01      | 80% - 100%       | 80%-120%       | Middle                | 95.3947 %             |
| Texas | 48         | 41700       | 029         | 1801.02      | 50% - <80%       | >120%          | Upper                 | 125.9948 %            |
| Texas | 48         | 41700       | 029         | 1802.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.9240 %             |
| Texas | 48         | 41700       | 029         | 1802.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.6502 %             |
| Texas | 48         | 41700       | 029         | 1803.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.9718 %             |
| Texas | 48         | 41700       | 029         | 1804.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.1258 %             |
| Texas | 48         | 41700       | 029         | 1805.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.5063 %             |
| Texas | 48         | 41700       | 029         | 1805.03      | 80% - 100%       | 50%-80%        | Moderate              | 75.5357 %             |
| Texas | 48         | 41700       | 029         | 1805.04      | 80% - 100%       | <50%           | Low                   | 49.8667 %             |
| Texas | 48         | 41700       | 029         | 1806.02      | 80% - 100%       | 50%-80%        | Moderate              | 79.1570 %             |
| Texas | 48         | 41700       | 029         | 1806.03      | 80% - 100%       | 80%-120%       | Middle                | 86.1423 %             |
| Texas | 48         | 41700       | 029         | 1806.04      | 80% - 100%       | 80%-120%       | Middle                | 81.7847 %             |
| Texas | 48         | 41700       | 029         | 1807.01      | 50% - <80%       | 50%-80%        | Moderate              | 79.2418 %             |
| Texas | 48         | 41700       | 029         | 1807.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.1692 %             |
| Texas | 48         | 41700       | 029         | 1808.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.2642 %             |
| Texas | 48         | 41700       | 029         | 1809.01      | 80% - 100%       | 80%-120%       | Middle                | 81.9301 %             |
| Texas | 48         | 41700       | 029         | 1809.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.3478 %             |
| Texas | 48         | 41700       | 029         | 1810.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.1602 %             |
| Texas | 48         | 41700       | 029         | 1810.03      | 50% - <80%       | <50%           | Low                   | 41.8703 %             |
| Texas | 48         | 41700       | 029         | 1810.04      | 50% - <80%       | 50%-80%        | Moderate              | 50.0134 %             |
| Texas | 48         | 41700       | 029         | 1810.05      | 80% - 100%       | <50%           | Low                   | 49.2945 %             |
| Texas | 48         | 41700       | 029         | 1811.00      | 50% - <80%       | 80%-120%       | Middle                | 103.8998 %            |
| Texas | 48         | 41700       | 029         | 1812.00      | 50% - <80%       | >120%          | Upper                 | 140.6278 %            |
| Texas | 48         | 41700       | 029         | 1813.01      | 50% - <80%       | 80%-120%       | Middle                | 102.4446 %            |
| Texas | 48         | 41700       | 029         | 1813.02      | 50% - <80%       | 80%-120%       | Middle                | 83.6088 %             |
| Texas | 48         | 41700       | 029         | 1813.03      | 80% - 100%       | 50%-80%        | Moderate              | 55.8666 %             |
| Texas | 48         | 41700       | 029         | 1814.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.0269 %             |
| Texas | 48         | 41700       | 029         | 1814.03      | 50% - <80%       | 50%-80%        | Moderate              | 59.1244 %             |
| Texas | 48         | 41700       | 029         | 1814.04      | 50% - <80%       | 50%-80%        | Moderate              | 69.5358 %             |
| Texas | 48         | 41700       | 029         | 1815.03      | 50% - <80%       | 50%-80%        | Moderate              | 72.0545 %             |
| Texas | 48         | 41700       | 029         | 1815.04      | 50% - <80%       | 80%-120%       | Middle                | 100.3244 %            |
| Texas | 48         | 41700       | 029         | 1815.05      | 50% - <80%       | 80%-120%       | Middle                | 109.8998 %            |
| Texas | 48         | 41700       | 029         | 1815.06      | 50% - <80%       | 50%-80%        | Moderate              | 67.6700 %             |
| Texas | 48         | 41700       | 029         | 1816.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.5353 %             |
| Texas | 48         | 41700       | 029         | 1816.02      | 80% - 100%       | 50%-80%        | Moderate              | 63.8630 %             |
| Texas | 48         | 41700       | 029         | 1817.03      | 50% - <80%       | >120%          | Upper                 | 158.8498 %            |
| Texas | 48         | 41700       | 029         | 1817.04      | 50% - <80%       | 80%-120%       | Middle                | 99.3390 %             |
| Texas | 48         | 41700       | 029         | 1817.05      | 50% - <80%       | 50%-80%        | Moderate              | 76.0123 %             |
| Texas | 48         | 41700       | 029         | 1817.11      | 50% - <80%       | 80%-120%       | Middle                | 115.9953 %            |
| Texas | 48         | 41700       | 029         | 1817.12      | 50% - <80%       | 80%-120%       | Middle                | 119.7014 %            |
| Texas | 48         | 41700       | 029         | 1817.13      | 50% - <80%       | 80%-120%       | Middle                | 108.2373 %            |
| Texas | 48         | 41700       | 029         | 1817.15      | 50% - <80%       | 80%-120%       | Middle                | 94.8468 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1817.16      | 80% - 100%       | 50%-80%        | Moderate              | 76.6248 %             |
| Texas | 48         | 41700       | 029         | 1817.18      | 50% - <80%       | 80%-120%       | Middle                | 111.9945 %            |
| Texas | 48         | 41700       | 029         | 1817.20      | 50% - <80%       | >120%          | Upper                 | 163.8697 %            |
| Texas | 48         | 41700       | 029         | 1817.21      | 50% - <80%       | >120%          | Upper                 | 149.9165 %            |
| Texas | 48         | 41700       | 029         | 1817.22      | 50% - <80%       | >120%          | Upper                 | 126.2048 %            |
| Texas | 48         | 41700       | 029         | 1817.23      | 50% - <80%       | 80%-120%       | Middle                | 104.5554 %            |
| Texas | 48         | 41700       | 029         | 1817.24      | 50% - <80%       | >120%          | Upper                 | 151.1092 %            |
| Texas | 48         | 41700       | 029         | 1817.25      | 80% - 100%       | 80%-120%       | Middle                | 86.9137 %             |
| Texas | 48         | 41700       | 029         | 1817.26      | 50% - <80%       | >120%          | Upper                 | 136.9904 %            |
| Texas | 48         | 41700       | 029         | 1817.27      | 80% - 100%       | 80%-120%       | Middle                | 82.8549 %             |
| Texas | 48         | 41700       | 029         | 1817.29      | 50% - <80%       | >120%          | Upper                 | 144.2046 %            |
| Texas | 48         | 41700       | 029         | 1817.30      | 50% - <80%       | 80%-120%       | Middle                | 91.1124 %             |
| Texas | 48         | 41700       | 029         | 1817.31      | 50% - <80%       | >120%          | Upper                 | 141.6226 %            |
| Texas | 48         | 41700       | 029         | 1817.32      | 50% - <80%       | 50%-80%        | Moderate              | 75.4509 %             |
| Texas | 48         | 41700       | 029         | 1817.33      | 50% - <80%       | >120%          | Upper                 | 127.6708 %            |
| Texas | 48         | 41700       | 029         | 1818.08      | 50% - <80%       | >120%          | Upper                 | 153.5929 %            |
| Texas | 48         | 41700       | 029         | 1818.09      | 50% - <80%       | 80%-120%       | Middle                | 92.7911 %             |
| Texas | 48         | 41700       | 029         | 1818.11      | 50% - <80%       | 80%-120%       | Middle                | 119.1239 %            |
| Texas | 48         | 41700       | 029         | 1818.13      | 50% - <80%       | 50%-80%        | Moderate              | 62.8224 %             |
| Texas | 48         | 41700       | 029         | 1818.14      | 50% - <80%       | >120%          | Upper                 | 121.4110 %            |
| Texas | 48         | 41700       | 029         | 1818.15      | 50% - <80%       | >120%          | Upper                 | 122.8393 %            |
| Texas | 48         | 41700       | 029         | 1818.16      | 50% - <80%       | >120%          | Upper                 | 143.0321 %            |
| Texas | 48         | 41700       | 029         | 1818.17      | 50% - <80%       | 80%-120%       | Middle                | 106.8682 %            |
| Texas | 48         | 41700       | 029         | 1818.18      | 50% - <80%       | >120%          | Upper                 | 150.1332 %            |
| Texas | 48         | 41700       | 029         | 1818.19      | 50% - <80%       | 80%-120%       | Middle                | 104.9674 %            |
| Texas | 48         | 41700       | 029         | 1818.20      | 50% - <80%       | 80%-120%       | Middle                | 105.4183 %            |
| Texas | 48         | 41700       | 029         | 1818.21      | 50% - <80%       | >120%          | Upper                 | 120.3152 %            |
| Texas | 48         | 41700       | 029         | 1818.22      | 50% - <80%       | 80%-120%       | Middle                | 89.8228 %             |
| Texas | 48         | 41700       | 029         | 1818.23      | 50% - <80%       | 80%-120%       | Middle                | 102.8337 %            |
| Texas | 48         | 41700       | 029         | 1818.24      | 50% - <80%       | >120%          | Upper                 | 172.6616 %            |
| Texas | 48         | 41700       | 029         | 1818.25      | 50% - <80%       | 80%-120%       | Middle                | 112.1372 %            |
| Texas | 48         | 41700       | 029         | 1818.26      | 50% - <80%       | >120%          | Upper                 | 136.0508 %            |
| Texas | 48         | 41700       | 029         | 1819.01      | 50% - <80%       | >120%          | Upper                 | 146.6937 %            |
| Texas | 48         | 41700       | 029         | 1819.02      | 50% - <80%       | >120%          | Upper                 | 193.6486 %            |
| Texas | 48         | 41700       | 029         | 1820.01      | 50% - <80%       | >120%          | Upper                 | 149.7361 %            |
| Texas | 48         | 41700       | 029         | 1820.02      | 50% - <80%       | >120%          | Upper                 | 196.1404 %            |
| Texas | 48         | 41700       | 029         | 1820.03      | 50% - <80%       | >120%          | Upper                 | 202.4890 %            |
| Texas | 48         | 41700       | 029         | 1821.01      | 20% - <50%       | >120%          | Upper                 | 177.4352 %            |
| Texas | 48         | 41700       | 029         | 1821.02      | 20% - <50%       | >120%          | Upper                 | 173.9795 %            |
| Texas | 48         | 41700       | 029         | 1821.03      | 20% - <50%       | >120%          | Upper                 | 202.7906 %            |
| Texas | 48         | 41700       | 029         | 1821.05      | 50% - <80%       | >120%          | Upper                 | 149.8492 %            |
| Texas | 48         | 41700       | 029         | 1821.06      | 50% - <80%       | >120%          | Upper                 | 158.9817 %            |
| Texas | 48         | 41700       | 029         | 1901.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.7093 %             |
| Texas | 48         | 41700       | 029         | 1902.00      | 50% - <80%       | >120%          | Upper                 | 130.9757 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1904.00      | 20% - <50%       | >120%          | Upper                 | 215.1795 %            |
| Texas | 48         | 41700       | 029         | 1905.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.6443 %             |
| Texas | 48         | 41700       | 029         | 1905.03      | 50% - <80%       | 50%-80%        | Moderate              | 72.7357 %             |
| Texas | 48         | 41700       | 029         | 1905.04      | 50% - <80%       | 80%-120%       | Middle                | 81.6972 %             |
| Texas | 48         | 41700       | 029         | 1906.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.2757 %             |
| Texas | 48         | 41700       | 029         | 1906.03      | 80% - 100%       | 50%-80%        | Moderate              | 70.0016 %             |
| Texas | 48         | 41700       | 029         | 1906.04      | 80% - 100%       | 50%-80%        | Moderate              | 56.2341 %             |
| Texas | 48         | 41700       | 029         | 1907.00      | 50% - <80%       | 80%-120%       | Middle                | 107.6947 %            |
| Texas | 48         | 41700       | 029         | 1908.00      | 20% - <50%       | >120%          | Upper                 | 336.5475 %            |
| Texas | 48         | 41700       | 029         | 1909.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.2865 %             |
| Texas | 48         | 41700       | 029         | 1909.02      | 50% - <80%       | 80%-120%       | Middle                | 114.5536 %            |
| Texas | 48         | 41700       | 029         | 1910.03      | 80% - 100%       | 50%-80%        | Moderate              | 55.3807 %             |
| Texas | 48         | 41700       | 029         | 1910.04      | 80% - 100%       | <50%           | Low                   | 47.7747 %             |
| Texas | 48         | 41700       | 029         | 1910.05      | 80% - 100%       | 50%-80%        | Moderate              | 63.5614 %             |
| Texas | 48         | 41700       | 029         | 1910.06      | 80% - 100%       | 50%-80%        | Moderate              | 74.3026 %             |
| Texas | 48         | 41700       | 029         | 1911.01      | 20% - <50%       | >120%          | Upper                 | 180.3106 %            |
| Texas | 48         | 41700       | 029         | 1911.02      | 50% - <80%       | >120%          | Upper                 | 132.3232 %            |
| Texas | 48         | 41700       | 029         | 1912.01      | 50% - <80%       | 80%-120%       | Middle                | 118.5127 %            |
| Texas | 48         | 41700       | 029         | 1912.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.0991 %             |
| Texas | 48         | 41700       | 029         | 1913.03      | 50% - <80%       | 80%-120%       | Middle                | 110.2633 %            |
| Texas | 48         | 41700       | 029         | 1913.04      | 80% - 100%       | <50%           | Low                   | 38.5412 %             |
| Texas | 48         | 41700       | 029         | 1914.05      | 20% - <50%       | >120%          | Upper                 | 149.1074 %            |
| Texas | 48         | 41700       | 029         | 1914.06      | 20% - <50%       | >120%          | Upper                 | 184.5956 %            |
| Texas | 48         | 41700       | 029         | 1914.08      | 50% - <80%       | 50%-80%        | Moderate              | 74.0657 %             |
| Texas | 48         | 41700       | 029         | 1914.09      | 50% - <80%       | 50%-80%        | Moderate              | 71.0866 %             |
| Texas | 48         | 41700       | 029         | 1914.10      | 50% - <80%       | 50%-80%        | Moderate              | 71.4070 %             |
| Texas | 48         | 41700       | 029         | 1914.11      | 50% - <80%       | 80%-120%       | Middle                | 109.5538 %            |
| Texas | 48         | 41700       | 029         | 1914.12      | 20% - <50%       | >120%          | Upper                 | 260.3185 %            |
| Texas | 48         | 41700       | 029         | 1914.13      | 20% - <50%       | >120%          | Upper                 | 175.0848 %            |
| Texas | 48         | 41700       | 029         | 1915.03      | 20% - <50%       | >120%          | Upper                 | 145.1995 %            |
| Texas | 48         | 41700       | 029         | 1915.04      | 20% - <50%       | >120%          | Upper                 | 320.7285 %            |
| Texas | 48         | 41700       | 029         | 1915.05      | 20% - <50%       | >120%          | Upper                 | 232.5534 %            |
| Texas | 48         | 41700       | 029         | 1915.06      | 50% - <80%       | >120%          | Upper                 | 152.4177 %            |
| Texas | 48         | 41700       | 029         | 1917.01      | 20% - <50%       | >120%          | Upper                 | 205.7145 %            |
| Texas | 48         | 41700       | 029         | 1917.02      | 20% - <50%       | >120%          | Upper                 | 133.4755 %            |
| Texas | 48         | 41700       | 029         | 1918.04      | 20% - <50%       | >120%          | Upper                 | 187.3660 %            |
| Texas | 48         | 41700       | 029         | 1918.06      | 20% - <50%       | >120%          | Upper                 | 260.9350 %            |
| Texas | 48         | 41700       | 029         | 1918.07      | 50% - <80%       | >120%          | Upper                 | 176.2102 %            |
| Texas | 48         | 41700       | 029         | 1918.08      | 50% - <80%       | >120%          | Upper                 | 171.8876 %            |
| Texas | 48         | 41700       | 029         | 1918.09      | 50% - <80%       | >120%          | Upper                 | 183.5226 %            |
| Texas | 48         | 41700       | 029         | 1918.10      | 50% - <80%       | >120%          | Upper                 | 163.3931 %            |
| Texas | 48         | 41700       | 029         | 1918.11      | 50% - <80%       | >120%          | Upper                 | 194.5237 %            |
| Texas | 48         | 41700       | 029         | 1918.12      | 50% - <80%       | >120%          | Upper                 | 191.0599 %            |
| Texas | 48         | 41700       | 029         | 1918.13      | 50% - <80%       | >120%          | Upper                 | 150.9302 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 029         | 1918.14      | 50% - <80%       | >120%          | Upper                 | 160.8058 %            |
| Texas | 48         | 41700       | 029         | 1918.15      | 50% - <80%       | >120%          | Upper                 | 160.1690 %            |
| Texas | 48         | 41700       | 029         | 1918.16      | 20% - <50%       | >120%          | Upper                 | 200.3930 %            |
| Texas | 48         | 41700       | 029         | 1918.18      | 50% - <80%       | >120%          | Upper                 | 177.2992 %            |
| Texas | 48         | 41700       | 029         | 1918.19      | 50% - <80%       | >120%          | Upper                 | 165.5107 %            |
| Texas | 48         | 41700       | 029         | 1919.00      | 80% - 100%       | 80%-120%       | Middle                | 102.0529 %            |
| Texas | 48         | 41700       | 029         | 1920.00      | 50% - <80%       | 80%-120%       | Middle                | 110.2188 %            |
| Texas | 48         | 41700       | 029         | 1921.00      | 50% - <80%       | >120%          | Upper                 | 191.0465 %            |
| Texas | 48         | 41700       | 029         | 1922.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.5107 %             |
| Texas | 48         | 41700       | 029         | 1923.00      | 20% - <50%       | >120%          | Upper                 | 153.5364 %            |
| Texas | 48         | 41700       | 029         | 9800.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 41700       | 029         | 9800.02      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 41700       | 029         | 9800.03      | 20% - <50%       | 80%-120%       | Middle                | 83.0851 %             |
| Texas | 48         | 41700       | 029         | 9800.04      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 41700       | 029         | 9800.05      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 41700       | 029         | 9801.00      | 80% - 100%       | <50%           | Low                   | 48.3791 %             |
| Texas | 48         | 26420       | 039         | 6601.00      | 20% - <50%       | >120%          | Upper                 | 138.5699 %            |
| Texas | 48         | 26420       | 039         | 6602.00      | 20% - <50%       | >120%          | Upper                 | 120.0991 %            |
| Texas | 48         | 26420       | 039         | 6603.01      | 50% - <80%       | 80%-120%       | Middle                | 97.4651 %             |
| Texas | 48         | 26420       | 039         | 6603.02      | 20% - <50%       | >120%          | Upper                 | 137.0197 %            |
| Texas | 48         | 26420       | 039         | 6603.03      | 20% - <50%       | >120%          | Upper                 | 160.7911 %            |
| Texas | 48         | 26420       | 039         | 6604.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7024 %            |
| Texas | 48         | 26420       | 039         | 6604.02      | 50% - <80%       | >120%          | Upper                 | 168.5654 %            |
| Texas | 48         | 26420       | 039         | 6604.03      | 50% - <80%       | >120%          | Upper                 | 146.1122 %            |
| Texas | 48         | 26420       | 039         | 6605.01      | 50% - <80%       | >120%          | Upper                 | 129.2869 %            |
| Texas | 48         | 26420       | 039         | 6605.02      | 50% - <80%       | >120%          | Upper                 | 141.2294 %            |
| Texas | 48         | 26420       | 039         | 6605.03      | 50% - <80%       | 80%-120%       | Middle                | 89.1911 %             |
| Texas | 48         | 26420       | 039         | 6605.04      | 50% - <80%       | 80%-120%       | Middle                | 94.5357 %             |
| Texas | 48         | 26420       | 039         | 6606.03      | 80% - 100%       | >120%          | Upper                 | 141.2489 %            |
| Texas | 48         | 26420       | 039         | 6606.04      | 50% - <80%       | >120%          | Upper                 | 156.2552 %            |
| Texas | 48         | 26420       | 039         | 6606.05      | 50% - <80%       | >120%          | Upper                 | 174.3852 %            |
| Texas | 48         | 26420       | 039         | 6606.06      | 50% - <80%       | >120%          | Upper                 | 187.5945 %            |
| Texas | 48         | 26420       | 039         | 6606.07      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 039         | 6606.08      | 20% - <50%       | 80%-120%       | Middle                | 114.6703 %            |
| Texas | 48         | 26420       | 039         | 6606.09      | 50% - <80%       | >120%          | Upper                 | 135.1506 %            |
| Texas | 48         | 26420       | 039         | 6606.10      | 50% - <80%       | >120%          | Upper                 | 196.5318 %            |
| Texas | 48         | 26420       | 039         | 6606.11      | 80% - 100%       | >120%          | Upper                 | 208.4828 %            |
| Texas | 48         | 26420       | 039         | 6606.12      | 50% - <80%       | >120%          | Upper                 | 217.8538 %            |
| Texas | 48         | 26420       | 039         | 6606.13      | 80% - 100%       | >120%          | Upper                 | 183.1148 %            |
| Texas | 48         | 26420       | 039         | 6606.14      | 80% - 100%       | >120%          | Upper                 | 145.4354 %            |
| Texas | 48         | 26420       | 039         | 6606.15      | 80% - 100%       | >120%          | Upper                 | 121.7092 %            |
| Texas | 48         | 26420       | 039         | 6606.16      | 50% - <80%       | 80%-120%       | Middle                | 115.5083 %            |
| Texas | 48         | 26420       | 039         | 6607.03      | 50% - <80%       | >120%          | Upper                 | 219.3808 %            |
| Texas | 48         | 26420       | 039         | 6607.04      | 50% - <80%       | >120%          | Upper                 | 207.7254 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 039         | 6607.05      | 50% - <80%       | >120%          | Upper                 | 137.2323 %            |
| Texas | 48         | 26420       | 039         | 6607.06      | 50% - <80%       | >120%          | Upper                 | 175.4761 %            |
| Texas | 48         | 26420       | 039         | 6607.07      | 50% - <80%       | >120%          | Upper                 | 136.2024 %            |
| Texas | 48         | 26420       | 039         | 6607.08      | 50% - <80%       | >120%          | Upper                 | 136.9733 %            |
| Texas | 48         | 26420       | 039         | 6608.03      | 50% - <80%       | >120%          | Upper                 | 163.1024 %            |
| Texas | 48         | 26420       | 039         | 6608.04      | 50% - <80%       | >120%          | Upper                 | 124.4224 %            |
| Texas | 48         | 26420       | 039         | 6608.05      | 50% - <80%       | >120%          | Upper                 | 171.3348 %            |
| Texas | 48         | 26420       | 039         | 6608.06      | 50% - <80%       | 80%-120%       | Middle                | 119.0437 %            |
| Texas | 48         | 26420       | 039         | 6609.01      | 50% - <80%       | 80%-120%       | Middle                | 88.7061 %             |
| Texas | 48         | 26420       | 039         | 6609.02      | 50% - <80%       | 80%-120%       | Middle                | 112.8525 %            |
| Texas | 48         | 26420       | 039         | 6610.00      | 20% - <50%       | >120%          | Upper                 | 129.9893 %            |
| Texas | 48         | 26420       | 039         | 6611.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.2596 %             |
| Texas | 48         | 26420       | 039         | 6612.00      | 20% - <50%       | <50%           | Low                   | 44.6975 %             |
| Texas | 48         | 26420       | 039         | 6613.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.9530 %             |
| Texas | 48         | 26420       | 039         | 6614.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.6551 %             |
| Texas | 48         | 26420       | 039         | 6615.01      | 20% - <50%       | 80%-120%       | Middle                | 89.2717 %             |
| Texas | 48         | 26420       | 039         | 6615.02      | 20% - <50%       | 80%-120%       | Middle                | 93.3971 %             |
| Texas | 48         | 26420       | 039         | 6616.01      | 20% - <50%       | 80%-120%       | Middle                | 95.9161 %             |
| Texas | 48         | 26420       | 039         | 6616.02      | 50% - <80%       | 80%-120%       | Middle                | 90.6986 %             |
| Texas | 48         | 26420       | 039         | 6617.00      | 20% - <50%       | 80%-120%       | Middle                | 118.6833 %            |
| Texas | 48         | 26420       | 039         | 6618.00      | 50% - <80%       | >120%          | Upper                 | 124.1977 %            |
| Texas | 48         | 26420       | 039         | 6619.01      | 50% - <80%       | 80%-120%       | Middle                | 102.3381 %            |
| Texas | 48         | 26420       | 039         | 6619.02      | 50% - <80%       | 80%-120%       | Middle                | 106.8471 %            |
| Texas | 48         | 26420       | 039         | 6620.00      | 20% - <50%       | 80%-120%       | Middle                | 99.1974 %             |
| Texas | 48         | 26420       | 039         | 6621.00      | 50% - <80%       | 80%-120%       | Middle                | 102.0865 %            |
| Texas | 48         | 26420       | 039         | 6622.00      | 20% - <50%       | >120%          | Upper                 | 135.7407 %            |
| Texas | 48         | 26420       | 039         | 6623.00      | 20% - <50%       | 80%-120%       | Middle                | 81.9103 %             |
| Texas | 48         | 26420       | 039         | 6624.00      | 20% - <50%       | 80%-120%       | Middle                | 105.3641 %            |
| Texas | 48         | 26420       | 039         | 6625.00      | 20% - <50%       | >120%          | Upper                 | 129.1672 %            |
| Texas | 48         | 26420       | 039         | 6626.00      | 20% - <50%       | 80%-120%       | Middle                | 94.8044 %             |
| Texas | 48         | 26420       | 039         | 6627.00      | 20% - <50%       | 80%-120%       | Middle                | 94.7091 %             |
| Texas | 48         | 26420       | 039         | 6628.00      | 20% - <50%       | 80%-120%       | Middle                | 81.3423 %             |
| Texas | 48         | 26420       | 039         | 6629.00      | 20% - <50%       | 80%-120%       | Middle                | 92.0729 %             |
| Texas | 48         | 26420       | 039         | 6630.00      | 20% - <50%       | 80%-120%       | Middle                | 87.0399 %             |
| Texas | 48         | 26420       | 039         | 6631.00      | 20% - <50%       | >120%          | Upper                 | 166.7501 %            |
| Texas | 48         | 26420       | 039         | 6632.00      | 20% - <50%       | 80%-120%       | Middle                | 111.7018 %            |
| Texas | 48         | 26420       | 039         | 6633.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.6241 %             |
| Texas | 48         | 26420       | 039         | 6634.00      | 20% - <50%       | 80%-120%       | Middle                | 87.7557 %             |
| Texas | 48         | 26420       | 039         | 6635.00      | 20% - <50%       | 80%-120%       | Middle                | 107.3834 %            |
| Texas | 48         | 26420       | 039         | 6636.00      | 20% - <50%       | >120%          | Upper                 | 157.9191 %            |
| Texas | 48         | 26420       | 039         | 6637.00      | 50% - <80%       | 80%-120%       | Middle                | 118.2301 %            |
| Texas | 48         | 26420       | 039         | 6638.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.9935 %             |
| Texas | 48         | 26420       | 039         | 6639.00      | 50% - <80%       | 50%-80%        | Moderate              | 66.6499 %             |
| Texas | 48         | 26420       | 039         | 6640.00      | 50% - <80%       | 80%-120%       | Middle                | 86.5769 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 039         | 6641.00      | 50% - <80%       | 80%-120%       | Middle                | 87.4564 %             |
| Texas | 48         | 26420       | 039         | 6642.00      | 20% - <50%       | 80%-120%       | Middle                | 91.8469 %             |
| Texas | 48         | 26420       | 039         | 6643.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.5900 %             |
| Texas | 48         | 26420       | 039         | 6644.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.1617 %             |
| Texas | 48         | 26420       | 039         | 6645.01      | 20% - <50%       | 80%-120%       | Middle                | 80.0083 %             |
| Texas | 48         | 26420       | 039         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 071         | 7101.00      | 20% - <50%       | >120%          | Upper                 | 160.8741 %            |
| Texas | 48         | 26420       | 071         | 7102.01      | 50% - <80%       | >120%          | Upper                 | 149.0746 %            |
| Texas | 48         | 26420       | 071         | 7102.02      | 20% - <50%       | >120%          | Upper                 | 165.2194 %            |
| Texas | 48         | 26420       | 071         | 7103.00      | 20% - <50%       | 80%-120%       | Middle                | 117.0952 %            |
| Texas | 48         | 26420       | 071         | 7104.01      | 20% - <50%       | 50%-80%        | Moderate              | 68.8354 %             |
| Texas | 48         | 26420       | 071         | 7105.00      | 20% - <50%       | 50%-80%        | Moderate              | 69.6575 %             |
| Texas | 48         | 26420       | 071         | 7106.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 071         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 085         | 0301.01      | 20% - <50%       | 80%-120%       | Middle                | 89.7763 %             |
| Texas | 48         | 19124       | 085         | 0301.02      | 20% - <50%       | 50%-80%        | Moderate              | 76.7027 %             |
| Texas | 48         | 19124       | 085         | 0302.01      | 20% - <50%       | 80%-120%       | Middle                | 100.4925 %            |
| Texas | 48         | 19124       | 085         | 0302.02      | 20% - <50%       | >120%          | Upper                 | 163.9823 %            |
| Texas | 48         | 19124       | 085         | 0302.04      | 20% - <50%       | 80%-120%       | Middle                | 112.0534 %            |
| Texas | 48         | 19124       | 085         | 0302.05      | 20% - <50%       | 80%-120%       | Middle                | 86.7712 %             |
| Texas | 48         | 19124       | 085         | 0302.06      | 20% - <50%       | >120%          | Upper                 | 148.6349 %            |
| Texas | 48         | 19124       | 085         | 0302.07      | 20% - <50%       | 80%-120%       | Middle                | 100.3000 %            |
| Texas | 48         | 19124       | 085         | 0303.01      | 20% - <50%       | >120%          | Upper                 | 158.8608 %            |
| Texas | 48         | 19124       | 085         | 0303.02      | 20% - <50%       | >120%          | Upper                 | 214.9419 %            |
| Texas | 48         | 19124       | 085         | 0303.03      | 20% - <50%       | >120%          | Upper                 | 174.3758 %            |
| Texas | 48         | 19124       | 085         | 0303.04      | 20% - <50%       | >120%          | Upper                 | 169.4355 %            |
| Texas | 48         | 19124       | 085         | 0303.06      | 20% - <50%       | >120%          | Upper                 | 144.0978 %            |
| Texas | 48         | 19124       | 085         | 0303.07      | 20% - <50%       | >120%          | Upper                 | 160.2321 %            |
| Texas | 48         | 19124       | 085         | 0304.03      | 20% - <50%       | >120%          | Upper                 | 137.9324 %            |
| Texas | 48         | 19124       | 085         | 0304.04      | 20% - <50%       | >120%          | Upper                 | 145.1554 %            |
| Texas | 48         | 19124       | 085         | 0304.05      | 50% - <80%       | 80%-120%       | Middle                | 86.6704 %             |
| Texas | 48         | 19124       | 085         | 0304.06      | 50% - <80%       | 80%-120%       | Middle                | 92.9649 %             |
| Texas | 48         | 19124       | 085         | 0304.07      | 20% - <50%       | >120%          | Upper                 | 225.0467 %            |
| Texas | 48         | 19124       | 085         | 0304.09      | 50% - <80%       | 50%-80%        | Moderate              | 56.8884 %             |
| Texas | 48         | 19124       | 085         | 0304.10      | 50% - <80%       | 80%-120%       | Middle                | 105.7113 %            |
| Texas | 48         | 19124       | 085         | 0305.04      | 20% - <50%       | >120%          | Upper                 | 142.3246 %            |
| Texas | 48         | 19124       | 085         | 0305.05      | 50% - <80%       | 80%-120%       | Middle                | 117.4534 %            |
| Texas | 48         | 19124       | 085         | 0305.06      | 50% - <80%       | >120%          | Upper                 | 143.7626 %            |
| Texas | 48         | 19124       | 085         | 0305.07      | 20% - <50%       | >120%          | Upper                 | 167.3135 %            |
| Texas | 48         | 19124       | 085         | 0305.09      | 20% - <50%       | >120%          | Upper                 | 158.1701 %            |
| Texas | 48         | 19124       | 085         | 0305.10      | 50% - <80%       | >120%          | Upper                 | 124.3775 %            |
| Texas | 48         | 19124       | 085         | 0305.11      | 50% - <80%       | >120%          | Upper                 | 209.2419 %            |
| Texas | 48         | 19124       | 085         | 0305.12      | 20% - <50%       | >120%          | Upper                 | 216.6834 %            |
| Texas | 48         | 19124       | 085         | 0305.15      | 20% - <50%       | >120%          | Upper                 | 125.6219 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 085         | 0305.16      | 50% - <80%       | >120%          | Upper                 | 159.1405 %            |
| Texas | 48         | 19124       | 085         | 0305.17      | 20% - <50%       | >120%          | Upper                 | 143.9189 %            |
| Texas | 48         | 19124       | 085         | 0305.18      | 50% - <80%       | >120%          | Upper                 | 202.8364 %            |
| Texas | 48         | 19124       | 085         | 0305.19      | 50% - <80%       | >120%          | Upper                 | 185.0829 %            |
| Texas | 48         | 19124       | 085         | 0305.20      | 50% - <80%       | >120%          | Upper                 | 153.4190 %            |
| Texas | 48         | 19124       | 085         | 0305.21      | 50% - <80%       | >120%          | Upper                 | 157.8406 %            |
| Texas | 48         | 19124       | 085         | 0305.24      | 50% - <80%       | >120%          | Upper                 | 130.0492 %            |
| Texas | 48         | 19124       | 085         | 0305.25      | 20% - <50%       | >120%          | Upper                 | 128.3711 %            |
| Texas | 48         | 19124       | 085         | 0305.29      | 20% - <50%       | >120%          | Upper                 | 149.7220 %            |
| Texas | 48         | 19124       | 085         | 0305.31      | 20% - <50%       | >120%          | Upper                 | 171.9968 %            |
| Texas | 48         | 19124       | 085         | 0305.32      | 20% - <50%       | >120%          | Upper                 | 185.2459 %            |
| Texas | 48         | 19124       | 085         | 0305.33      | 20% - <50%       | >120%          | Upper                 | 199.0862 %            |
| Texas | 48         | 19124       | 085         | 0305.34      | 20% - <50%       | >120%          | Upper                 | 155.1616 %            |
| Texas | 48         | 19124       | 085         | 0305.35      | 20% - <50%       | >120%          | Upper                 | 120.4846 %            |
| Texas | 48         | 19124       | 085         | 0305.36      | 50% - <80%       | >120%          | Upper                 | 162.6903 %            |
| Texas | 48         | 19124       | 085         | 0305.37      | 50% - <80%       | >120%          | Upper                 | 154.0746 %            |
| Texas | 48         | 19124       | 085         | 0305.38      | 50% - <80%       | >120%          | Upper                 | 153.9761 %            |
| Texas | 48         | 19124       | 085         | 0305.39      | 20% - <50%       | >120%          | Upper                 | 137.3617 %            |
| Texas | 48         | 19124       | 085         | 0305.40      | 50% - <80%       | 50%-80%        | Moderate              | 64.0389 %             |
| Texas | 48         | 19124       | 085         | 0305.41      | 50% - <80%       | >120%          | Upper                 | 167.0837 %            |
| Texas | 48         | 19124       | 085         | 0305.42      | 50% - <80%       | >120%          | Upper                 | 129.0505 %            |
| Texas | 48         | 19124       | 085         | 0305.43      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 085         | 0305.44      | 20% - <50%       | >120%          | Upper                 | 135.1593 %            |
| Texas | 48         | 19124       | 085         | 0305.45      | 20% - <50%       | >120%          | Upper                 | 182.5850 %            |
| Texas | 48         | 19124       | 085         | 0305.46      | 20% - <50%       | >120%          | Upper                 | 197.3266 %            |
| Texas | 48         | 19124       | 085         | 0305.47      | 20% - <50%       | >120%          | Upper                 | 187.9318 %            |
| Texas | 48         | 19124       | 085         | 0305.48      | 20% - <50%       | >120%          | Upper                 | 147.9284 %            |
| Texas | 48         | 19124       | 085         | 0305.49      | 20% - <50%       | >120%          | Upper                 | 128.1175 %            |
| Texas | 48         | 19124       | 085         | 0305.50      | 20% - <50%       | >120%          | Upper                 | 130.4670 %            |
| Texas | 48         | 19124       | 085         | 0306.04      | 20% - <50%       | >120%          | Upper                 | 128.8784 %            |
| Texas | 48         | 19124       | 085         | 0306.05      | 50% - <80%       | 80%-120%       | Middle                | 94.2104 %             |
| Texas | 48         | 19124       | 085         | 0306.06      | 20% - <50%       | 80%-120%       | Middle                | 102.0743 %            |
| Texas | 48         | 19124       | 085         | 0306.07      | 20% - <50%       | >120%          | Upper                 | 172.7158 %            |
| Texas | 48         | 19124       | 085         | 0306.08      | 20% - <50%       | >120%          | Upper                 | 123.0968 %            |
| Texas | 48         | 19124       | 085         | 0306.09      | 20% - <50%       | >120%          | Upper                 | 128.0733 %            |
| Texas | 48         | 19124       | 085         | 0307.01      | 50% - <80%       | 80%-120%       | Middle                | 91.6469 %             |
| Texas | 48         | 19124       | 085         | 0307.02      | 20% - <50%       | 80%-120%       | Middle                | 88.8942 %             |
| Texas | 48         | 19124       | 085         | 0308.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.9051 %             |
| Texas | 48         | 19124       | 085         | 0308.02      | 50% - <80%       | 50%-80%        | Moderate              | 63.6924 %             |
| Texas | 48         | 19124       | 085         | 0309.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 085         | 0309.02      | <10%             | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 085         | 0309.03      | 50% - <80%       | 50%-80%        | Moderate              | 64.7840 %             |
| Texas | 48         | 19124       | 085         | 0310.03      | 50% - <80%       | 80%-120%       | Middle                | 96.8533 %             |
| Texas | 48         | 19124       | 085         | 0310.05      | 20% - <50%       | 80%-120%       | Middle                | 86.8697 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 085         | 0310.06      | 20% - <50%       | 80%-120%       | Middle                | 80.5355 %             |
| Texas | 48         | 19124       | 085         | 0310.07      | 50% - <80%       | 80%-120%       | Middle                | 97.1307 %             |
| Texas | 48         | 19124       | 085         | 0310.08      | 20% - <50%       | 50%-80%        | Moderate              | 65.3988 %             |
| Texas | 48         | 19124       | 085         | 0311.01      | 20% - <50%       | 80%-120%       | Middle                | 100.3838 %            |
| Texas | 48         | 19124       | 085         | 0311.02      | 20% - <50%       | 80%-120%       | Middle                | 119.0250 %            |
| Texas | 48         | 19124       | 085         | 0312.01      | 20% - <50%       | 80%-120%       | Middle                | 115.6372 %            |
| Texas | 48         | 19124       | 085         | 0312.02      | 20% - <50%       | >120%          | Upper                 | 128.5059 %            |
| Texas | 48         | 19124       | 085         | 0313.08      | 20% - <50%       | >120%          | Upper                 | 125.7521 %            |
| Texas | 48         | 19124       | 085         | 0313.14      | 20% - <50%       | >120%          | Upper                 | 149.8443 %            |
| Texas | 48         | 19124       | 085         | 0313.18      | 20% - <50%       | >120%          | Upper                 | 120.9737 %            |
| Texas | 48         | 19124       | 085         | 0313.19      | 50% - <80%       | 50%-80%        | Moderate              | 75.8738 %             |
| Texas | 48         | 19124       | 085         | 0313.20      | 20% - <50%       | >120%          | Upper                 | 121.4448 %            |
| Texas | 48         | 19124       | 085         | 0313.21      | 20% - <50%       | >120%          | Upper                 | 145.9740 %            |
| Texas | 48         | 19124       | 085         | 0313.22      | 20% - <50%       | >120%          | Upper                 | 133.6126 %            |
| Texas | 48         | 19124       | 085         | 0313.23      | 20% - <50%       | 80%-120%       | Middle                | 119.8890 %            |
| Texas | 48         | 19124       | 085         | 0313.24      | 20% - <50%       | >120%          | Upper                 | 176.4988 %            |
| Texas | 48         | 19124       | 085         | 0313.25      | 20% - <50%       | >120%          | Upper                 | 138.6197 %            |
| Texas | 48         | 19124       | 085         | 0313.26      | 20% - <50%       | >120%          | Upper                 | 232.7384 %            |
| Texas | 48         | 19124       | 085         | 0313.27      | 20% - <50%       | >120%          | Upper                 | 190.9279 %            |
| Texas | 48         | 19124       | 085         | 0313.28      | 50% - <80%       | >120%          | Upper                 | 151.9334 %            |
| Texas | 48         | 19124       | 085         | 0313.29      | 50% - <80%       | >120%          | Upper                 | 156.8793 %            |
| Texas | 48         | 19124       | 085         | 0313.30      | 20% - <50%       | >120%          | Upper                 | 133.0045 %            |
| Texas | 48         | 19124       | 085         | 0313.31      | 50% - <80%       | 80%-120%       | Middle                | 104.7704 %            |
| Texas | 48         | 19124       | 085         | 0313.32      | 50% - <80%       | 80%-120%       | Middle                | 113.1517 %            |
| Texas | 48         | 19124       | 085         | 0313.33      | 50% - <80%       | >120%          | Upper                 | 152.8619 %            |
| Texas | 48         | 19124       | 085         | 0313.34      | 20% - <50%       | >120%          | Upper                 | 149.5759 %            |
| Texas | 48         | 19124       | 085         | 0313.35      | 20% - <50%       | >120%          | Upper                 | 151.4465 %            |
| Texas | 48         | 19124       | 085         | 0313.36      | 20% - <50%       | >120%          | Upper                 | 185.5822 %            |
| Texas | 48         | 19124       | 085         | 0314.08      | 20% - <50%       | >120%          | Upper                 | 132.9173 %            |
| Texas | 48         | 19124       | 085         | 0314.11      | 50% - <80%       | >120%          | Upper                 | 164.2574 %            |
| Texas | 48         | 19124       | 085         | 0314.12      | 20% - <50%       | >120%          | Upper                 | 151.2506 %            |
| Texas | 48         | 19124       | 085         | 0314.13      | 50% - <80%       | 80%-120%       | Middle                | 115.3903 %            |
| Texas | 48         | 19124       | 085         | 0314.14      | 20% - <50%       | >120%          | Upper                 | 148.8252 %            |
| Texas | 48         | 19124       | 085         | 0314.15      | 20% - <50%       | >120%          | Upper                 | 200.0883 %            |
| Texas | 48         | 19124       | 085         | 0314.16      | 50% - <80%       | >120%          | Upper                 | 210.3232 %            |
| Texas | 48         | 19124       | 085         | 0314.17      | 50% - <80%       | >120%          | Upper                 | 240.8231 %            |
| Texas | 48         | 19124       | 085         | 0314.18      | 50% - <80%       | >120%          | Upper                 | 212.4440 %            |
| Texas | 48         | 19124       | 085         | 0314.19      | 20% - <50%       | >120%          | Upper                 | 171.0456 %            |
| Texas | 48         | 19124       | 085         | 0314.20      | 10% - <20%       | 80%-120%       | Middle                | 117.7342 %            |
| Texas | 48         | 19124       | 085         | 0314.21      | 50% - <80%       | >120%          | Upper                 | 152.3512 %            |
| Texas | 48         | 19124       | 085         | 0314.22      | 20% - <50%       | 80%-120%       | Middle                | 115.2295 %            |
| Texas | 48         | 19124       | 085         | 0314.23      | 20% - <50%       | 80%-120%       | Middle                | 101.1153 %            |
| Texas | 48         | 19124       | 085         | 0314.24      | 20% - <50%       | 80%-120%       | Middle                | 113.8515 %            |
| Texas | 48         | 19124       | 085         | 0314.25      | 20% - <50%       | >120%          | Upper                 | 126.9806 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 085         | 0315.04      | 20% - <50%       | 80%-120%       | Middle                | 110.6459 %            |
| Texas | 48         | 19124       | 085         | 0315.07      | 20% - <50%       | 80%-120%       | Middle                | 114.7472 %            |
| Texas | 48         | 19124       | 085         | 0315.08      | 20% - <50%       | 80%-120%       | Middle                | 116.4524 %            |
| Texas | 48         | 19124       | 085         | 0315.09      | 50% - <80%       | >120%          | Upper                 | 144.2857 %            |
| Texas | 48         | 19124       | 085         | 0315.10      | 20% - <50%       | >120%          | Upper                 | 175.3360 %            |
| Texas | 48         | 19124       | 085         | 0315.11      | 50% - <80%       | 50%-80%        | Moderate              | 60.7088 %             |
| Texas | 48         | 19124       | 085         | 0315.12      | 50% - <80%       | 80%-120%       | Middle                | 96.2633 %             |
| Texas | 48         | 19124       | 085         | 0316.11      | 50% - <80%       | 80%-120%       | Middle                | 107.3452 %            |
| Texas | 48         | 19124       | 085         | 0316.13      | 20% - <50%       | >120%          | Upper                 | 160.1279 %            |
| Texas | 48         | 19124       | 085         | 0316.21      | 20% - <50%       | 80%-120%       | Middle                | 95.3620 %             |
| Texas | 48         | 19124       | 085         | 0316.22      | 20% - <50%       | >120%          | Upper                 | 134.1085 %            |
| Texas | 48         | 19124       | 085         | 0316.23      | 50% - <80%       | 80%-120%       | Middle                | 94.4063 %             |
| Texas | 48         | 19124       | 085         | 0316.24      | 50% - <80%       | 50%-80%        | Moderate              | 74.5433 %             |
| Texas | 48         | 19124       | 085         | 0316.25      | 20% - <50%       | >120%          | Upper                 | 136.5713 %            |
| Texas | 48         | 19124       | 085         | 0316.26      | 20% - <50%       | >120%          | Upper                 | 149.3879 %            |
| Texas | 48         | 19124       | 085         | 0316.27      | 20% - <50%       | 80%-120%       | Middle                | 93.0113 %             |
| Texas | 48         | 19124       | 085         | 0316.28      | 20% - <50%       | 80%-120%       | Middle                | 104.6741 %            |
| Texas | 48         | 19124       | 085         | 0316.29      | 20% - <50%       | 80%-120%       | Middle                | 97.5972 %             |
| Texas | 48         | 19124       | 085         | 0316.30      | 20% - <50%       | 80%-120%       | Middle                | 118.8507 %            |
| Texas | 48         | 19124       | 085         | 0316.31      | 50% - <80%       | 80%-120%       | Middle                | 118.4317 %            |
| Texas | 48         | 19124       | 085         | 0316.32      | 50% - <80%       | 80%-120%       | Middle                | 105.3218 %            |
| Texas | 48         | 19124       | 085         | 0316.33      | 20% - <50%       | >120%          | Upper                 | 125.4543 %            |
| Texas | 48         | 19124       | 085         | 0316.34      | 20% - <50%       | 80%-120%       | Middle                | 89.1694 %             |
| Texas | 48         | 19124       | 085         | 0316.35      | 50% - <80%       | 80%-120%       | Middle                | 97.9074 %             |
| Texas | 48         | 19124       | 085         | 0316.36      | 20% - <50%       | >120%          | Upper                 | 122.2691 %            |
| Texas | 48         | 19124       | 085         | 0316.39      | 50% - <80%       | >120%          | Upper                 | 142.8296 %            |
| Texas | 48         | 19124       | 085         | 0316.41      | 50% - <80%       | >120%          | Upper                 | 158.7997 %            |
| Texas | 48         | 19124       | 085         | 0316.42      | 20% - <50%       | >120%          | Upper                 | 164.2631 %            |
| Texas | 48         | 19124       | 085         | 0316.43      | 20% - <50%       | >120%          | Upper                 | 136.7242 %            |
| Texas | 48         | 19124       | 085         | 0316.45      | 20% - <50%       | >120%          | Upper                 | 184.6436 %            |
| Texas | 48         | 19124       | 085         | 0316.46      | 20% - <50%       | >120%          | Upper                 | 246.3522 %            |
| Texas | 48         | 19124       | 085         | 0316.47      | 20% - <50%       | >120%          | Upper                 | 161.9305 %            |
| Texas | 48         | 19124       | 085         | 0316.49      | 20% - <50%       | >120%          | Upper                 | 163.5248 %            |
| Texas | 48         | 19124       | 085         | 0316.54      | 20% - <50%       | >120%          | Upper                 | 184.4103 %            |
| Texas | 48         | 19124       | 085         | 0316.55      | 20% - <50%       | >120%          | Upper                 | 120.8832 %            |
| Texas | 48         | 19124       | 085         | 0316.57      | 50% - <80%       | 80%-120%       | Middle                | 107.7189 %            |
| Texas | 48         | 19124       | 085         | 0316.59      | 50% - <80%       | 80%-120%       | Middle                | 119.4780 %            |
| Texas | 48         | 19124       | 085         | 0316.60      | 80% - 100%       | >120%          | Upper                 | 122.2951 %            |
| Texas | 48         | 19124       | 085         | 0316.61      | 50% - <80%       | >120%          | Upper                 | 167.8016 %            |
| Texas | 48         | 19124       | 085         | 0316.62      | 50% - <80%       | >120%          | Upper                 | 154.8083 %            |
| Texas | 48         | 19124       | 085         | 0316.63      | 50% - <80%       | >120%          | Upper                 | 167.2388 %            |
| Texas | 48         | 19124       | 085         | 0316.64      | 20% - <50%       | >120%          | Upper                 | 187.4551 %            |
| Texas | 48         | 19124       | 085         | 0316.65      | 50% - <80%       | 80%-120%       | Middle                | 86.5277 %             |
| Texas | 48         | 19124       | 085         | 0316.66      | 50% - <80%       | >120%          | Upper                 | 159.7214 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 085         | 0316.67      | 20% - <50%       | >120%          | Upper                 | 193.4597 %            |
| Texas | 48         | 19124       | 085         | 0316.68      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 085         | 0316.69      | 50% - <80%       | >120%          | Upper                 | 170.2938 %            |
| Texas | 48         | 19124       | 085         | 0316.70      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 085         | 0316.71      | 50% - <80%       | 80%-120%       | Middle                | 102.8987 %            |
| Texas | 48         | 19124       | 085         | 0316.72      | 50% - <80%       | 80%-120%       | Middle                | 116.6947 %            |
| Texas | 48         | 19124       | 085         | 0316.73      | 50% - <80%       | 80%-120%       | Middle                | 101.9622 %            |
| Texas | 48         | 19124       | 085         | 0316.74      | 50% - <80%       | >120%          | Upper                 | 129.8295 %            |
| Texas | 48         | 19124       | 085         | 0316.75      | 50% - <80%       | >120%          | Upper                 | 143.2282 %            |
| Texas | 48         | 19124       | 085         | 0316.76      | 20% - <50%       | >120%          | Upper                 | 132.1032 %            |
| Texas | 48         | 19124       | 085         | 0316.77      | 50% - <80%       | >120%          | Upper                 | 195.5805 %            |
| Texas | 48         | 19124       | 085         | 0316.78      | 20% - <50%       | >120%          | Upper                 | 170.2666 %            |
| Texas | 48         | 19124       | 085         | 0316.79      | 50% - <80%       | >120%          | Upper                 | 188.9327 %            |
| Texas | 48         | 19124       | 085         | 0316.80      | 50% - <80%       | >120%          | Upper                 | 279.4508 %            |
| Texas | 48         | 19124       | 085         | 0316.81      | 20% - <50%       | >120%          | Upper                 | 128.4742 %            |
| Texas | 48         | 19124       | 085         | 0316.82      | 20% - <50%       | >120%          | Upper                 | 135.5737 %            |
| Texas | 48         | 19124       | 085         | 0317.04      | 20% - <50%       | >120%          | Upper                 | 173.5424 %            |
| Texas | 48         | 19124       | 085         | 0317.06      | 20% - <50%       | >120%          | Upper                 | 258.8586 %            |
| Texas | 48         | 19124       | 085         | 0317.08      | 20% - <50%       | 80%-120%       | Middle                | 119.7418 %            |
| Texas | 48         | 19124       | 085         | 0317.09      | 50% - <80%       | 80%-120%       | Middle                | 119.9354 %            |
| Texas | 48         | 19124       | 085         | 0317.11      | 20% - <50%       | >120%          | Upper                 | 128.2341 %            |
| Texas | 48         | 19124       | 085         | 0317.13      | 50% - <80%       | 80%-120%       | Middle                | 102.6065 %            |
| Texas | 48         | 19124       | 085         | 0317.15      | 20% - <50%       | >120%          | Upper                 | 188.8863 %            |
| Texas | 48         | 19124       | 085         | 0317.16      | 20% - <50%       | >120%          | Upper                 | 135.4345 %            |
| Texas | 48         | 19124       | 085         | 0317.17      | 50% - <80%       | >120%          | Upper                 | 130.2157 %            |
| Texas | 48         | 19124       | 085         | 0317.18      | 20% - <50%       | >120%          | Upper                 | 168.9973 %            |
| Texas | 48         | 19124       | 085         | 0317.19      | 20% - <50%       | >120%          | Upper                 | 157.4228 %            |
| Texas | 48         | 19124       | 085         | 0317.20      | 80% - 100%       | <50%           | Low                   | 44.3141 %             |
| Texas | 48         | 19124       | 085         | 0317.21      | 20% - <50%       | >120%          | Upper                 | 122.4503 %            |
| Texas | 48         | 19124       | 085         | 0317.22      | 50% - <80%       | 80%-120%       | Middle                | 83.2882 %             |
| Texas | 48         | 19124       | 085         | 0317.23      | 50% - <80%       | <50%           | Low                   | 43.8770 %             |
| Texas | 48         | 19124       | 085         | 0317.24      | 50% - <80%       | 50%-80%        | Moderate              | 68.3202 %             |
| Texas | 48         | 19124       | 085         | 0318.06      | 50% - <80%       | 80%-120%       | Middle                | 84.2529 %             |
| Texas | 48         | 19124       | 085         | 0318.07      | 20% - <50%       | 80%-120%       | Middle                | 104.5213 %            |
| Texas | 48         | 19124       | 085         | 0318.08      | 20% - <50%       | 80%-120%       | Middle                | 118.0841 %            |
| Texas | 48         | 19124       | 085         | 0318.09      | 50% - <80%       | 50%-80%        | Moderate              | 62.7198 %             |
| Texas | 48         | 19124       | 085         | 0318.10      | 50% - <80%       | >120%          | Upper                 | 125.1882 %            |
| Texas | 48         | 19124       | 085         | 0318.11      | 50% - <80%       | 80%-120%       | Middle                | 108.2398 %            |
| Texas | 48         | 19124       | 085         | 0318.12      | 20% - <50%       | 80%-120%       | Middle                | 114.1017 %            |
| Texas | 48         | 19124       | 085         | 0318.13      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 085         | 0318.14      | 20% - <50%       | >120%          | Upper                 | 149.2781 %            |
| Texas | 48         | 19124       | 085         | 0318.15      | 20% - <50%       | >120%          | Upper                 | 158.8167 %            |
| Texas | 48         | 19124       | 085         | 0318.16      | 20% - <50%       | 80%-120%       | Middle                | 118.4883 %            |
| Texas | 48         | 19124       | 085         | 0319.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.2799 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 085         | 0319.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.7768 %             |
| Texas | 48         | 19124       | 085         | 0319.03      | 50% - <80%       | >120%          | Upper                 | 123.7921 %            |
| Texas | 48         | 19124       | 085         | 0319.04      | 50% - <80%       | >120%          | Upper                 | 122.9813 %            |
| Texas | 48         | 19124       | 085         | 0320.03      | 50% - <80%       | 50%-80%        | Moderate              | 66.6523 %             |
| Texas | 48         | 19124       | 085         | 0320.08      | 50% - <80%       | 80%-120%       | Middle                | 108.2318 %            |
| Texas | 48         | 19124       | 085         | 0320.10      | 50% - <80%       | 50%-80%        | Moderate              | 76.6879 %             |
| Texas | 48         | 19124       | 085         | 0320.12      | 50% - <80%       | 50%-80%        | Moderate              | 56.9925 %             |
| Texas | 48         | 19124       | 085         | 0320.13      | 50% - <80%       | 50%-80%        | Moderate              | 69.7480 %             |
| Texas | 48         | 19124       | 085         | 0320.14      | 50% - <80%       | 50%-80%        | Moderate              | 68.4889 %             |
| Texas | 48         | 19124       | 085         | 0320.15      | 50% - <80%       | 80%-120%       | Middle                | 80.3680 %             |
| Texas | 48         | 19124       | 085         | 0320.16      | 50% - <80%       | >120%          | Upper                 | 152.3467 %            |
| Texas | 48         | 19124       | 085         | 0320.17      | 50% - <80%       | 80%-120%       | Middle                | 112.8936 %            |
| Texas | 48         | 19124       | 085         | 0320.18      | 20% - <50%       | >120%          | Upper                 | 138.6400 %            |
| Texas | 48         | 19124       | 085         | 0320.19      | 50% - <80%       | >120%          | Upper                 | 238.3638 %            |
| Texas | 48         | 41700       | 091         | 3101.00      | 20% - <50%       | 80%-120%       | Middle                | 90.5067 %             |
| Texas | 48         | 41700       | 091         | 3102.00      | 20% - <50%       | 80%-120%       | Middle                | 90.0543 %             |
| Texas | 48         | 41700       | 091         | 3103.01      | 20% - <50%       | >120%          | Upper                 | 154.5702 %            |
| Texas | 48         | 41700       | 091         | 3103.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 41700       | 091         | 3104.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.7369 %             |
| Texas | 48         | 41700       | 091         | 3104.04      | 20% - <50%       | 80%-120%       | Middle                | 102.9616 %            |
| Texas | 48         | 41700       | 091         | 3104.05      | 20% - <50%       | 80%-120%       | Middle                | 113.9585 %            |
| Texas | 48         | 41700       | 091         | 3104.06      | 20% - <50%       | >120%          | Upper                 | 150.5842 %            |
| Texas | 48         | 41700       | 091         | 3105.01      | 20% - <50%       | 80%-120%       | Middle                | 88.4174 %             |
| Texas | 48         | 41700       | 091         | 3105.02      | 50% - <80%       | 80%-120%       | Middle                | 93.9919 %             |
| Texas | 48         | 41700       | 091         | 3105.03      | 20% - <50%       | >120%          | Upper                 | 123.5797 %            |
| Texas | 48         | 41700       | 091         | 3106.03      | 20% - <50%       | 80%-120%       | Middle                | 112.4279 %            |
| Texas | 48         | 41700       | 091         | 3106.04      | 20% - <50%       | 80%-120%       | Middle                | 105.3807 %            |
| Texas | 48         | 41700       | 091         | 3106.08      | 20% - <50%       | 80%-120%       | Middle                | 84.9011 %             |
| Texas | 48         | 41700       | 091         | 3106.09      | 20% - <50%       | 80%-120%       | Middle                | 117.3469 %            |
| Texas | 48         | 41700       | 091         | 3106.10      | 20% - <50%       | 50%-80%        | Moderate              | 63.5008 %             |
| Texas | 48         | 41700       | 091         | 3106.11      | 20% - <50%       | 80%-120%       | Middle                | 107.5211 %            |
| Texas | 48         | 41700       | 091         | 3106.12      | 20% - <50%       | 80%-120%       | Middle                | 119.1454 %            |
| Texas | 48         | 41700       | 091         | 3106.13      | 20% - <50%       | 80%-120%       | Middle                | 113.8858 %            |
| Texas | 48         | 41700       | 091         | 3106.14      | 10% - <20%       | >120%          | Upper                 | 157.7971 %            |
| Texas | 48         | 41700       | 091         | 3107.02      | 20% - <50%       | >120%          | Upper                 | 147.9968 %            |
| Texas | 48         | 41700       | 091         | 3107.03      | 20% - <50%       | >120%          | Upper                 | 199.5571 %            |
| Texas | 48         | 41700       | 091         | 3107.05      | 20% - <50%       | >120%          | Upper                 | 139.5549 %            |
| Texas | 48         | 41700       | 091         | 3107.06      | 20% - <50%       | >120%          | Upper                 | 216.0707 %            |
| Texas | 48         | 41700       | 091         | 3107.07      | 20% - <50%       | >120%          | Upper                 | 150.8844 %            |
| Texas | 48         | 41700       | 091         | 3107.08      | 20% - <50%       | >120%          | Upper                 | 133.9480 %            |
| Texas | 48         | 41700       | 091         | 3108.01      | 20% - <50%       | >120%          | Upper                 | 191.6159 %            |
| Texas | 48         | 41700       | 091         | 3108.03      | 20% - <50%       | >120%          | Upper                 | 151.8335 %            |
| Texas | 48         | 41700       | 091         | 3108.04      | 50% - <80%       | 80%-120%       | Middle                | 115.7544 %            |
| Texas | 48         | 41700       | 091         | 3109.01      | 20% - <50%       | >120%          | Upper                 | 193.1156 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 41700       | 091         | 3109.03      | 20% - <50%       | >120%          | Upper                 | 181.3984 %            |
| Texas | 48         | 41700       | 091         | 3109.04      | 20% - <50%       | 80%-120%       | Middle                | 90.5982 %             |
| Texas | 48         | 41700       | 091         | 3109.05      | 10% - <20%       | >120%          | Upper                 | 174.3403 %            |
| Texas | 48         | 19124       | 113         | 0001.00      | 20% - <50%       | >120%          | Upper                 | 212.6626 %            |
| Texas | 48         | 19124       | 113         | 0002.01      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0002.02      | 20% - <50%       | >120%          | Upper                 | 205.6445 %            |
| Texas | 48         | 19124       | 113         | 0003.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0004.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.6779 %             |
| Texas | 48         | 19124       | 113         | 0004.05      | 50% - <80%       | <50%           | Low                   | 41.2036 %             |
| Texas | 48         | 19124       | 113         | 0004.07      | 50% - <80%       | 50%-80%        | Moderate              | 57.5677 %             |
| Texas | 48         | 19124       | 113         | 0004.08      | 20% - <50%       | 80%-120%       | Middle                | 106.2152 %            |
| Texas | 48         | 19124       | 113         | 0004.09      | 50% - <80%       | 50%-80%        | Moderate              | 79.7769 %             |
| Texas | 48         | 19124       | 113         | 0004.10      | 80% - 100%       | 50%-80%        | Moderate              | 63.3833 %             |
| Texas | 48         | 19124       | 113         | 0005.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0005.02      | 20% - <50%       | >120%          | Upper                 | 167.7778 %            |
| Texas | 48         | 19124       | 113         | 0005.03      | 20% - <50%       | >120%          | Upper                 | 143.0957 %            |
| Texas | 48         | 19124       | 113         | 0006.05      | 20% - <50%       | >120%          | Upper                 | 143.4093 %            |
| Texas | 48         | 19124       | 113         | 0006.06      | 10% - <20%       | >120%          | Upper                 | 258.5438 %            |
| Texas | 48         | 19124       | 113         | 0006.07      | 20% - <50%       | >120%          | Upper                 | 166.8980 %            |
| Texas | 48         | 19124       | 113         | 0006.08      | 20% - <50%       | >120%          | Upper                 | 167.3894 %            |
| Texas | 48         | 19124       | 113         | 0006.09      | 20% - <50%       | >120%          | Upper                 | 126.5017 %            |
| Texas | 48         | 19124       | 113         | 0006.10      | 80% - 100%       | 50%-80%        | Moderate              | 63.6188 %             |
| Texas | 48         | 19124       | 113         | 0006.11      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0007.03      | 20% - <50%       | >120%          | Upper                 | 178.4102 %            |
| Texas | 48         | 19124       | 113         | 0007.04      | 20% - <50%       | >120%          | Upper                 | 266.6591 %            |
| Texas | 48         | 19124       | 113         | 0007.05      | 20% - <50%       | >120%          | Upper                 | 198.7080 %            |
| Texas | 48         | 19124       | 113         | 0007.06      | 10% - <20%       | >120%          | Upper                 | 195.9769 %            |
| Texas | 48         | 19124       | 113         | 0008.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.5045 %             |
| Texas | 48         | 19124       | 113         | 0008.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.7006 %             |
| Texas | 48         | 19124       | 113         | 0009.01      | 20% - <50%       | >120%          | Upper                 | 148.3587 %            |
| Texas | 48         | 19124       | 113         | 0009.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0010.01      | 20% - <50%       | >120%          | Upper                 | 231.3378 %            |
| Texas | 48         | 19124       | 113         | 0010.02      | 20% - <50%       | >120%          | Upper                 | 142.9541 %            |
| Texas | 48         | 19124       | 113         | 0011.01      | 20% - <50%       | >120%          | Upper                 | 219.3851 %            |
| Texas | 48         | 19124       | 113         | 0011.02      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0012.02      | 50% - <80%       | 80%-120%       | Middle                | 82.2340 %             |
| Texas | 48         | 19124       | 113         | 0012.03      | 50% - <80%       | >120%          | Upper                 | 137.5757 %            |
| Texas | 48         | 19124       | 113         | 0012.04      | 80% - 100%       | 50%-80%        | Moderate              | 60.3997 %             |
| Texas | 48         | 19124       | 113         | 0013.01      | 20% - <50%       | >120%          | Upper                 | 129.9167 %            |
| Texas | 48         | 19124       | 113         | 0013.02      | 50% - <80%       | 80%-120%       | Middle                | 102.4231 %            |
| Texas | 48         | 19124       | 113         | 0014.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.6110 %             |
| Texas | 48         | 19124       | 113         | 0015.02      | 50% - <80%       | 50%-80%        | Moderate              | 52.1836 %             |
| Texas | 48         | 19124       | 113         | 0015.03      | 50% - <80%       | <50%           | Low                   | 46.1246 %             |
| Texas | 48         | 19124       | 113         | 0015.04      | 50% - <80%       | 50%-80%        | Moderate              | 62.0925 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0016.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0016.02      | 20% - <50%       | >120%          | Upper                 | 132.2742 %            |
| Texas | 48         | 19124       | 113         | 0017.03      | 20% - <50%       | >120%          | Upper                 | 181.6622 %            |
| Texas | 48         | 19124       | 113         | 0017.05      | 20% - <50%       | >120%          | Upper                 | 230.2360 %            |
| Texas | 48         | 19124       | 113         | 0018.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0018.02      | 20% - <50%       | 80%-120%       | Middle                | 119.6478 %            |
| Texas | 48         | 19124       | 113         | 0019.01      | 20% - <50%       | >120%          | Upper                 | 160.7846 %            |
| Texas | 48         | 19124       | 113         | 0019.02      | 20% - <50%       | >120%          | Upper                 | 164.9402 %            |
| Texas | 48         | 19124       | 113         | 0020.01      | 50% - <80%       | 80%-120%       | Middle                | 94.6169 %             |
| Texas | 48         | 19124       | 113         | 0020.02      | 80% - 100%       | <50%           | Low                   | 32.9581 %             |
| Texas | 48         | 19124       | 113         | 0021.00      | 50% - <80%       | >120%          | Upper                 | 149.7956 %            |
| Texas | 48         | 19124       | 113         | 0022.00      | 50% - <80%       | 80%-120%       | Middle                | 99.7622 %             |
| Texas | 48         | 19124       | 113         | 0024.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.0467 %             |
| Texas | 48         | 19124       | 113         | 0025.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.7478 %             |
| Texas | 48         | 19124       | 113         | 0027.03      | 80% - 100%       | <50%           | Low                   | 49.0867 %             |
| Texas | 48         | 19124       | 113         | 0031.02      | 20% - <50%       | >120%          | Upper                 | 129.5555 %            |
| Texas | 48         | 19124       | 113         | 0031.03      | 50% - <80%       | >120%          | Upper                 | 123.8464 %            |
| Texas | 48         | 19124       | 113         | 0037.00      | 80% - 100%       | <50%           | Low                   | 39.0567 %             |
| Texas | 48         | 19124       | 113         | 0042.01      | 50% - <80%       | 80%-120%       | Middle                | 111.4295 %            |
| Texas | 48         | 19124       | 113         | 0042.02      | 50% - <80%       | >120%          | Upper                 | 136.8884 %            |
| Texas | 48         | 19124       | 113         | 0043.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.8179 %             |
| Texas | 48         | 19124       | 113         | 0044.00      | 20% - <50%       | >120%          | Upper                 | 154.5128 %            |
| Texas | 48         | 19124       | 113         | 0045.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.3416 %             |
| Texas | 48         | 19124       | 113         | 0046.00      | 20% - <50%       | >120%          | Upper                 | 128.3281 %            |
| Texas | 48         | 19124       | 113         | 0047.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.0097 %             |
| Texas | 48         | 19124       | 113         | 0048.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.4212 %             |
| Texas | 48         | 19124       | 113         | 0050.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.5013 %             |
| Texas | 48         | 19124       | 113         | 0051.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.4325 %             |
| Texas | 48         | 19124       | 113         | 0052.00      | 80% - 100%       | 80%-120%       | Middle                | 93.9308 %             |
| Texas | 48         | 19124       | 113         | 0053.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.0293 %             |
| Texas | 48         | 19124       | 113         | 0054.00      | 80% - 100%       | <50%           | Low                   | 49.9518 %             |
| Texas | 48         | 19124       | 113         | 0055.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.3257 %             |
| Texas | 48         | 19124       | 113         | 0056.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.7370 %             |
| Texas | 48         | 19124       | 113         | 0057.00      | 80% - 100%       | <50%           | Low                   | 39.5244 %             |
| Texas | 48         | 19124       | 113         | 0059.01      | 80% - 100%       | <50%           | Low                   | 48.4300 %             |
| Texas | 48         | 19124       | 113         | 0059.02      | 80% - 100%       | <50%           | Low                   | 41.1832 %             |
| Texas | 48         | 19124       | 113         | 0060.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.3415 %             |
| Texas | 48         | 19124       | 113         | 0060.02      | 80% - 100%       | <50%           | Low                   | 40.4993 %             |
| Texas | 48         | 19124       | 113         | 0061.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.2914 %             |
| Texas | 48         | 19124       | 113         | 0062.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.9855 %             |
| Texas | 48         | 19124       | 113         | 0063.01      | 80% - 100%       | 50%-80%        | Moderate              | 72.8381 %             |
| Texas | 48         | 19124       | 113         | 0063.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.2489 %             |
| Texas | 48         | 19124       | 113         | 0064.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.3171 %             |
| Texas | 48         | 19124       | 113         | 0064.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.8971 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0065.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.9492 %             |
| Texas | 48         | 19124       | 113         | 0065.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.4869 %             |
| Texas | 48         | 19124       | 113         | 0067.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.5008 %             |
| Texas | 48         | 19124       | 113         | 0067.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.2300 %             |
| Texas | 48         | 19124       | 113         | 0068.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.5210 %             |
| Texas | 48         | 19124       | 113         | 0069.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.1872 %             |
| Texas | 48         | 19124       | 113         | 0071.01      | 10% - <20%       | >120%          | Upper                 | 193.6250 %            |
| Texas | 48         | 19124       | 113         | 0071.02      | 50% - <80%       | 50%-80%        | Moderate              | 71.0841 %             |
| Texas | 48         | 19124       | 113         | 0072.03      | 80% - 100%       | <50%           | Low                   | 45.9752 %             |
| Texas | 48         | 19124       | 113         | 0072.04      | 80% - 100%       | <50%           | Low                   | 39.7554 %             |
| Texas | 48         | 19124       | 113         | 0072.05      | 80% - 100%       | <50%           | Low                   | 39.5266 %             |
| Texas | 48         | 19124       | 113         | 0072.06      | 80% - 100%       | <50%           | Low                   | 29.2509 %             |
| Texas | 48         | 19124       | 113         | 0073.01      | <10%             | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0073.02      | 20% - <50%       | >120%          | Upper                 | 214.9363 %            |
| Texas | 48         | 19124       | 113         | 0076.01      | 20% - <50%       | >120%          | Upper                 | 190.3696 %            |
| Texas | 48         | 19124       | 113         | 0076.04      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0076.05      | 10% - <20%       | >120%          | Upper                 | 279.9637 %            |
| Texas | 48         | 19124       | 113         | 0077.01      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0077.02      | 10% - <20%       | >120%          | Upper                 | 174.4188 %            |
| Texas | 48         | 19124       | 113         | 0078.01      | 10% - <20%       | >120%          | Upper                 | 135.3156 %            |
| Texas | 48         | 19124       | 113         | 0078.05      | 50% - <80%       | 80%-120%       | Middle                | 91.0570 %             |
| Texas | 48         | 19124       | 113         | 0078.09      | 20% - <50%       | 80%-120%       | Middle                | 87.9929 %             |
| Texas | 48         | 19124       | 113         | 0078.10      | 50% - <80%       | >120%          | Upper                 | 122.6665 %            |
| Texas | 48         | 19124       | 113         | 0078.12      | 10% - <20%       | >120%          | Upper                 | 231.6990 %            |
| Texas | 48         | 19124       | 113         | 0078.15      | 80% - 100%       | <50%           | Low                   | 40.9081 %             |
| Texas | 48         | 19124       | 113         | 0078.19      | 50% - <80%       | <50%           | Low                   | 33.8855 %             |
| Texas | 48         | 19124       | 113         | 0078.21      | 80% - 100%       | <50%           | Low                   | 46.2775 %             |
| Texas | 48         | 19124       | 113         | 0078.22      | 20% - <50%       | 80%-120%       | Middle                | 98.5019 %             |
| Texas | 48         | 19124       | 113         | 0078.23      | 50% - <80%       | 50%-80%        | Moderate              | 62.5918 %             |
| Texas | 48         | 19124       | 113         | 0078.24      | 10% - <20%       | >120%          | Upper                 | 204.6243 %            |
| Texas | 48         | 19124       | 113         | 0078.25      | 50% - <80%       | 80%-120%       | Middle                | 82.5929 %             |
| Texas | 48         | 19124       | 113         | 0078.26      | 50% - <80%       | 80%-120%       | Middle                | 99.0771 %             |
| Texas | 48         | 19124       | 113         | 0078.27      | 50% - <80%       | <50%           | Low                   | 44.6220 %             |
| Texas | 48         | 19124       | 113         | 0078.28      | 80% - 100%       | 50%-80%        | Moderate              | 52.3772 %             |
| Texas | 48         | 19124       | 113         | 0078.29      | 80% - 100%       | 50%-80%        | Moderate              | 54.2093 %             |
| Texas | 48         | 19124       | 113         | 0078.30      | 80% - 100%       | <50%           | Low                   | 35.4843 %             |
| Texas | 48         | 19124       | 113         | 0078.31      | 80% - 100%       | 50%-80%        | Moderate              | 51.3672 %             |
| Texas | 48         | 19124       | 113         | 0078.32      | 80% - 100%       | <50%           | Low                   | 35.6677 %             |
| Texas | 48         | 19124       | 113         | 0078.33      | 80% - 100%       | <50%           | Low                   | 39.6716 %             |
| Texas | 48         | 19124       | 113         | 0078.34      | 80% - 100%       | <50%           | Low                   | 48.8082 %             |
| Texas | 48         | 19124       | 113         | 0078.35      | 50% - <80%       | <50%           | Low                   | 48.2930 %             |
| Texas | 48         | 19124       | 113         | 0079.02      | 20% - <50%       | >120%          | Upper                 | 163.0798 %            |
| Texas | 48         | 19124       | 113         | 0079.03      | 20% - <50%       | >120%          | Upper                 | 172.5244 %            |
| Texas | 48         | 19124       | 113         | 0079.06      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0079.09      | 50% - <80%       | 80%-120%       | Middle                | 97.1431 %             |
| Texas | 48         | 19124       | 113         | 0079.10      | 50% - <80%       | >120%          | Upper                 | 128.2001 %            |
| Texas | 48         | 19124       | 113         | 0079.12      | 20% - <50%       | >120%          | Upper                 | 124.0819 %            |
| Texas | 48         | 19124       | 113         | 0079.13      | 20% - <50%       | >120%          | Upper                 | 149.7050 %            |
| Texas | 48         | 19124       | 113         | 0079.14      | 20% - <50%       | 80%-120%       | Middle                | 119.5583 %            |
| Texas | 48         | 19124       | 113         | 0079.15      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0079.16      | 20% - <50%       | >120%          | Upper                 | 179.4927 %            |
| Texas | 48         | 19124       | 113         | 0080.00      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0081.01      | 20% - <50%       | 80%-120%       | Middle                | 103.1919 %            |
| Texas | 48         | 19124       | 113         | 0081.02      | 10% - <20%       | >120%          | Upper                 | 201.6928 %            |
| Texas | 48         | 19124       | 113         | 0082.00      | 20% - <50%       | 80%-120%       | Middle                | 97.8191 %             |
| Texas | 48         | 19124       | 113         | 0084.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.3803 %             |
| Texas | 48         | 19124       | 113         | 0084.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.7099 %             |
| Texas | 48         | 19124       | 113         | 0085.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.0121 %             |
| Texas | 48         | 19124       | 113         | 0086.04      | 80% - 100%       | <50%           | Low                   | 37.4364 %             |
| Texas | 48         | 19124       | 113         | 0087.01      | 80% - 100%       | <50%           | Low                   | 33.5514 %             |
| Texas | 48         | 19124       | 113         | 0087.03      | 80% - 100%       | <50%           | Low                   | 36.1603 %             |
| Texas | 48         | 19124       | 113         | 0087.04      | 80% - 100%       | <50%           | Low                   | 24.8859 %             |
| Texas | 48         | 19124       | 113         | 0087.05      | 80% - 100%       | 50%-80%        | Moderate              | 53.9545 %             |
| Texas | 48         | 19124       | 113         | 0088.01      | 80% - 100%       | <50%           | Low                   | 43.0345 %             |
| Texas | 48         | 19124       | 113         | 0088.02      | 80% - 100%       | <50%           | Low                   | 44.8632 %             |
| Texas | 48         | 19124       | 113         | 0090.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.3979 %             |
| Texas | 48         | 19124       | 113         | 0090.02      | 80% - 100%       | <50%           | Low                   | 46.6727 %             |
| Texas | 48         | 19124       | 113         | 0091.01      | 80% - 100%       | 50%-80%        | Moderate              | 71.6695 %             |
| Texas | 48         | 19124       | 113         | 0091.03      | 80% - 100%       | <50%           | Low                   | 41.2036 %             |
| Texas | 48         | 19124       | 113         | 0091.04      | 80% - 100%       | 50%-80%        | Moderate              | 79.8278 %             |
| Texas | 48         | 19124       | 113         | 0091.05      | 80% - 100%       | 50%-80%        | Moderate              | 55.1571 %             |
| Texas | 48         | 19124       | 113         | 0092.02      | 80% - 100%       | <50%           | Low                   | 45.8189 %             |
| Texas | 48         | 19124       | 113         | 0092.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.2060 %             |
| Texas | 48         | 19124       | 113         | 0092.04      | 80% - 100%       | <50%           | Low                   | 40.9024 %             |
| Texas | 48         | 19124       | 113         | 0093.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.1566 %             |
| Texas | 48         | 19124       | 113         | 0093.03      | 80% - 100%       | <50%           | Low                   | 47.3271 %             |
| Texas | 48         | 19124       | 113         | 0093.04      | 80% - 100%       | <50%           | Low                   | 29.5725 %             |
| Texas | 48         | 19124       | 113         | 0094.01      | 50% - <80%       | 80%-120%       | Middle                | 96.8589 %             |
| Texas | 48         | 19124       | 113         | 0094.02      | 20% - <50%       | >120%          | Upper                 | 198.7940 %            |
| Texas | 48         | 19124       | 113         | 0095.00      | 20% - <50%       | >120%          | Upper                 | 228.4436 %            |
| Texas | 48         | 19124       | 113         | 0096.03      | 20% - <50%       | >120%          | Upper                 | 199.9739 %            |
| Texas | 48         | 19124       | 113         | 0096.04      | 50% - <80%       | 80%-120%       | Middle                | 88.7561 %             |
| Texas | 48         | 19124       | 113         | 0096.05      | 80% - 100%       | 50%-80%        | Moderate              | 74.7540 %             |
| Texas | 48         | 19124       | 113         | 0096.07      | 20% - <50%       | >120%          | Upper                 | 140.9318 %            |
| Texas | 48         | 19124       | 113         | 0096.08      | 20% - <50%       | >120%          | Upper                 | 129.9326 %            |
| Texas | 48         | 19124       | 113         | 0096.09      | 20% - <50%       | >120%          | Upper                 | 195.8387 %            |
| Texas | 48         | 19124       | 113         | 0096.10      | 80% - 100%       | 50%-80%        | Moderate              | 51.2415 %             |
| Texas | 48         | 19124       | 113         | 0096.11      | 50% - <80%       | 80%-120%       | Middle                | 108.7822 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0097.01      | 50% - <80%       | 80%-120%       | Middle                | 80.1109 %             |
| Texas | 48         | 19124       | 113         | 0097.02      | 20% - <50%       | >120%          | Upper                 | 171.6322 %            |
| Texas | 48         | 19124       | 113         | 0098.02      | 80% - 100%       | 50%-80%        | Moderate              | 56.5328 %             |
| Texas | 48         | 19124       | 113         | 0098.03      | 80% - 100%       | 50%-80%        | Moderate              | 76.3335 %             |
| Texas | 48         | 19124       | 113         | 0098.04      | 80% - 100%       | <50%           | Low                   | 44.0921 %             |
| Texas | 48         | 19124       | 113         | 0099.00      | 50% - <80%       | 80%-120%       | Middle                | 83.9732 %             |
| Texas | 48         | 19124       | 113         | 0100.01      | 80% - 100%       | <50%           | Low                   | 41.7279 %             |
| Texas | 48         | 19124       | 113         | 0100.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0100.03      | 20% - <50%       | >120%          | Upper                 | 163.0844 %            |
| Texas | 48         | 19124       | 113         | 0101.01      | 80% - 100%       | <50%           | Low                   | 49.1524 %             |
| Texas | 48         | 19124       | 113         | 0101.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.3488 %             |
| Texas | 48         | 19124       | 113         | 0105.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.5293 %             |
| Texas | 48         | 19124       | 113         | 0106.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.0617 %             |
| Texas | 48         | 19124       | 113         | 0106.02      | 80% - 100%       | <50%           | Low                   | 48.5953 %             |
| Texas | 48         | 19124       | 113         | 0107.01      | 80% - 100%       | <50%           | Low                   | 46.0261 %             |
| Texas | 48         | 19124       | 113         | 0107.04      | 80% - 100%       | <50%           | Low                   | 40.5740 %             |
| Texas | 48         | 19124       | 113         | 0108.04      | 80% - 100%       | <50%           | Low                   | 43.2904 %             |
| Texas | 48         | 19124       | 113         | 0108.05      | 80% - 100%       | 50%-80%        | Moderate              | 60.9511 %             |
| Texas | 48         | 19124       | 113         | 0108.06      | 50% - <80%       | 80%-120%       | Middle                | 109.2373 %            |
| Texas | 48         | 19124       | 113         | 0108.07      | 80% - 100%       | 50%-80%        | Moderate              | 66.0510 %             |
| Texas | 48         | 19124       | 113         | 0108.08      | 80% - 100%       | <50%           | Low                   | 41.6633 %             |
| Texas | 48         | 19124       | 113         | 0108.09      | 80% - 100%       | <50%           | Low                   | 47.2071 %             |
| Texas | 48         | 19124       | 113         | 0109.03      | 80% - 100%       | <50%           | Low                   | 45.4566 %             |
| Texas | 48         | 19124       | 113         | 0109.04      | 80% - 100%       | <50%           | Low                   | 38.4691 %             |
| Texas | 48         | 19124       | 113         | 0109.05      | 80% - 100%       | <50%           | Low                   | 35.0314 %             |
| Texas | 48         | 19124       | 113         | 0109.06      | 80% - 100%       | 50%-80%        | Moderate              | 58.5732 %             |
| Texas | 48         | 19124       | 113         | 0110.02      | 80% - 100%       | 50%-80%        | Moderate              | 63.3063 %             |
| Texas | 48         | 19124       | 113         | 0110.03      | 80% - 100%       | 50%-80%        | Moderate              | 77.7580 %             |
| Texas | 48         | 19124       | 113         | 0110.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.2370 %             |
| Texas | 48         | 19124       | 113         | 0111.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.0952 %             |
| Texas | 48         | 19124       | 113         | 0111.03      | 80% - 100%       | <50%           | Low                   | 48.2545 %             |
| Texas | 48         | 19124       | 113         | 0111.04      | 80% - 100%       | <50%           | Low                   | 39.0103 %             |
| Texas | 48         | 19124       | 113         | 0111.05      | 80% - 100%       | <50%           | Low                   | 49.8352 %             |
| Texas | 48         | 19124       | 113         | 0112.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.1585 %             |
| Texas | 48         | 19124       | 113         | 0112.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.5520 %             |
| Texas | 48         | 19124       | 113         | 0113.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.2717 %             |
| Texas | 48         | 19124       | 113         | 0114.01      | 80% - 100%       | <50%           | Low                   | 38.5279 %             |
| Texas | 48         | 19124       | 113         | 0115.00      | 80% - 100%       | <50%           | Low                   | 27.7857 %             |
| Texas | 48         | 19124       | 113         | 0116.01      | 80% - 100%       | <50%           | Low                   | 42.7684 %             |
| Texas | 48         | 19124       | 113         | 0116.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.4241 %             |
| Texas | 48         | 19124       | 113         | 0116.04      | 80% - 100%       | 50%-80%        | Moderate              | 67.2750 %             |
| Texas | 48         | 19124       | 113         | 0117.01      | 80% - 100%       | <50%           | Low                   | 47.6238 %             |
| Texas | 48         | 19124       | 113         | 0117.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.5983 %             |
| Texas | 48         | 19124       | 113         | 0118.01      | 80% - 100%       | <50%           | Low                   | 46.2412 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0118.02      | 80% - 100%       | 50%-80%        | Moderate              | 58.7295 %             |
| Texas | 48         | 19124       | 113         | 0119.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.7730 %             |
| Texas | 48         | 19124       | 113         | 0119.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.2458 %             |
| Texas | 48         | 19124       | 113         | 0120.00      | 80% - 100%       | <50%           | Low                   | 43.9279 %             |
| Texas | 48         | 19124       | 113         | 0121.01      | 80% - 100%       | <50%           | Low                   | 37.7625 %             |
| Texas | 48         | 19124       | 113         | 0121.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.2462 %             |
| Texas | 48         | 19124       | 113         | 0122.06      | 50% - <80%       | 80%-120%       | Middle                | 89.1694 %             |
| Texas | 48         | 19124       | 113         | 0122.07      | 80% - 100%       | 50%-80%        | Moderate              | 51.7647 %             |
| Texas | 48         | 19124       | 113         | 0122.08      | 80% - 100%       | <50%           | Low                   | 33.1914 %             |
| Texas | 48         | 19124       | 113         | 0122.09      | 20% - <50%       | 80%-120%       | Middle                | 98.7238 %             |
| Texas | 48         | 19124       | 113         | 0122.10      | 80% - 100%       | 50%-80%        | Moderate              | 62.2770 %             |
| Texas | 48         | 19124       | 113         | 0122.11      | 80% - 100%       | <50%           | Low                   | 40.0124 %             |
| Texas | 48         | 19124       | 113         | 0122.12      | 50% - <80%       | 50%-80%        | Moderate              | 65.7849 %             |
| Texas | 48         | 19124       | 113         | 0122.13      | 20% - <50%       | 80%-120%       | Middle                | 104.9685 %            |
| Texas | 48         | 19124       | 113         | 0123.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.9676 %             |
| Texas | 48         | 19124       | 113         | 0123.02      | 80% - 100%       | <50%           | Low                   | 40.0758 %             |
| Texas | 48         | 19124       | 113         | 0124.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.6308 %             |
| Texas | 48         | 19124       | 113         | 0125.01      | 50% - <80%       | 50%-80%        | Moderate              | 77.4534 %             |
| Texas | 48         | 19124       | 113         | 0125.02      | 80% - 100%       | <50%           | Low                   | 46.8821 %             |
| Texas | 48         | 19124       | 113         | 0126.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.2968 %             |
| Texas | 48         | 19124       | 113         | 0126.03      | 50% - <80%       | 80%-120%       | Middle                | 98.1090 %             |
| Texas | 48         | 19124       | 113         | 0126.04      | 80% - 100%       | <50%           | Low                   | 49.2747 %             |
| Texas | 48         | 19124       | 113         | 0127.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.0959 %             |
| Texas | 48         | 19124       | 113         | 0127.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.9078 %             |
| Texas | 48         | 19124       | 113         | 0128.01      | 20% - <50%       | 50%-80%        | Moderate              | 78.3819 %             |
| Texas | 48         | 19124       | 113         | 0128.02      | 50% - <80%       | 80%-120%       | Middle                | 103.6381 %            |
| Texas | 48         | 19124       | 113         | 0129.00      | 20% - <50%       | >120%          | Upper                 | 124.3027 %            |
| Texas | 48         | 19124       | 113         | 0130.05      | 10% - <20%       | >120%          | Upper                 | 155.6926 %            |
| Texas | 48         | 19124       | 113         | 0130.07      | 50% - <80%       | 80%-120%       | Middle                | 98.3151 %             |
| Texas | 48         | 19124       | 113         | 0130.08      | 20% - <50%       | >120%          | Upper                 | 151.2800 %            |
| Texas | 48         | 19124       | 113         | 0130.09      | 50% - <80%       | >120%          | Upper                 | 125.0852 %            |
| Texas | 48         | 19124       | 113         | 0130.10      | 80% - 100%       | <50%           | Low                   | 42.6280 %             |
| Texas | 48         | 19124       | 113         | 0130.11      | 80% - 100%       | <50%           | Low                   | 41.1526 %             |
| Texas | 48         | 19124       | 113         | 0130.12      | 20% - <50%       | >120%          | Upper                 | 184.1012 %            |
| Texas | 48         | 19124       | 113         | 0130.13      | 10% - <20%       | >120%          | Upper                 | 231.1555 %            |
| Texas | 48         | 19124       | 113         | 0131.01      | 10% - <20%       | >120%          | Upper                 | 234.1708 %            |
| Texas | 48         | 19124       | 113         | 0131.02      | 10% - <20%       | >120%          | Upper                 | 266.0929 %            |
| Texas | 48         | 19124       | 113         | 0131.04      | 20% - <50%       | >120%          | Upper                 | 229.9756 %            |
| Texas | 48         | 19124       | 113         | 0131.06      | 20% - <50%       | 80%-120%       | Middle                | 91.6707 %             |
| Texas | 48         | 19124       | 113         | 0131.07      | 50% - <80%       | <50%           | Low                   | 49.6767 %             |
| Texas | 48         | 19124       | 113         | 0132.01      | 20% - <50%       | >120%          | Upper                 | 192.0568 %            |
| Texas | 48         | 19124       | 113         | 0132.02      | 20% - <50%       | 80%-120%       | Middle                | 100.6012 %            |
| Texas | 48         | 19124       | 113         | 0133.00      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0134.00      | 10% - <20%       | >120%          | Upper                 | 256.9269 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0135.00      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0136.05      | 20% - <50%       | >120%          | Upper                 | 160.4800 %            |
| Texas | 48         | 19124       | 113         | 0136.06      | 20% - <50%       | 80%-120%       | Middle                | 109.4242 %            |
| Texas | 48         | 19124       | 113         | 0136.07      | 20% - <50%       | >120%          | Upper                 | 169.4423 %            |
| Texas | 48         | 19124       | 113         | 0136.08      | 10% - <20%       | >120%          | Upper                 | 182.2702 %            |
| Texas | 48         | 19124       | 113         | 0136.09      | 50% - <80%       | 80%-120%       | Middle                | 85.6049 %             |
| Texas | 48         | 19124       | 113         | 0136.10      | 50% - <80%       | >120%          | Upper                 | 140.2230 %            |
| Texas | 48         | 19124       | 113         | 0136.11      | 20% - <50%       | >120%          | Upper                 | 171.4193 %            |
| Texas | 48         | 19124       | 113         | 0136.15      | 80% - 100%       | <50%           | Low                   | 49.8216 %             |
| Texas | 48         | 19124       | 113         | 0136.17      | 20% - <50%       | >120%          | Upper                 | 177.5134 %            |
| Texas | 48         | 19124       | 113         | 0136.18      | 20% - <50%       | >120%          | Upper                 | 136.9778 %            |
| Texas | 48         | 19124       | 113         | 0136.19      | 20% - <50%       | >120%          | Upper                 | 173.3329 %            |
| Texas | 48         | 19124       | 113         | 0136.20      | 20% - <50%       | 80%-120%       | Middle                | 85.2188 %             |
| Texas | 48         | 19124       | 113         | 0136.21      | 50% - <80%       | 50%-80%        | Moderate              | 73.5288 %             |
| Texas | 48         | 19124       | 113         | 0136.22      | 50% - <80%       | >120%          | Upper                 | 124.8983 %            |
| Texas | 48         | 19124       | 113         | 0136.24      | 50% - <80%       | 80%-120%       | Middle                | 90.6731 %             |
| Texas | 48         | 19124       | 113         | 0136.25      | 80% - 100%       | 50%-80%        | Moderate              | 57.9256 %             |
| Texas | 48         | 19124       | 113         | 0136.26      | 50% - <80%       | 50%-80%        | Moderate              | 59.0103 %             |
| Texas | 48         | 19124       | 113         | 0136.27      | 50% - <80%       | 50%-80%        | Moderate              | 67.4483 %             |
| Texas | 48         | 19124       | 113         | 0136.28      | 50% - <80%       | 80%-120%       | Middle                | 112.2878 %            |
| Texas | 48         | 19124       | 113         | 0136.29      | 50% - <80%       | <50%           | Low                   | 36.5170 %             |
| Texas | 48         | 19124       | 113         | 0136.30      | 50% - <80%       | 50%-80%        | Moderate              | 71.9300 %             |
| Texas | 48         | 19124       | 113         | 0136.31      | 80% - 100%       | 50%-80%        | Moderate              | 52.1395 %             |
| Texas | 48         | 19124       | 113         | 0137.15      | 80% - 100%       | 80%-120%       | Middle                | 96.9223 %             |
| Texas | 48         | 19124       | 113         | 0137.16      | 50% - <80%       | 80%-120%       | Middle                | 101.5546 %            |
| Texas | 48         | 19124       | 113         | 0137.17      | 80% - 100%       | 50%-80%        | Moderate              | 66.3737 %             |
| Texas | 48         | 19124       | 113         | 0137.18      | 80% - 100%       | 50%-80%        | Moderate              | 64.9346 %             |
| Texas | 48         | 19124       | 113         | 0137.19      | 50% - <80%       | 80%-120%       | Middle                | 86.8108 %             |
| Texas | 48         | 19124       | 113         | 0137.20      | 50% - <80%       | 80%-120%       | Middle                | 88.2568 %             |
| Texas | 48         | 19124       | 113         | 0137.21      | 20% - <50%       | >120%          | Upper                 | 147.2886 %            |
| Texas | 48         | 19124       | 113         | 0137.22      | 50% - <80%       | 80%-120%       | Middle                | 92.9230 %             |
| Texas | 48         | 19124       | 113         | 0137.25      | 50% - <80%       | 50%-80%        | Moderate              | 60.3249 %             |
| Texas | 48         | 19124       | 113         | 0137.26      | 50% - <80%       | 80%-120%       | Middle                | 111.0468 %            |
| Texas | 48         | 19124       | 113         | 0137.27      | 50% - <80%       | 80%-120%       | Middle                | 97.1896 %             |
| Texas | 48         | 19124       | 113         | 0137.28      | 80% - 100%       | 50%-80%        | Moderate              | 59.2538 %             |
| Texas | 48         | 19124       | 113         | 0137.29      | 80% - 100%       | 50%-80%        | Moderate              | 67.2694 %             |
| Texas | 48         | 19124       | 113         | 0138.04      | 50% - <80%       | 80%-120%       | Middle                | 98.7238 %             |
| Texas | 48         | 19124       | 113         | 0138.05      | 50% - <80%       | 50%-80%        | Moderate              | 76.8351 %             |
| Texas | 48         | 19124       | 113         | 0138.06      | 50% - <80%       | 80%-120%       | Middle                | 118.3773 %            |
| Texas | 48         | 19124       | 113         | 0138.07      | 50% - <80%       | 80%-120%       | Middle                | 114.4086 %            |
| Texas | 48         | 19124       | 113         | 0138.08      | 20% - <50%       | >120%          | Upper                 | 129.6325 %            |
| Texas | 48         | 19124       | 113         | 0139.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.0450 %             |
| Texas | 48         | 19124       | 113         | 0139.02      | 50% - <80%       | 80%-120%       | Middle                | 97.1420 %             |
| Texas | 48         | 19124       | 113         | 0140.01      | 50% - <80%       | 80%-120%       | Middle                | 107.4404 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0140.02      | 50% - <80%       | >120%          | Upper                 | 210.0435 %            |
| Texas | 48         | 19124       | 113         | 0141.19      | 20% - <50%       | >120%          | Upper                 | 146.1892 %            |
| Texas | 48         | 19124       | 113         | 0141.20      | 20% - <50%       | >120%          | Upper                 | 178.8541 %            |
| Texas | 48         | 19124       | 113         | 0141.21      | 50% - <80%       | 80%-120%       | Middle                | 104.4714 %            |
| Texas | 48         | 19124       | 113         | 0141.23      | 20% - <50%       | >120%          | Upper                 | 194.1108 %            |
| Texas | 48         | 19124       | 113         | 0141.24      | 50% - <80%       | >120%          | Upper                 | 202.6360 %            |
| Texas | 48         | 19124       | 113         | 0141.26      | 50% - <80%       | >120%          | Upper                 | 185.0161 %            |
| Texas | 48         | 19124       | 113         | 0141.28      | 50% - <80%       | >120%          | Upper                 | 131.6922 %            |
| Texas | 48         | 19124       | 113         | 0141.30      | 50% - <80%       | 80%-120%       | Middle                | 111.4295 %            |
| Texas | 48         | 19124       | 113         | 0141.32      | 50% - <80%       | 80%-120%       | Middle                | 81.2161 %             |
| Texas | 48         | 19124       | 113         | 0141.34      | 50% - <80%       | >120%          | Upper                 | 175.6575 %            |
| Texas | 48         | 19124       | 113         | 0141.35      | 50% - <80%       | >120%          | Upper                 | 133.6533 %            |
| Texas | 48         | 19124       | 113         | 0141.38      | 50% - <80%       | >120%          | Upper                 | 131.4227 %            |
| Texas | 48         | 19124       | 113         | 0141.39      | 80% - 100%       | 80%-120%       | Middle                | 90.4987 %             |
| Texas | 48         | 19124       | 113         | 0141.40      | 80% - 100%       | 50%-80%        | Moderate              | 64.6798 %             |
| Texas | 48         | 19124       | 113         | 0141.41      | 50% - <80%       | 80%-120%       | Middle                | 93.0895 %             |
| Texas | 48         | 19124       | 113         | 0141.42      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 0141.43      | 50% - <80%       | >120%          | Upper                 | 145.8936 %            |
| Texas | 48         | 19124       | 113         | 0141.44      | 50% - <80%       | 80%-120%       | Middle                | 95.4062 %             |
| Texas | 48         | 19124       | 113         | 0141.45      | 80% - 100%       | 50%-80%        | Moderate              | 63.4750 %             |
| Texas | 48         | 19124       | 113         | 0141.46      | 80% - 100%       | 50%-80%        | Moderate              | 57.8803 %             |
| Texas | 48         | 19124       | 113         | 0141.47      | 80% - 100%       | <50%           | Low                   | 45.4237 %             |
| Texas | 48         | 19124       | 113         | 0141.48      | 80% - 100%       | 80%-120%       | Middle                | 88.5863 %             |
| Texas | 48         | 19124       | 113         | 0141.49      | 80% - 100%       | >120%          | Upper                 | 138.9107 %            |
| Texas | 48         | 19124       | 113         | 0141.50      | 80% - 100%       | >120%          | Upper                 | 137.1941 %            |
| Texas | 48         | 19124       | 113         | 0141.51      | 80% - 100%       | >120%          | Upper                 | 125.8800 %            |
| Texas | 48         | 19124       | 113         | 0141.52      | 80% - 100%       | 80%-120%       | Middle                | 92.9434 %             |
| Texas | 48         | 19124       | 113         | 0141.53      | 50% - <80%       | 50%-80%        | Moderate              | 50.6471 %             |
| Texas | 48         | 19124       | 113         | 0141.54      | 80% - 100%       | 80%-120%       | Middle                | 103.3233 %            |
| Texas | 48         | 19124       | 113         | 0141.55      | 80% - 100%       | >120%          | Upper                 | 136.1308 %            |
| Texas | 48         | 19124       | 113         | 0141.56      | 80% - 100%       | >120%          | Upper                 | 168.7244 %            |
| Texas | 48         | 19124       | 113         | 0141.57      | 50% - <80%       | 80%-120%       | Middle                | 95.3971 %             |
| Texas | 48         | 19124       | 113         | 0141.58      | 80% - 100%       | 50%-80%        | Moderate              | 50.8305 %             |
| Texas | 48         | 19124       | 113         | 0141.59      | 80% - 100%       | >120%          | Upper                 | 197.8848 %            |
| Texas | 48         | 19124       | 113         | 0141.60      | 50% - <80%       | 50%-80%        | Moderate              | 76.3924 %             |
| Texas | 48         | 19124       | 113         | 0141.61      | 80% - 100%       | 50%-80%        | Moderate              | 52.8834 %             |
| Texas | 48         | 19124       | 113         | 0142.03      | 50% - <80%       | 80%-120%       | Middle                | 84.5043 %             |
| Texas | 48         | 19124       | 113         | 0142.04      | 50% - <80%       | 50%-80%        | Moderate              | 53.6669 %             |
| Texas | 48         | 19124       | 113         | 0142.05      | 20% - <50%       | >120%          | Upper                 | 159.6557 %            |
| Texas | 48         | 19124       | 113         | 0142.07      | 50% - <80%       | >120%          | Upper                 | 183.0934 %            |
| Texas | 48         | 19124       | 113         | 0142.08      | 50% - <80%       | 80%-120%       | Middle                | 81.0315 %             |
| Texas | 48         | 19124       | 113         | 0142.09      | 50% - <80%       | >120%          | Upper                 | 131.8949 %            |
| Texas | 48         | 19124       | 113         | 0143.06      | 80% - 100%       | 50%-80%        | Moderate              | 71.9198 %             |
| Texas | 48         | 19124       | 113         | 0143.08      | 80% - 100%       | 50%-80%        | Moderate              | 53.2706 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0143.09      | 80% - 100%       | <50%           | Low                   | 47.3928 %             |
| Texas | 48         | 19124       | 113         | 0143.10      | 50% - <80%       | 80%-120%       | Middle                | 87.9397 %             |
| Texas | 48         | 19124       | 113         | 0143.13      | 50% - <80%       | 80%-120%       | Middle                | 99.0409 %             |
| Texas | 48         | 19124       | 113         | 0143.14      | 50% - <80%       | >120%          | Upper                 | 120.6873 %            |
| Texas | 48         | 19124       | 113         | 0143.15      | 50% - <80%       | 50%-80%        | Moderate              | 79.0386 %             |
| Texas | 48         | 19124       | 113         | 0143.16      | 50% - <80%       | 50%-80%        | Moderate              | 69.7865 %             |
| Texas | 48         | 19124       | 113         | 0143.17      | 50% - <80%       | 80%-120%       | Middle                | 99.3828 %             |
| Texas | 48         | 19124       | 113         | 0143.18      | 50% - <80%       | 80%-120%       | Middle                | 101.7448 %            |
| Texas | 48         | 19124       | 113         | 0143.19      | 80% - 100%       | 50%-80%        | Moderate              | 66.6806 %             |
| Texas | 48         | 19124       | 113         | 0143.20      | 80% - 100%       | 80%-120%       | Middle                | 117.1533 %            |
| Texas | 48         | 19124       | 113         | 0144.05      | 80% - 100%       | 50%-80%        | Moderate              | 59.7769 %             |
| Texas | 48         | 19124       | 113         | 0144.06      | 50% - <80%       | 50%-80%        | Moderate              | 68.2579 %             |
| Texas | 48         | 19124       | 113         | 0144.07      | 80% - 100%       | 50%-80%        | Moderate              | 55.2714 %             |
| Texas | 48         | 19124       | 113         | 0144.08      | 50% - <80%       | 50%-80%        | Moderate              | 67.1131 %             |
| Texas | 48         | 19124       | 113         | 0144.09      | 80% - 100%       | <50%           | Low                   | 46.5311 %             |
| Texas | 48         | 19124       | 113         | 0144.10      | 80% - 100%       | 50%-80%        | Moderate              | 58.0309 %             |
| Texas | 48         | 19124       | 113         | 0145.01      | 50% - <80%       | 80%-120%       | Middle                | 114.8559 %            |
| Texas | 48         | 19124       | 113         | 0145.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.5680 %             |
| Texas | 48         | 19124       | 113         | 0146.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.6329 %             |
| Texas | 48         | 19124       | 113         | 0146.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.8670 %             |
| Texas | 48         | 19124       | 113         | 0146.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.4093 %             |
| Texas | 48         | 19124       | 113         | 0147.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.5045 %             |
| Texas | 48         | 19124       | 113         | 0147.04      | 80% - 100%       | 50%-80%        | Moderate              | 51.7986 %             |
| Texas | 48         | 19124       | 113         | 0149.03      | 80% - 100%       | 50%-80%        | Moderate              | 74.8389 %             |
| Texas | 48         | 19124       | 113         | 0150.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.5458 %             |
| Texas | 48         | 19124       | 113         | 0150.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.5598 %             |
| Texas | 48         | 19124       | 113         | 0151.01      | 50% - <80%       | 80%-120%       | Middle                | 83.5452 %             |
| Texas | 48         | 19124       | 113         | 0151.02      | 80% - 100%       | <50%           | Low                   | 36.3245 %             |
| Texas | 48         | 19124       | 113         | 0152.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.1830 %             |
| Texas | 48         | 19124       | 113         | 0152.05      | 80% - 100%       | <50%           | Low                   | 42.2374 %             |
| Texas | 48         | 19124       | 113         | 0152.06      | 50% - <80%       | 50%-80%        | Moderate              | 77.7229 %             |
| Texas | 48         | 19124       | 113         | 0152.07      | 50% - <80%       | 80%-120%       | Middle                | 92.6682 %             |
| Texas | 48         | 19124       | 113         | 0152.08      | 50% - <80%       | <50%           | Low                   | 47.5966 %             |
| Texas | 48         | 19124       | 113         | 0153.03      | 80% - 100%       | 50%-80%        | Moderate              | 53.2672 %             |
| Texas | 48         | 19124       | 113         | 0153.04      | 80% - 100%       | 50%-80%        | Moderate              | 52.2719 %             |
| Texas | 48         | 19124       | 113         | 0153.05      | 50% - <80%       | 50%-80%        | Moderate              | 75.4424 %             |
| Texas | 48         | 19124       | 113         | 0153.06      | 50% - <80%       | 80%-120%       | Middle                | 96.5453 %             |
| Texas | 48         | 19124       | 113         | 0154.03      | 80% - 100%       | 50%-80%        | Moderate              | 66.7463 %             |
| Texas | 48         | 19124       | 113         | 0154.04      | 80% - 100%       | <50%           | Low                   | 45.8778 %             |
| Texas | 48         | 19124       | 113         | 0154.05      | 50% - <80%       | 80%-120%       | Middle                | 95.1854 %             |
| Texas | 48         | 19124       | 113         | 0154.06      | 50% - <80%       | 80%-120%       | Middle                | 111.0343 %            |
| Texas | 48         | 19124       | 113         | 0155.00      | 50% - <80%       | 80%-120%       | Middle                | 83.6460 %             |
| Texas | 48         | 19124       | 113         | 0156.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.0473 %             |
| Texas | 48         | 19124       | 113         | 0157.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.0433 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0159.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.1221 %             |
| Texas | 48         | 19124       | 113         | 0160.01      | 80% - 100%       | <50%           | Low                   | 46.4043 %             |
| Texas | 48         | 19124       | 113         | 0160.02      | 80% - 100%       | <50%           | Low                   | 36.6234 %             |
| Texas | 48         | 19124       | 113         | 0161.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.3693 %             |
| Texas | 48         | 19124       | 113         | 0162.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.4791 %             |
| Texas | 48         | 19124       | 113         | 0162.03      | 80% - 100%       | <50%           | Low                   | 49.7741 %             |
| Texas | 48         | 19124       | 113         | 0162.04      | 50% - <80%       | 50%-80%        | Moderate              | 53.2378 %             |
| Texas | 48         | 19124       | 113         | 0163.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.4710 %             |
| Texas | 48         | 19124       | 113         | 0163.02      | 80% - 100%       | <50%           | Low                   | 47.3271 %             |
| Texas | 48         | 19124       | 113         | 0164.06      | 80% - 100%       | 80%-120%       | Middle                | 81.1300 %             |
| Texas | 48         | 19124       | 113         | 0164.07      | 80% - 100%       | 50%-80%        | Moderate              | 67.0327 %             |
| Texas | 48         | 19124       | 113         | 0164.09      | 50% - <80%       | >120%          | Upper                 | 126.6376 %            |
| Texas | 48         | 19124       | 113         | 0164.10      | 50% - <80%       | 80%-120%       | Middle                | 101.6814 %            |
| Texas | 48         | 19124       | 113         | 0164.12      | 50% - <80%       | >120%          | Upper                 | 145.1939 %            |
| Texas | 48         | 19124       | 113         | 0164.14      | 80% - 100%       | >120%          | Upper                 | 129.1094 %            |
| Texas | 48         | 19124       | 113         | 0164.15      | 50% - <80%       | >120%          | Upper                 | 129.5940 %            |
| Texas | 48         | 19124       | 113         | 0164.16      | 80% - 100%       | 50%-80%        | Moderate              | 67.2309 %             |
| Texas | 48         | 19124       | 113         | 0164.17      | 50% - <80%       | 80%-120%       | Middle                | 92.8256 %             |
| Texas | 48         | 19124       | 113         | 0164.18      | 80% - 100%       | 80%-120%       | Middle                | 85.5132 %             |
| Texas | 48         | 19124       | 113         | 0164.19      | 80% - 100%       | 80%-120%       | Middle                | 85.9027 %             |
| Texas | 48         | 19124       | 113         | 0164.20      | 80% - 100%       | 80%-120%       | Middle                | 119.0749 %            |
| Texas | 48         | 19124       | 113         | 0164.21      | 50% - <80%       | 50%-80%        | Moderate              | 67.9816 %             |
| Texas | 48         | 19124       | 113         | 0165.11      | 80% - 100%       | 50%-80%        | Moderate              | 76.1478 %             |
| Texas | 48         | 19124       | 113         | 0165.13      | 50% - <80%       | >120%          | Upper                 | 121.3021 %            |
| Texas | 48         | 19124       | 113         | 0165.16      | 80% - 100%       | 50%-80%        | Moderate              | 58.9378 %             |
| Texas | 48         | 19124       | 113         | 0165.17      | 80% - 100%       | 50%-80%        | Moderate              | 70.3481 %             |
| Texas | 48         | 19124       | 113         | 0165.18      | 50% - <80%       | <50%           | Low                   | 49.5385 %             |
| Texas | 48         | 19124       | 113         | 0165.19      | 50% - <80%       | 80%-120%       | Middle                | 84.9799 %             |
| Texas | 48         | 19124       | 113         | 0165.21      | 50% - <80%       | 80%-120%       | Middle                | 82.0925 %             |
| Texas | 48         | 19124       | 113         | 0165.22      | 50% - <80%       | 50%-80%        | Moderate              | 73.4167 %             |
| Texas | 48         | 19124       | 113         | 0165.24      | 50% - <80%       | >120%          | Upper                 | 140.9092 %            |
| Texas | 48         | 19124       | 113         | 0165.25      | 50% - <80%       | >120%          | Upper                 | 149.3879 %            |
| Texas | 48         | 19124       | 113         | 0165.26      | 80% - 100%       | 50%-80%        | Moderate              | 57.8089 %             |
| Texas | 48         | 19124       | 113         | 0165.27      | 80% - 100%       | 50%-80%        | Moderate              | 75.1582 %             |
| Texas | 48         | 19124       | 113         | 0165.28      | 80% - 100%       | 50%-80%        | Moderate              | 72.1542 %             |
| Texas | 48         | 19124       | 113         | 0165.29      | 80% - 100%       | 80%-120%       | Middle                | 86.5934 %             |
| Texas | 48         | 19124       | 113         | 0165.30      | 80% - 100%       | 80%-120%       | Middle                | 83.8056 %             |
| Texas | 48         | 19124       | 113         | 0165.31      | 50% - <80%       | 80%-120%       | Middle                | 87.6770 %             |
| Texas | 48         | 19124       | 113         | 0165.32      | 50% - <80%       | 80%-120%       | Middle                | 115.6372 %            |
| Texas | 48         | 19124       | 113         | 0165.33      | 80% - 100%       | 50%-80%        | Moderate              | 59.3285 %             |
| Texas | 48         | 19124       | 113         | 0165.34      | 80% - 100%       | 50%-80%        | Moderate              | 54.9680 %             |
| Texas | 48         | 19124       | 113         | 0165.35      | 50% - <80%       | 50%-80%        | Moderate              | 62.4763 %             |
| Texas | 48         | 19124       | 113         | 0165.36      | 80% - 100%       | 50%-80%        | Moderate              | 53.6341 %             |
| Texas | 48         | 19124       | 113         | 0166.07      | 80% - 100%       | <50%           | Low                   | 34.5139 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0166.10      | 80% - 100%       | 80%-120%       | Middle                | 80.6533 %             |
| Texas | 48         | 19124       | 113         | 0166.15      | 80% - 100%       | 80%-120%       | Middle                | 101.6327 %            |
| Texas | 48         | 19124       | 113         | 0166.16      | 80% - 100%       | 80%-120%       | Middle                | 97.1828 %             |
| Texas | 48         | 19124       | 113         | 0166.17      | 80% - 100%       | >120%          | Upper                 | 122.8058 %            |
| Texas | 48         | 19124       | 113         | 0166.18      | 80% - 100%       | 80%-120%       | Middle                | 88.3077 %             |
| Texas | 48         | 19124       | 113         | 0166.19      | 80% - 100%       | 50%-80%        | Moderate              | 62.1355 %             |
| Texas | 48         | 19124       | 113         | 0166.20      | 80% - 100%       | 80%-120%       | Middle                | 108.8988 %            |
| Texas | 48         | 19124       | 113         | 0166.21      | 80% - 100%       | 50%-80%        | Moderate              | 77.8463 %             |
| Texas | 48         | 19124       | 113         | 0166.22      | 80% - 100%       | 80%-120%       | Middle                | 84.0095 %             |
| Texas | 48         | 19124       | 113         | 0166.23      | 80% - 100%       | 80%-120%       | Middle                | 106.6987 %            |
| Texas | 48         | 19124       | 113         | 0166.24      | 80% - 100%       | 80%-120%       | Middle                | 97.3639 %             |
| Texas | 48         | 19124       | 113         | 0166.26      | 80% - 100%       | 50%-80%        | Moderate              | 61.4516 %             |
| Texas | 48         | 19124       | 113         | 0166.27      | 80% - 100%       | 80%-120%       | Middle                | 90.6697 %             |
| Texas | 48         | 19124       | 113         | 0166.28      | 80% - 100%       | 80%-120%       | Middle                | 93.3125 %             |
| Texas | 48         | 19124       | 113         | 0166.29      | 80% - 100%       | 80%-120%       | Middle                | 99.1949 %             |
| Texas | 48         | 19124       | 113         | 0166.30      | 80% - 100%       | 80%-120%       | Middle                | 115.2250 %            |
| Texas | 48         | 19124       | 113         | 0166.31      | 80% - 100%       | >120%          | Upper                 | 163.1240 %            |
| Texas | 48         | 19124       | 113         | 0166.32      | 80% - 100%       | 80%-120%       | Middle                | 91.8292 %             |
| Texas | 48         | 19124       | 113         | 0166.33      | 80% - 100%       | 80%-120%       | Middle                | 93.3205 %             |
| Texas | 48         | 19124       | 113         | 0166.34      | 80% - 100%       | 50%-80%        | Moderate              | 52.8970 %             |
| Texas | 48         | 19124       | 113         | 0166.35      | 80% - 100%       | <50%           | Low                   | 26.0601 %             |
| Texas | 48         | 19124       | 113         | 0166.36      | 80% - 100%       | 80%-120%       | Middle                | 102.2023 %            |
| Texas | 48         | 19124       | 113         | 0166.37      | 80% - 100%       | 80%-120%       | Middle                | 86.6217 %             |
| Texas | 48         | 19124       | 113         | 0166.38      | 80% - 100%       | 50%-80%        | Moderate              | 74.7653 %             |
| Texas | 48         | 19124       | 113         | 0167.04      | 80% - 100%       | 50%-80%        | Moderate              | 63.6924 %             |
| Texas | 48         | 19124       | 113         | 0167.06      | 80% - 100%       | <50%           | Low                   | 41.6962 %             |
| Texas | 48         | 19124       | 113         | 0167.07      | 80% - 100%       | 50%-80%        | Moderate              | 56.0233 %             |
| Texas | 48         | 19124       | 113         | 0167.08      | 80% - 100%       | 80%-120%       | Middle                | 113.2831 %            |
| Texas | 48         | 19124       | 113         | 0167.09      | 80% - 100%       | <50%           | Low                   | 30.6810 %             |
| Texas | 48         | 19124       | 113         | 0167.10      | 80% - 100%       | <50%           | Low                   | 44.1340 %             |
| Texas | 48         | 19124       | 113         | 0167.11      | 80% - 100%       | <50%           | Low                   | 42.4310 %             |
| Texas | 48         | 19124       | 113         | 0168.02      | 80% - 100%       | 80%-120%       | Middle                | 87.8152 %             |
| Texas | 48         | 19124       | 113         | 0168.03      | 80% - 100%       | <50%           | Low                   | 48.9769 %             |
| Texas | 48         | 19124       | 113         | 0168.05      | 80% - 100%       | 80%-120%       | Middle                | 102.7401 %            |
| Texas | 48         | 19124       | 113         | 0168.06      | 80% - 100%       | 80%-120%       | Middle                | 89.7695 %             |
| Texas | 48         | 19124       | 113         | 0169.02      | 50% - <80%       | <50%           | Low                   | 46.1235 %             |
| Texas | 48         | 19124       | 113         | 0169.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.2631 %             |
| Texas | 48         | 19124       | 113         | 0170.05      | 80% - 100%       | 50%-80%        | Moderate              | 65.6717 %             |
| Texas | 48         | 19124       | 113         | 0170.06      | 50% - <80%       | 50%-80%        | Moderate              | 71.9889 %             |
| Texas | 48         | 19124       | 113         | 0170.07      | 50% - <80%       | <50%           | Low                   | 45.5687 %             |
| Texas | 48         | 19124       | 113         | 0170.08      | 50% - <80%       | 80%-120%       | Middle                | 80.0169 %             |
| Texas | 48         | 19124       | 113         | 0170.09      | 80% - 100%       | <50%           | Low                   | 36.4196 %             |
| Texas | 48         | 19124       | 113         | 0170.10      | 80% - 100%       | <50%           | Low                   | 45.4260 %             |
| Texas | 48         | 19124       | 113         | 0171.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.8775 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0171.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.6590 %             |
| Texas | 48         | 19124       | 113         | 0172.01      | 80% - 100%       | <50%           | Low                   | 48.0337 %             |
| Texas | 48         | 19124       | 113         | 0172.03      | 80% - 100%       | 50%-80%        | Moderate              | 67.1629 %             |
| Texas | 48         | 19124       | 113         | 0172.04      | 80% - 100%       | 50%-80%        | Moderate              | 57.2586 %             |
| Texas | 48         | 19124       | 113         | 0173.07      | 50% - <80%       | >120%          | Upper                 | 122.4514 %            |
| Texas | 48         | 19124       | 113         | 0173.08      | 50% - <80%       | 80%-120%       | Middle                | 113.7790 %            |
| Texas | 48         | 19124       | 113         | 0173.09      | 80% - 100%       | 80%-120%       | Middle                | 99.7554 %             |
| Texas | 48         | 19124       | 113         | 0173.10      | 50% - <80%       | 80%-120%       | Middle                | 109.1422 %            |
| Texas | 48         | 19124       | 113         | 0173.11      | 50% - <80%       | 80%-120%       | Middle                | 102.4559 %            |
| Texas | 48         | 19124       | 113         | 0173.12      | 50% - <80%       | 80%-120%       | Middle                | 80.0520 %             |
| Texas | 48         | 19124       | 113         | 0173.13      | 80% - 100%       | 80%-120%       | Middle                | 106.5085 %            |
| Texas | 48         | 19124       | 113         | 0173.14      | 80% - 100%       | 80%-120%       | Middle                | 101.6203 %            |
| Texas | 48         | 19124       | 113         | 0173.15      | 80% - 100%       | 50%-80%        | Moderate              | 62.1944 %             |
| Texas | 48         | 19124       | 113         | 0174.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.5800 %             |
| Texas | 48         | 19124       | 113         | 0175.00      | 50% - <80%       | 80%-120%       | Middle                | 89.7831 %             |
| Texas | 48         | 19124       | 113         | 0176.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.7460 %             |
| Texas | 48         | 19124       | 113         | 0176.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.1891 %             |
| Texas | 48         | 19124       | 113         | 0176.05      | 80% - 100%       | 50%-80%        | Moderate              | 51.2110 %             |
| Texas | 48         | 19124       | 113         | 0176.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.5642 %             |
| Texas | 48         | 19124       | 113         | 0177.03      | 50% - <80%       | <50%           | Low                   | 44.2790 %             |
| Texas | 48         | 19124       | 113         | 0177.04      | 50% - <80%       | 50%-80%        | Moderate              | 57.6300 %             |
| Texas | 48         | 19124       | 113         | 0177.05      | 80% - 100%       | <50%           | Low                   | 49.4355 %             |
| Texas | 48         | 19124       | 113         | 0177.06      | 50% - <80%       | 80%-120%       | Middle                | 95.7470 %             |
| Texas | 48         | 19124       | 113         | 0178.05      | 50% - <80%       | 50%-80%        | Moderate              | 52.1021 %             |
| Texas | 48         | 19124       | 113         | 0178.06      | 80% - 100%       | 50%-80%        | Moderate              | 71.6820 %             |
| Texas | 48         | 19124       | 113         | 0178.08      | 50% - <80%       | 80%-120%       | Middle                | 84.3843 %             |
| Texas | 48         | 19124       | 113         | 0178.11      | 50% - <80%       | 80%-120%       | Middle                | 92.7962 %             |
| Texas | 48         | 19124       | 113         | 0178.12      | 50% - <80%       | 80%-120%       | Middle                | 95.4741 %             |
| Texas | 48         | 19124       | 113         | 0178.14      | 50% - <80%       | 80%-120%       | Middle                | 97.2801 %             |
| Texas | 48         | 19124       | 113         | 0178.15      | 50% - <80%       | <50%           | Low                   | 38.4453 %             |
| Texas | 48         | 19124       | 113         | 0178.16      | 50% - <80%       | 50%-80%        | Moderate              | 70.2530 %             |
| Texas | 48         | 19124       | 113         | 0178.17      | 80% - 100%       | 50%-80%        | Moderate              | 69.9292 %             |
| Texas | 48         | 19124       | 113         | 0178.18      | 50% - <80%       | 50%-80%        | Moderate              | 76.9416 %             |
| Texas | 48         | 19124       | 113         | 0178.19      | 80% - 100%       | 50%-80%        | Moderate              | 72.1847 %             |
| Texas | 48         | 19124       | 113         | 0178.20      | 50% - <80%       | 80%-120%       | Middle                | 97.2190 %             |
| Texas | 48         | 19124       | 113         | 0179.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.2534 %             |
| Texas | 48         | 19124       | 113         | 0180.01      | 50% - <80%       | 50%-80%        | Moderate              | 71.5506 %             |
| Texas | 48         | 19124       | 113         | 0180.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.5125 %             |
| Texas | 48         | 19124       | 113         | 0181.05      | 80% - 100%       | 50%-80%        | Moderate              | 72.3614 %             |
| Texas | 48         | 19124       | 113         | 0181.10      | 20% - <50%       | 80%-120%       | Middle                | 96.0663 %             |
| Texas | 48         | 19124       | 113         | 0181.11      | 50% - <80%       | 80%-120%       | Middle                | 89.0607 %             |
| Texas | 48         | 19124       | 113         | 0181.20      | 50% - <80%       | 80%-120%       | Middle                | 97.5326 %             |
| Texas | 48         | 19124       | 113         | 0181.21      | 50% - <80%       | 50%-80%        | Moderate              | 72.5392 %             |
| Texas | 48         | 19124       | 113         | 0181.26      | 50% - <80%       | 80%-120%       | Middle                | 93.8141 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0181.27      | 50% - <80%       | 50%-80%        | Moderate              | 68.4108 %             |
| Texas | 48         | 19124       | 113         | 0181.28      | 50% - <80%       | 50%-80%        | Moderate              | 76.6596 %             |
| Texas | 48         | 19124       | 113         | 0181.29      | 50% - <80%       | 50%-80%        | Moderate              | 79.2934 %             |
| Texas | 48         | 19124       | 113         | 0181.30      | 50% - <80%       | 50%-80%        | Moderate              | 51.2517 %             |
| Texas | 48         | 19124       | 113         | 0181.32      | 50% - <80%       | 80%-120%       | Middle                | 94.5909 %             |
| Texas | 48         | 19124       | 113         | 0181.33      | 20% - <50%       | 80%-120%       | Middle                | 100.5627 %            |
| Texas | 48         | 19124       | 113         | 0181.34      | 50% - <80%       | 80%-120%       | Middle                | 106.3262 %            |
| Texas | 48         | 19124       | 113         | 0181.35      | 50% - <80%       | 80%-120%       | Middle                | 83.0357 %             |
| Texas | 48         | 19124       | 113         | 0181.37      | 50% - <80%       | 80%-120%       | Middle                | 100.7756 %            |
| Texas | 48         | 19124       | 113         | 0181.38      | 50% - <80%       | 50%-80%        | Moderate              | 52.9909 %             |
| Texas | 48         | 19124       | 113         | 0181.40      | 50% - <80%       | >120%          | Upper                 | 128.5749 %            |
| Texas | 48         | 19124       | 113         | 0181.41      | 50% - <80%       | 50%-80%        | Moderate              | 51.6616 %             |
| Texas | 48         | 19124       | 113         | 0181.42      | 50% - <80%       | 80%-120%       | Middle                | 103.2452 %            |
| Texas | 48         | 19124       | 113         | 0181.43      | 50% - <80%       | >120%          | Upper                 | 192.7554 %            |
| Texas | 48         | 19124       | 113         | 0181.44      | 50% - <80%       | >120%          | Upper                 | 140.7790 %            |
| Texas | 48         | 19124       | 113         | 0181.45      | 20% - <50%       | >120%          | Upper                 | 141.0824 %            |
| Texas | 48         | 19124       | 113         | 0181.46      | 20% - <50%       | >120%          | Upper                 | 149.4864 %            |
| Texas | 48         | 19124       | 113         | 0181.47      | 50% - <80%       | >120%          | Upper                 | 142.4763 %            |
| Texas | 48         | 19124       | 113         | 0181.48      | 80% - 100%       | 80%-120%       | Middle                | 85.7815 %             |
| Texas | 48         | 19124       | 113         | 0181.49      | 50% - <80%       | >120%          | Upper                 | 164.4397 %            |
| Texas | 48         | 19124       | 113         | 0181.50      | 50% - <80%       | 80%-120%       | Middle                | 116.1784 %            |
| Texas | 48         | 19124       | 113         | 0181.51      | 50% - <80%       | 80%-120%       | Middle                | 106.9195 %            |
| Texas | 48         | 19124       | 113         | 0181.52      | 50% - <80%       | 80%-120%       | Middle                | 97.6447 %             |
| Texas | 48         | 19124       | 113         | 0181.53      | 50% - <80%       | >120%          | Upper                 | 121.2806 %            |
| Texas | 48         | 19124       | 113         | 0181.54      | 20% - <50%       | 80%-120%       | Middle                | 104.2925 %            |
| Texas | 48         | 19124       | 113         | 0181.55      | 50% - <80%       | >120%          | Upper                 | 121.4855 %            |
| Texas | 48         | 19124       | 113         | 0181.56      | 50% - <80%       | 80%-120%       | Middle                | 111.2257 %            |
| Texas | 48         | 19124       | 113         | 0181.57      | 50% - <80%       | 80%-120%       | Middle                | 85.8132 %             |
| Texas | 48         | 19124       | 113         | 0181.58      | 50% - <80%       | >120%          | Upper                 | 125.3897 %            |
| Texas | 48         | 19124       | 113         | 0181.59      | 20% - <50%       | >120%          | Upper                 | 153.1495 %            |
| Texas | 48         | 19124       | 113         | 0182.03      | 80% - 100%       | 50%-80%        | Moderate              | 78.0694 %             |
| Texas | 48         | 19124       | 113         | 0182.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.4122 %             |
| Texas | 48         | 19124       | 113         | 0182.05      | 80% - 100%       | 50%-80%        | Moderate              | 60.1222 %             |
| Texas | 48         | 19124       | 113         | 0182.06      | 80% - 100%       | 50%-80%        | Moderate              | 55.0993 %             |
| Texas | 48         | 19124       | 113         | 0183.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.9558 %             |
| Texas | 48         | 19124       | 113         | 0184.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.3424 %             |
| Texas | 48         | 19124       | 113         | 0184.02      | 50% - <80%       | 80%-120%       | Middle                | 83.2134 %             |
| Texas | 48         | 19124       | 113         | 0184.03      | 80% - 100%       | 50%-80%        | Moderate              | 52.3693 %             |
| Texas | 48         | 19124       | 113         | 0185.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.5728 %             |
| Texas | 48         | 19124       | 113         | 0185.05      | 80% - 100%       | <50%           | Low                   | 40.9488 %             |
| Texas | 48         | 19124       | 113         | 0185.06      | 80% - 100%       | <50%           | Low                   | 35.0653 %             |
| Texas | 48         | 19124       | 113         | 0185.07      | 80% - 100%       | 50%-80%        | Moderate              | 68.6463 %             |
| Texas | 48         | 19124       | 113         | 0185.08      | 80% - 100%       | <50%           | Low                   | 44.7262 %             |
| Texas | 48         | 19124       | 113         | 0186.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.3773 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0187.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.8007 %             |
| Texas | 48         | 19124       | 113         | 0188.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.5416 %             |
| Texas | 48         | 19124       | 113         | 0188.02      | 50% - <80%       | 50%-80%        | Moderate              | 51.6299 %             |
| Texas | 48         | 19124       | 113         | 0189.00      | 50% - <80%       | 50%-80%        | Moderate              | 66.4507 %             |
| Texas | 48         | 19124       | 113         | 0190.13      | 80% - 100%       | <50%           | Low                   | 37.0775 %             |
| Texas | 48         | 19124       | 113         | 0190.16      | 50% - <80%       | 50%-80%        | Moderate              | 54.6690 %             |
| Texas | 48         | 19124       | 113         | 0190.18      | 50% - <80%       | 50%-80%        | Moderate              | 66.1212 %             |
| Texas | 48         | 19124       | 113         | 0190.19      | 80% - 100%       | <50%           | Low                   | 42.0574 %             |
| Texas | 48         | 19124       | 113         | 0190.20      | 50% - <80%       | 50%-80%        | Moderate              | 61.6475 %             |
| Texas | 48         | 19124       | 113         | 0190.23      | 20% - <50%       | 80%-120%       | Middle                | 115.6281 %            |
| Texas | 48         | 19124       | 113         | 0190.24      | 50% - <80%       | 80%-120%       | Middle                | 110.5633 %            |
| Texas | 48         | 19124       | 113         | 0190.25      | 50% - <80%       | 80%-120%       | Middle                | 107.3169 %            |
| Texas | 48         | 19124       | 113         | 0190.26      | 50% - <80%       | 80%-120%       | Middle                | 89.8771 %             |
| Texas | 48         | 19124       | 113         | 0190.27      | 50% - <80%       | 50%-80%        | Moderate              | 79.8833 %             |
| Texas | 48         | 19124       | 113         | 0190.28      | 50% - <80%       | 50%-80%        | Moderate              | 63.5396 %             |
| Texas | 48         | 19124       | 113         | 0190.29      | 50% - <80%       | 50%-80%        | Moderate              | 74.3520 %             |
| Texas | 48         | 19124       | 113         | 0190.31      | 20% - <50%       | 80%-120%       | Middle                | 106.2186 %            |
| Texas | 48         | 19124       | 113         | 0190.32      | 80% - 100%       | 50%-80%        | Moderate              | 57.8021 %             |
| Texas | 48         | 19124       | 113         | 0190.33      | 80% - 100%       | 50%-80%        | Moderate              | 60.3997 %             |
| Texas | 48         | 19124       | 113         | 0190.34      | 80% - 100%       | 50%-80%        | Moderate              | 54.8230 %             |
| Texas | 48         | 19124       | 113         | 0190.35      | 80% - 100%       | <50%           | Low                   | 38.7816 %             |
| Texas | 48         | 19124       | 113         | 0190.36      | 20% - <50%       | >120%          | Upper                 | 140.5740 %            |
| Texas | 48         | 19124       | 113         | 0190.37      | 20% - <50%       | 80%-120%       | Middle                | 111.8156 %            |
| Texas | 48         | 19124       | 113         | 0190.39      | 50% - <80%       | 80%-120%       | Middle                | 101.1492 %            |
| Texas | 48         | 19124       | 113         | 0190.40      | 50% - <80%       | 80%-120%       | Middle                | 83.7026 %             |
| Texas | 48         | 19124       | 113         | 0190.41      | 20% - <50%       | 80%-120%       | Middle                | 99.6161 %             |
| Texas | 48         | 19124       | 113         | 0190.42      | 50% - <80%       | 80%-120%       | Middle                | 99.0364 %             |
| Texas | 48         | 19124       | 113         | 0190.44      | 50% - <80%       | 80%-120%       | Middle                | 80.4540 %             |
| Texas | 48         | 19124       | 113         | 0190.45      | 80% - 100%       | 50%-80%        | Moderate              | 60.9352 %             |
| Texas | 48         | 19124       | 113         | 0190.46      | 80% - 100%       | 80%-120%       | Middle                | 88.5534 %             |
| Texas | 48         | 19124       | 113         | 0190.47      | 80% - 100%       | 50%-80%        | Moderate              | 54.4788 %             |
| Texas | 48         | 19124       | 113         | 0190.48      | 50% - <80%       | 80%-120%       | Middle                | 106.0250 %            |
| Texas | 48         | 19124       | 113         | 0190.49      | 50% - <80%       | 50%-80%        | Moderate              | 70.6459 %             |
| Texas | 48         | 19124       | 113         | 0190.50      | 20% - <50%       | >120%          | Upper                 | 194.3803 %            |
| Texas | 48         | 19124       | 113         | 0190.51      | 20% - <50%       | >120%          | Upper                 | 150.9313 %            |
| Texas | 48         | 19124       | 113         | 0190.52      | 50% - <80%       | 80%-120%       | Middle                | 92.3150 %             |
| Texas | 48         | 19124       | 113         | 0190.53      | 50% - <80%       | 80%-120%       | Middle                | 107.2864 %            |
| Texas | 48         | 19124       | 113         | 0191.01      | 50% - <80%       | 80%-120%       | Middle                | 116.2758 %            |
| Texas | 48         | 19124       | 113         | 0191.02      | 50% - <80%       | 80%-120%       | Middle                | 99.4191 %             |
| Texas | 48         | 19124       | 113         | 0192.02      | 50% - <80%       | 80%-120%       | Middle                | 82.0347 %             |
| Texas | 48         | 19124       | 113         | 0192.03      | 20% - <50%       | >120%          | Upper                 | 148.7244 %            |
| Texas | 48         | 19124       | 113         | 0192.05      | 20% - <50%       | >120%          | Upper                 | 159.3251 %            |
| Texas | 48         | 19124       | 113         | 0192.08      | 80% - 100%       | 50%-80%        | Moderate              | 55.8727 %             |
| Texas | 48         | 19124       | 113         | 0192.10      | 10% - <20%       | >120%          | Upper                 | 208.6282 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 113         | 0192.11      | 20% - <50%       | 50%-80%        | Moderate              | 67.4358 %             |
| Texas | 48         | 19124       | 113         | 0192.12      | 80% - 100%       | <50%           | Low                   | 35.8229 %             |
| Texas | 48         | 19124       | 113         | 0192.13      | 80% - 100%       | <50%           | Low                   | 39.8335 %             |
| Texas | 48         | 19124       | 113         | 0192.14      | 80% - 100%       | 50%-80%        | Moderate              | 66.2628 %             |
| Texas | 48         | 19124       | 113         | 0192.15      | 20% - <50%       | 80%-120%       | Middle                | 118.0558 %            |
| Texas | 48         | 19124       | 113         | 0192.16      | 20% - <50%       | 80%-120%       | Middle                | 98.0082 %             |
| Texas | 48         | 19124       | 113         | 0193.01      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0193.02      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0194.00      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0195.01      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0195.02      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0196.00      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0197.00      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0198.00      | 10% - <20%       | >120%          | Upper                 | 252.4542 %            |
| Texas | 48         | 19124       | 113         | 0199.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.3475 %             |
| Texas | 48         | 19124       | 113         | 0200.00      | 50% - <80%       | >120%          | Upper                 | 186.2016 %            |
| Texas | 48         | 19124       | 113         | 0201.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.1528 %             |
| Texas | 48         | 19124       | 113         | 0202.00      | 80% - 100%       | <50%           | Low                   | 40.2094 %             |
| Texas | 48         | 19124       | 113         | 0203.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.9697 %             |
| Texas | 48         | 19124       | 113         | 0204.01      | 20% - <50%       | 80%-120%       | Middle                | 94.2240 %             |
| Texas | 48         | 19124       | 113         | 0204.02      | 50% - <80%       | >120%          | Upper                 | 127.1233 %            |
| Texas | 48         | 19124       | 113         | 0205.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.1556 %             |
| Texas | 48         | 19124       | 113         | 0206.00      | 10% - <20%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 113         | 0207.00      | 20% - <50%       | 80%-120%       | Middle                | 90.2315 %             |
| Texas | 48         | 19124       | 113         | 0208.00      | 80% - 100%       | <50%           | Low                   | 35.6122 %             |
| Texas | 48         | 19124       | 113         | 0209.00      | 80% - 100%       | 80%-120%       | Middle                | 80.3238 %             |
| Texas | 48         | 19124       | 113         | 0210.00      | 80% - 100%       | <50%           | Low                   | 35.5330 %             |
| Texas | 48         | 19124       | 113         | 0211.00      | 80% - 100%       | <50%           | Low                   | 36.6449 %             |
| Texas | 48         | 19124       | 113         | 0212.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.3022 %             |
| Texas | 48         | 19124       | 113         | 9800.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 9801.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 113         | 9802.00      | 20% - <50%       | <50%           | Low                   | 28.0360 %             |
| Texas | 48         | 19124       | 121         | 0201.09      | 50% - <80%       | >120%          | Upper                 | 196.3030 %            |
| Texas | 48         | 19124       | 121         | 0201.10      | 20% - <50%       | >120%          | Upper                 | 187.9533 %            |
| Texas | 48         | 19124       | 121         | 0201.11      | 20% - <50%       | >120%          | Upper                 | 212.1949 %            |
| Texas | 48         | 19124       | 121         | 0201.12      | 20% - <50%       | >120%          | Upper                 | 134.7596 %            |
| Texas | 48         | 19124       | 121         | 0201.15      | 20% - <50%       | 80%-120%       | Middle                | 117.0729 %            |
| Texas | 48         | 19124       | 121         | 0201.16      | 20% - <50%       | 80%-120%       | Middle                | 112.9808 %            |
| Texas | 48         | 19124       | 121         | 0201.17      | 20% - <50%       | 80%-120%       | Middle                | 81.7154 %             |
| Texas | 48         | 19124       | 121         | 0201.18      | 20% - <50%       | 80%-120%       | Middle                | 95.0880 %             |
| Texas | 48         | 19124       | 121         | 0201.19      | 50% - <80%       | 80%-120%       | Middle                | 82.1219 %             |
| Texas | 48         | 19124       | 121         | 0201.20      | 50% - <80%       | >120%          | Upper                 | 130.7863 %            |
| Texas | 48         | 19124       | 121         | 0201.21      | 20% - <50%       | 80%-120%       | Middle                | 115.3031 %            |
| Texas | 48         | 19124       | 121         | 0201.22      | 20% - <50%       | 80%-120%       | Middle                | 102.7820 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 121         | 0201.23      | 50% - <80%       | 80%-120%       | Middle                | 118.9763 %            |
| Texas | 48         | 19124       | 121         | 0201.24      | 50% - <80%       | >120%          | Upper                 | 131.3480 %            |
| Texas | 48         | 19124       | 121         | 0201.25      | 20% - <50%       | >120%          | Upper                 | 143.7400 %            |
| Texas | 48         | 19124       | 121         | 0201.26      | 50% - <80%       | 80%-120%       | Middle                | 107.7234 %            |
| Texas | 48         | 19124       | 121         | 0201.27      | 50% - <80%       | 80%-120%       | Middle                | 101.9860 %            |
| Texas | 48         | 19124       | 121         | 0201.28      | 20% - <50%       | >120%          | Upper                 | 171.4193 %            |
| Texas | 48         | 19124       | 121         | 0201.29      | 20% - <50%       | 80%-120%       | Middle                | 101.2002 %            |
| Texas | 48         | 19124       | 121         | 0201.30      | 20% - <50%       | 80%-120%       | Middle                | 117.4772 %            |
| Texas | 48         | 19124       | 121         | 0201.31      | 20% - <50%       | >120%          | Upper                 | 135.5624 %            |
| Texas | 48         | 19124       | 121         | 0201.32      | 50% - <80%       | >120%          | Upper                 | 135.4186 %            |
| Texas | 48         | 19124       | 121         | 0201.33      | 50% - <80%       | >120%          | Upper                 | 130.2587 %            |
| Texas | 48         | 19124       | 121         | 0201.34      | 50% - <80%       | >120%          | Upper                 | 219.6048 %            |
| Texas | 48         | 19124       | 121         | 0201.35      | 50% - <80%       | >120%          | Upper                 | 154.3871 %            |
| Texas | 48         | 19124       | 121         | 0201.36      | 50% - <80%       | >120%          | Upper                 | 130.9154 %            |
| Texas | 48         | 19124       | 121         | 0201.37      | 50% - <80%       | >120%          | Upper                 | 139.6240 %            |
| Texas | 48         | 19124       | 121         | 0202.03      | 20% - <50%       | 80%-120%       | Middle                | 92.6071 %             |
| Texas | 48         | 19124       | 121         | 0202.04      | 20% - <50%       | 80%-120%       | Middle                | 97.3515 %             |
| Texas | 48         | 19124       | 121         | 0202.05      | 20% - <50%       | >120%          | Upper                 | 139.0013 %            |
| Texas | 48         | 19124       | 121         | 0202.06      | 20% - <50%       | 80%-120%       | Middle                | 95.2918 %             |
| Texas | 48         | 19124       | 121         | 0202.07      | 20% - <50%       | 80%-120%       | Middle                | 100.1811 %            |
| Texas | 48         | 19124       | 121         | 0202.08      | 20% - <50%       | 80%-120%       | Middle                | 81.3146 %             |
| Texas | 48         | 19124       | 121         | 0203.05      | 10% - <20%       | >120%          | Upper                 | 190.9030 %            |
| Texas | 48         | 19124       | 121         | 0203.10      | <10%             | 80%-120%       | Middle                | 118.7204 %            |
| Texas | 48         | 19124       | 121         | 0203.11      | 20% - <50%       | >120%          | Upper                 | 124.5745 %            |
| Texas | 48         | 19124       | 121         | 0203.12      | 20% - <50%       | >120%          | Upper                 | 151.7816 %            |
| Texas | 48         | 19124       | 121         | 0203.13      | 20% - <50%       | 80%-120%       | Middle                | 116.5339 %            |
| Texas | 48         | 19124       | 121         | 0203.14      | 20% - <50%       | >120%          | Upper                 | 120.6454 %            |
| Texas | 48         | 19124       | 121         | 0203.15      | 20% - <50%       | >120%          | Upper                 | 151.4465 %            |
| Texas | 48         | 19124       | 121         | 0203.16      | 10% - <20%       | >120%          | Upper                 | 224.9447 %            |
| Texas | 48         | 19124       | 121         | 0203.17      | 20% - <50%       | >120%          | Upper                 | 169.5204 %            |
| Texas | 48         | 19124       | 121         | 0203.18      | 20% - <50%       | >120%          | Upper                 | 122.4967 %            |
| Texas | 48         | 19124       | 121         | 0203.19      | 20% - <50%       | 80%-120%       | Middle                | 110.6788 %            |
| Texas | 48         | 19124       | 121         | 0203.20      | 20% - <50%       | >120%          | Upper                 | 129.2724 %            |
| Texas | 48         | 19124       | 121         | 0203.21      | 20% - <50%       | >120%          | Upper                 | 210.0220 %            |
| Texas | 48         | 19124       | 121         | 0203.22      | 20% - <50%       | >120%          | Upper                 | 132.8517 %            |
| Texas | 48         | 19124       | 121         | 0204.02      | 20% - <50%       | 80%-120%       | Middle                | 110.7999 %            |
| Texas | 48         | 19124       | 121         | 0204.03      | 20% - <50%       | 80%-120%       | Middle                | 82.0925 %             |
| Texas | 48         | 19124       | 121         | 0204.04      | 20% - <50%       | 50%-80%        | Moderate              | 77.7387 %             |
| Texas | 48         | 19124       | 121         | 0204.05      | 20% - <50%       | 80%-120%       | Middle                | 112.0659 %            |
| Texas | 48         | 19124       | 121         | 0205.04      | 50% - <80%       | 50%-80%        | Moderate              | 72.8336 %             |
| Texas | 48         | 19124       | 121         | 0205.05      | 20% - <50%       | 80%-120%       | Middle                | 114.5377 %            |
| Texas | 48         | 19124       | 121         | 0205.06      | 20% - <50%       | 80%-120%       | Middle                | 105.9185 %            |
| Texas | 48         | 19124       | 121         | 0205.07      | 20% - <50%       | 50%-80%        | Moderate              | 66.7259 %             |
| Texas | 48         | 19124       | 121         | 0205.08      | 20% - <50%       | 50%-80%        | Moderate              | 60.1222 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 121         | 0206.01      | 50% - <80%       | <50%           | Low                   | 39.1586 %             |
| Texas | 48         | 19124       | 121         | 0206.03      | 50% - <80%       | 50%-80%        | Moderate              | 73.3001 %             |
| Texas | 48         | 19124       | 121         | 0206.04      | 50% - <80%       | 80%-120%       | Middle                | 87.6091 %             |
| Texas | 48         | 19124       | 121         | 0206.05      | 50% - <80%       | 50%-80%        | Moderate              | 75.7844 %             |
| Texas | 48         | 19124       | 121         | 0207.00      | 20% - <50%       | 50%-80%        | Moderate              | 64.6571 %             |
| Texas | 48         | 19124       | 121         | 0208.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.9282 %             |
| Texas | 48         | 19124       | 121         | 0209.00      | 50% - <80%       | <50%           | Low                   | 33.4971 %             |
| Texas | 48         | 19124       | 121         | 0210.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.7803 %             |
| Texas | 48         | 19124       | 121         | 0211.00      | 20% - <50%       | 50%-80%        | Moderate              | 57.5745 %             |
| Texas | 48         | 19124       | 121         | 0212.02      | 50% - <80%       | 50%-80%        | Moderate              | 71.5031 %             |
| Texas | 48         | 19124       | 121         | 0212.03      | 50% - <80%       | <50%           | Low                   | 39.9784 %             |
| Texas | 48         | 19124       | 121         | 0212.04      | 50% - <80%       | <50%           | Low                   | 46.4620 %             |
| Texas | 48         | 19124       | 121         | 0213.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 121         | 0213.04      | 20% - <50%       | 80%-120%       | Middle                | 119.3285 %            |
| Texas | 48         | 19124       | 121         | 0213.05      | 20% - <50%       | >120%          | Upper                 | 125.2392 %            |
| Texas | 48         | 19124       | 121         | 0213.06      | 20% - <50%       | 80%-120%       | Middle                | 113.2072 %            |
| Texas | 48         | 19124       | 121         | 0213.07      | 20% - <50%       | >120%          | Upper                 | 129.6620 %            |
| Texas | 48         | 19124       | 121         | 0214.10      | 20% - <50%       | >120%          | Upper                 | 174.4426 %            |
| Texas | 48         | 19124       | 121         | 0214.11      | 20% - <50%       | 50%-80%        | Moderate              | 76.2690 %             |
| Texas | 48         | 19124       | 121         | 0214.12      | 20% - <50%       | >120%          | Upper                 | 148.5580 %            |
| Texas | 48         | 19124       | 121         | 0214.13      | 20% - <50%       | >120%          | Upper                 | 142.7322 %            |
| Texas | 48         | 19124       | 121         | 0214.14      | 50% - <80%       | 50%-80%        | Moderate              | 75.7142 %             |
| Texas | 48         | 19124       | 121         | 0214.15      | 50% - <80%       | >120%          | Upper                 | 126.5526 %            |
| Texas | 48         | 19124       | 121         | 0214.16      | 50% - <80%       | 80%-120%       | Middle                | 116.3641 %            |
| Texas | 48         | 19124       | 121         | 0214.17      | 20% - <50%       | >120%          | Upper                 | 188.9712 %            |
| Texas | 48         | 19124       | 121         | 0214.18      | 20% - <50%       | >120%          | Upper                 | 145.4520 %            |
| Texas | 48         | 19124       | 121         | 0214.19      | 20% - <50%       | 80%-120%       | Middle                | 97.6617 %             |
| Texas | 48         | 19124       | 121         | 0214.20      | 20% - <50%       | 80%-120%       | Middle                | 104.3141 %            |
| Texas | 48         | 19124       | 121         | 0214.21      | 20% - <50%       | >120%          | Upper                 | 133.1948 %            |
| Texas | 48         | 19124       | 121         | 0214.22      | 20% - <50%       | 80%-120%       | Middle                | 99.6727 %             |
| Texas | 48         | 19124       | 121         | 0214.23      | 20% - <50%       | 80%-120%       | Middle                | 114.2037 %            |
| Texas | 48         | 19124       | 121         | 0215.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.1692 %             |
| Texas | 48         | 19124       | 121         | 0215.05      | 20% - <50%       | 80%-120%       | Middle                | 118.0388 %            |
| Texas | 48         | 19124       | 121         | 0215.12      | 20% - <50%       | >120%          | Upper                 | 206.9036 %            |
| Texas | 48         | 19124       | 121         | 0215.13      | 10% - <20%       | >120%          | Upper                 | 161.9045 %            |
| Texas | 48         | 19124       | 121         | 0215.14      | 10% - <20%       | >120%          | Upper                 | 163.3267 %            |
| Texas | 48         | 19124       | 121         | 0215.16      | 20% - <50%       | >120%          | Upper                 | 138.4962 %            |
| Texas | 48         | 19124       | 121         | 0215.17      | 50% - <80%       | 80%-120%       | Middle                | 83.5078 %             |
| Texas | 48         | 19124       | 121         | 0215.18      | 20% - <50%       | >120%          | Upper                 | 121.5659 %            |
| Texas | 48         | 19124       | 121         | 0215.20      | 20% - <50%       | 80%-120%       | Middle                | 109.2860 %            |
| Texas | 48         | 19124       | 121         | 0215.21      | 20% - <50%       | 80%-120%       | Middle                | 106.9625 %            |
| Texas | 48         | 19124       | 121         | 0215.22      | 50% - <80%       | >120%          | Upper                 | 178.5155 %            |
| Texas | 48         | 19124       | 121         | 0215.26      | 20% - <50%       | >120%          | Upper                 | 164.9663 %            |
| Texas | 48         | 19124       | 121         | 0215.28      | 20% - <50%       | >120%          | Upper                 | 202.0143 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 121         | 0215.29      | 20% - <50%       | >120%          | Upper                 | 189.6620 %            |
| Texas | 48         | 19124       | 121         | 0215.30      | 50% - <80%       | 80%-120%       | Middle                | 118.0365 %            |
| Texas | 48         | 19124       | 121         | 0215.31      | 50% - <80%       | >120%          | Upper                 | 134.7551 %            |
| Texas | 48         | 19124       | 121         | 0215.32      | 20% - <50%       | 80%-120%       | Middle                | 87.8321 %             |
| Texas | 48         | 19124       | 121         | 0215.33      | 50% - <80%       | >120%          | Upper                 | 128.9294 %            |
| Texas | 48         | 19124       | 121         | 0215.34      | 20% - <50%       | >120%          | Upper                 | 253.4224 %            |
| Texas | 48         | 19124       | 121         | 0215.35      | <10%             | 80%-120%       | Middle                | 85.7510 %             |
| Texas | 48         | 19124       | 121         | 0215.36      | 50% - <80%       | 80%-120%       | Middle                | 98.0161 %             |
| Texas | 48         | 19124       | 121         | 0215.37      | 50% - <80%       | >120%          | Upper                 | 143.2621 %            |
| Texas | 48         | 19124       | 121         | 0215.38      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 121         | 0215.39      | 50% - <80%       | >120%          | Upper                 | 237.8361 %            |
| Texas | 48         | 19124       | 121         | 0215.40      | 50% - <80%       | >120%          | Upper                 | 222.3846 %            |
| Texas | 48         | 19124       | 121         | 0216.11      | 50% - <80%       | 80%-120%       | Middle                | 112.5041 %            |
| Texas | 48         | 19124       | 121         | 0216.12      | 50% - <80%       | 80%-120%       | Middle                | 108.9848 %            |
| Texas | 48         | 19124       | 121         | 0216.13      | 50% - <80%       | 50%-80%        | Moderate              | 68.0541 %             |
| Texas | 48         | 19124       | 121         | 0216.14      | 50% - <80%       | 80%-120%       | Middle                | 86.9580 %             |
| Texas | 48         | 19124       | 121         | 0216.15      | 50% - <80%       | 80%-120%       | Middle                | 97.1397 %             |
| Texas | 48         | 19124       | 121         | 0216.16      | 50% - <80%       | 50%-80%        | Moderate              | 59.4236 %             |
| Texas | 48         | 19124       | 121         | 0216.18      | 50% - <80%       | 50%-80%        | Moderate              | 66.2707 %             |
| Texas | 48         | 19124       | 121         | 0216.19      | 50% - <80%       | 80%-120%       | Middle                | 92.3263 %             |
| Texas | 48         | 19124       | 121         | 0216.20      | 50% - <80%       | 50%-80%        | Moderate              | 79.7927 %             |
| Texas | 48         | 19124       | 121         | 0216.21      | 20% - <50%       | >120%          | Upper                 | 166.9614 %            |
| Texas | 48         | 19124       | 121         | 0216.22      | 50% - <80%       | >120%          | Upper                 | 149.6065 %            |
| Texas | 48         | 19124       | 121         | 0216.26      | 20% - <50%       | >120%          | Upper                 | 254.5128 %            |
| Texas | 48         | 19124       | 121         | 0216.30      | 50% - <80%       | 80%-120%       | Middle                | 105.8234 %            |
| Texas | 48         | 19124       | 121         | 0216.31      | 20% - <50%       | >120%          | Upper                 | 151.3604 %            |
| Texas | 48         | 19124       | 121         | 0216.32      | 20% - <50%       | >120%          | Upper                 | 155.3065 %            |
| Texas | 48         | 19124       | 121         | 0216.33      | 20% - <50%       | >120%          | Upper                 | 121.5908 %            |
| Texas | 48         | 19124       | 121         | 0216.34      | 50% - <80%       | 50%-80%        | Moderate              | 60.7178 %             |
| Texas | 48         | 19124       | 121         | 0216.35      | 50% - <80%       | 50%-80%        | Moderate              | 58.5936 %             |
| Texas | 48         | 19124       | 121         | 0216.37      | 50% - <80%       | 50%-80%        | Moderate              | 75.5500 %             |
| Texas | 48         | 19124       | 121         | 0216.38      | 50% - <80%       | 50%-80%        | Moderate              | 68.3666 %             |
| Texas | 48         | 19124       | 121         | 0216.39      | 20% - <50%       | >120%          | Upper                 | 151.6673 %            |
| Texas | 48         | 19124       | 121         | 0216.40      | 50% - <80%       | >120%          | Upper                 | 132.0081 %            |
| Texas | 48         | 19124       | 121         | 0216.41      | 50% - <80%       | 80%-120%       | Middle                | 97.5043 %             |
| Texas | 48         | 19124       | 121         | 0216.42      | 50% - <80%       | 50%-80%        | Moderate              | 63.3063 %             |
| Texas | 48         | 19124       | 121         | 0216.43      | 20% - <50%       | >120%          | Upper                 | 211.9934 %            |
| Texas | 48         | 19124       | 121         | 0216.44      | 20% - <50%       | >120%          | Upper                 | 283.0787 %            |
| Texas | 48         | 19124       | 121         | 0216.45      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 121         | 0216.46      | 50% - <80%       | 80%-120%       | Middle                | 106.2718 %            |
| Texas | 48         | 19124       | 121         | 0216.47      | 20% - <50%       | 50%-80%        | Moderate              | 64.7138 %             |
| Texas | 48         | 19124       | 121         | 0216.48      | 20% - <50%       | >120%          | Upper                 | 161.6848 %            |
| Texas | 48         | 19124       | 121         | 0216.49      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 19124       | 121         | 0216.50      | 50% - <80%       | >120%          | Upper                 | 128.3824 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 121         | 0216.51      | 50% - <80%       | >120%          | Upper                 | 202.6835 %            |
| Texas | 48         | 19124       | 121         | 0216.52      | 50% - <80%       | >120%          | Upper                 | 205.3580 %            |
| Texas | 48         | 19124       | 121         | 0216.53      | 50% - <80%       | 80%-120%       | Middle                | 94.6996 %             |
| Texas | 48         | 19124       | 121         | 0216.54      | 50% - <80%       | >120%          | Upper                 | 190.0164 %            |
| Texas | 48         | 19124       | 121         | 0216.55      | 20% - <50%       | >120%          | Upper                 | 191.0773 %            |
| Texas | 48         | 19124       | 121         | 0217.15      | 20% - <50%       | 80%-120%       | Middle                | 116.8238 %            |
| Texas | 48         | 19124       | 121         | 0217.16      | 50% - <80%       | 80%-120%       | Middle                | 99.5606 %             |
| Texas | 48         | 19124       | 121         | 0217.17      | 20% - <50%       | 80%-120%       | Middle                | 88.1967 %             |
| Texas | 48         | 19124       | 121         | 0217.19      | 20% - <50%       | >120%          | Upper                 | 191.6843 %            |
| Texas | 48         | 19124       | 121         | 0217.20      | 20% - <50%       | >120%          | Upper                 | 201.7471 %            |
| Texas | 48         | 19124       | 121         | 0217.21      | 20% - <50%       | >120%          | Upper                 | 132.9377 %            |
| Texas | 48         | 19124       | 121         | 0217.22      | 20% - <50%       | 80%-120%       | Middle                | 116.0618 %            |
| Texas | 48         | 19124       | 121         | 0217.23      | 50% - <80%       | >120%          | Upper                 | 128.0144 %            |
| Texas | 48         | 19124       | 121         | 0217.24      | 20% - <50%       | >120%          | Upper                 | 183.1353 %            |
| Texas | 48         | 19124       | 121         | 0217.25      | 20% - <50%       | >120%          | Upper                 | 135.2624 %            |
| Texas | 48         | 19124       | 121         | 0217.26      | 20% - <50%       | >120%          | Upper                 | 160.6465 %            |
| Texas | 48         | 19124       | 121         | 0217.27      | 20% - <50%       | >120%          | Upper                 | 175.8715 %            |
| Texas | 48         | 19124       | 121         | 0217.28      | 50% - <80%       | 50%-80%        | Moderate              | 71.0875 %             |
| Texas | 48         | 19124       | 121         | 0217.29      | 20% - <50%       | >120%          | Upper                 | 148.4391 %            |
| Texas | 48         | 19124       | 121         | 0217.30      | 20% - <50%       | >120%          | Upper                 | 146.0680 %            |
| Texas | 48         | 19124       | 121         | 0217.31      | 50% - <80%       | >120%          | Upper                 | 133.3035 %            |
| Texas | 48         | 19124       | 121         | 0217.32      | 50% - <80%       | 80%-120%       | Middle                | 85.6309 %             |
| Texas | 48         | 19124       | 121         | 0217.33      | 50% - <80%       | 80%-120%       | Middle                | 84.2574 %             |
| Texas | 48         | 19124       | 121         | 0217.34      | 50% - <80%       | 50%-80%        | Moderate              | 68.0677 %             |
| Texas | 48         | 19124       | 121         | 0217.35      | 50% - <80%       | 80%-120%       | Middle                | 84.0129 %             |
| Texas | 48         | 19124       | 121         | 0217.36      | 50% - <80%       | 50%-80%        | Moderate              | 78.3773 %             |
| Texas | 48         | 19124       | 121         | 0217.37      | 50% - <80%       | >120%          | Upper                 | 154.2773 %            |
| Texas | 48         | 19124       | 121         | 0217.38      | 50% - <80%       | 80%-120%       | Middle                | 105.0127 %            |
| Texas | 48         | 19124       | 121         | 0217.39      | 80% - 100%       | <50%           | Low                   | 34.1459 %             |
| Texas | 48         | 19124       | 121         | 0217.40      | 50% - <80%       | 80%-120%       | Middle                | 82.5612 %             |
| Texas | 48         | 19124       | 121         | 0217.41      | 50% - <80%       | 80%-120%       | Middle                | 105.8393 %            |
| Texas | 48         | 19124       | 121         | 0217.42      | 50% - <80%       | 80%-120%       | Middle                | 106.5583 %            |
| Texas | 48         | 19124       | 121         | 0217.43      | 50% - <80%       | 80%-120%       | Middle                | 88.8954 %             |
| Texas | 48         | 19124       | 121         | 0217.44      | 50% - <80%       | 50%-80%        | Moderate              | 68.8818 %             |
| Texas | 48         | 19124       | 121         | 0217.45      | 50% - <80%       | 80%-120%       | Middle                | 82.4673 %             |
| Texas | 48         | 19124       | 121         | 0217.46      | 20% - <50%       | >120%          | Upper                 | 183.6856 %            |
| Texas | 48         | 19124       | 121         | 0217.48      | 20% - <50%       | >120%          | Upper                 | 154.9261 %            |
| Texas | 48         | 19124       | 121         | 0217.49      | 20% - <50%       | >120%          | Upper                 | 255.3144 %            |
| Texas | 48         | 19124       | 121         | 0217.50      | 20% - <50%       | >120%          | Upper                 | 258.0048 %            |
| Texas | 48         | 19124       | 121         | 0217.51      | 20% - <50%       | >120%          | Upper                 | 248.5817 %            |
| Texas | 48         | 19124       | 121         | 0217.52      | 20% - <50%       | >120%          | Upper                 | 205.1101 %            |
| Texas | 48         | 19124       | 121         | 0217.54      | 20% - <50%       | >120%          | Upper                 | 207.5649 %            |
| Texas | 48         | 19124       | 121         | 0217.55      | 20% - <50%       | >120%          | Upper                 | 201.1832 %            |
| Texas | 48         | 19124       | 121         | 0217.56      | 20% - <50%       | >120%          | Upper                 | 215.4492 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 19124       | 121         | 0217.57      | 20% - <50%       | >120%          | Upper                 | 182.3823 %            |
| Texas | 48         | 19124       | 121         | 0217.58      | 20% - <50%       | >120%          | Upper                 | 184.0004 %            |
| Texas | 48         | 19124       | 121         | 0217.59      | 20% - <50%       | 80%-120%       | Middle                | 111.1725 %            |
| Texas | 48         | 19124       | 121         | 0218.00      | 20% - <50%       | >120%          | Upper                 | 190.1930 %            |
| Texas | 48         | 19124       | 121         | 0219.00      | 20% - <50%       | >120%          | Upper                 | 216.3516 %            |
| Texas | 48         | 26420       | 157         | 6701.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.1676 %             |
| Texas | 48         | 26420       | 157         | 6701.02      | 80% - 100%       | 50%-80%        | Moderate              | 63.5531 %             |
| Texas | 48         | 26420       | 157         | 6702.01      | 80% - 100%       | 80%-120%       | Middle                | 80.8585 %             |
| Texas | 48         | 26420       | 157         | 6702.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.5737 %             |
| Texas | 48         | 26420       | 157         | 6703.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.6051 %             |
| Texas | 48         | 26420       | 157         | 6704.00      | 80% - 100%       | 80%-120%       | Middle                | 82.9267 %             |
| Texas | 48         | 26420       | 157         | 6705.00      | 80% - 100%       | 50%-80%        | Moderate              | 79.7004 %             |
| Texas | 48         | 26420       | 157         | 6706.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.2314 %             |
| Texas | 48         | 26420       | 157         | 6706.03      | 80% - 100%       | 80%-120%       | Middle                | 83.8588 %             |
| Texas | 48         | 26420       | 157         | 6706.04      | 80% - 100%       | 80%-120%       | Middle                | 86.6208 %             |
| Texas | 48         | 26420       | 157         | 6707.00      | 80% - 100%       | >120%          | Upper                 | 148.6030 %            |
| Texas | 48         | 26420       | 157         | 6708.01      | 80% - 100%       | 80%-120%       | Middle                | 83.3995 %             |
| Texas | 48         | 26420       | 157         | 6708.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.2544 %             |
| Texas | 48         | 26420       | 157         | 6708.03      | 80% - 100%       | 80%-120%       | Middle                | 102.7449 %            |
| Texas | 48         | 26420       | 157         | 6708.04      | 80% - 100%       | 80%-120%       | Middle                | 107.8158 %            |
| Texas | 48         | 26420       | 157         | 6709.02      | 80% - 100%       | >120%          | Upper                 | 121.5504 %            |
| Texas | 48         | 26420       | 157         | 6709.03      | 80% - 100%       | >120%          | Upper                 | 132.3825 %            |
| Texas | 48         | 26420       | 157         | 6709.04      | 50% - <80%       | >120%          | Upper                 | 142.5438 %            |
| Texas | 48         | 26420       | 157         | 6710.01      | 50% - <80%       | 80%-120%       | Middle                | 100.2736 %            |
| Texas | 48         | 26420       | 157         | 6710.02      | 50% - <80%       | 80%-120%       | Middle                | 107.4909 %            |
| Texas | 48         | 26420       | 157         | 6711.01      | 80% - 100%       | 80%-120%       | Middle                | 101.0310 %            |
| Texas | 48         | 26420       | 157         | 6711.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.2081 %             |
| Texas | 48         | 26420       | 157         | 6712.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.5525 %             |
| Texas | 48         | 26420       | 157         | 6713.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.0872 %             |
| Texas | 48         | 26420       | 157         | 6714.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.5450 %             |
| Texas | 48         | 26420       | 157         | 6714.02      | 80% - 100%       | 50%-80%        | Moderate              | 77.1839 %             |
| Texas | 48         | 26420       | 157         | 6715.01      | 50% - <80%       | >120%          | Upper                 | 138.2682 %            |
| Texas | 48         | 26420       | 157         | 6715.02      | 80% - 100%       | >120%          | Upper                 | 127.6585 %            |
| Texas | 48         | 26420       | 157         | 6716.01      | 50% - <80%       | 80%-120%       | Middle                | 111.4929 %            |
| Texas | 48         | 26420       | 157         | 6716.02      | 50% - <80%       | >120%          | Upper                 | 126.8229 %            |
| Texas | 48         | 26420       | 157         | 6717.00      | 20% - <50%       | >120%          | Upper                 | 169.2129 %            |
| Texas | 48         | 26420       | 157         | 6718.00      | 80% - 100%       | 80%-120%       | Middle                | 100.9113 %            |
| Texas | 48         | 26420       | 157         | 6719.00      | 50% - <80%       | 80%-120%       | Middle                | 109.1816 %            |
| Texas | 48         | 26420       | 157         | 6720.02      | 50% - <80%       | 80%-120%       | Middle                | 111.5772 %            |
| Texas | 48         | 26420       | 157         | 6720.03      | 80% - 100%       | >120%          | Upper                 | 194.4831 %            |
| Texas | 48         | 26420       | 157         | 6720.04      | 80% - 100%       | 80%-120%       | Middle                | 88.6365 %             |
| Texas | 48         | 26420       | 157         | 6721.00      | 20% - <50%       | >120%          | Upper                 | 161.5314 %            |
| Texas | 48         | 26420       | 157         | 6722.01      | 50% - <80%       | >120%          | Upper                 | 236.2293 %            |
| Texas | 48         | 26420       | 157         | 6722.02      | 20% - <50%       | >120%          | Upper                 | 144.4935 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 157         | 6723.03      | 80% - 100%       | 80%-120%       | Middle                | 99.6445 %             |
| Texas | 48         | 26420       | 157         | 6723.04      | 80% - 100%       | 80%-120%       | Middle                | 84.9118 %             |
| Texas | 48         | 26420       | 157         | 6723.05      | 50% - <80%       | >120%          | Upper                 | 123.2766 %            |
| Texas | 48         | 26420       | 157         | 6723.06      | 20% - <50%       | >120%          | Upper                 | 120.0381 %            |
| Texas | 48         | 26420       | 157         | 6724.01      | 80% - 100%       | >120%          | Upper                 | 127.0868 %            |
| Texas | 48         | 26420       | 157         | 6724.02      | 80% - 100%       | 80%-120%       | Middle                | 108.3692 %            |
| Texas | 48         | 26420       | 157         | 6725.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.5931 %             |
| Texas | 48         | 26420       | 157         | 6726.02      | 80% - 100%       | 80%-120%       | Middle                | 111.8093 %            |
| Texas | 48         | 26420       | 157         | 6726.03      | 80% - 100%       | 50%-80%        | Moderate              | 53.0155 %             |
| Texas | 48         | 26420       | 157         | 6726.04      | 80% - 100%       | 80%-120%       | Middle                | 80.2611 %             |
| Texas | 48         | 26420       | 157         | 6727.01      | 80% - 100%       | 50%-80%        | Moderate              | 75.4394 %             |
| Texas | 48         | 26420       | 157         | 6727.02      | 50% - <80%       | 80%-120%       | Middle                | 110.6426 %            |
| Texas | 48         | 26420       | 157         | 6727.03      | 80% - 100%       | 80%-120%       | Middle                | 95.0414 %             |
| Texas | 48         | 26420       | 157         | 6728.01      | 50% - <80%       | >120%          | Upper                 | 207.6863 %            |
| Texas | 48         | 26420       | 157         | 6728.02      | 80% - 100%       | 80%-120%       | Middle                | 105.3286 %            |
| Texas | 48         | 26420       | 157         | 6729.01      | 80% - 100%       | >120%          | Upper                 | 150.4831 %            |
| Texas | 48         | 26420       | 157         | 6729.02      | 50% - <80%       | >120%          | Upper                 | 131.4882 %            |
| Texas | 48         | 26420       | 157         | 6729.03      | 50% - <80%       | >120%          | Upper                 | 130.3631 %            |
| Texas | 48         | 26420       | 157         | 6729.04      | 80% - 100%       | 50%-80%        | Moderate              | 76.1883 %             |
| Texas | 48         | 26420       | 157         | 6729.05      | 80% - 100%       | 80%-120%       | Middle                | 115.9738 %            |
| Texas | 48         | 26420       | 157         | 6729.06      | 50% - <80%       | >120%          | Upper                 | 138.9401 %            |
| Texas | 48         | 26420       | 157         | 6729.07      | 80% - 100%       | 80%-120%       | Middle                | 118.7358 %            |
| Texas | 48         | 26420       | 157         | 6730.04      | 20% - <50%       | >120%          | Upper                 | 135.0199 %            |
| Texas | 48         | 26420       | 157         | 6730.05      | 20% - <50%       | >120%          | Upper                 | 182.0935 %            |
| Texas | 48         | 26420       | 157         | 6730.06      | 50% - <80%       | >120%          | Upper                 | 127.6634 %            |
| Texas | 48         | 26420       | 157         | 6730.07      | 50% - <80%       | >120%          | Upper                 | 161.2272 %            |
| Texas | 48         | 26420       | 157         | 6730.08      | 20% - <50%       | >120%          | Upper                 | 187.3648 %            |
| Texas | 48         | 26420       | 157         | 6730.09      | 50% - <80%       | >120%          | Upper                 | 193.2615 %            |
| Texas | 48         | 26420       | 157         | 6730.10      | 50% - <80%       | >120%          | Upper                 | 196.3828 %            |
| Texas | 48         | 26420       | 157         | 6731.03      | 20% - <50%       | >120%          | Upper                 | 227.0000 %            |
| Texas | 48         | 26420       | 157         | 6731.04      | 50% - <80%       | >120%          | Upper                 | 157.2020 %            |
| Texas | 48         | 26420       | 157         | 6731.05      | 50% - <80%       | >120%          | Upper                 | 177.8973 %            |
| Texas | 48         | 26420       | 157         | 6731.06      | 20% - <50%       | >120%          | Upper                 | 178.5032 %            |
| Texas | 48         | 26420       | 157         | 6731.07      | 50% - <80%       | >120%          | Upper                 | 138.8643 %            |
| Texas | 48         | 26420       | 157         | 6731.08      | 50% - <80%       | >120%          | Upper                 | 216.2804 %            |
| Texas | 48         | 26420       | 157         | 6731.09      | 50% - <80%       | >120%          | Upper                 | 158.9220 %            |
| Texas | 48         | 26420       | 157         | 6731.10      | 50% - <80%       | >120%          | Upper                 | 265.7313 %            |
| Texas | 48         | 26420       | 157         | 6731.11      | 50% - <80%       | >120%          | Upper                 | 184.7115 %            |
| Texas | 48         | 26420       | 157         | 6731.12      | 50% - <80%       | >120%          | Upper                 | 160.2975 %            |
| Texas | 48         | 26420       | 157         | 6731.13      | 50% - <80%       | >120%          | Upper                 | 179.3205 %            |
| Texas | 48         | 26420       | 157         | 6732.01      | 20% - <50%       | >120%          | Upper                 | 189.4513 %            |
| Texas | 48         | 26420       | 157         | 6732.02      | 50% - <80%       | >120%          | Upper                 | 190.2600 %            |
| Texas | 48         | 26420       | 157         | 6733.00      | 20% - <50%       | >120%          | Upper                 | 208.0565 %            |
| Texas | 48         | 26420       | 157         | 6734.01      | 50% - <80%       | >120%          | Upper                 | 159.4754 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 157         | 6734.02      | 50% - <80%       | >120%          | Upper                 | 147.1872 %            |
| Texas | 48         | 26420       | 157         | 6734.03      | 50% - <80%       | >120%          | Upper                 | 174.3998 %            |
| Texas | 48         | 26420       | 157         | 6734.04      | 20% - <50%       | >120%          | Upper                 | 210.0184 %            |
| Texas | 48         | 26420       | 157         | 6735.01      | 50% - <80%       | 80%-120%       | Middle                | 114.4284 %            |
| Texas | 48         | 26420       | 157         | 6735.02      | 20% - <50%       | >120%          | Upper                 | 195.5594 %            |
| Texas | 48         | 26420       | 157         | 6736.00      | 20% - <50%       | >120%          | Upper                 | 134.1733 %            |
| Texas | 48         | 26420       | 157         | 6737.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 157         | 6738.01      | 50% - <80%       | >120%          | Upper                 | 140.9948 %            |
| Texas | 48         | 26420       | 157         | 6738.02      | 50% - <80%       | >120%          | Upper                 | 137.5316 %            |
| Texas | 48         | 26420       | 157         | 6739.02      | 80% - 100%       | >120%          | Upper                 | 219.4383 %            |
| Texas | 48         | 26420       | 157         | 6739.03      | 50% - <80%       | >120%          | Upper                 | 199.1485 %            |
| Texas | 48         | 26420       | 157         | 6739.04      | 50% - <80%       | >120%          | Upper                 | 173.0952 %            |
| Texas | 48         | 26420       | 157         | 6740.01      | 50% - <80%       | >120%          | Upper                 | 192.8645 %            |
| Texas | 48         | 26420       | 157         | 6740.02      | 50% - <80%       | 80%-120%       | Middle                | 90.8953 %             |
| Texas | 48         | 26420       | 157         | 6741.00      | 50% - <80%       | >120%          | Upper                 | 149.1955 %            |
| Texas | 48         | 26420       | 157         | 6742.00      | 50% - <80%       | >120%          | Upper                 | 286.2067 %            |
| Texas | 48         | 26420       | 157         | 6743.01      | 50% - <80%       | >120%          | Upper                 | 136.3625 %            |
| Texas | 48         | 26420       | 157         | 6743.02      | 50% - <80%       | >120%          | Upper                 | 156.4433 %            |
| Texas | 48         | 26420       | 157         | 6744.01      | 50% - <80%       | >120%          | Upper                 | 224.1586 %            |
| Texas | 48         | 26420       | 157         | 6744.02      | 80% - 100%       | >120%          | Upper                 | 245.8495 %            |
| Texas | 48         | 26420       | 157         | 6744.03      | 80% - 100%       | >120%          | Upper                 | 179.8177 %            |
| Texas | 48         | 26420       | 157         | 6744.04      | 80% - 100%       | >120%          | Upper                 | 188.6206 %            |
| Texas | 48         | 26420       | 157         | 6745.03      | 50% - <80%       | >120%          | Upper                 | 242.7955 %            |
| Texas | 48         | 26420       | 157         | 6745.04      | 50% - <80%       | >120%          | Upper                 | 230.8884 %            |
| Texas | 48         | 26420       | 157         | 6745.05      | 50% - <80%       | >120%          | Upper                 | 149.3800 %            |
| Texas | 48         | 26420       | 157         | 6745.06      | 80% - 100%       | 80%-120%       | Middle                | 103.9372 %            |
| Texas | 48         | 26420       | 157         | 6745.07      | 50% - <80%       | >120%          | Upper                 | 170.7374 %            |
| Texas | 48         | 26420       | 157         | 6745.08      | 50% - <80%       | >120%          | Upper                 | 131.8755 %            |
| Texas | 48         | 26420       | 157         | 6746.01      | 20% - <50%       | >120%          | Upper                 | 206.9949 %            |
| Texas | 48         | 26420       | 157         | 6746.02      | 20% - <50%       | >120%          | Upper                 | 185.6851 %            |
| Texas | 48         | 26420       | 157         | 6746.03      | 50% - <80%       | >120%          | Upper                 | 134.9405 %            |
| Texas | 48         | 26420       | 157         | 6746.04      | 50% - <80%       | >120%          | Upper                 | 194.0214 %            |
| Texas | 48         | 26420       | 157         | 6747.01      | 80% - 100%       | >120%          | Upper                 | 172.4257 %            |
| Texas | 48         | 26420       | 157         | 6747.02      | 50% - <80%       | >120%          | Upper                 | 143.5101 %            |
| Texas | 48         | 26420       | 157         | 6748.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.4924 %             |
| Texas | 48         | 26420       | 157         | 6749.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.8312 %             |
| Texas | 48         | 26420       | 157         | 6750.00      | 80% - 100%       | <50%           | Low                   | 48.5872 %             |
| Texas | 48         | 26420       | 157         | 6751.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.9522 %             |
| Texas | 48         | 26420       | 157         | 6751.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.9698 %             |
| Texas | 48         | 26420       | 157         | 6752.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.4163 %             |
| Texas | 48         | 26420       | 157         | 6753.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.4387 %             |
| Texas | 48         | 26420       | 157         | 6754.01      | 50% - <80%       | 80%-120%       | Middle                | 95.5154 %             |
| Texas | 48         | 26420       | 157         | 6754.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.8934 %             |
| Texas | 48         | 26420       | 157         | 6755.01      | 50% - <80%       | 80%-120%       | Middle                | 88.3531 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 157         | 6755.02      | 50% - <80%       | 80%-120%       | Middle                | 117.4886 %            |
| Texas | 48         | 26420       | 157         | 6755.03      | 50% - <80%       | >120%          | Upper                 | 135.9593 %            |
| Texas | 48         | 26420       | 157         | 6756.00      | 20% - <50%       | 80%-120%       | Middle                | 98.1174 %             |
| Texas | 48         | 26420       | 157         | 6757.01      | 20% - <50%       | 80%-120%       | Middle                | 102.0633 %            |
| Texas | 48         | 26420       | 157         | 6757.02      | 20% - <50%       | 80%-120%       | Middle                | 93.0306 %             |
| Texas | 48         | 26420       | 157         | 6758.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.6687 %             |
| Texas | 48         | 26420       | 167         | 7201.00      | 20% - <50%       | >120%          | Upper                 | 153.7558 %            |
| Texas | 48         | 26420       | 167         | 7202.00      | 20% - <50%       | >120%          | Upper                 | 169.4328 %            |
| Texas | 48         | 26420       | 167         | 7203.01      | 20% - <50%       | >120%          | Upper                 | 159.9848 %            |
| Texas | 48         | 26420       | 167         | 7203.02      | 20% - <50%       | >120%          | Upper                 | 168.6265 %            |
| Texas | 48         | 26420       | 167         | 7204.00      | 20% - <50%       | >120%          | Upper                 | 234.3187 %            |
| Texas | 48         | 26420       | 167         | 7205.01      | 20% - <50%       | >120%          | Upper                 | 134.1587 %            |
| Texas | 48         | 26420       | 167         | 7205.04      | 20% - <50%       | >120%          | Upper                 | 216.0092 %            |
| Texas | 48         | 26420       | 167         | 7205.05      | 20% - <50%       | >120%          | Upper                 | 137.3398 %            |
| Texas | 48         | 26420       | 167         | 7205.06      | 20% - <50%       | >120%          | Upper                 | 152.7431 %            |
| Texas | 48         | 26420       | 167         | 7205.07      | 20% - <50%       | >120%          | Upper                 | 215.9359 %            |
| Texas | 48         | 26420       | 167         | 7205.08      | 20% - <50%       | 80%-120%       | Middle                | 93.8186 %             |
| Texas | 48         | 26420       | 167         | 7205.09      | 20% - <50%       | 80%-120%       | Middle                | 113.3815 %            |
| Texas | 48         | 26420       | 167         | 7205.10      | 20% - <50%       | >120%          | Upper                 | 127.1491 %            |
| Texas | 48         | 26420       | 167         | 7205.11      | 20% - <50%       | >120%          | Upper                 | 149.6475 %            |
| Texas | 48         | 26420       | 167         | 7205.12      | 20% - <50%       | >120%          | Upper                 | 181.8566 %            |
| Texas | 48         | 26420       | 167         | 7206.01      | 20% - <50%       | >120%          | Upper                 | 138.2474 %            |
| Texas | 48         | 26420       | 167         | 7206.02      | 20% - <50%       | >120%          | Upper                 | 138.5308 %            |
| Texas | 48         | 26420       | 167         | 7206.03      | 20% - <50%       | >120%          | Upper                 | 154.0453 %            |
| Texas | 48         | 26420       | 167         | 7206.04      | 20% - <50%       | >120%          | Upper                 | 153.1975 %            |
| Texas | 48         | 26420       | 167         | 7206.05      | 20% - <50%       | >120%          | Upper                 | 148.0619 %            |
| Texas | 48         | 26420       | 167         | 7207.01      | 20% - <50%       | >120%          | Upper                 | 133.5051 %            |
| Texas | 48         | 26420       | 167         | 7207.02      | 20% - <50%       | >120%          | Upper                 | 135.2936 %            |
| Texas | 48         | 26420       | 167         | 7207.03      | 20% - <50%       | >120%          | Upper                 | 197.9391 %            |
| Texas | 48         | 26420       | 167         | 7208.00      | 50% - <80%       | 80%-120%       | Middle                | 116.4991 %            |
| Texas | 48         | 26420       | 167         | 7209.00      | 50% - <80%       | 80%-120%       | Middle                | 103.4461 %            |
| Texas | 48         | 26420       | 167         | 7210.00      | 20% - <50%       | 80%-120%       | Middle                | 98.8443 %             |
| Texas | 48         | 26420       | 167         | 7211.01      | 50% - <80%       | >120%          | Upper                 | 122.3090 %            |
| Texas | 48         | 26420       | 167         | 7211.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.7157 %             |
| Texas | 48         | 26420       | 167         | 7211.03      | 50% - <80%       | 80%-120%       | Middle                | 86.6123 %             |
| Texas | 48         | 26420       | 167         | 7212.03      | 20% - <50%       | 80%-120%       | Middle                | 93.2420 %             |
| Texas | 48         | 26420       | 167         | 7212.04      | 20% - <50%       | >120%          | Upper                 | 182.8815 %            |
| Texas | 48         | 26420       | 167         | 7212.05      | 20% - <50%       | 80%-120%       | Middle                | 111.4721 %            |
| Texas | 48         | 26420       | 167         | 7212.06      | 20% - <50%       | >120%          | Upper                 | 234.6901 %            |
| Texas | 48         | 26420       | 167         | 7212.07      | 20% - <50%       | >120%          | Upper                 | 170.3001 %            |
| Texas | 48         | 26420       | 167         | 7212.08      | 20% - <50%       | >120%          | Upper                 | 159.2543 %            |
| Texas | 48         | 26420       | 167         | 7212.09      | 50% - <80%       | >120%          | Upper                 | 168.6570 %            |
| Texas | 48         | 26420       | 167         | 7212.10      | 20% - <50%       | >120%          | Upper                 | 166.8564 %            |
| Texas | 48         | 26420       | 167         | 7212.11      | 20% - <50%       | >120%          | Upper                 | 185.3663 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 167         | 7213.01      | 20% - <50%       | 80%-120%       | Middle                | 98.0490 %             |
| Texas | 48         | 26420       | 167         | 7213.02      | 20% - <50%       | >120%          | Upper                 | 129.7059 %            |
| Texas | 48         | 26420       | 167         | 7214.01      | 20% - <50%       | >120%          | Upper                 | 173.0109 %            |
| Texas | 48         | 26420       | 167         | 7214.02      | 20% - <50%       | <50%           | Low                   | 32.4228 %             |
| Texas | 48         | 26420       | 167         | 7214.03      | 20% - <50%       | >120%          | Upper                 | 149.5119 %            |
| Texas | 48         | 26420       | 167         | 7215.01      | 20% - <50%       | >120%          | Upper                 | 158.5323 %            |
| Texas | 48         | 26420       | 167         | 7215.02      | 20% - <50%       | >120%          | Upper                 | 136.8865 %            |
| Texas | 48         | 26420       | 167         | 7215.03      | 10% - <20%       | >120%          | Upper                 | 200.0390 %            |
| Texas | 48         | 26420       | 167         | 7216.00      | 20% - <50%       | 50%-80%        | Moderate              | 79.8287 %             |
| Texas | 48         | 26420       | 167         | 7217.01      | 50% - <80%       | <50%           | Low                   | 38.8814 %             |
| Texas | 48         | 26420       | 167         | 7217.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.3219 %             |
| Texas | 48         | 26420       | 167         | 7217.03      | 20% - <50%       | 80%-120%       | Middle                | 119.1952 %            |
| Texas | 48         | 26420       | 167         | 7218.00      | 20% - <50%       | 80%-120%       | Middle                | 88.9993 %             |
| Texas | 48         | 26420       | 167         | 7219.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.8990 %             |
| Texas | 48         | 26420       | 167         | 7219.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.1887 %             |
| Texas | 48         | 26420       | 167         | 7220.01      | 20% - <50%       | 80%-120%       | Middle                | 102.7620 %            |
| Texas | 48         | 26420       | 167         | 7220.02      | 50% - <80%       | 80%-120%       | Middle                | 80.0156 %             |
| Texas | 48         | 26420       | 167         | 7221.00      | 20% - <50%       | 80%-120%       | Middle                | 96.8567 %             |
| Texas | 48         | 26420       | 167         | 7222.00      | 50% - <80%       | <50%           | Low                   | 45.3939 %             |
| Texas | 48         | 26420       | 167         | 7223.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.4186 %             |
| Texas | 48         | 26420       | 167         | 7226.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.7441 %             |
| Texas | 48         | 26420       | 167         | 7227.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.4563 %             |
| Texas | 48         | 26420       | 167         | 7228.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.4995 %             |
| Texas | 48         | 26420       | 167         | 7229.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.4742 %             |
| Texas | 48         | 26420       | 167         | 7230.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.2875 %             |
| Texas | 48         | 26420       | 167         | 7231.00      | 50% - <80%       | 80%-120%       | Middle                | 83.2223 %             |
| Texas | 48         | 26420       | 167         | 7232.00      | 50% - <80%       | 80%-120%       | Middle                | 95.8856 %             |
| Texas | 48         | 26420       | 167         | 7233.00      | 20% - <50%       | 80%-120%       | Middle                | 115.9200 %            |
| Texas | 48         | 26420       | 167         | 7234.01      | 20% - <50%       | 80%-120%       | Middle                | 119.3845 %            |
| Texas | 48         | 26420       | 167         | 7234.02      | 10% - <20%       | >120%          | Upper                 | 128.5075 %            |
| Texas | 48         | 26420       | 167         | 7234.03      | 20% - <50%       | 80%-120%       | Middle                | 106.2644 %            |
| Texas | 48         | 26420       | 167         | 7235.01      | 10% - <20%       | 80%-120%       | Middle                | 113.6967 %            |
| Texas | 48         | 26420       | 167         | 7235.03      | 20% - <50%       | 50%-80%        | Moderate              | 79.2252 %             |
| Texas | 48         | 26420       | 167         | 7235.04      | 20% - <50%       | 80%-120%       | Middle                | 117.3762 %            |
| Texas | 48         | 26420       | 167         | 7235.05      | 20% - <50%       | >120%          | Upper                 | 148.4174 %            |
| Texas | 48         | 26420       | 167         | 7236.00      | 20% - <50%       | 80%-120%       | Middle                | 111.3133 %            |
| Texas | 48         | 26420       | 167         | 7237.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.6914 %             |
| Texas | 48         | 26420       | 167         | 7238.00      | 20% - <50%       | >120%          | Upper                 | 157.7065 %            |
| Texas | 48         | 26420       | 167         | 7239.00      | 10% - <20%       | 80%-120%       | Middle                | 104.8082 %            |
| Texas | 48         | 26420       | 167         | 7240.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 167         | 7241.01      | 20% - <50%       | >120%          | Upper                 | 132.7331 %            |
| Texas | 48         | 26420       | 167         | 7242.00      | 50% - <80%       | 50%-80%        | Moderate              | 72.4379 %             |
| Texas | 48         | 26420       | 167         | 7243.00      | 20% - <50%       | 80%-120%       | Middle                | 80.4224 %             |
| Texas | 48         | 26420       | 167         | 7244.00      | 50% - <80%       | 50%-80%        | Moderate              | 69.7015 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 167         | 7245.00      | 20% - <50%       | 80%-120%       | Middle                | 81.5426 %             |
| Texas | 48         | 26420       | 167         | 7246.00      | 80% - 100%       | <50%           | Low                   | 29.2368 %             |
| Texas | 48         | 26420       | 167         | 7247.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 167         | 7248.00      | 50% - <80%       | 80%-120%       | Middle                | 105.3005 %            |
| Texas | 48         | 26420       | 167         | 7249.00      | 50% - <80%       | 80%-120%       | Middle                | 93.1479 %             |
| Texas | 48         | 26420       | 167         | 7250.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.4390 %             |
| Texas | 48         | 26420       | 167         | 7251.00      | 50% - <80%       | <50%           | Low                   | 47.3374 %             |
| Texas | 48         | 26420       | 167         | 7252.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.0592 %             |
| Texas | 48         | 26420       | 167         | 7253.00      | 50% - <80%       | 80%-120%       | Middle                | 81.7149 %             |
| Texas | 48         | 26420       | 167         | 7254.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.4664 %             |
| Texas | 48         | 26420       | 167         | 7255.00      | 20% - <50%       | >120%          | Upper                 | 139.2638 %            |
| Texas | 48         | 26420       | 167         | 7256.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.5891 %             |
| Texas | 48         | 26420       | 167         | 7257.00      | 20% - <50%       | >120%          | Upper                 | 139.6132 %            |
| Texas | 48         | 26420       | 167         | 7258.00      | 50% - <80%       | 80%-120%       | Middle                | 96.2020 %             |
| Texas | 48         | 26420       | 167         | 7259.00      | 20% - <50%       | >120%          | Upper                 | 120.6342 %            |
| Texas | 48         | 26420       | 167         | 7260.00      | 20% - <50%       | >120%          | Upper                 | 131.3233 %            |
| Texas | 48         | 26420       | 167         | 7261.01      | 10% - <20%       | >120%          | Upper                 | 166.5595 %            |
| Texas | 48         | 26420       | 167         | 7261.02      | 10% - <20%       | >120%          | Upper                 | 127.8112 %            |
| Texas | 48         | 26420       | 167         | 7262.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.2477 %             |
| Texas | 48         | 26420       | 167         | 9900.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 167         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 1000.01      | 50% - <80%       | >120%          | Upper                 | 268.6741 %            |
| Texas | 48         | 26420       | 201         | 2104.00      | 80% - 100%       | <50%           | Low                   | 49.1320 %             |
| Texas | 48         | 26420       | 201         | 2105.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.3466 %             |
| Texas | 48         | 26420       | 201         | 2106.00      | 50% - <80%       | 80%-120%       | Middle                | 87.4760 %             |
| Texas | 48         | 26420       | 201         | 2107.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.3619 %             |
| Texas | 48         | 26420       | 201         | 2108.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.7825 %             |
| Texas | 48         | 26420       | 201         | 2109.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.2204 %             |
| Texas | 48         | 26420       | 201         | 2110.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.3915 %             |
| Texas | 48         | 26420       | 201         | 2111.01      | 80% - 100%       | <50%           | Low                   | 40.6516 %             |
| Texas | 48         | 26420       | 201         | 2111.02      | 80% - 100%       | <50%           | Low                   | 27.0599 %             |
| Texas | 48         | 26420       | 201         | 2112.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 2113.01      | 80% - 100%       | <50%           | Low                   | 42.4510 %             |
| Texas | 48         | 26420       | 201         | 2113.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.5345 %             |
| Texas | 48         | 26420       | 201         | 2114.00      | 80% - 100%       | <50%           | Low                   | 49.2114 %             |
| Texas | 48         | 26420       | 201         | 2115.01      | 80% - 100%       | <50%           | Low                   | 49.8821 %             |
| Texas | 48         | 26420       | 201         | 2115.02      | 80% - 100%       | <50%           | Low                   | 35.8115 %             |
| Texas | 48         | 26420       | 201         | 2116.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.7165 %             |
| Texas | 48         | 26420       | 201         | 2117.00      | 80% - 100%       | <50%           | Low                   | 45.9192 %             |
| Texas | 48         | 26420       | 201         | 2119.00      | 80% - 100%       | <50%           | Low                   | 49.3299 %             |
| Texas | 48         | 26420       | 201         | 2123.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.0358 %             |
| Texas | 48         | 26420       | 201         | 2124.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.0199 %             |
| Texas | 48         | 26420       | 201         | 2125.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.0080 %             |
| Texas | 48         | 26420       | 201         | 2201.00      | 80% - 100%       | <50%           | Low                   | 47.9006 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 2202.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.1829 %             |
| Texas | 48         | 26420       | 201         | 2203.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.6046 %             |
| Texas | 48         | 26420       | 201         | 2204.00      | 80% - 100%       | <50%           | Low                   | 49.8601 %             |
| Texas | 48         | 26420       | 201         | 2205.00      | 80% - 100%       | <50%           | Low                   | 44.4434 %             |
| Texas | 48         | 26420       | 201         | 2206.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.8943 %             |
| Texas | 48         | 26420       | 201         | 2207.01      | 80% - 100%       | <50%           | Low                   | 31.1352 %             |
| Texas | 48         | 26420       | 201         | 2207.02      | 80% - 100%       | <50%           | Low                   | 31.6666 %             |
| Texas | 48         | 26420       | 201         | 2208.00      | 80% - 100%       | <50%           | Low                   | 31.9146 %             |
| Texas | 48         | 26420       | 201         | 2209.00      | 80% - 100%       | <50%           | Low                   | 49.8466 %             |
| Texas | 48         | 26420       | 201         | 2210.00      | 80% - 100%       | <50%           | Low                   | 38.9034 %             |
| Texas | 48         | 26420       | 201         | 2211.00      | 80% - 100%       | <50%           | Low                   | 45.7200 %             |
| Texas | 48         | 26420       | 201         | 2212.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.8960 %             |
| Texas | 48         | 26420       | 201         | 2213.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.6759 %             |
| Texas | 48         | 26420       | 201         | 2213.02      | 80% - 100%       | <50%           | Low                   | 49.5889 %             |
| Texas | 48         | 26420       | 201         | 2214.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.2618 %             |
| Texas | 48         | 26420       | 201         | 2215.01      | 80% - 100%       | <50%           | Low                   | 38.9266 %             |
| Texas | 48         | 26420       | 201         | 2215.02      | 80% - 100%       | <50%           | Low                   | 37.7014 %             |
| Texas | 48         | 26420       | 201         | 2216.01      | 80% - 100%       | <50%           | Low                   | 40.3571 %             |
| Texas | 48         | 26420       | 201         | 2216.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.8615 %             |
| Texas | 48         | 26420       | 201         | 2217.01      | 80% - 100%       | 50%-80%        | Moderate              | 57.6405 %             |
| Texas | 48         | 26420       | 201         | 2217.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 2218.00      | 80% - 100%       | <50%           | Low                   | 46.6362 %             |
| Texas | 48         | 26420       | 201         | 2219.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.7664 %             |
| Texas | 48         | 26420       | 201         | 2220.00      | 80% - 100%       | <50%           | Low                   | 46.8708 %             |
| Texas | 48         | 26420       | 201         | 2221.00      | 80% - 100%       | <50%           | Low                   | 36.4639 %             |
| Texas | 48         | 26420       | 201         | 2222.00      | 80% - 100%       | <50%           | Low                   | 41.9526 %             |
| Texas | 48         | 26420       | 201         | 2223.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.5359 %             |
| Texas | 48         | 26420       | 201         | 2224.01      | 80% - 100%       | <50%           | Low                   | 38.2413 %             |
| Texas | 48         | 26420       | 201         | 2224.02      | 80% - 100%       | <50%           | Low                   | 33.4111 %             |
| Texas | 48         | 26420       | 201         | 2225.01      | 80% - 100%       | <50%           | Low                   | 33.8997 %             |
| Texas | 48         | 26420       | 201         | 2225.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.9486 %             |
| Texas | 48         | 26420       | 201         | 2225.04      | 80% - 100%       | <50%           | Low                   | 31.9280 %             |
| Texas | 48         | 26420       | 201         | 2225.05      | 80% - 100%       | 80%-120%       | Middle                | 89.0873 %             |
| Texas | 48         | 26420       | 201         | 2226.01      | 80% - 100%       | <50%           | Low                   | 31.1389 %             |
| Texas | 48         | 26420       | 201         | 2226.02      | 80% - 100%       | <50%           | Low                   | 39.7024 %             |
| Texas | 48         | 26420       | 201         | 2227.01      | 80% - 100%       | <50%           | Low                   | 27.4252 %             |
| Texas | 48         | 26420       | 201         | 2227.02      | 80% - 100%       | <50%           | Low                   | 34.2845 %             |
| Texas | 48         | 26420       | 201         | 2228.00      | 80% - 100%       | <50%           | Low                   | 39.8294 %             |
| Texas | 48         | 26420       | 201         | 2229.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.4438 %             |
| Texas | 48         | 26420       | 201         | 2230.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.0631 %             |
| Texas | 48         | 26420       | 201         | 2230.02      | 80% - 100%       | <50%           | Low                   | 44.6804 %             |
| Texas | 48         | 26420       | 201         | 2231.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.6539 %             |
| Texas | 48         | 26420       | 201         | 2301.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.9569 %             |
| Texas | 48         | 26420       | 201         | 2302.00      | 80% - 100%       | <50%           | Low                   | 49.9358 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 2303.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.0563 %             |
| Texas | 48         | 26420       | 201         | 2304.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.8932 %             |
| Texas | 48         | 26420       | 201         | 2305.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.2210 %             |
| Texas | 48         | 26420       | 201         | 2306.00      | 80% - 100%       | <50%           | Low                   | 44.5864 %             |
| Texas | 48         | 26420       | 201         | 2307.00      | 80% - 100%       | <50%           | Low                   | 43.0887 %             |
| Texas | 48         | 26420       | 201         | 2308.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.7091 %             |
| Texas | 48         | 26420       | 201         | 2309.00      | 80% - 100%       | <50%           | Low                   | 28.1801 %             |
| Texas | 48         | 26420       | 201         | 2310.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.4688 %             |
| Texas | 48         | 26420       | 201         | 2311.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.0016 %             |
| Texas | 48         | 26420       | 201         | 2312.00      | 80% - 100%       | <50%           | Low                   | 40.8372 %             |
| Texas | 48         | 26420       | 201         | 2313.00      | 80% - 100%       | <50%           | Low                   | 48.9341 %             |
| Texas | 48         | 26420       | 201         | 2314.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.3022 %             |
| Texas | 48         | 26420       | 201         | 2315.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.9405 %             |
| Texas | 48         | 26420       | 201         | 2316.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.5418 %             |
| Texas | 48         | 26420       | 201         | 2317.00      | 80% - 100%       | <50%           | Low                   | 38.5870 %             |
| Texas | 48         | 26420       | 201         | 2318.00      | 80% - 100%       | 50%-80%        | Moderate              | 64.6795 %             |
| Texas | 48         | 26420       | 201         | 2319.00      | 80% - 100%       | <50%           | Low                   | 44.3677 %             |
| Texas | 48         | 26420       | 201         | 2320.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.8739 %             |
| Texas | 48         | 26420       | 201         | 2321.00      | 80% - 100%       | <50%           | Low                   | 45.3267 %             |
| Texas | 48         | 26420       | 201         | 2322.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.6490 %             |
| Texas | 48         | 26420       | 201         | 2322.02      | 50% - <80%       | >120%          | Upper                 | 266.3494 %            |
| Texas | 48         | 26420       | 201         | 2322.03      | 50% - <80%       | >120%          | Upper                 | 147.3704 %            |
| Texas | 48         | 26420       | 201         | 2323.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.2800 %             |
| Texas | 48         | 26420       | 201         | 2323.04      | 80% - 100%       | 50%-80%        | Moderate              | 55.8716 %             |
| Texas | 48         | 26420       | 201         | 2323.05      | 80% - 100%       | 80%-120%       | Middle                | 93.1052 %             |
| Texas | 48         | 26420       | 201         | 2323.06      | 80% - 100%       | 80%-120%       | Middle                | 90.3822 %             |
| Texas | 48         | 26420       | 201         | 2324.02      | 80% - 100%       | 80%-120%       | Middle                | 92.1890 %             |
| Texas | 48         | 26420       | 201         | 2324.03      | 80% - 100%       | 50%-80%        | Moderate              | 62.4219 %             |
| Texas | 48         | 26420       | 201         | 2324.04      | 50% - <80%       | 50%-80%        | Moderate              | 66.8442 %             |
| Texas | 48         | 26420       | 201         | 2324.05      | 80% - 100%       | >120%          | Upper                 | 120.7429 %            |
| Texas | 48         | 26420       | 201         | 2325.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.1860 %             |
| Texas | 48         | 26420       | 201         | 2326.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.7746 %             |
| Texas | 48         | 26420       | 201         | 2327.01      | 80% - 100%       | <50%           | Low                   | 33.8252 %             |
| Texas | 48         | 26420       | 201         | 2327.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.0995 %             |
| Texas | 48         | 26420       | 201         | 2327.04      | 80% - 100%       | 50%-80%        | Moderate              | 76.3275 %             |
| Texas | 48         | 26420       | 201         | 2328.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.6616 %             |
| Texas | 48         | 26420       | 201         | 2328.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.9931 %             |
| Texas | 48         | 26420       | 201         | 2329.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.5810 %             |
| Texas | 48         | 26420       | 201         | 2329.02      | 80% - 100%       | 50%-80%        | Moderate              | 73.3688 %             |
| Texas | 48         | 26420       | 201         | 2330.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.5264 %             |
| Texas | 48         | 26420       | 201         | 2330.02      | 80% - 100%       | 80%-120%       | Middle                | 115.4741 %            |
| Texas | 48         | 26420       | 201         | 2330.03      | 50% - <80%       | 80%-120%       | Middle                | 103.2433 %            |
| Texas | 48         | 26420       | 201         | 2331.01      | 80% - 100%       | <50%           | Low                   | 44.7537 %             |
| Texas | 48         | 26420       | 201         | 2331.03      | 80% - 100%       | <50%           | Low                   | 43.8668 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 2331.04      | 80% - 100%       | <50%           | Low                   | 41.2294 %             |
| Texas | 48         | 26420       | 201         | 2331.05      | 80% - 100%       | <50%           | Low                   | 39.4043 %             |
| Texas | 48         | 26420       | 201         | 2332.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.6461 %             |
| Texas | 48         | 26420       | 201         | 2333.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.2952 %             |
| Texas | 48         | 26420       | 201         | 2334.00      | 80% - 100%       | <50%           | Low                   | 48.3550 %             |
| Texas | 48         | 26420       | 201         | 2335.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.0183 %             |
| Texas | 48         | 26420       | 201         | 2335.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.3916 %             |
| Texas | 48         | 26420       | 201         | 2336.00      | 80% - 100%       | <50%           | Low                   | 44.7000 %             |
| Texas | 48         | 26420       | 201         | 2337.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.7328 %             |
| Texas | 48         | 26420       | 201         | 2337.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.0089 %             |
| Texas | 48         | 26420       | 201         | 2337.03      | 80% - 100%       | 80%-120%       | Middle                | 84.1764 %             |
| Texas | 48         | 26420       | 201         | 2401.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.9265 %             |
| Texas | 48         | 26420       | 201         | 2401.02      | 80% - 100%       | <50%           | Low                   | 34.8440 %             |
| Texas | 48         | 26420       | 201         | 2404.00      | 80% - 100%       | 50%-80%        | Moderate              | 70.7814 %             |
| Texas | 48         | 26420       | 201         | 2405.03      | 80% - 100%       | <50%           | Low                   | 40.1849 %             |
| Texas | 48         | 26420       | 201         | 2405.04      | 80% - 100%       | <50%           | Low                   | 33.7311 %             |
| Texas | 48         | 26420       | 201         | 2405.05      | 80% - 100%       | <50%           | Low                   | 26.4918 %             |
| Texas | 48         | 26420       | 201         | 2405.06      | 80% - 100%       | <50%           | Low                   | 46.2404 %             |
| Texas | 48         | 26420       | 201         | 2406.00      | 80% - 100%       | <50%           | Low                   | 22.5534 %             |
| Texas | 48         | 26420       | 201         | 2407.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.2678 %             |
| Texas | 48         | 26420       | 201         | 2407.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.1509 %             |
| Texas | 48         | 26420       | 201         | 2407.05      | 80% - 100%       | 80%-120%       | Middle                | 84.5832 %             |
| Texas | 48         | 26420       | 201         | 2407.06      | 80% - 100%       | 50%-80%        | Moderate              | 63.6619 %             |
| Texas | 48         | 26420       | 201         | 2407.07      | 80% - 100%       | 80%-120%       | Middle                | 90.2490 %             |
| Texas | 48         | 26420       | 201         | 2408.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.8188 %             |
| Texas | 48         | 26420       | 201         | 2408.03      | 50% - <80%       | 50%-80%        | Moderate              | 53.7338 %             |
| Texas | 48         | 26420       | 201         | 2408.04      | 80% - 100%       | <50%           | Low                   | 38.2523 %             |
| Texas | 48         | 26420       | 201         | 2409.03      | 80% - 100%       | 80%-120%       | Middle                | 90.0939 %             |
| Texas | 48         | 26420       | 201         | 2409.04      | 80% - 100%       | 80%-120%       | Middle                | 87.2463 %             |
| Texas | 48         | 26420       | 201         | 2409.05      | 80% - 100%       | 80%-120%       | Middle                | 103.4730 %            |
| Texas | 48         | 26420       | 201         | 2409.06      | 80% - 100%       | 80%-120%       | Middle                | 89.6101 %             |
| Texas | 48         | 26420       | 201         | 2410.01      | 50% - <80%       | 80%-120%       | Middle                | 80.4224 %             |
| Texas | 48         | 26420       | 201         | 2410.02      | 50% - <80%       | 80%-120%       | Middle                | 82.5040 %             |
| Texas | 48         | 26420       | 201         | 2411.01      | 50% - <80%       | 80%-120%       | Middle                | 89.3927 %             |
| Texas | 48         | 26420       | 201         | 2411.03      | 50% - <80%       | 50%-80%        | Moderate              | 66.4923 %             |
| Texas | 48         | 26420       | 201         | 2411.04      | 50% - <80%       | 50%-80%        | Moderate              | 74.4621 %             |
| Texas | 48         | 26420       | 201         | 2411.05      | 50% - <80%       | 80%-120%       | Middle                | 82.1937 %             |
| Texas | 48         | 26420       | 201         | 2412.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.4512 %             |
| Texas | 48         | 26420       | 201         | 2412.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.4535 %             |
| Texas | 48         | 26420       | 201         | 2413.01      | 50% - <80%       | >120%          | Upper                 | 151.3932 %            |
| Texas | 48         | 26420       | 201         | 2413.02      | 50% - <80%       | >120%          | Upper                 | 168.4713 %            |
| Texas | 48         | 26420       | 201         | 2414.00      | 50% - <80%       | 80%-120%       | Middle                | 104.8473 %            |
| Texas | 48         | 26420       | 201         | 2415.01      | 80% - 100%       | 50%-80%        | Moderate              | 53.8890 %             |
| Texas | 48         | 26420       | 201         | 2415.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.7360 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 2415.03      | 80% - 100%       | <50%           | Low                   | 47.5976 %             |
| Texas | 48         | 26420       | 201         | 2501.01      | 50% - <80%       | >120%          | Upper                 | 123.9423 %            |
| Texas | 48         | 26420       | 201         | 2501.02      | 80% - 100%       | 80%-120%       | Middle                | 102.3931 %            |
| Texas | 48         | 26420       | 201         | 2502.01      | 80% - 100%       | 80%-120%       | Middle                | 83.1234 %             |
| Texas | 48         | 26420       | 201         | 2502.02      | 80% - 100%       | 80%-120%       | Middle                | 90.2710 %             |
| Texas | 48         | 26420       | 201         | 2503.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 2503.04      | 80% - 100%       | 80%-120%       | Middle                | 92.0851 %             |
| Texas | 48         | 26420       | 201         | 2503.05      | 50% - <80%       | 80%-120%       | Middle                | 106.9399 %            |
| Texas | 48         | 26420       | 201         | 2503.06      | 80% - 100%       | 80%-120%       | Middle                | 91.9141 %             |
| Texas | 48         | 26420       | 201         | 2504.03      | 50% - <80%       | >120%          | Upper                 | 148.3465 %            |
| Texas | 48         | 26420       | 201         | 2504.04      | 20% - <50%       | >120%          | Upper                 | 131.0521 %            |
| Texas | 48         | 26420       | 201         | 2504.05      | 50% - <80%       | >120%          | Upper                 | 133.0250 %            |
| Texas | 48         | 26420       | 201         | 2504.06      | 50% - <80%       | >120%          | Upper                 | 132.1711 %            |
| Texas | 48         | 26420       | 201         | 2504.07      | 50% - <80%       | >120%          | Upper                 | 187.7081 %            |
| Texas | 48         | 26420       | 201         | 2504.08      | 50% - <80%       | >120%          | Upper                 | 123.3743 %            |
| Texas | 48         | 26420       | 201         | 2505.00      | 50% - <80%       | 80%-120%       | Middle                | 103.8676 %            |
| Texas | 48         | 26420       | 201         | 2506.01      | 50% - <80%       | 50%-80%        | Moderate              | 72.8801 %             |
| Texas | 48         | 26420       | 201         | 2506.02      | 50% - <80%       | 50%-80%        | Moderate              | 63.5104 %             |
| Texas | 48         | 26420       | 201         | 2507.01      | 50% - <80%       | >120%          | Upper                 | 138.6115 %            |
| Texas | 48         | 26420       | 201         | 2507.02      | 20% - <50%       | >120%          | Upper                 | 147.8982 %            |
| Texas | 48         | 26420       | 201         | 2508.01      | 20% - <50%       | 80%-120%       | Middle                | 112.5361 %            |
| Texas | 48         | 26420       | 201         | 2508.02      | 20% - <50%       | >120%          | Upper                 | 172.9913 %            |
| Texas | 48         | 26420       | 201         | 2509.01      | 20% - <50%       | >120%          | Upper                 | 148.5981 %            |
| Texas | 48         | 26420       | 201         | 2509.02      | 10% - <20%       | >120%          | Upper                 | 258.3002 %            |
| Texas | 48         | 26420       | 201         | 2510.00      | 20% - <50%       | >120%          | Upper                 | 163.2734 %            |
| Texas | 48         | 26420       | 201         | 2511.00      | 20% - <50%       | 80%-120%       | Middle                | 115.2897 %            |
| Texas | 48         | 26420       | 201         | 2512.00      | 20% - <50%       | 80%-120%       | Middle                | 111.5711 %            |
| Texas | 48         | 26420       | 201         | 2513.00      | 20% - <50%       | >120%          | Upper                 | 126.5236 %            |
| Texas | 48         | 26420       | 201         | 2514.01      | 20% - <50%       | >120%          | Upper                 | 141.3186 %            |
| Texas | 48         | 26420       | 201         | 2514.02      | 20% - <50%       | 80%-120%       | Middle                | 86.2764 %             |
| Texas | 48         | 26420       | 201         | 2515.01      | 20% - <50%       | >120%          | Upper                 | 185.6130 %            |
| Texas | 48         | 26420       | 201         | 2515.03      | 20% - <50%       | >120%          | Upper                 | 166.1173 %            |
| Texas | 48         | 26420       | 201         | 2515.04      | 20% - <50%       | >120%          | Upper                 | 193.3470 %            |
| Texas | 48         | 26420       | 201         | 2515.05      | 20% - <50%       | >120%          | Upper                 | 188.1686 %            |
| Texas | 48         | 26420       | 201         | 2516.00      | 20% - <50%       | 80%-120%       | Middle                | 102.6973 %            |
| Texas | 48         | 26420       | 201         | 2517.01      | 20% - <50%       | 50%-80%        | Moderate              | 54.0795 %             |
| Texas | 48         | 26420       | 201         | 2517.02      | 20% - <50%       | 50%-80%        | Moderate              | 62.7090 %             |
| Texas | 48         | 26420       | 201         | 2518.00      | 20% - <50%       | 80%-120%       | Middle                | 114.5261 %            |
| Texas | 48         | 26420       | 201         | 2519.02      | 20% - <50%       | >120%          | Upper                 | 139.5313 %            |
| Texas | 48         | 26420       | 201         | 2519.03      | 20% - <50%       | 80%-120%       | Middle                | 114.9244 %            |
| Texas | 48         | 26420       | 201         | 2519.04      | 20% - <50%       | >120%          | Upper                 | 129.3797 %            |
| Texas | 48         | 26420       | 201         | 2520.01      | 50% - <80%       | >120%          | Upper                 | 181.0344 %            |
| Texas | 48         | 26420       | 201         | 2520.02      | 50% - <80%       | >120%          | Upper                 | 130.9104 %            |
| Texas | 48         | 26420       | 201         | 2520.03      | 50% - <80%       | >120%          | Upper                 | 175.7680 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 2521.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.8023 %             |
| Texas | 48         | 26420       | 201         | 2522.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.9899 %             |
| Texas | 48         | 26420       | 201         | 2522.02      | 80% - 100%       | 50%-80%        | Moderate              | 77.8778 %             |
| Texas | 48         | 26420       | 201         | 2523.03      | 80% - 100%       | 80%-120%       | Middle                | 104.7276 %            |
| Texas | 48         | 26420       | 201         | 2523.04      | 80% - 100%       | 50%-80%        | Moderate              | 69.1897 %             |
| Texas | 48         | 26420       | 201         | 2523.05      | 80% - 100%       | 80%-120%       | Middle                | 102.9978 %            |
| Texas | 48         | 26420       | 201         | 2523.06      | 80% - 100%       | 50%-80%        | Moderate              | 69.4315 %             |
| Texas | 48         | 26420       | 201         | 2524.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.3984 %             |
| Texas | 48         | 26420       | 201         | 2525.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.4567 %             |
| Texas | 48         | 26420       | 201         | 2526.01      | 50% - <80%       | 80%-120%       | Middle                | 80.8499 %             |
| Texas | 48         | 26420       | 201         | 2526.02      | 50% - <80%       | 50%-80%        | Moderate              | 70.3258 %             |
| Texas | 48         | 26420       | 201         | 2527.00      | 20% - <50%       | 50%-80%        | Moderate              | 60.8900 %             |
| Texas | 48         | 26420       | 201         | 2528.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.0468 %             |
| Texas | 48         | 26420       | 201         | 2529.01      | 20% - <50%       | 80%-120%       | Middle                | 98.3105 %             |
| Texas | 48         | 26420       | 201         | 2529.02      | 50% - <80%       | 80%-120%       | Middle                | 83.0586 %             |
| Texas | 48         | 26420       | 201         | 2530.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.8293 %             |
| Texas | 48         | 26420       | 201         | 2531.01      | 50% - <80%       | >120%          | Upper                 | 127.4447 %            |
| Texas | 48         | 26420       | 201         | 2531.02      | 50% - <80%       | >120%          | Upper                 | 121.4564 %            |
| Texas | 48         | 26420       | 201         | 2532.01      | 20% - <50%       | >120%          | Upper                 | 124.9636 %            |
| Texas | 48         | 26420       | 201         | 2532.02      | 50% - <80%       | <50%           | Low                   | 46.0621 %             |
| Texas | 48         | 26420       | 201         | 2533.00      | 20% - <50%       | 80%-120%       | Middle                | 109.7753 %            |
| Texas | 48         | 26420       | 201         | 2535.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.9832 %             |
| Texas | 48         | 26420       | 201         | 2535.02      | 80% - 100%       | 80%-120%       | Middle                | 89.0763 %             |
| Texas | 48         | 26420       | 201         | 2536.01      | 50% - <80%       | 80%-120%       | Middle                | 118.7651 %            |
| Texas | 48         | 26420       | 201         | 2536.02      | 80% - 100%       | <50%           | Low                   | 44.5961 %             |
| Texas | 48         | 26420       | 201         | 2537.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.5190 %             |
| Texas | 48         | 26420       | 201         | 2538.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.9462 %             |
| Texas | 48         | 26420       | 201         | 2539.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.7603 %             |
| Texas | 48         | 26420       | 201         | 2540.00      | 50% - <80%       | 50%-80%        | Moderate              | 66.9260 %             |
| Texas | 48         | 26420       | 201         | 2541.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.5798 %             |
| Texas | 48         | 26420       | 201         | 2542.00      | 80% - 100%       | 80%-120%       | Middle                | 81.3142 %             |
| Texas | 48         | 26420       | 201         | 2543.00      | 80% - 100%       | 80%-120%       | Middle                | 82.6653 %             |
| Texas | 48         | 26420       | 201         | 2544.00      | 80% - 100%       | <50%           | Low                   | 48.7215 %             |
| Texas | 48         | 26420       | 201         | 2546.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.6411 %             |
| Texas | 48         | 26420       | 201         | 2547.00      | 50% - <80%       | 80%-120%       | Middle                | 86.3008 %             |
| Texas | 48         | 26420       | 201         | 2548.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.1724 %             |
| Texas | 48         | 26420       | 201         | 3101.01      | 50% - <80%       | 80%-120%       | Middle                | 103.5829 %            |
| Texas | 48         | 26420       | 201         | 3101.02      | 50% - <80%       | <50%           | Low                   | 29.6717 %             |
| Texas | 48         | 26420       | 201         | 3102.00      | 50% - <80%       | >120%          | Upper                 | 186.6648 %            |
| Texas | 48         | 26420       | 201         | 3103.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.5268 %             |
| Texas | 48         | 26420       | 201         | 3104.00      | 80% - 100%       | <50%           | Low                   | 47.4767 %             |
| Texas | 48         | 26420       | 201         | 3105.00      | 80% - 100%       | <50%           | Low                   | 42.5280 %             |
| Texas | 48         | 26420       | 201         | 3106.00      | 80% - 100%       | 80%-120%       | Middle                | 80.1133 %             |
| Texas | 48         | 26420       | 201         | 3107.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.0649 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 3108.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.2130 %             |
| Texas | 48         | 26420       | 201         | 3109.00      | 80% - 100%       | <50%           | Low                   | 45.3743 %             |
| Texas | 48         | 26420       | 201         | 3110.01      | 80% - 100%       | <50%           | Low                   | 46.1696 %             |
| Texas | 48         | 26420       | 201         | 3110.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.9644 %             |
| Texas | 48         | 26420       | 201         | 3111.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.8246 %             |
| Texas | 48         | 26420       | 201         | 3112.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.8853 %             |
| Texas | 48         | 26420       | 201         | 3113.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.3405 %             |
| Texas | 48         | 26420       | 201         | 3114.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.5536 %             |
| Texas | 48         | 26420       | 201         | 3115.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.8163 %             |
| Texas | 48         | 26420       | 201         | 3115.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.7853 %             |
| Texas | 48         | 26420       | 201         | 3116.00      | 80% - 100%       | <50%           | Low                   | 37.5816 %             |
| Texas | 48         | 26420       | 201         | 3117.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.1912 %             |
| Texas | 48         | 26420       | 201         | 3117.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3118.00      | 80% - 100%       | <50%           | Low                   | 49.5877 %             |
| Texas | 48         | 26420       | 201         | 3119.00      | 80% - 100%       | 80%-120%       | Middle                | 87.1852 %             |
| Texas | 48         | 26420       | 201         | 3120.00      | 50% - <80%       | 80%-120%       | Middle                | 118.9496 %            |
| Texas | 48         | 26420       | 201         | 3122.00      | 80% - 100%       | <50%           | Low                   | 44.6658 %             |
| Texas | 48         | 26420       | 201         | 3123.00      | 80% - 100%       | 80%-120%       | Middle                | 93.9114 %             |
| Texas | 48         | 26420       | 201         | 3124.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3125.01      | 50% - <80%       | >120%          | Upper                 | 180.3882 %            |
| Texas | 48         | 26420       | 201         | 3125.02      | 50% - <80%       | >120%          | Upper                 | 121.8790 %            |
| Texas | 48         | 26420       | 201         | 3126.01      | 20% - <50%       | 80%-120%       | Middle                | 93.4203 %             |
| Texas | 48         | 26420       | 201         | 3126.02      | 50% - <80%       | >120%          | Upper                 | 214.8975 %            |
| Texas | 48         | 26420       | 201         | 3126.03      | 50% - <80%       | 50%-80%        | Moderate              | 70.8156 %             |
| Texas | 48         | 26420       | 201         | 3127.00      | 80% - 100%       | 80%-120%       | Middle                | 108.6087 %            |
| Texas | 48         | 26420       | 201         | 3128.00      | 50% - <80%       | <50%           | Low                   | 27.9224 %             |
| Texas | 48         | 26420       | 201         | 3129.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.3410 %             |
| Texas | 48         | 26420       | 201         | 3129.02      | 80% - 100%       | >120%          | Upper                 | 138.6530 %            |
| Texas | 48         | 26420       | 201         | 3130.00      | 80% - 100%       | >120%          | Upper                 | 137.7270 %            |
| Texas | 48         | 26420       | 201         | 3131.01      | 50% - <80%       | >120%          | Upper                 | 141.4077 %            |
| Texas | 48         | 26420       | 201         | 3131.02      | 50% - <80%       | >120%          | Upper                 | 252.8420 %            |
| Texas | 48         | 26420       | 201         | 3132.01      | 80% - 100%       | >120%          | Upper                 | 144.2626 %            |
| Texas | 48         | 26420       | 201         | 3132.02      | 80% - 100%       | >120%          | Upper                 | 135.8286 %            |
| Texas | 48         | 26420       | 201         | 3133.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.5696 %             |
| Texas | 48         | 26420       | 201         | 3134.00      | 80% - 100%       | <50%           | Low                   | 45.8972 %             |
| Texas | 48         | 26420       | 201         | 3135.00      | 80% - 100%       | <50%           | Low                   | 35.6307 %             |
| Texas | 48         | 26420       | 201         | 3136.00      | 80% - 100%       | <50%           | Low                   | 40.4256 %             |
| Texas | 48         | 26420       | 201         | 3137.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.4426 %             |
| Texas | 48         | 26420       | 201         | 3138.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.5442 %             |
| Texas | 48         | 26420       | 201         | 3138.02      | 80% - 100%       | <50%           | Low                   | 38.3390 %             |
| Texas | 48         | 26420       | 201         | 3139.01      | 50% - <80%       | 80%-120%       | Middle                | 91.4303 %             |
| Texas | 48         | 26420       | 201         | 3139.02      | 50% - <80%       | <50%           | Low                   | 42.1859 %             |
| Texas | 48         | 26420       | 201         | 3140.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.1715 %             |
| Texas | 48         | 26420       | 201         | 3140.03      | 50% - <80%       | 50%-80%        | Moderate              | 73.2259 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 3140.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3140.05      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3143.01      | 80% - 100%       | <50%           | Low                   | 40.9020 %             |
| Texas | 48         | 26420       | 201         | 3143.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3144.01      | 50% - <80%       | 80%-120%       | Middle                | 98.4228 %             |
| Texas | 48         | 26420       | 201         | 3144.02      | 50% - <80%       | 80%-120%       | Middle                | 96.0749 %             |
| Texas | 48         | 26420       | 201         | 3201.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.0697 %             |
| Texas | 48         | 26420       | 201         | 3202.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.2589 %             |
| Texas | 48         | 26420       | 201         | 3202.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.6454 %             |
| Texas | 48         | 26420       | 201         | 3205.00      | 80% - 100%       | 80%-120%       | Middle                | 92.0815 %             |
| Texas | 48         | 26420       | 201         | 3206.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.5825 %             |
| Texas | 48         | 26420       | 201         | 3206.02      | 80% - 100%       | <50%           | Low                   | 48.8999 %             |
| Texas | 48         | 26420       | 201         | 3207.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.8439 %             |
| Texas | 48         | 26420       | 201         | 3208.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.4475 %             |
| Texas | 48         | 26420       | 201         | 3209.01      | 80% - 100%       | 50%-80%        | Moderate              | 70.3355 %             |
| Texas | 48         | 26420       | 201         | 3209.02      | 80% - 100%       | 80%-120%       | Middle                | 90.2503 %             |
| Texas | 48         | 26420       | 201         | 3210.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.9903 %             |
| Texas | 48         | 26420       | 201         | 3210.02      | 80% - 100%       | 80%-120%       | Middle                | 82.1302 %             |
| Texas | 48         | 26420       | 201         | 3211.01      | 80% - 100%       | 80%-120%       | Middle                | 104.3306 %            |
| Texas | 48         | 26420       | 201         | 3211.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.3977 %             |
| Texas | 48         | 26420       | 201         | 3212.00      | 80% - 100%       | <50%           | Low                   | 46.9038 %             |
| Texas | 48         | 26420       | 201         | 3213.01      | 80% - 100%       | <50%           | Low                   | 39.7977 %             |
| Texas | 48         | 26420       | 201         | 3213.02      | 80% - 100%       | 80%-120%       | Middle                | 94.0641 %             |
| Texas | 48         | 26420       | 201         | 3214.01      | 80% - 100%       | 50%-80%        | Moderate              | 59.0759 %             |
| Texas | 48         | 26420       | 201         | 3214.02      | 80% - 100%       | 80%-120%       | Middle                | 82.3012 %             |
| Texas | 48         | 26420       | 201         | 3215.00      | 80% - 100%       | <50%           | Low                   | 35.6014 %             |
| Texas | 48         | 26420       | 201         | 3216.00      | 80% - 100%       | 80%-120%       | Middle                | 85.8891 %             |
| Texas | 48         | 26420       | 201         | 3217.00      | 80% - 100%       | 80%-120%       | Middle                | 94.6749 %             |
| Texas | 48         | 26420       | 201         | 3218.00      | 80% - 100%       | 80%-120%       | Middle                | 84.5808 %             |
| Texas | 48         | 26420       | 201         | 3219.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.2302 %             |
| Texas | 48         | 26420       | 201         | 3220.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.4743 %             |
| Texas | 48         | 26420       | 201         | 3221.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.8785 %             |
| Texas | 48         | 26420       | 201         | 3222.00      | 80% - 100%       | 50%-80%        | Moderate              | 61.8844 %             |
| Texas | 48         | 26420       | 201         | 3226.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.5045 %             |
| Texas | 48         | 26420       | 201         | 3227.01      | 80% - 100%       | 50%-80%        | Moderate              | 72.8154 %             |
| Texas | 48         | 26420       | 201         | 3227.02      | 80% - 100%       | 80%-120%       | Middle                | 92.6654 %             |
| Texas | 48         | 26420       | 201         | 3228.00      | 80% - 100%       | 50%-80%        | Moderate              | 72.0348 %             |
| Texas | 48         | 26420       | 201         | 3229.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.2446 %             |
| Texas | 48         | 26420       | 201         | 3230.00      | 80% - 100%       | <50%           | Low                   | 48.2500 %             |
| Texas | 48         | 26420       | 201         | 3231.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.5733 %             |
| Texas | 48         | 26420       | 201         | 3232.00      | 80% - 100%       | >120%          | Upper                 | 151.7059 %            |
| Texas | 48         | 26420       | 201         | 3233.00      | 80% - 100%       | <50%           | Low                   | 45.9680 %             |
| Texas | 48         | 26420       | 201         | 3234.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.2146 %             |
| Texas | 48         | 26420       | 201         | 3235.00      | 80% - 100%       | <50%           | Low                   | 43.0740 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 3236.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.9900 %             |
| Texas | 48         | 26420       | 201         | 3236.02      | 50% - <80%       | 80%-120%       | Middle                | 90.1623 %             |
| Texas | 48         | 26420       | 201         | 3237.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.9326 %             |
| Texas | 48         | 26420       | 201         | 3237.02      | 50% - <80%       | 80%-120%       | Middle                | 92.7118 %             |
| Texas | 48         | 26420       | 201         | 3238.01      | 50% - <80%       | 80%-120%       | Middle                | 81.9885 %             |
| Texas | 48         | 26420       | 201         | 3238.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.1078 %             |
| Texas | 48         | 26420       | 201         | 3239.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.0394 %             |
| Texas | 48         | 26420       | 201         | 3240.00      | 50% - <80%       | 80%-120%       | Middle                | 107.4335 %            |
| Texas | 48         | 26420       | 201         | 3241.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.9120 %             |
| Texas | 48         | 26420       | 201         | 3241.02      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3242.00      | 80% - 100%       | <50%           | Low                   | 48.2537 %             |
| Texas | 48         | 26420       | 201         | 3301.01      | 80% - 100%       | 80%-120%       | Middle                | 86.8749 %             |
| Texas | 48         | 26420       | 201         | 3301.02      | 80% - 100%       | 80%-120%       | Middle                | 91.7296 %             |
| Texas | 48         | 26420       | 201         | 3302.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.0457 %             |
| Texas | 48         | 26420       | 201         | 3303.01      | 80% - 100%       | 80%-120%       | Middle                | 80.8829 %             |
| Texas | 48         | 26420       | 201         | 3303.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.7362 %             |
| Texas | 48         | 26420       | 201         | 3303.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.2084 %             |
| Texas | 48         | 26420       | 201         | 3304.00      | 80% - 100%       | 50%-80%        | Moderate              | 56.1721 %             |
| Texas | 48         | 26420       | 201         | 3305.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.4109 %             |
| Texas | 48         | 26420       | 201         | 3306.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.3400 %             |
| Texas | 48         | 26420       | 201         | 3307.00      | 80% - 100%       | 50%-80%        | Moderate              | 68.4469 %             |
| Texas | 48         | 26420       | 201         | 3308.01      | 80% - 100%       | 80%-120%       | Middle                | 81.6953 %             |
| Texas | 48         | 26420       | 201         | 3308.02      | 80% - 100%       | 80%-120%       | Middle                | 106.8165 %            |
| Texas | 48         | 26420       | 201         | 3309.01      | 80% - 100%       | 50%-80%        | Moderate              | 74.9899 %             |
| Texas | 48         | 26420       | 201         | 3309.02      | 80% - 100%       | <50%           | Low                   | 38.1130 %             |
| Texas | 48         | 26420       | 201         | 3311.00      | 80% - 100%       | <50%           | Low                   | 46.7450 %             |
| Texas | 48         | 26420       | 201         | 3312.00      | 80% - 100%       | <50%           | Low                   | 34.3297 %             |
| Texas | 48         | 26420       | 201         | 3313.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.9134 %             |
| Texas | 48         | 26420       | 201         | 3314.00      | 80% - 100%       | <50%           | Low                   | 23.2008 %             |
| Texas | 48         | 26420       | 201         | 3315.01      | 80% - 100%       | 50%-80%        | Moderate              | 69.9422 %             |
| Texas | 48         | 26420       | 201         | 3315.02      | 80% - 100%       | 80%-120%       | Middle                | 94.8276 %             |
| Texas | 48         | 26420       | 201         | 3316.02      | 80% - 100%       | <50%           | Low                   | 48.7643 %             |
| Texas | 48         | 26420       | 201         | 3316.03      | 80% - 100%       | 50%-80%        | Moderate              | 55.5736 %             |
| Texas | 48         | 26420       | 201         | 3316.04      | 80% - 100%       | <50%           | Low                   | 36.1805 %             |
| Texas | 48         | 26420       | 201         | 3317.00      | 80% - 100%       | <50%           | Low                   | 42.7088 %             |
| Texas | 48         | 26420       | 201         | 3318.00      | 80% - 100%       | <50%           | Low                   | 43.1681 %             |
| Texas | 48         | 26420       | 201         | 3319.00      | 80% - 100%       | <50%           | Low                   | 49.3910 %             |
| Texas | 48         | 26420       | 201         | 3320.00      | 80% - 100%       | <50%           | Low                   | 35.5330 %             |
| Texas | 48         | 26420       | 201         | 3321.00      | 80% - 100%       | 50%-80%        | Moderate              | 52.8286 %             |
| Texas | 48         | 26420       | 201         | 3322.00      | 80% - 100%       | <50%           | Low                   | 48.7863 %             |
| Texas | 48         | 26420       | 201         | 3323.00      | 80% - 100%       | <50%           | Low                   | 47.2568 %             |
| Texas | 48         | 26420       | 201         | 3324.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.4858 %             |
| Texas | 48         | 26420       | 201         | 3325.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.8778 %             |
| Texas | 48         | 26420       | 201         | 3326.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.5728 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 3327.00      | 80% - 100%       | 50%-80%        | Moderate              | 73.5740 %             |
| Texas | 48         | 26420       | 201         | 3328.00      | 80% - 100%       | <50%           | Low                   | 47.5280 %             |
| Texas | 48         | 26420       | 201         | 3329.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.3886 %             |
| Texas | 48         | 26420       | 201         | 3330.00      | 80% - 100%       | 50%-80%        | Moderate              | 75.9049 %             |
| Texas | 48         | 26420       | 201         | 3331.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.0835 %             |
| Texas | 48         | 26420       | 201         | 3332.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.9279 %             |
| Texas | 48         | 26420       | 201         | 3332.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.5055 %             |
| Texas | 48         | 26420       | 201         | 3332.04      | 80% - 100%       | 80%-120%       | Middle                | 84.1556 %             |
| Texas | 48         | 26420       | 201         | 3332.05      | 80% - 100%       | <50%           | Low                   | 37.0551 %             |
| Texas | 48         | 26420       | 201         | 3333.01      | 80% - 100%       | <50%           | Low                   | 40.3901 %             |
| Texas | 48         | 26420       | 201         | 3333.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.7364 %             |
| Texas | 48         | 26420       | 201         | 3335.01      | 80% - 100%       | <50%           | Low                   | 46.6827 %             |
| Texas | 48         | 26420       | 201         | 3335.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.5770 %             |
| Texas | 48         | 26420       | 201         | 3336.00      | 80% - 100%       | 80%-120%       | Middle                | 104.7765 %            |
| Texas | 48         | 26420       | 201         | 3337.00      | 80% - 100%       | 50%-80%        | Moderate              | 62.9668 %             |
| Texas | 48         | 26420       | 201         | 3338.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.5391 %             |
| Texas | 48         | 26420       | 201         | 3338.02      | 80% - 100%       | 80%-120%       | Middle                | 114.1450 %            |
| Texas | 48         | 26420       | 201         | 3339.03      | 80% - 100%       | 50%-80%        | Moderate              | 63.0694 %             |
| Texas | 48         | 26420       | 201         | 3339.04      | 80% - 100%       | 80%-120%       | Middle                | 81.3142 %             |
| Texas | 48         | 26420       | 201         | 3339.05      | 80% - 100%       | 80%-120%       | Middle                | 82.2487 %             |
| Texas | 48         | 26420       | 201         | 3339.06      | 80% - 100%       | 80%-120%       | Middle                | 105.3641 %            |
| Texas | 48         | 26420       | 201         | 3340.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.4631 %             |
| Texas | 48         | 26420       | 201         | 3340.02      | 80% - 100%       | 80%-120%       | Middle                | 85.8244 %             |
| Texas | 48         | 26420       | 201         | 3340.03      | 80% - 100%       | 80%-120%       | Middle                | 84.4183 %             |
| Texas | 48         | 26420       | 201         | 3341.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.5020 %             |
| Texas | 48         | 26420       | 201         | 3341.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.7656 %             |
| Texas | 48         | 26420       | 201         | 3401.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3401.02      | 80% - 100%       | 80%-120%       | Middle                | 87.9194 %             |
| Texas | 48         | 26420       | 201         | 3402.01      | NA               | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3402.02      | 20% - <50%       | >120%          | Upper                 | 179.1409 %            |
| Texas | 48         | 26420       | 201         | 3402.03      | 20% - <50%       | >120%          | Upper                 | 213.8775 %            |
| Texas | 48         | 26420       | 201         | 3403.01      | 20% - <50%       | >120%          | Upper                 | 252.8640 %            |
| Texas | 48         | 26420       | 201         | 3403.02      | 20% - <50%       | >120%          | Upper                 | 149.0844 %            |
| Texas | 48         | 26420       | 201         | 3404.00      | 20% - <50%       | >120%          | Upper                 | 202.3577 %            |
| Texas | 48         | 26420       | 201         | 3405.01      | 20% - <50%       | 80%-120%       | Middle                | 108.1640 %            |
| Texas | 48         | 26420       | 201         | 3405.02      | 50% - <80%       | <50%           | Low                   | 48.1462 %             |
| Texas | 48         | 26420       | 201         | 3406.00      | 20% - <50%       | >120%          | Upper                 | 153.6996 %            |
| Texas | 48         | 26420       | 201         | 3407.01      | 50% - <80%       | 80%-120%       | Middle                | 98.3520 %             |
| Texas | 48         | 26420       | 201         | 3407.02      | 20% - <50%       | >120%          | Upper                 | 142.7246 %            |
| Texas | 48         | 26420       | 201         | 3408.00      | 20% - <50%       | >120%          | Upper                 | 162.7298 %            |
| Texas | 48         | 26420       | 201         | 3409.00      | 50% - <80%       | 50%-80%        | Moderate              | 59.5536 %             |
| Texas | 48         | 26420       | 201         | 3410.01      | 50% - <80%       | 80%-120%       | Middle                | 96.4732 %             |
| Texas | 48         | 26420       | 201         | 3410.02      | 50% - <80%       | >120%          | Upper                 | 120.1932 %            |
| Texas | 48         | 26420       | 201         | 3411.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.0517 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 3411.02      | 50% - <80%       | 80%-120%       | Middle                | 82.5798 %             |
| Texas | 48         | 26420       | 201         | 3412.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.0090 %             |
| Texas | 48         | 26420       | 201         | 3412.03      | 20% - <50%       | 80%-120%       | Middle                | 102.3100 %            |
| Texas | 48         | 26420       | 201         | 3412.04      | 20% - <50%       | >120%          | Upper                 | 151.4653 %            |
| Texas | 48         | 26420       | 201         | 3413.02      | 50% - <80%       | 50%-80%        | Moderate              | 75.2598 %             |
| Texas | 48         | 26420       | 201         | 3413.03      | 20% - <50%       | 80%-120%       | Middle                | 90.6387 %             |
| Texas | 48         | 26420       | 201         | 3413.04      | 20% - <50%       | 80%-120%       | Middle                | 92.9488 %             |
| Texas | 48         | 26420       | 201         | 3414.00      | 20% - <50%       | >120%          | Upper                 | 163.8879 %            |
| Texas | 48         | 26420       | 201         | 3415.01      | 20% - <50%       | >120%          | Upper                 | 131.0020 %            |
| Texas | 48         | 26420       | 201         | 3415.02      | 20% - <50%       | >120%          | Upper                 | 174.4890 %            |
| Texas | 48         | 26420       | 201         | 3416.00      | 20% - <50%       | 80%-120%       | Middle                | 110.1516 %            |
| Texas | 48         | 26420       | 201         | 3417.00      | 20% - <50%       | 80%-120%       | Middle                | 107.7132 %            |
| Texas | 48         | 26420       | 201         | 3418.00      | 20% - <50%       | >120%          | Upper                 | 120.6342 %            |
| Texas | 48         | 26420       | 201         | 3420.01      | 20% - <50%       | >120%          | Upper                 | 156.0463 %            |
| Texas | 48         | 26420       | 201         | 3420.02      | 50% - <80%       | >120%          | Upper                 | 159.2628 %            |
| Texas | 48         | 26420       | 201         | 3421.00      | 50% - <80%       | 80%-120%       | Middle                | 102.8194 %            |
| Texas | 48         | 26420       | 201         | 3422.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.7810 %             |
| Texas | 48         | 26420       | 201         | 3423.00      | 50% - <80%       | 80%-120%       | Middle                | 87.0643 %             |
| Texas | 48         | 26420       | 201         | 3424.00      | 50% - <80%       | 80%-120%       | Middle                | 87.4625 %             |
| Texas | 48         | 26420       | 201         | 3425.00      | 20% - <50%       | 80%-120%       | Middle                | 95.7805 %             |
| Texas | 48         | 26420       | 201         | 3427.00      | 20% - <50%       | 80%-120%       | Middle                | 85.2465 %             |
| Texas | 48         | 26420       | 201         | 3428.01      | 20% - <50%       | >120%          | Upper                 | 150.1056 %            |
| Texas | 48         | 26420       | 201         | 3428.02      | 20% - <50%       | >120%          | Upper                 | 162.7799 %            |
| Texas | 48         | 26420       | 201         | 3429.00      | 20% - <50%       | 80%-120%       | Middle                | 119.4676 %            |
| Texas | 48         | 26420       | 201         | 3430.00      | 50% - <80%       | 50%-80%        | Moderate              | 77.7214 %             |
| Texas | 48         | 26420       | 201         | 3431.00      | 20% - <50%       | >120%          | Upper                 | 127.5754 %            |
| Texas | 48         | 26420       | 201         | 3432.00      | 20% - <50%       | >120%          | Upper                 | 156.9686 %            |
| Texas | 48         | 26420       | 201         | 3433.01      | 20% - <50%       | >120%          | Upper                 | 127.3054 %            |
| Texas | 48         | 26420       | 201         | 3433.02      | 20% - <50%       | 80%-120%       | Middle                | 111.0555 %            |
| Texas | 48         | 26420       | 201         | 3436.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3436.02      | 20% - <50%       | 80%-120%       | Middle                | 107.5849 %            |
| Texas | 48         | 26420       | 201         | 3437.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.9281 %             |
| Texas | 48         | 26420       | 201         | 3501.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 3501.02      | 50% - <80%       | >120%          | Upper                 | 129.7413 %            |
| Texas | 48         | 26420       | 201         | 3501.03      | 50% - <80%       | 80%-120%       | Middle                | 106.3401 %            |
| Texas | 48         | 26420       | 201         | 3501.04      | 80% - 100%       | 80%-120%       | Middle                | 105.3335 %            |
| Texas | 48         | 26420       | 201         | 3502.01      | 80% - 100%       | 80%-120%       | Middle                | 110.4594 %            |
| Texas | 48         | 26420       | 201         | 3502.02      | 50% - <80%       | 80%-120%       | Middle                | 100.9125 %            |
| Texas | 48         | 26420       | 201         | 3503.00      | 50% - <80%       | >120%          | Upper                 | 133.3378 %            |
| Texas | 48         | 26420       | 201         | 3504.00      | 80% - 100%       | 80%-120%       | Middle                | 87.9206 %             |
| Texas | 48         | 26420       | 201         | 3505.00      | 80% - 100%       | 80%-120%       | Middle                | 91.6490 %             |
| Texas | 48         | 26420       | 201         | 3506.01      | 50% - <80%       | 80%-120%       | Middle                | 102.1549 %            |
| Texas | 48         | 26420       | 201         | 3506.03      | 50% - <80%       | 80%-120%       | Middle                | 93.8699 %             |
| Texas | 48         | 26420       | 201         | 3506.04      | 50% - <80%       | >120%          | Upper                 | 140.9728 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 3507.00      | 20% - <50%       | 80%-120%       | Middle                | 105.4251 %            |
| Texas | 48         | 26420       | 201         | 3508.01      | 50% - <80%       | 80%-120%       | Middle                | 82.2304 %             |
| Texas | 48         | 26420       | 201         | 3508.03      | 50% - <80%       | 80%-120%       | Middle                | 81.4412 %             |
| Texas | 48         | 26420       | 201         | 3508.04      | 50% - <80%       | >120%          | Upper                 | 183.9089 %            |
| Texas | 48         | 26420       | 201         | 4101.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4101.02      | 50% - <80%       | 80%-120%       | Middle                | 90.6033 %             |
| Texas | 48         | 26420       | 201         | 4102.01      | 20% - <50%       | >120%          | Upper                 | 175.3881 %            |
| Texas | 48         | 26420       | 201         | 4102.02      | 20% - <50%       | >120%          | Upper                 | 252.1152 %            |
| Texas | 48         | 26420       | 201         | 4103.00      | 20% - <50%       | >120%          | Upper                 | 142.2238 %            |
| Texas | 48         | 26420       | 201         | 4104.01      | 20% - <50%       | >120%          | Upper                 | 242.6941 %            |
| Texas | 48         | 26420       | 201         | 4104.02      | 20% - <50%       | >120%          | Upper                 | 185.9905 %            |
| Texas | 48         | 26420       | 201         | 4105.01      | 20% - <50%       | >120%          | Upper                 | 155.8692 %            |
| Texas | 48         | 26420       | 201         | 4105.02      | 20% - <50%       | >120%          | Upper                 | 202.6704 %            |
| Texas | 48         | 26420       | 201         | 4106.01      | 20% - <50%       | >120%          | Upper                 | 164.0503 %            |
| Texas | 48         | 26420       | 201         | 4106.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4107.03      | 20% - <50%       | >120%          | Upper                 | 159.2555 %            |
| Texas | 48         | 26420       | 201         | 4107.04      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4107.05      | 20% - <50%       | 80%-120%       | Middle                | 107.4787 %            |
| Texas | 48         | 26420       | 201         | 4107.06      | 50% - <80%       | >120%          | Upper                 | 156.6718 %            |
| Texas | 48         | 26420       | 201         | 4108.01      | 20% - <50%       | >120%          | Upper                 | 125.6587 %            |
| Texas | 48         | 26420       | 201         | 4108.02      | 20% - <50%       | >120%          | Upper                 | 197.1377 %            |
| Texas | 48         | 26420       | 201         | 4109.00      | 20% - <50%       | >120%          | Upper                 | 154.8882 %            |
| Texas | 48         | 26420       | 201         | 4110.01      | 20% - <50%       | >120%          | Upper                 | 215.3996 %            |
| Texas | 48         | 26420       | 201         | 4110.02      | 20% - <50%       | >120%          | Upper                 | 135.8433 %            |
| Texas | 48         | 26420       | 201         | 4110.03      | 20% - <50%       | >120%          | Upper                 | 257.7749 %            |
| Texas | 48         | 26420       | 201         | 4111.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4112.00      | 10% - <20%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4113.01      | 20% - <50%       | >120%          | Upper                 | 196.8580 %            |
| Texas | 48         | 26420       | 201         | 4113.02      | 20% - <50%       | >120%          | Upper                 | 157.5648 %            |
| Texas | 48         | 26420       | 201         | 4114.00      | 10% - <20%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4115.03      | 20% - <50%       | >120%          | Upper                 | 172.9986 %            |
| Texas | 48         | 26420       | 201         | 4115.04      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4115.05      | 20% - <50%       | >120%          | Upper                 | 159.9970 %            |
| Texas | 48         | 26420       | 201         | 4115.06      | 20% - <50%       | >120%          | Upper                 | 136.1719 %            |
| Texas | 48         | 26420       | 201         | 4115.07      | 20% - <50%       | 80%-120%       | Middle                | 115.9115 %            |
| Texas | 48         | 26420       | 201         | 4116.00      | 20% - <50%       | >120%          | Upper                 | 228.3976 %            |
| Texas | 48         | 26420       | 201         | 4117.00      | 50% - <80%       | >120%          | Upper                 | 128.6834 %            |
| Texas | 48         | 26420       | 201         | 4118.01      | 20% - <50%       | >120%          | Upper                 | 124.7718 %            |
| Texas | 48         | 26420       | 201         | 4118.02      | 20% - <50%       | >120%          | Upper                 | 131.1999 %            |
| Texas | 48         | 26420       | 201         | 4119.01      | 20% - <50%       | >120%          | Upper                 | 297.6899 %            |
| Texas | 48         | 26420       | 201         | 4119.02      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4120.00      | 20% - <50%       | >120%          | Upper                 | 305.4031 %            |
| Texas | 48         | 26420       | 201         | 4122.01      | 20% - <50%       | >120%          | Upper                 | 270.0277 %            |
| Texas | 48         | 26420       | 201         | 4122.02      | 20% - <50%       | >120%          | Upper                 | 194.5772 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 4123.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4124.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4125.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4126.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4127.00      | 20% - <50%       | >120%          | Upper                 | 273.9466 %            |
| Texas | 48         | 26420       | 201         | 4128.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4129.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4129.02      | 50% - <80%       | >120%          | Upper                 | 132.3409 %            |
| Texas | 48         | 26420       | 201         | 4130.00      | 20% - <50%       | >120%          | Upper                 | 217.6694 %            |
| Texas | 48         | 26420       | 201         | 4131.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4132.03      | 20% - <50%       | 50%-80%        | Moderate              | 66.2382 %             |
| Texas | 48         | 26420       | 201         | 4132.04      | 50% - <80%       | 80%-120%       | Middle                | 99.2560 %             |
| Texas | 48         | 26420       | 201         | 4132.05      | 50% - <80%       | >120%          | Upper                 | 162.9961 %            |
| Texas | 48         | 26420       | 201         | 4132.06      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4133.01      | 50% - <80%       | >120%          | Upper                 | 185.1085 %            |
| Texas | 48         | 26420       | 201         | 4133.02      | 20% - <50%       | >120%          | Upper                 | 226.9304 %            |
| Texas | 48         | 26420       | 201         | 4201.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.8919 %             |
| Texas | 48         | 26420       | 201         | 4202.00      | 50% - <80%       | 80%-120%       | Middle                | 97.5592 %             |
| Texas | 48         | 26420       | 201         | 4203.00      | 20% - <50%       | >120%          | Upper                 | 209.8950 %            |
| Texas | 48         | 26420       | 201         | 4204.00      | 20% - <50%       | >120%          | Upper                 | 147.9678 %            |
| Texas | 48         | 26420       | 201         | 4205.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.5368 %             |
| Texas | 48         | 26420       | 201         | 4206.00      | 20% - <50%       | 80%-120%       | Middle                | 106.2167 %            |
| Texas | 48         | 26420       | 201         | 4207.00      | 20% - <50%       | >120%          | Upper                 | 211.2376 %            |
| Texas | 48         | 26420       | 201         | 4208.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4209.00      | 20% - <50%       | >120%          | Upper                 | 253.7106 %            |
| Texas | 48         | 26420       | 201         | 4210.00      | 20% - <50%       | >120%          | Upper                 | 224.8732 %            |
| Texas | 48         | 26420       | 201         | 4211.01      | 80% - 100%       | <50%           | Low                   | 48.6947 %             |
| Texas | 48         | 26420       | 201         | 4211.03      | 80% - 100%       | <50%           | Low                   | 29.0975 %             |
| Texas | 48         | 26420       | 201         | 4211.04      | 80% - 100%       | <50%           | Low                   | 49.0648 %             |
| Texas | 48         | 26420       | 201         | 4212.03      | 80% - 100%       | <50%           | Low                   | 48.5249 %             |
| Texas | 48         | 26420       | 201         | 4212.04      | 80% - 100%       | <50%           | Low                   | 42.8224 %             |
| Texas | 48         | 26420       | 201         | 4212.05      | 80% - 100%       | <50%           | Low                   | 41.8842 %             |
| Texas | 48         | 26420       | 201         | 4212.06      | 80% - 100%       | <50%           | Low                   | 32.1149 %             |
| Texas | 48         | 26420       | 201         | 4213.01      | 80% - 100%       | <50%           | Low                   | 20.1566 %             |
| Texas | 48         | 26420       | 201         | 4213.02      | 80% - 100%       | 50%-80%        | Moderate              | 74.7077 %             |
| Texas | 48         | 26420       | 201         | 4214.01      | 80% - 100%       | <50%           | Low                   | 34.0646 %             |
| Texas | 48         | 26420       | 201         | 4214.02      | 80% - 100%       | <50%           | Low                   | 26.8522 %             |
| Texas | 48         | 26420       | 201         | 4214.03      | 80% - 100%       | <50%           | Low                   | 31.5823 %             |
| Texas | 48         | 26420       | 201         | 4215.01      | 80% - 100%       | <50%           | Low                   | 24.0364 %             |
| Texas | 48         | 26420       | 201         | 4215.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.0969 %             |
| Texas | 48         | 26420       | 201         | 4216.01      | 80% - 100%       | <50%           | Low                   | 33.8789 %             |
| Texas | 48         | 26420       | 201         | 4216.02      | 80% - 100%       | <50%           | Low                   | 40.7200 %             |
| Texas | 48         | 26420       | 201         | 4217.00      | 50% - <80%       | 80%-120%       | Middle                | 115.6720 %            |
| Texas | 48         | 26420       | 201         | 4218.01      | 80% - 100%       | <50%           | Low                   | 46.2160 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 4218.02      | 50% - <80%       | >120%          | Upper                 | 136.8267 %            |
| Texas | 48         | 26420       | 201         | 4219.00      | 20% - <50%       | >120%          | Upper                 | 230.3754 %            |
| Texas | 48         | 26420       | 201         | 4220.00      | 20% - <50%       | >120%          | Upper                 | 132.7844 %            |
| Texas | 48         | 26420       | 201         | 4221.00      | 50% - <80%       | 80%-120%       | Middle                | 86.8493 %             |
| Texas | 48         | 26420       | 201         | 4222.00      | 80% - 100%       | <50%           | Low                   | 35.1213 %             |
| Texas | 48         | 26420       | 201         | 4223.02      | 80% - 100%       | 80%-120%       | Middle                | 88.2615 %             |
| Texas | 48         | 26420       | 201         | 4223.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4223.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.4809 %             |
| Texas | 48         | 26420       | 201         | 4224.03      | 50% - <80%       | 50%-80%        | Moderate              | 73.7328 %             |
| Texas | 48         | 26420       | 201         | 4224.04      | 80% - 100%       | <50%           | Low                   | 43.8155 %             |
| Texas | 48         | 26420       | 201         | 4224.05      | 80% - 100%       | <50%           | Low                   | 37.4851 %             |
| Texas | 48         | 26420       | 201         | 4224.06      | 80% - 100%       | 80%-120%       | Middle                | 81.0821 %             |
| Texas | 48         | 26420       | 201         | 4225.01      | 80% - 100%       | 50%-80%        | Moderate              | 79.6283 %             |
| Texas | 48         | 26420       | 201         | 4225.02      | 50% - <80%       | <50%           | Low                   | 47.5830 %             |
| Texas | 48         | 26420       | 201         | 4226.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.0693 %             |
| Texas | 48         | 26420       | 201         | 4226.02      | 50% - <80%       | 80%-120%       | Middle                | 98.4338 %             |
| Texas | 48         | 26420       | 201         | 4227.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.3716 %             |
| Texas | 48         | 26420       | 201         | 4227.02      | 50% - <80%       | 80%-120%       | Middle                | 88.7917 %             |
| Texas | 48         | 26420       | 201         | 4228.00      | 80% - 100%       | <50%           | Low                   | 44.3335 %             |
| Texas | 48         | 26420       | 201         | 4229.00      | 80% - 100%       | <50%           | Low                   | 49.7281 %             |
| Texas | 48         | 26420       | 201         | 4230.01      | 80% - 100%       | <50%           | Low                   | 39.2357 %             |
| Texas | 48         | 26420       | 201         | 4230.02      | 80% - 100%       | <50%           | Low                   | 40.6809 %             |
| Texas | 48         | 26420       | 201         | 4231.00      | 80% - 100%       | <50%           | Low                   | 34.6253 %             |
| Texas | 48         | 26420       | 201         | 4232.01      | 80% - 100%       | 80%-120%       | Middle                | 94.5479 %             |
| Texas | 48         | 26420       | 201         | 4232.03      | 80% - 100%       | 50%-80%        | Moderate              | 58.4871 %             |
| Texas | 48         | 26420       | 201         | 4232.04      | 80% - 100%       | <50%           | Low                   | 42.5756 %             |
| Texas | 48         | 26420       | 201         | 4233.01      | 50% - <80%       | 50%-80%        | Moderate              | 79.6955 %             |
| Texas | 48         | 26420       | 201         | 4233.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4233.04      | 50% - <80%       | 50%-80%        | Moderate              | 60.5968 %             |
| Texas | 48         | 26420       | 201         | 4234.01      | 50% - <80%       | 80%-120%       | Middle                | 99.3012 %             |
| Texas | 48         | 26420       | 201         | 4234.02      | 80% - 100%       | 80%-120%       | Middle                | 91.6698 %             |
| Texas | 48         | 26420       | 201         | 4235.00      | 50% - <80%       | 80%-120%       | Middle                | 114.3783 %            |
| Texas | 48         | 26420       | 201         | 4236.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.1069 %             |
| Texas | 48         | 26420       | 201         | 4301.01      | 20% - <50%       | >120%          | Upper                 | 284.2204 %            |
| Texas | 48         | 26420       | 201         | 4301.02      | 20% - <50%       | >120%          | Upper                 | 212.8489 %            |
| Texas | 48         | 26420       | 201         | 4302.00      | 20% - <50%       | 80%-120%       | Middle                | 118.0896 %            |
| Texas | 48         | 26420       | 201         | 4303.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4304.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4305.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4306.00      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4307.00      | 20% - <50%       | 80%-120%       | Middle                | 118.3583 %            |
| Texas | 48         | 26420       | 201         | 4308.00      | 20% - <50%       | >120%          | Upper                 | 227.3519 %            |
| Texas | 48         | 26420       | 201         | 4309.00      | 20% - <50%       | >120%          | Upper                 | 152.8347 %            |
| Texas | 48         | 26420       | 201         | 4310.01      | 20% - <50%       | >120%          | Upper                 | 161.3347 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 4310.02      | 20% - <50%       | >120%          | Upper                 | 198.8174 %            |
| Texas | 48         | 26420       | 201         | 4311.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.7333 %             |
| Texas | 48         | 26420       | 201         | 4311.02      | 50% - <80%       | 50%-80%        | Moderate              | 56.8721 %             |
| Texas | 48         | 26420       | 201         | 4312.03      | 50% - <80%       | 80%-120%       | Middle                | 81.1761 %             |
| Texas | 48         | 26420       | 201         | 4312.04      | 50% - <80%       | 80%-120%       | Middle                | 99.7532 %             |
| Texas | 48         | 26420       | 201         | 4312.05      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4312.06      | 50% - <80%       | 80%-120%       | Middle                | 85.0694 %             |
| Texas | 48         | 26420       | 201         | 4313.02      | 20% - <50%       | >120%          | Upper                 | 263.8451 %            |
| Texas | 48         | 26420       | 201         | 4313.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4313.04      | 50% - <80%       | >120%          | Upper                 | 121.5187 %            |
| Texas | 48         | 26420       | 201         | 4314.01      | 50% - <80%       | >120%          | Upper                 | 171.0990 %            |
| Texas | 48         | 26420       | 201         | 4314.03      | 20% - <50%       | >120%          | Upper                 | 131.7252 %            |
| Texas | 48         | 26420       | 201         | 4314.04      | 20% - <50%       | >120%          | Upper                 | 130.0125 %            |
| Texas | 48         | 26420       | 201         | 4315.03      | 20% - <50%       | >120%          | Upper                 | 123.5954 %            |
| Texas | 48         | 26420       | 201         | 4315.04      | 10% - <20%       | >120%          | Upper                 | 273.9197 %            |
| Texas | 48         | 26420       | 201         | 4315.05      | 20% - <50%       | >120%          | Upper                 | 122.7488 %            |
| Texas | 48         | 26420       | 201         | 4315.06      | 20% - <50%       | >120%          | Upper                 | 198.7026 %            |
| Texas | 48         | 26420       | 201         | 4316.00      | 10% - <20%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4317.01      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4317.02      | 20% - <50%       | >120%          | Upper                 | 271.3507 %            |
| Texas | 48         | 26420       | 201         | 4318.01      | 20% - <50%       | >120%          | Upper                 | 179.4793 %            |
| Texas | 48         | 26420       | 201         | 4318.03      | 50% - <80%       | >120%          | Upper                 | 201.8641 %            |
| Texas | 48         | 26420       | 201         | 4318.04      | 20% - <50%       | >120%          | Upper                 | 191.6124 %            |
| Texas | 48         | 26420       | 201         | 4319.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4319.02      | 50% - <80%       | >120%          | Upper                 | 129.4909 %            |
| Texas | 48         | 26420       | 201         | 4320.03      | 50% - <80%       | 50%-80%        | Moderate              | 66.7244 %             |
| Texas | 48         | 26420       | 201         | 4320.04      | 50% - <80%       | >120%          | Upper                 | 137.9017 %            |
| Texas | 48         | 26420       | 201         | 4320.05      | 80% - 100%       | 50%-80%        | Moderate              | 51.6253 %             |
| Texas | 48         | 26420       | 201         | 4320.06      | 80% - 100%       | <50%           | Low                   | 38.9670 %             |
| Texas | 48         | 26420       | 201         | 4321.01      | 50% - <80%       | <50%           | Low                   | 31.4736 %             |
| Texas | 48         | 26420       | 201         | 4321.02      | 50% - <80%       | 50%-80%        | Moderate              | 79.3632 %             |
| Texas | 48         | 26420       | 201         | 4322.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.3474 %             |
| Texas | 48         | 26420       | 201         | 4323.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.3908 %             |
| Texas | 48         | 26420       | 201         | 4323.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.6220 %             |
| Texas | 48         | 26420       | 201         | 4323.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.2352 %             |
| Texas | 48         | 26420       | 201         | 4324.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.8296 %             |
| Texas | 48         | 26420       | 201         | 4324.02      | 80% - 100%       | 50%-80%        | Moderate              | 69.7101 %             |
| Texas | 48         | 26420       | 201         | 4325.01      | 50% - <80%       | <50%           | Low                   | 43.1815 %             |
| Texas | 48         | 26420       | 201         | 4325.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.3788 %             |
| Texas | 48         | 26420       | 201         | 4326.00      | 50% - <80%       | 80%-120%       | Middle                | 103.4974 %            |
| Texas | 48         | 26420       | 201         | 4327.03      | 50% - <80%       | >120%          | Upper                 | 143.0007 %            |
| Texas | 48         | 26420       | 201         | 4327.04      | 80% - 100%       | 50%-80%        | Moderate              | 54.5144 %             |
| Texas | 48         | 26420       | 201         | 4327.05      | 80% - 100%       | <50%           | Low                   | 30.9410 %             |
| Texas | 48         | 26420       | 201         | 4327.06      | 80% - 100%       | <50%           | Low                   | 35.7871 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 4328.03      | 80% - 100%       | <50%           | Low                   | 41.7522 %             |
| Texas | 48         | 26420       | 201         | 4328.04      | 80% - 100%       | 50%-80%        | Moderate              | 57.7102 %             |
| Texas | 48         | 26420       | 201         | 4328.05      | 80% - 100%       | <50%           | Low                   | 41.0425 %             |
| Texas | 48         | 26420       | 201         | 4328.06      | 80% - 100%       | <50%           | Low                   | 44.7110 %             |
| Texas | 48         | 26420       | 201         | 4329.01      | 80% - 100%       | <50%           | Low                   | 42.0992 %             |
| Texas | 48         | 26420       | 201         | 4329.03      | 80% - 100%       | <50%           | Low                   | 32.8381 %             |
| Texas | 48         | 26420       | 201         | 4329.04      | 80% - 100%       | 50%-80%        | Moderate              | 56.6962 %             |
| Texas | 48         | 26420       | 201         | 4330.03      | 80% - 100%       | <50%           | Low                   | 38.4771 %             |
| Texas | 48         | 26420       | 201         | 4330.04      | 80% - 100%       | <50%           | Low                   | 29.3797 %             |
| Texas | 48         | 26420       | 201         | 4330.05      | 80% - 100%       | 50%-80%        | Moderate              | 55.0580 %             |
| Texas | 48         | 26420       | 201         | 4330.06      | 80% - 100%       | <50%           | Low                   | 44.1136 %             |
| Texas | 48         | 26420       | 201         | 4330.07      | 80% - 100%       | <50%           | Low                   | 48.7631 %             |
| Texas | 48         | 26420       | 201         | 4331.00      | 80% - 100%       | <50%           | Low                   | 47.1310 %             |
| Texas | 48         | 26420       | 201         | 4332.01      | 80% - 100%       | <50%           | Low                   | 46.1354 %             |
| Texas | 48         | 26420       | 201         | 4332.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.7721 %             |
| Texas | 48         | 26420       | 201         | 4333.00      | 50% - <80%       | 80%-120%       | Middle                | 96.8677 %             |
| Texas | 48         | 26420       | 201         | 4334.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.6928 %             |
| Texas | 48         | 26420       | 201         | 4335.03      | 80% - 100%       | <50%           | Low                   | 30.7724 %             |
| Texas | 48         | 26420       | 201         | 4335.04      | 80% - 100%       | <50%           | Low                   | 37.2518 %             |
| Texas | 48         | 26420       | 201         | 4335.05      | 80% - 100%       | <50%           | Low                   | 32.3837 %             |
| Texas | 48         | 26420       | 201         | 4335.06      | 80% - 100%       | 50%-80%        | Moderate              | 55.4025 %             |
| Texas | 48         | 26420       | 201         | 4335.07      | 80% - 100%       | <50%           | Low                   | 49.6512 %             |
| Texas | 48         | 26420       | 201         | 4336.01      | 80% - 100%       | 50%-80%        | Moderate              | 60.5895 %             |
| Texas | 48         | 26420       | 201         | 4336.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.3806 %             |
| Texas | 48         | 26420       | 201         | 4401.01      | 80% - 100%       | <50%           | Low                   | 26.5456 %             |
| Texas | 48         | 26420       | 201         | 4401.02      | 80% - 100%       | 80%-120%       | Middle                | 106.7286 %            |
| Texas | 48         | 26420       | 201         | 4501.00      | 20% - <50%       | >120%          | Upper                 | 221.3037 %            |
| Texas | 48         | 26420       | 201         | 4502.00      | 20% - <50%       | >120%          | Upper                 | 218.2973 %            |
| Texas | 48         | 26420       | 201         | 4503.01      | 50% - <80%       | 80%-120%       | Middle                | 81.0894 %             |
| Texas | 48         | 26420       | 201         | 4503.02      | 50% - <80%       | 80%-120%       | Middle                | 83.2736 %             |
| Texas | 48         | 26420       | 201         | 4504.01      | 50% - <80%       | <50%           | Low                   | 42.9470 %             |
| Texas | 48         | 26420       | 201         | 4504.02      | 50% - <80%       | 80%-120%       | Middle                | 96.2447 %             |
| Texas | 48         | 26420       | 201         | 4505.00      | 20% - <50%       | >120%          | Upper                 | 211.4123 %            |
| Texas | 48         | 26420       | 201         | 4506.00      | 20% - <50%       | >120%          | Upper                 | 168.8977 %            |
| Texas | 48         | 26420       | 201         | 4507.00      | 10% - <20%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 4508.01      | 50% - <80%       | 80%-120%       | Middle                | 101.8006 %            |
| Texas | 48         | 26420       | 201         | 4508.03      | 50% - <80%       | 50%-80%        | Moderate              | 64.3557 %             |
| Texas | 48         | 26420       | 201         | 4508.04      | 80% - 100%       | <50%           | Low                   | 33.5613 %             |
| Texas | 48         | 26420       | 201         | 4509.00      | 20% - <50%       | >120%          | Upper                 | 153.5603 %            |
| Texas | 48         | 26420       | 201         | 4510.03      | 80% - 100%       | <50%           | Low                   | 41.9929 %             |
| Texas | 48         | 26420       | 201         | 4510.04      | 80% - 100%       | 50%-80%        | Moderate              | 53.7851 %             |
| Texas | 48         | 26420       | 201         | 4510.05      | 80% - 100%       | <50%           | Low                   | 27.1100 %             |
| Texas | 48         | 26420       | 201         | 4510.06      | 50% - <80%       | >120%          | Upper                 | 121.1180 %            |
| Texas | 48         | 26420       | 201         | 4511.00      | 50% - <80%       | 80%-120%       | Middle                | 109.7191 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 4512.00      | 20% - <50%       | >120%          | Upper                 | 179.0737 %            |
| Texas | 48         | 26420       | 201         | 4513.01      | 50% - <80%       | 80%-120%       | Middle                | 89.3744 %             |
| Texas | 48         | 26420       | 201         | 4513.02      | 20% - <50%       | >120%          | Upper                 | 169.4987 %            |
| Texas | 48         | 26420       | 201         | 4514.01      | 50% - <80%       | >120%          | Upper                 | 142.5854 %            |
| Texas | 48         | 26420       | 201         | 4514.04      | 80% - 100%       | 80%-120%       | Middle                | 84.4781 %             |
| Texas | 48         | 26420       | 201         | 4514.05      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4514.06      | 50% - <80%       | 50%-80%        | Moderate              | 64.7393 %             |
| Texas | 48         | 26420       | 201         | 4514.07      | 80% - 100%       | 50%-80%        | Moderate              | 51.4091 %             |
| Texas | 48         | 26420       | 201         | 4515.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.6510 %             |
| Texas | 48         | 26420       | 201         | 4515.02      | 50% - <80%       | 80%-120%       | Middle                | 86.0223 %             |
| Texas | 48         | 26420       | 201         | 4516.03      | 50% - <80%       | >120%          | Upper                 | 161.6865 %            |
| Texas | 48         | 26420       | 201         | 4516.04      | 20% - <50%       | >120%          | Upper                 | 221.7447 %            |
| Texas | 48         | 26420       | 201         | 4516.05      | 50% - <80%       | 80%-120%       | Middle                | 108.5659 %            |
| Texas | 48         | 26420       | 201         | 4516.06      | 50% - <80%       | >120%          | Upper                 | 143.3623 %            |
| Texas | 48         | 26420       | 201         | 4517.00      | 80% - 100%       | 80%-120%       | Middle                | 84.4439 %             |
| Texas | 48         | 26420       | 201         | 4518.00      | 80% - 100%       | 50%-80%        | Moderate              | 74.3656 %             |
| Texas | 48         | 26420       | 201         | 4519.02      | 50% - <80%       | >120%          | Upper                 | 138.8216 %            |
| Texas | 48         | 26420       | 201         | 4519.03      | 80% - 100%       | <50%           | Low                   | 33.8130 %             |
| Texas | 48         | 26420       | 201         | 4519.04      | 80% - 100%       | 50%-80%        | Moderate              | 54.0905 %             |
| Texas | 48         | 26420       | 201         | 4520.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.8048 %             |
| Texas | 48         | 26420       | 201         | 4520.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.7724 %             |
| Texas | 48         | 26420       | 201         | 4521.01      | 50% - <80%       | >120%          | Upper                 | 136.9635 %            |
| Texas | 48         | 26420       | 201         | 4521.02      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4521.03      | 80% - 100%       | 50%-80%        | Moderate              | 51.0231 %             |
| Texas | 48         | 26420       | 201         | 4522.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.4970 %             |
| Texas | 48         | 26420       | 201         | 4522.03      | 80% - 100%       | <50%           | Low                   | 47.8004 %             |
| Texas | 48         | 26420       | 201         | 4522.04      | 80% - 100%       | 50%-80%        | Moderate              | 59.9139 %             |
| Texas | 48         | 26420       | 201         | 4523.00      | 80% - 100%       | 80%-120%       | Middle                | 80.1573 %             |
| Texas | 48         | 26420       | 201         | 4524.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.3751 %             |
| Texas | 48         | 26420       | 201         | 4524.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.1944 %             |
| Texas | 48         | 26420       | 201         | 4525.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.0712 %             |
| Texas | 48         | 26420       | 201         | 4525.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.4717 %             |
| Texas | 48         | 26420       | 201         | 4526.01      | 80% - 100%       | <50%           | Low                   | 36.4761 %             |
| Texas | 48         | 26420       | 201         | 4526.02      | 80% - 100%       | 50%-80%        | Moderate              | 64.9409 %             |
| Texas | 48         | 26420       | 201         | 4527.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.0340 %             |
| Texas | 48         | 26420       | 201         | 4527.02      | 80% - 100%       | 50%-80%        | Moderate              | 66.6548 %             |
| Texas | 48         | 26420       | 201         | 4527.03      | 80% - 100%       | <50%           | Low                   | 49.9908 %             |
| Texas | 48         | 26420       | 201         | 4528.01      | 80% - 100%       | 50%-80%        | Moderate              | 68.7792 %             |
| Texas | 48         | 26420       | 201         | 4528.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.7674 %             |
| Texas | 48         | 26420       | 201         | 4529.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.8434 %             |
| Texas | 48         | 26420       | 201         | 4530.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4530.02      | 80% - 100%       | 80%-120%       | Middle                | 91.9923 %             |
| Texas | 48         | 26420       | 201         | 4531.00      | 80% - 100%       | <50%           | Low                   | 31.3490 %             |
| Texas | 48         | 26420       | 201         | 4532.01      | 80% - 100%       | <50%           | Low                   | 39.2992 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 4532.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.8047 %             |
| Texas | 48         | 26420       | 201         | 4533.00      | 80% - 100%       | <50%           | Low                   | 43.7740 %             |
| Texas | 48         | 26420       | 201         | 4534.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.5447 %             |
| Texas | 48         | 26420       | 201         | 4534.03      | 80% - 100%       | <50%           | Low                   | 38.4331 %             |
| Texas | 48         | 26420       | 201         | 4534.04      | 80% - 100%       | 50%-80%        | Moderate              | 59.5536 %             |
| Texas | 48         | 26420       | 201         | 4534.05      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 4535.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.9568 %             |
| Texas | 48         | 26420       | 201         | 4535.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.2595 %             |
| Texas | 48         | 26420       | 201         | 4536.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.8164 %             |
| Texas | 48         | 26420       | 201         | 4536.03      | 80% - 100%       | <50%           | Low                   | 42.0662 %             |
| Texas | 48         | 26420       | 201         | 4536.04      | 80% - 100%       | 80%-120%       | Middle                | 86.6868 %             |
| Texas | 48         | 26420       | 201         | 4537.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.2168 %             |
| Texas | 48         | 26420       | 201         | 4537.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.6762 %             |
| Texas | 48         | 26420       | 201         | 4538.00      | 80% - 100%       | 50%-80%        | Moderate              | 77.6005 %             |
| Texas | 48         | 26420       | 201         | 4539.01      | 80% - 100%       | 80%-120%       | Middle                | 88.6939 %             |
| Texas | 48         | 26420       | 201         | 4539.02      | 80% - 100%       | <50%           | Low                   | 45.3206 %             |
| Texas | 48         | 26420       | 201         | 4540.00      | 80% - 100%       | 80%-120%       | Middle                | 95.0268 %             |
| Texas | 48         | 26420       | 201         | 4541.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.4325 %             |
| Texas | 48         | 26420       | 201         | 4542.00      | 80% - 100%       | 80%-120%       | Middle                | 94.0202 %             |
| Texas | 48         | 26420       | 201         | 4543.02      | 80% - 100%       | 50%-80%        | Moderate              | 79.8201 %             |
| Texas | 48         | 26420       | 201         | 4543.03      | 80% - 100%       | 50%-80%        | Moderate              | 71.9542 %             |
| Texas | 48         | 26420       | 201         | 4543.04      | 80% - 100%       | 50%-80%        | Moderate              | 73.7402 %             |
| Texas | 48         | 26420       | 201         | 4543.05      | 80% - 100%       | 50%-80%        | Moderate              | 50.7213 %             |
| Texas | 48         | 26420       | 201         | 4544.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.6395 %             |
| Texas | 48         | 26420       | 201         | 4545.02      | 50% - <80%       | >120%          | Upper                 | 253.1914 %            |
| Texas | 48         | 26420       | 201         | 4545.03      | 20% - <50%       | >120%          | Upper                 | 220.5609 %            |
| Texas | 48         | 26420       | 201         | 4545.04      | 50% - <80%       | >120%          | Upper                 | 221.3159 %            |
| Texas | 48         | 26420       | 201         | 4545.05      | 50% - <80%       | >120%          | Upper                 | 185.1207 %            |
| Texas | 48         | 26420       | 201         | 4546.00      | 50% - <80%       | 80%-120%       | Middle                | 80.7925 %             |
| Texas | 48         | 26420       | 201         | 4547.00      | 20% - <50%       | >120%          | Upper                 | 151.6473 %            |
| Texas | 48         | 26420       | 201         | 4548.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.9332 %             |
| Texas | 48         | 26420       | 201         | 4548.02      | 50% - <80%       | 80%-120%       | Middle                | 98.4852 %             |
| Texas | 48         | 26420       | 201         | 4549.01      | 20% - <50%       | >120%          | Upper                 | 175.9635 %            |
| Texas | 48         | 26420       | 201         | 4549.02      | 50% - <80%       | 80%-120%       | Middle                | 107.4994 %            |
| Texas | 48         | 26420       | 201         | 4550.00      | 20% - <50%       | >120%          | Upper                 | 166.4447 %            |
| Texas | 48         | 26420       | 201         | 4551.02      | 20% - <50%       | >120%          | Upper                 | 156.1917 %            |
| Texas | 48         | 26420       | 201         | 4551.03      | 20% - <50%       | 80%-120%       | Middle                | 114.8120 %            |
| Texas | 48         | 26420       | 201         | 4551.04      | 20% - <50%       | >120%          | Upper                 | 123.6882 %            |
| Texas | 48         | 26420       | 201         | 4552.00      | 20% - <50%       | 80%-120%       | Middle                | 106.5539 %            |
| Texas | 48         | 26420       | 201         | 4553.00      | 50% - <80%       | 80%-120%       | Middle                | 98.1785 %             |
| Texas | 48         | 26420       | 201         | 5101.00      | 20% - <50%       | >120%          | Upper                 | 180.5055 %            |
| Texas | 48         | 26420       | 201         | 5102.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5102.02      | 50% - <80%       | >120%          | Upper                 | 174.9520 %            |
| Texas | 48         | 26420       | 201         | 5103.01      | 20% - <50%       | >120%          | Upper                 | 244.8637 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5103.02      | 20% - <50%       | >120%          | Upper                 | 172.5100 %            |
| Texas | 48         | 26420       | 201         | 5104.00      | 20% - <50%       | >120%          | Upper                 | 293.5144 %            |
| Texas | 48         | 26420       | 201         | 5105.00      | 20% - <50%       | >120%          | Upper                 | 246.8036 %            |
| Texas | 48         | 26420       | 201         | 5106.01      | 20% - <50%       | >120%          | Upper                 | 188.1943 %            |
| Texas | 48         | 26420       | 201         | 5106.02      | 20% - <50%       | >120%          | Upper                 | 281.9274 %            |
| Texas | 48         | 26420       | 201         | 5107.01      | 20% - <50%       | >120%          | Upper                 | 172.6615 %            |
| Texas | 48         | 26420       | 201         | 5107.02      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 5108.01      | 20% - <50%       | >120%          | Upper                 | 250.1105 %            |
| Texas | 48         | 26420       | 201         | 5108.02      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 201         | 5108.03      | 20% - <50%       | >120%          | Upper                 | 218.4915 %            |
| Texas | 48         | 26420       | 201         | 5109.01      | 20% - <50%       | >120%          | Upper                 | 228.0103 %            |
| Texas | 48         | 26420       | 201         | 5109.02      | 20% - <50%       | >120%          | Upper                 | 197.8572 %            |
| Texas | 48         | 26420       | 201         | 5110.01      | 20% - <50%       | >120%          | Upper                 | 164.6001 %            |
| Texas | 48         | 26420       | 201         | 5110.03      | 20% - <50%       | 80%-120%       | Middle                | 116.5907 %            |
| Texas | 48         | 26420       | 201         | 5110.04      | 20% - <50%       | >120%          | Upper                 | 147.6624 %            |
| Texas | 48         | 26420       | 201         | 5111.00      | 20% - <50%       | >120%          | Upper                 | 248.7643 %            |
| Texas | 48         | 26420       | 201         | 5112.01      | 20% - <50%       | >120%          | Upper                 | 233.4404 %            |
| Texas | 48         | 26420       | 201         | 5112.02      | 20% - <50%       | >120%          | Upper                 | 199.9303 %            |
| Texas | 48         | 26420       | 201         | 5113.01      | 20% - <50%       | >120%          | Upper                 | 245.2900 %            |
| Texas | 48         | 26420       | 201         | 5113.02      | 20% - <50%       | >120%          | Upper                 | 280.7938 %            |
| Texas | 48         | 26420       | 201         | 5114.00      | 20% - <50%       | >120%          | Upper                 | 189.5112 %            |
| Texas | 48         | 26420       | 201         | 5115.01      | 20% - <50%       | >120%          | Upper                 | 283.2614 %            |
| Texas | 48         | 26420       | 201         | 5115.02      | 20% - <50%       | >120%          | Upper                 | 238.6750 %            |
| Texas | 48         | 26420       | 201         | 5116.00      | 50% - <80%       | 80%-120%       | Middle                | 105.8002 %            |
| Texas | 48         | 26420       | 201         | 5201.00      | 50% - <80%       | >120%          | Upper                 | 180.0486 %            |
| Texas | 48         | 26420       | 201         | 5202.00      | 20% - <50%       | >120%          | Upper                 | 266.5339 %            |
| Texas | 48         | 26420       | 201         | 5203.01      | 50% - <80%       | 50%-80%        | Moderate              | 76.9970 %             |
| Texas | 48         | 26420       | 201         | 5203.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.6491 %             |
| Texas | 48         | 26420       | 201         | 5204.00      | 80% - 100%       | <50%           | Low                   | 38.0507 %             |
| Texas | 48         | 26420       | 201         | 5205.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.0604 %             |
| Texas | 48         | 26420       | 201         | 5205.02      | 80% - 100%       | 50%-80%        | Moderate              | 67.0799 %             |
| Texas | 48         | 26420       | 201         | 5206.01      | 80% - 100%       | <50%           | Low                   | 47.7540 %             |
| Texas | 48         | 26420       | 201         | 5206.03      | 80% - 100%       | <50%           | Low                   | 38.5235 %             |
| Texas | 48         | 26420       | 201         | 5206.04      | 80% - 100%       | 50%-80%        | Moderate              | 54.2652 %             |
| Texas | 48         | 26420       | 201         | 5207.00      | 20% - <50%       | >120%          | Upper                 | 194.3133 %            |
| Texas | 48         | 26420       | 201         | 5210.00      | 50% - <80%       | <50%           | Low                   | 48.9170 %             |
| Texas | 48         | 26420       | 201         | 5211.00      | 80% - 100%       | <50%           | Low                   | 46.3455 %             |
| Texas | 48         | 26420       | 201         | 5212.01      | 80% - 100%       | <50%           | Low                   | 46.4848 %             |
| Texas | 48         | 26420       | 201         | 5212.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.1115 %             |
| Texas | 48         | 26420       | 201         | 5213.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.5767 %             |
| Texas | 48         | 26420       | 201         | 5214.01      | 80% - 100%       | <50%           | Low                   | 39.3310 %             |
| Texas | 48         | 26420       | 201         | 5214.02      | 80% - 100%       | <50%           | Low                   | 46.9135 %             |
| Texas | 48         | 26420       | 201         | 5215.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.3889 %             |
| Texas | 48         | 26420       | 201         | 5215.02      | 50% - <80%       | 80%-120%       | Middle                | 112.5972 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5216.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.6184 %             |
| Texas | 48         | 26420       | 201         | 5217.01      | 80% - 100%       | <50%           | Low                   | 49.9480 %             |
| Texas | 48         | 26420       | 201         | 5217.02      | 80% - 100%       | <50%           | Low                   | 37.0649 %             |
| Texas | 48         | 26420       | 201         | 5218.00      | 80% - 100%       | 80%-120%       | Middle                | 81.5683 %             |
| Texas | 48         | 26420       | 201         | 5219.00      | 50% - <80%       | 80%-120%       | Middle                | 94.0568 %             |
| Texas | 48         | 26420       | 201         | 5220.01      | 50% - <80%       | 80%-120%       | Middle                | 95.1245 %             |
| Texas | 48         | 26420       | 201         | 5220.02      | 50% - <80%       | 80%-120%       | Middle                | 95.2259 %             |
| Texas | 48         | 26420       | 201         | 5221.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.4371 %             |
| Texas | 48         | 26420       | 201         | 5221.02      | 50% - <80%       | 80%-120%       | Middle                | 92.9598 %             |
| Texas | 48         | 26420       | 201         | 5222.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.0064 %             |
| Texas | 48         | 26420       | 201         | 5222.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.7365 %             |
| Texas | 48         | 26420       | 201         | 5223.01      | 50% - <80%       | 50%-80%        | Moderate              | 61.3103 %             |
| Texas | 48         | 26420       | 201         | 5223.02      | 50% - <80%       | 50%-80%        | Moderate              | 51.0536 %             |
| Texas | 48         | 26420       | 201         | 5224.01      | 50% - <80%       | 80%-120%       | Middle                | 93.4252 %             |
| Texas | 48         | 26420       | 201         | 5224.02      | 50% - <80%       | 80%-120%       | Middle                | 81.6220 %             |
| Texas | 48         | 26420       | 201         | 5225.00      | 20% - <50%       | >120%          | Upper                 | 275.8804 %            |
| Texas | 48         | 26420       | 201         | 5301.01      | 50% - <80%       | <50%           | Low                   | 49.8821 %             |
| Texas | 48         | 26420       | 201         | 5301.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.6631 %             |
| Texas | 48         | 26420       | 201         | 5302.00      | 20% - <50%       | >120%          | Upper                 | 173.2039 %            |
| Texas | 48         | 26420       | 201         | 5303.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.4160 %             |
| Texas | 48         | 26420       | 201         | 5304.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.3397 %             |
| Texas | 48         | 26420       | 201         | 5305.01      | 80% - 100%       | <50%           | Low                   | 32.4753 %             |
| Texas | 48         | 26420       | 201         | 5305.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.7968 %             |
| Texas | 48         | 26420       | 201         | 5306.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.1045 %             |
| Texas | 48         | 26420       | 201         | 5307.01      | 80% - 100%       | <50%           | Low                   | 30.7150 %             |
| Texas | 48         | 26420       | 201         | 5307.02      | 80% - 100%       | <50%           | Low                   | 41.1378 %             |
| Texas | 48         | 26420       | 201         | 5308.00      | 80% - 100%       | 50%-80%        | Moderate              | 69.1396 %             |
| Texas | 48         | 26420       | 201         | 5309.00      | 20% - <50%       | >120%          | Upper                 | 140.6076 %            |
| Texas | 48         | 26420       | 201         | 5310.00      | 20% - <50%       | >120%          | Upper                 | 214.6984 %            |
| Texas | 48         | 26420       | 201         | 5311.00      | 20% - <50%       | >120%          | Upper                 | 181.9176 %            |
| Texas | 48         | 26420       | 201         | 5312.00      | 20% - <50%       | 80%-120%       | Middle                | 89.0763 %             |
| Texas | 48         | 26420       | 201         | 5313.00      | 50% - <80%       | <50%           | Low                   | 38.0141 %             |
| Texas | 48         | 26420       | 201         | 5314.00      | 50% - <80%       | 80%-120%       | Middle                | 94.2388 %             |
| Texas | 48         | 26420       | 201         | 5315.00      | 50% - <80%       | 80%-120%       | Middle                | 92.5603 %             |
| Texas | 48         | 26420       | 201         | 5316.00      | 20% - <50%       | >120%          | Upper                 | 150.9094 %            |
| Texas | 48         | 26420       | 201         | 5317.00      | 20% - <50%       | >120%          | Upper                 | 211.4917 %            |
| Texas | 48         | 26420       | 201         | 5318.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.9633 %             |
| Texas | 48         | 26420       | 201         | 5319.00      | 80% - 100%       | <50%           | Low                   | 44.8979 %             |
| Texas | 48         | 26420       | 201         | 5320.03      | 80% - 100%       | <50%           | Low                   | 27.8869 %             |
| Texas | 48         | 26420       | 201         | 5320.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.8304 %             |
| Texas | 48         | 26420       | 201         | 5321.01      | 50% - <80%       | 80%-120%       | Middle                | 94.6444 %             |
| Texas | 48         | 26420       | 201         | 5321.02      | 80% - 100%       | <50%           | Low                   | 48.8901 %             |
| Texas | 48         | 26420       | 201         | 5322.00      | 80% - 100%       | <50%           | Low                   | 31.1767 %             |
| Texas | 48         | 26420       | 201         | 5323.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.9784 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5323.02      | 50% - <80%       | 50%-80%        | Moderate              | 58.4358 %             |
| Texas | 48         | 26420       | 201         | 5324.00      | 80% - 100%       | 80%-120%       | Middle                | 88.3189 %             |
| Texas | 48         | 26420       | 201         | 5325.02      | 80% - 100%       | 50%-80%        | Moderate              | 62.3022 %             |
| Texas | 48         | 26420       | 201         | 5325.03      | 80% - 100%       | 80%-120%       | Middle                | 88.1356 %             |
| Texas | 48         | 26420       | 201         | 5325.04      | 80% - 100%       | 80%-120%       | Middle                | 94.5882 %             |
| Texas | 48         | 26420       | 201         | 5326.00      | 80% - 100%       | <50%           | Low                   | 48.1596 %             |
| Texas | 48         | 26420       | 201         | 5327.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.1651 %             |
| Texas | 48         | 26420       | 201         | 5328.00      | 80% - 100%       | 80%-120%       | Middle                | 87.6055 %             |
| Texas | 48         | 26420       | 201         | 5329.00      | 80% - 100%       | 50%-80%        | Moderate              | 58.6838 %             |
| Texas | 48         | 26420       | 201         | 5330.00      | 80% - 100%       | <50%           | Low                   | 40.2839 %             |
| Texas | 48         | 26420       | 201         | 5331.00      | 80% - 100%       | 80%-120%       | Middle                | 86.6233 %             |
| Texas | 48         | 26420       | 201         | 5332.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.7360 %             |
| Texas | 48         | 26420       | 201         | 5333.01      | 80% - 100%       | 50%-80%        | Moderate              | 50.8618 %             |
| Texas | 48         | 26420       | 201         | 5333.02      | 80% - 100%       | <50%           | Low                   | 42.2323 %             |
| Texas | 48         | 26420       | 201         | 5334.01      | 80% - 100%       | 50%-80%        | Moderate              | 67.3878 %             |
| Texas | 48         | 26420       | 201         | 5334.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.5780 %             |
| Texas | 48         | 26420       | 201         | 5335.00      | 80% - 100%       | 50%-80%        | Moderate              | 76.4717 %             |
| Texas | 48         | 26420       | 201         | 5336.00      | 80% - 100%       | <50%           | Low                   | 45.7408 %             |
| Texas | 48         | 26420       | 201         | 5337.01      | 80% - 100%       | <50%           | Low                   | 35.8335 %             |
| Texas | 48         | 26420       | 201         | 5337.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.3400 %             |
| Texas | 48         | 26420       | 201         | 5338.02      | 80% - 100%       | 50%-80%        | Moderate              | 68.2063 %             |
| Texas | 48         | 26420       | 201         | 5338.03      | 80% - 100%       | 50%-80%        | Moderate              | 60.7141 %             |
| Texas | 48         | 26420       | 201         | 5338.04      | 80% - 100%       | 80%-120%       | Middle                | 107.2844 %            |
| Texas | 48         | 26420       | 201         | 5339.02      | 80% - 100%       | <50%           | Low                   | 43.8791 %             |
| Texas | 48         | 26420       | 201         | 5339.03      | 80% - 100%       | 50%-80%        | Moderate              | 65.5810 %             |
| Texas | 48         | 26420       | 201         | 5339.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.8670 %             |
| Texas | 48         | 26420       | 201         | 5340.01      | 80% - 100%       | 50%-80%        | Moderate              | 58.6080 %             |
| Texas | 48         | 26420       | 201         | 5340.02      | 80% - 100%       | 50%-80%        | Moderate              | 61.1014 %             |
| Texas | 48         | 26420       | 201         | 5340.03      | 80% - 100%       | 80%-120%       | Middle                | 84.9472 %             |
| Texas | 48         | 26420       | 201         | 5341.01      | 80% - 100%       | >120%          | Upper                 | 128.2693 %            |
| Texas | 48         | 26420       | 201         | 5341.02      | 80% - 100%       | 80%-120%       | Middle                | 109.4357 %            |
| Texas | 48         | 26420       | 201         | 5342.01      | 80% - 100%       | 50%-80%        | Moderate              | 66.6255 %             |
| Texas | 48         | 26420       | 201         | 5342.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.9189 %             |
| Texas | 48         | 26420       | 201         | 5342.04      | 50% - <80%       | >120%          | Upper                 | 121.9426 %            |
| Texas | 48         | 26420       | 201         | 5342.05      | 50% - <80%       | >120%          | Upper                 | 139.1807 %            |
| Texas | 48         | 26420       | 201         | 5401.01      | 50% - <80%       | >120%          | Upper                 | 244.6389 %            |
| Texas | 48         | 26420       | 201         | 5401.02      | 80% - 100%       | >120%          | Upper                 | 130.8652 %            |
| Texas | 48         | 26420       | 201         | 5402.00      | 50% - <80%       | 50%-80%        | Moderate              | 57.1103 %             |
| Texas | 48         | 26420       | 201         | 5405.02      | 50% - <80%       | 80%-120%       | Middle                | 100.9223 %            |
| Texas | 48         | 26420       | 201         | 5405.03      | 80% - 100%       | <50%           | Low                   | 43.7838 %             |
| Texas | 48         | 26420       | 201         | 5405.04      | 80% - 100%       | <50%           | Low                   | 26.4100 %             |
| Texas | 48         | 26420       | 201         | 5406.01      | 50% - <80%       | 80%-120%       | Middle                | 97.9428 %             |
| Texas | 48         | 26420       | 201         | 5406.02      | 80% - 100%       | 80%-120%       | Middle                | 99.8130 %             |
| Texas | 48         | 26420       | 201         | 5407.00      | 50% - <80%       | 80%-120%       | Middle                | 107.2185 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5408.00      | 80% - 100%       | 80%-120%       | Middle                | 86.4071 %             |
| Texas | 48         | 26420       | 201         | 5409.01      | 20% - <50%       | >120%          | Upper                 | 154.3984 %            |
| Texas | 48         | 26420       | 201         | 5409.03      | 50% - <80%       | 80%-120%       | Middle                | 87.3172 %             |
| Texas | 48         | 26420       | 201         | 5409.04      | 50% - <80%       | 80%-120%       | Middle                | 100.2357 %            |
| Texas | 48         | 26420       | 201         | 5410.04      | 50% - <80%       | >120%          | Upper                 | 122.2125 %            |
| Texas | 48         | 26420       | 201         | 5410.05      | 50% - <80%       | 80%-120%       | Middle                | 86.2067 %             |
| Texas | 48         | 26420       | 201         | 5410.06      | 50% - <80%       | >120%          | Upper                 | 121.7141 %            |
| Texas | 48         | 26420       | 201         | 5410.07      | 50% - <80%       | >120%          | Upper                 | 165.3342 %            |
| Texas | 48         | 26420       | 201         | 5410.08      | 50% - <80%       | >120%          | Upper                 | 142.3178 %            |
| Texas | 48         | 26420       | 201         | 5410.09      | 50% - <80%       | 80%-120%       | Middle                | 117.0182 %            |
| Texas | 48         | 26420       | 201         | 5411.00      | 20% - <50%       | 80%-120%       | Middle                | 112.6253 %            |
| Texas | 48         | 26420       | 201         | 5412.03      | 20% - <50%       | >120%          | Upper                 | 158.8096 %            |
| Texas | 48         | 26420       | 201         | 5412.04      | 50% - <80%       | 80%-120%       | Middle                | 101.6955 %            |
| Texas | 48         | 26420       | 201         | 5412.05      | 20% - <50%       | 80%-120%       | Middle                | 112.4653 %            |
| Texas | 48         | 26420       | 201         | 5412.06      | 50% - <80%       | 80%-120%       | Middle                | 108.5818 %            |
| Texas | 48         | 26420       | 201         | 5412.07      | 20% - <50%       | >120%          | Upper                 | 165.7704 %            |
| Texas | 48         | 26420       | 201         | 5413.01      | 80% - 100%       | 80%-120%       | Middle                | 92.1938 %             |
| Texas | 48         | 26420       | 201         | 5413.02      | 80% - 100%       | 50%-80%        | Moderate              | 65.9646 %             |
| Texas | 48         | 26420       | 201         | 5414.01      | 80% - 100%       | >120%          | Upper                 | 133.7128 %            |
| Texas | 48         | 26420       | 201         | 5414.02      | 80% - 100%       | 50%-80%        | Moderate              | 75.0510 %             |
| Texas | 48         | 26420       | 201         | 5414.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5414.04      | 80% - 100%       | 80%-120%       | Middle                | 97.6337 %             |
| Texas | 48         | 26420       | 201         | 5415.00      | 50% - <80%       | 80%-120%       | Middle                | 97.8743 %             |
| Texas | 48         | 26420       | 201         | 5416.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.0980 %             |
| Texas | 48         | 26420       | 201         | 5416.04      | 50% - <80%       | 80%-120%       | Middle                | 117.9906 %            |
| Texas | 48         | 26420       | 201         | 5417.01      | 80% - 100%       | 80%-120%       | Middle                | 111.3671 %            |
| Texas | 48         | 26420       | 201         | 5417.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.2792 %             |
| Texas | 48         | 26420       | 201         | 5417.03      | 50% - <80%       | 80%-120%       | Middle                | 107.7547 %            |
| Texas | 48         | 26420       | 201         | 5418.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.7895 %             |
| Texas | 48         | 26420       | 201         | 5418.02      | 50% - <80%       | 80%-120%       | Middle                | 94.8655 %             |
| Texas | 48         | 26420       | 201         | 5419.01      | 50% - <80%       | >120%          | Upper                 | 124.6277 %            |
| Texas | 48         | 26420       | 201         | 5419.02      | 50% - <80%       | >120%          | Upper                 | 132.0135 %            |
| Texas | 48         | 26420       | 201         | 5420.01      | 50% - <80%       | 80%-120%       | Middle                | 88.4936 %             |
| Texas | 48         | 26420       | 201         | 5420.02      | 80% - 100%       | >120%          | Upper                 | 166.2407 %            |
| Texas | 48         | 26420       | 201         | 5420.03      | 80% - 100%       | 50%-80%        | Moderate              | 58.9977 %             |
| Texas | 48         | 26420       | 201         | 5420.04      | 50% - <80%       | 80%-120%       | Middle                | 90.6509 %             |
| Texas | 48         | 26420       | 201         | 5421.03      | 80% - 100%       | 80%-120%       | Middle                | 104.7887 %            |
| Texas | 48         | 26420       | 201         | 5421.04      | 80% - 100%       | 50%-80%        | Moderate              | 75.5787 %             |
| Texas | 48         | 26420       | 201         | 5421.05      | 80% - 100%       | 80%-120%       | Middle                | 85.6240 %             |
| Texas | 48         | 26420       | 201         | 5421.06      | 80% - 100%       | 80%-120%       | Middle                | 98.7979 %             |
| Texas | 48         | 26420       | 201         | 5421.07      | 80% - 100%       | 80%-120%       | Middle                | 105.6108 %            |
| Texas | 48         | 26420       | 201         | 5421.08      | 80% - 100%       | 80%-120%       | Middle                | 91.1701 %             |
| Texas | 48         | 26420       | 201         | 5422.01      | 80% - 100%       | 80%-120%       | Middle                | 99.0031 %             |
| Texas | 48         | 26420       | 201         | 5422.02      | 80% - 100%       | 80%-120%       | Middle                | 101.5343 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5422.03      | 80% - 100%       | 80%-120%       | Middle                | 93.8626 %             |
| Texas | 48         | 26420       | 201         | 5423.02      | 50% - <80%       | >120%          | Upper                 | 122.7659 %            |
| Texas | 48         | 26420       | 201         | 5423.03      | 50% - <80%       | 80%-120%       | Middle                | 118.9337 %            |
| Texas | 48         | 26420       | 201         | 5423.04      | 50% - <80%       | 80%-120%       | Middle                | 92.2952 %             |
| Texas | 48         | 26420       | 201         | 5423.05      | 80% - 100%       | 80%-120%       | Middle                | 107.3272 %            |
| Texas | 48         | 26420       | 201         | 5424.01      | 80% - 100%       | 50%-80%        | Moderate              | 62.6418 %             |
| Texas | 48         | 26420       | 201         | 5424.02      | 80% - 100%       | 80%-120%       | Middle                | 99.7336 %             |
| Texas | 48         | 26420       | 201         | 5425.00      | 20% - <50%       | >120%          | Upper                 | 156.3004 %            |
| Texas | 48         | 26420       | 201         | 5426.00      | 50% - <80%       | 80%-120%       | Middle                | 119.0620 %            |
| Texas | 48         | 26420       | 201         | 5427.00      | 20% - <50%       | 80%-120%       | Middle                | 85.1818 %             |
| Texas | 48         | 26420       | 201         | 5428.00      | 20% - <50%       | >120%          | Upper                 | 127.9224 %            |
| Texas | 48         | 26420       | 201         | 5429.01      | 50% - <80%       | 80%-120%       | Middle                | 115.3251 %            |
| Texas | 48         | 26420       | 201         | 5429.02      | 50% - <80%       | >120%          | Upper                 | 140.5563 %            |
| Texas | 48         | 26420       | 201         | 5430.04      | 50% - <80%       | >120%          | Upper                 | 177.9376 %            |
| Texas | 48         | 26420       | 201         | 5430.05      | 50% - <80%       | 80%-120%       | Middle                | 115.9872 %            |
| Texas | 48         | 26420       | 201         | 5430.06      | 50% - <80%       | >120%          | Upper                 | 168.1073 %            |
| Texas | 48         | 26420       | 201         | 5430.07      | 50% - <80%       | >120%          | Upper                 | 211.3365 %            |
| Texas | 48         | 26420       | 201         | 5430.08      | 50% - <80%       | 80%-120%       | Middle                | 104.7960 %            |
| Texas | 48         | 26420       | 201         | 5430.09      | 80% - 100%       | 80%-120%       | Middle                | 101.1238 %            |
| Texas | 48         | 26420       | 201         | 5430.10      | 80% - 100%       | 80%-120%       | Middle                | 86.8359 %             |
| Texas | 48         | 26420       | 201         | 5430.11      | 80% - 100%       | 80%-120%       | Middle                | 106.6309 %            |
| Texas | 48         | 26420       | 201         | 5431.00      | 50% - <80%       | 80%-120%       | Middle                | 115.4998 %            |
| Texas | 48         | 26420       | 201         | 5432.01      | 50% - <80%       | 80%-120%       | Middle                | 102.9392 %            |
| Texas | 48         | 26420       | 201         | 5432.02      | 50% - <80%       | 80%-120%       | Middle                | 102.1219 %            |
| Texas | 48         | 26420       | 201         | 5501.01      | 80% - 100%       | <50%           | Low                   | 37.0026 %             |
| Texas | 48         | 26420       | 201         | 5501.02      | 80% - 100%       | <50%           | Low                   | 25.4193 %             |
| Texas | 48         | 26420       | 201         | 5502.01      | 80% - 100%       | <50%           | Low                   | 32.2493 %             |
| Texas | 48         | 26420       | 201         | 5502.02      | 80% - 100%       | <50%           | Low                   | 32.3605 %             |
| Texas | 48         | 26420       | 201         | 5503.03      | 80% - 100%       | <50%           | Low                   | 39.9430 %             |
| Texas | 48         | 26420       | 201         | 5503.04      | 80% - 100%       | <50%           | Low                   | 33.5344 %             |
| Texas | 48         | 26420       | 201         | 5503.05      | 80% - 100%       | 80%-120%       | Middle                | 111.5943 %            |
| Texas | 48         | 26420       | 201         | 5503.06      | 80% - 100%       | <50%           | Low                   | 44.5680 %             |
| Texas | 48         | 26420       | 201         | 5503.07      | 80% - 100%       | <50%           | Low                   | 40.6418 %             |
| Texas | 48         | 26420       | 201         | 5503.08      | 80% - 100%       | <50%           | Low                   | 36.0033 %             |
| Texas | 48         | 26420       | 201         | 5504.03      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5504.04      | 80% - 100%       | 50%-80%        | Moderate              | 77.6530 %             |
| Texas | 48         | 26420       | 201         | 5504.05      | 80% - 100%       | 50%-80%        | Moderate              | 61.0965 %             |
| Texas | 48         | 26420       | 201         | 5504.06      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5504.07      | 80% - 100%       | 80%-120%       | Middle                | 110.3910 %            |
| Texas | 48         | 26420       | 201         | 5505.00      | 80% - 100%       | 80%-120%       | Middle                | 80.6386 %             |
| Texas | 48         | 26420       | 201         | 5506.01      | 80% - 100%       | 50%-80%        | Moderate              | 78.5570 %             |
| Texas | 48         | 26420       | 201         | 5506.02      | 80% - 100%       | 80%-120%       | Middle                | 94.2046 %             |
| Texas | 48         | 26420       | 201         | 5506.03      | 80% - 100%       | 50%-80%        | Moderate              | 69.0113 %             |
| Texas | 48         | 26420       | 201         | 5507.00      | 80% - 100%       | 80%-120%       | Middle                | 103.4974 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5508.00      | 80% - 100%       | 50%-80%        | Moderate              | 71.0758 %             |
| Texas | 48         | 26420       | 201         | 5509.01      | 80% - 100%       | 50%-80%        | Moderate              | 51.8965 %             |
| Texas | 48         | 26420       | 201         | 5509.02      | 80% - 100%       | 50%-80%        | Moderate              | 79.4866 %             |
| Texas | 48         | 26420       | 201         | 5510.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.8413 %             |
| Texas | 48         | 26420       | 201         | 5511.01      | 80% - 100%       | 50%-80%        | Moderate              | 76.6464 %             |
| Texas | 48         | 26420       | 201         | 5511.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.4595 %             |
| Texas | 48         | 26420       | 201         | 5512.01      | 80% - 100%       | 80%-120%       | Middle                | 84.5099 %             |
| Texas | 48         | 26420       | 201         | 5512.02      | 50% - <80%       | 80%-120%       | Middle                | 101.0676 %            |
| Texas | 48         | 26420       | 201         | 5513.00      | 80% - 100%       | 80%-120%       | Middle                | 119.1072 %            |
| Texas | 48         | 26420       | 201         | 5514.00      | 50% - <80%       | 80%-120%       | Middle                | 103.2849 %            |
| Texas | 48         | 26420       | 201         | 5515.01      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5515.02      | 80% - 100%       | 50%-80%        | Moderate              | 57.5941 %             |
| Texas | 48         | 26420       | 201         | 5516.01      | 50% - <80%       | 50%-80%        | Moderate              | 63.7828 %             |
| Texas | 48         | 26420       | 201         | 5516.02      | 50% - <80%       | 50%-80%        | Moderate              | 61.1356 %             |
| Texas | 48         | 26420       | 201         | 5517.02      | 50% - <80%       | >120%          | Upper                 | 155.2975 %            |
| Texas | 48         | 26420       | 201         | 5517.03      | 50% - <80%       | 80%-120%       | Middle                | 118.7676 %            |
| Texas | 48         | 26420       | 201         | 5517.04      | 50% - <80%       | >120%          | Upper                 | 164.7955 %            |
| Texas | 48         | 26420       | 201         | 5517.05      | 50% - <80%       | 80%-120%       | Middle                | 93.8320 %             |
| Texas | 48         | 26420       | 201         | 5518.00      | 20% - <50%       | >120%          | Upper                 | 154.0380 %            |
| Texas | 48         | 26420       | 201         | 5519.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5519.02      | 50% - <80%       | <50%           | Low                   | 45.6455 %             |
| Texas | 48         | 26420       | 201         | 5520.02      | 50% - <80%       | >120%          | Upper                 | 124.1977 %            |
| Texas | 48         | 26420       | 201         | 5520.03      | 50% - <80%       | >120%          | Upper                 | 129.4201 %            |
| Texas | 48         | 26420       | 201         | 5520.04      | 50% - <80%       | 80%-120%       | Middle                | 80.6777 %             |
| Texas | 48         | 26420       | 201         | 5521.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7354 %            |
| Texas | 48         | 26420       | 201         | 5521.02      | 50% - <80%       | >120%          | Upper                 | 125.9470 %            |
| Texas | 48         | 26420       | 201         | 5521.03      | 50% - <80%       | >120%          | Upper                 | 130.7260 %            |
| Texas | 48         | 26420       | 201         | 5522.00      | 50% - <80%       | 80%-120%       | Middle                | 99.0373 %             |
| Texas | 48         | 26420       | 201         | 5523.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.3068 %             |
| Texas | 48         | 26420       | 201         | 5523.03      | 50% - <80%       | 50%-80%        | Moderate              | 63.7388 %             |
| Texas | 48         | 26420       | 201         | 5523.04      | 20% - <50%       | >120%          | Upper                 | 156.5704 %            |
| Texas | 48         | 26420       | 201         | 5524.01      | 50% - <80%       | 80%-120%       | Middle                | 99.1326 %             |
| Texas | 48         | 26420       | 201         | 5524.02      | 50% - <80%       | 80%-120%       | Middle                | 109.6776 %            |
| Texas | 48         | 26420       | 201         | 5525.01      | 50% - <80%       | <50%           | Low                   | 49.6084 %             |
| Texas | 48         | 26420       | 201         | 5525.02      | 50% - <80%       | 80%-120%       | Middle                | 80.0437 %             |
| Texas | 48         | 26420       | 201         | 5526.02      | 50% - <80%       | 80%-120%       | Middle                | 98.7111 %             |
| Texas | 48         | 26420       | 201         | 5526.03      | 80% - 100%       | <50%           | Low                   | 42.8883 %             |
| Texas | 48         | 26420       | 201         | 5526.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 5527.01      | 50% - <80%       | 80%-120%       | Middle                | 97.0290 %             |
| Texas | 48         | 26420       | 201         | 5527.02      | 50% - <80%       | 80%-120%       | Middle                | 103.8370 %            |
| Texas | 48         | 26420       | 201         | 5528.01      | 20% - <50%       | >120%          | Upper                 | 137.5890 %            |
| Texas | 48         | 26420       | 201         | 5528.02      | 50% - <80%       | 80%-120%       | Middle                | 87.5444 %             |
| Texas | 48         | 26420       | 201         | 5529.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.9216 %             |
| Texas | 48         | 26420       | 201         | 5529.02      | 20% - <50%       | >120%          | Upper                 | 158.6569 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5530.01      | 50% - <80%       | >120%          | Upper                 | 122.1612 %            |
| Texas | 48         | 26420       | 201         | 5530.02      | 50% - <80%       | 80%-120%       | Middle                | 103.4082 %            |
| Texas | 48         | 26420       | 201         | 5531.01      | 50% - <80%       | 80%-120%       | Middle                | 104.7044 %            |
| Texas | 48         | 26420       | 201         | 5531.02      | 50% - <80%       | 80%-120%       | Middle                | 89.5845 %             |
| Texas | 48         | 26420       | 201         | 5532.01      | 50% - <80%       | 80%-120%       | Middle                | 103.8664 %            |
| Texas | 48         | 26420       | 201         | 5532.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.0148 %             |
| Texas | 48         | 26420       | 201         | 5533.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.3915 %             |
| Texas | 48         | 26420       | 201         | 5534.01      | 20% - <50%       | >120%          | Upper                 | 169.8505 %            |
| Texas | 48         | 26420       | 201         | 5534.03      | 50% - <80%       | >120%          | Upper                 | 129.0084 %            |
| Texas | 48         | 26420       | 201         | 5534.04      | 20% - <50%       | >120%          | Upper                 | 170.2195 %            |
| Texas | 48         | 26420       | 201         | 5534.05      | 50% - <80%       | >120%          | Upper                 | 132.4924 %            |
| Texas | 48         | 26420       | 201         | 5535.00      | 50% - <80%       | 80%-120%       | Middle                | 115.4375 %            |
| Texas | 48         | 26420       | 201         | 5536.01      | 20% - <50%       | >120%          | Upper                 | 153.6178 %            |
| Texas | 48         | 26420       | 201         | 5536.02      | 50% - <80%       | 50%-80%        | Moderate              | 71.1039 %             |
| Texas | 48         | 26420       | 201         | 5537.00      | 50% - <80%       | 80%-120%       | Middle                | 108.1041 %            |
| Texas | 48         | 26420       | 201         | 5538.01      | 20% - <50%       | >120%          | Upper                 | 196.6992 %            |
| Texas | 48         | 26420       | 201         | 5538.03      | 20% - <50%       | >120%          | Upper                 | 158.1243 %            |
| Texas | 48         | 26420       | 201         | 5538.04      | 50% - <80%       | 80%-120%       | Middle                | 92.9293 %             |
| Texas | 48         | 26420       | 201         | 5539.01      | 20% - <50%       | >120%          | Upper                 | 204.2683 %            |
| Texas | 48         | 26420       | 201         | 5540.01      | 20% - <50%       | 80%-120%       | Middle                | 100.1722 %            |
| Texas | 48         | 26420       | 201         | 5540.02      | 20% - <50%       | >120%          | Upper                 | 188.9089 %            |
| Texas | 48         | 26420       | 201         | 5541.03      | 20% - <50%       | >120%          | Upper                 | 124.2148 %            |
| Texas | 48         | 26420       | 201         | 5541.04      | 20% - <50%       | >120%          | Upper                 | 151.1745 %            |
| Texas | 48         | 26420       | 201         | 5542.01      | 50% - <80%       | 80%-120%       | Middle                | 99.2768 %             |
| Texas | 48         | 26420       | 201         | 5542.02      | 50% - <80%       | 80%-120%       | Middle                | 92.1047 %             |
| Texas | 48         | 26420       | 201         | 5543.01      | 20% - <50%       | >120%          | Upper                 | 150.3866 %            |
| Texas | 48         | 26420       | 201         | 5543.02      | 50% - <80%       | 80%-120%       | Middle                | 115.1040 %            |
| Texas | 48         | 26420       | 201         | 5544.04      | 20% - <50%       | >120%          | Upper                 | 168.5825 %            |
| Texas | 48         | 26420       | 201         | 5544.05      | 50% - <80%       | >120%          | Upper                 | 148.8254 %            |
| Texas | 48         | 26420       | 201         | 5544.06      | 50% - <80%       | >120%          | Upper                 | 148.1791 %            |
| Texas | 48         | 26420       | 201         | 5544.07      | 20% - <50%       | >120%          | Upper                 | 138.8900 %            |
| Texas | 48         | 26420       | 201         | 5544.08      | 20% - <50%       | >120%          | Upper                 | 134.4299 %            |
| Texas | 48         | 26420       | 201         | 5544.09      | 20% - <50%       | >120%          | Upper                 | 163.2538 %            |
| Texas | 48         | 26420       | 201         | 5544.10      | 20% - <50%       | >120%          | Upper                 | 127.8271 %            |
| Texas | 48         | 26420       | 201         | 5545.01      | 20% - <50%       | >120%          | Upper                 | 181.1554 %            |
| Texas | 48         | 26420       | 201         | 5545.02      | 20% - <50%       | >120%          | Upper                 | 160.3000 %            |
| Texas | 48         | 26420       | 201         | 5546.00      | 20% - <50%       | >120%          | Upper                 | 183.2419 %            |
| Texas | 48         | 26420       | 201         | 5547.01      | 50% - <80%       | 80%-120%       | Middle                | 90.7096 %             |
| Texas | 48         | 26420       | 201         | 5547.02      | 20% - <50%       | >120%          | Upper                 | 153.3405 %            |
| Texas | 48         | 26420       | 201         | 5548.03      | 20% - <50%       | >120%          | Upper                 | 183.3433 %            |
| Texas | 48         | 26420       | 201         | 5548.04      | 20% - <50%       | >120%          | Upper                 | 192.7558 %            |
| Texas | 48         | 26420       | 201         | 5548.05      | 50% - <80%       | 80%-120%       | Middle                | 103.3423 %            |
| Texas | 48         | 26420       | 201         | 5548.06      | 50% - <80%       | >120%          | Upper                 | 125.3728 %            |
| Texas | 48         | 26420       | 201         | 5548.07      | 50% - <80%       | 80%-120%       | Middle                | 114.3392 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 201         | 5548.08      | 20% - <50%       | >120%          | Upper                 | 157.3815 %            |
| Texas | 48         | 26420       | 201         | 5548.09      | 20% - <50%       | 80%-120%       | Middle                | 116.7861 %            |
| Texas | 48         | 26420       | 201         | 5549.02      | 20% - <50%       | >120%          | Upper                 | 142.7344 %            |
| Texas | 48         | 26420       | 201         | 5549.04      | 50% - <80%       | >120%          | Upper                 | 123.8300 %            |
| Texas | 48         | 26420       | 201         | 5549.05      | 20% - <50%       | >120%          | Upper                 | 166.2651 %            |
| Texas | 48         | 26420       | 201         | 5549.06      | 50% - <80%       | 80%-120%       | Middle                | 106.1715 %            |
| Texas | 48         | 26420       | 201         | 5549.07      | 50% - <80%       | 80%-120%       | Middle                | 87.7301 %             |
| Texas | 48         | 26420       | 201         | 5549.08      | 50% - <80%       | 80%-120%       | Middle                | 98.1455 %             |
| Texas | 48         | 26420       | 201         | 5550.01      | 50% - <80%       | >120%          | Upper                 | 137.4949 %            |
| Texas | 48         | 26420       | 201         | 5550.02      | 20% - <50%       | 80%-120%       | Middle                | 105.5913 %            |
| Texas | 48         | 26420       | 201         | 5551.01      | 50% - <80%       | >120%          | Upper                 | 124.5898 %            |
| Texas | 48         | 26420       | 201         | 5551.02      | 50% - <80%       | 80%-120%       | Middle                | 111.7433 %            |
| Texas | 48         | 26420       | 201         | 5552.00      | 50% - <80%       | 80%-120%       | Middle                | 104.2951 %            |
| Texas | 48         | 26420       | 201         | 5553.01      | 20% - <50%       | >120%          | Upper                 | 182.6689 %            |
| Texas | 48         | 26420       | 201         | 5553.03      | 20% - <50%       | >120%          | Upper                 | 150.8313 %            |
| Texas | 48         | 26420       | 201         | 5553.04      | 20% - <50%       | >120%          | Upper                 | 174.9386 %            |
| Texas | 48         | 26420       | 201         | 5553.05      | 20% - <50%       | >120%          | Upper                 | 229.9429 %            |
| Texas | 48         | 26420       | 201         | 5554.01      | 20% - <50%       | 80%-120%       | Middle                | 108.8676 %            |
| Texas | 48         | 26420       | 201         | 5554.03      | 20% - <50%       | 80%-120%       | Middle                | 119.9916 %            |
| Texas | 48         | 26420       | 201         | 5554.04      | 20% - <50%       | 80%-120%       | Middle                | 83.9858 %             |
| Texas | 48         | 26420       | 201         | 5555.01      | 20% - <50%       | 80%-120%       | Middle                | 98.6696 %             |
| Texas | 48         | 26420       | 201         | 5555.03      | 20% - <50%       | 80%-120%       | Middle                | 118.0273 %            |
| Texas | 48         | 26420       | 201         | 5555.04      | 20% - <50%       | >120%          | Upper                 | 172.0238 %            |
| Texas | 48         | 26420       | 201         | 5555.05      | 20% - <50%       | >120%          | Upper                 | 161.1429 %            |
| Texas | 48         | 26420       | 201         | 5556.00      | 20% - <50%       | >120%          | Upper                 | 145.6260 %            |
| Texas | 48         | 26420       | 201         | 5557.01      | 20% - <50%       | >120%          | Upper                 | 137.2029 %            |
| Texas | 48         | 26420       | 201         | 5557.03      | 20% - <50%       | >120%          | Upper                 | 132.9578 %            |
| Texas | 48         | 26420       | 201         | 5557.04      | 20% - <50%       | >120%          | Upper                 | 179.1629 %            |
| Texas | 48         | 26420       | 201         | 5560.00      | 50% - <80%       | 80%-120%       | Middle                | 91.7113 %             |
| Texas | 48         | 26420       | 201         | 5561.00      | 20% - <50%       | >120%          | Upper                 | 149.7428 %            |
| Texas | 48         | 26420       | 201         | 9800.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 9801.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 9802.00      | 50% - <80%       | >120%          | Upper                 | 224.4713 %            |
| Texas | 48         | 26420       | 201         | 9803.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 9804.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 201         | 9807.00      | 20% - <50%       | >120%          | Upper                 | 225.7125 %            |
| Texas | 48         | 26420       | 339         | 6901.01      | 20% - <50%       | >120%          | Upper                 | 151.6241 %            |
| Texas | 48         | 26420       | 339         | 6901.02      | 20% - <50%       | 50%-80%        | Moderate              | 76.7649 %             |
| Texas | 48         | 26420       | 339         | 6902.03      | 20% - <50%       | 80%-120%       | Middle                | 97.0656 %             |
| Texas | 48         | 26420       | 339         | 6902.04      | 20% - <50%       | >120%          | Upper                 | 134.3322 %            |
| Texas | 48         | 26420       | 339         | 6902.05      | 20% - <50%       | >120%          | Upper                 | 145.4256 %            |
| Texas | 48         | 26420       | 339         | 6902.06      | 20% - <50%       | 80%-120%       | Middle                | 119.1072 %            |
| Texas | 48         | 26420       | 339         | 6902.07      | 20% - <50%       | >120%          | Upper                 | 128.8080 %            |
| Texas | 48         | 26420       | 339         | 6903.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.7969 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 339         | 6904.03      | 10% - <20%       | >120%          | Upper                 | 206.5197 %            |
| Texas | 48         | 26420       | 339         | 6904.04      | 20% - <50%       | >120%          | Upper                 | 151.8977 %            |
| Texas | 48         | 26420       | 339         | 6904.05      | 20% - <50%       | 80%-120%       | Middle                | 97.5677 %             |
| Texas | 48         | 26420       | 339         | 6904.06      | 20% - <50%       | >120%          | Upper                 | 208.5280 %            |
| Texas | 48         | 26420       | 339         | 6904.07      | 50% - <80%       | <50%           | Low                   | 44.4361 %             |
| Texas | 48         | 26420       | 339         | 6904.08      | 20% - <50%       | 80%-120%       | Middle                | 114.2440 %            |
| Texas | 48         | 26420       | 339         | 6905.01      | 20% - <50%       | >120%          | Upper                 | 188.8405 %            |
| Texas | 48         | 26420       | 339         | 6905.02      | 20% - <50%       | >120%          | Upper                 | 183.4630 %            |
| Texas | 48         | 26420       | 339         | 6905.03      | 20% - <50%       | >120%          | Upper                 | 190.3003 %            |
| Texas | 48         | 26420       | 339         | 6906.03      | 20% - <50%       | >120%          | Upper                 | 250.5149 %            |
| Texas | 48         | 26420       | 339         | 6906.04      | 20% - <50%       | >120%          | Upper                 | 215.1663 %            |
| Texas | 48         | 26420       | 339         | 6906.05      | 20% - <50%       | >120%          | Upper                 | 305.4044 %            |
| Texas | 48         | 26420       | 339         | 6906.06      | 20% - <50%       | >120%          | Upper                 | 302.3491 %            |
| Texas | 48         | 26420       | 339         | 6906.07      | 20% - <50%       | >120%          | Upper                 | 133.0360 %            |
| Texas | 48         | 26420       | 339         | 6906.08      | 20% - <50%       | >120%          | Upper                 | 165.1791 %            |
| Texas | 48         | 26420       | 339         | 6906.09      | 20% - <50%       | >120%          | Upper                 | 149.2187 %            |
| Texas | 48         | 26420       | 339         | 6906.10      | 20% - <50%       | >120%          | Upper                 | 138.5638 %            |
| Texas | 48         | 26420       | 339         | 6907.01      | 20% - <50%       | 80%-120%       | Middle                | 104.8351 %            |
| Texas | 48         | 26420       | 339         | 6907.02      | 20% - <50%       | >120%          | Upper                 | 173.2466 %            |
| Texas | 48         | 26420       | 339         | 6908.00      | 20% - <50%       | >120%          | Upper                 | 161.6804 %            |
| Texas | 48         | 26420       | 339         | 6909.00      | 20% - <50%       | >120%          | Upper                 | 233.6334 %            |
| Texas | 48         | 26420       | 339         | 6910.00      | 20% - <50%       | >120%          | Upper                 | 245.8495 %            |
| Texas | 48         | 26420       | 339         | 6911.00      | 20% - <50%       | >120%          | Upper                 | 165.9353 %            |
| Texas | 48         | 26420       | 339         | 6912.01      | 10% - <20%       | >120%          | Upper                 | 276.0331 %            |
| Texas | 48         | 26420       | 339         | 6912.02      | 20% - <50%       | >120%          | Upper                 | 177.4930 %            |
| Texas | 48         | 26420       | 339         | 6913.01      | 20% - <50%       | >120%          | Upper                 | 166.6634 %            |
| Texas | 48         | 26420       | 339         | 6913.02      | 20% - <50%       | 80%-120%       | Middle                | 99.0556 %             |
| Texas | 48         | 26420       | 339         | 6914.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 339         | 6914.02      | 20% - <50%       | >120%          | Upper                 | 163.8329 %            |
| Texas | 48         | 26420       | 339         | 6914.03      | 50% - <80%       | 50%-80%        | Moderate              | 56.8697 %             |
| Texas | 48         | 26420       | 339         | 6915.00      | 20% - <50%       | >120%          | Upper                 | 141.8646 %            |
| Texas | 48         | 26420       | 339         | 6916.01      | 20% - <50%       | 80%-120%       | Middle                | 102.7486 %            |
| Texas | 48         | 26420       | 339         | 6916.02      | 50% - <80%       | 80%-120%       | Middle                | 83.6426 %             |
| Texas | 48         | 26420       | 339         | 6917.00      | 20% - <50%       | >120%          | Upper                 | 242.9861 %            |
| Texas | 48         | 26420       | 339         | 6918.01      | 50% - <80%       | 80%-120%       | Middle                | 97.8988 %             |
| Texas | 48         | 26420       | 339         | 6918.02      | 20% - <50%       | >120%          | Upper                 | 123.0090 %            |
| Texas | 48         | 26420       | 339         | 6919.00      | 20% - <50%       | >120%          | Upper                 | 127.4215 %            |
| Texas | 48         | 26420       | 339         | 6920.03      | 20% - <50%       | 80%-120%       | Middle                | 99.9816 %             |
| Texas | 48         | 26420       | 339         | 6920.04      | 20% - <50%       | >120%          | Upper                 | 191.5928 %            |
| Texas | 48         | 26420       | 339         | 6920.05      | 20% - <50%       | >120%          | Upper                 | 152.0077 %            |
| Texas | 48         | 26420       | 339         | 6920.06      | 50% - <80%       | >120%          | Upper                 | 134.0524 %            |
| Texas | 48         | 26420       | 339         | 6920.07      | 20% - <50%       | 80%-120%       | Middle                | 89.4342 %             |
| Texas | 48         | 26420       | 339         | 6920.08      | 20% - <50%       | >120%          | Upper                 | 157.9875 %            |
| Texas | 48         | 26420       | 339         | 6920.09      | 20% - <50%       | >120%          | Upper                 | 188.5400 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 339         | 6920.10      | 20% - <50%       | >120%          | Upper                 | 242.7149 %            |
| Texas | 48         | 26420       | 339         | 6921.01      | 50% - <80%       | 80%-120%       | Middle                | 115.4876 %            |
| Texas | 48         | 26420       | 339         | 6921.02      | 20% - <50%       | >120%          | Upper                 | 154.8943 %            |
| Texas | 48         | 26420       | 339         | 6921.03      | 20% - <50%       | >120%          | Upper                 | 148.2524 %            |
| Texas | 48         | 26420       | 339         | 6922.01      | 20% - <50%       | 50%-80%        | Moderate              | 68.5459 %             |
| Texas | 48         | 26420       | 339         | 6922.02      | 20% - <50%       | 50%-80%        | Moderate              | 75.5506 %             |
| Texas | 48         | 26420       | 339         | 6923.01      | 20% - <50%       | >120%          | Upper                 | 168.8488 %            |
| Texas | 48         | 26420       | 339         | 6923.02      | 50% - <80%       | 80%-120%       | Middle                | 95.3810 %             |
| Texas | 48         | 26420       | 339         | 6923.03      | 20% - <50%       | >120%          | Upper                 | 155.2413 %            |
| Texas | 48         | 26420       | 339         | 6923.04      | 20% - <50%       | >120%          | Upper                 | 177.1668 %            |
| Texas | 48         | 26420       | 339         | 6924.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.5902 %             |
| Texas | 48         | 26420       | 339         | 6924.02      | 20% - <50%       | >120%          | Upper                 | 149.9505 %            |
| Texas | 48         | 26420       | 339         | 6925.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.4073 %             |
| Texas | 48         | 26420       | 339         | 6925.02      | 50% - <80%       | <50%           | Low                   | 32.9395 %             |
| Texas | 48         | 26420       | 339         | 6926.01      | 50% - <80%       | 50%-80%        | Moderate              | 56.4995 %             |
| Texas | 48         | 26420       | 339         | 6926.03      | 50% - <80%       | 50%-80%        | Moderate              | 75.4797 %             |
| Texas | 48         | 26420       | 339         | 6926.04      | 50% - <80%       | 80%-120%       | Middle                | 116.8484 %            |
| Texas | 48         | 26420       | 339         | 6926.05      | 50% - <80%       | 80%-120%       | Middle                | 81.6196 %             |
| Texas | 48         | 26420       | 339         | 6927.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.2598 %             |
| Texas | 48         | 26420       | 339         | 6927.02      | 20% - <50%       | >120%          | Upper                 | 144.3152 %            |
| Texas | 48         | 26420       | 339         | 6928.02      | 50% - <80%       | 80%-120%       | Middle                | 90.5361 %             |
| Texas | 48         | 26420       | 339         | 6928.03      | 20% - <50%       | 80%-120%       | Middle                | 90.9478 %             |
| Texas | 48         | 26420       | 339         | 6928.04      | 20% - <50%       | 80%-120%       | Middle                | 109.1181 %            |
| Texas | 48         | 26420       | 339         | 6929.00      | 20% - <50%       | 80%-120%       | Middle                | 94.7482 %             |
| Texas | 48         | 26420       | 339         | 6930.01      | 50% - <80%       | 50%-80%        | Moderate              | 64.6917 %             |
| Texas | 48         | 26420       | 339         | 6930.02      | 50% - <80%       | 80%-120%       | Middle                | 90.4213 %             |
| Texas | 48         | 26420       | 339         | 6931.02      | 50% - <80%       | 80%-120%       | Middle                | 83.9748 %             |
| Texas | 48         | 26420       | 339         | 6931.03      | 80% - 100%       | 50%-80%        | Moderate              | 50.7360 %             |
| Texas | 48         | 26420       | 339         | 6931.04      | 50% - <80%       | 50%-80%        | Moderate              | 59.7674 %             |
| Texas | 48         | 26420       | 339         | 6932.01      | 20% - <50%       | >120%          | Upper                 | 148.3355 %            |
| Texas | 48         | 26420       | 339         | 6932.02      | 20% - <50%       | >120%          | Upper                 | 142.8798 %            |
| Texas | 48         | 26420       | 339         | 6933.01      | 20% - <50%       | 80%-120%       | Middle                | 110.7355 %            |
| Texas | 48         | 26420       | 339         | 6933.02      | 50% - <80%       | <50%           | Low                   | 33.5699 %             |
| Texas | 48         | 26420       | 339         | 6933.03      | 20% - <50%       | 80%-120%       | Middle                | 82.8106 %             |
| Texas | 48         | 26420       | 339         | 6933.04      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 339         | 6934.01      | 80% - 100%       | <50%           | Low                   | 38.8387 %             |
| Texas | 48         | 26420       | 339         | 6934.02      | 80% - 100%       | <50%           | Low                   | 48.6458 %             |
| Texas | 48         | 26420       | 339         | 6935.01      | 20% - <50%       | >120%          | Upper                 | 128.9326 %            |
| Texas | 48         | 26420       | 339         | 6935.02      | 20% - <50%       | 80%-120%       | Middle                | 86.9617 %             |
| Texas | 48         | 26420       | 339         | 6935.03      | 50% - <80%       | <50%           | Low                   | 48.9390 %             |
| Texas | 48         | 26420       | 339         | 6936.00      | 20% - <50%       | 80%-120%       | Middle                | 84.3254 %             |
| Texas | 48         | 26420       | 339         | 6937.01      | 20% - <50%       | >120%          | Upper                 | 152.3021 %            |
| Texas | 48         | 26420       | 339         | 6937.02      | 20% - <50%       | >120%          | Upper                 | 163.8463 %            |
| Texas | 48         | 26420       | 339         | 6937.03      | 20% - <50%       | >120%          | Upper                 | 135.9874 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 26420       | 339         | 6938.00      | 50% - <80%       | 50%-80%        | Moderate              | 53.2928 %             |
| Texas | 48         | 26420       | 339         | 6939.01      | 50% - <80%       | 50%-80%        | Moderate              | 67.6382 %             |
| Texas | 48         | 26420       | 339         | 6939.02      | 50% - <80%       | 80%-120%       | Middle                | 92.6666 %             |
| Texas | 48         | 26420       | 339         | 6939.03      | 80% - 100%       | 50%-80%        | Moderate              | 55.0519 %             |
| Texas | 48         | 26420       | 339         | 6939.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 339         | 6940.01      | 20% - <50%       | 80%-120%       | Middle                | 107.7389 %            |
| Texas | 48         | 26420       | 339         | 6940.02      | 20% - <50%       | 50%-80%        | Moderate              | 67.3267 %             |
| Texas | 48         | 26420       | 339         | 6941.03      | 20% - <50%       | 80%-120%       | Middle                | 107.5434 %            |
| Texas | 48         | 26420       | 339         | 6941.04      | 20% - <50%       | 80%-120%       | Middle                | 89.4990 %             |
| Texas | 48         | 26420       | 339         | 6941.05      | 50% - <80%       | 50%-80%        | Moderate              | 70.6617 %             |
| Texas | 48         | 26420       | 339         | 6941.06      | 20% - <50%       | 50%-80%        | Moderate              | 78.5594 %             |
| Texas | 48         | 26420       | 339         | 6941.07      | 20% - <50%       | >120%          | Upper                 | 146.7877 %            |
| Texas | 48         | 26420       | 339         | 6942.03      | 20% - <50%       | 80%-120%       | Middle                | 81.8859 %             |
| Texas | 48         | 26420       | 339         | 6942.04      | 20% - <50%       | 50%-80%        | Moderate              | 64.4290 %             |
| Texas | 48         | 26420       | 339         | 6942.05      | 10% - <20%       | >120%          | Upper                 | 128.7482 %            |
| Texas | 48         | 26420       | 339         | 6942.06      | 10% - <20%       | >120%          | Upper                 | 121.9426 %            |
| Texas | 48         | 26420       | 339         | 6942.07      | 10% - <20%       | >120%          | Upper                 | 148.8632 %            |
| Texas | 48         | 26420       | 339         | 6942.08      | 20% - <50%       | 80%-120%       | Middle                | 117.2296 %            |
| Texas | 48         | 26420       | 339         | 6942.09      | 20% - <50%       | 80%-120%       | Middle                | 88.6231 %             |
| Texas | 48         | 26420       | 339         | 6942.10      | 10% - <20%       | >120%          | Upper                 | 193.3373 %            |
| Texas | 48         | 26420       | 339         | 6943.03      | 20% - <50%       | >120%          | Upper                 | 169.6575 %            |
| Texas | 48         | 26420       | 339         | 6943.04      | 10% - <20%       | >120%          | Upper                 | 173.4006 %            |
| Texas | 48         | 26420       | 339         | 6943.05      | 10% - <20%       | >120%          | Upper                 | 138.7935 %            |
| Texas | 48         | 26420       | 339         | 6943.06      | 10% - <20%       | >120%          | Upper                 | 165.3196 %            |
| Texas | 48         | 26420       | 339         | 6943.07      | 10% - <20%       | 80%-120%       | Middle                | 109.0729 %            |
| Texas | 48         | 26420       | 339         | 6943.08      | 10% - <20%       | 80%-120%       | Middle                | 114.0705 %            |
| Texas | 48         | 26420       | 339         | 6943.09      | 10% - <20%       | >120%          | Upper                 | 154.9921 %            |
| Texas | 48         | 26420       | 339         | 6944.01      | 20% - <50%       | 80%-120%       | Middle                | 90.0059 %             |
| Texas | 48         | 26420       | 339         | 6944.02      | 20% - <50%       | 80%-120%       | Middle                | 101.2411 %            |
| Texas | 48         | 26420       | 339         | 6944.03      | 20% - <50%       | 80%-120%       | Middle                | 91.8701 %             |
| Texas | 48         | 26420       | 339         | 6945.01      | 10% - <20%       | >120%          | Upper                 | 228.3255 %            |
| Texas | 48         | 26420       | 339         | 6945.02      | 20% - <50%       | >120%          | Upper                 | 173.4225 %            |
| Texas | 48         | 26420       | 339         | 6945.03      | 10% - <20%       | >120%          | Upper                 | 205.9529 %            |
| Texas | 48         | 26420       | 339         | 6946.01      | 20% - <50%       | 80%-120%       | Middle                | 113.6625 %            |
| Texas | 48         | 26420       | 339         | 6946.02      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 339         | 6946.03      | 20% - <50%       | 80%-120%       | Middle                | 85.6081 %             |
| Texas | 48         | 26420       | 339         | 6947.00      | 20% - <50%       | 80%-120%       | Middle                | 107.9246 %            |
| Texas | 48         | 23104       | 439         | 1001.01      | 80% - 100%       | 50%-80%        | Moderate              | 73.8012 %             |
| Texas | 48         | 23104       | 439         | 1001.02      | 50% - <80%       | 50%-80%        | Moderate              | 75.3245 %             |
| Texas | 48         | 23104       | 439         | 1002.01      | 80% - 100%       | <50%           | Low                   | 46.7337 %             |
| Texas | 48         | 23104       | 439         | 1002.02      | 80% - 100%       | 50%-80%        | Moderate              | 53.3581 %             |
| Texas | 48         | 23104       | 439         | 1003.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.3455 %             |
| Texas | 48         | 23104       | 439         | 1004.01      | 80% - 100%       | 50%-80%        | Moderate              | 64.1096 %             |
| Texas | 48         | 23104       | 439         | 1004.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.6419 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1005.03      | 80% - 100%       | 50%-80%        | Moderate              | 79.9670 %             |
| Texas | 48         | 23104       | 439         | 1005.04      | 80% - 100%       | 50%-80%        | Moderate              | 54.6104 %             |
| Texas | 48         | 23104       | 439         | 1005.05      | 50% - <80%       | 50%-80%        | Moderate              | 55.6727 %             |
| Texas | 48         | 23104       | 439         | 1005.06      | 80% - 100%       | 50%-80%        | Moderate              | 66.9530 %             |
| Texas | 48         | 23104       | 439         | 1006.01      | 20% - <50%       | 80%-120%       | Middle                | 102.9304 %            |
| Texas | 48         | 23104       | 439         | 1006.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.8421 %             |
| Texas | 48         | 23104       | 439         | 1007.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.8671 %             |
| Texas | 48         | 23104       | 439         | 1008.00      | 80% - 100%       | 50%-80%        | Moderate              | 57.6062 %             |
| Texas | 48         | 23104       | 439         | 1009.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.2083 %             |
| Texas | 48         | 23104       | 439         | 1012.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.8660 %             |
| Texas | 48         | 23104       | 439         | 1012.02      | 80% - 100%       | 50%-80%        | Moderate              | 71.0559 %             |
| Texas | 48         | 23104       | 439         | 1013.01      | 50% - <80%       | 80%-120%       | Middle                | 86.1413 %             |
| Texas | 48         | 23104       | 439         | 1013.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.8796 %             |
| Texas | 48         | 23104       | 439         | 1014.01      | 50% - <80%       | 80%-120%       | Middle                | 83.1830 %             |
| Texas | 48         | 23104       | 439         | 1014.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.5965 %             |
| Texas | 48         | 23104       | 439         | 1014.03      | 80% - 100%       | <50%           | Low                   | 46.9987 %             |
| Texas | 48         | 23104       | 439         | 1015.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.8633 %             |
| Texas | 48         | 23104       | 439         | 1017.00      | 50% - <80%       | <50%           | Low                   | 33.2175 %             |
| Texas | 48         | 23104       | 439         | 1020.00      | 20% - <50%       | >120%          | Upper                 | 210.6498 %            |
| Texas | 48         | 23104       | 439         | 1021.01      | 10% - <20%       | >120%          | Upper                 | 137.2333 %            |
| Texas | 48         | 23104       | 439         | 1021.02      | 20% - <50%       | >120%          | Upper                 | 121.9446 %            |
| Texas | 48         | 23104       | 439         | 1022.01      | 20% - <50%       | >120%          | Upper                 | 183.4347 %            |
| Texas | 48         | 23104       | 439         | 1022.02      | 10% - <20%       | >120%          | Upper                 | 197.7349 %            |
| Texas | 48         | 23104       | 439         | 1023.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.6131 %             |
| Texas | 48         | 23104       | 439         | 1023.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.2875 %             |
| Texas | 48         | 23104       | 439         | 1024.01      | 20% - <50%       | 80%-120%       | Middle                | 108.9668 %            |
| Texas | 48         | 23104       | 439         | 1024.02      | 20% - <50%       | >120%          | Upper                 | 157.8155 %            |
| Texas | 48         | 23104       | 439         | 1025.00      | 80% - 100%       | 50%-80%        | Moderate              | 55.8349 %             |
| Texas | 48         | 23104       | 439         | 1026.01      | 50% - <80%       | 50%-80%        | Moderate              | 61.2530 %             |
| Texas | 48         | 23104       | 439         | 1026.02      | 50% - <80%       | 80%-120%       | Middle                | 97.5510 %             |
| Texas | 48         | 23104       | 439         | 1027.00      | 20% - <50%       | 80%-120%       | Middle                | 96.1778 %             |
| Texas | 48         | 23104       | 439         | 1035.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.2789 %             |
| Texas | 48         | 23104       | 439         | 1036.01      | 80% - 100%       | <50%           | Low                   | 27.9108 %             |
| Texas | 48         | 23104       | 439         | 1036.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.2413 %             |
| Texas | 48         | 23104       | 439         | 1037.01      | 80% - 100%       | 50%-80%        | Moderate              | 55.7707 %             |
| Texas | 48         | 23104       | 439         | 1037.02      | 80% - 100%       | <50%           | Low                   | 47.7634 %             |
| Texas | 48         | 23104       | 439         | 1038.00      | 80% - 100%       | <50%           | Low                   | 43.7597 %             |
| Texas | 48         | 23104       | 439         | 1041.00      | 20% - <50%       | >120%          | Upper                 | 137.3349 %            |
| Texas | 48         | 23104       | 439         | 1042.02      | 20% - <50%       | >120%          | Upper                 | 132.3367 %            |
| Texas | 48         | 23104       | 439         | 1042.03      | 50% - <80%       | >120%          | Upper                 | 302.4852 %            |
| Texas | 48         | 23104       | 439         | 1042.04      | 10% - <20%       | >120%          | Upper                 | 195.1021 %            |
| Texas | 48         | 23104       | 439         | 1043.01      | 20% - <50%       | 80%-120%       | Middle                | 104.6134 %            |
| Texas | 48         | 23104       | 439         | 1043.02      | 20% - <50%       | >120%          | Upper                 | 182.3167 %            |
| Texas | 48         | 23104       | 439         | 1044.00      | 50% - <80%       | 80%-120%       | Middle                | 86.2079 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1045.02      | 80% - 100%       | 50%-80%        | Moderate              | 70.4073 %             |
| Texas | 48         | 23104       | 439         | 1045.03      | 80% - 100%       | 50%-80%        | Moderate              | 53.4924 %             |
| Texas | 48         | 23104       | 439         | 1045.04      | 80% - 100%       | 50%-80%        | Moderate              | 65.0558 %             |
| Texas | 48         | 23104       | 439         | 1045.05      | 80% - 100%       | <50%           | Low                   | 37.9956 %             |
| Texas | 48         | 23104       | 439         | 1046.01      | 80% - 100%       | 50%-80%        | Moderate              | 52.8318 %             |
| Texas | 48         | 23104       | 439         | 1046.02      | 80% - 100%       | 50%-80%        | Moderate              | 50.7168 %             |
| Texas | 48         | 23104       | 439         | 1046.03      | 80% - 100%       | 50%-80%        | Moderate              | 64.7775 %             |
| Texas | 48         | 23104       | 439         | 1046.04      | 80% - 100%       | 50%-80%        | Moderate              | 50.0937 %             |
| Texas | 48         | 23104       | 439         | 1046.05      | 80% - 100%       | <50%           | Low                   | 48.2534 %             |
| Texas | 48         | 23104       | 439         | 1047.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.7382 %             |
| Texas | 48         | 23104       | 439         | 1047.02      | 80% - 100%       | <50%           | Low                   | 47.3411 %             |
| Texas | 48         | 23104       | 439         | 1048.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.5632 %             |
| Texas | 48         | 23104       | 439         | 1048.03      | 80% - 100%       | <50%           | Low                   | 44.6962 %             |
| Texas | 48         | 23104       | 439         | 1048.04      | 80% - 100%       | 50%-80%        | Moderate              | 62.8343 %             |
| Texas | 48         | 23104       | 439         | 1049.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.3044 %             |
| Texas | 48         | 23104       | 439         | 1050.07      | 50% - <80%       | 80%-120%       | Middle                | 93.4990 %             |
| Texas | 48         | 23104       | 439         | 1050.08      | 50% - <80%       | 50%-80%        | Moderate              | 77.2749 %             |
| Texas | 48         | 23104       | 439         | 1050.09      | 80% - 100%       | 50%-80%        | Moderate              | 58.1277 %             |
| Texas | 48         | 23104       | 439         | 1052.01      | 50% - <80%       | <50%           | Low                   | 40.4300 %             |
| Texas | 48         | 23104       | 439         | 1052.03      | 20% - <50%       | 50%-80%        | Moderate              | 74.8333 %             |
| Texas | 48         | 23104       | 439         | 1052.04      | 50% - <80%       | <50%           | Low                   | 36.7300 %             |
| Texas | 48         | 23104       | 439         | 1052.06      | 50% - <80%       | <50%           | Low                   | 40.5449 %             |
| Texas | 48         | 23104       | 439         | 1052.07      | 50% - <80%       | <50%           | Low                   | 34.4541 %             |
| Texas | 48         | 23104       | 439         | 1054.03      | 20% - <50%       | >120%          | Upper                 | 201.1833 %            |
| Texas | 48         | 23104       | 439         | 1054.04      | 10% - <20%       | >120%          | Upper                 | 203.2547 %            |
| Texas | 48         | 23104       | 439         | 1054.05      | 20% - <50%       | >120%          | Upper                 | 152.7544 %            |
| Texas | 48         | 23104       | 439         | 1054.07      | 20% - <50%       | 80%-120%       | Middle                | 85.4118 %             |
| Texas | 48         | 23104       | 439         | 1054.08      | 20% - <50%       | >120%          | Upper                 | 166.4170 %            |
| Texas | 48         | 23104       | 439         | 1055.02      | 50% - <80%       | 80%-120%       | Middle                | 100.7271 %            |
| Texas | 48         | 23104       | 439         | 1055.03      | 20% - <50%       | 80%-120%       | Middle                | 86.0736 %             |
| Texas | 48         | 23104       | 439         | 1055.05      | 50% - <80%       | 80%-120%       | Middle                | 80.6857 %             |
| Texas | 48         | 23104       | 439         | 1055.11      | 50% - <80%       | 50%-80%        | Moderate              | 73.4842 %             |
| Texas | 48         | 23104       | 439         | 1055.12      | 50% - <80%       | 80%-120%       | Middle                | 115.4484 %            |
| Texas | 48         | 23104       | 439         | 1055.13      | 50% - <80%       | <50%           | Low                   | 44.4276 %             |
| Texas | 48         | 23104       | 439         | 1055.14      | 50% - <80%       | 50%-80%        | Moderate              | 59.4344 %             |
| Texas | 48         | 23104       | 439         | 1055.15      | 50% - <80%       | 80%-120%       | Middle                | 103.8524 %            |
| Texas | 48         | 23104       | 439         | 1055.16      | 50% - <80%       | 80%-120%       | Middle                | 96.0386 %             |
| Texas | 48         | 23104       | 439         | 1055.17      | 50% - <80%       | 50%-80%        | Moderate              | 52.9988 %             |
| Texas | 48         | 23104       | 439         | 1055.18      | 20% - <50%       | 80%-120%       | Middle                | 90.2721 %             |
| Texas | 48         | 23104       | 439         | 1055.19      | 20% - <50%       | >120%          | Upper                 | 127.6421 %            |
| Texas | 48         | 23104       | 439         | 1055.20      | 20% - <50%       | >120%          | Upper                 | 252.2643 %            |
| Texas | 48         | 23104       | 439         | 1056.00      | 50% - <80%       | 80%-120%       | Middle                | 94.1257 %             |
| Texas | 48         | 23104       | 439         | 1057.01      | 50% - <80%       | 80%-120%       | Middle                | 95.3683 %             |
| Texas | 48         | 23104       | 439         | 1057.03      | 50% - <80%       | 80%-120%       | Middle                | 92.1717 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1057.05      | 80% - 100%       | 50%-80%        | Moderate              | 64.2052 %             |
| Texas | 48         | 23104       | 439         | 1057.06      | 80% - 100%       | 50%-80%        | Moderate              | 69.1998 %             |
| Texas | 48         | 23104       | 439         | 1058.00      | 80% - 100%       | 50%-80%        | Moderate              | 59.5300 %             |
| Texas | 48         | 23104       | 439         | 1059.01      | 80% - 100%       | 50%-80%        | Moderate              | 63.9245 %             |
| Texas | 48         | 23104       | 439         | 1059.02      | 80% - 100%       | <50%           | Low                   | 32.2907 %             |
| Texas | 48         | 23104       | 439         | 1060.02      | 80% - 100%       | 50%-80%        | Moderate              | 55.6969 %             |
| Texas | 48         | 23104       | 439         | 1060.04      | 80% - 100%       | 50%-80%        | Moderate              | 65.4998 %             |
| Texas | 48         | 23104       | 439         | 1060.05      | 80% - 100%       | 80%-120%       | Middle                | 83.7650 %             |
| Texas | 48         | 23104       | 439         | 1060.06      | 80% - 100%       | 50%-80%        | Moderate              | 65.4127 %             |
| Texas | 48         | 23104       | 439         | 1061.01      | 80% - 100%       | 50%-80%        | Moderate              | 54.5475 %             |
| Texas | 48         | 23104       | 439         | 1061.02      | 80% - 100%       | <50%           | Low                   | 42.1698 %             |
| Texas | 48         | 23104       | 439         | 1062.01      | 80% - 100%       | 50%-80%        | Moderate              | 56.0829 %             |
| Texas | 48         | 23104       | 439         | 1062.02      | 80% - 100%       | <50%           | Low                   | 44.1626 %             |
| Texas | 48         | 23104       | 439         | 1063.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.9425 %             |
| Texas | 48         | 23104       | 439         | 1064.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.7394 %             |
| Texas | 48         | 23104       | 439         | 1065.02      | 50% - <80%       | 50%-80%        | Moderate              | 58.4265 %             |
| Texas | 48         | 23104       | 439         | 1065.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.5149 %             |
| Texas | 48         | 23104       | 439         | 1065.07      | 20% - <50%       | 50%-80%        | Moderate              | 75.8484 %             |
| Texas | 48         | 23104       | 439         | 1065.09      | 50% - <80%       | >120%          | Upper                 | 139.3398 %            |
| Texas | 48         | 23104       | 439         | 1065.12      | 50% - <80%       | 80%-120%       | Middle                | 116.4563 %            |
| Texas | 48         | 23104       | 439         | 1065.13      | 50% - <80%       | 50%-80%        | Moderate              | 66.3722 %             |
| Texas | 48         | 23104       | 439         | 1065.14      | 50% - <80%       | 80%-120%       | Middle                | 98.4295 %             |
| Texas | 48         | 23104       | 439         | 1065.15      | 50% - <80%       | 50%-80%        | Moderate              | 63.0509 %             |
| Texas | 48         | 23104       | 439         | 1065.18      | 50% - <80%       | 50%-80%        | Moderate              | 71.7467 %             |
| Texas | 48         | 23104       | 439         | 1065.19      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 23104       | 439         | 1065.20      | 80% - 100%       | 50%-80%        | Moderate              | 52.6406 %             |
| Texas | 48         | 23104       | 439         | 1065.21      | 50% - <80%       | 80%-120%       | Middle                | 91.2001 %             |
| Texas | 48         | 23104       | 439         | 1065.22      | 80% - 100%       | 50%-80%        | Moderate              | 62.1653 %             |
| Texas | 48         | 23104       | 439         | 1065.23      | 80% - 100%       | 50%-80%        | Moderate              | 56.2620 %             |
| Texas | 48         | 23104       | 439         | 1065.24      | 50% - <80%       | 80%-120%       | Middle                | 98.5589 %             |
| Texas | 48         | 23104       | 439         | 1065.25      | 50% - <80%       | >120%          | Upper                 | 163.5252 %            |
| Texas | 48         | 23104       | 439         | 1065.26      | 50% - <80%       | >120%          | Upper                 | 134.5678 %            |
| Texas | 48         | 23104       | 439         | 1066.00      | 50% - <80%       | <50%           | Low                   | 47.7101 %             |
| Texas | 48         | 23104       | 439         | 1067.00      | 20% - <50%       | 80%-120%       | Middle                | 93.1541 %             |
| Texas | 48         | 23104       | 439         | 1101.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.1253 %             |
| Texas | 48         | 23104       | 439         | 1101.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.3225 %             |
| Texas | 48         | 23104       | 439         | 1101.04      | 50% - <80%       | 80%-120%       | Middle                | 80.7160 %             |
| Texas | 48         | 23104       | 439         | 1102.02      | 50% - <80%       | 50%-80%        | Moderate              | 74.4316 %             |
| Texas | 48         | 23104       | 439         | 1102.04      | 50% - <80%       | 50%-80%        | Moderate              | 70.8042 %             |
| Texas | 48         | 23104       | 439         | 1102.05      | 50% - <80%       | 80%-120%       | Middle                | 86.2950 %             |
| Texas | 48         | 23104       | 439         | 1102.06      | 50% - <80%       | 50%-80%        | Moderate              | 61.8930 %             |
| Texas | 48         | 23104       | 439         | 1103.01      | 50% - <80%       | 50%-80%        | Moderate              | 60.0745 %             |
| Texas | 48         | 23104       | 439         | 1103.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.3647 %             |
| Texas | 48         | 23104       | 439         | 1104.01      | 20% - <50%       | 80%-120%       | Middle                | 88.7911 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1104.02      | 50% - <80%       | 50%-80%        | Moderate              | 67.3970 %             |
| Texas | 48         | 23104       | 439         | 1105.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.2580 %             |
| Texas | 48         | 23104       | 439         | 1106.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.5653 %             |
| Texas | 48         | 23104       | 439         | 1107.03      | 20% - <50%       | 50%-80%        | Moderate              | 79.5823 %             |
| Texas | 48         | 23104       | 439         | 1107.04      | 20% - <50%       | 80%-120%       | Middle                | 84.8467 %             |
| Texas | 48         | 23104       | 439         | 1107.05      | 20% - <50%       | 80%-120%       | Middle                | 91.7530 %             |
| Texas | 48         | 23104       | 439         | 1107.06      | 50% - <80%       | 50%-80%        | Moderate              | 56.2136 %             |
| Texas | 48         | 23104       | 439         | 1108.05      | 20% - <50%       | 80%-120%       | Middle                | 107.2402 %            |
| Texas | 48         | 23104       | 439         | 1108.06      | 20% - <50%       | >120%          | Upper                 | 128.0680 %            |
| Texas | 48         | 23104       | 439         | 1108.07      | 20% - <50%       | 80%-120%       | Middle                | 110.7684 %            |
| Texas | 48         | 23104       | 439         | 1108.08      | 20% - <50%       | >120%          | Upper                 | 191.9563 %            |
| Texas | 48         | 23104       | 439         | 1108.09      | 20% - <50%       | >120%          | Upper                 | 134.7566 %            |
| Texas | 48         | 23104       | 439         | 1109.01      | 20% - <50%       | >120%          | Upper                 | 143.0398 %            |
| Texas | 48         | 23104       | 439         | 1109.03      | 20% - <50%       | >120%          | Upper                 | 138.0089 %            |
| Texas | 48         | 23104       | 439         | 1109.05      | 20% - <50%       | >120%          | Upper                 | 133.2006 %            |
| Texas | 48         | 23104       | 439         | 1109.06      | 20% - <50%       | 80%-120%       | Middle                | 88.0615 %             |
| Texas | 48         | 23104       | 439         | 1109.07      | 20% - <50%       | >120%          | Upper                 | 129.0602 %            |
| Texas | 48         | 23104       | 439         | 1110.03      | 50% - <80%       | 80%-120%       | Middle                | 88.3567 %             |
| Texas | 48         | 23104       | 439         | 1110.10      | 20% - <50%       | 80%-120%       | Middle                | 109.2499 %            |
| Texas | 48         | 23104       | 439         | 1110.15      | 20% - <50%       | 50%-80%        | Moderate              | 77.1334 %             |
| Texas | 48         | 23104       | 439         | 1110.18      | 20% - <50%       | >120%          | Upper                 | 136.9732 %            |
| Texas | 48         | 23104       | 439         | 1110.19      | 80% - 100%       | 50%-80%        | Moderate              | 71.9355 %             |
| Texas | 48         | 23104       | 439         | 1110.20      | 80% - 100%       | 50%-80%        | Moderate              | 74.0686 %             |
| Texas | 48         | 23104       | 439         | 1110.21      | 50% - <80%       | 80%-120%       | Middle                | 106.3812 %            |
| Texas | 48         | 23104       | 439         | 1110.22      | 50% - <80%       | 80%-120%       | Middle                | 104.2311 %            |
| Texas | 48         | 23104       | 439         | 1110.23      | 80% - 100%       | 80%-120%       | Middle                | 97.4760 %             |
| Texas | 48         | 23104       | 439         | 1110.24      | 50% - <80%       | 80%-120%       | Middle                | 81.5799 %             |
| Texas | 48         | 23104       | 439         | 1110.25      | 80% - 100%       | 80%-120%       | Middle                | 106.4368 %            |
| Texas | 48         | 23104       | 439         | 1110.26      | 80% - 100%       | 50%-80%        | Moderate              | 79.1225 %             |
| Texas | 48         | 23104       | 439         | 1110.27      | 50% - <80%       | 80%-120%       | Middle                | 88.7996 %             |
| Texas | 48         | 23104       | 439         | 1110.28      | 50% - <80%       | 80%-120%       | Middle                | 94.4923 %             |
| Texas | 48         | 23104       | 439         | 1110.29      | 20% - <50%       | 80%-120%       | Middle                | 107.0309 %            |
| Texas | 48         | 23104       | 439         | 1110.30      | 20% - <50%       | 80%-120%       | Middle                | 116.1151 %            |
| Texas | 48         | 23104       | 439         | 1110.31      | 50% - <80%       | >120%          | Upper                 | 146.5450 %            |
| Texas | 48         | 23104       | 439         | 1110.32      | 50% - <80%       | >120%          | Upper                 | 143.6000 %            |
| Texas | 48         | 23104       | 439         | 1110.33      | 50% - <80%       | >120%          | Upper                 | 127.3324 %            |
| Texas | 48         | 23104       | 439         | 1111.02      | 80% - 100%       | 50%-80%        | Moderate              | 59.6825 %             |
| Texas | 48         | 23104       | 439         | 1111.03      | 80% - 100%       | 50%-80%        | Moderate              | 56.8669 %             |
| Texas | 48         | 23104       | 439         | 1111.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.1955 %             |
| Texas | 48         | 23104       | 439         | 1112.02      | 80% - 100%       | 50%-80%        | Moderate              | 54.1289 %             |
| Texas | 48         | 23104       | 439         | 1112.03      | 50% - <80%       | 80%-120%       | Middle                | 106.7502 %            |
| Texas | 48         | 23104       | 439         | 1112.04      | 20% - <50%       | 80%-120%       | Middle                | 97.2994 %             |
| Texas | 48         | 23104       | 439         | 1113.04      | 20% - <50%       | >120%          | Upper                 | 130.7844 %            |
| Texas | 48         | 23104       | 439         | 1113.06      | 50% - <80%       | 80%-120%       | Middle                | 101.4035 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1113.07      | 50% - <80%       | 50%-80%        | Moderate              | 58.2971 %             |
| Texas | 48         | 23104       | 439         | 1113.08      | 20% - <50%       | 80%-120%       | Middle                | 87.9817 %             |
| Texas | 48         | 23104       | 439         | 1113.09      | 50% - <80%       | 80%-120%       | Middle                | 87.8183 %             |
| Texas | 48         | 23104       | 439         | 1113.11      | 20% - <50%       | >120%          | Upper                 | 155.3376 %            |
| Texas | 48         | 23104       | 439         | 1113.12      | 20% - <50%       | >120%          | Upper                 | 181.8981 %            |
| Texas | 48         | 23104       | 439         | 1113.14      | 50% - <80%       | >120%          | Upper                 | 146.5982 %            |
| Texas | 48         | 23104       | 439         | 1113.15      | 50% - <80%       | 80%-120%       | Middle                | 87.4094 %             |
| Texas | 48         | 23104       | 439         | 1113.16      | 80% - 100%       | 80%-120%       | Middle                | 116.8048 %            |
| Texas | 48         | 23104       | 439         | 1113.17      | 20% - <50%       | >120%          | Upper                 | 133.1558 %            |
| Texas | 48         | 23104       | 439         | 1113.18      | 20% - <50%       | 80%-120%       | Middle                | 105.0889 %            |
| Texas | 48         | 23104       | 439         | 1113.19      | 50% - <80%       | >120%          | Upper                 | 153.5941 %            |
| Texas | 48         | 23104       | 439         | 1113.20      | 50% - <80%       | >120%          | Upper                 | 154.8016 %            |
| Texas | 48         | 23104       | 439         | 1114.02      | 20% - <50%       | 80%-120%       | Middle                | 108.9498 %            |
| Texas | 48         | 23104       | 439         | 1114.05      | 20% - <50%       | 50%-80%        | Moderate              | 79.1503 %             |
| Texas | 48         | 23104       | 439         | 1114.06      | 20% - <50%       | >120%          | Upper                 | 149.7295 %            |
| Texas | 48         | 23104       | 439         | 1114.07      | 20% - <50%       | >120%          | Upper                 | 154.2317 %            |
| Texas | 48         | 23104       | 439         | 1114.08      | 20% - <50%       | >120%          | Upper                 | 135.6979 %            |
| Texas | 48         | 23104       | 439         | 1114.09      | 20% - <50%       | >120%          | Upper                 | 156.6383 %            |
| Texas | 48         | 23104       | 439         | 1114.10      | 50% - <80%       | 50%-80%        | Moderate              | 62.6274 %             |
| Texas | 48         | 23104       | 439         | 1114.11      | 20% - <50%       | >120%          | Upper                 | 123.2126 %            |
| Texas | 48         | 23104       | 439         | 1115.05      | 20% - <50%       | 80%-120%       | Middle                | 109.7121 %            |
| Texas | 48         | 23104       | 439         | 1115.06      | 20% - <50%       | 80%-120%       | Middle                | 80.8769 %             |
| Texas | 48         | 23104       | 439         | 1115.13      | 50% - <80%       | 80%-120%       | Middle                | 94.6774 %             |
| Texas | 48         | 23104       | 439         | 1115.14      | 50% - <80%       | 80%-120%       | Middle                | 82.4099 %             |
| Texas | 48         | 23104       | 439         | 1115.16      | 50% - <80%       | 80%-120%       | Middle                | 92.5601 %             |
| Texas | 48         | 23104       | 439         | 1115.22      | 80% - 100%       | 50%-80%        | Moderate              | 77.9501 %             |
| Texas | 48         | 23104       | 439         | 1115.25      | 50% - <80%       | 80%-120%       | Middle                | 90.0204 %             |
| Texas | 48         | 23104       | 439         | 1115.26      | 50% - <80%       | 80%-120%       | Middle                | 85.5775 %             |
| Texas | 48         | 23104       | 439         | 1115.29      | 20% - <50%       | >120%          | Upper                 | 134.2690 %            |
| Texas | 48         | 23104       | 439         | 1115.30      | 20% - <50%       | >120%          | Upper                 | 138.0536 %            |
| Texas | 48         | 23104       | 439         | 1115.31      | 20% - <50%       | 80%-120%       | Middle                | 101.3321 %            |
| Texas | 48         | 23104       | 439         | 1115.32      | 20% - <50%       | 80%-120%       | Middle                | 119.4255 %            |
| Texas | 48         | 23104       | 439         | 1115.33      | 20% - <50%       | >120%          | Upper                 | 151.5517 %            |
| Texas | 48         | 23104       | 439         | 1115.34      | 20% - <50%       | 80%-120%       | Middle                | 116.9608 %            |
| Texas | 48         | 23104       | 439         | 1115.36      | 80% - 100%       | 50%-80%        | Moderate              | 69.1260 %             |
| Texas | 48         | 23104       | 439         | 1115.38      | 50% - <80%       | 80%-120%       | Middle                | 99.2256 %             |
| Texas | 48         | 23104       | 439         | 1115.40      | 50% - <80%       | 80%-120%       | Middle                | 103.1373 %            |
| Texas | 48         | 23104       | 439         | 1115.41      | 50% - <80%       | 80%-120%       | Middle                | 92.1971 %             |
| Texas | 48         | 23104       | 439         | 1115.42      | 50% - <80%       | >120%          | Upper                 | 121.4545 %            |
| Texas | 48         | 23104       | 439         | 1115.43      | 50% - <80%       | 80%-120%       | Middle                | 80.2780 %             |
| Texas | 48         | 23104       | 439         | 1115.44      | 50% - <80%       | 80%-120%       | Middle                | 93.5849 %             |
| Texas | 48         | 23104       | 439         | 1115.45      | 20% - <50%       | >120%          | Upper                 | 154.1506 %            |
| Texas | 48         | 23104       | 439         | 1115.46      | 20% - <50%       | >120%          | Upper                 | 123.3880 %            |
| Texas | 48         | 23104       | 439         | 1115.51      | 50% - <80%       | >120%          | Upper                 | 164.8779 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1115.52      | 20% - <50%       | 80%-120%       | Middle                | 112.7369 %            |
| Texas | 48         | 23104       | 439         | 1115.53      | 50% - <80%       | 50%-80%        | Moderate              | 61.9438 %             |
| Texas | 48         | 23104       | 439         | 1115.54      | 50% - <80%       | >120%          | Upper                 | 129.6555 %            |
| Texas | 48         | 23104       | 439         | 1115.55      | 80% - 100%       | >120%          | Upper                 | 145.5710 %            |
| Texas | 48         | 23104       | 439         | 1115.56      | 80% - 100%       | 50%-80%        | Moderate              | 69.8955 %             |
| Texas | 48         | 23104       | 439         | 1115.57      | 80% - 100%       | 50%-80%        | Moderate              | 65.3244 %             |
| Texas | 48         | 23104       | 439         | 1115.58      | 80% - 100%       | 50%-80%        | Moderate              | 70.7522 %             |
| Texas | 48         | 23104       | 439         | 1115.59      | 50% - <80%       | <50%           | Low                   | 45.1995 %             |
| Texas | 48         | 23104       | 439         | 1115.60      | 50% - <80%       | 80%-120%       | Middle                | 85.2835 %             |
| Texas | 48         | 23104       | 439         | 1115.61      | 80% - 100%       | 80%-120%       | Middle                | 81.6307 %             |
| Texas | 48         | 23104       | 439         | 1115.62      | 80% - 100%       | >120%          | Upper                 | 130.2931 %            |
| Texas | 48         | 23104       | 439         | 1115.63      | 80% - 100%       | >120%          | Upper                 | 146.2159 %            |
| Texas | 48         | 23104       | 439         | 1115.64      | 50% - <80%       | 80%-120%       | Middle                | 119.2464 %            |
| Texas | 48         | 23104       | 439         | 1115.65      | 50% - <80%       | >120%          | Upper                 | 162.2245 %            |
| Texas | 48         | 23104       | 439         | 1115.66      | 50% - <80%       | >120%          | Upper                 | 214.3534 %            |
| Texas | 48         | 23104       | 439         | 1115.67      | 80% - 100%       | 80%-120%       | Middle                | 107.2692 %            |
| Texas | 48         | 23104       | 439         | 1115.68      | 50% - <80%       | 80%-120%       | Middle                | 113.6480 %            |
| Texas | 48         | 23104       | 439         | 1115.69      | 80% - 100%       | 50%-80%        | Moderate              | 52.9649 %             |
| Texas | 48         | 23104       | 439         | 1115.70      | 80% - 100%       | 50%-80%        | Moderate              | 64.4726 %             |
| Texas | 48         | 23104       | 439         | 1115.71      | 80% - 100%       | 50%-80%        | Moderate              | 68.8151 %             |
| Texas | 48         | 23104       | 439         | 1115.72      | 80% - 100%       | >120%          | Upper                 | 123.5138 %            |
| Texas | 48         | 23104       | 439         | 1130.03      | 50% - <80%       | >120%          | Upper                 | 122.5060 %            |
| Texas | 48         | 23104       | 439         | 1130.04      | 20% - <50%       | >120%          | Upper                 | 131.7136 %            |
| Texas | 48         | 23104       | 439         | 1130.05      | 80% - 100%       | 50%-80%        | Moderate              | 70.2379 %             |
| Texas | 48         | 23104       | 439         | 1130.06      | 80% - 100%       | 50%-80%        | Moderate              | 60.0091 %             |
| Texas | 48         | 23104       | 439         | 1130.07      | 80% - 100%       | 50%-80%        | Moderate              | 53.3097 %             |
| Texas | 48         | 23104       | 439         | 1131.02      | 50% - <80%       | >120%          | Upper                 | 132.7747 %            |
| Texas | 48         | 23104       | 439         | 1131.04      | 50% - <80%       | 50%-80%        | Moderate              | 65.9209 %             |
| Texas | 48         | 23104       | 439         | 1131.07      | 20% - <50%       | >120%          | Upper                 | 146.3018 %            |
| Texas | 48         | 23104       | 439         | 1131.08      | 20% - <50%       | >120%          | Upper                 | 169.7636 %            |
| Texas | 48         | 23104       | 439         | 1131.09      | 50% - <80%       | 80%-120%       | Middle                | 92.8553 %             |
| Texas | 48         | 23104       | 439         | 1131.10      | 50% - <80%       | 50%-80%        | Moderate              | 69.6439 %             |
| Texas | 48         | 23104       | 439         | 1131.12      | 20% - <50%       | >120%          | Upper                 | 167.0679 %            |
| Texas | 48         | 23104       | 439         | 1131.15      | 50% - <80%       | 50%-80%        | Moderate              | 51.2891 %             |
| Texas | 48         | 23104       | 439         | 1131.16      | 80% - 100%       | 50%-80%        | Moderate              | 60.1701 %             |
| Texas | 48         | 23104       | 439         | 1131.17      | 50% - <80%       | <50%           | Low                   | 47.2770 %             |
| Texas | 48         | 23104       | 439         | 1131.18      | 80% - 100%       | 50%-80%        | Moderate              | 55.0520 %             |
| Texas | 48         | 23104       | 439         | 1131.19      | 50% - <80%       | 80%-120%       | Middle                | 81.2387 %             |
| Texas | 48         | 23104       | 439         | 1131.20      | 50% - <80%       | >120%          | Upper                 | 241.6689 %            |
| Texas | 48         | 23104       | 439         | 1131.21      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 23104       | 439         | 1131.22      | 50% - <80%       | 80%-120%       | Middle                | 114.3413 %            |
| Texas | 48         | 23104       | 439         | 1132.06      | 20% - <50%       | 50%-80%        | Moderate              | 65.3111 %             |
| Texas | 48         | 23104       | 439         | 1132.07      | 20% - <50%       | >120%          | Upper                 | 133.8866 %            |
| Texas | 48         | 23104       | 439         | 1132.10      | 20% - <50%       | >120%          | Upper                 | 144.8753 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1132.12      | 20% - <50%       | >120%          | Upper                 | 141.5794 %            |
| Texas | 48         | 23104       | 439         | 1132.13      | 20% - <50%       | 50%-80%        | Moderate              | 74.1956 %             |
| Texas | 48         | 23104       | 439         | 1132.14      | 20% - <50%       | 80%-120%       | Middle                | 90.0833 %             |
| Texas | 48         | 23104       | 439         | 1132.15      | 20% - <50%       | 80%-120%       | Middle                | 92.4487 %             |
| Texas | 48         | 23104       | 439         | 1132.16      | 20% - <50%       | 80%-120%       | Middle                | 109.4556 %            |
| Texas | 48         | 23104       | 439         | 1132.17      | 20% - <50%       | 80%-120%       | Middle                | 98.8118 %             |
| Texas | 48         | 23104       | 439         | 1132.18      | 20% - <50%       | >120%          | Upper                 | 138.7252 %            |
| Texas | 48         | 23104       | 439         | 1132.21      | 20% - <50%       | 80%-120%       | Middle                | 111.2124 %            |
| Texas | 48         | 23104       | 439         | 1132.22      | 50% - <80%       | 50%-80%        | Moderate              | 71.7189 %             |
| Texas | 48         | 23104       | 439         | 1132.23      | 20% - <50%       | 50%-80%        | Moderate              | 74.1388 %             |
| Texas | 48         | 23104       | 439         | 1133.01      | 20% - <50%       | 80%-120%       | Middle                | 106.1210 %            |
| Texas | 48         | 23104       | 439         | 1133.02      | 20% - <50%       | 50%-80%        | Moderate              | 62.1386 %             |
| Texas | 48         | 23104       | 439         | 1134.03      | 20% - <50%       | 80%-120%       | Middle                | 97.7918 %             |
| Texas | 48         | 23104       | 439         | 1134.04      | 20% - <50%       | 50%-80%        | Moderate              | 68.7957 %             |
| Texas | 48         | 23104       | 439         | 1134.07      | 50% - <80%       | 50%-80%        | Moderate              | 66.8707 %             |
| Texas | 48         | 23104       | 439         | 1134.08      | 20% - <50%       | 80%-120%       | Middle                | 86.2672 %             |
| Texas | 48         | 23104       | 439         | 1134.09      | 20% - <50%       | 80%-120%       | Middle                | 118.5083 %            |
| Texas | 48         | 23104       | 439         | 1134.10      | 50% - <80%       | 50%-80%        | Moderate              | 63.9910 %             |
| Texas | 48         | 23104       | 439         | 1135.09      | 50% - <80%       | 50%-80%        | Moderate              | 70.7655 %             |
| Texas | 48         | 23104       | 439         | 1135.10      | 50% - <80%       | 80%-120%       | Middle                | 87.5993 %             |
| Texas | 48         | 23104       | 439         | 1135.11      | 50% - <80%       | 80%-120%       | Middle                | 85.3004 %             |
| Texas | 48         | 23104       | 439         | 1135.12      | 20% - <50%       | 80%-120%       | Middle                | 85.8969 %             |
| Texas | 48         | 23104       | 439         | 1135.13      | 50% - <80%       | 80%-120%       | Middle                | 102.8965 %            |
| Texas | 48         | 23104       | 439         | 1135.14      | 50% - <80%       | 50%-80%        | Moderate              | 78.9071 %             |
| Texas | 48         | 23104       | 439         | 1135.16      | 20% - <50%       | 80%-120%       | Middle                | 100.3242 %            |
| Texas | 48         | 23104       | 439         | 1135.17      | 50% - <80%       | 80%-120%       | Middle                | 83.7227 %             |
| Texas | 48         | 23104       | 439         | 1135.19      | 20% - <50%       | 80%-120%       | Middle                | 116.3026 %            |
| Texas | 48         | 23104       | 439         | 1135.20      | 50% - <80%       | >120%          | Upper                 | 139.8431 %            |
| Texas | 48         | 23104       | 439         | 1135.21      | 50% - <80%       | 50%-80%        | Moderate              | 67.5398 %             |
| Texas | 48         | 23104       | 439         | 1135.22      | 50% - <80%       | 50%-80%        | Moderate              | 72.3444 %             |
| Texas | 48         | 23104       | 439         | 1136.07      | 50% - <80%       | 80%-120%       | Middle                | 97.3381 %             |
| Texas | 48         | 23104       | 439         | 1136.11      | 20% - <50%       | >120%          | Upper                 | 132.7263 %            |
| Texas | 48         | 23104       | 439         | 1136.12      | 20% - <50%       | >120%          | Upper                 | 139.8988 %            |
| Texas | 48         | 23104       | 439         | 1136.13      | 20% - <50%       | >120%          | Upper                 | 139.8153 %            |
| Texas | 48         | 23104       | 439         | 1136.18      | 20% - <50%       | 80%-120%       | Middle                | 117.7170 %            |
| Texas | 48         | 23104       | 439         | 1136.19      | 50% - <80%       | 50%-80%        | Moderate              | 66.9203 %             |
| Texas | 48         | 23104       | 439         | 1136.22      | 20% - <50%       | >120%          | Upper                 | 192.4560 %            |
| Texas | 48         | 23104       | 439         | 1136.23      | 20% - <50%       | >120%          | Upper                 | 136.8413 %            |
| Texas | 48         | 23104       | 439         | 1136.24      | 20% - <50%       | >120%          | Upper                 | 144.0235 %            |
| Texas | 48         | 23104       | 439         | 1136.25      | 20% - <50%       | >120%          | Upper                 | 155.1972 %            |
| Texas | 48         | 23104       | 439         | 1136.26      | 20% - <50%       | >120%          | Upper                 | 136.6114 %            |
| Texas | 48         | 23104       | 439         | 1136.28      | 50% - <80%       | 80%-120%       | Middle                | 88.7572 %             |
| Texas | 48         | 23104       | 439         | 1136.29      | 20% - <50%       | >120%          | Upper                 | 139.6859 %            |
| Texas | 48         | 23104       | 439         | 1136.30      | 20% - <50%       | 50%-80%        | Moderate              | 78.1025 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1136.32      | 20% - <50%       | >120%          | Upper                 | 215.1580 %            |
| Texas | 48         | 23104       | 439         | 1136.33      | 20% - <50%       | >120%          | Upper                 | 195.4627 %            |
| Texas | 48         | 23104       | 439         | 1136.34      | 20% - <50%       | >120%          | Upper                 | 234.4250 %            |
| Texas | 48         | 23104       | 439         | 1136.35      | 50% - <80%       | 80%-120%       | Middle                | 95.9055 %             |
| Texas | 48         | 23104       | 439         | 1136.36      | 20% - <50%       | 50%-80%        | Moderate              | 61.0848 %             |
| Texas | 48         | 23104       | 439         | 1136.37      | 20% - <50%       | 80%-120%       | Middle                | 85.7312 %             |
| Texas | 48         | 23104       | 439         | 1136.38      | 20% - <50%       | 80%-120%       | Middle                | 82.7293 %             |
| Texas | 48         | 23104       | 439         | 1136.39      | 20% - <50%       | >120%          | Upper                 | 211.0515 %            |
| Texas | 48         | 23104       | 439         | 1136.40      | 20% - <50%       | >120%          | Upper                 | 249.7150 %            |
| Texas | 48         | 23104       | 439         | 1137.07      | 20% - <50%       | >120%          | Upper                 | 196.2903 %            |
| Texas | 48         | 23104       | 439         | 1137.09      | 20% - <50%       | >120%          | Upper                 | 189.0524 %            |
| Texas | 48         | 23104       | 439         | 1137.10      | 20% - <50%       | 80%-120%       | Middle                | 105.2208 %            |
| Texas | 48         | 23104       | 439         | 1137.11      | 20% - <50%       | >120%          | Upper                 | 136.9018 %            |
| Texas | 48         | 23104       | 439         | 1137.12      | 20% - <50%       | >120%          | Upper                 | 122.6003 %            |
| Texas | 48         | 23104       | 439         | 1137.13      | 50% - <80%       | 50%-80%        | Moderate              | 77.0051 %             |
| Texas | 48         | 23104       | 439         | 1137.14      | 20% - <50%       | >120%          | Upper                 | 147.1814 %            |
| Texas | 48         | 23104       | 439         | 1137.15      | 20% - <50%       | >120%          | Upper                 | 135.8770 %            |
| Texas | 48         | 23104       | 439         | 1137.16      | 20% - <50%       | >120%          | Upper                 | 142.1251 %            |
| Texas | 48         | 23104       | 439         | 1138.03      | 20% - <50%       | 80%-120%       | Middle                | 99.0635 %             |
| Texas | 48         | 23104       | 439         | 1138.08      | 20% - <50%       | 80%-120%       | Middle                | 94.9049 %             |
| Texas | 48         | 23104       | 439         | 1138.09      | 20% - <50%       | 80%-120%       | Middle                | 89.6526 %             |
| Texas | 48         | 23104       | 439         | 1138.10      | 20% - <50%       | 80%-120%       | Middle                | 84.2248 %             |
| Texas | 48         | 23104       | 439         | 1138.11      | 50% - <80%       | 80%-120%       | Middle                | 103.0611 %            |
| Texas | 48         | 23104       | 439         | 1138.12      | 20% - <50%       | >120%          | Upper                 | 176.8805 %            |
| Texas | 48         | 23104       | 439         | 1138.13      | 20% - <50%       | >120%          | Upper                 | 191.8026 %            |
| Texas | 48         | 23104       | 439         | 1138.14      | 20% - <50%       | >120%          | Upper                 | 187.0972 %            |
| Texas | 48         | 23104       | 439         | 1138.15      | 10% - <20%       | >120%          | Upper                 | 246.4615 %            |
| Texas | 48         | 23104       | 439         | 1138.16      | 20% - <50%       | >120%          | Upper                 | 209.8900 %            |
| Texas | 48         | 23104       | 439         | 1139.06      | 20% - <50%       | >120%          | Upper                 | 256.4168 %            |
| Texas | 48         | 23104       | 439         | 1139.08      | 20% - <50%       | >120%          | Upper                 | 296.2455 %            |
| Texas | 48         | 23104       | 439         | 1139.12      | 20% - <50%       | >120%          | Upper                 | 218.6523 %            |
| Texas | 48         | 23104       | 439         | 1139.16      | 50% - <80%       | 80%-120%       | Middle                | 85.7033 %             |
| Texas | 48         | 23104       | 439         | 1139.17      | 50% - <80%       | 80%-120%       | Middle                | 107.3201 %            |
| Texas | 48         | 23104       | 439         | 1139.18      | 50% - <80%       | 50%-80%        | Moderate              | 78.6264 %             |
| Texas | 48         | 23104       | 439         | 1139.19      | 20% - <50%       | >120%          | Upper                 | 146.5123 %            |
| Texas | 48         | 23104       | 439         | 1139.20      | 20% - <50%       | >120%          | Upper                 | 132.3839 %            |
| Texas | 48         | 23104       | 439         | 1139.23      | 50% - <80%       | 80%-120%       | Middle                | 103.1470 %            |
| Texas | 48         | 23104       | 439         | 1139.24      | 50% - <80%       | 80%-120%       | Middle                | 110.4405 %            |
| Texas | 48         | 23104       | 439         | 1139.25      | 20% - <50%       | 80%-120%       | Middle                | 100.3702 %            |
| Texas | 48         | 23104       | 439         | 1139.30      | 50% - <80%       | 80%-120%       | Middle                | 107.2003 %            |
| Texas | 48         | 23104       | 439         | 1139.31      | 50% - <80%       | >120%          | Upper                 | 129.9640 %            |
| Texas | 48         | 23104       | 439         | 1139.32      | 50% - <80%       | >120%          | Upper                 | 173.8653 %            |
| Texas | 48         | 23104       | 439         | 1139.33      | 20% - <50%       | >120%          | Upper                 | 136.2315 %            |
| Texas | 48         | 23104       | 439         | 1139.34      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1139.35      | 20% - <50%       | >120%          | Upper                 | 143.9593 %            |
| Texas | 48         | 23104       | 439         | 1139.36      | 20% - <50%       | >120%          | Upper                 | 164.3528 %            |
| Texas | 48         | 23104       | 439         | 1139.37      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 23104       | 439         | 1139.38      | 50% - <80%       | >120%          | Upper                 | 137.2841 %            |
| Texas | 48         | 23104       | 439         | 1139.39      | 50% - <80%       | >120%          | Upper                 | 141.5758 %            |
| Texas | 48         | 23104       | 439         | 1139.40      | 20% - <50%       | >120%          | Upper                 | 156.2329 %            |
| Texas | 48         | 23104       | 439         | 1139.41      | 20% - <50%       | 80%-120%       | Middle                | 99.2716 %             |
| Texas | 48         | 23104       | 439         | 1139.42      | 20% - <50%       | 80%-120%       | Middle                | 116.7418 %            |
| Texas | 48         | 23104       | 439         | 1139.43      | 20% - <50%       | >120%          | Upper                 | 122.7782 %            |
| Texas | 48         | 23104       | 439         | 1139.44      | 20% - <50%       | >120%          | Upper                 | 142.2630 %            |
| Texas | 48         | 23104       | 439         | 1139.45      | 20% - <50%       | >120%          | Upper                 | 171.6270 %            |
| Texas | 48         | 23104       | 439         | 1139.46      | 20% - <50%       | >120%          | Upper                 | 153.7973 %            |
| Texas | 48         | 23104       | 439         | 1139.47      | 20% - <50%       | 80%-120%       | Middle                | 107.6625 %            |
| Texas | 48         | 23104       | 439         | 1139.48      | 50% - <80%       | 80%-120%       | Middle                | 111.3758 %            |
| Texas | 48         | 23104       | 439         | 1139.49      | 20% - <50%       | >120%          | Upper                 | 196.5311 %            |
| Texas | 48         | 23104       | 439         | 1139.50      | 20% - <50%       | >120%          | Upper                 | 173.2132 %            |
| Texas | 48         | 23104       | 439         | 1139.51      | 20% - <50%       | 80%-120%       | Middle                | 105.5003 %            |
| Texas | 48         | 23104       | 439         | 1139.52      | 20% - <50%       | 80%-120%       | Middle                | 106.7054 %            |
| Texas | 48         | 23104       | 439         | 1139.53      | 20% - <50%       | >120%          | Upper                 | 272.9022 %            |
| Texas | 48         | 23104       | 439         | 1139.54      | 10% - <20%       | >120%          | Upper                 | 217.1472 %            |
| Texas | 48         | 23104       | 439         | 1139.55      | 20% - <50%       | >120%          | Upper                 | 222.7383 %            |
| Texas | 48         | 23104       | 439         | 1139.56      | 20% - <50%       | >120%          | Upper                 | 297.9806 %            |
| Texas | 48         | 23104       | 439         | 1139.57      | 20% - <50%       | >120%          | Upper                 | 302.4852 %            |
| Texas | 48         | 23104       | 439         | 1139.58      | 20% - <50%       | >120%          | Upper                 | 284.8395 %            |
| Texas | 48         | 23104       | 439         | 1140.03      | 50% - <80%       | 80%-120%       | Middle                | 105.9516 %            |
| Texas | 48         | 23104       | 439         | 1140.06      | 20% - <50%       | 80%-120%       | Middle                | 119.3468 %            |
| Texas | 48         | 23104       | 439         | 1140.09      | 50% - <80%       | 80%-120%       | Middle                | 118.2506 %            |
| Texas | 48         | 23104       | 439         | 1140.10      | 50% - <80%       | >120%          | Upper                 | 151.9982 %            |
| Texas | 48         | 23104       | 439         | 1140.11      | 50% - <80%       | >120%          | Upper                 | 132.2399 %            |
| Texas | 48         | 23104       | 439         | 1140.12      | 50% - <80%       | >120%          | Upper                 | 130.0971 %            |
| Texas | 48         | 23104       | 439         | 1140.13      | 50% - <80%       | 50%-80%        | Moderate              | 77.7383 %             |
| Texas | 48         | 23104       | 439         | 1140.14      | 20% - <50%       | 80%-120%       | Middle                | 87.2061 %             |
| Texas | 48         | 23104       | 439         | 1140.15      | 20% - <50%       | 80%-120%       | Middle                | 118.6245 %            |
| Texas | 48         | 23104       | 439         | 1141.05      | 20% - <50%       | >120%          | Upper                 | 206.7284 %            |
| Texas | 48         | 23104       | 439         | 1141.06      | 20% - <50%       | 80%-120%       | Middle                | 117.1919 %            |
| Texas | 48         | 23104       | 439         | 1141.07      | 20% - <50%       | >120%          | Upper                 | 128.7880 %            |
| Texas | 48         | 23104       | 439         | 1141.08      | 10% - <20%       | >120%          | Upper                 | 158.2559 %            |
| Texas | 48         | 23104       | 439         | 1141.09      | 20% - <50%       | >120%          | Upper                 | 129.8721 %            |
| Texas | 48         | 23104       | 439         | 1141.10      | 20% - <50%       | >120%          | Upper                 | 151.7296 %            |
| Texas | 48         | 23104       | 439         | 1141.11      | 20% - <50%       | >120%          | Upper                 | 216.5821 %            |
| Texas | 48         | 23104       | 439         | 1141.12      | 20% - <50%       | >120%          | Upper                 | 163.1659 %            |
| Texas | 48         | 23104       | 439         | 1141.13      | 20% - <50%       | 80%-120%       | Middle                | 101.5003 %            |
| Texas | 48         | 23104       | 439         | 1142.03      | 20% - <50%       | 50%-80%        | Moderate              | 79.1370 %             |
| Texas | 48         | 23104       | 439         | 1142.04      | 10% - <20%       | 80%-120%       | Middle                | 100.6836 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1142.05      | 10% - <20%       | 80%-120%       | Middle                | 95.7688 %             |
| Texas | 48         | 23104       | 439         | 1142.06      | 20% - <50%       | 80%-120%       | Middle                | 111.8791 %            |
| Texas | 48         | 23104       | 439         | 1142.07      | 20% - <50%       | >120%          | Upper                 | 138.8909 %            |
| Texas | 48         | 23104       | 439         | 1216.05      | 20% - <50%       | >120%          | Upper                 | 121.3045 %            |
| Texas | 48         | 23104       | 439         | 1216.06      | 20% - <50%       | >120%          | Upper                 | 134.0113 %            |
| Texas | 48         | 23104       | 439         | 1216.08      | 20% - <50%       | 80%-120%       | Middle                | 103.2365 %            |
| Texas | 48         | 23104       | 439         | 1216.09      | 20% - <50%       | >120%          | Upper                 | 167.5604 %            |
| Texas | 48         | 23104       | 439         | 1216.10      | 20% - <50%       | 80%-120%       | Middle                | 115.0443 %            |
| Texas | 48         | 23104       | 439         | 1216.11      | 20% - <50%       | 80%-120%       | Middle                | 101.8233 %            |
| Texas | 48         | 23104       | 439         | 1216.12      | 20% - <50%       | 80%-120%       | Middle                | 108.8942 %            |
| Texas | 48         | 23104       | 439         | 1216.13      | 50% - <80%       | 80%-120%       | Middle                | 85.3791 %             |
| Texas | 48         | 23104       | 439         | 1216.14      | 80% - 100%       | <50%           | Low                   | 49.3641 %             |
| Texas | 48         | 23104       | 439         | 1216.15      | 50% - <80%       | >120%          | Upper                 | 140.4892 %            |
| Texas | 48         | 23104       | 439         | 1217.02      | 50% - <80%       | 80%-120%       | Middle                | 84.6120 %             |
| Texas | 48         | 23104       | 439         | 1217.03      | 80% - 100%       | <50%           | Low                   | 43.2031 %             |
| Texas | 48         | 23104       | 439         | 1217.04      | 80% - 100%       | <50%           | Low                   | 45.4064 %             |
| Texas | 48         | 23104       | 439         | 1219.04      | 80% - 100%       | 50%-80%        | Moderate              | 58.4665 %             |
| Texas | 48         | 23104       | 439         | 1219.05      | 80% - 100%       | <50%           | Low                   | 29.9943 %             |
| Texas | 48         | 23104       | 439         | 1219.06      | 80% - 100%       | 50%-80%        | Moderate              | 51.0266 %             |
| Texas | 48         | 23104       | 439         | 1219.07      | 80% - 100%       | <50%           | Low                   | 43.4899 %             |
| Texas | 48         | 23104       | 439         | 1219.08      | 80% - 100%       | <50%           | Low                   | 41.6750 %             |
| Texas | 48         | 23104       | 439         | 1220.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.9415 %             |
| Texas | 48         | 23104       | 439         | 1220.02      | 80% - 100%       | 50%-80%        | Moderate              | 52.2571 %             |
| Texas | 48         | 23104       | 439         | 1221.00      | 80% - 100%       | 50%-80%        | Moderate              | 65.1453 %             |
| Texas | 48         | 23104       | 439         | 1222.00      | 50% - <80%       | <50%           | Low                   | 43.6085 %             |
| Texas | 48         | 23104       | 439         | 1223.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.4374 %             |
| Texas | 48         | 23104       | 439         | 1224.01      | 50% - <80%       | <50%           | Low                   | 28.3742 %             |
| Texas | 48         | 23104       | 439         | 1224.02      | 50% - <80%       | 80%-120%       | Middle                | 104.9619 %            |
| Texas | 48         | 23104       | 439         | 1225.00      | 20% - <50%       | 80%-120%       | Middle                | 80.8455 %             |
| Texas | 48         | 23104       | 439         | 1226.00      | 20% - <50%       | 80%-120%       | Middle                | 90.2091 %             |
| Texas | 48         | 23104       | 439         | 1227.01      | 50% - <80%       | 80%-120%       | Middle                | 96.5928 %             |
| Texas | 48         | 23104       | 439         | 1227.02      | 20% - <50%       | 80%-120%       | Middle                | 85.4650 %             |
| Texas | 48         | 23104       | 439         | 1228.01      | 80% - 100%       | <50%           | Low                   | 42.0380 %             |
| Texas | 48         | 23104       | 439         | 1228.02      | 50% - <80%       | <50%           | Low                   | 49.3653 %             |
| Texas | 48         | 23104       | 439         | 1229.01      | 80% - 100%       | 50%-80%        | Moderate              | 65.1853 %             |
| Texas | 48         | 23104       | 439         | 1229.02      | 80% - 100%       | 50%-80%        | Moderate              | 76.7897 %             |
| Texas | 48         | 23104       | 439         | 1230.01      | 20% - <50%       | 80%-120%       | Middle                | 80.5768 %             |
| Texas | 48         | 23104       | 439         | 1230.02      | 20% - <50%       | >120%          | Upper                 | 159.3086 %            |
| Texas | 48         | 23104       | 439         | 1231.00      | 80% - 100%       | <50%           | Low                   | 49.3762 %             |
| Texas | 48         | 23104       | 439         | 1232.00      | 50% - <80%       | <50%           | Low                   | 47.9376 %             |
| Texas | 48         | 23104       | 439         | 1233.01      | 20% - <50%       | >120%          | Upper                 | 149.3097 %            |
| Texas | 48         | 23104       | 439         | 1233.02      | 50% - <80%       | >120%          | Upper                 | 190.0446 %            |
| Texas | 48         | 23104       | 439         | 1235.00      | 80% - 100%       | <50%           | Low                   | 49.5021 %             |
| Texas | 48         | 23104       | 439         | 1236.00      | 50% - <80%       | <50%           | Low                   | 41.4657 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 23104       | 439         | 1237.00      | 20% - <50%       | >120%          | Upper                 | 137.6519 %            |
| Texas | 48         | 23104       | 439         | 9800.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0001.01      | 10% - <20%       | >120%          | Upper                 | 136.0784 %            |
| Texas | 48         | 12420       | 453         | 0001.02      | 10% - <20%       | >120%          | Upper                 | 197.6999 %            |
| Texas | 48         | 12420       | 453         | 0002.03      | 20% - <50%       | 80%-120%       | Middle                | 103.8397 %            |
| Texas | 48         | 12420       | 453         | 0002.04      | 20% - <50%       | >120%          | Upper                 | 164.5462 %            |
| Texas | 48         | 12420       | 453         | 0002.05      | 20% - <50%       | >120%          | Upper                 | 146.1028 %            |
| Texas | 48         | 12420       | 453         | 0002.06      | 20% - <50%       | >120%          | Upper                 | 148.0267 %            |
| Texas | 48         | 12420       | 453         | 0003.02      | 20% - <50%       | 80%-120%       | Middle                | 107.3052 %            |
| Texas | 48         | 12420       | 453         | 0003.04      | 20% - <50%       | 80%-120%       | Middle                | 99.8742 %             |
| Texas | 48         | 12420       | 453         | 0003.05      | 20% - <50%       | 80%-120%       | Middle                | 101.1086 %            |
| Texas | 48         | 12420       | 453         | 0003.07      | 20% - <50%       | >120%          | Upper                 | 145.2646 %            |
| Texas | 48         | 12420       | 453         | 0003.08      | 20% - <50%       | >120%          | Upper                 | 169.9635 %            |
| Texas | 48         | 12420       | 453         | 0003.09      | 20% - <50%       | >120%          | Upper                 | 160.0239 %            |
| Texas | 48         | 12420       | 453         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 82.2062 %             |
| Texas | 48         | 12420       | 453         | 0004.02      | 20% - <50%       | 50%-80%        | Moderate              | 71.7208 %             |
| Texas | 48         | 12420       | 453         | 0005.00      | 20% - <50%       | 80%-120%       | Middle                | 91.0242 %             |
| Texas | 48         | 12420       | 453         | 0006.01      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0006.05      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0006.06      | 20% - <50%       | <50%           | Low                   | 2.4936 %              |
| Texas | 48         | 12420       | 453         | 0006.07      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0006.08      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0007.00      | 20% - <50%       | >120%          | Upper                 | 188.1185 %            |
| Texas | 48         | 12420       | 453         | 0008.01      | 50% - <80%       | 80%-120%       | Middle                | 100.7493 %            |
| Texas | 48         | 12420       | 453         | 0008.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0008.03      | 20% - <50%       | 80%-120%       | Middle                | 108.1494 %            |
| Texas | 48         | 12420       | 453         | 0008.04      | 50% - <80%       | 50%-80%        | Moderate              | 71.0013 %             |
| Texas | 48         | 12420       | 453         | 0009.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.7879 %             |
| Texas | 48         | 12420       | 453         | 0009.02      | 50% - <80%       | 50%-80%        | Moderate              | 65.0451 %             |
| Texas | 48         | 12420       | 453         | 0010.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.0035 %             |
| Texas | 48         | 12420       | 453         | 0011.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0011.02      | 20% - <50%       | >120%          | Upper                 | 150.9773 %            |
| Texas | 48         | 12420       | 453         | 0011.03      | 20% - <50%       | >120%          | Upper                 | 200.2125 %            |
| Texas | 48         | 12420       | 453         | 0012.00      | 20% - <50%       | >120%          | Upper                 | 152.8134 %            |
| Texas | 48         | 12420       | 453         | 0013.04      | 20% - <50%       | >120%          | Upper                 | 134.2114 %            |
| Texas | 48         | 12420       | 453         | 0013.07      | 20% - <50%       | 50%-80%        | Moderate              | 71.0971 %             |
| Texas | 48         | 12420       | 453         | 0013.08      | 20% - <50%       | >120%          | Upper                 | 140.3712 %            |
| Texas | 48         | 12420       | 453         | 0013.09      | 20% - <50%       | >120%          | Upper                 | 183.3557 %            |
| Texas | 48         | 12420       | 453         | 0013.10      | 20% - <50%       | >120%          | Upper                 | 136.6382 %            |
| Texas | 48         | 12420       | 453         | 0013.11      | 20% - <50%       | 80%-120%       | Middle                | 113.9719 %            |
| Texas | 48         | 12420       | 453         | 0013.12      | 20% - <50%       | >120%          | Upper                 | 128.0836 %            |
| Texas | 48         | 12420       | 453         | 0014.01      | 20% - <50%       | >120%          | Upper                 | 154.6674 %            |
| Texas | 48         | 12420       | 453         | 0014.02      | 20% - <50%       | >120%          | Upper                 | 165.8933 %            |
| Texas | 48         | 12420       | 453         | 0014.03      | 20% - <50%       | 80%-120%       | Middle                | 99.9640 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 12420       | 453         | 0015.01      | 20% - <50%       | >120%          | Upper                 | 140.2634 %            |
| Texas | 48         | 12420       | 453         | 0015.03      | 20% - <50%       | 50%-80%        | Moderate              | 78.8584 %             |
| Texas | 48         | 12420       | 453         | 0015.04      | 20% - <50%       | >120%          | Upper                 | 158.8255 %            |
| Texas | 48         | 12420       | 453         | 0015.05      | 20% - <50%       | 80%-120%       | Middle                | 100.4779 %            |
| Texas | 48         | 12420       | 453         | 0016.02      | 20% - <50%       | >120%          | Upper                 | 146.1857 %            |
| Texas | 48         | 12420       | 453         | 0016.03      | 10% - <20%       | >120%          | Upper                 | 176.3089 %            |
| Texas | 48         | 12420       | 453         | 0016.04      | 10% - <20%       | >120%          | Upper                 | 249.4646 %            |
| Texas | 48         | 12420       | 453         | 0016.05      | 20% - <50%       | >120%          | Upper                 | 141.4718 %            |
| Texas | 48         | 12420       | 453         | 0016.06      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0019.10      | 20% - <50%       | >120%          | Upper                 | 167.4629 %            |
| Texas | 48         | 12420       | 453         | 0019.11      | 20% - <50%       | 80%-120%       | Middle                | 111.3436 %            |
| Texas | 48         | 12420       | 453         | 0019.12      | 20% - <50%       | >120%          | Upper                 | 171.9273 %            |
| Texas | 48         | 12420       | 453         | 0019.13      | 20% - <50%       | >120%          | Upper                 | 249.4646 %            |
| Texas | 48         | 12420       | 453         | 0019.14      | 20% - <50%       | >120%          | Upper                 | 154.0118 %            |
| Texas | 48         | 12420       | 453         | 0019.15      | 20% - <50%       | 80%-120%       | Middle                | 119.9920 %            |
| Texas | 48         | 12420       | 453         | 0019.16      | 20% - <50%       | >120%          | Upper                 | 229.9516 %            |
| Texas | 48         | 12420       | 453         | 0019.17      | 20% - <50%       | >120%          | Upper                 | 206.4311 %            |
| Texas | 48         | 12420       | 453         | 0019.18      | 10% - <20%       | >120%          | Upper                 | 198.1160 %            |
| Texas | 48         | 12420       | 453         | 0019.19      | 10% - <20%       | >120%          | Upper                 | 245.3055 %            |
| Texas | 48         | 12420       | 453         | 0019.20      | 50% - <80%       | 80%-120%       | Middle                | 91.0542 %             |
| Texas | 48         | 12420       | 453         | 0019.21      | 10% - <20%       | >120%          | Upper                 | 216.8417 %            |
| Texas | 48         | 12420       | 453         | 0019.22      | 20% - <50%       | >120%          | Upper                 | 162.1513 %            |
| Texas | 48         | 12420       | 453         | 0019.23      | 20% - <50%       | >120%          | Upper                 | 142.9316 %            |
| Texas | 48         | 12420       | 453         | 0020.02      | 20% - <50%       | 80%-120%       | Middle                | 94.3112 %             |
| Texas | 48         | 12420       | 453         | 0020.03      | 50% - <80%       | 50%-80%        | Moderate              | 57.1391 %             |
| Texas | 48         | 12420       | 453         | 0020.04      | 20% - <50%       | <50%           | Low                   | 44.1550 %             |
| Texas | 48         | 12420       | 453         | 0020.06      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0020.07      | 20% - <50%       | 80%-120%       | Middle                | 110.9045 %            |
| Texas | 48         | 12420       | 453         | 0021.04      | 20% - <50%       | 80%-120%       | Middle                | 109.3898 %            |
| Texas | 48         | 12420       | 453         | 0021.05      | 50% - <80%       | <50%           | Low                   | 38.0930 %             |
| Texas | 48         | 12420       | 453         | 0021.06      | 50% - <80%       | 80%-120%       | Middle                | 116.0005 %            |
| Texas | 48         | 12420       | 453         | 0021.07      | 50% - <80%       | 80%-120%       | Middle                | 92.7046 %             |
| Texas | 48         | 12420       | 453         | 0021.08      | 50% - <80%       | 50%-80%        | Moderate              | 72.4851 %             |
| Texas | 48         | 12420       | 453         | 0021.09      | 50% - <80%       | 50%-80%        | Moderate              | 75.1514 %             |
| Texas | 48         | 12420       | 453         | 0021.10      | 50% - <80%       | <50%           | Low                   | 45.1688 %             |
| Texas | 48         | 12420       | 453         | 0021.11      | 50% - <80%       | 50%-80%        | Moderate              | 50.2250 %             |
| Texas | 48         | 12420       | 453         | 0021.12      | 50% - <80%       | <50%           | Low                   | 45.2437 %             |
| Texas | 48         | 12420       | 453         | 0021.13      | 50% - <80%       | 80%-120%       | Middle                | 94.9109 %             |
| Texas | 48         | 12420       | 453         | 0022.01      | 80% - 100%       | <50%           | Low                   | 49.7610 %             |
| Texas | 48         | 12420       | 453         | 0022.11      | 80% - 100%       | 80%-120%       | Middle                | 105.2018 %            |
| Texas | 48         | 12420       | 453         | 0022.13      | 80% - 100%       | <50%           | Low                   | 40.3622 %             |
| Texas | 48         | 12420       | 453         | 0022.14      | 80% - 100%       | 50%-80%        | Moderate              | 62.8778 %             |
| Texas | 48         | 12420       | 453         | 0022.15      | 80% - 100%       | 50%-80%        | Moderate              | 61.2463 %             |
| Texas | 48         | 12420       | 453         | 0022.16      | 50% - <80%       | 50%-80%        | Moderate              | 66.3473 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 12420       | 453         | 0022.17      | 50% - <80%       | 50%-80%        | Moderate              | 75.0466 %             |
| Texas | 48         | 12420       | 453         | 0022.18      | 80% - 100%       | 50%-80%        | Moderate              | 76.0654 %             |
| Texas | 48         | 12420       | 453         | 0022.19      | 50% - <80%       | 50%-80%        | Moderate              | 75.8369 %             |
| Texas | 48         | 12420       | 453         | 0022.20      | 80% - 100%       | <50%           | Low                   | 28.6743 %             |
| Texas | 48         | 12420       | 453         | 0022.21      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0022.22      | 80% - 100%       | 50%-80%        | Moderate              | 50.7658 %             |
| Texas | 48         | 12420       | 453         | 0023.04      | 20% - <50%       | >120%          | Upper                 | 126.7943 %            |
| Texas | 48         | 12420       | 453         | 0023.07      | 50% - <80%       | 50%-80%        | Moderate              | 63.0045 %             |
| Texas | 48         | 12420       | 453         | 0023.10      | 80% - 100%       | <50%           | Low                   | 40.6496 %             |
| Texas | 48         | 12420       | 453         | 0023.13      | 50% - <80%       | <50%           | Low                   | 37.2808 %             |
| Texas | 48         | 12420       | 453         | 0023.14      | 50% - <80%       | 50%-80%        | Moderate              | 56.7789 %             |
| Texas | 48         | 12420       | 453         | 0023.15      | 50% - <80%       | <50%           | Low                   | 27.1965 %             |
| Texas | 48         | 12420       | 453         | 0023.16      | 50% - <80%       | <50%           | Low                   | 42.7311 %             |
| Texas | 48         | 12420       | 453         | 0023.19      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0023.20      | 50% - <80%       | 50%-80%        | Moderate              | 55.5785 %             |
| Texas | 48         | 12420       | 453         | 0023.21      | 80% - 100%       | <50%           | Low                   | 39.5739 %             |
| Texas | 48         | 12420       | 453         | 0023.22      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0023.23      | 50% - <80%       | 50%-80%        | Moderate              | 56.3418 %             |
| Texas | 48         | 12420       | 453         | 0023.24      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0023.25      | 80% - 100%       | <50%           | Low                   | 43.5822 %             |
| Texas | 48         | 12420       | 453         | 0023.26      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0023.27      | 50% - <80%       | 50%-80%        | Moderate              | 65.6169 %             |
| Texas | 48         | 12420       | 453         | 0024.03      | 50% - <80%       | 80%-120%       | Middle                | 94.3281 %             |
| Texas | 48         | 12420       | 453         | 0024.07      | 50% - <80%       | 80%-120%       | Middle                | 100.2015 %            |
| Texas | 48         | 12420       | 453         | 0024.09      | 50% - <80%       | 80%-120%       | Middle                | 98.6040 %             |
| Texas | 48         | 12420       | 453         | 0024.10      | 50% - <80%       | 50%-80%        | Moderate              | 63.6132 %             |
| Texas | 48         | 12420       | 453         | 0024.11      | 80% - 100%       | 50%-80%        | Moderate              | 50.4295 %             |
| Texas | 48         | 12420       | 453         | 0024.12      | 80% - 100%       | 50%-80%        | Moderate              | 60.4560 %             |
| Texas | 48         | 12420       | 453         | 0024.13      | 80% - 100%       | <50%           | Low                   | 46.0499 %             |
| Texas | 48         | 12420       | 453         | 0024.19      | 80% - 100%       | <50%           | Low                   | 36.1722 %             |
| Texas | 48         | 12420       | 453         | 0024.22      | 50% - <80%       | 80%-120%       | Middle                | 85.4452 %             |
| Texas | 48         | 12420       | 453         | 0024.23      | 50% - <80%       | 80%-120%       | Middle                | 96.6322 %             |
| Texas | 48         | 12420       | 453         | 0024.24      | 50% - <80%       | 50%-80%        | Moderate              | 61.5127 %             |
| Texas | 48         | 12420       | 453         | 0024.30      | 80% - 100%       | 50%-80%        | Moderate              | 66.0190 %             |
| Texas | 48         | 12420       | 453         | 0024.32      | 50% - <80%       | 80%-120%       | Middle                | 97.8965 %             |
| Texas | 48         | 12420       | 453         | 0024.34      | 50% - <80%       | 50%-80%        | Moderate              | 53.1187 %             |
| Texas | 48         | 12420       | 453         | 0024.36      | 80% - 100%       | 50%-80%        | Moderate              | 59.4970 %             |
| Texas | 48         | 12420       | 453         | 0024.37      | 50% - <80%       | 50%-80%        | Moderate              | 52.0031 %             |
| Texas | 48         | 12420       | 453         | 0024.38      | 50% - <80%       | 80%-120%       | Middle                | 109.4237 %            |
| Texas | 48         | 12420       | 453         | 0024.39      | 80% - 100%       | 80%-120%       | Middle                | 87.2124 %             |
| Texas | 48         | 12420       | 453         | 0024.40      | 50% - <80%       | 50%-80%        | Moderate              | 76.4266 %             |
| Texas | 48         | 12420       | 453         | 0024.41      | 80% - 100%       | 50%-80%        | Moderate              | 64.2997 %             |
| Texas | 48         | 12420       | 453         | 0024.42      | 80% - 100%       | 80%-120%       | Middle                | 83.2510 %             |
| Texas | 48         | 12420       | 453         | 0024.43      | 50% - <80%       | 50%-80%        | Moderate              | 65.7755 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 12420       | 453         | 0024.44      | 50% - <80%       | 80%-120%       | Middle                | 88.4129 %             |
| Texas | 48         | 12420       | 453         | 0024.45      | 50% - <80%       | 80%-120%       | Middle                | 93.1826 %             |
| Texas | 48         | 12420       | 453         | 0024.46      | 20% - <50%       | >120%          | Upper                 | 133.8103 %            |
| Texas | 48         | 12420       | 453         | 0024.47      | 80% - 100%       | 50%-80%        | Moderate              | 65.8055 %             |
| Texas | 48         | 12420       | 453         | 0024.48      | 50% - <80%       | 80%-120%       | Middle                | 93.4061 %             |
| Texas | 48         | 12420       | 453         | 0024.49      | 80% - 100%       | 80%-120%       | Middle                | 96.5184 %             |
| Texas | 48         | 12420       | 453         | 0024.50      | 80% - 100%       | 50%-80%        | Moderate              | 62.1853 %             |
| Texas | 48         | 12420       | 453         | 0024.51      | 50% - <80%       | 50%-80%        | Moderate              | 75.0466 %             |
| Texas | 48         | 12420       | 453         | 0024.52      | 80% - 100%       | 50%-80%        | Moderate              | 51.3476 %             |
| Texas | 48         | 12420       | 453         | 0024.53      | 80% - 100%       | 50%-80%        | Moderate              | 67.1526 %             |
| Texas | 48         | 12420       | 453         | 0025.00      | 20% - <50%       | 80%-120%       | Middle                | 103.8716 %            |
| Texas | 48         | 12420       | 453         | 0300.00      | 20% - <50%       | >120%          | Upper                 | 193.8023 %            |
| Texas | 48         | 12420       | 453         | 0301.00      | 20% - <50%       | >120%          | Upper                 | 142.5455 %            |
| Texas | 48         | 12420       | 453         | 0302.00      | 20% - <50%       | >120%          | Upper                 | 133.8113 %            |
| Texas | 48         | 12420       | 453         | 0303.00      | 20% - <50%       | 80%-120%       | Middle                | 94.7961 %             |
| Texas | 48         | 12420       | 453         | 0304.00      | 20% - <50%       | 80%-120%       | Middle                | 89.5125 %             |
| Texas | 48         | 12420       | 453         | 0305.00      | 20% - <50%       | >120%          | Upper                 | 155.0725 %            |
| Texas | 48         | 12420       | 453         | 0306.00      | 20% - <50%       | >120%          | Upper                 | 129.0884 %            |
| Texas | 48         | 12420       | 453         | 0307.00      | 20% - <50%       | >120%          | Upper                 | 171.6309 %            |
| Texas | 48         | 12420       | 453         | 0308.00      | 20% - <50%       | 80%-120%       | Middle                | 116.9365 %            |
| Texas | 48         | 12420       | 453         | 0309.00      | 20% - <50%       | 80%-120%       | Middle                | 102.8089 %            |
| Texas | 48         | 12420       | 453         | 0310.00      | 20% - <50%       | 80%-120%       | Middle                | 83.9864 %             |
| Texas | 48         | 12420       | 453         | 0311.00      | 20% - <50%       | >120%          | Upper                 | 131.0991 %            |
| Texas | 48         | 12420       | 453         | 0312.00      | 20% - <50%       | >120%          | Upper                 | 147.2464 %            |
| Texas | 48         | 12420       | 453         | 0313.00      | 20% - <50%       | >120%          | Upper                 | 132.2436 %            |
| Texas | 48         | 12420       | 453         | 0314.00      | 20% - <50%       | >120%          | Upper                 | 125.4442 %            |
| Texas | 48         | 12420       | 453         | 0315.00      | 20% - <50%       | >120%          | Upper                 | 132.8872 %            |
| Texas | 48         | 12420       | 453         | 0316.00      | 20% - <50%       | >120%          | Upper                 | 142.5165 %            |
| Texas | 48         | 12420       | 453         | 0317.00      | 20% - <50%       | 80%-120%       | Middle                | 102.7939 %            |
| Texas | 48         | 12420       | 453         | 0318.00      | 20% - <50%       | 50%-80%        | Moderate              | 70.3577 %             |
| Texas | 48         | 12420       | 453         | 0319.00      | 20% - <50%       | 80%-120%       | Middle                | 113.3832 %            |
| Texas | 48         | 12420       | 453         | 0320.00      | 50% - <80%       | 80%-120%       | Middle                | 94.7153 %             |
| Texas | 48         | 12420       | 453         | 0321.00      | 20% - <50%       | 80%-120%       | Middle                | 81.8210 %             |
| Texas | 48         | 12420       | 453         | 0322.00      | 10% - <20%       | >120%          | Upper                 | 188.8439 %            |
| Texas | 48         | 12420       | 453         | 0323.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.0085 %             |
| Texas | 48         | 12420       | 453         | 0324.00      | 50% - <80%       | >120%          | Upper                 | 121.0437 %            |
| Texas | 48         | 12420       | 453         | 0325.00      | 20% - <50%       | >120%          | Upper                 | 142.7560 %            |
| Texas | 48         | 12420       | 453         | 0326.00      | 20% - <50%       | >120%          | Upper                 | 183.6681 %            |
| Texas | 48         | 12420       | 453         | 0327.00      | 20% - <50%       | >120%          | Upper                 | 147.5567 %            |
| Texas | 48         | 12420       | 453         | 0328.00      | 20% - <50%       | >120%          | Upper                 | 137.4983 %            |
| Texas | 48         | 12420       | 453         | 0329.00      | 20% - <50%       | >120%          | Upper                 | 170.9225 %            |
| Texas | 48         | 12420       | 453         | 0330.00      | 20% - <50%       | >120%          | Upper                 | 123.4206 %            |
| Texas | 48         | 12420       | 453         | 0331.00      | 10% - <20%       | >120%          | Upper                 | 142.0695 %            |
| Texas | 48         | 12420       | 453         | 0332.00      | 50% - <80%       | 80%-120%       | Middle                | 107.4419 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 12420       | 453         | 0333.00      | 20% - <50%       | >120%          | Upper                 | 176.2281 %            |
| Texas | 48         | 12420       | 453         | 0334.00      | 20% - <50%       | 80%-120%       | Middle                | 91.8335 %             |
| Texas | 48         | 12420       | 453         | 0335.00      | 20% - <50%       | 80%-120%       | Middle                | 109.6692 %            |
| Texas | 48         | 12420       | 453         | 0336.00      | 20% - <50%       | >120%          | Upper                 | 134.6215 %            |
| Texas | 48         | 12420       | 453         | 0337.00      | 20% - <50%       | >120%          | Upper                 | 161.6604 %            |
| Texas | 48         | 12420       | 453         | 0338.00      | 50% - <80%       | >120%          | Upper                 | 178.4443 %            |
| Texas | 48         | 12420       | 453         | 0339.00      | 20% - <50%       | >120%          | Upper                 | 154.3212 %            |
| Texas | 48         | 12420       | 453         | 0340.00      | 20% - <50%       | >120%          | Upper                 | 144.6889 %            |
| Texas | 48         | 12420       | 453         | 0341.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.8834 %             |
| Texas | 48         | 12420       | 453         | 0342.00      | 50% - <80%       | 80%-120%       | Middle                | 89.1144 %             |
| Texas | 48         | 12420       | 453         | 0343.00      | 20% - <50%       | >120%          | Upper                 | 180.4250 %            |
| Texas | 48         | 12420       | 453         | 0344.00      | 20% - <50%       | >120%          | Upper                 | 207.0857 %            |
| Texas | 48         | 12420       | 453         | 0345.00      | 50% - <80%       | >120%          | Upper                 | 188.5715 %            |
| Texas | 48         | 12420       | 453         | 0346.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.7881 %             |
| Texas | 48         | 12420       | 453         | 0347.00      | 20% - <50%       | >120%          | Upper                 | 129.3189 %            |
| Texas | 48         | 12420       | 453         | 0348.00      | 20% - <50%       | >120%          | Upper                 | 136.5693 %            |
| Texas | 48         | 12420       | 453         | 0349.00      | 20% - <50%       | >120%          | Upper                 | 203.3128 %            |
| Texas | 48         | 12420       | 453         | 0350.00      | 20% - <50%       | >120%          | Upper                 | 215.6693 %            |
| Texas | 48         | 12420       | 453         | 0351.00      | 20% - <50%       | >120%          | Upper                 | 249.4646 %            |
| Texas | 48         | 12420       | 453         | 0352.00      | 10% - <20%       | 80%-120%       | Middle                | 119.3264 %            |
| Texas | 48         | 12420       | 453         | 0353.00      | 10% - <20%       | >120%          | Upper                 | 166.6726 %            |
| Texas | 48         | 12420       | 453         | 0354.00      | 20% - <50%       | >120%          | Upper                 | 209.0695 %            |
| Texas | 48         | 12420       | 453         | 0355.00      | 20% - <50%       | >120%          | Upper                 | 155.8130 %            |
| Texas | 48         | 12420       | 453         | 0356.00      | 20% - <50%       | >120%          | Upper                 | 164.9723 %            |
| Texas | 48         | 12420       | 453         | 0357.00      | 20% - <50%       | >120%          | Upper                 | 196.9176 %            |
| Texas | 48         | 12420       | 453         | 0358.00      | 20% - <50%       | >120%          | Upper                 | 162.4637 %            |
| Texas | 48         | 12420       | 453         | 0359.00      | 20% - <50%       | 80%-120%       | Middle                | 83.6661 %             |
| Texas | 48         | 12420       | 453         | 0360.00      | 20% - <50%       | >120%          | Upper                 | 209.5913 %            |
| Texas | 48         | 12420       | 453         | 0361.00      | 20% - <50%       | >120%          | Upper                 | 184.8755 %            |
| Texas | 48         | 12420       | 453         | 0362.00      | 50% - <80%       | >120%          | Upper                 | 143.0514 %            |
| Texas | 48         | 12420       | 453         | 0363.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0364.00      | 20% - <50%       | >120%          | Upper                 | 131.0572 %            |
| Texas | 48         | 12420       | 453         | 0365.00      | 20% - <50%       | >120%          | Upper                 | 160.3692 %            |
| Texas | 48         | 12420       | 453         | 0366.00      | 20% - <50%       | >120%          | Upper                 | 146.2445 %            |
| Texas | 48         | 12420       | 453         | 0367.00      | 20% - <50%       | >120%          | Upper                 | 205.5869 %            |
| Texas | 48         | 12420       | 453         | 0368.00      | 20% - <50%       | >120%          | Upper                 | 165.9242 %            |
| Texas | 48         | 12420       | 453         | 0369.00      | 10% - <20%       | >120%          | Upper                 | 174.0008 %            |
| Texas | 48         | 12420       | 453         | 0370.00      | 20% - <50%       | >120%          | Upper                 | 128.5745 %            |
| Texas | 48         | 12420       | 453         | 0371.00      | 20% - <50%       | >120%          | Upper                 | 172.9122 %            |
| Texas | 48         | 12420       | 453         | 0372.00      | 20% - <50%       | >120%          | Upper                 | 129.2491 %            |
| Texas | 48         | 12420       | 453         | 0373.00      | 20% - <50%       | 80%-120%       | Middle                | 112.2586 %            |
| Texas | 48         | 12420       | 453         | 0374.00      | 10% - <20%       | 80%-120%       | Middle                | 89.6981 %             |
| Texas | 48         | 12420       | 453         | 0375.00      | 10% - <20%       | 80%-120%       | Middle                | 105.1309 %            |
| Texas | 48         | 12420       | 453         | 0376.00      | 20% - <50%       | >120%          | Upper                 | 123.7339 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 12420       | 453         | 0400.00      | 50% - <80%       | 50%-80%        | Moderate              | 66.1717 %             |
| Texas | 48         | 12420       | 453         | 0401.00      | 50% - <80%       | <50%           | Low                   | 36.2809 %             |
| Texas | 48         | 12420       | 453         | 0402.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.1085 %             |
| Texas | 48         | 12420       | 453         | 0403.00      | 80% - 100%       | <50%           | Low                   | 38.9023 %             |
| Texas | 48         | 12420       | 453         | 0404.00      | 20% - <50%       | 80%-120%       | Middle                | 104.7557 %            |
| Texas | 48         | 12420       | 453         | 0405.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.8179 %             |
| Texas | 48         | 12420       | 453         | 0406.00      | 80% - 100%       | <50%           | Low                   | 44.0123 %             |
| Texas | 48         | 12420       | 453         | 0407.00      | 80% - 100%       | <50%           | Low                   | 24.1560 %             |
| Texas | 48         | 12420       | 453         | 0408.00      | 50% - <80%       | 50%-80%        | Moderate              | 62.2771 %             |
| Texas | 48         | 12420       | 453         | 0409.00      | 80% - 100%       | 50%-80%        | Moderate              | 50.4325 %             |
| Texas | 48         | 12420       | 453         | 0410.00      | 80% - 100%       | <50%           | Low                   | 39.3034 %             |
| Texas | 48         | 12420       | 453         | 0411.00      | 20% - <50%       | 80%-120%       | Middle                | 96.7360 %             |
| Texas | 48         | 12420       | 453         | 0412.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.2384 %             |
| Texas | 48         | 12420       | 453         | 0413.00      | 20% - <50%       | 80%-120%       | Middle                | 114.0098 %            |
| Texas | 48         | 12420       | 453         | 0414.00      | 20% - <50%       | 50%-80%        | Moderate              | 78.1399 %             |
| Texas | 48         | 12420       | 453         | 0415.00      | 50% - <80%       | 80%-120%       | Middle                | 80.5168 %             |
| Texas | 48         | 12420       | 453         | 0416.00      | 50% - <80%       | 50%-80%        | Moderate              | 67.3801 %             |
| Texas | 48         | 12420       | 453         | 0417.00      | 50% - <80%       | 80%-120%       | Middle                | 96.3997 %             |
| Texas | 48         | 12420       | 453         | 0418.00      | 50% - <80%       | 50%-80%        | Moderate              | 66.2635 %             |
| Texas | 48         | 12420       | 453         | 0419.00      | 20% - <50%       | 80%-120%       | Middle                | 99.5359 %             |
| Texas | 48         | 12420       | 453         | 0420.00      | 20% - <50%       | >120%          | Upper                 | 123.7619 %            |
| Texas | 48         | 12420       | 453         | 0421.00      | 50% - <80%       | 80%-120%       | Middle                | 84.4733 %             |
| Texas | 48         | 12420       | 453         | 0422.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.1649 %             |
| Texas | 48         | 12420       | 453         | 0423.00      | 20% - <50%       | 80%-120%       | Middle                | 112.8134 %            |
| Texas | 48         | 12420       | 453         | 0424.00      | 50% - <80%       | 80%-120%       | Middle                | 118.5940 %            |
| Texas | 48         | 12420       | 453         | 0425.00      | 50% - <80%       | 80%-120%       | Middle                | 115.1244 %            |
| Texas | 48         | 12420       | 453         | 0426.00      | 50% - <80%       | 50%-80%        | Moderate              | 64.2498 %             |
| Texas | 48         | 12420       | 453         | 0427.00      | 50% - <80%       | 80%-120%       | Middle                | 86.2335 %             |
| Texas | 48         | 12420       | 453         | 0428.00      | 50% - <80%       | 80%-120%       | Middle                | 110.2389 %            |
| Texas | 48         | 12420       | 453         | 0429.00      | 50% - <80%       | <50%           | Low                   | 39.6537 %             |
| Texas | 48         | 12420       | 453         | 0430.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.8806 %             |
| Texas | 48         | 12420       | 453         | 0431.00      | 80% - 100%       | 50%-80%        | Moderate              | 51.7746 %             |
| Texas | 48         | 12420       | 453         | 0432.00      | 80% - 100%       | 50%-80%        | Moderate              | 53.0479 %             |
| Texas | 48         | 12420       | 453         | 0433.00      | 80% - 100%       | <50%           | Low                   | 36.2021 %             |
| Texas | 48         | 12420       | 453         | 0434.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.9321 %             |
| Texas | 48         | 12420       | 453         | 0435.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.8891 %             |
| Texas | 48         | 12420       | 453         | 0436.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.1237 %             |
| Texas | 48         | 12420       | 453         | 0437.00      | 50% - <80%       | <50%           | Low                   | 47.5178 %             |
| Texas | 48         | 12420       | 453         | 0438.00      | 50% - <80%       | 80%-120%       | Middle                | 105.5730 %            |
| Texas | 48         | 12420       | 453         | 0439.00      | 50% - <80%       | 80%-120%       | Middle                | 85.7426 %             |
| Texas | 48         | 12420       | 453         | 0440.00      | 50% - <80%       | 50%-80%        | Moderate              | 55.9966 %             |
| Texas | 48         | 12420       | 453         | 0441.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.6881 %             |
| Texas | 48         | 12420       | 453         | 0442.00      | 50% - <80%       | 80%-120%       | Middle                | 90.8207 %             |
| Texas | 48         | 12420       | 453         | 0443.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.9359 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 12420       | 453         | 0444.00      | 50% - <80%       | 80%-120%       | Middle                | 84.7168 %             |
| Texas | 48         | 12420       | 453         | 0445.00      | 50% - <80%       | 80%-120%       | Middle                | 115.3170 %            |
| Texas | 48         | 12420       | 453         | 0446.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.1192 %             |
| Texas | 48         | 12420       | 453         | 0447.00      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 12420       | 453         | 0448.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.8604 %             |
| Texas | 48         | 12420       | 453         | 0449.00      | 80% - 100%       | 50%-80%        | Moderate              | 54.9648 %             |
| Texas | 48         | 12420       | 453         | 0450.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.8576 %             |
| Texas | 48         | 12420       | 453         | 0451.00      | 50% - <80%       | >120%          | Upper                 | 136.0425 %            |
| Texas | 48         | 12420       | 453         | 0452.00      | 50% - <80%       | 80%-120%       | Middle                | 108.3540 %            |
| Texas | 48         | 12420       | 453         | 0453.00      | 50% - <80%       | >120%          | Upper                 | 123.3837 %            |
| Texas | 48         | 12420       | 453         | 0454.00      | 20% - <50%       | 80%-120%       | Middle                | 101.0008 %            |
| Texas | 48         | 12420       | 453         | 0455.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.0963 %             |
| Texas | 48         | 12420       | 453         | 0456.00      | 50% - <80%       | 80%-120%       | Middle                | 115.3988 %            |
| Texas | 48         | 12420       | 453         | 0457.00      | 50% - <80%       | >120%          | Upper                 | 127.8401 %            |
| Texas | 48         | 12420       | 453         | 0458.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.9791 %             |
| Texas | 48         | 12420       | 453         | 0459.00      | 80% - 100%       | 80%-120%       | Middle                | 95.2442 %             |
| Texas | 48         | 12420       | 453         | 0460.00      | 50% - <80%       | 50%-80%        | Moderate              | 76.2301 %             |
| Texas | 48         | 12420       | 453         | 0461.00      | 50% - <80%       | 80%-120%       | Middle                | 98.3305 %             |
| Texas | 48         | 12420       | 453         | 0462.00      | 50% - <80%       | 80%-120%       | Middle                | 113.7514 %            |
| Texas | 48         | 12420       | 453         | 0463.00      | 20% - <50%       | 50%-80%        | Moderate              | 65.9162 %             |
| Texas | 48         | 12420       | 453         | 0464.00      | 50% - <80%       | 80%-120%       | Middle                | 95.8589 %             |
| Texas | 48         | 12420       | 453         | 0465.00      | 50% - <80%       | 80%-120%       | Middle                | 94.5187 %             |
| Texas | 48         | 12420       | 453         | 0466.00      | 50% - <80%       | 80%-120%       | Middle                | 111.7277 %            |
| Texas | 48         | 12420       | 453         | 0467.00      | 20% - <50%       | >120%          | Upper                 | 127.5946 %            |
| Texas | 48         | 12420       | 453         | 0468.00      | 50% - <80%       | >120%          | Upper                 | 143.2031 %            |
| Texas | 48         | 12420       | 453         | 0469.00      | 50% - <80%       | >120%          | Upper                 | 148.2612 %            |
| Texas | 48         | 12420       | 453         | 0470.00      | 50% - <80%       | >120%          | Upper                 | 140.2245 %            |
| Texas | 48         | 12420       | 453         | 9800.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 26420       | 473         | 6801.00      | 20% - <50%       | >120%          | Upper                 | 160.4771 %            |
| Texas | 48         | 26420       | 473         | 6802.01      | 50% - <80%       | 80%-120%       | Middle                | 109.1816 %            |
| Texas | 48         | 26420       | 473         | 6802.02      | 80% - 100%       | 50%-80%        | Moderate              | 51.5667 %             |
| Texas | 48         | 26420       | 473         | 6803.01      | 50% - <80%       | 50%-80%        | Moderate              | 75.1401 %             |
| Texas | 48         | 26420       | 473         | 6803.02      | 20% - <50%       | 80%-120%       | Middle                | 93.1919 %             |
| Texas | 48         | 26420       | 473         | 6803.03      | 50% - <80%       | 80%-120%       | Middle                | 90.9160 %             |
| Texas | 48         | 26420       | 473         | 6805.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.0115 %             |
| Texas | 48         | 26420       | 473         | 6805.02      | 20% - <50%       | 50%-80%        | Moderate              | 72.1679 %             |
| Texas | 48         | 26420       | 473         | 6806.01      | 20% - <50%       | >120%          | Upper                 | 147.3936 %            |
| Texas | 48         | 26420       | 473         | 6806.02      | 20% - <50%       | 80%-120%       | Middle                | 114.4981 %            |
| Texas | 48         | 26420       | 473         | 9800.00      | 80% - 100%       | NA             | Unknown               | 0.0000 %              |
| Texas | 48         | 99999       | 481         | 7401.00      | 20% - <50%       | >120%          | Upper                 | 123.7339 %            |
| Texas | 48         | 99999       | 481         | 7402.00      | 50% - <80%       | 80%-120%       | Middle                | 92.0530 %             |
| Texas | 48         | 99999       | 481         | 7403.00      | 80% - 100%       | 80%-120%       | Middle                | 86.4627 %             |
| Texas | 48         | 99999       | 481         | 7404.00      | 50% - <80%       | 80%-120%       | Middle                | 103.3697 %            |
| Texas | 48         | 99999       | 481         | 7405.00      | 50% - <80%       | 80%-120%       | Middle                | 86.8220 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Texas | 48         | 99999       | 481         | 7406.00      | 50% - <80%       | 80%-120%       | Middle                | 102.7207 %            |
| Texas | 48         | 99999       | 481         | 7407.00      | 50% - <80%       | <50%           | Low                   | 47.7688 %             |
| Texas | 48         | 99999       | 481         | 7408.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.4789 %             |
| Texas | 48         | 99999       | 481         | 7409.01      | 20% - <50%       | >120%          | Upper                 | 170.4798 %            |
| Texas | 48         | 99999       | 481         | 7409.02      | 20% - <50%       | >120%          | Upper                 | 176.1236 %            |
| Texas | 48         | 99999       | 481         | 7410.00      | 50% - <80%       | 80%-120%       | Middle                | 84.6969 %             |
| Texas | 48         | 99999       | 481         | 7411.00      | 20% - <50%       | >120%          | Upper                 | 123.7905 %            |
| Utah  | 49         | 99999       | 001         | 1001.00      | 10% - <20%       | 80%-120%       | Middle                | 112.7815 %            |
| Utah  | 49         | 99999       | 001         | 1002.00      | 20% - <50%       | 80%-120%       | Middle                | 101.0968 %            |
| Utah  | 49         | 99999       | 003         | 9601.00      | <10%             | 80%-120%       | Middle                | 80.3081 %             |
| Utah  | 49         | 99999       | 003         | 9602.00      | 10% - <20%       | 80%-120%       | Middle                | 86.8179 %             |
| Utah  | 49         | 99999       | 003         | 9603.01      | 10% - <20%       | 50%-80%        | Moderate              | 68.8415 %             |
| Utah  | 49         | 99999       | 003         | 9603.02      | 20% - <50%       | 50%-80%        | Moderate              | 74.4140 %             |
| Utah  | 49         | 99999       | 003         | 9604.00      | 10% - <20%       | 80%-120%       | Middle                | 86.3759 %             |
| Utah  | 49         | 99999       | 003         | 9605.00      | 10% - <20%       | 80%-120%       | Middle                | 82.9472 %             |
| Utah  | 49         | 99999       | 003         | 9606.01      | 10% - <20%       | 50%-80%        | Moderate              | 76.6351 %             |
| Utah  | 49         | 99999       | 003         | 9606.02      | 10% - <20%       | 80%-120%       | Middle                | 100.6702 %            |
| Utah  | 49         | 99999       | 003         | 9607.01      | 20% - <50%       | 50%-80%        | Moderate              | 62.7157 %             |
| Utah  | 49         | 99999       | 003         | 9607.02      | 20% - <50%       | 50%-80%        | Moderate              | 65.6638 %             |
| Utah  | 49         | 99999       | 003         | 9608.01      | 10% - <20%       | 80%-120%       | Middle                | 109.1716 %            |
| Utah  | 49         | 99999       | 003         | 9608.02      | <10%             | 80%-120%       | Middle                | 103.3741 %            |
| Utah  | 49         | 30860       | 005         | 0001.01      | <10%             | 80%-120%       | Middle                | 98.0935 %             |
| Utah  | 49         | 30860       | 005         | 0001.02      | 10% - <20%       | 80%-120%       | Middle                | 98.5441 %             |
| Utah  | 49         | 30860       | 005         | 0002.01      | 10% - <20%       | 80%-120%       | Middle                | 100.2859 %            |
| Utah  | 49         | 30860       | 005         | 0002.02      | 10% - <20%       | 80%-120%       | Middle                | 113.6762 %            |
| Utah  | 49         | 30860       | 005         | 0003.01      | <10%             | 80%-120%       | Middle                | 103.9473 %            |
| Utah  | 49         | 30860       | 005         | 0003.02      | 20% - <50%       | 80%-120%       | Middle                | 91.8165 %             |
| Utah  | 49         | 30860       | 005         | 0004.01      | 20% - <50%       | 80%-120%       | Middle                | 88.7834 %             |
| Utah  | 49         | 30860       | 005         | 0004.02      | <10%             | >120%          | Upper                 | 144.9730 %            |
| Utah  | 49         | 30860       | 005         | 0004.03      | 10% - <20%       | 80%-120%       | Middle                | 114.5529 %            |
| Utah  | 49         | 30860       | 005         | 0005.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.8542 %             |
| Utah  | 49         | 30860       | 005         | 0005.02      | 20% - <50%       | 50%-80%        | Moderate              | 59.7989 %             |
| Utah  | 49         | 30860       | 005         | 0006.01      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 30860       | 005         | 0006.02      | 10% - <20%       | 50%-80%        | Moderate              | 72.9754 %             |
| Utah  | 49         | 30860       | 005         | 0007.01      | 10% - <20%       | >120%          | Upper                 | 131.1914 %            |
| Utah  | 49         | 30860       | 005         | 0007.02      | 10% - <20%       | <50%           | Low                   | 34.5826 %             |
| Utah  | 49         | 30860       | 005         | 0008.00      | 10% - <20%       | <50%           | Low                   | 46.3841 %             |
| Utah  | 49         | 30860       | 005         | 0009.00      | 10% - <20%       | 80%-120%       | Middle                | 83.4366 %             |
| Utah  | 49         | 30860       | 005         | 0010.01      | 20% - <50%       | 80%-120%       | Middle                | 88.2837 %             |
| Utah  | 49         | 30860       | 005         | 0010.02      | 20% - <50%       | 50%-80%        | Moderate              | 74.3099 %             |
| Utah  | 49         | 30860       | 005         | 0011.01      | 10% - <20%       | >120%          | Upper                 | 120.2319 %            |
| Utah  | 49         | 30860       | 005         | 0011.02      | 10% - <20%       | >120%          | Upper                 | 138.6180 %            |
| Utah  | 49         | 30860       | 005         | 0012.01      | <10%             | >120%          | Upper                 | 121.5549 %            |
| Utah  | 49         | 30860       | 005         | 0012.02      | 10% - <20%       | >120%          | Upper                 | 131.9381 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 30860       | 005         | 0013.00      | <10%             | >120%          | Upper                 | 134.7270 %            |
| Utah  | 49         | 30860       | 005         | 0014.01      | 20% - <50%       | 80%-120%       | Middle                | 106.6308 %            |
| Utah  | 49         | 30860       | 005         | 0014.02      | 20% - <50%       | 80%-120%       | Middle                | 102.3051 %            |
| Utah  | 49         | 30860       | 005         | 0015.00      | <10%             | >120%          | Upper                 | 134.9942 %            |
| Utah  | 49         | 30860       | 005         | 9801.00      | 20% - <50%       | 50%-80%        | Moderate              | 78.6169 %             |
| Utah  | 49         | 99999       | 007         | 0001.00      | 10% - <20%       | 80%-120%       | Middle                | 91.8276 %             |
| Utah  | 49         | 99999       | 007         | 0002.00      | 10% - <20%       | 80%-120%       | Middle                | 108.2366 %            |
| Utah  | 49         | 99999       | 007         | 0003.00      | 20% - <50%       | 50%-80%        | Moderate              | 52.9311 %             |
| Utah  | 49         | 99999       | 007         | 0005.00      | 10% - <20%       | 80%-120%       | Middle                | 90.9773 %             |
| Utah  | 49         | 99999       | 007         | 0006.00      | 10% - <20%       | 80%-120%       | Middle                | 89.0561 %             |
| Utah  | 49         | 99999       | 009         | 9601.00      | <10%             | >120%          | Upper                 | 138.0763 %            |
| Utah  | 49         | 36260       | 011         | 1251.02      | 10% - <20%       | >120%          | Upper                 | 126.3255 %            |
| Utah  | 49         | 36260       | 011         | 1251.03      | 20% - <50%       | 80%-120%       | Middle                | 101.2337 %            |
| Utah  | 49         | 36260       | 011         | 1251.04      | 10% - <20%       | >120%          | Upper                 | 151.1218 %            |
| Utah  | 49         | 36260       | 011         | 1252.01      | 20% - <50%       | 50%-80%        | Moderate              | 64.6413 %             |
| Utah  | 49         | 36260       | 011         | 1253.01      | 20% - <50%       | 50%-80%        | Moderate              | 74.0039 %             |
| Utah  | 49         | 36260       | 011         | 1253.04      | 20% - <50%       | 80%-120%       | Middle                | 92.3075 %             |
| Utah  | 49         | 36260       | 011         | 1253.05      | 20% - <50%       | 80%-120%       | Middle                | 114.9350 %            |
| Utah  | 49         | 36260       | 011         | 1253.06      | 20% - <50%       | >120%          | Upper                 | 125.2542 %            |
| Utah  | 49         | 36260       | 011         | 1253.07      | 10% - <20%       | 80%-120%       | Middle                | 107.5618 %            |
| Utah  | 49         | 36260       | 011         | 1254.07      | 10% - <20%       | 80%-120%       | Middle                | 113.8046 %            |
| Utah  | 49         | 36260       | 011         | 1254.08      | 10% - <20%       | >120%          | Upper                 | 121.4880 %            |
| Utah  | 49         | 36260       | 011         | 1254.09      | 10% - <20%       | >120%          | Upper                 | 122.8400 %            |
| Utah  | 49         | 36260       | 011         | 1254.10      | 10% - <20%       | >120%          | Upper                 | 158.8405 %            |
| Utah  | 49         | 36260       | 011         | 1254.11      | 10% - <20%       | 80%-120%       | Middle                | 102.0301 %            |
| Utah  | 49         | 36260       | 011         | 1254.12      | 20% - <50%       | 80%-120%       | Middle                | 84.4968 %             |
| Utah  | 49         | 36260       | 011         | 1254.13      | 10% - <20%       | >120%          | Upper                 | 153.7212 %            |
| Utah  | 49         | 36260       | 011         | 1254.14      | 20% - <50%       | 80%-120%       | Middle                | 110.4304 %            |
| Utah  | 49         | 36260       | 011         | 1254.15      | 20% - <50%       | >120%          | Upper                 | 120.9745 %            |
| Utah  | 49         | 36260       | 011         | 1255.01      | 20% - <50%       | 80%-120%       | Middle                | 91.8769 %             |
| Utah  | 49         | 36260       | 011         | 1255.02      | 20% - <50%       | 80%-120%       | Middle                | 89.6990 %             |
| Utah  | 49         | 36260       | 011         | 1255.03      | 10% - <20%       | 80%-120%       | Middle                | 109.2137 %            |
| Utah  | 49         | 36260       | 011         | 1256.00      | 20% - <50%       | 50%-80%        | Moderate              | 61.6330 %             |
| Utah  | 49         | 36260       | 011         | 1257.01      | 20% - <50%       | 50%-80%        | Moderate              | 55.1004 %             |
| Utah  | 49         | 36260       | 011         | 1257.02      | 20% - <50%       | 50%-80%        | Moderate              | 70.3650 %             |
| Utah  | 49         | 36260       | 011         | 1258.01      | 20% - <50%       | 50%-80%        | Moderate              | 62.0795 %             |
| Utah  | 49         | 36260       | 011         | 1258.04      | 10% - <20%       | >120%          | Upper                 | 125.2905 %            |
| Utah  | 49         | 36260       | 011         | 1258.05      | 20% - <50%       | 80%-120%       | Middle                | 90.3068 %             |
| Utah  | 49         | 36260       | 011         | 1258.07      | 20% - <50%       | 50%-80%        | Moderate              | 71.2682 %             |
| Utah  | 49         | 36260       | 011         | 1258.09      | 20% - <50%       | 80%-120%       | Middle                | 102.4380 %            |
| Utah  | 49         | 36260       | 011         | 1258.10      | 20% - <50%       | 80%-120%       | Middle                | 91.9950 %             |
| Utah  | 49         | 36260       | 011         | 1259.05      | 20% - <50%       | 80%-120%       | Middle                | 101.7393 %            |
| Utah  | 49         | 36260       | 011         | 1259.06      | 10% - <20%       | 80%-120%       | Middle                | 108.0651 %            |
| Utah  | 49         | 36260       | 011         | 1259.07      | 10% - <20%       | 80%-120%       | Middle                | 111.6563 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 36260       | 011         | 1259.08      | 10% - <20%       | 80%-120%       | Middle                | 109.3489 %            |
| Utah  | 49         | 36260       | 011         | 1260.01      | 20% - <50%       | 80%-120%       | Middle                | 85.9340 %             |
| Utah  | 49         | 36260       | 011         | 1260.02      | 10% - <20%       | >120%          | Upper                 | 126.5834 %            |
| Utah  | 49         | 36260       | 011         | 1261.01      | 10% - <20%       | 80%-120%       | Middle                | 105.8917 %            |
| Utah  | 49         | 36260       | 011         | 1261.05      | <10%             | >120%          | Upper                 | 127.5741 %            |
| Utah  | 49         | 36260       | 011         | 1261.06      | <10%             | >120%          | Upper                 | 166.1171 %            |
| Utah  | 49         | 36260       | 011         | 1261.07      | <10%             | >120%          | Upper                 | 154.1507 %            |
| Utah  | 49         | 36260       | 011         | 1261.08      | <10%             | >120%          | Upper                 | 168.9505 %            |
| Utah  | 49         | 36260       | 011         | 1262.03      | 10% - <20%       | >120%          | Upper                 | 162.2192 %            |
| Utah  | 49         | 36260       | 011         | 1262.04      | 10% - <20%       | 80%-120%       | Middle                | 111.0246 %            |
| Utah  | 49         | 36260       | 011         | 1262.05      | 10% - <20%       | >120%          | Upper                 | 121.0745 %            |
| Utah  | 49         | 36260       | 011         | 1262.06      | 10% - <20%       | >120%          | Upper                 | 151.0946 %            |
| Utah  | 49         | 36260       | 011         | 1263.03      | 10% - <20%       | 80%-120%       | Middle                | 111.3541 %            |
| Utah  | 49         | 36260       | 011         | 1263.04      | 10% - <20%       | >120%          | Upper                 | 143.1476 %            |
| Utah  | 49         | 36260       | 011         | 1263.05      | <10%             | >120%          | Upper                 | 141.3492 %            |
| Utah  | 49         | 36260       | 011         | 1263.06      | 10% - <20%       | 80%-120%       | Middle                | 97.6641 %             |
| Utah  | 49         | 36260       | 011         | 1264.02      | 10% - <20%       | >120%          | Upper                 | 161.0683 %            |
| Utah  | 49         | 36260       | 011         | 1264.04      | 10% - <20%       | >120%          | Upper                 | 144.3257 %            |
| Utah  | 49         | 36260       | 011         | 1264.05      | 10% - <20%       | >120%          | Upper                 | 141.4651 %            |
| Utah  | 49         | 36260       | 011         | 1264.06      | 20% - <50%       | 80%-120%       | Middle                | 80.9465 %             |
| Utah  | 49         | 36260       | 011         | 1265.00      | 10% - <20%       | 80%-120%       | Middle                | 111.9937 %            |
| Utah  | 49         | 36260       | 011         | 1266.00      | 10% - <20%       | 80%-120%       | Middle                | 87.9528 %             |
| Utah  | 49         | 36260       | 011         | 1267.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.8745 %             |
| Utah  | 49         | 36260       | 011         | 1268.01      | 10% - <20%       | >120%          | Upper                 | 151.0060 %            |
| Utah  | 49         | 36260       | 011         | 1268.02      | 10% - <20%       | >120%          | Upper                 | 131.9287 %            |
| Utah  | 49         | 36260       | 011         | 1269.01      | 20% - <50%       | 80%-120%       | Middle                | 82.4610 %             |
| Utah  | 49         | 36260       | 011         | 1269.02      | 10% - <20%       | 80%-120%       | Middle                | 88.9753 %             |
| Utah  | 49         | 36260       | 011         | 1270.02      | 20% - <50%       | 80%-120%       | Middle                | 81.5010 %             |
| Utah  | 49         | 36260       | 011         | 1270.03      | 10% - <20%       | 80%-120%       | Middle                | 111.6801 %            |
| Utah  | 49         | 36260       | 011         | 1270.05      | 10% - <20%       | 80%-120%       | Middle                | 109.5545 %            |
| Utah  | 49         | 36260       | 011         | 1270.06      | 10% - <20%       | 80%-120%       | Middle                | 101.8325 %            |
| Utah  | 49         | 36260       | 011         | 1271.00      | 10% - <20%       | 80%-120%       | Middle                | 99.7421 %             |
| Utah  | 49         | 36260       | 011         | 9800.00      | 20% - <50%       | >120%          | Upper                 | 231.4788 %            |
| Utah  | 49         | 99999       | 013         | 9403.00      | <10%             | 80%-120%       | Middle                | 80.3921 %             |
| Utah  | 49         | 99999       | 013         | 9405.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.4514 %             |
| Utah  | 49         | 99999       | 013         | 9405.02      | 10% - <20%       | 80%-120%       | Middle                | 104.3025 %            |
| Utah  | 49         | 99999       | 013         | 9406.00      | 10% - <20%       | 80%-120%       | Middle                | 102.5250 %            |
| Utah  | 49         | 99999       | 015         | 9762.00      | <10%             | 80%-120%       | Middle                | 100.0314 %            |
| Utah  | 49         | 99999       | 015         | 9763.00      | <10%             | 80%-120%       | Middle                | 96.2356 %             |
| Utah  | 49         | 99999       | 015         | 9765.00      | 10% - <20%       | 80%-120%       | Middle                | 96.8052 %             |
| Utah  | 49         | 99999       | 017         | 0003.00      | <10%             | 80%-120%       | Middle                | 87.3471 %             |
| Utah  | 49         | 99999       | 017         | 0004.00      | 10% - <20%       | 80%-120%       | Middle                | 92.2083 %             |
| Utah  | 49         | 99999       | 019         | 0002.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.5990 %             |
| Utah  | 49         | 99999       | 019         | 0003.01      | 10% - <20%       | 80%-120%       | Middle                | 110.3591 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 99999       | 019         | 0003.02      | 10% - <20%       | 80%-120%       | Middle                | 94.8169 %             |
| Utah  | 49         | 99999       | 021         | 1101.00      | <10%             | 50%-80%        | Moderate              | 70.3808 %             |
| Utah  | 49         | 99999       | 021         | 1102.01      | 10% - <20%       | 80%-120%       | Middle                | 85.6464 %             |
| Utah  | 49         | 99999       | 021         | 1102.02      | 10% - <20%       | 80%-120%       | Middle                | 99.4919 %             |
| Utah  | 49         | 99999       | 021         | 1103.00      | 10% - <20%       | 80%-120%       | Middle                | 96.5108 %             |
| Utah  | 49         | 99999       | 021         | 1104.00      | 10% - <20%       | 80%-120%       | Middle                | 113.4005 %            |
| Utah  | 49         | 99999       | 021         | 1105.01      | 20% - <50%       | 80%-120%       | Middle                | 93.5900 %             |
| Utah  | 49         | 99999       | 021         | 1105.02      | 20% - <50%       | 50%-80%        | Moderate              | 67.0710 %             |
| Utah  | 49         | 99999       | 021         | 1106.01      | 10% - <20%       | <50%           | Low                   | 49.2050 %             |
| Utah  | 49         | 99999       | 021         | 1106.02      | 10% - <20%       | 50%-80%        | Moderate              | 59.3739 %             |
| Utah  | 49         | 99999       | 021         | 1107.02      | 10% - <20%       | 80%-120%       | Middle                | 85.4423 %             |
| Utah  | 49         | 99999       | 021         | 1107.03      | 10% - <20%       | >120%          | Upper                 | 124.3827 %            |
| Utah  | 49         | 99999       | 021         | 1107.04      | 10% - <20%       | 80%-120%       | Middle                | 87.3909 %             |
| Utah  | 49         | 39340       | 023         | 0101.00      | <10%             | 80%-120%       | Middle                | 93.2973 %             |
| Utah  | 49         | 39340       | 023         | 0102.00      | <10%             | 80%-120%       | Middle                | 91.0432 %             |
| Utah  | 49         | 99999       | 025         | 1301.00      | <10%             | 80%-120%       | Middle                | 82.3667 %             |
| Utah  | 49         | 99999       | 025         | 1302.00      | <10%             | 80%-120%       | Middle                | 111.6272 %            |
| Utah  | 49         | 99999       | 027         | 9741.00      | 10% - <20%       | 80%-120%       | Middle                | 89.2888 %             |
| Utah  | 49         | 99999       | 027         | 9742.00      | 10% - <20%       | 80%-120%       | Middle                | 101.4186 %            |
| Utah  | 49         | 99999       | 027         | 9743.00      | 10% - <20%       | 80%-120%       | Middle                | 92.5986 %             |
| Utah  | 49         | 36260       | 029         | 9701.01      | <10%             | >120%          | Upper                 | 136.4492 %            |
| Utah  | 49         | 36260       | 029         | 9701.02      | <10%             | 80%-120%       | Middle                | 97.6335 %             |
| Utah  | 49         | 36260       | 029         | 9702.00      | <10%             | 80%-120%       | Middle                | 104.2489 %            |
| Utah  | 49         | 99999       | 031         | 9601.00      | 10% - <20%       | 50%-80%        | Moderate              | 58.1976 %             |
| Utah  | 49         | 99999       | 033         | 9501.00      | <10%             | 80%-120%       | Middle                | 101.0845 %            |
| Utah  | 49         | 41620       | 035         | 1001.00      | 20% - <50%       | 80%-120%       | Middle                | 82.9028 %             |
| Utah  | 49         | 41620       | 035         | 1002.00      | 10% - <20%       | >120%          | Upper                 | 159.0858 %            |
| Utah  | 49         | 41620       | 035         | 1003.06      | 50% - <80%       | 50%-80%        | Moderate              | 59.0316 %             |
| Utah  | 49         | 41620       | 035         | 1003.07      | 50% - <80%       | 80%-120%       | Middle                | 86.0104 %             |
| Utah  | 49         | 41620       | 035         | 1003.08      | 50% - <80%       | 50%-80%        | Moderate              | 56.4364 %             |
| Utah  | 49         | 41620       | 035         | 1005.00      | 50% - <80%       | 50%-80%        | Moderate              | 73.8545 %             |
| Utah  | 49         | 41620       | 035         | 1006.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.7888 %             |
| Utah  | 49         | 41620       | 035         | 1007.00      | 20% - <50%       | 50%-80%        | Moderate              | 79.0239 %             |
| Utah  | 49         | 41620       | 035         | 1008.00      | 20% - <50%       | 80%-120%       | Middle                | 83.4827 %             |
| Utah  | 49         | 41620       | 035         | 1010.00      | 10% - <20%       | >120%          | Upper                 | 155.8255 %            |
| Utah  | 49         | 41620       | 035         | 1011.01      | 20% - <50%       | 80%-120%       | Middle                | 107.4822 %            |
| Utah  | 49         | 41620       | 035         | 1011.02      | 20% - <50%       | 80%-120%       | Middle                | 110.2357 %            |
| Utah  | 49         | 41620       | 035         | 1012.00      | 10% - <20%       | >120%          | Upper                 | 150.2501 %            |
| Utah  | 49         | 41620       | 035         | 1014.01      | 20% - <50%       | <50%           | Low                   | 29.2042 %             |
| Utah  | 49         | 41620       | 035         | 1014.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 41620       | 035         | 1015.00      | 20% - <50%       | >120%          | Upper                 | 144.2153 %            |
| Utah  | 49         | 41620       | 035         | 1016.00      | 20% - <50%       | 80%-120%       | Middle                | 93.2779 %             |
| Utah  | 49         | 41620       | 035         | 1017.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.1821 %             |
| Utah  | 49         | 41620       | 035         | 1018.00      | 20% - <50%       | 50%-80%        | Moderate              | 72.6261 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 035         | 1019.00      | 20% - <50%       | 50%-80%        | Moderate              | 57.9282 %             |
| Utah  | 49         | 41620       | 035         | 1020.00      | 20% - <50%       | 50%-80%        | Moderate              | 77.2952 %             |
| Utah  | 49         | 41620       | 035         | 1021.00      | 20% - <50%       | 50%-80%        | Moderate              | 54.5440 %             |
| Utah  | 49         | 41620       | 035         | 1023.00      | 20% - <50%       | 80%-120%       | Middle                | 98.7217 %             |
| Utah  | 49         | 41620       | 035         | 1025.01      | 20% - <50%       | 50%-80%        | Moderate              | 74.9701 %             |
| Utah  | 49         | 41620       | 035         | 1025.02      | 20% - <50%       | >120%          | Upper                 | 124.6868 %            |
| Utah  | 49         | 41620       | 035         | 1026.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.4729 %             |
| Utah  | 49         | 41620       | 035         | 1027.01      | 50% - <80%       | 50%-80%        | Moderate              | 57.7976 %             |
| Utah  | 49         | 41620       | 035         | 1027.02      | 50% - <80%       | 50%-80%        | Moderate              | 66.4010 %             |
| Utah  | 49         | 41620       | 035         | 1028.01      | 50% - <80%       | 50%-80%        | Moderate              | 58.0754 %             |
| Utah  | 49         | 41620       | 035         | 1028.02      | 50% - <80%       | 50%-80%        | Moderate              | 69.9789 %             |
| Utah  | 49         | 41620       | 035         | 1029.00      | 20% - <50%       | 50%-80%        | Moderate              | 58.8789 %             |
| Utah  | 49         | 41620       | 035         | 1030.00      | 20% - <50%       | 80%-120%       | Middle                | 96.5925 %             |
| Utah  | 49         | 41620       | 035         | 1031.00      | 20% - <50%       | 80%-120%       | Middle                | 111.0413 %            |
| Utah  | 49         | 41620       | 035         | 1032.00      | 20% - <50%       | 80%-120%       | Middle                | 108.1783 %            |
| Utah  | 49         | 41620       | 035         | 1033.00      | 20% - <50%       | 80%-120%       | Middle                | 108.5037 %            |
| Utah  | 49         | 41620       | 035         | 1034.00      | 10% - <20%       | 80%-120%       | Middle                | 103.6133 %            |
| Utah  | 49         | 41620       | 035         | 1035.00      | 10% - <20%       | >120%          | Upper                 | 142.3705 %            |
| Utah  | 49         | 41620       | 035         | 1036.00      | 10% - <20%       | >120%          | Upper                 | 166.3977 %            |
| Utah  | 49         | 41620       | 035         | 1037.00      | 10% - <20%       | >120%          | Upper                 | 123.6719 %            |
| Utah  | 49         | 41620       | 035         | 1038.00      | 10% - <20%       | >120%          | Upper                 | 169.3227 %            |
| Utah  | 49         | 41620       | 035         | 1039.00      | 10% - <20%       | 80%-120%       | Middle                | 116.3944 %            |
| Utah  | 49         | 41620       | 035         | 1040.00      | 10% - <20%       | >120%          | Upper                 | 175.8399 %            |
| Utah  | 49         | 41620       | 035         | 1041.00      | 10% - <20%       | >120%          | Upper                 | 201.9698 %            |
| Utah  | 49         | 41620       | 035         | 1042.00      | 10% - <20%       | >120%          | Upper                 | 172.4955 %            |
| Utah  | 49         | 41620       | 035         | 1043.00      | 20% - <50%       | 80%-120%       | Middle                | 111.1719 %            |
| Utah  | 49         | 41620       | 035         | 1044.00      | <10%             | >120%          | Upper                 | 171.1907 %            |
| Utah  | 49         | 41620       | 035         | 1047.00      | 10% - <20%       | 80%-120%       | Middle                | 111.5847 %            |
| Utah  | 49         | 41620       | 035         | 1048.00      | 10% - <20%       | 80%-120%       | Middle                | 104.2131 %            |
| Utah  | 49         | 41620       | 035         | 1049.00      | 20% - <50%       | 80%-120%       | Middle                | 86.0801 %             |
| Utah  | 49         | 41620       | 035         | 1101.03      | 10% - <20%       | >120%          | Upper                 | 152.3229 %            |
| Utah  | 49         | 41620       | 035         | 1101.04      | 10% - <20%       | >120%          | Upper                 | 224.1035 %            |
| Utah  | 49         | 41620       | 035         | 1101.05      | 10% - <20%       | >120%          | Upper                 | 189.6823 %            |
| Utah  | 49         | 41620       | 035         | 1101.06      | 10% - <20%       | >120%          | Upper                 | 140.2888 %            |
| Utah  | 49         | 41620       | 035         | 1102.00      | 10% - <20%       | >120%          | Upper                 | 122.7235 %            |
| Utah  | 49         | 41620       | 035         | 1103.00      | 10% - <20%       | 80%-120%       | Middle                | 114.4942 %            |
| Utah  | 49         | 41620       | 035         | 1104.01      | 20% - <50%       | 80%-120%       | Middle                | 119.0670 %            |
| Utah  | 49         | 41620       | 035         | 1104.02      | 10% - <20%       | >120%          | Upper                 | 127.8840 %            |
| Utah  | 49         | 41620       | 035         | 1105.00      | 10% - <20%       | >120%          | Upper                 | 129.6536 %            |
| Utah  | 49         | 41620       | 035         | 1106.00      | 10% - <20%       | >120%          | Upper                 | 121.5117 %            |
| Utah  | 49         | 41620       | 035         | 1107.01      | 20% - <50%       | 80%-120%       | Middle                | 92.7910 %             |
| Utah  | 49         | 41620       | 035         | 1107.02      | 10% - <20%       | 80%-120%       | Middle                | 105.0708 %            |
| Utah  | 49         | 41620       | 035         | 1108.00      | 10% - <20%       | 80%-120%       | Middle                | 92.2576 %             |
| Utah  | 49         | 41620       | 035         | 1109.00      | 10% - <20%       | >120%          | Upper                 | 153.1573 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 035         | 1110.01      | 10% - <20%       | >120%          | Upper                 | 161.1609 %            |
| Utah  | 49         | 41620       | 035         | 1110.02      | 10% - <20%       | >120%          | Upper                 | 140.6817 %            |
| Utah  | 49         | 41620       | 035         | 1111.04      | 10% - <20%       | >120%          | Upper                 | 120.5289 %            |
| Utah  | 49         | 41620       | 035         | 1111.05      | 20% - <50%       | 50%-80%        | Moderate              | 59.5141 %             |
| Utah  | 49         | 41620       | 035         | 1111.06      | 10% - <20%       | 80%-120%       | Middle                | 105.3331 %            |
| Utah  | 49         | 41620       | 035         | 1111.07      | 20% - <50%       | 80%-120%       | Middle                | 89.0670 %             |
| Utah  | 49         | 41620       | 035         | 1111.08      | 10% - <20%       | >120%          | Upper                 | 134.6226 %            |
| Utah  | 49         | 41620       | 035         | 1111.09      | 10% - <20%       | >120%          | Upper                 | 133.7096 %            |
| Utah  | 49         | 41620       | 035         | 1112.01      | 20% - <50%       | 80%-120%       | Middle                | 98.9563 %             |
| Utah  | 49         | 41620       | 035         | 1112.02      | 20% - <50%       | 80%-120%       | Middle                | 98.8523 %             |
| Utah  | 49         | 41620       | 035         | 1113.02      | 10% - <20%       | >120%          | Upper                 | 138.6520 %            |
| Utah  | 49         | 41620       | 035         | 1113.04      | 10% - <20%       | >120%          | Upper                 | 124.2109 %            |
| Utah  | 49         | 41620       | 035         | 1113.05      | 10% - <20%       | 80%-120%       | Middle                | 115.8244 %            |
| Utah  | 49         | 41620       | 035         | 1113.06      | 10% - <20%       | 80%-120%       | Middle                | 111.4752 %            |
| Utah  | 49         | 41620       | 035         | 1114.00      | 20% - <50%       | 50%-80%        | Moderate              | 70.6075 %             |
| Utah  | 49         | 41620       | 035         | 1115.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.8911 %             |
| Utah  | 49         | 41620       | 035         | 1116.01      | 50% - <80%       | 80%-120%       | Middle                | 86.8061 %             |
| Utah  | 49         | 41620       | 035         | 1116.02      | 50% - <80%       | <50%           | Low                   | 43.4041 %             |
| Utah  | 49         | 41620       | 035         | 1117.01      | 50% - <80%       | <50%           | Low                   | 45.7680 %             |
| Utah  | 49         | 41620       | 035         | 1117.02      | 20% - <50%       | 50%-80%        | Moderate              | 71.8747 %             |
| Utah  | 49         | 41620       | 035         | 1118.01      | 20% - <50%       | 80%-120%       | Middle                | 96.0745 %             |
| Utah  | 49         | 41620       | 035         | 1118.02      | 20% - <50%       | 80%-120%       | Middle                | 85.4227 %             |
| Utah  | 49         | 41620       | 035         | 1119.03      | 20% - <50%       | 80%-120%       | Middle                | 90.4902 %             |
| Utah  | 49         | 41620       | 035         | 1119.04      | 20% - <50%       | 80%-120%       | Middle                | 89.4411 %             |
| Utah  | 49         | 41620       | 035         | 1119.05      | 20% - <50%       | 50%-80%        | Moderate              | 51.5880 %             |
| Utah  | 49         | 41620       | 035         | 1119.06      | 20% - <50%       | 50%-80%        | Moderate              | 70.9583 %             |
| Utah  | 49         | 41620       | 035         | 1120.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.9878 %             |
| Utah  | 49         | 41620       | 035         | 1120.02      | 20% - <50%       | 80%-120%       | Middle                | 91.8581 %             |
| Utah  | 49         | 41620       | 035         | 1121.01      | 50% - <80%       | <50%           | Low                   | 43.6996 %             |
| Utah  | 49         | 41620       | 035         | 1121.02      | 20% - <50%       | 80%-120%       | Middle                | 95.8189 %             |
| Utah  | 49         | 41620       | 035         | 1122.01      | 10% - <20%       | 80%-120%       | Middle                | 100.1416 %            |
| Utah  | 49         | 41620       | 035         | 1122.02      | 20% - <50%       | 80%-120%       | Middle                | 103.5734 %            |
| Utah  | 49         | 41620       | 035         | 1123.01      | 20% - <50%       | 80%-120%       | Middle                | 86.5128 %             |
| Utah  | 49         | 41620       | 035         | 1123.02      | 10% - <20%       | 80%-120%       | Middle                | 99.8317 %             |
| Utah  | 49         | 41620       | 035         | 1124.02      | 20% - <50%       | 80%-120%       | Middle                | 83.1119 %             |
| Utah  | 49         | 41620       | 035         | 1124.04      | 20% - <50%       | 50%-80%        | Moderate              | 65.3530 %             |
| Utah  | 49         | 41620       | 035         | 1124.05      | 20% - <50%       | 50%-80%        | Moderate              | 71.6976 %             |
| Utah  | 49         | 41620       | 035         | 1124.06      | 50% - <80%       | 50%-80%        | Moderate              | 67.7301 %             |
| Utah  | 49         | 41620       | 035         | 1125.01      | 20% - <50%       | 80%-120%       | Middle                | 82.2177 %             |
| Utah  | 49         | 41620       | 035         | 1125.03      | 20% - <50%       | 50%-80%        | Moderate              | 76.1343 %             |
| Utah  | 49         | 41620       | 035         | 1125.04      | 20% - <50%       | 80%-120%       | Middle                | 93.2525 %             |
| Utah  | 49         | 41620       | 035         | 1125.05      | 20% - <50%       | 50%-80%        | Moderate              | 79.3050 %             |
| Utah  | 49         | 41620       | 035         | 1126.04      | 20% - <50%       | 80%-120%       | Middle                | 89.9579 %             |
| Utah  | 49         | 41620       | 035         | 1126.08      | 10% - <20%       | >120%          | Upper                 | 128.5458 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 035         | 1126.09      | 10% - <20%       | >120%          | Upper                 | 128.4428 %            |
| Utah  | 49         | 41620       | 035         | 1126.10      | 20% - <50%       | 80%-120%       | Middle                | 84.9092 %             |
| Utah  | 49         | 41620       | 035         | 1126.11      | 20% - <50%       | 80%-120%       | Middle                | 115.0088 %            |
| Utah  | 49         | 41620       | 035         | 1126.12      | 20% - <50%       | 80%-120%       | Middle                | 96.6932 %             |
| Utah  | 49         | 41620       | 035         | 1126.13      | 10% - <20%       | 80%-120%       | Middle                | 112.8463 %            |
| Utah  | 49         | 41620       | 035         | 1126.14      | 10% - <20%       | >120%          | Upper                 | 145.8676 %            |
| Utah  | 49         | 41620       | 035         | 1126.15      | 10% - <20%       | >120%          | Upper                 | 145.2523 %            |
| Utah  | 49         | 41620       | 035         | 1126.16      | 10% - <20%       | >120%          | Upper                 | 133.9453 %            |
| Utah  | 49         | 41620       | 035         | 1126.17      | 10% - <20%       | >120%          | Upper                 | 166.8404 %            |
| Utah  | 49         | 41620       | 035         | 1126.18      | 10% - <20%       | 80%-120%       | Middle                | 119.5385 %            |
| Utah  | 49         | 41620       | 035         | 1126.19      | 10% - <20%       | >120%          | Upper                 | 146.8559 %            |
| Utah  | 49         | 41620       | 035         | 1126.20      | 10% - <20%       | 50%-80%        | Moderate              | 65.2567 %             |
| Utah  | 49         | 41620       | 035         | 1126.21      | 20% - <50%       | 80%-120%       | Middle                | 93.2115 %             |
| Utah  | 49         | 41620       | 035         | 1127.00      | 20% - <50%       | 50%-80%        | Moderate              | 79.3448 %             |
| Utah  | 49         | 41620       | 035         | 1128.04      | 10% - <20%       | >120%          | Upper                 | 124.2850 %            |
| Utah  | 49         | 41620       | 035         | 1128.05      | 10% - <20%       | >120%          | Upper                 | 125.5909 %            |
| Utah  | 49         | 41620       | 035         | 1128.12      | 20% - <50%       | 80%-120%       | Middle                | 95.7768 %             |
| Utah  | 49         | 41620       | 035         | 1128.13      | 10% - <20%       | >120%          | Upper                 | 152.2045 %            |
| Utah  | 49         | 41620       | 035         | 1128.14      | 10% - <20%       | >120%          | Upper                 | 204.5639 %            |
| Utah  | 49         | 41620       | 035         | 1128.15      | 10% - <20%       | >120%          | Upper                 | 178.4528 %            |
| Utah  | 49         | 41620       | 035         | 1128.16      | 10% - <20%       | >120%          | Upper                 | 159.4698 %            |
| Utah  | 49         | 41620       | 035         | 1128.18      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 41620       | 035         | 1128.21      | 10% - <20%       | >120%          | Upper                 | 150.0641 %            |
| Utah  | 49         | 41620       | 035         | 1128.22      | 20% - <50%       | 80%-120%       | Middle                | 112.9603 %            |
| Utah  | 49         | 41620       | 035         | 1128.23      | 20% - <50%       | 80%-120%       | Middle                | 107.2864 %            |
| Utah  | 49         | 41620       | 035         | 1128.24      | 20% - <50%       | >120%          | Upper                 | 121.1564 %            |
| Utah  | 49         | 41620       | 035         | 1128.25      | 20% - <50%       | 80%-120%       | Middle                | 97.5564 %             |
| Utah  | 49         | 41620       | 035         | 1128.26      | <10%             | >120%          | Upper                 | 163.0710 %            |
| Utah  | 49         | 41620       | 035         | 1128.27      | 20% - <50%       | >120%          | Upper                 | 126.1874 %            |
| Utah  | 49         | 41620       | 035         | 1128.28      | 10% - <20%       | >120%          | Upper                 | 183.5989 %            |
| Utah  | 49         | 41620       | 035         | 1128.29      | 20% - <50%       | 80%-120%       | Middle                | 80.2656 %             |
| Utah  | 49         | 41620       | 035         | 1128.30      | 20% - <50%       | >120%          | Upper                 | 120.4614 %            |
| Utah  | 49         | 41620       | 035         | 1128.31      | 20% - <50%       | >120%          | Upper                 | 175.1538 %            |
| Utah  | 49         | 41620       | 035         | 1129.04      | 20% - <50%       | 80%-120%       | Middle                | 91.6013 %             |
| Utah  | 49         | 41620       | 035         | 1129.05      | 20% - <50%       | >120%          | Upper                 | 124.7476 %            |
| Utah  | 49         | 41620       | 035         | 1129.07      | 20% - <50%       | 80%-120%       | Middle                | 97.3594 %             |
| Utah  | 49         | 41620       | 035         | 1129.12      | 20% - <50%       | 80%-120%       | Middle                | 116.7286 %            |
| Utah  | 49         | 41620       | 035         | 1129.13      | 20% - <50%       | 80%-120%       | Middle                | 104.8030 %            |
| Utah  | 49         | 41620       | 035         | 1129.14      | 20% - <50%       | 80%-120%       | Middle                | 97.6250 %             |
| Utah  | 49         | 41620       | 035         | 1129.16      | 20% - <50%       | 80%-120%       | Middle                | 85.1560 %             |
| Utah  | 49         | 41620       | 035         | 1129.17      | 20% - <50%       | 80%-120%       | Middle                | 97.8795 %             |
| Utah  | 49         | 41620       | 035         | 1129.18      | 20% - <50%       | 80%-120%       | Middle                | 80.5478 %             |
| Utah  | 49         | 41620       | 035         | 1129.20      | 20% - <50%       | 80%-120%       | Middle                | 92.4911 %             |
| Utah  | 49         | 41620       | 035         | 1129.21      | 20% - <50%       | 80%-120%       | Middle                | 92.4081 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 035         | 1130.07      | 10% - <20%       | 80%-120%       | Middle                | 118.4152 %            |
| Utah  | 49         | 41620       | 035         | 1130.08      | 10% - <20%       | >120%          | Upper                 | 145.0066 %            |
| Utah  | 49         | 41620       | 035         | 1130.10      | 10% - <20%       | >120%          | Upper                 | 141.5006 %            |
| Utah  | 49         | 41620       | 035         | 1130.11      | 10% - <20%       | >120%          | Upper                 | 137.8364 %            |
| Utah  | 49         | 41620       | 035         | 1130.12      | 10% - <20%       | >120%          | Upper                 | 141.8470 %            |
| Utah  | 49         | 41620       | 035         | 1130.13      | 10% - <20%       | >120%          | Upper                 | 134.0559 %            |
| Utah  | 49         | 41620       | 035         | 1130.14      | 10% - <20%       | 80%-120%       | Middle                | 105.1350 %            |
| Utah  | 49         | 41620       | 035         | 1130.16      | 10% - <20%       | >120%          | Upper                 | 159.5473 %            |
| Utah  | 49         | 41620       | 035         | 1130.17      | 10% - <20%       | 80%-120%       | Middle                | 104.3382 %            |
| Utah  | 49         | 41620       | 035         | 1130.21      | 20% - <50%       | 80%-120%       | Middle                | 108.2658 %            |
| Utah  | 49         | 41620       | 035         | 1130.22      | 20% - <50%       | >120%          | Upper                 | 149.3038 %            |
| Utah  | 49         | 41620       | 035         | 1130.23      | 20% - <50%       | 80%-120%       | Middle                | 114.9734 %            |
| Utah  | 49         | 41620       | 035         | 1130.24      | 10% - <20%       | >120%          | Upper                 | 142.6837 %            |
| Utah  | 49         | 41620       | 035         | 1130.25      | 20% - <50%       | 80%-120%       | Middle                | 116.8714 %            |
| Utah  | 49         | 41620       | 035         | 1131.01      | 20% - <50%       | 80%-120%       | Middle                | 99.1401 %             |
| Utah  | 49         | 41620       | 035         | 1131.02      | 20% - <50%       | 80%-120%       | Middle                | 118.1142 %            |
| Utah  | 49         | 41620       | 035         | 1131.05      | 10% - <20%       | >120%          | Upper                 | 123.5801 %            |
| Utah  | 49         | 41620       | 035         | 1131.08      | 20% - <50%       | >120%          | Upper                 | 120.1980 %            |
| Utah  | 49         | 41620       | 035         | 1131.09      | 10% - <20%       | >120%          | Upper                 | 144.1821 %            |
| Utah  | 49         | 41620       | 035         | 1131.10      | 10% - <20%       | 80%-120%       | Middle                | 107.0008 %            |
| Utah  | 49         | 41620       | 035         | 1131.11      | 10% - <20%       | >120%          | Upper                 | 144.0382 %            |
| Utah  | 49         | 41620       | 035         | 1131.12      | 10% - <20%       | >120%          | Upper                 | 121.6578 %            |
| Utah  | 49         | 41620       | 035         | 1131.13      | 20% - <50%       | 80%-120%       | Middle                | 97.5675 %             |
| Utah  | 49         | 41620       | 035         | 1131.14      | 20% - <50%       | 80%-120%       | Middle                | 83.7062 %             |
| Utah  | 49         | 41620       | 035         | 1133.07      | 50% - <80%       | 50%-80%        | Moderate              | 68.7350 %             |
| Utah  | 49         | 41620       | 035         | 1133.08      | 50% - <80%       | 50%-80%        | Moderate              | 63.3311 %             |
| Utah  | 49         | 41620       | 035         | 1133.09      | 50% - <80%       | 50%-80%        | Moderate              | 77.1956 %             |
| Utah  | 49         | 41620       | 035         | 1133.10      | 20% - <50%       | 50%-80%        | Moderate              | 62.6527 %             |
| Utah  | 49         | 41620       | 035         | 1133.11      | 50% - <80%       | 50%-80%        | Moderate              | 50.7647 %             |
| Utah  | 49         | 41620       | 035         | 1133.12      | 50% - <80%       | <50%           | Low                   | 38.7339 %             |
| Utah  | 49         | 41620       | 035         | 1133.13      | 50% - <80%       | 50%-80%        | Moderate              | 60.2622 %             |
| Utah  | 49         | 41620       | 035         | 1133.14      | 50% - <80%       | 50%-80%        | Moderate              | 59.4577 %             |
| Utah  | 49         | 41620       | 035         | 1134.06      | 50% - <80%       | 50%-80%        | Moderate              | 57.2366 %             |
| Utah  | 49         | 41620       | 035         | 1134.08      | 20% - <50%       | 80%-120%       | Middle                | 81.0546 %             |
| Utah  | 49         | 41620       | 035         | 1134.09      | 20% - <50%       | 80%-120%       | Middle                | 93.2038 %             |
| Utah  | 49         | 41620       | 035         | 1134.10      | 50% - <80%       | 80%-120%       | Middle                | 80.7381 %             |
| Utah  | 49         | 41620       | 035         | 1134.11      | 50% - <80%       | 80%-120%       | Middle                | 86.5980 %             |
| Utah  | 49         | 41620       | 035         | 1134.12      | 50% - <80%       | 80%-120%       | Middle                | 99.5285 %             |
| Utah  | 49         | 41620       | 035         | 1134.13      | 20% - <50%       | 80%-120%       | Middle                | 86.5980 %             |
| Utah  | 49         | 41620       | 035         | 1134.14      | 20% - <50%       | 80%-120%       | Middle                | 107.4402 %            |
| Utah  | 49         | 41620       | 035         | 1134.15      | 50% - <80%       | 80%-120%       | Middle                | 93.1551 %             |
| Utah  | 49         | 41620       | 035         | 1135.05      | 20% - <50%       | 50%-80%        | Moderate              | 76.7485 %             |
| Utah  | 49         | 41620       | 035         | 1135.09      | 50% - <80%       | 50%-80%        | Moderate              | 70.5179 %             |
| Utah  | 49         | 41620       | 035         | 1135.10      | 20% - <50%       | 80%-120%       | Middle                | 96.1730 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 035         | 1135.11      | 20% - <50%       | 50%-80%        | Moderate              | 71.9344 %             |
| Utah  | 49         | 41620       | 035         | 1135.12      | 20% - <50%       | 50%-80%        | Moderate              | 70.0896 %             |
| Utah  | 49         | 41620       | 035         | 1135.13      | 20% - <50%       | 80%-120%       | Middle                | 80.0841 %             |
| Utah  | 49         | 41620       | 035         | 1135.14      | 50% - <80%       | 50%-80%        | Moderate              | 61.5593 %             |
| Utah  | 49         | 41620       | 035         | 1135.15      | 20% - <50%       | 80%-120%       | Middle                | 82.9271 %             |
| Utah  | 49         | 41620       | 035         | 1135.20      | 20% - <50%       | 80%-120%       | Middle                | 81.4973 %             |
| Utah  | 49         | 41620       | 035         | 1135.21      | 20% - <50%       | 50%-80%        | Moderate              | 77.3218 %             |
| Utah  | 49         | 41620       | 035         | 1135.22      | 20% - <50%       | 80%-120%       | Middle                | 104.3282 %            |
| Utah  | 49         | 41620       | 035         | 1135.23      | 20% - <50%       | 50%-80%        | Moderate              | 72.1425 %             |
| Utah  | 49         | 41620       | 035         | 1135.26      | 20% - <50%       | 80%-120%       | Middle                | 84.2928 %             |
| Utah  | 49         | 41620       | 035         | 1135.27      | 20% - <50%       | 80%-120%       | Middle                | 84.3846 %             |
| Utah  | 49         | 41620       | 035         | 1135.28      | 20% - <50%       | 80%-120%       | Middle                | 95.6772 %             |
| Utah  | 49         | 41620       | 035         | 1135.32      | 20% - <50%       | 80%-120%       | Middle                | 105.3652 %            |
| Utah  | 49         | 41620       | 035         | 1135.33      | 20% - <50%       | 80%-120%       | Middle                | 104.8162 %            |
| Utah  | 49         | 41620       | 035         | 1135.36      | 50% - <80%       | 50%-80%        | Moderate              | 69.6104 %             |
| Utah  | 49         | 41620       | 035         | 1135.37      | 20% - <50%       | 80%-120%       | Middle                | 103.1983 %            |
| Utah  | 49         | 41620       | 035         | 1135.38      | 50% - <80%       | 80%-120%       | Middle                | 85.5378 %             |
| Utah  | 49         | 41620       | 035         | 1135.39      | 50% - <80%       | 80%-120%       | Middle                | 94.2408 %             |
| Utah  | 49         | 41620       | 035         | 1135.40      | 20% - <50%       | 80%-120%       | Middle                | 102.0606 %            |
| Utah  | 49         | 41620       | 035         | 1135.41      | 20% - <50%       | 80%-120%       | Middle                | 111.6567 %            |
| Utah  | 49         | 41620       | 035         | 1135.42      | 20% - <50%       | 80%-120%       | Middle                | 105.2379 %            |
| Utah  | 49         | 41620       | 035         | 1135.43      | 20% - <50%       | 80%-120%       | Middle                | 119.3359 %            |
| Utah  | 49         | 41620       | 035         | 1135.44      | 50% - <80%       | 80%-120%       | Middle                | 108.5734 %            |
| Utah  | 49         | 41620       | 035         | 1135.45      | 50% - <80%       | 80%-120%       | Middle                | 118.4650 %            |
| Utah  | 49         | 41620       | 035         | 1136.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.2102 %             |
| Utah  | 49         | 41620       | 035         | 1137.01      | 20% - <50%       | 80%-120%       | Middle                | 86.5504 %             |
| Utah  | 49         | 41620       | 035         | 1137.02      | 20% - <50%       | 50%-80%        | Moderate              | 67.8264 %             |
| Utah  | 49         | 41620       | 035         | 1138.01      | 50% - <80%       | 50%-80%        | Moderate              | 75.4393 %             |
| Utah  | 49         | 41620       | 035         | 1138.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.7700 %             |
| Utah  | 49         | 41620       | 035         | 1138.04      | 50% - <80%       | 80%-120%       | Middle                | 102.5830 %            |
| Utah  | 49         | 41620       | 035         | 1138.05      | 50% - <80%       | 80%-120%       | Middle                | 108.5469 %            |
| Utah  | 49         | 41620       | 035         | 1139.03      | 20% - <50%       | 80%-120%       | Middle                | 100.1305 %            |
| Utah  | 49         | 41620       | 035         | 1139.04      | 20% - <50%       | 80%-120%       | Middle                | 86.7585 %             |
| Utah  | 49         | 41620       | 035         | 1139.05      | 20% - <50%       | 50%-80%        | Moderate              | 78.2702 %             |
| Utah  | 49         | 41620       | 035         | 1139.06      | 20% - <50%       | 50%-80%        | Moderate              | 63.3023 %             |
| Utah  | 49         | 41620       | 035         | 1139.08      | 20% - <50%       | 50%-80%        | Moderate              | 75.7071 %             |
| Utah  | 49         | 41620       | 035         | 1139.09      | 20% - <50%       | >120%          | Upper                 | 127.2687 %            |
| Utah  | 49         | 41620       | 035         | 1140.00      | 20% - <50%       | 80%-120%       | Middle                | 104.4433 %            |
| Utah  | 49         | 41620       | 035         | 1141.00      | 10% - <20%       | >120%          | Upper                 | 130.1737 %            |
| Utah  | 49         | 41620       | 035         | 1142.00      | 20% - <50%       | 80%-120%       | Middle                | 114.8185 %            |
| Utah  | 49         | 41620       | 035         | 1143.01      | 20% - <50%       | 50%-80%        | Moderate              | 56.8204 %             |
| Utah  | 49         | 41620       | 035         | 1143.02      | 20% - <50%       | 80%-120%       | Middle                | 105.1792 %            |
| Utah  | 49         | 41620       | 035         | 1143.03      | 20% - <50%       | >120%          | Upper                 | 137.5055 %            |
| Utah  | 49         | 41620       | 035         | 1143.04      | 20% - <50%       | 80%-120%       | Middle                | 99.7875 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 035         | 1145.00      | 50% - <80%       | 80%-120%       | Middle                | 85.3253 %             |
| Utah  | 49         | 41620       | 035         | 1146.01      | 10% - <20%       | >120%          | Upper                 | 134.0006 %            |
| Utah  | 49         | 41620       | 035         | 1146.02      | <10%             | >120%          | Upper                 | 152.6992 %            |
| Utah  | 49         | 41620       | 035         | 1147.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.2662 %             |
| Utah  | 49         | 41620       | 035         | 1148.00      | 10% - <20%       | >120%          | Upper                 | 276.6722 %            |
| Utah  | 49         | 41620       | 035         | 1151.07      | 10% - <20%       | >120%          | Upper                 | 150.7425 %            |
| Utah  | 49         | 41620       | 035         | 1151.08      | 20% - <50%       | 80%-120%       | Middle                | 110.7901 %            |
| Utah  | 49         | 41620       | 035         | 1151.09      | 20% - <50%       | 80%-120%       | Middle                | 83.2602 %             |
| Utah  | 49         | 41620       | 035         | 1152.10      | 20% - <50%       | >120%          | Upper                 | 149.4289 %            |
| Utah  | 49         | 41620       | 035         | 1152.11      | 20% - <50%       | 80%-120%       | Middle                | 107.8264 %            |
| Utah  | 49         | 41620       | 035         | 9800.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 41620       | 035         | 9801.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 99999       | 037         | 9420.00      | 80% - 100%       | 50%-80%        | Moderate              | 60.2941 %             |
| Utah  | 49         | 99999       | 037         | 9421.00      | 80% - 100%       | <50%           | Low                   | 33.0672 %             |
| Utah  | 49         | 99999       | 037         | 9781.00      | 10% - <20%       | 80%-120%       | Middle                | 89.2341 %             |
| Utah  | 49         | 99999       | 037         | 9782.00      | 20% - <50%       | 80%-120%       | Middle                | 96.4122 %             |
| Utah  | 49         | 99999       | 039         | 9721.01      | 10% - <20%       | 50%-80%        | Moderate              | 78.5065 %             |
| Utah  | 49         | 99999       | 039         | 9721.02      | <10%             | 80%-120%       | Middle                | 110.8138 %            |
| Utah  | 49         | 99999       | 039         | 9722.00      | 20% - <50%       | 80%-120%       | Middle                | 80.0279 %             |
| Utah  | 49         | 99999       | 039         | 9723.00      | 20% - <50%       | 80%-120%       | Middle                | 95.8891 %             |
| Utah  | 49         | 99999       | 039         | 9724.01      | 20% - <50%       | 80%-120%       | Middle                | 88.2837 %             |
| Utah  | 49         | 99999       | 039         | 9724.02      | 10% - <20%       | 80%-120%       | Middle                | 103.5575 %            |
| Utah  | 49         | 99999       | 039         | 9725.00      | 10% - <20%       | 50%-80%        | Moderate              | 78.4381 %             |
| Utah  | 49         | 99999       | 041         | 9751.00      | <10%             | 80%-120%       | Middle                | 84.7604 %             |
| Utah  | 49         | 99999       | 041         | 9752.00      | <10%             | 80%-120%       | Middle                | 101.3214 %            |
| Utah  | 49         | 99999       | 041         | 9753.00      | 10% - <20%       | 80%-120%       | Middle                | 84.1579 %             |
| Utah  | 49         | 99999       | 041         | 9754.00      | 10% - <20%       | 50%-80%        | Moderate              | 68.1569 %             |
| Utah  | 49         | 99999       | 041         | 9755.00      | 10% - <20%       | 80%-120%       | Middle                | 83.8730 %             |
| Utah  | 49         | 99999       | 043         | 9641.01      | 10% - <20%       | 80%-120%       | Middle                | 117.8837 %            |
| Utah  | 49         | 99999       | 043         | 9641.03      | 10% - <20%       | >120%          | Upper                 | 162.3974 %            |
| Utah  | 49         | 99999       | 043         | 9641.04      | 10% - <20%       | 80%-120%       | Middle                | 116.6034 %            |
| Utah  | 49         | 99999       | 043         | 9642.01      | 10% - <20%       | 80%-120%       | Middle                | 119.6050 %            |
| Utah  | 49         | 99999       | 043         | 9642.02      | 10% - <20%       | >120%          | Upper                 | 122.8148 %            |
| Utah  | 49         | 99999       | 043         | 9642.03      | 10% - <20%       | 80%-120%       | Middle                | 110.0757 %            |
| Utah  | 49         | 99999       | 043         | 9643.03      | 10% - <20%       | >120%          | Upper                 | 271.8172 %            |
| Utah  | 49         | 99999       | 043         | 9643.04      | 10% - <20%       | >120%          | Upper                 | 173.2756 %            |
| Utah  | 49         | 99999       | 043         | 9643.05      | 20% - <50%       | >120%          | Upper                 | 152.7969 %            |
| Utah  | 49         | 99999       | 043         | 9643.06      | 10% - <20%       | >120%          | Upper                 | 198.5936 %            |
| Utah  | 49         | 99999       | 043         | 9643.07      | 10% - <20%       | >120%          | Upper                 | 235.5553 %            |
| Utah  | 49         | 99999       | 043         | 9643.08      | 10% - <20%       | >120%          | Upper                 | 229.8807 %            |
| Utah  | 49         | 99999       | 043         | 9644.01      | 10% - <20%       | >120%          | Upper                 | 184.2373 %            |
| Utah  | 49         | 99999       | 043         | 9644.02      | 20% - <50%       | >120%          | Upper                 | 151.8958 %            |
| Utah  | 49         | 41620       | 045         | 1306.00      | 50% - <80%       | 50%-80%        | Moderate              | 65.5500 %             |
| Utah  | 49         | 41620       | 045         | 1307.01      | 10% - <20%       | 80%-120%       | Middle                | 114.0526 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41620       | 045         | 1307.04      | 10% - <20%       | >120%          | Upper                 | 135.4482 %            |
| Utah  | 49         | 41620       | 045         | 1307.05      | 10% - <20%       | 80%-120%       | Middle                | 115.7459 %            |
| Utah  | 49         | 41620       | 045         | 1307.06      | 20% - <50%       | 80%-120%       | Middle                | 112.9415 %            |
| Utah  | 49         | 41620       | 045         | 1307.07      | 10% - <20%       | 80%-120%       | Middle                | 116.1542 %            |
| Utah  | 49         | 41620       | 045         | 1307.08      | 10% - <20%       | 80%-120%       | Middle                | 95.5068 %             |
| Utah  | 49         | 41620       | 045         | 1308.00      | 10% - <20%       | 80%-120%       | Middle                | 83.2779 %             |
| Utah  | 49         | 41620       | 045         | 1309.00      | 20% - <50%       | 50%-80%        | Moderate              | 71.8481 %             |
| Utah  | 49         | 41620       | 045         | 1310.01      | 20% - <50%       | 80%-120%       | Middle                | 100.2401 %            |
| Utah  | 49         | 41620       | 045         | 1310.03      | 20% - <50%       | 50%-80%        | Moderate              | 58.1009 %             |
| Utah  | 49         | 41620       | 045         | 1310.04      | 20% - <50%       | 80%-120%       | Middle                | 81.9034 %             |
| Utah  | 49         | 41620       | 045         | 1310.05      | 20% - <50%       | <50%           | Low                   | 40.5633 %             |
| Utah  | 49         | 41620       | 045         | 1311.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.8238 %             |
| Utah  | 49         | 41620       | 045         | 1311.02      | 10% - <20%       | 50%-80%        | Moderate              | 75.6839 %             |
| Utah  | 49         | 41620       | 045         | 1312.00      | 10% - <20%       | 50%-80%        | Moderate              | 77.7545 %             |
| Utah  | 49         | 41620       | 045         | 9800.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 99999       | 047         | 9402.01      | 20% - <50%       | 80%-120%       | Middle                | 88.9424 %             |
| Utah  | 49         | 99999       | 047         | 9682.01      | <10%             | 80%-120%       | Middle                | 106.4578 %            |
| Utah  | 49         | 99999       | 047         | 9682.02      | 10% - <20%       | 80%-120%       | Middle                | 111.1178 %            |
| Utah  | 49         | 99999       | 047         | 9683.01      | 10% - <20%       | 80%-120%       | Middle                | 113.7894 %            |
| Utah  | 49         | 99999       | 047         | 9683.02      | 10% - <20%       | 80%-120%       | Middle                | 114.8150 %            |
| Utah  | 49         | 99999       | 047         | 9684.01      | 20% - <50%       | 50%-80%        | Moderate              | 78.5243 %             |
| Utah  | 49         | 99999       | 047         | 9684.03      | 10% - <20%       | 80%-120%       | Middle                | 91.3429 %             |
| Utah  | 49         | 99999       | 047         | 9684.04      | 20% - <50%       | 50%-80%        | Moderate              | 73.1496 %             |
| Utah  | 49         | 39340       | 049         | 0001.02      | 10% - <20%       | 80%-120%       | Middle                | 90.1373 %             |
| Utah  | 49         | 39340       | 049         | 0001.03      | 10% - <20%       | 80%-120%       | Middle                | 107.2452 %            |
| Utah  | 49         | 39340       | 049         | 0001.04      | 10% - <20%       | >120%          | Upper                 | 120.0169 %            |
| Utah  | 49         | 39340       | 049         | 0001.05      | 10% - <20%       | 80%-120%       | Middle                | 106.7181 %            |
| Utah  | 49         | 39340       | 049         | 0002.03      | 10% - <20%       | 50%-80%        | Moderate              | 77.5568 %             |
| Utah  | 49         | 39340       | 049         | 0002.05      | 10% - <20%       | >120%          | Upper                 | 168.0730 %            |
| Utah  | 49         | 39340       | 049         | 0002.06      | 10% - <20%       | >120%          | Upper                 | 125.7933 %            |
| Utah  | 49         | 39340       | 049         | 0002.07      | 10% - <20%       | 80%-120%       | Middle                | 103.3883 %            |
| Utah  | 49         | 39340       | 049         | 0002.08      | 10% - <20%       | 80%-120%       | Middle                | 95.0973 %             |
| Utah  | 49         | 39340       | 049         | 0004.00      | 20% - <50%       | 80%-120%       | Middle                | 84.6585 %             |
| Utah  | 49         | 39340       | 049         | 0005.04      | 10% - <20%       | 80%-120%       | Middle                | 99.3139 %             |
| Utah  | 49         | 39340       | 049         | 0005.05      | 10% - <20%       | 80%-120%       | Middle                | 103.9560 %            |
| Utah  | 49         | 39340       | 049         | 0005.06      | 10% - <20%       | 80%-120%       | Middle                | 100.1900 %            |
| Utah  | 49         | 39340       | 049         | 0005.07      | 10% - <20%       | 80%-120%       | Middle                | 113.6669 %            |
| Utah  | 49         | 39340       | 049         | 0005.08      | 20% - <50%       | 80%-120%       | Middle                | 89.9544 %             |
| Utah  | 49         | 39340       | 049         | 0005.10      | 20% - <50%       | 50%-80%        | Moderate              | 76.9687 %             |
| Utah  | 49         | 39340       | 049         | 0005.11      | 20% - <50%       | 50%-80%        | Moderate              | 50.8742 %             |
| Utah  | 49         | 39340       | 049         | 0006.01      | 10% - <20%       | 80%-120%       | Middle                | 93.1790 %             |
| Utah  | 49         | 39340       | 049         | 0006.03      | 10% - <20%       | 80%-120%       | Middle                | 116.3943 %            |
| Utah  | 49         | 39340       | 049         | 0006.04      | 10% - <20%       | >120%          | Upper                 | 180.6475 %            |
| Utah  | 49         | 39340       | 049         | 0007.03      | 20% - <50%       | 50%-80%        | Moderate              | 73.1131 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 39340       | 049         | 0007.06      | 20% - <50%       | 80%-120%       | Middle                | 87.7720 %             |
| Utah  | 49         | 39340       | 049         | 0007.07      | 20% - <50%       | 80%-120%       | Middle                | 96.7765 %             |
| Utah  | 49         | 39340       | 049         | 0007.08      | 10% - <20%       | >120%          | Upper                 | 134.9723 %            |
| Utah  | 49         | 39340       | 049         | 0007.09      | 20% - <50%       | 80%-120%       | Middle                | 102.1178 %            |
| Utah  | 49         | 39340       | 049         | 0007.10      | 10% - <20%       | >120%          | Upper                 | 169.0841 %            |
| Utah  | 49         | 39340       | 049         | 0007.11      | 10% - <20%       | >120%          | Upper                 | 139.2845 %            |
| Utah  | 49         | 39340       | 049         | 0008.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.5813 %             |
| Utah  | 49         | 39340       | 049         | 0008.03      | 20% - <50%       | 80%-120%       | Middle                | 83.0881 %             |
| Utah  | 49         | 39340       | 049         | 0008.04      | 20% - <50%       | 50%-80%        | Moderate              | 64.6021 %             |
| Utah  | 49         | 39340       | 049         | 0009.01      | 20% - <50%       | 50%-80%        | Moderate              | 60.5744 %             |
| Utah  | 49         | 39340       | 049         | 0009.03      | 10% - <20%       | 80%-120%       | Middle                | 109.7180 %            |
| Utah  | 49         | 39340       | 049         | 0009.04      | 10% - <20%       | 80%-120%       | Middle                | 98.3769 %             |
| Utah  | 49         | 39340       | 049         | 0010.01      | 20% - <50%       | 80%-120%       | Middle                | 97.7064 %             |
| Utah  | 49         | 39340       | 049         | 0010.02      | 10% - <20%       | 80%-120%       | Middle                | 86.8003 %             |
| Utah  | 49         | 39340       | 049         | 0011.03      | 20% - <50%       | 80%-120%       | Middle                | 98.0590 %             |
| Utah  | 49         | 39340       | 049         | 0011.05      | 20% - <50%       | 80%-120%       | Middle                | 109.5590 %            |
| Utah  | 49         | 39340       | 049         | 0011.06      | 20% - <50%       | 80%-120%       | Middle                | 85.3709 %             |
| Utah  | 49         | 39340       | 049         | 0011.07      | 20% - <50%       | 80%-120%       | Middle                | 80.9236 %             |
| Utah  | 49         | 39340       | 049         | 0011.08      | 20% - <50%       | 50%-80%        | Moderate              | 52.4017 %             |
| Utah  | 49         | 39340       | 049         | 0012.01      | 20% - <50%       | 80%-120%       | Middle                | 106.2089 %            |
| Utah  | 49         | 39340       | 049         | 0012.02      | 20% - <50%       | 50%-80%        | Moderate              | 67.3869 %             |
| Utah  | 49         | 39340       | 049         | 0013.00      | 20% - <50%       | 80%-120%       | Middle                | 88.2417 %             |
| Utah  | 49         | 39340       | 049         | 0014.01      | 10% - <20%       | 80%-120%       | Middle                | 118.5229 %            |
| Utah  | 49         | 39340       | 049         | 0014.03      | 20% - <50%       | 50%-80%        | Moderate              | 63.7428 %             |
| Utah  | 49         | 39340       | 049         | 0014.04      | 20% - <50%       | 50%-80%        | Moderate              | 56.7378 %             |
| Utah  | 49         | 39340       | 049         | 0015.01      | 10% - <20%       | 80%-120%       | Middle                | 119.6584 %            |
| Utah  | 49         | 39340       | 049         | 0015.03      | 10% - <20%       | >120%          | Upper                 | 129.5832 %            |
| Utah  | 49         | 39340       | 049         | 0015.04      | 10% - <20%       | 80%-120%       | Middle                | 103.7337 %            |
| Utah  | 49         | 39340       | 049         | 0016.01      | 20% - <50%       | <50%           | Low                   | 31.6270 %             |
| Utah  | 49         | 39340       | 049         | 0016.02      | 10% - <20%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 39340       | 049         | 0017.01      | 10% - <20%       | >120%          | Upper                 | 133.7114 %            |
| Utah  | 49         | 39340       | 049         | 0017.02      | 20% - <50%       | <50%           | Low                   | 47.8074 %             |
| Utah  | 49         | 39340       | 049         | 0018.01      | 10% - <20%       | <50%           | Low                   | 35.4348 %             |
| Utah  | 49         | 39340       | 049         | 0018.02      | 20% - <50%       | <50%           | Low                   | 31.9676 %             |
| Utah  | 49         | 39340       | 049         | 0018.03      | 20% - <50%       | <50%           | Low                   | 38.2232 %             |
| Utah  | 49         | 39340       | 049         | 0019.00      | 20% - <50%       | <50%           | Low                   | 42.2402 %             |
| Utah  | 49         | 39340       | 049         | 0020.01      | 20% - <50%       | 50%-80%        | Moderate              | 52.1196 %             |
| Utah  | 49         | 39340       | 049         | 0020.02      | 50% - <80%       | 50%-80%        | Moderate              | 50.1547 %             |
| Utah  | 49         | 39340       | 049         | 0021.01      | 20% - <50%       | 80%-120%       | Middle                | 98.0721 %             |
| Utah  | 49         | 39340       | 049         | 0021.02      | 20% - <50%       | 80%-120%       | Middle                | 91.7556 %             |
| Utah  | 49         | 39340       | 049         | 0022.04      | 20% - <50%       | 80%-120%       | Middle                | 89.6389 %             |
| Utah  | 49         | 39340       | 049         | 0022.05      | 20% - <50%       | 80%-120%       | Middle                | 84.6478 %             |
| Utah  | 49         | 39340       | 049         | 0022.06      | 20% - <50%       | 80%-120%       | Middle                | 87.0250 %             |
| Utah  | 49         | 39340       | 049         | 0022.08      | 20% - <50%       | >120%          | Upper                 | 120.8822 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 39340       | 049         | 0022.09      | 20% - <50%       | 50%-80%        | Moderate              | 73.0688 %             |
| Utah  | 49         | 39340       | 049         | 0022.10      | 20% - <50%       | 80%-120%       | Middle                | 89.8982 %             |
| Utah  | 49         | 39340       | 049         | 0022.11      | 20% - <50%       | 50%-80%        | Moderate              | 56.3446 %             |
| Utah  | 49         | 39340       | 049         | 0022.12      | 20% - <50%       | >120%          | Upper                 | 121.9794 %            |
| Utah  | 49         | 39340       | 049         | 0022.13      | 20% - <50%       | 80%-120%       | Middle                | 92.6268 %             |
| Utah  | 49         | 39340       | 049         | 0023.00      | 20% - <50%       | 50%-80%        | Moderate              | 72.0469 %             |
| Utah  | 49         | 39340       | 049         | 0024.00      | 20% - <50%       | <50%           | Low                   | 44.8194 %             |
| Utah  | 49         | 39340       | 049         | 0025.00      | 20% - <50%       | 50%-80%        | Moderate              | 50.2515 %             |
| Utah  | 49         | 39340       | 049         | 0027.02      | 20% - <50%       | 80%-120%       | Middle                | 87.1493 %             |
| Utah  | 49         | 39340       | 049         | 0027.03      | 20% - <50%       | 50%-80%        | Moderate              | 73.5194 %             |
| Utah  | 49         | 39340       | 049         | 0029.01      | 20% - <50%       | 80%-120%       | Middle                | 94.7184 %             |
| Utah  | 49         | 39340       | 049         | 0029.02      | 20% - <50%       | 80%-120%       | Middle                | 83.8984 %             |
| Utah  | 49         | 39340       | 049         | 0030.01      | 20% - <50%       | 80%-120%       | Middle                | 99.5183 %             |
| Utah  | 49         | 39340       | 049         | 0030.02      | 10% - <20%       | 80%-120%       | Middle                | 95.4654 %             |
| Utah  | 49         | 39340       | 049         | 0031.03      | 10% - <20%       | 80%-120%       | Middle                | 106.5711 %            |
| Utah  | 49         | 39340       | 049         | 0031.04      | <10%             | >120%          | Upper                 | 135.2053 %            |
| Utah  | 49         | 39340       | 049         | 0031.05      | 10% - <20%       | 80%-120%       | Middle                | 84.6585 %             |
| Utah  | 49         | 39340       | 049         | 0031.06      | 20% - <50%       | 80%-120%       | Middle                | 85.3063 %             |
| Utah  | 49         | 39340       | 049         | 0032.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.8968 %             |
| Utah  | 49         | 39340       | 049         | 0032.03      | 10% - <20%       | >120%          | Upper                 | 130.6254 %            |
| Utah  | 49         | 39340       | 049         | 0032.04      | 20% - <50%       | 50%-80%        | Moderate              | 68.7231 %             |
| Utah  | 49         | 39340       | 049         | 0032.05      | 10% - <20%       | 80%-120%       | Middle                | 99.9474 %             |
| Utah  | 49         | 39340       | 049         | 0033.01      | 20% - <50%       | 80%-120%       | Middle                | 87.9919 %             |
| Utah  | 49         | 39340       | 049         | 0033.02      | 20% - <50%       | 80%-120%       | Middle                | 90.3859 %             |
| Utah  | 49         | 39340       | 049         | 0034.01      | 20% - <50%       | 80%-120%       | Middle                | 84.3215 %             |
| Utah  | 49         | 39340       | 049         | 0034.03      | 20% - <50%       | 50%-80%        | Moderate              | 72.9911 %             |
| Utah  | 49         | 39340       | 049         | 0034.04      | 10% - <20%       | 80%-120%       | Middle                | 110.1280 %            |
| Utah  | 49         | 39340       | 049         | 0034.05      | 10% - <20%       | 80%-120%       | Middle                | 96.4012 %             |
| Utah  | 49         | 39340       | 049         | 0101.07      | 10% - <20%       | 80%-120%       | Middle                | 118.9855 %            |
| Utah  | 49         | 39340       | 049         | 0101.10      | 10% - <20%       | >120%          | Upper                 | 158.4266 %            |
| Utah  | 49         | 39340       | 049         | 0101.14      | 10% - <20%       | 80%-120%       | Middle                | 94.9861 %             |
| Utah  | 49         | 39340       | 049         | 0101.15      | 10% - <20%       | 80%-120%       | Middle                | 91.7807 %             |
| Utah  | 49         | 39340       | 049         | 0101.16      | 10% - <20%       | >120%          | Upper                 | 146.9911 %            |
| Utah  | 49         | 39340       | 049         | 0101.17      | 10% - <20%       | >120%          | Upper                 | 124.0901 %            |
| Utah  | 49         | 39340       | 049         | 0101.18      | 10% - <20%       | 80%-120%       | Middle                | 104.2608 %            |
| Utah  | 49         | 39340       | 049         | 0101.19      | 20% - <50%       | 80%-120%       | Middle                | 90.6130 %             |
| Utah  | 49         | 39340       | 049         | 0101.20      | 20% - <50%       | 80%-120%       | Middle                | 103.8616 %            |
| Utah  | 49         | 39340       | 049         | 0101.21      | 10% - <20%       | >120%          | Upper                 | 125.8817 %            |
| Utah  | 49         | 39340       | 049         | 0101.22      | 20% - <50%       | 80%-120%       | Middle                | 108.7164 %            |
| Utah  | 49         | 39340       | 049         | 0101.23      | 10% - <20%       | >120%          | Upper                 | 122.3762 %            |
| Utah  | 49         | 39340       | 049         | 0101.24      | 20% - <50%       | >120%          | Upper                 | 165.2165 %            |
| Utah  | 49         | 39340       | 049         | 0101.25      | 20% - <50%       | 80%-120%       | Middle                | 96.0415 %             |
| Utah  | 49         | 39340       | 049         | 0101.26      | 10% - <20%       | >120%          | Upper                 | 130.9098 %            |
| Utah  | 49         | 39340       | 049         | 0101.27      | 10% - <20%       | 80%-120%       | Middle                | 110.2403 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 39340       | 049         | 0101.28      | 20% - <50%       | 80%-120%       | Middle                | 88.4246 %             |
| Utah  | 49         | 39340       | 049         | 0101.29      | 10% - <20%       | >120%          | Upper                 | 121.3113 %            |
| Utah  | 49         | 39340       | 049         | 0101.30      | 10% - <20%       | 80%-120%       | Middle                | 112.7155 %            |
| Utah  | 49         | 39340       | 049         | 0101.31      | 10% - <20%       | 80%-120%       | Middle                | 117.3529 %            |
| Utah  | 49         | 39340       | 049         | 0101.32      | 10% - <20%       | 80%-120%       | Middle                | 116.9847 %            |
| Utah  | 49         | 39340       | 049         | 0102.08      | <10%             | >120%          | Upper                 | 185.2932 %            |
| Utah  | 49         | 39340       | 049         | 0102.09      | <10%             | >120%          | Upper                 | 165.9814 %            |
| Utah  | 49         | 39340       | 049         | 0102.10      | 10% - <20%       | >120%          | Upper                 | 161.5257 %            |
| Utah  | 49         | 39340       | 049         | 0102.11      | <10%             | >120%          | Upper                 | 181.7985 %            |
| Utah  | 49         | 39340       | 049         | 0102.12      | 20% - <50%       | >120%          | Upper                 | 151.2507 %            |
| Utah  | 49         | 39340       | 049         | 0102.13      | <10%             | >120%          | Upper                 | 183.7598 %            |
| Utah  | 49         | 39340       | 049         | 0102.16      | 10% - <20%       | >120%          | Upper                 | 157.1478 %            |
| Utah  | 49         | 39340       | 049         | 0102.17      | 10% - <20%       | >120%          | Upper                 | 189.1967 %            |
| Utah  | 49         | 39340       | 049         | 0102.19      | 10% - <20%       | >120%          | Upper                 | 173.8911 %            |
| Utah  | 49         | 39340       | 049         | 0102.20      | 10% - <20%       | >120%          | Upper                 | 133.5823 %            |
| Utah  | 49         | 39340       | 049         | 0102.21      | 20% - <50%       | 80%-120%       | Middle                | 106.6535 %            |
| Utah  | 49         | 39340       | 049         | 0102.22      | 10% - <20%       | >120%          | Upper                 | 153.8228 %            |
| Utah  | 49         | 39340       | 049         | 0102.23      | <10%             | >120%          | Upper                 | 179.9770 %            |
| Utah  | 49         | 39340       | 049         | 0102.24      | <10%             | >120%          | Upper                 | 170.3737 %            |
| Utah  | 49         | 39340       | 049         | 0102.25      | 10% - <20%       | >120%          | Upper                 | 142.5510 %            |
| Utah  | 49         | 39340       | 049         | 0102.26      | 10% - <20%       | >120%          | Upper                 | 150.8922 %            |
| Utah  | 49         | 39340       | 049         | 0103.03      | <10%             | >120%          | Upper                 | 132.0453 %            |
| Utah  | 49         | 39340       | 049         | 0103.05      | <10%             | >120%          | Upper                 | 155.1877 %            |
| Utah  | 49         | 39340       | 049         | 0103.06      | 20% - <50%       | 50%-80%        | Moderate              | 71.6047 %             |
| Utah  | 49         | 39340       | 049         | 0103.07      | 10% - <20%       | >120%          | Upper                 | 131.4704 %            |
| Utah  | 49         | 39340       | 049         | 0103.08      | 10% - <20%       | >120%          | Upper                 | 131.4704 %            |
| Utah  | 49         | 39340       | 049         | 0104.04      | 10% - <20%       | >120%          | Upper                 | 126.9884 %            |
| Utah  | 49         | 39340       | 049         | 0104.05      | 10% - <20%       | 80%-120%       | Middle                | 101.2178 %            |
| Utah  | 49         | 39340       | 049         | 0104.06      | 10% - <20%       | 80%-120%       | Middle                | 117.6266 %            |
| Utah  | 49         | 39340       | 049         | 0104.07      | 10% - <20%       | 80%-120%       | Middle                | 118.7213 %            |
| Utah  | 49         | 39340       | 049         | 0104.08      | <10%             | 80%-120%       | Middle                | 109.5029 %            |
| Utah  | 49         | 39340       | 049         | 0104.09      | 10% - <20%       | 80%-120%       | Middle                | 114.7402 %            |
| Utah  | 49         | 39340       | 049         | 0104.10      | 10% - <20%       | 80%-120%       | Middle                | 96.8100 %             |
| Utah  | 49         | 39340       | 049         | 0104.11      | <10%             | >120%          | Upper                 | 135.1635 %            |
| Utah  | 49         | 39340       | 049         | 0105.03      | 10% - <20%       | 80%-120%       | Middle                | 89.9377 %             |
| Utah  | 49         | 39340       | 049         | 0105.04      | 10% - <20%       | 80%-120%       | Middle                | 84.4996 %             |
| Utah  | 49         | 39340       | 049         | 0105.05      | 10% - <20%       | 80%-120%       | Middle                | 80.0523 %             |
| Utah  | 49         | 39340       | 049         | 0105.06      | 20% - <50%       | 50%-80%        | Moderate              | 68.5869 %             |
| Utah  | 49         | 39340       | 049         | 0106.00      | 10% - <20%       | 80%-120%       | Middle                | 109.6786 %            |
| Utah  | 49         | 39340       | 049         | 0107.00      | 10% - <20%       | 80%-120%       | Middle                | 95.8120 %             |
| Utah  | 49         | 39340       | 049         | 0109.00      | <10%             | >120%          | Upper                 | 124.0005 %            |
| Utah  | 49         | 39340       | 049         | 9801.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 39340       | 049         | 9802.00      | 20% - <50%       | <50%           | Low                   | 26.7327 %             |
| Utah  | 49         | 39340       | 049         | 9803.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.1548 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 39340       | 049         | 9804.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 39340       | 049         | 9805.00      | 20% - <50%       | <50%           | Low                   | 40.9183 %             |
| Utah  | 49         | 39340       | 049         | 9806.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 99999       | 051         | 9405.01      | 20% - <50%       | >120%          | Upper                 | 166.8273 %            |
| Utah  | 49         | 99999       | 051         | 9601.00      | 20% - <50%       | 80%-120%       | Middle                | 108.4544 %            |
| Utah  | 49         | 99999       | 051         | 9602.01      | 20% - <50%       | 80%-120%       | Middle                | 109.0733 %            |
| Utah  | 49         | 99999       | 051         | 9602.02      | 10% - <20%       | >120%          | Upper                 | 137.7915 %            |
| Utah  | 49         | 99999       | 051         | 9602.03      | 10% - <20%       | >120%          | Upper                 | 132.6564 %            |
| Utah  | 49         | 99999       | 051         | 9602.04      | 20% - <50%       | >120%          | Upper                 | 134.8734 %            |
| Utah  | 49         | 99999       | 051         | 9604.01      | <10%             | >120%          | Upper                 | 122.4560 %            |
| Utah  | 49         | 99999       | 051         | 9604.02      | <10%             | >120%          | Upper                 | 177.1605 %            |
| Utah  | 49         | 99999       | 051         | 9605.00      | <10%             | >120%          | Upper                 | 182.0107 %            |
| Utah  | 49         | 99999       | 051         | 9801.00      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Utah  | 49         | 41100       | 053         | 2701.01      | <10%             | 80%-120%       | Middle                | 97.6844 %             |
| Utah  | 49         | 41100       | 053         | 2701.02      | <10%             | 80%-120%       | Middle                | 83.2959 %             |
| Utah  | 49         | 41100       | 053         | 2702.00      | <10%             | 80%-120%       | Middle                | 90.6456 %             |
| Utah  | 49         | 41100       | 053         | 2703.01      | 20% - <50%       | 80%-120%       | Middle                | 102.5618 %            |
| Utah  | 49         | 41100       | 053         | 2703.02      | 10% - <20%       | 80%-120%       | Middle                | 95.5395 %             |
| Utah  | 49         | 41100       | 053         | 2704.01      | 10% - <20%       | 80%-120%       | Middle                | 108.3802 %            |
| Utah  | 49         | 41100       | 053         | 2704.02      | 10% - <20%       | 80%-120%       | Middle                | 96.8465 %             |
| Utah  | 49         | 41100       | 053         | 2705.01      | 10% - <20%       | 80%-120%       | Middle                | 102.5783 %            |
| Utah  | 49         | 41100       | 053         | 2705.02      | 10% - <20%       | 80%-120%       | Middle                | 108.6485 %            |
| Utah  | 49         | 41100       | 053         | 2706.01      | 20% - <50%       | 80%-120%       | Middle                | 83.6660 %             |
| Utah  | 49         | 41100       | 053         | 2706.02      | 10% - <20%       | 80%-120%       | Middle                | 111.7592 %            |
| Utah  | 49         | 41100       | 053         | 2707.01      | 20% - <50%       | 50%-80%        | Moderate              | 72.8051 %             |
| Utah  | 49         | 41100       | 053         | 2707.02      | 20% - <50%       | 80%-120%       | Middle                | 105.5184 %            |
| Utah  | 49         | 41100       | 053         | 2708.02      | 20% - <50%       | 50%-80%        | Moderate              | 79.1519 %             |
| Utah  | 49         | 41100       | 053         | 2708.03      | 10% - <20%       | >120%          | Upper                 | 123.5625 %            |
| Utah  | 49         | 41100       | 053         | 2708.04      | 10% - <20%       | >120%          | Upper                 | 142.4597 %            |
| Utah  | 49         | 41100       | 053         | 2708.05      | 20% - <50%       | 80%-120%       | Middle                | 105.9821 %            |
| Utah  | 49         | 41100       | 053         | 2708.06      | 10% - <20%       | >120%          | Upper                 | 120.5137 %            |
| Utah  | 49         | 41100       | 053         | 2709.01      | 10% - <20%       | 80%-120%       | Middle                | 117.7029 %            |
| Utah  | 49         | 41100       | 053         | 2709.03      | 10% - <20%       | 80%-120%       | Middle                | 86.2842 %             |
| Utah  | 49         | 41100       | 053         | 2709.04      | 20% - <50%       | 80%-120%       | Middle                | 86.7424 %             |
| Utah  | 49         | 41100       | 053         | 2709.05      | 10% - <20%       | 80%-120%       | Middle                | 96.9112 %             |
| Utah  | 49         | 41100       | 053         | 2710.00      | 10% - <20%       | 50%-80%        | Moderate              | 75.2500 %             |
| Utah  | 49         | 41100       | 053         | 2711.01      | 20% - <50%       | 50%-80%        | Moderate              | 70.4263 %             |
| Utah  | 49         | 41100       | 053         | 2711.02      | 20% - <50%       | 80%-120%       | Middle                | 101.5175 %            |
| Utah  | 49         | 41100       | 053         | 2712.00      | 20% - <50%       | 80%-120%       | Middle                | 81.8623 %             |
| Utah  | 49         | 41100       | 053         | 2713.00      | 20% - <50%       | 80%-120%       | Middle                | 80.5731 %             |
| Utah  | 49         | 41100       | 053         | 2714.00      | 20% - <50%       | 50%-80%        | Moderate              | 74.3819 %             |
| Utah  | 49         | 41100       | 053         | 2715.01      | 20% - <50%       | 80%-120%       | Middle                | 83.6151 %             |
| Utah  | 49         | 41100       | 053         | 2715.02      | 10% - <20%       | >120%          | Upper                 | 125.0705 %            |
| Utah  | 49         | 41100       | 053         | 2716.00      | 10% - <20%       | 80%-120%       | Middle                | 103.7395 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|-------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah  | 49         | 41100       | 053         | 2717.02      | 10% - <20%       | >120%          | Upper                 | 123.7125 %            |
| Utah  | 49         | 41100       | 053         | 2717.03      | 10% - <20%       | >120%          | Upper                 | 176.7098 %            |
| Utah  | 49         | 41100       | 053         | 2717.04      | 10% - <20%       | 80%-120%       | Middle                | 113.8340 %            |
| Utah  | 49         | 41100       | 053         | 2718.00      | 20% - <50%       | 80%-120%       | Middle                | 93.6917 %             |
| Utah  | 49         | 99999       | 055         | 9791.00      | <10%             | 80%-120%       | Middle                | 84.9945 %             |
| Utah  | 49         | 36260       | 057         | 2001.00      | 20% - <50%       | 80%-120%       | Middle                | 83.1165 %             |
| Utah  | 49         | 36260       | 057         | 2002.02      | 20% - <50%       | 50%-80%        | Moderate              | 52.0330 %             |
| Utah  | 49         | 36260       | 057         | 2002.03      | 20% - <50%       | 50%-80%        | Moderate              | 74.0630 %             |
| Utah  | 49         | 36260       | 057         | 2002.04      | 20% - <50%       | 80%-120%       | Middle                | 95.0330 %             |
| Utah  | 49         | 36260       | 057         | 2003.01      | 50% - <80%       | 50%-80%        | Moderate              | 62.9917 %             |
| Utah  | 49         | 36260       | 057         | 2003.02      | 50% - <80%       | 80%-120%       | Middle                | 86.3759 %             |
| Utah  | 49         | 36260       | 057         | 2004.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.5211 %             |
| Utah  | 49         | 36260       | 057         | 2005.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.8619 %             |
| Utah  | 49         | 36260       | 057         | 2006.00      | 20% - <50%       | 80%-120%       | Middle                | 86.1533 %             |
| Utah  | 49         | 36260       | 057         | 2007.00      | 20% - <50%       | 80%-120%       | Middle                | 89.6445 %             |
| Utah  | 49         | 36260       | 057         | 2008.00      | 20% - <50%       | 50%-80%        | Moderate              | 58.2770 %             |
| Utah  | 49         | 36260       | 057         | 2009.00      | 20% - <50%       | <50%           | Low                   | 48.1112 %             |
| Utah  | 49         | 36260       | 057         | 2011.00      | 20% - <50%       | 80%-120%       | Middle                | 91.8633 %             |
| Utah  | 49         | 36260       | 057         | 2012.00      | 50% - <80%       | <50%           | Low                   | 48.2350 %             |
| Utah  | 49         | 36260       | 057         | 2013.01      | 20% - <50%       | 50%-80%        | Moderate              | 65.4934 %             |
| Utah  | 49         | 36260       | 057         | 2013.02      | 50% - <80%       | 50%-80%        | Moderate              | 59.4142 %             |
| Utah  | 49         | 36260       | 057         | 2014.00      | 10% - <20%       | 80%-120%       | Middle                | 116.8221 %            |
| Utah  | 49         | 36260       | 057         | 2015.00      | 10% - <20%       | 80%-120%       | Middle                | 95.7078 %             |
| Utah  | 49         | 36260       | 057         | 2016.00      | 20% - <50%       | 50%-80%        | Moderate              | 66.6125 %             |
| Utah  | 49         | 36260       | 057         | 2017.00      | 50% - <80%       | 50%-80%        | Moderate              | 56.2422 %             |
| Utah  | 49         | 36260       | 057         | 2018.00      | 50% - <80%       | 50%-80%        | Moderate              | 58.9347 %             |
| Utah  | 49         | 36260       | 057         | 2019.00      | 50% - <80%       | 50%-80%        | Moderate              | 74.5185 %             |
| Utah  | 49         | 36260       | 057         | 2020.00      | 20% - <50%       | >120%          | Upper                 | 144.6154 %            |
| Utah  | 49         | 36260       | 057         | 2101.01      | <10%             | >120%          | Upper                 | 133.3181 %            |
| Utah  | 49         | 36260       | 057         | 2101.02      | <10%             | >120%          | Upper                 | 138.3556 %            |
| Utah  | 49         | 36260       | 057         | 2102.01      | 10% - <20%       | 80%-120%       | Middle                | 109.4988 %            |
| Utah  | 49         | 36260       | 057         | 2102.03      | 10% - <20%       | 80%-120%       | Middle                | 107.9287 %            |
| Utah  | 49         | 36260       | 057         | 2102.04      | 10% - <20%       | 80%-120%       | Middle                | 92.8278 %             |
| Utah  | 49         | 36260       | 057         | 2103.03      | 10% - <20%       | >120%          | Upper                 | 125.1417 %            |
| Utah  | 49         | 36260       | 057         | 2103.04      | 10% - <20%       | 80%-120%       | Middle                | 118.3138 %            |
| Utah  | 49         | 36260       | 057         | 2103.05      | 20% - <50%       | 50%-80%        | Moderate              | 77.0918 %             |
| Utah  | 49         | 36260       | 057         | 2103.06      | 10% - <20%       | 80%-120%       | Middle                | 100.3510 %            |
| Utah  | 49         | 36260       | 057         | 2104.04      | <10%             | 80%-120%       | Middle                | 99.0922 %             |
| Utah  | 49         | 36260       | 057         | 2104.05      | 10% - <20%       | 80%-120%       | Middle                | 110.3168 %            |
| Utah  | 49         | 36260       | 057         | 2104.06      | 10% - <20%       | 80%-120%       | Middle                | 117.4549 %            |
| Utah  | 49         | 36260       | 057         | 2104.07      | 10% - <20%       | >120%          | Upper                 | 124.8429 %            |
| Utah  | 49         | 36260       | 057         | 2104.08      | <10%             | 80%-120%       | Middle                | 108.9921 %            |
| Utah  | 49         | 36260       | 057         | 2105.08      | 20% - <50%       | 80%-120%       | Middle                | 106.5086 %            |
| Utah  | 49         | 36260       | 057         | 2105.09      | 20% - <50%       | 80%-120%       | Middle                | 99.1172 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Utah       | 49         | 36260       | 057         | 2105.10      | 20% - <50%       | 80%-120%       | Middle                | 102.4437 %            |
| Utah       | 49         | 36260       | 057         | 2105.11      | 20% - <50%       | 80%-120%       | Middle                | 81.0011 %             |
| Utah       | 49         | 36260       | 057         | 2105.12      | 20% - <50%       | 50%-80%        | Moderate              | 70.2309 %             |
| Utah       | 49         | 36260       | 057         | 2105.13      | 20% - <50%       | 80%-120%       | Middle                | 90.3193 %             |
| Utah       | 49         | 36260       | 057         | 2105.14      | 20% - <50%       | 80%-120%       | Middle                | 112.4936 %            |
| Utah       | 49         | 36260       | 057         | 2105.15      | 10% - <20%       | 80%-120%       | Middle                | 118.8159 %            |
| Utah       | 49         | 36260       | 057         | 2105.16      | 10% - <20%       | >120%          | Upper                 | 128.7363 %            |
| Utah       | 49         | 36260       | 057         | 2105.17      | 10% - <20%       | >120%          | Upper                 | 132.3172 %            |
| Utah       | 49         | 36260       | 057         | 2105.18      | 10% - <20%       | 80%-120%       | Middle                | 101.0372 %            |
| Utah       | 49         | 36260       | 057         | 2106.00      | 20% - <50%       | 80%-120%       | Middle                | 80.6296 %             |
| Utah       | 49         | 36260       | 057         | 2107.01      | 20% - <50%       | 80%-120%       | Middle                | 81.1499 %             |
| Utah       | 49         | 36260       | 057         | 2107.03      | 20% - <50%       | 80%-120%       | Middle                | 84.2355 %             |
| Utah       | 49         | 36260       | 057         | 2107.04      | 20% - <50%       | 80%-120%       | Middle                | 86.4759 %             |
| Utah       | 49         | 36260       | 057         | 2108.00      | 20% - <50%       | 50%-80%        | Moderate              | 61.4080 %             |
| Utah       | 49         | 36260       | 057         | 2109.00      | 20% - <50%       | 80%-120%       | Middle                | 95.1477 %             |
| Utah       | 49         | 36260       | 057         | 2110.00      | 20% - <50%       | 80%-120%       | Middle                | 91.0453 %             |
| Utah       | 49         | 36260       | 057         | 2111.00      | 20% - <50%       | 80%-120%       | Middle                | 98.1913 %             |
| Utah       | 49         | 36260       | 057         | 2112.01      | 10% - <20%       | 80%-120%       | Middle                | 111.0644 %            |
| Utah       | 49         | 36260       | 057         | 2112.02      | 10% - <20%       | 80%-120%       | Middle                | 92.5858 %             |
| Washington | 53         | 42644       | 033         | 0001.01      | 50% - <80%       | <50%           | Low                   | 49.9884 %             |
| Washington | 53         | 42644       | 033         | 0001.02      | 20% - <50%       | 80%-120%       | Middle                | 119.8976 %            |
| Washington | 53         | 42644       | 033         | 0002.01      | 20% - <50%       | 80%-120%       | Middle                | 88.9416 %             |
| Washington | 53         | 42644       | 033         | 0002.02      | 20% - <50%       | 80%-120%       | Middle                | 92.5444 %             |
| Washington | 53         | 42644       | 033         | 0003.00      | 20% - <50%       | 80%-120%       | Middle                | 95.3120 %             |
| Washington | 53         | 42644       | 033         | 0004.02      | 20% - <50%       | 80%-120%       | Middle                | 107.0695 %            |
| Washington | 53         | 42644       | 033         | 0004.03      | 20% - <50%       | 80%-120%       | Middle                | 84.1322 %             |
| Washington | 53         | 42644       | 033         | 0004.04      | 50% - <80%       | <50%           | Low                   | 46.3436 %             |
| Washington | 53         | 42644       | 033         | 0005.00      | 20% - <50%       | >120%          | Upper                 | 164.3629 %            |
| Washington | 53         | 42644       | 033         | 0006.01      | 20% - <50%       | 50%-80%        | Moderate              | 69.5318 %             |
| Washington | 53         | 42644       | 033         | 0006.02      | 20% - <50%       | 80%-120%       | Middle                | 81.7865 %             |
| Washington | 53         | 42644       | 033         | 0007.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.9659 %             |
| Washington | 53         | 42644       | 033         | 0008.00      | 20% - <50%       | 80%-120%       | Middle                | 102.9703 %            |
| Washington | 53         | 42644       | 033         | 0009.00      | 20% - <50%       | >120%          | Upper                 | 145.6248 %            |
| Washington | 53         | 42644       | 033         | 0010.00      | 20% - <50%       | 80%-120%       | Middle                | 114.6739 %            |
| Washington | 53         | 42644       | 033         | 0011.00      | 20% - <50%       | 80%-120%       | Middle                | 105.1355 %            |
| Washington | 53         | 42644       | 033         | 0012.01      | 50% - <80%       | 50%-80%        | Moderate              | 53.6306 %             |
| Washington | 53         | 42644       | 033         | 0012.02      | 20% - <50%       | 80%-120%       | Middle                | 86.7423 %             |
| Washington | 53         | 42644       | 033         | 0013.00      | 20% - <50%       | 80%-120%       | Middle                | 86.3657 %             |
| Washington | 53         | 42644       | 033         | 0014.00      | 20% - <50%       | 80%-120%       | Middle                | 114.1168 %            |
| Washington | 53         | 42644       | 033         | 0015.00      | 10% - <20%       | >120%          | Upper                 | 142.8076 %            |
| Washington | 53         | 42644       | 033         | 0016.00      | 20% - <50%       | >120%          | Upper                 | 180.9966 %            |
| Washington | 53         | 42644       | 033         | 0017.01      | 20% - <50%       | 80%-120%       | Middle                | 87.0367 %             |
| Washington | 53         | 42644       | 033         | 0017.02      | 20% - <50%       | 80%-120%       | Middle                | 106.4782 %            |
| Washington | 53         | 42644       | 033         | 0018.00      | 20% - <50%       | 80%-120%       | Middle                | 109.6463 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0019.00      | 20% - <50%       | >120%          | Upper                 | 124.7113 %            |
| Washington | 53         | 42644       | 033         | 0020.00      | 20% - <50%       | >120%          | Upper                 | 137.2810 %            |
| Washington | 53         | 42644       | 033         | 0021.00      | 20% - <50%       | >120%          | Upper                 | 142.8341 %            |
| Washington | 53         | 42644       | 033         | 0022.00      | 20% - <50%       | >120%          | Upper                 | 149.3834 %            |
| Washington | 53         | 42644       | 033         | 0024.00      | 20% - <50%       | >120%          | Upper                 | 143.4614 %            |
| Washington | 53         | 42644       | 033         | 0025.00      | 20% - <50%       | >120%          | Upper                 | 136.4654 %            |
| Washington | 53         | 42644       | 033         | 0026.00      | 20% - <50%       | >120%          | Upper                 | 140.0665 %            |
| Washington | 53         | 42644       | 033         | 0027.00      | 20% - <50%       | >120%          | Upper                 | 138.3344 %            |
| Washington | 53         | 42644       | 033         | 0028.00      | 20% - <50%       | >120%          | Upper                 | 151.9002 %            |
| Washington | 53         | 42644       | 033         | 0029.00      | 10% - <20%       | >120%          | Upper                 | 125.4781 %            |
| Washington | 53         | 42644       | 033         | 0030.00      | 20% - <50%       | >120%          | Upper                 | 137.3152 %            |
| Washington | 53         | 42644       | 033         | 0031.00      | 10% - <20%       | >120%          | Upper                 | 147.4271 %            |
| Washington | 53         | 42644       | 033         | 0032.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0032.02      | 20% - <50%       | >120%          | Upper                 | 121.7050 %            |
| Washington | 53         | 42644       | 033         | 0033.01      | 20% - <50%       | >120%          | Upper                 | 125.6561 %            |
| Washington | 53         | 42644       | 033         | 0033.02      | 20% - <50%       | >120%          | Upper                 | 148.3094 %            |
| Washington | 53         | 42644       | 033         | 0034.00      | 20% - <50%       | >120%          | Upper                 | 145.8387 %            |
| Washington | 53         | 42644       | 033         | 0035.00      | 10% - <20%       | >120%          | Upper                 | 125.4122 %            |
| Washington | 53         | 42644       | 033         | 0036.01      | 20% - <50%       | 80%-120%       | Middle                | 96.6094 %             |
| Washington | 53         | 42644       | 033         | 0036.02      | 20% - <50%       | 80%-120%       | Middle                | 102.4013 %            |
| Washington | 53         | 42644       | 033         | 0038.00      | 20% - <50%       | >120%          | Upper                 | 146.3984 %            |
| Washington | 53         | 42644       | 033         | 0039.00      | 20% - <50%       | >120%          | Upper                 | 147.4313 %            |
| Washington | 53         | 42644       | 033         | 0040.00      | 20% - <50%       | >120%          | Upper                 | 198.9679 %            |
| Washington | 53         | 42644       | 033         | 0041.01      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0041.02      | 20% - <50%       | >120%          | Upper                 | 186.3828 %            |
| Washington | 53         | 42644       | 033         | 0042.01      | 20% - <50%       | >120%          | Upper                 | 174.1264 %            |
| Washington | 53         | 42644       | 033         | 0042.02      | 20% - <50%       | >120%          | Upper                 | 154.9151 %            |
| Washington | 53         | 42644       | 033         | 0043.01      | 20% - <50%       | >120%          | Upper                 | 157.1204 %            |
| Washington | 53         | 42644       | 033         | 0043.02      | 20% - <50%       | 50%-80%        | Moderate              | 54.5557 %             |
| Washington | 53         | 42644       | 033         | 0044.01      | 20% - <50%       | >120%          | Upper                 | 165.1647 %            |
| Washington | 53         | 42644       | 033         | 0044.02      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0045.00      | 20% - <50%       | >120%          | Upper                 | 130.7197 %            |
| Washington | 53         | 42644       | 033         | 0046.00      | 20% - <50%       | >120%          | Upper                 | 167.4702 %            |
| Washington | 53         | 42644       | 033         | 0047.01      | 20% - <50%       | 80%-120%       | Middle                | 92.3408 %             |
| Washington | 53         | 42644       | 033         | 0047.02      | 20% - <50%       | >120%          | Upper                 | 157.6442 %            |
| Washington | 53         | 42644       | 033         | 0047.03      | 20% - <50%       | >120%          | Upper                 | 150.5404 %            |
| Washington | 53         | 42644       | 033         | 0048.00      | 20% - <50%       | >120%          | Upper                 | 132.9131 %            |
| Washington | 53         | 42644       | 033         | 0049.01      | 20% - <50%       | >120%          | Upper                 | 177.9509 %            |
| Washington | 53         | 42644       | 033         | 0049.02      | 20% - <50%       | >120%          | Upper                 | 184.9717 %            |
| Washington | 53         | 42644       | 033         | 0050.00      | 20% - <50%       | 80%-120%       | Middle                | 114.4600 %            |
| Washington | 53         | 42644       | 033         | 0051.00      | 20% - <50%       | >120%          | Upper                 | 133.9828 %            |
| Washington | 53         | 42644       | 033         | 0052.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0052.02      | 50% - <80%       | 80%-120%       | Middle                | 89.1076 %             |
| Washington | 53         | 42644       | 033         | 0053.03      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0053.04      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0053.05      | 50% - <80%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0053.06      | 50% - <80%       | 80%-120%       | Middle                | 89.0007 %             |
| Washington | 53         | 42644       | 033         | 0053.07      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0054.01      | 20% - <50%       | >120%          | Upper                 | 127.5106 %            |
| Washington | 53         | 42644       | 033         | 0054.02      | 20% - <50%       | 80%-120%       | Middle                | 91.3481 %             |
| Washington | 53         | 42644       | 033         | 0056.00      | 10% - <20%       | >120%          | Upper                 | 156.4940 %            |
| Washington | 53         | 42644       | 033         | 0057.00      | 20% - <50%       | >120%          | Upper                 | 132.5870 %            |
| Washington | 53         | 42644       | 033         | 0058.01      | 20% - <50%       | 80%-120%       | Middle                | 112.5182 %            |
| Washington | 53         | 42644       | 033         | 0058.03      | 20% - <50%       | >120%          | Upper                 | 141.2740 %            |
| Washington | 53         | 42644       | 033         | 0058.04      | 20% - <50%       | 80%-120%       | Middle                | 115.6829 %            |
| Washington | 53         | 42644       | 033         | 0059.01      | 20% - <50%       | >120%          | Upper                 | 176.7451 %            |
| Washington | 53         | 42644       | 033         | 0059.02      | 20% - <50%       | >120%          | Upper                 | 145.1858 %            |
| Washington | 53         | 42644       | 033         | 0060.00      | 20% - <50%       | >120%          | Upper                 | 178.9350 %            |
| Washington | 53         | 42644       | 033         | 0061.00      | 20% - <50%       | >120%          | Upper                 | 173.5394 %            |
| Washington | 53         | 42644       | 033         | 0062.00      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0063.00      | 10% - <20%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0064.00      | 20% - <50%       | >120%          | Upper                 | 189.2642 %            |
| Washington | 53         | 42644       | 033         | 0065.00      | 20% - <50%       | >120%          | Upper                 | 163.2273 %            |
| Washington | 53         | 42644       | 033         | 0066.00      | 20% - <50%       | >120%          | Upper                 | 159.0314 %            |
| Washington | 53         | 42644       | 033         | 0067.01      | 50% - <80%       | >120%          | Upper                 | 141.1397 %            |
| Washington | 53         | 42644       | 033         | 0067.02      | 20% - <50%       | >120%          | Upper                 | 165.3564 %            |
| Washington | 53         | 42644       | 033         | 0067.03      | 20% - <50%       | 80%-120%       | Middle                | 109.0669 %            |
| Washington | 53         | 42644       | 033         | 0068.00      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0069.00      | 20% - <50%       | >120%          | Upper                 | 143.6103 %            |
| Washington | 53         | 42644       | 033         | 0070.01      | 20% - <50%       | >120%          | Upper                 | 181.5178 %            |
| Washington | 53         | 42644       | 033         | 0070.02      | 20% - <50%       | >120%          | Upper                 | 167.3624 %            |
| Washington | 53         | 42644       | 033         | 0071.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0071.02      | 20% - <50%       | 80%-120%       | Middle                | 112.6261 %            |
| Washington | 53         | 42644       | 033         | 0072.01      | 50% - <80%       | >120%          | Upper                 | 148.8802 %            |
| Washington | 53         | 42644       | 033         | 0072.02      | 50% - <80%       | >120%          | Upper                 | 158.6480 %            |
| Washington | 53         | 42644       | 033         | 0072.03      | 50% - <80%       | >120%          | Upper                 | 141.2030 %            |
| Washington | 53         | 42644       | 033         | 0073.01      | 50% - <80%       | 80%-120%       | Middle                | 113.0651 %            |
| Washington | 53         | 42644       | 033         | 0073.02      | 50% - <80%       | >120%          | Upper                 | 165.9221 %            |
| Washington | 53         | 42644       | 033         | 0073.03      | 50% - <80%       | 80%-120%       | Middle                | 109.9483 %            |
| Washington | 53         | 42644       | 033         | 0074.03      | 20% - <50%       | 80%-120%       | Middle                | 112.0655 %            |
| Washington | 53         | 42644       | 033         | 0074.04      | 20% - <50%       | >120%          | Upper                 | 155.4243 %            |
| Washington | 53         | 42644       | 033         | 0074.05      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0074.06      | 20% - <50%       | >120%          | Upper                 | 125.9890 %            |
| Washington | 53         | 42644       | 033         | 0075.01      | 20% - <50%       | >120%          | Upper                 | 176.2222 %            |
| Washington | 53         | 42644       | 033         | 0075.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0075.03      | 20% - <50%       | <50%           | Low                   | 33.5224 %             |
| Washington | 53         | 42644       | 033         | 0076.00      | 20% - <50%       | 80%-120%       | Middle                | 116.3855 %            |
| Washington | 53         | 42644       | 033         | 0077.00      | 20% - <50%       | 80%-120%       | Middle                | 110.3454 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0078.00      | 20% - <50%       | >120%          | Upper                 | 186.6661 %            |
| Washington | 53         | 42644       | 033         | 0079.01      | 20% - <50%       | 80%-120%       | Middle                | 111.1173 %            |
| Washington | 53         | 42644       | 033         | 0079.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0080.02      | 20% - <50%       | >120%          | Upper                 | 125.6749 %            |
| Washington | 53         | 42644       | 033         | 0080.03      | 20% - <50%       | 80%-120%       | Middle                | 117.3705 %            |
| Washington | 53         | 42644       | 033         | 0080.04      | 20% - <50%       | >120%          | Upper                 | 182.2897 %            |
| Washington | 53         | 42644       | 033         | 0081.01      | 20% - <50%       | >120%          | Upper                 | 154.7748 %            |
| Washington | 53         | 42644       | 033         | 0081.02      | 20% - <50%       | 80%-120%       | Middle                | 115.4433 %            |
| Washington | 53         | 42644       | 033         | 0082.00      | 20% - <50%       | >120%          | Upper                 | 124.2655 %            |
| Washington | 53         | 42644       | 033         | 0083.00      | 20% - <50%       | 80%-120%       | Middle                | 99.4839 %             |
| Washington | 53         | 42644       | 033         | 0084.01      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0084.02      | 20% - <50%       | NA             | Unknown               | 0.0000 %              |
| Washington | 53         | 42644       | 033         | 0085.00      | 50% - <80%       | 80%-120%       | Middle                | 105.2484 %            |
| Washington | 53         | 42644       | 033         | 0086.00      | 50% - <80%       | 80%-120%       | Middle                | 107.9227 %            |
| Washington | 53         | 42644       | 033         | 0087.00      | 20% - <50%       | >120%          | Upper                 | 132.5117 %            |
| Washington | 53         | 42644       | 033         | 0088.00      | 20% - <50%       | >120%          | Upper                 | 121.1162 %            |
| Washington | 53         | 42644       | 033         | 0089.00      | 20% - <50%       | 80%-120%       | Middle                | 100.7316 %            |
| Washington | 53         | 42644       | 033         | 0090.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.7731 %             |
| Washington | 53         | 42644       | 033         | 0091.00      | 50% - <80%       | <50%           | Low                   | 33.5960 %             |
| Washington | 53         | 42644       | 033         | 0092.00      | 50% - <80%       | <50%           | Low                   | 39.4726 %             |
| Washington | 53         | 42644       | 033         | 0093.00      | 50% - <80%       | 80%-120%       | Middle                | 100.6332 %            |
| Washington | 53         | 42644       | 033         | 0094.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.8287 %             |
| Washington | 53         | 42644       | 033         | 0095.00      | 20% - <50%       | >120%          | Upper                 | 170.4551 %            |
| Washington | 53         | 42644       | 033         | 0096.00      | 20% - <50%       | >120%          | Upper                 | 163.8640 %            |
| Washington | 53         | 42644       | 033         | 0097.01      | 20% - <50%       | >120%          | Upper                 | 135.1296 %            |
| Washington | 53         | 42644       | 033         | 0097.02      | 20% - <50%       | >120%          | Upper                 | 137.2955 %            |
| Washington | 53         | 42644       | 033         | 0098.01      | 20% - <50%       | >120%          | Upper                 | 131.3162 %            |
| Washington | 53         | 42644       | 033         | 0098.02      | 20% - <50%       | 80%-120%       | Middle                | 118.8493 %            |
| Washington | 53         | 42644       | 033         | 0099.00      | 20% - <50%       | 80%-120%       | Middle                | 82.1904 %             |
| Washington | 53         | 42644       | 033         | 0100.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.8365 %             |
| Washington | 53         | 42644       | 033         | 0100.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.3679 %             |
| Washington | 53         | 42644       | 033         | 0101.01      | 50% - <80%       | 80%-120%       | Middle                | 85.8454 %             |
| Washington | 53         | 42644       | 033         | 0101.02      | 50% - <80%       | 80%-120%       | Middle                | 117.8634 %            |
| Washington | 53         | 42644       | 033         | 0102.00      | 20% - <50%       | >120%          | Upper                 | 130.2542 %            |
| Washington | 53         | 42644       | 033         | 0103.01      | 50% - <80%       | 80%-120%       | Middle                | 92.6266 %             |
| Washington | 53         | 42644       | 033         | 0103.02      | 20% - <50%       | 80%-120%       | Middle                | 92.9013 %             |
| Washington | 53         | 42644       | 033         | 0104.01      | 50% - <80%       | 50%-80%        | Moderate              | 70.3636 %             |
| Washington | 53         | 42644       | 033         | 0104.02      | 50% - <80%       | 80%-120%       | Middle                | 82.7253 %             |
| Washington | 53         | 42644       | 033         | 0105.01      | 20% - <50%       | 80%-120%       | Middle                | 117.7761 %            |
| Washington | 53         | 42644       | 033         | 0105.02      | 20% - <50%       | 80%-120%       | Middle                | 110.5106 %            |
| Washington | 53         | 42644       | 033         | 0106.01      | 20% - <50%       | 80%-120%       | Middle                | 118.1176 %            |
| Washington | 53         | 42644       | 033         | 0106.02      | 20% - <50%       | >120%          | Upper                 | 139.6395 %            |
| Washington | 53         | 42644       | 033         | 0107.01      | 50% - <80%       | 80%-120%       | Middle                | 93.7399 %             |
| Washington | 53         | 42644       | 033         | 0107.02      | 50% - <80%       | <50%           | Low                   | 42.2539 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0108.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.9128 %             |
| Washington | 53         | 42644       | 033         | 0109.00      | 20% - <50%       | 80%-120%       | Middle                | 116.0646 %            |
| Washington | 53         | 42644       | 033         | 0110.01      | 80% - 100%       | 50%-80%        | Moderate              | 61.7587 %             |
| Washington | 53         | 42644       | 033         | 0110.02      | 80% - 100%       | <50%           | Low                   | 41.3339 %             |
| Washington | 53         | 42644       | 033         | 0111.01      | 50% - <80%       | 50%-80%        | Moderate              | 73.0755 %             |
| Washington | 53         | 42644       | 033         | 0111.02      | 50% - <80%       | >120%          | Upper                 | 120.2262 %            |
| Washington | 53         | 42644       | 033         | 0112.00      | 50% - <80%       | <50%           | Low                   | 42.6108 %             |
| Washington | 53         | 42644       | 033         | 0113.00      | 20% - <50%       | 80%-120%       | Middle                | 91.2830 %             |
| Washington | 53         | 42644       | 033         | 0114.01      | 20% - <50%       | 50%-80%        | Moderate              | 76.2513 %             |
| Washington | 53         | 42644       | 033         | 0114.02      | 50% - <80%       | 50%-80%        | Moderate              | 73.8671 %             |
| Washington | 53         | 42644       | 033         | 0115.00      | 20% - <50%       | 80%-120%       | Middle                | 103.8818 %            |
| Washington | 53         | 42644       | 033         | 0116.01      | 20% - <50%       | >120%          | Upper                 | 143.8302 %            |
| Washington | 53         | 42644       | 033         | 0116.02      | 20% - <50%       | 80%-120%       | Middle                | 116.7637 %            |
| Washington | 53         | 42644       | 033         | 0117.00      | 80% - 100%       | 50%-80%        | Moderate              | 67.8493 %             |
| Washington | 53         | 42644       | 033         | 0118.01      | 50% - <80%       | 80%-120%       | Middle                | 84.8484 %             |
| Washington | 53         | 42644       | 033         | 0118.02      | 50% - <80%       | <50%           | Low                   | 46.6996 %             |
| Washington | 53         | 42644       | 033         | 0119.01      | 50% - <80%       | 80%-120%       | Middle                | 108.3523 %            |
| Washington | 53         | 42644       | 033         | 0119.02      | 50% - <80%       | 80%-120%       | Middle                | 88.6618 %             |
| Washington | 53         | 42644       | 033         | 0120.00      | 20% - <50%       | >120%          | Upper                 | 124.6711 %            |
| Washington | 53         | 42644       | 033         | 0121.00      | 20% - <50%       | >120%          | Upper                 | 156.8029 %            |
| Washington | 53         | 42644       | 033         | 0201.00      | 20% - <50%       | >120%          | Upper                 | 121.2677 %            |
| Washington | 53         | 42644       | 033         | 0202.00      | 20% - <50%       | 80%-120%       | Middle                | 95.0715 %             |
| Washington | 53         | 42644       | 033         | 0203.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.4614 %             |
| Washington | 53         | 42644       | 033         | 0203.02      | 20% - <50%       | 80%-120%       | Middle                | 95.8811 %             |
| Washington | 53         | 42644       | 033         | 0204.01      | 20% - <50%       | 80%-120%       | Middle                | 96.0745 %             |
| Washington | 53         | 42644       | 033         | 0204.02      | 20% - <50%       | 80%-120%       | Middle                | 107.8885 %            |
| Washington | 53         | 42644       | 033         | 0205.00      | 20% - <50%       | 80%-120%       | Middle                | 100.0350 %            |
| Washington | 53         | 42644       | 033         | 0206.00      | 20% - <50%       | 80%-120%       | Middle                | 100.0188 %            |
| Washington | 53         | 42644       | 033         | 0207.00      | 20% - <50%       | 50%-80%        | Moderate              | 76.3069 %             |
| Washington | 53         | 42644       | 033         | 0208.00      | 20% - <50%       | >120%          | Upper                 | 123.9343 %            |
| Washington | 53         | 42644       | 033         | 0209.00      | 20% - <50%       | 80%-120%       | Middle                | 106.7940 %            |
| Washington | 53         | 42644       | 033         | 0210.00      | 20% - <50%       | 80%-120%       | Middle                | 99.1630 %             |
| Washington | 53         | 42644       | 033         | 0211.00      | 20% - <50%       | 80%-120%       | Middle                | 92.3972 %             |
| Washington | 53         | 42644       | 033         | 0213.00      | 20% - <50%       | 80%-120%       | Middle                | 84.1510 %             |
| Washington | 53         | 42644       | 033         | 0214.00      | 20% - <50%       | >120%          | Upper                 | 136.8967 %            |
| Washington | 53         | 42644       | 033         | 0215.00      | 20% - <50%       | >120%          | Upper                 | 135.6276 %            |
| Washington | 53         | 42644       | 033         | 0216.00      | 20% - <50%       | 80%-120%       | Middle                | 111.1815 %            |
| Washington | 53         | 42644       | 033         | 0217.01      | 20% - <50%       | >120%          | Upper                 | 131.9324 %            |
| Washington | 53         | 42644       | 033         | 0217.02      | 20% - <50%       | 80%-120%       | Middle                | 101.9802 %            |
| Washington | 53         | 42644       | 033         | 0218.02      | 20% - <50%       | 80%-120%       | Middle                | 106.5475 %            |
| Washington | 53         | 42644       | 033         | 0218.03      | 20% - <50%       | 80%-120%       | Middle                | 111.0643 %            |
| Washington | 53         | 42644       | 033         | 0218.04      | 20% - <50%       | 80%-120%       | Middle                | 88.7867 %             |
| Washington | 53         | 42644       | 033         | 0219.03      | 20% - <50%       | 80%-120%       | Middle                | 101.5164 %            |
| Washington | 53         | 42644       | 033         | 0219.04      | 50% - <80%       | 80%-120%       | Middle                | 99.0894 %             |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0219.05      | 20% - <50%       | 80%-120%       | Middle                | 87.5527 %             |
| Washington | 53         | 42644       | 033         | 0219.06      | 20% - <50%       | 80%-120%       | Middle                | 109.5701 %            |
| Washington | 53         | 42644       | 033         | 0220.01      | 20% - <50%       | >120%          | Upper                 | 126.1508 %            |
| Washington | 53         | 42644       | 033         | 0220.03      | 20% - <50%       | 80%-120%       | Middle                | 108.6938 %            |
| Washington | 53         | 42644       | 033         | 0220.05      | 20% - <50%       | 50%-80%        | Moderate              | 77.9115 %             |
| Washington | 53         | 42644       | 033         | 0220.06      | 20% - <50%       | >120%          | Upper                 | 133.4753 %            |
| Washington | 53         | 42644       | 033         | 0221.01      | 20% - <50%       | >120%          | Upper                 | 134.8497 %            |
| Washington | 53         | 42644       | 033         | 0221.02      | 20% - <50%       | >120%          | Upper                 | 129.2889 %            |
| Washington | 53         | 42644       | 033         | 0222.01      | 20% - <50%       | 80%-120%       | Middle                | 116.8673 %            |
| Washington | 53         | 42644       | 033         | 0222.03      | 20% - <50%       | >120%          | Upper                 | 126.7027 %            |
| Washington | 53         | 42644       | 033         | 0222.04      | 20% - <50%       | 80%-120%       | Middle                | 109.0797 %            |
| Washington | 53         | 42644       | 033         | 0222.05      | 20% - <50%       | 80%-120%       | Middle                | 102.1325 %            |
| Washington | 53         | 42644       | 033         | 0223.00      | 20% - <50%       | >120%          | Upper                 | 154.8715 %            |
| Washington | 53         | 42644       | 033         | 0224.01      | 20% - <50%       | >120%          | Upper                 | 187.7846 %            |
| Washington | 53         | 42644       | 033         | 0224.02      | 20% - <50%       | >120%          | Upper                 | 189.2009 %            |
| Washington | 53         | 42644       | 033         | 0225.01      | 20% - <50%       | >120%          | Upper                 | 145.3843 %            |
| Washington | 53         | 42644       | 033         | 0225.02      | 20% - <50%       | >120%          | Upper                 | 145.6856 %            |
| Washington | 53         | 42644       | 033         | 0226.03      | 20% - <50%       | >120%          | Upper                 | 140.0605 %            |
| Washington | 53         | 42644       | 033         | 0226.04      | 20% - <50%       | >120%          | Upper                 | 135.9494 %            |
| Washington | 53         | 42644       | 033         | 0226.05      | 50% - <80%       | 80%-120%       | Middle                | 93.2111 %             |
| Washington | 53         | 42644       | 033         | 0226.06      | 20% - <50%       | >120%          | Upper                 | 136.4534 %            |
| Washington | 53         | 42644       | 033         | 0227.01      | 20% - <50%       | >120%          | Upper                 | 163.3616 %            |
| Washington | 53         | 42644       | 033         | 0227.02      | 20% - <50%       | >120%          | Upper                 | 177.5735 %            |
| Washington | 53         | 42644       | 033         | 0227.03      | 20% - <50%       | 80%-120%       | Middle                | 118.3110 %            |
| Washington | 53         | 42644       | 033         | 0228.02      | 50% - <80%       | >120%          | Upper                 | 137.2810 %            |
| Washington | 53         | 42644       | 033         | 0228.03      | 50% - <80%       | >120%          | Upper                 | 125.5389 %            |
| Washington | 53         | 42644       | 033         | 0228.04      | 50% - <80%       | 50%-80%        | Moderate              | 78.0895 %             |
| Washington | 53         | 42644       | 033         | 0228.05      | 50% - <80%       | >120%          | Upper                 | 128.6813 %            |
| Washington | 53         | 42644       | 033         | 0229.01      | 20% - <50%       | >120%          | Upper                 | 130.6941 %            |
| Washington | 53         | 42644       | 033         | 0229.02      | 20% - <50%       | >120%          | Upper                 | 154.0662 %            |
| Washington | 53         | 42644       | 033         | 0230.00      | 20% - <50%       | >120%          | Upper                 | 144.1066 %            |
| Washington | 53         | 42644       | 033         | 0231.00      | 20% - <50%       | >120%          | Upper                 | 137.7799 %            |
| Washington | 53         | 42644       | 033         | 0232.01      | 50% - <80%       | 80%-120%       | Middle                | 88.3160 %             |
| Washington | 53         | 42644       | 033         | 0232.02      | 50% - <80%       | 50%-80%        | Moderate              | 68.7385 %             |
| Washington | 53         | 42644       | 033         | 0233.00      | 20% - <50%       | 80%-120%       | Middle                | 118.4008 %            |
| Washington | 53         | 42644       | 033         | 0234.01      | 50% - <80%       | 80%-120%       | Middle                | 118.5703 %            |
| Washington | 53         | 42644       | 033         | 0234.03      | 20% - <50%       | >120%          | Upper                 | 129.2581 %            |
| Washington | 53         | 42644       | 033         | 0234.04      | 20% - <50%       | >120%          | Upper                 | 132.9508 %            |
| Washington | 53         | 42644       | 033         | 0235.00      | 20% - <50%       | >120%          | Upper                 | 131.8434 %            |
| Washington | 53         | 42644       | 033         | 0236.01      | 50% - <80%       | >120%          | Upper                 | 134.5031 %            |
| Washington | 53         | 42644       | 033         | 0236.03      | 50% - <80%       | 80%-120%       | Middle                | 115.6410 %            |
| Washington | 53         | 42644       | 033         | 0236.04      | 50% - <80%       | 80%-120%       | Middle                | 90.0567 %             |
| Washington | 53         | 42644       | 033         | 0237.01      | 20% - <50%       | >120%          | Upper                 | 155.9934 %            |
| Washington | 53         | 42644       | 033         | 0237.02      | 50% - <80%       | >120%          | Upper                 | 213.9448 %            |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0238.01      | 50% - <80%       | 80%-120%       | Middle                | 99.7304 %             |
| Washington | 53         | 42644       | 033         | 0238.05      | 50% - <80%       | >120%          | Upper                 | 176.3035 %            |
| Washington | 53         | 42644       | 033         | 0238.06      | 50% - <80%       | 80%-120%       | Middle                | 114.5362 %            |
| Washington | 53         | 42644       | 033         | 0238.07      | 50% - <80%       | >120%          | Upper                 | 158.3647 %            |
| Washington | 53         | 42644       | 033         | 0238.08      | 50% - <80%       | 80%-120%       | Middle                | 115.0539 %            |
| Washington | 53         | 42644       | 033         | 0239.01      | 20% - <50%       | >120%          | Upper                 | 163.6286 %            |
| Washington | 53         | 42644       | 033         | 0239.02      | 20% - <50%       | >120%          | Upper                 | 212.1015 %            |
| Washington | 53         | 42644       | 033         | 0240.01      | 50% - <80%       | >120%          | Upper                 | 196.5820 %            |
| Washington | 53         | 42644       | 033         | 0240.02      | 50% - <80%       | >120%          | Upper                 | 151.0153 %            |
| Washington | 53         | 42644       | 033         | 0241.00      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0242.00      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0243.01      | 20% - <50%       | 80%-120%       | Middle                | 116.5361 %            |
| Washington | 53         | 42644       | 033         | 0243.02      | 20% - <50%       | >120%          | Upper                 | 189.6511 %            |
| Washington | 53         | 42644       | 033         | 0244.00      | 20% - <50%       | 80%-120%       | Middle                | 109.5393 %            |
| Washington | 53         | 42644       | 033         | 0245.00      | 20% - <50%       | >120%          | Upper                 | 207.1243 %            |
| Washington | 53         | 42644       | 033         | 0246.01      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0246.02      | 20% - <50%       | >120%          | Upper                 | 213.9448 %            |
| Washington | 53         | 42644       | 033         | 0247.01      | 50% - <80%       | 80%-120%       | Middle                | 106.7050 %            |
| Washington | 53         | 42644       | 033         | 0247.03      | 20% - <50%       | >120%          | Upper                 | 145.2388 %            |
| Washington | 53         | 42644       | 033         | 0247.04      | 20% - <50%       | >120%          | Upper                 | 121.8085 %            |
| Washington | 53         | 42644       | 033         | 0248.00      | 50% - <80%       | 80%-120%       | Middle                | 110.2658 %            |
| Washington | 53         | 42644       | 033         | 0249.01      | 50% - <80%       | >120%          | Upper                 | 143.0172 %            |
| Washington | 53         | 42644       | 033         | 0249.02      | 50% - <80%       | >120%          | Upper                 | 164.3800 %            |
| Washington | 53         | 42644       | 033         | 0249.04      | 50% - <80%       | >120%          | Upper                 | 187.4303 %            |
| Washington | 53         | 42644       | 033         | 0249.05      | 50% - <80%       | >120%          | Upper                 | 198.9679 %            |
| Washington | 53         | 42644       | 033         | 0250.01      | 50% - <80%       | >120%          | Upper                 | 159.6801 %            |
| Washington | 53         | 42644       | 033         | 0250.05      | 50% - <80%       | >120%          | Upper                 | 173.3922 %            |
| Washington | 53         | 42644       | 033         | 0250.06      | 20% - <50%       | >120%          | Upper                 | 165.9135 %            |
| Washington | 53         | 42644       | 033         | 0250.07      | 50% - <80%       | >120%          | Upper                 | 142.7776 %            |
| Washington | 53         | 42644       | 033         | 0250.08      | 20% - <50%       | >120%          | Upper                 | 186.7329 %            |
| Washington | 53         | 42644       | 033         | 0251.01      | 50% - <80%       | 80%-120%       | Middle                | 91.8316 %             |
| Washington | 53         | 42644       | 033         | 0251.03      | 50% - <80%       | 80%-120%       | Middle                | 90.0096 %             |
| Washington | 53         | 42644       | 033         | 0251.04      | 50% - <80%       | >120%          | Upper                 | 136.6948 %            |
| Washington | 53         | 42644       | 033         | 0252.01      | 50% - <80%       | 80%-120%       | Middle                | 96.5905 %             |
| Washington | 53         | 42644       | 033         | 0252.02      | 50% - <80%       | 80%-120%       | Middle                | 98.0933 %             |
| Washington | 53         | 42644       | 033         | 0253.02      | 50% - <80%       | <50%           | Low                   | 44.5337 %             |
| Washington | 53         | 42644       | 033         | 0253.03      | 50% - <80%       | 80%-120%       | Middle                | 83.2088 %             |
| Washington | 53         | 42644       | 033         | 0253.04      | 20% - <50%       | 80%-120%       | Middle                | 118.7705 %            |
| Washington | 53         | 42644       | 033         | 0254.01      | 50% - <80%       | 50%-80%        | Moderate              | 52.2425 %             |
| Washington | 53         | 42644       | 033         | 0254.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.3116 %             |
| Washington | 53         | 42644       | 033         | 0255.00      | 50% - <80%       | 50%-80%        | Moderate              | 63.4900 %             |
| Washington | 53         | 42644       | 033         | 0256.01      | 50% - <80%       | 50%-80%        | Moderate              | 68.5476 %             |
| Washington | 53         | 42644       | 033         | 0256.02      | 50% - <80%       | >120%          | Upper                 | 125.9839 %            |
| Washington | 53         | 42644       | 033         | 0257.02      | 20% - <50%       | 80%-120%       | Middle                | 89.1838 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0257.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.4280 %             |
| Washington | 53         | 42644       | 033         | 0257.04      | 20% - <50%       | 80%-120%       | Middle                | 81.7052 %             |
| Washington | 53         | 42644       | 033         | 0258.03      | 50% - <80%       | 50%-80%        | Moderate              | 66.1694 %             |
| Washington | 53         | 42644       | 033         | 0258.04      | 50% - <80%       | 50%-80%        | Moderate              | 75.3082 %             |
| Washington | 53         | 42644       | 033         | 0258.05      | 50% - <80%       | 50%-80%        | Moderate              | 71.6318 %             |
| Washington | 53         | 42644       | 033         | 0258.06      | 50% - <80%       | 50%-80%        | Moderate              | 75.3639 %             |
| Washington | 53         | 42644       | 033         | 0260.01      | 50% - <80%       | 80%-120%       | Middle                | 91.4225 %             |
| Washington | 53         | 42644       | 033         | 0260.03      | 80% - 100%       | 50%-80%        | Moderate              | 52.3580 %             |
| Washington | 53         | 42644       | 033         | 0260.04      | 50% - <80%       | 80%-120%       | Middle                | 95.1229 %             |
| Washington | 53         | 42644       | 033         | 0261.01      | 50% - <80%       | 50%-80%        | Moderate              | 71.6121 %             |
| Washington | 53         | 42644       | 033         | 0261.02      | 80% - 100%       | 50%-80%        | Moderate              | 60.9740 %             |
| Washington | 53         | 42644       | 033         | 0262.00      | 50% - <80%       | 50%-80%        | Moderate              | 70.7247 %             |
| Washington | 53         | 42644       | 033         | 0263.00      | 50% - <80%       | 50%-80%        | Moderate              | 61.3557 %             |
| Washington | 53         | 42644       | 033         | 0264.00      | 50% - <80%       | <50%           | Low                   | 49.4253 %             |
| Washington | 53         | 42644       | 033         | 0265.00      | 50% - <80%       | <50%           | Low                   | 42.6398 %             |
| Washington | 53         | 42644       | 033         | 0266.00      | 50% - <80%       | 80%-120%       | Middle                | 93.0331 %             |
| Washington | 53         | 42644       | 033         | 0267.00      | 20% - <50%       | 50%-80%        | Moderate              | 75.3921 %             |
| Washington | 53         | 42644       | 033         | 0268.01      | 50% - <80%       | <50%           | Low                   | 46.5242 %             |
| Washington | 53         | 42644       | 033         | 0268.02      | 50% - <80%       | 50%-80%        | Moderate              | 62.5255 %             |
| Washington | 53         | 42644       | 033         | 0270.00      | 50% - <80%       | 50%-80%        | Moderate              | 71.4333 %             |
| Washington | 53         | 42644       | 033         | 0271.00      | 50% - <80%       | <50%           | Low                   | 40.2676 %             |
| Washington | 53         | 42644       | 033         | 0272.00      | 50% - <80%       | 50%-80%        | Moderate              | 79.5161 %             |
| Washington | 53         | 42644       | 033         | 0273.00      | 50% - <80%       | 50%-80%        | Moderate              | 68.4620 %             |
| Washington | 53         | 42644       | 033         | 0274.00      | 50% - <80%       | 50%-80%        | Moderate              | 75.0275 %             |
| Washington | 53         | 42644       | 033         | 0275.00      | 50% - <80%       | 50%-80%        | Moderate              | 66.1489 %             |
| Washington | 53         | 42644       | 033         | 0276.00      | 50% - <80%       | 80%-120%       | Middle                | 82.3684 %             |
| Washington | 53         | 42644       | 033         | 0277.01      | 10% - <20%       | 80%-120%       | Middle                | 114.2709 %            |
| Washington | 53         | 42644       | 033         | 0277.02      | 10% - <20%       | 80%-120%       | Middle                | 92.5042 %             |
| Washington | 53         | 42644       | 033         | 0278.00      | 10% - <20%       | 80%-120%       | Middle                | 109.3493 %            |
| Washington | 53         | 42644       | 033         | 0279.01      | 20% - <50%       | 80%-120%       | Middle                | 94.6702 %             |
| Washington | 53         | 42644       | 033         | 0279.02      | 20% - <50%       | 80%-120%       | Middle                | 83.9242 %             |
| Washington | 53         | 42644       | 033         | 0280.00      | 50% - <80%       | 50%-80%        | Moderate              | 52.4864 %             |
| Washington | 53         | 42644       | 033         | 0281.00      | 80% - 100%       | 50%-80%        | Moderate              | 63.2392 %             |
| Washington | 53         | 42644       | 033         | 0282.00      | 50% - <80%       | <50%           | Low                   | 46.9008 %             |
| Washington | 53         | 42644       | 033         | 0283.00      | 50% - <80%       | 80%-120%       | Middle                | 94.8995 %             |
| Washington | 53         | 42644       | 033         | 0284.02      | 50% - <80%       | 50%-80%        | Moderate              | 56.3092 %             |
| Washington | 53         | 42644       | 033         | 0284.03      | 50% - <80%       | 50%-80%        | Moderate              | 59.4884 %             |
| Washington | 53         | 42644       | 033         | 0285.00      | 50% - <80%       | 50%-80%        | Moderate              | 78.3462 %             |
| Washington | 53         | 42644       | 033         | 0286.00      | 20% - <50%       | 80%-120%       | Middle                | 101.7055 %            |
| Washington | 53         | 42644       | 033         | 0287.00      | 20% - <50%       | 80%-120%       | Middle                | 98.7454 %             |
| Washington | 53         | 42644       | 033         | 0288.01      | 50% - <80%       | 50%-80%        | Moderate              | 78.0895 %             |
| Washington | 53         | 42644       | 033         | 0288.02      | 50% - <80%       | 50%-80%        | Moderate              | 55.7024 %             |
| Washington | 53         | 42644       | 033         | 0289.01      | 20% - <50%       | 80%-120%       | Middle                | 84.7329 %             |
| Washington | 53         | 42644       | 033         | 0289.02      | 50% - <80%       | 50%-80%        | Moderate              | 52.8176 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

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|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0290.01      | 20% - <50%       | 80%-120%       | Middle                | 88.1064 %             |
| Washington | 53         | 42644       | 033         | 0290.03      | 50% - <80%       | 50%-80%        | Moderate              | 52.8398 %             |
| Washington | 53         | 42644       | 033         | 0290.04      | 50% - <80%       | <50%           | Low                   | 31.4232 %             |
| Washington | 53         | 42644       | 033         | 0291.01      | 50% - <80%       | 50%-80%        | Moderate              | 74.9950 %             |
| Washington | 53         | 42644       | 033         | 0291.02      | 50% - <80%       | 50%-80%        | Moderate              | 77.4956 %             |
| Washington | 53         | 42644       | 033         | 0292.03      | 50% - <80%       | 50%-80%        | Moderate              | 62.8387 %             |
| Washington | 53         | 42644       | 033         | 0292.05      | 50% - <80%       | 50%-80%        | Moderate              | 65.6140 %             |
| Washington | 53         | 42644       | 033         | 0292.06      | 50% - <80%       | <50%           | Low                   | 45.0506 %             |
| Washington | 53         | 42644       | 033         | 0292.07      | 50% - <80%       | 80%-120%       | Middle                | 109.6000 %            |
| Washington | 53         | 42644       | 033         | 0292.08      | 50% - <80%       | 50%-80%        | Moderate              | 52.6567 %             |
| Washington | 53         | 42644       | 033         | 0293.04      | 50% - <80%       | 80%-120%       | Middle                | 85.7778 %             |
| Washington | 53         | 42644       | 033         | 0293.05      | 50% - <80%       | 80%-120%       | Middle                | 87.8146 %             |
| Washington | 53         | 42644       | 033         | 0293.06      | 50% - <80%       | 80%-120%       | Middle                | 93.1751 %             |
| Washington | 53         | 42644       | 033         | 0293.07      | 20% - <50%       | 80%-120%       | Middle                | 95.8161 %             |
| Washington | 53         | 42644       | 033         | 0293.08      | 50% - <80%       | 80%-120%       | Middle                | 99.4839 %             |
| Washington | 53         | 42644       | 033         | 0293.09      | 50% - <80%       | 50%-80%        | Moderate              | 66.3782 %             |
| Washington | 53         | 42644       | 033         | 0294.03      | 50% - <80%       | 50%-80%        | Moderate              | 78.3574 %             |
| Washington | 53         | 42644       | 033         | 0294.05      | 50% - <80%       | 80%-120%       | Middle                | 85.6486 %             |
| Washington | 53         | 42644       | 033         | 0294.06      | 50% - <80%       | 80%-120%       | Middle                | 95.3762 %             |
| Washington | 53         | 42644       | 033         | 0294.07      | 50% - <80%       | <50%           | Low                   | 49.8352 %             |
| Washington | 53         | 42644       | 033         | 0294.08      | 50% - <80%       | 50%-80%        | Moderate              | 64.2653 %             |
| Washington | 53         | 42644       | 033         | 0295.04      | 50% - <80%       | 50%-80%        | Moderate              | 58.9441 %             |
| Washington | 53         | 42644       | 033         | 0295.05      | 50% - <80%       | 50%-80%        | Moderate              | 50.8604 %             |
| Washington | 53         | 42644       | 033         | 0295.06      | 50% - <80%       | <50%           | Low                   | 34.1223 %             |
| Washington | 53         | 42644       | 033         | 0295.07      | 50% - <80%       | 80%-120%       | Middle                | 89.8564 %             |
| Washington | 53         | 42644       | 033         | 0295.08      | 50% - <80%       | 80%-120%       | Middle                | 94.4733 %             |
| Washington | 53         | 42644       | 033         | 0296.02      | 20% - <50%       | >120%          | Upper                 | 121.0563 %            |
| Washington | 53         | 42644       | 033         | 0296.03      | 50% - <80%       | 80%-120%       | Middle                | 88.3092 %             |
| Washington | 53         | 42644       | 033         | 0296.04      | 50% - <80%       | 50%-80%        | Moderate              | 58.1217 %             |
| Washington | 53         | 42644       | 033         | 0297.01      | 50% - <80%       | 50%-80%        | Moderate              | 50.8716 %             |
| Washington | 53         | 42644       | 033         | 0297.02      | 50% - <80%       | 50%-80%        | Moderate              | 59.1495 %             |
| Washington | 53         | 42644       | 033         | 0298.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.8944 %             |
| Washington | 53         | 42644       | 033         | 0298.04      | 50% - <80%       | 80%-120%       | Middle                | 87.4218 %             |
| Washington | 53         | 42644       | 033         | 0298.05      | 50% - <80%       | 80%-120%       | Middle                | 80.2290 %             |
| Washington | 53         | 42644       | 033         | 0298.06      | 50% - <80%       | 80%-120%       | Middle                | 87.7932 %             |
| Washington | 53         | 42644       | 033         | 0299.01      | 20% - <50%       | 50%-80%        | Moderate              | 79.6941 %             |
| Washington | 53         | 42644       | 033         | 0299.02      | 20% - <50%       | >120%          | Upper                 | 122.4547 %            |
| Washington | 53         | 42644       | 033         | 0300.03      | 50% - <80%       | 50%-80%        | Moderate              | 60.3005 %             |
| Washington | 53         | 42644       | 033         | 0300.05      | 50% - <80%       | 50%-80%        | Moderate              | 73.2090 %             |
| Washington | 53         | 42644       | 033         | 0300.06      | 50% - <80%       | 50%-80%        | Moderate              | 53.3756 %             |
| Washington | 53         | 42644       | 033         | 0300.07      | 80% - 100%       | <50%           | Low                   | 34.0590 %             |
| Washington | 53         | 42644       | 033         | 0300.08      | 50% - <80%       | 50%-80%        | Moderate              | 52.4162 %             |
| Washington | 53         | 42644       | 033         | 0301.01      | 20% - <50%       | 50%-80%        | Moderate              | 75.5042 %             |
| Washington | 53         | 42644       | 033         | 0301.02      | 20% - <50%       | 80%-120%       | Middle                | 98.2653 %             |

## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0302.01      | 50% - <80%       | 50%-80%        | Moderate              | 69.4325 %             |
| Washington | 53         | 42644       | 033         | 0302.03      | 50% - <80%       | 50%-80%        | Moderate              | 59.4952 %             |
| Washington | 53         | 42644       | 033         | 0302.04      | 50% - <80%       | 50%-80%        | Moderate              | 62.8884 %             |
| Washington | 53         | 42644       | 033         | 0303.04      | 50% - <80%       | 50%-80%        | Moderate              | 69.2066 %             |
| Washington | 53         | 42644       | 033         | 0303.05      | 20% - <50%       | 50%-80%        | Moderate              | 65.4061 %             |
| Washington | 53         | 42644       | 033         | 0303.06      | 20% - <50%       | 80%-120%       | Middle                | 91.0708 %             |
| Washington | 53         | 42644       | 033         | 0303.08      | 50% - <80%       | 50%-80%        | Moderate              | 64.3971 %             |
| Washington | 53         | 42644       | 033         | 0303.09      | 50% - <80%       | 50%-80%        | Moderate              | 71.3563 %             |
| Washington | 53         | 42644       | 033         | 0303.10      | 50% - <80%       | 80%-120%       | Middle                | 101.7842 %            |
| Washington | 53         | 42644       | 033         | 0303.11      | 50% - <80%       | 50%-80%        | Moderate              | 74.6176 %             |
| Washington | 53         | 42644       | 033         | 0303.12      | 50% - <80%       | 50%-80%        | Moderate              | 67.2391 %             |
| Washington | 53         | 42644       | 033         | 0303.13      | 50% - <80%       | <50%           | Low                   | 46.4994 %             |
| Washington | 53         | 42644       | 033         | 0303.14      | 50% - <80%       | <50%           | Low                   | 44.9282 %             |
| Washington | 53         | 42644       | 033         | 0304.03      | 20% - <50%       | 80%-120%       | Middle                | 95.6167 %             |
| Washington | 53         | 42644       | 033         | 0304.04      | 20% - <50%       | 80%-120%       | Middle                | 92.9466 %             |
| Washington | 53         | 42644       | 033         | 0304.05      | 20% - <50%       | 80%-120%       | Middle                | 81.7385 %             |
| Washington | 53         | 42644       | 033         | 0304.06      | 20% - <50%       | 50%-80%        | Moderate              | 72.0529 %             |
| Washington | 53         | 42644       | 033         | 0304.07      | 50% - <80%       | 50%-80%        | Moderate              | 68.0162 %             |
| Washington | 53         | 42644       | 033         | 0305.01      | 20% - <50%       | <50%           | Low                   | 36.9250 %             |
| Washington | 53         | 42644       | 033         | 0305.03      | 50% - <80%       | 50%-80%        | Moderate              | 63.6355 %             |
| Washington | 53         | 42644       | 033         | 0305.04      | 20% - <50%       | 50%-80%        | Moderate              | 58.5342 %             |
| Washington | 53         | 42644       | 033         | 0306.00      | 20% - <50%       | 50%-80%        | Moderate              | 68.5151 %             |
| Washington | 53         | 42644       | 033         | 0307.00      | 50% - <80%       | 50%-80%        | Moderate              | 60.6334 %             |
| Washington | 53         | 42644       | 033         | 0308.01      | 50% - <80%       | <50%           | Low                   | 48.8819 %             |
| Washington | 53         | 42644       | 033         | 0308.02      | 50% - <80%       | 50%-80%        | Moderate              | 66.1283 %             |
| Washington | 53         | 42644       | 033         | 0309.01      | 20% - <50%       | 50%-80%        | Moderate              | 61.2119 %             |
| Washington | 53         | 42644       | 033         | 0309.02      | 50% - <80%       | 50%-80%        | Moderate              | 53.5236 %             |
| Washington | 53         | 42644       | 033         | 0310.00      | 20% - <50%       | 80%-120%       | Middle                | 116.8373 %            |
| Washington | 53         | 42644       | 033         | 0311.01      | 50% - <80%       | 50%-80%        | Moderate              | 65.5875 %             |
| Washington | 53         | 42644       | 033         | 0311.02      | 50% - <80%       | 50%-80%        | Moderate              | 59.0485 %             |
| Washington | 53         | 42644       | 033         | 0312.02      | 20% - <50%       | 50%-80%        | Moderate              | 78.5037 %             |
| Washington | 53         | 42644       | 033         | 0312.04      | 20% - <50%       | 80%-120%       | Middle                | 93.7100 %             |
| Washington | 53         | 42644       | 033         | 0312.06      | 20% - <50%       | 50%-80%        | Moderate              | 76.1238 %             |
| Washington | 53         | 42644       | 033         | 0312.07      | 50% - <80%       | 80%-120%       | Middle                | 85.2506 %             |
| Washington | 53         | 42644       | 033         | 0312.08      | 20% - <50%       | 50%-80%        | Moderate              | 70.4757 %             |
| Washington | 53         | 42644       | 033         | 0313.01      | 20% - <50%       | 80%-120%       | Middle                | 98.1472 %             |
| Washington | 53         | 42644       | 033         | 0313.02      | 20% - <50%       | 50%-80%        | Moderate              | 68.8514 %             |
| Washington | 53         | 42644       | 033         | 0314.00      | 10% - <20%       | 80%-120%       | Middle                | 98.9491 %             |
| Washington | 53         | 42644       | 033         | 0315.01      | 10% - <20%       | 80%-120%       | Middle                | 93.9710 %             |
| Washington | 53         | 42644       | 033         | 0315.02      | 10% - <20%       | 80%-120%       | Middle                | 104.5535 %            |
| Washington | 53         | 42644       | 033         | 0316.01      | 20% - <50%       | 80%-120%       | Middle                | 101.8698 %            |
| Washington | 53         | 42644       | 033         | 0316.03      | 20% - <50%       | 80%-120%       | Middle                | 104.0700 %            |
| Washington | 53         | 42644       | 033         | 0316.04      | 20% - <50%       | 80%-120%       | Middle                | 87.0752 %             |
| Washington | 53         | 42644       | 033         | 0316.05      | 10% - <20%       | 80%-120%       | Middle                | 110.9924 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0317.04      | 50% - <80%       | 80%-120%       | Middle                | 80.5345 %             |
| Washington | 53         | 42644       | 033         | 0317.05      | 20% - <50%       | 80%-120%       | Middle                | 103.3349 %            |
| Washington | 53         | 42644       | 033         | 0317.07      | 20% - <50%       | >120%          | Upper                 | 134.2781 %            |
| Washington | 53         | 42644       | 033         | 0317.08      | 20% - <50%       | 50%-80%        | Moderate              | 70.5150 %             |
| Washington | 53         | 42644       | 033         | 0317.09      | 20% - <50%       | 80%-120%       | Middle                | 92.6437 %             |
| Washington | 53         | 42644       | 033         | 0317.10      | 20% - <50%       | 80%-120%       | Middle                | 96.1695 %             |
| Washington | 53         | 42644       | 033         | 0318.00      | 20% - <50%       | 80%-120%       | Middle                | 111.3638 %            |
| Washington | 53         | 42644       | 033         | 0319.04      | 20% - <50%       | 80%-120%       | Middle                | 114.3890 %            |
| Washington | 53         | 42644       | 033         | 0319.06      | 20% - <50%       | 80%-120%       | Middle                | 108.1392 %            |
| Washington | 53         | 42644       | 033         | 0319.08      | 20% - <50%       | 50%-80%        | Moderate              | 79.0899 %             |
| Washington | 53         | 42644       | 033         | 0319.09      | 20% - <50%       | 80%-120%       | Middle                | 92.8140 %             |
| Washington | 53         | 42644       | 033         | 0319.10      | 20% - <50%       | 80%-120%       | Middle                | 80.9418 %             |
| Washington | 53         | 42644       | 033         | 0319.11      | 50% - <80%       | 80%-120%       | Middle                | 97.6217 %             |
| Washington | 53         | 42644       | 033         | 0319.12      | 20% - <50%       | 80%-120%       | Middle                | 93.2393 %             |
| Washington | 53         | 42644       | 033         | 0319.13      | 20% - <50%       | >120%          | Upper                 | 120.0029 %            |
| Washington | 53         | 42644       | 033         | 0320.02      | 10% - <20%       | 80%-120%       | Middle                | 98.6821 %             |
| Washington | 53         | 42644       | 033         | 0320.03      | 10% - <20%       | >120%          | Upper                 | 122.6772 %            |
| Washington | 53         | 42644       | 033         | 0320.05      | 20% - <50%       | 80%-120%       | Middle                | 89.9942 %             |
| Washington | 53         | 42644       | 033         | 0320.06      | 20% - <50%       | 80%-120%       | Middle                | 91.8204 %             |
| Washington | 53         | 42644       | 033         | 0320.07      | 20% - <50%       | 80%-120%       | Middle                | 118.4291 %            |
| Washington | 53         | 42644       | 033         | 0320.08      | 20% - <50%       | 80%-120%       | Middle                | 105.0790 %            |
| Washington | 53         | 42644       | 033         | 0320.10      | 20% - <50%       | 80%-120%       | Middle                | 117.8985 %            |
| Washington | 53         | 42644       | 033         | 0320.11      | 20% - <50%       | 80%-120%       | Middle                | 104.9549 %            |
| Washington | 53         | 42644       | 033         | 0321.02      | 10% - <20%       | >120%          | Upper                 | 124.2270 %            |
| Washington | 53         | 42644       | 033         | 0321.03      | 20% - <50%       | 80%-120%       | Middle                | 86.4376 %             |
| Washington | 53         | 42644       | 033         | 0321.04      | 20% - <50%       | >120%          | Upper                 | 127.2966 %            |
| Washington | 53         | 42644       | 033         | 0322.07      | 20% - <50%       | >120%          | Upper                 | 158.7301 %            |
| Washington | 53         | 42644       | 033         | 0322.11      | 50% - <80%       | >120%          | Upper                 | 144.1349 %            |
| Washington | 53         | 42644       | 033         | 0322.13      | 20% - <50%       | >120%          | Upper                 | 175.5410 %            |
| Washington | 53         | 42644       | 033         | 0322.15      | 50% - <80%       | >120%          | Upper                 | 174.5269 %            |
| Washington | 53         | 42644       | 033         | 0322.16      | 50% - <80%       | >120%          | Upper                 | 180.3548 %            |
| Washington | 53         | 42644       | 033         | 0322.17      | 20% - <50%       | >120%          | Upper                 | 213.7839 %            |
| Washington | 53         | 42644       | 033         | 0322.18      | 20% - <50%       | >120%          | Upper                 | 151.1873 %            |
| Washington | 53         | 42644       | 033         | 0322.19      | 20% - <50%       | >120%          | Upper                 | 138.7914 %            |
| Washington | 53         | 42644       | 033         | 0322.20      | 50% - <80%       | >120%          | Upper                 | 123.3378 %            |
| Washington | 53         | 42644       | 033         | 0322.21      | 20% - <50%       | >120%          | Upper                 | 154.5214 %            |
| Washington | 53         | 42644       | 033         | 0322.22      | 50% - <80%       | 80%-120%       | Middle                | 106.9720 %            |
| Washington | 53         | 42644       | 033         | 0322.23      | 50% - <80%       | >120%          | Upper                 | 176.5885 %            |
| Washington | 53         | 42644       | 033         | 0322.24      | 50% - <80%       | >120%          | Upper                 | 156.7961 %            |
| Washington | 53         | 42644       | 033         | 0322.25      | 50% - <80%       | >120%          | Upper                 | 177.2483 %            |
| Washington | 53         | 42644       | 033         | 0323.07      | 20% - <50%       | >120%          | Upper                 | 125.3164 %            |
| Washington | 53         | 42644       | 033         | 0323.11      | 20% - <50%       | >120%          | Upper                 | 141.6309 %            |
| Washington | 53         | 42644       | 033         | 0323.13      | 50% - <80%       | >120%          | Upper                 | 139.4649 %            |
| Washington | 53         | 42644       | 033         | 0323.15      | 20% - <50%       | >120%          | Upper                 | 159.0211 %            |



## Zions Bancorporation, N.A., Assessment Area Census Tracts Designations

| State      | State Code | MSA/MD Code | County Code | Census Tract | Minority Tract % | Tract Income % | Tract Income Category | Percent Median Income |
|------------|------------|-------------|-------------|--------------|------------------|----------------|-----------------------|-----------------------|
| Washington | 53         | 42644       | 033         | 0323.16      | 20% - <50%       | >120%          | Upper                 | 179.1019 %            |
| Washington | 53         | 42644       | 033         | 0323.17      | 20% - <50%       | >120%          | Upper                 | 163.9538 %            |
| Washington | 53         | 42644       | 033         | 0323.18      | 50% - <80%       | >120%          | Upper                 | 185.4389 %            |
| Washington | 53         | 42644       | 033         | 0323.19      | 20% - <50%       | 80%-120%       | Middle                | 101.7791 %            |
| Washington | 53         | 42644       | 033         | 0323.20      | 20% - <50%       | >120%          | Upper                 | 176.4370 %            |
| Washington | 53         | 42644       | 033         | 0323.21      | 50% - <80%       | >120%          | Upper                 | 178.9889 %            |
| Washington | 53         | 42644       | 033         | 0323.22      | 20% - <50%       | >120%          | Upper                 | 158.2210 %            |
| Washington | 53         | 42644       | 033         | 0323.23      | 20% - <50%       | >120%          | Upper                 | 159.0964 %            |
| Washington | 53         | 42644       | 033         | 0323.24      | 20% - <50%       | >120%          | Upper                 | 127.9992 %            |
| Washington | 53         | 42644       | 033         | 0323.25      | 50% - <80%       | 80%-120%       | Middle                | 105.2604 %            |
| Washington | 53         | 42644       | 033         | 0323.26      | 20% - <50%       | >120%          | Upper                 | 199.2734 %            |
| Washington | 53         | 42644       | 033         | 0323.27      | 10% - <20%       | 80%-120%       | Middle                | 116.8913 %            |
| Washington | 53         | 42644       | 033         | 0323.28      | 20% - <50%       | >120%          | Upper                 | 173.4889 %            |
| Washington | 53         | 42644       | 033         | 0323.30      | 50% - <80%       | >120%          | Upper                 | 147.8062 %            |
| Washington | 53         | 42644       | 033         | 0323.31      | 50% - <80%       | >120%          | Upper                 | 127.4935 %            |
| Washington | 53         | 42644       | 033         | 0323.32      | 50% - <80%       | >120%          | Upper                 | 166.7573 %            |
| Washington | 53         | 42644       | 033         | 0323.33      | 50% - <80%       | >120%          | Upper                 | 197.8092 %            |
| Washington | 53         | 42644       | 033         | 0324.01      | 20% - <50%       | >120%          | Upper                 | 136.1599 %            |
| Washington | 53         | 42644       | 033         | 0324.02      | 20% - <50%       | >120%          | Upper                 | 127.2034 %            |
| Washington | 53         | 42644       | 033         | 0325.00      | 20% - <50%       | >120%          | Upper                 | 122.3982 %            |
| Washington | 53         | 42644       | 033         | 0326.01      | 10% - <20%       | 80%-120%       | Middle                | 107.4478 %            |
| Washington | 53         | 42644       | 033         | 0326.03      | 20% - <50%       | >120%          | Upper                 | 150.8305 %            |
| Washington | 53         | 42644       | 033         | 0326.04      | 20% - <50%       | >120%          | Upper                 | 152.1013 %            |
| Washington | 53         | 42644       | 033         | 0326.05      | 20% - <50%       | >120%          | Upper                 | 129.6697 %            |
| Washington | 53         | 42644       | 033         | 0327.03      | 20% - <50%       | 80%-120%       | Middle                | 109.9869 %            |
| Washington | 53         | 42644       | 033         | 0327.04      | 10% - <20%       | >120%          | Upper                 | 130.6034 %            |
| Washington | 53         | 42644       | 033         | 0327.05      | 10% - <20%       | 80%-120%       | Middle                | 105.1004 %            |
| Washington | 53         | 42644       | 033         | 0327.06      | 10% - <20%       | 80%-120%       | Middle                | 87.0435 %             |
| Washington | 53         | 42644       | 033         | 0328.00      | 10% - <20%       | 80%-120%       | Middle                | 105.3340 %            |
| Washington | 53         | 42644       | 033         | 9901.00      | NA               | NA             | Unknown               | 0.0000 %              |
| Wyoming    | 56         | 99999       | 039         | 9676.01      | 10% - <20%       | >120%          | Upper                 | 128.9872 %            |
| Wyoming    | 56         | 99999       | 039         | 9676.02      | <10%             | >120%          | Upper                 | 175.3177 %            |
| Wyoming    | 56         | 99999       | 039         | 9677.01      | 20% - <50%       | >120%          | Upper                 | 133.8160 %            |
| Wyoming    | 56         | 99999       | 039         | 9677.03      | <10%             | >120%          | Upper                 | 128.8225 %            |
| Wyoming    | 56         | 99999       | 039         | 9677.04      | 10% - <20%       | 80%-120%       | Middle                | 118.6634 %            |
| Wyoming    | 56         | 99999       | 039         | 9678.01      | 20% - <50%       | 80%-120%       | Middle                | 81.3906 %             |
| Wyoming    | 56         | 99999       | 039         | 9678.02      | 20% - <50%       | >120%          | Upper                 | 122.0871 %            |