

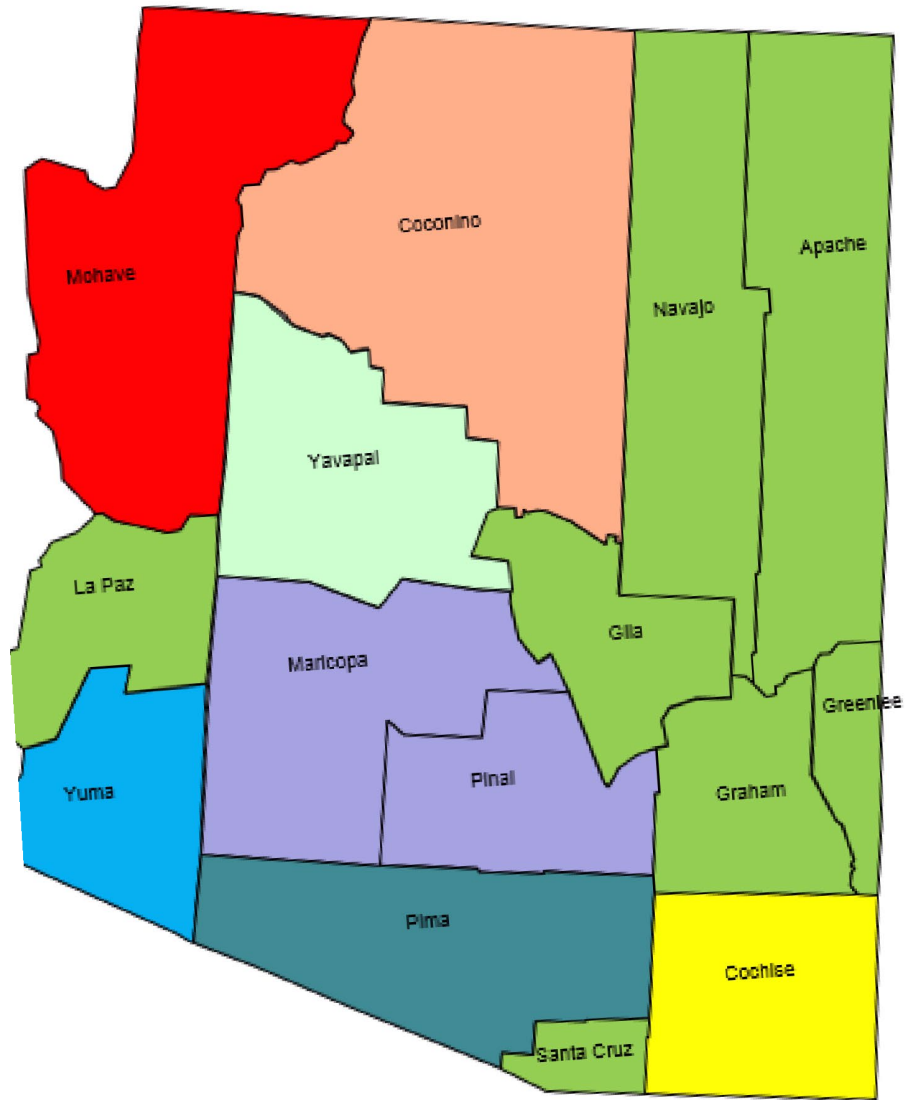
Zions Bancorporation, N.A. Assessment Area Maps

As of April 1, 2026

National Bank of Arizona

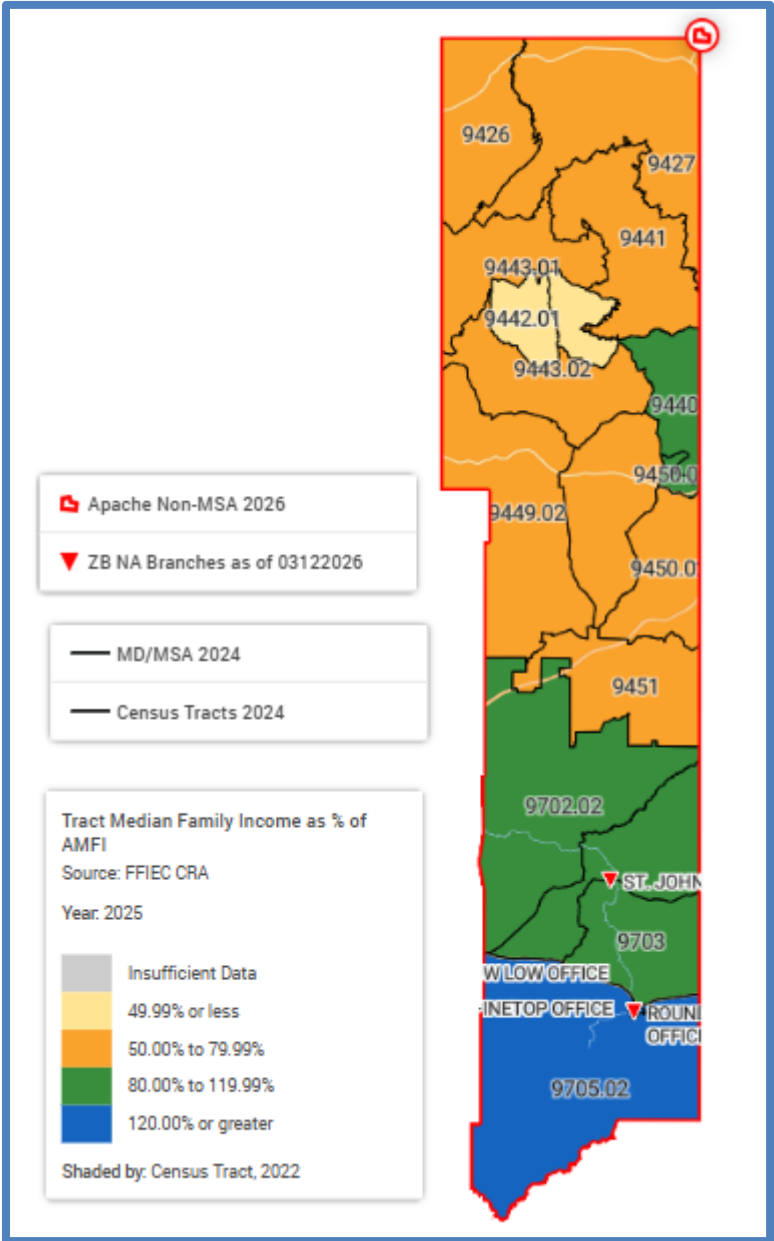
Arizona

Arizona



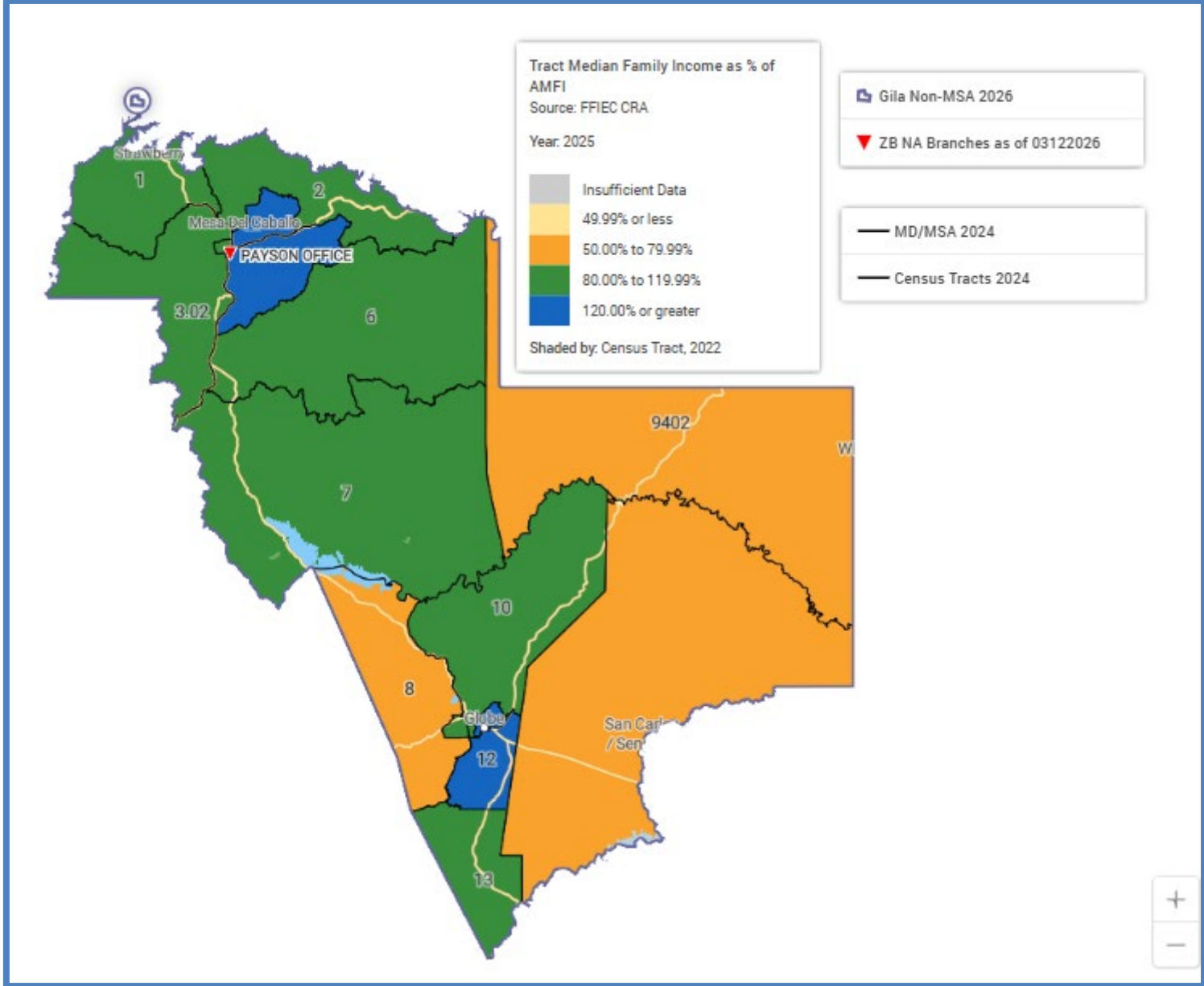
2026 Arizona Non-MSA

Apache County/001



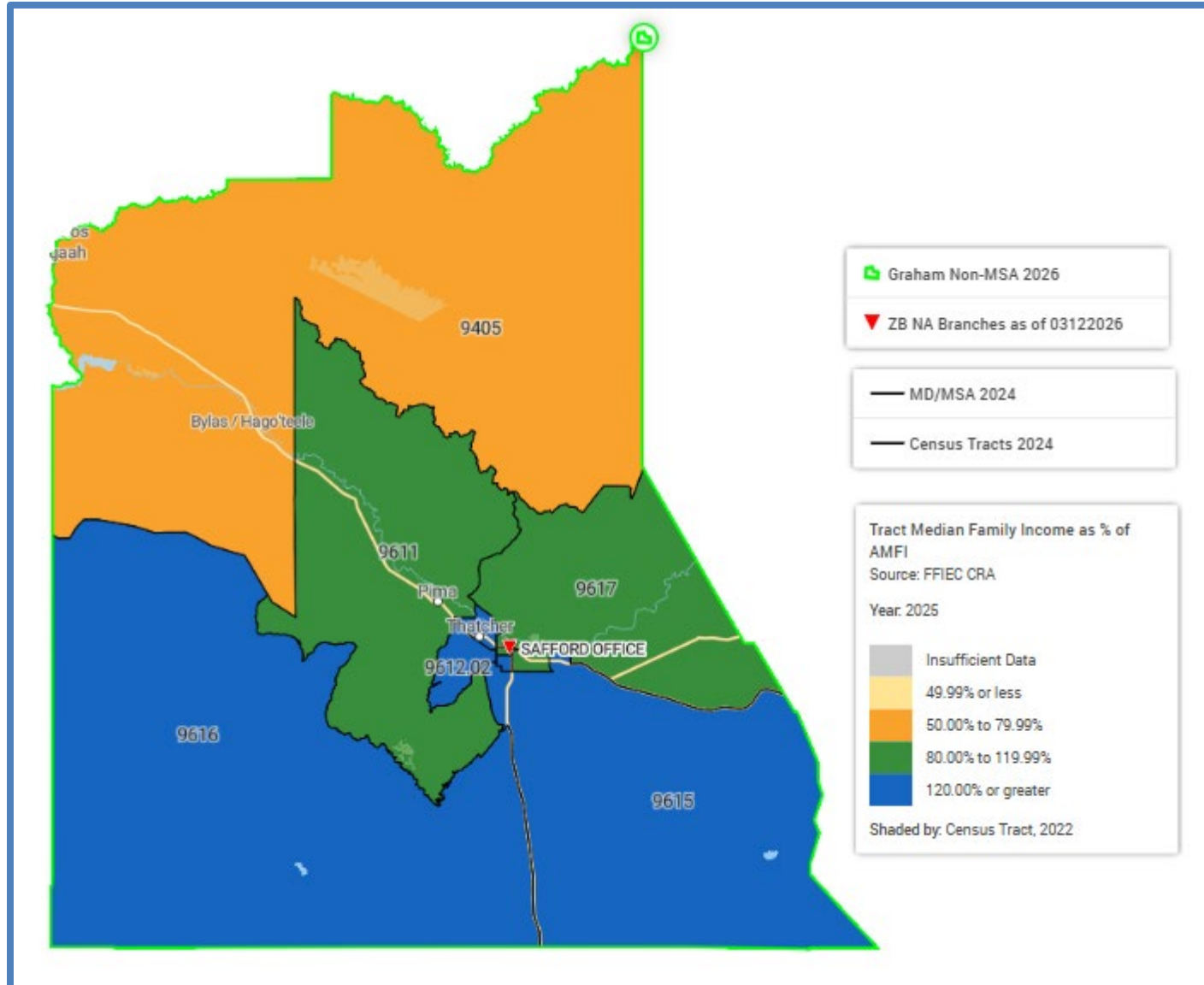
2026 Arizona Non-MSA

Gila County/007



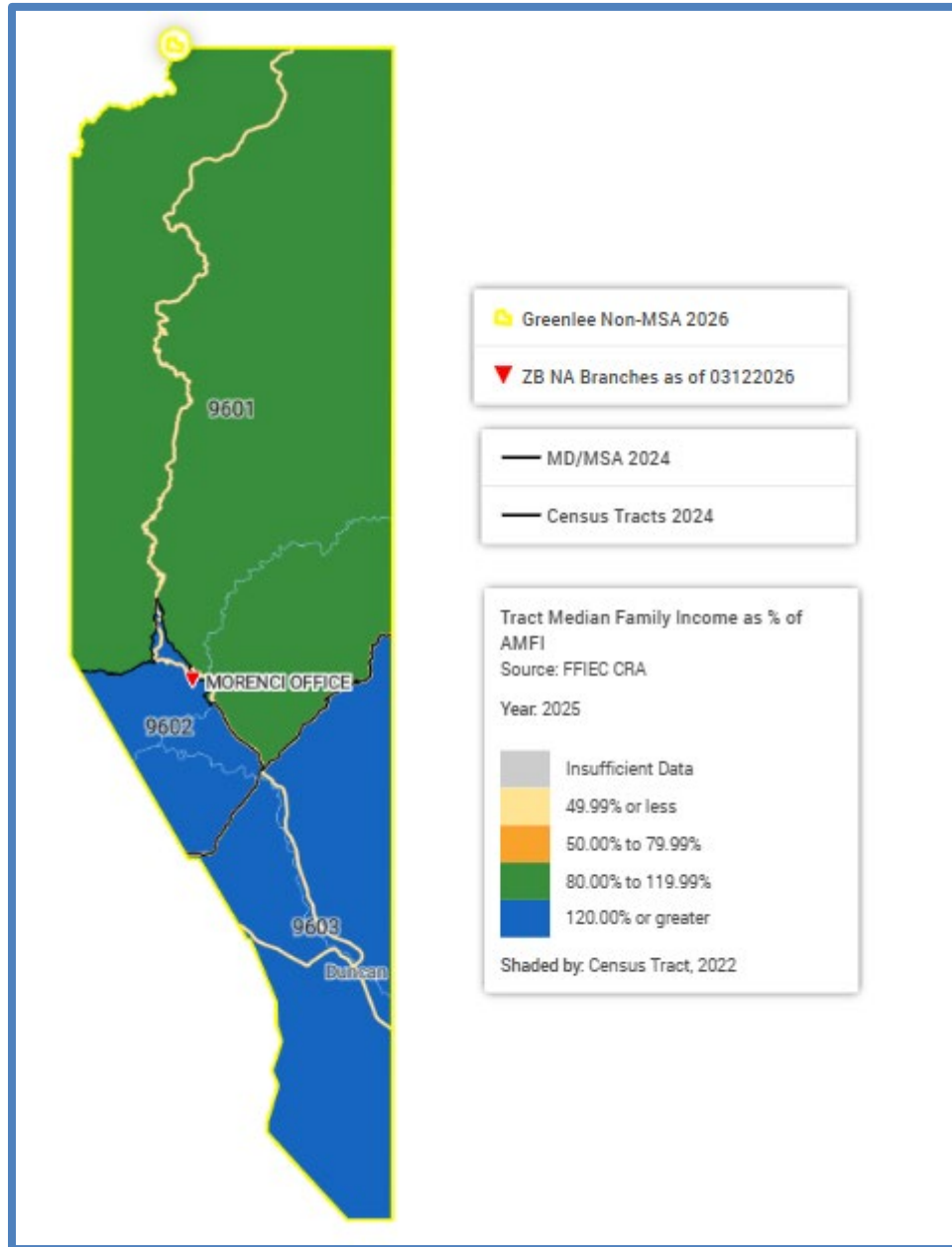
2026 Arizona Non-MSA

Graham County/009



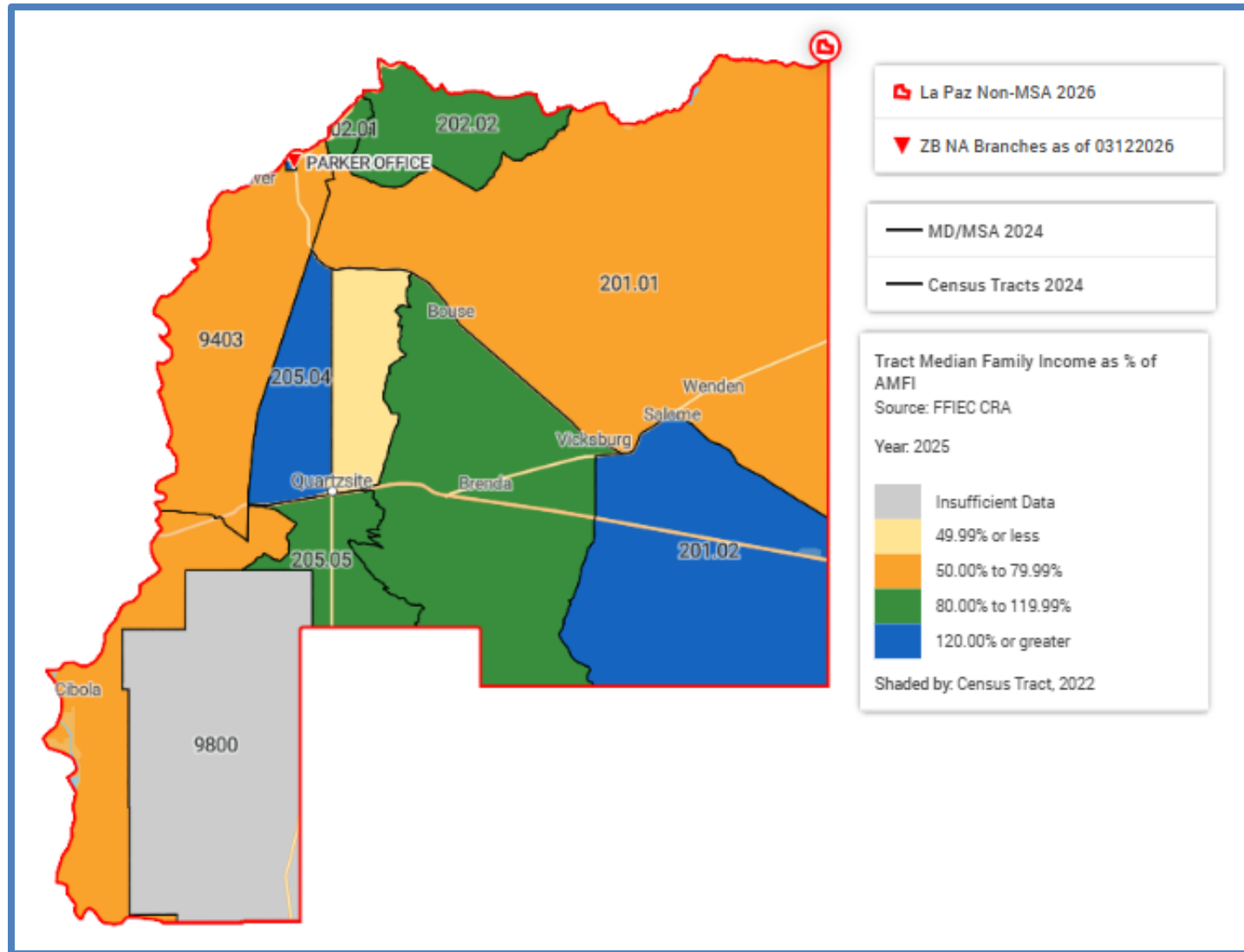
2026 Arizona Non-MSA

Greenlee County/011



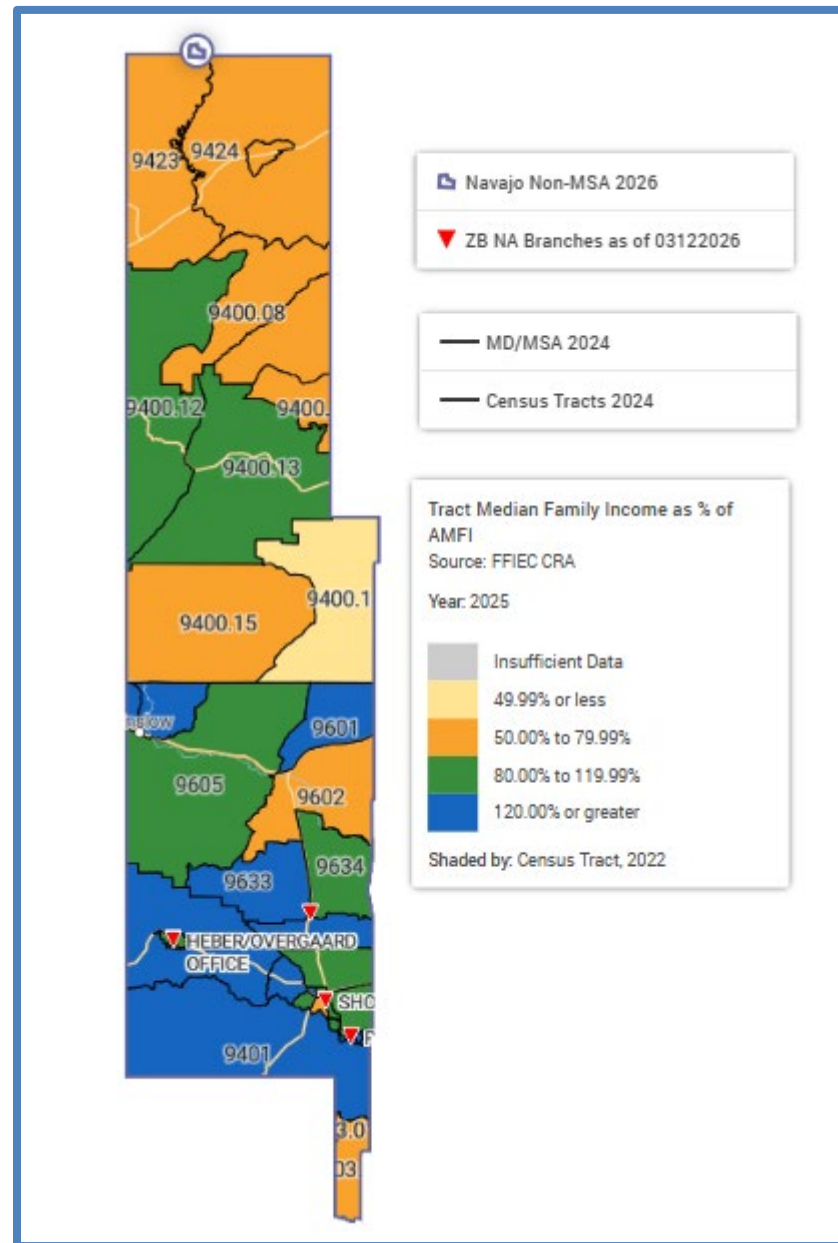
2026 Arizona Non-MSA

La Paz County/012



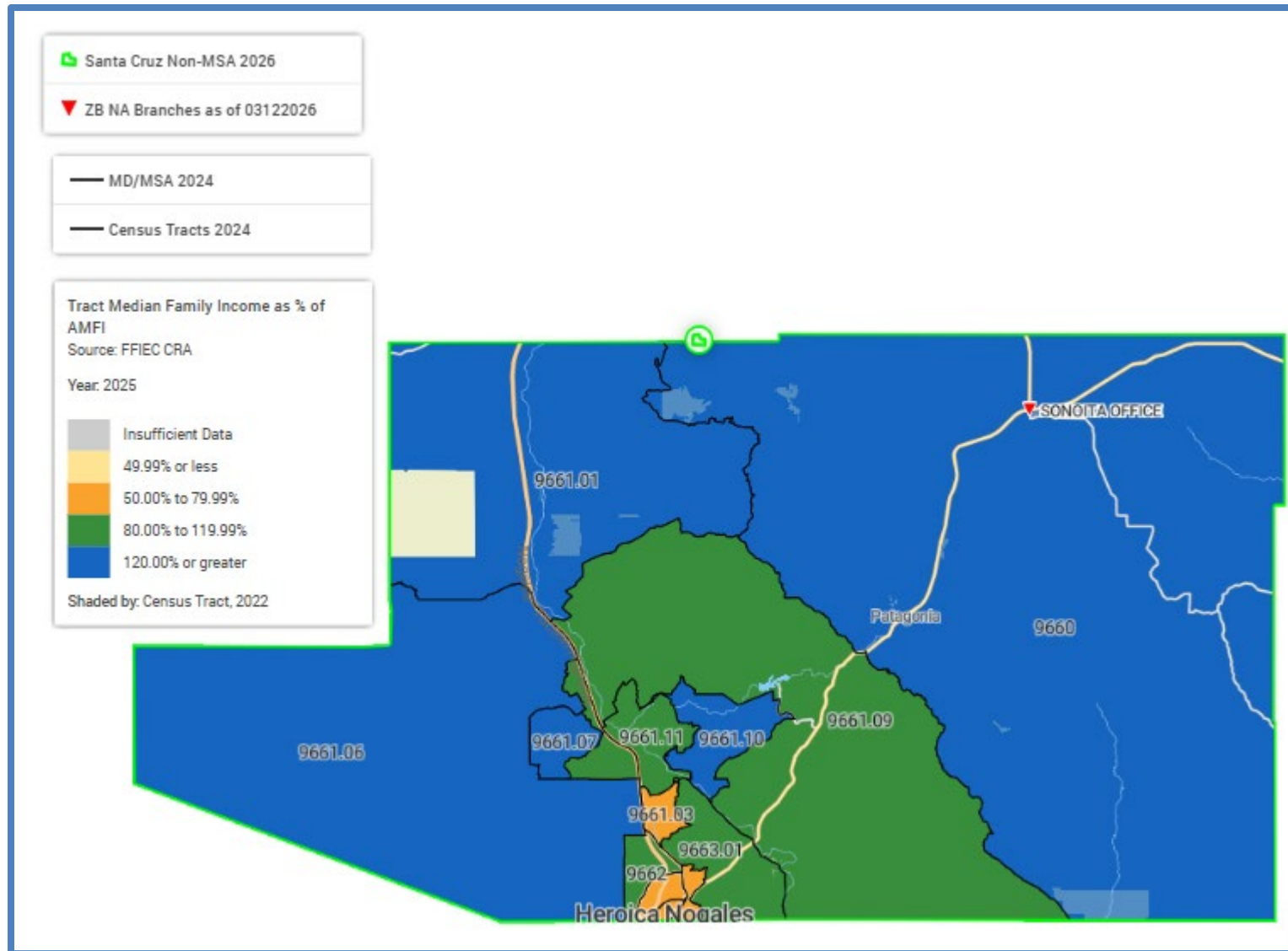
2026 Arizona Non-MSA

Navajo County/017



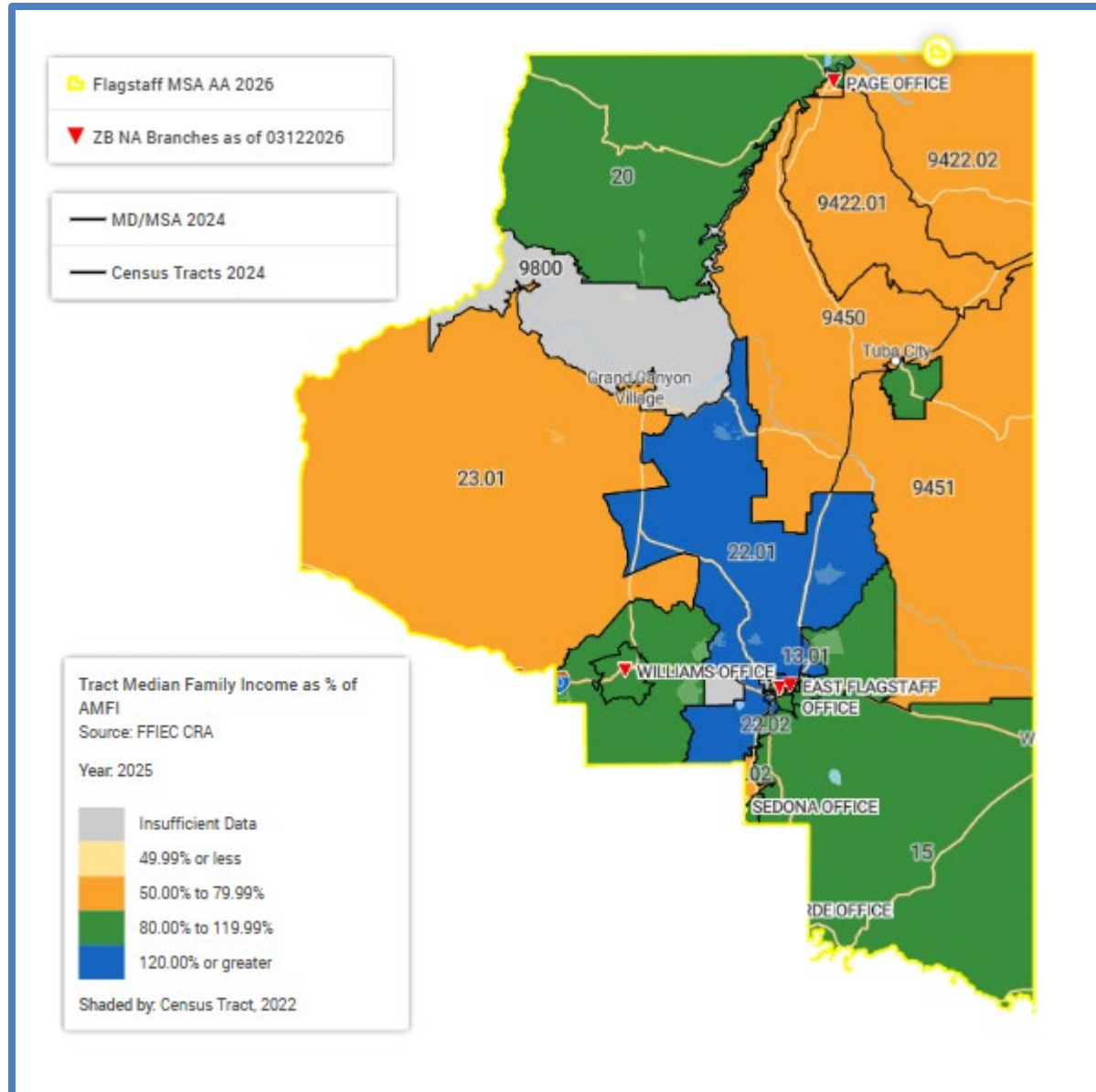
2026 Arizona Non-MSA

Santa Cruz County/023



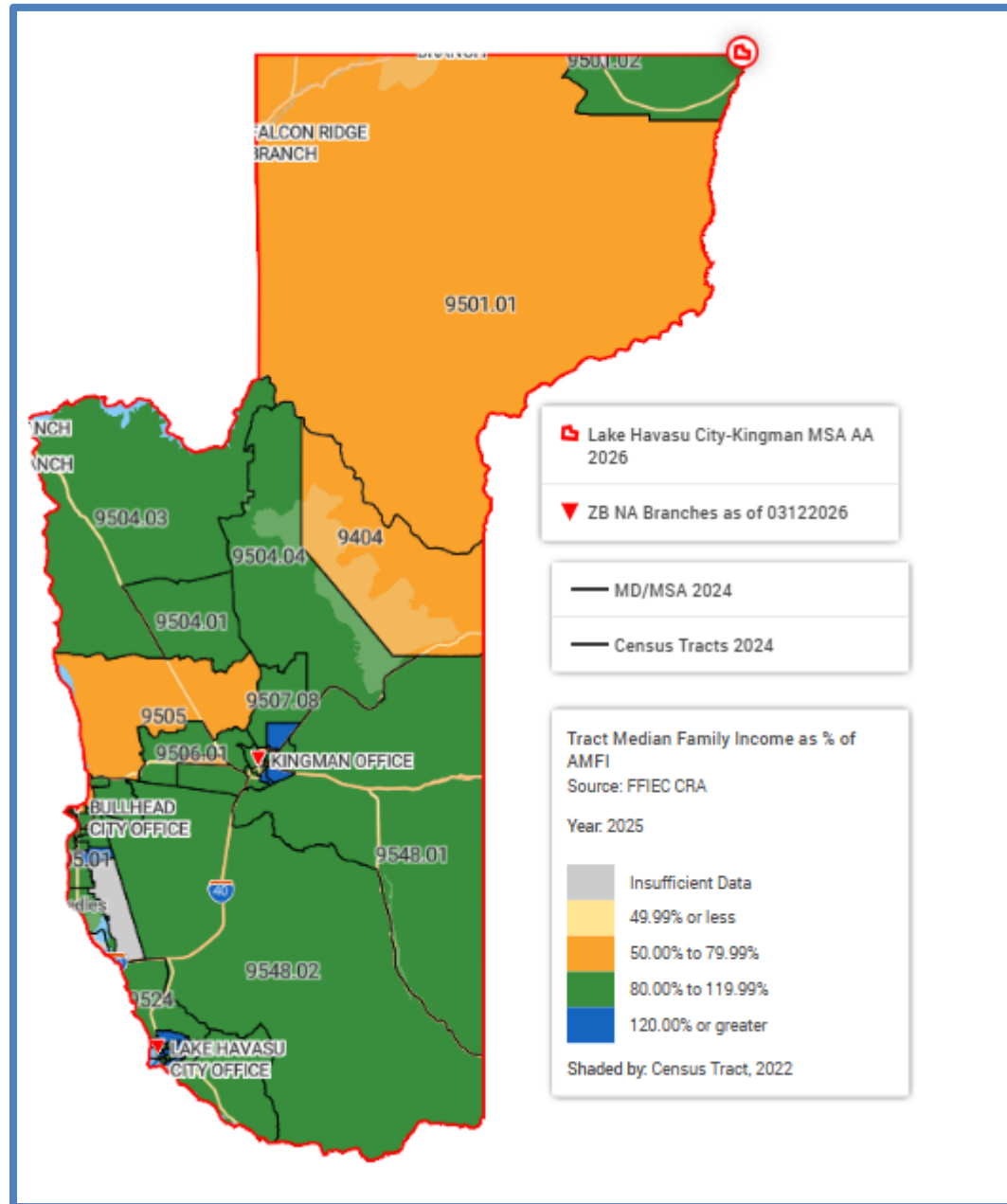
2026 Flagstaff MSA

Coconino County/005



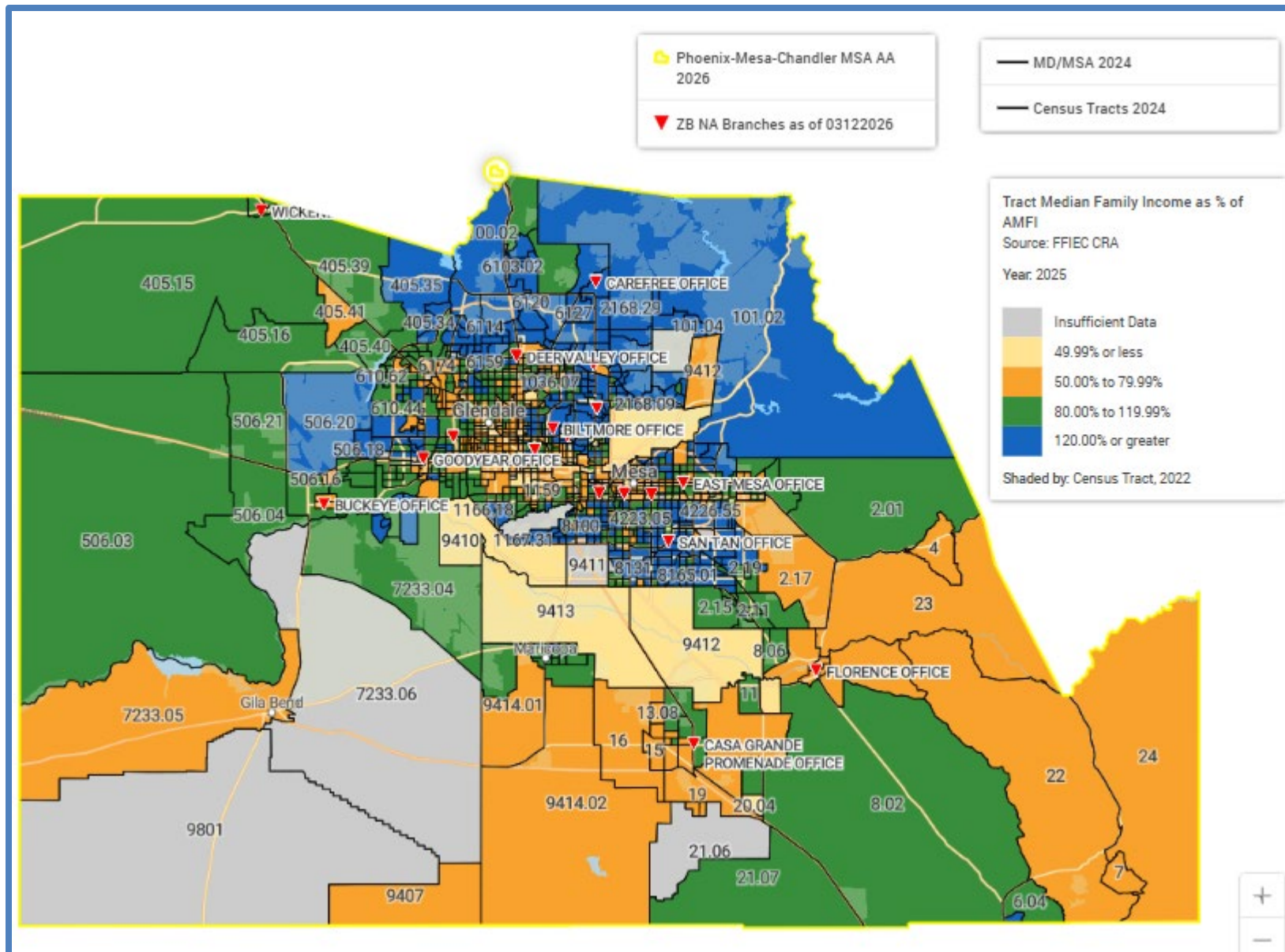
2026 Lake Havasu City- Kingman MSA

Mohave County/015



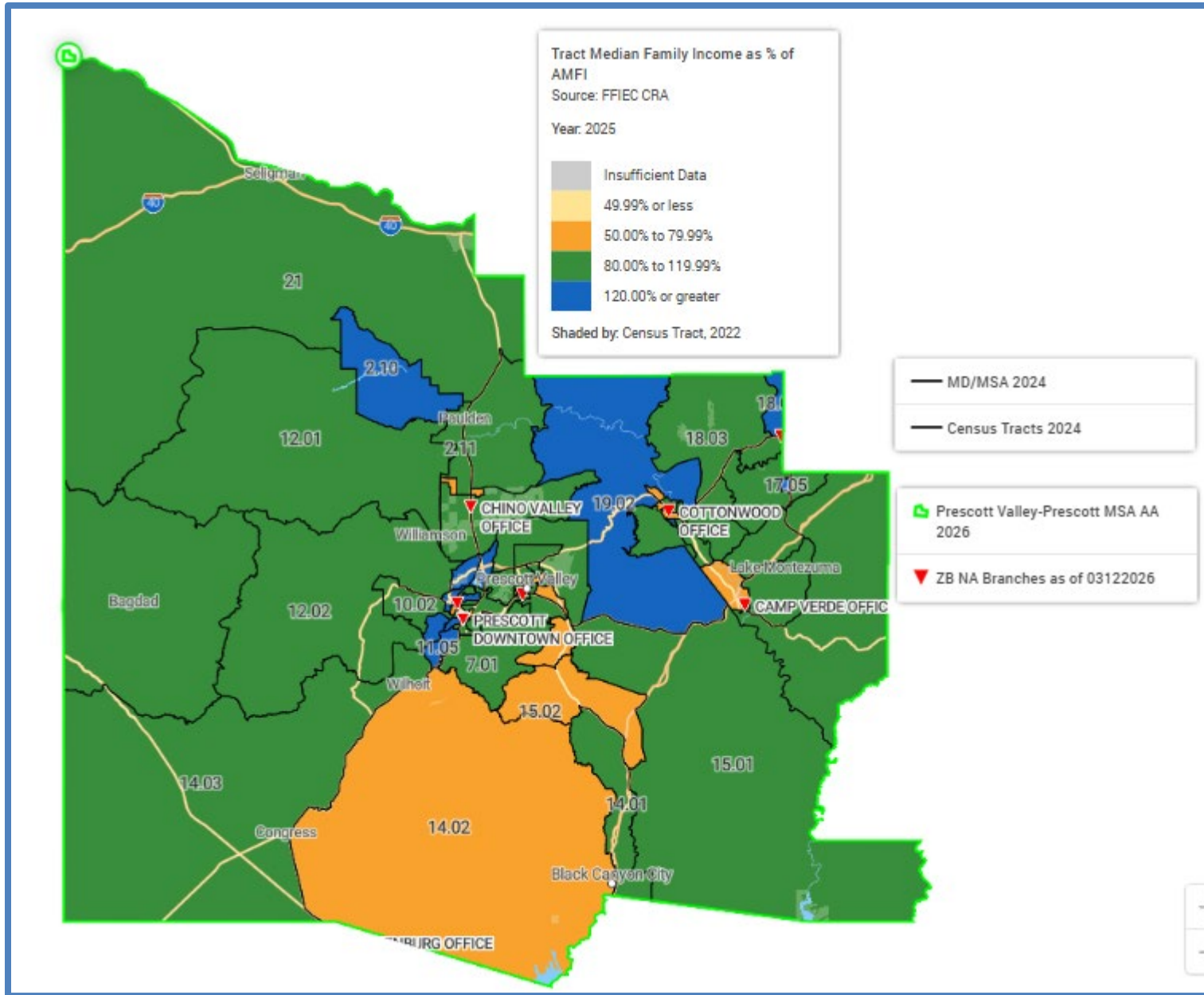
2026 Phoenix- Mesa- Chandler MSA

Maricopa County/013
Pinal County/021



2026 Prescott Valley-Prescott MSA

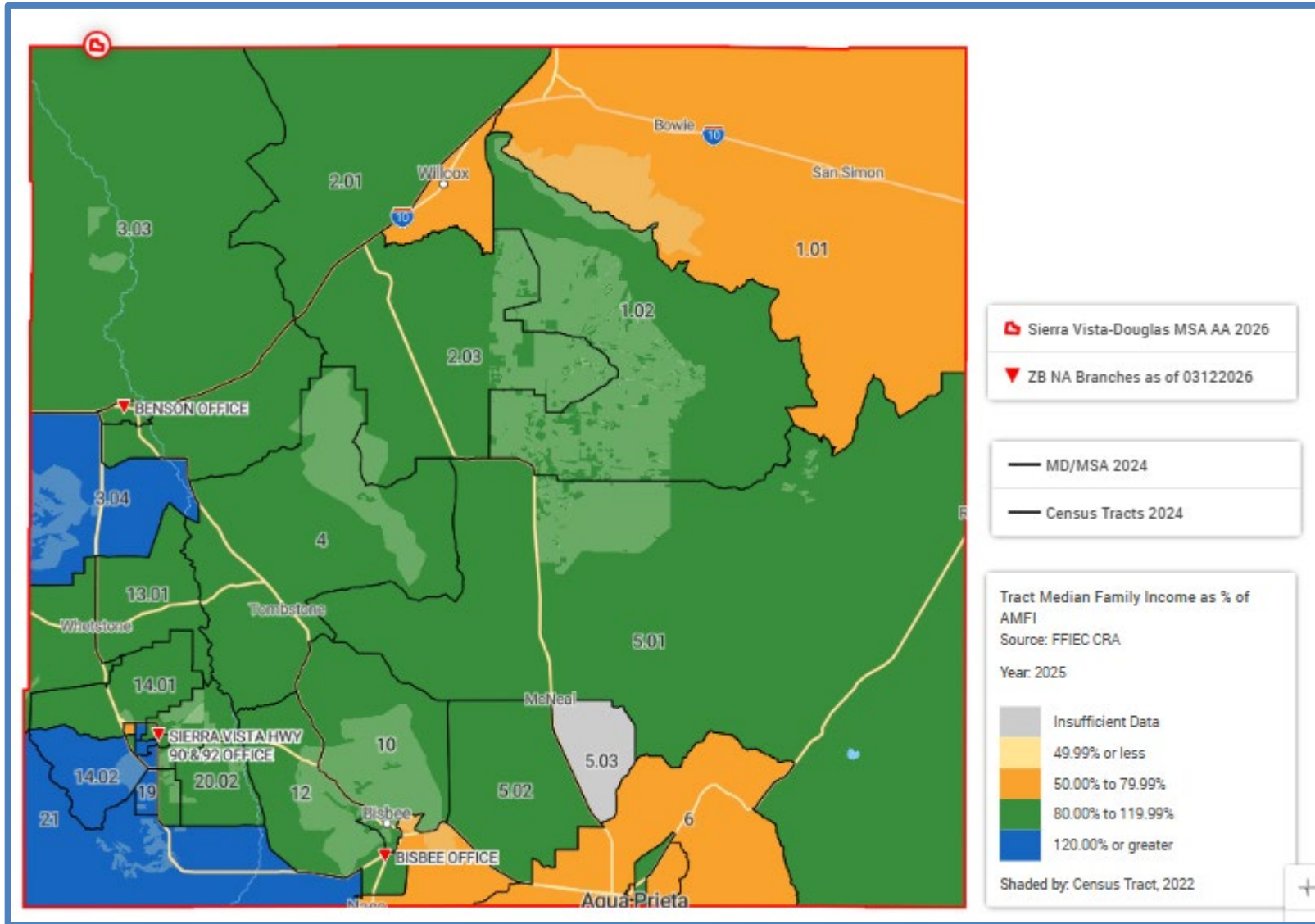
Yavapai County/025



2026

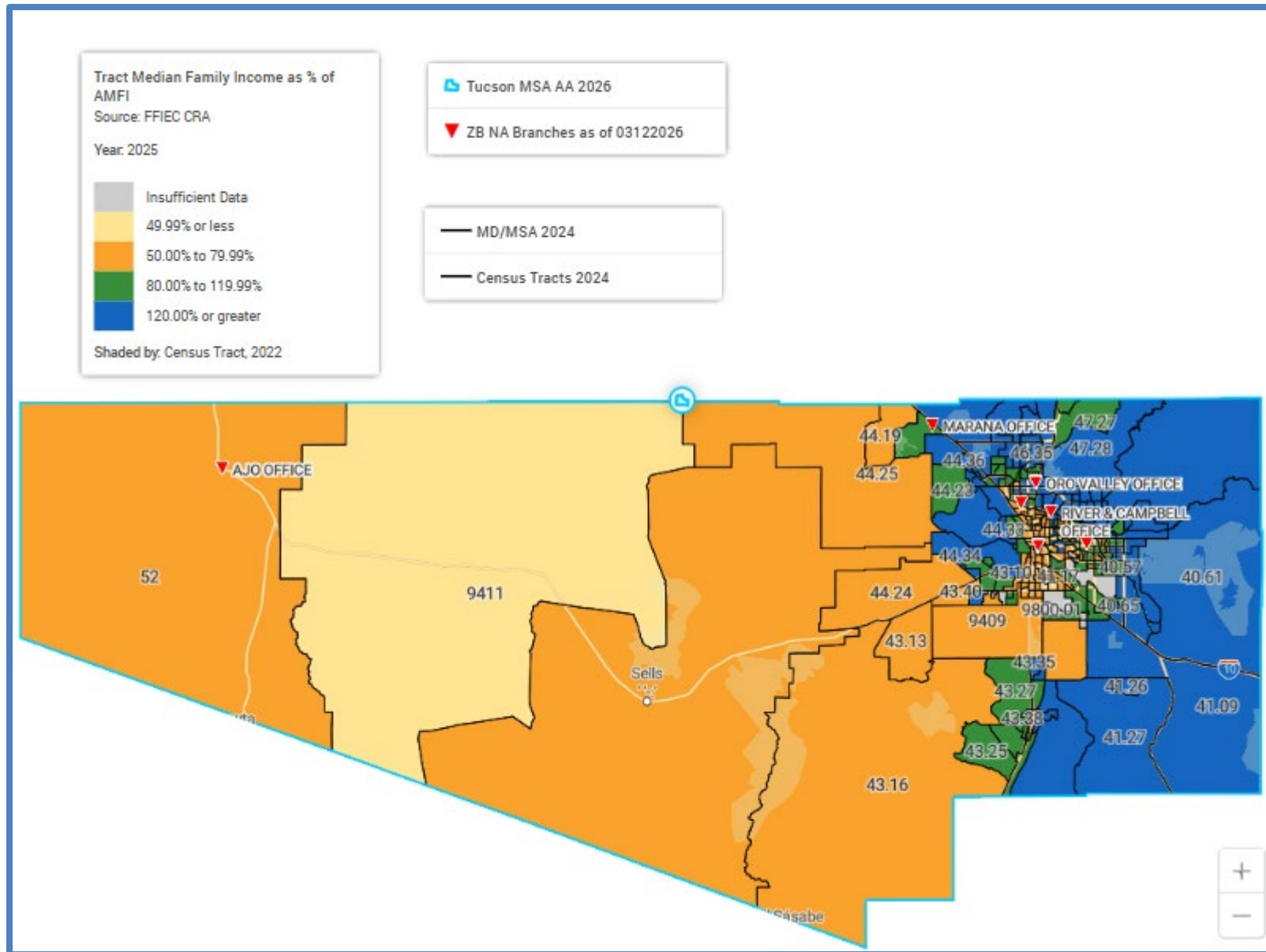
Sierra Vista-Douglas MSA

Cochise County/003



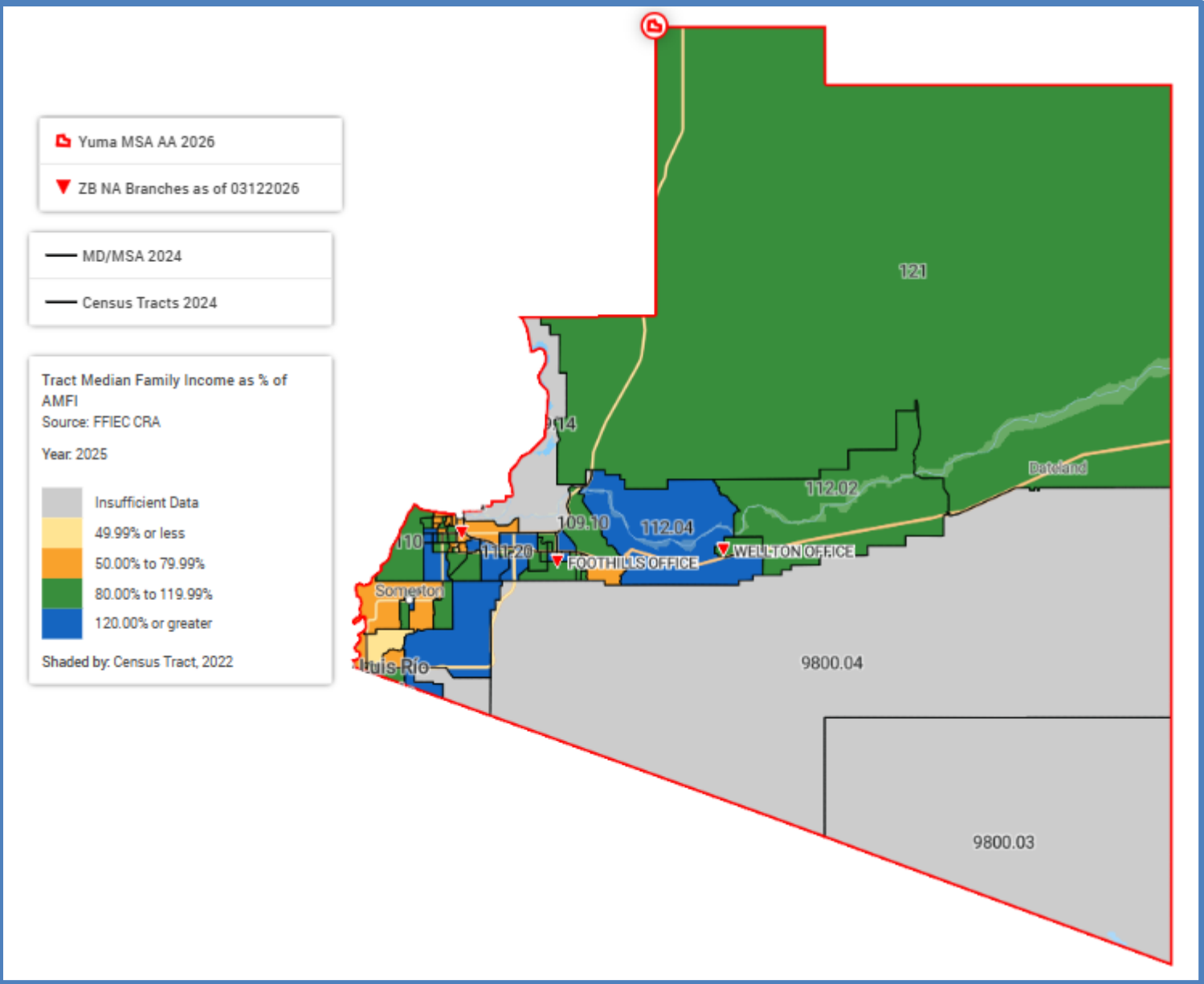
2026 Tucson MSA

Pima County/019



2026 Yuma MSA

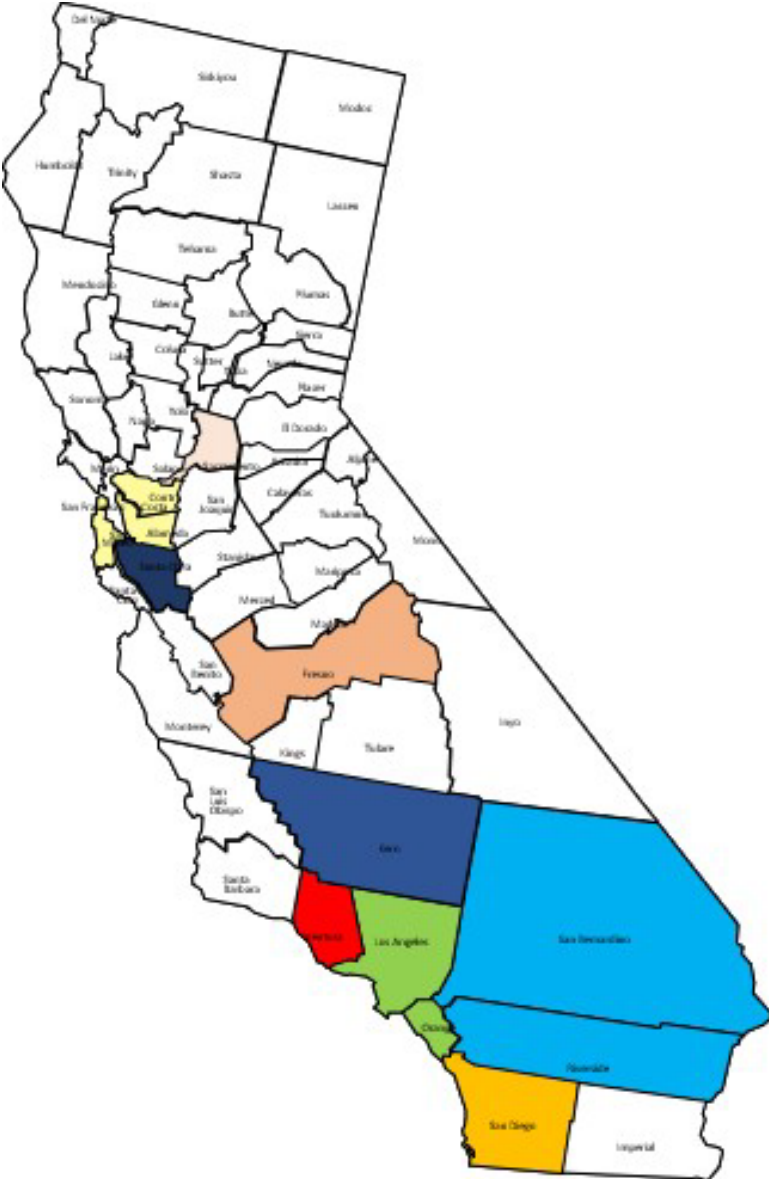
Yuma County/027



California Bank & Trust

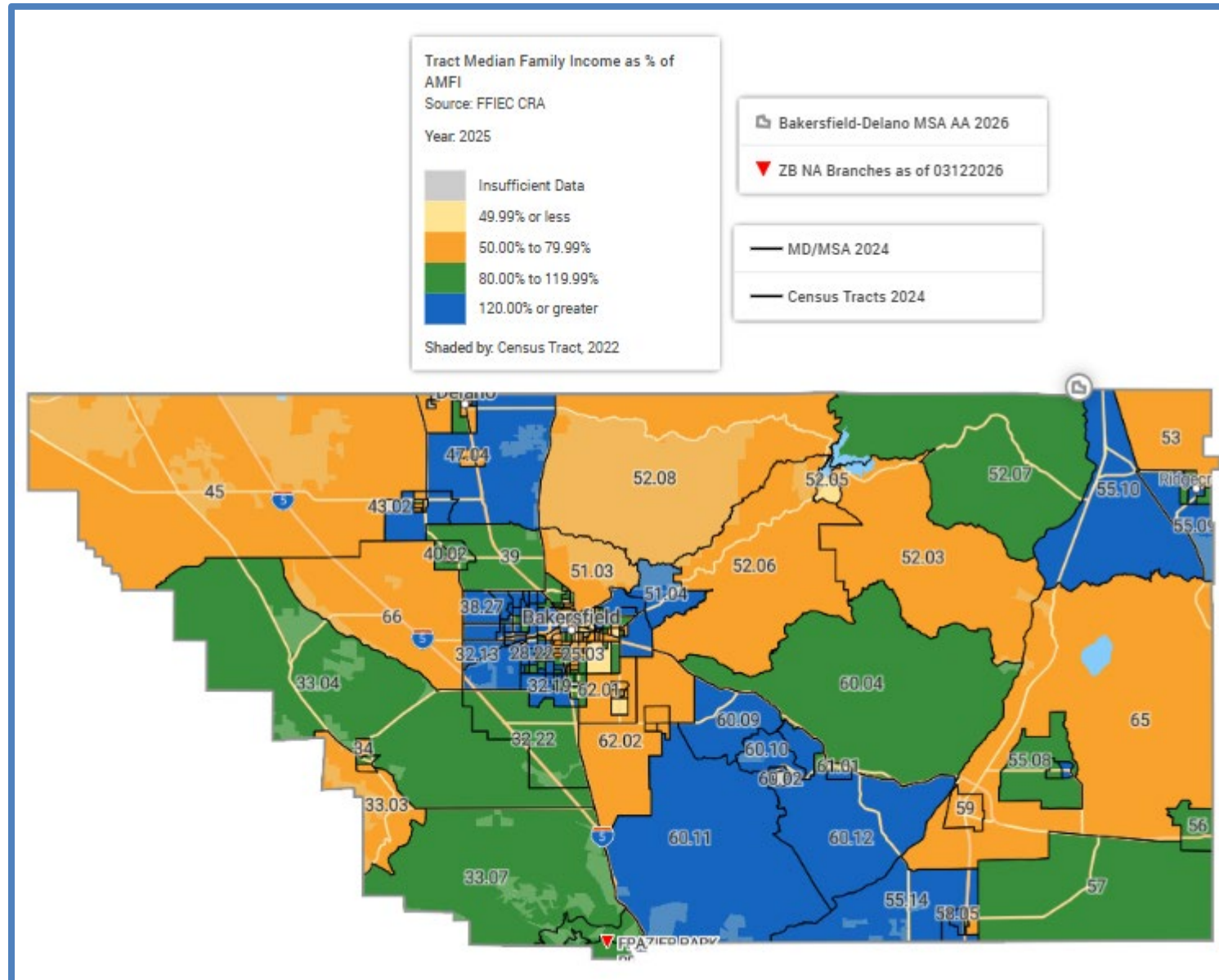
California

California



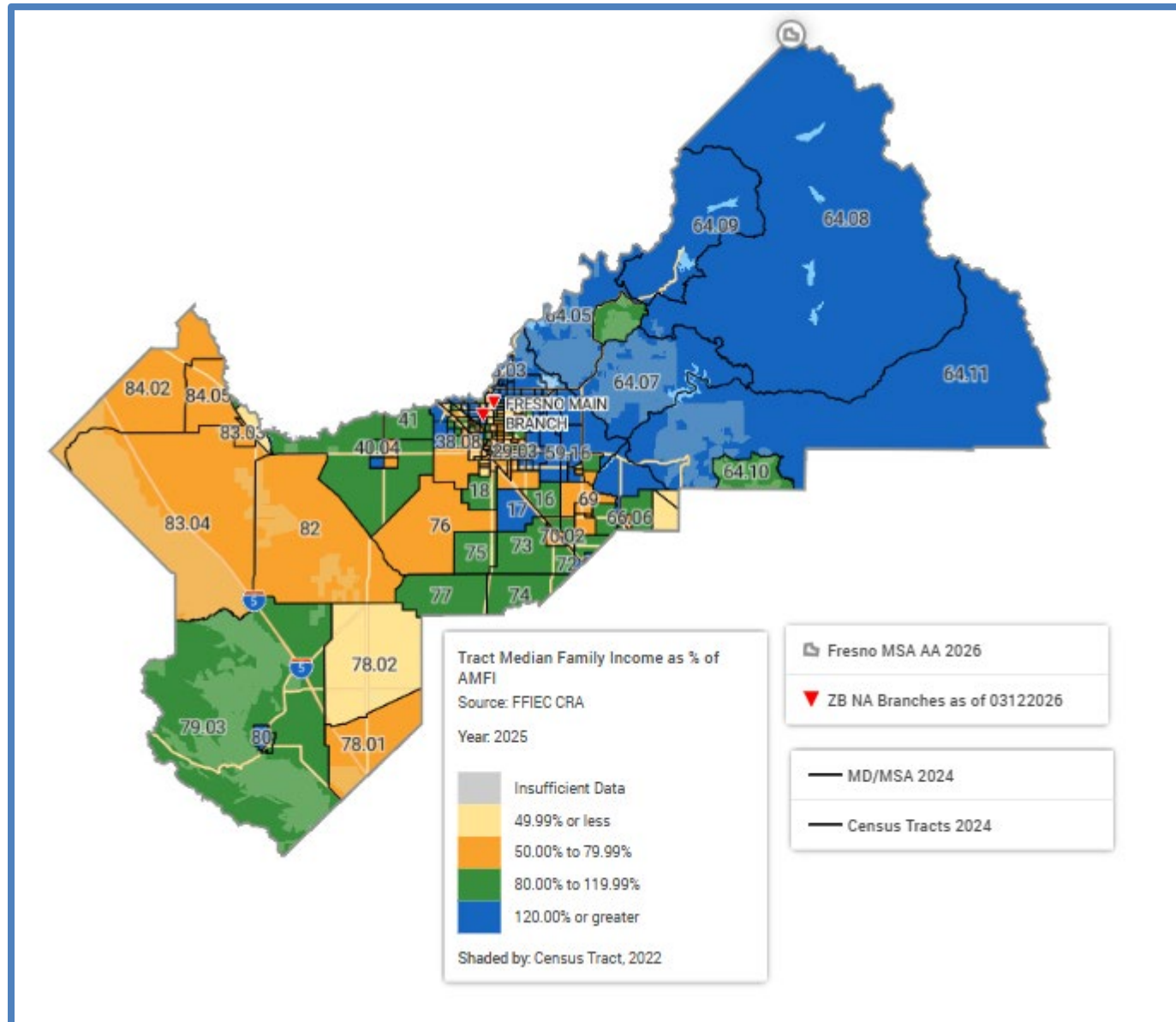
2026 Bakersfield MSA

Kern County/029



2026 Fresno MSA

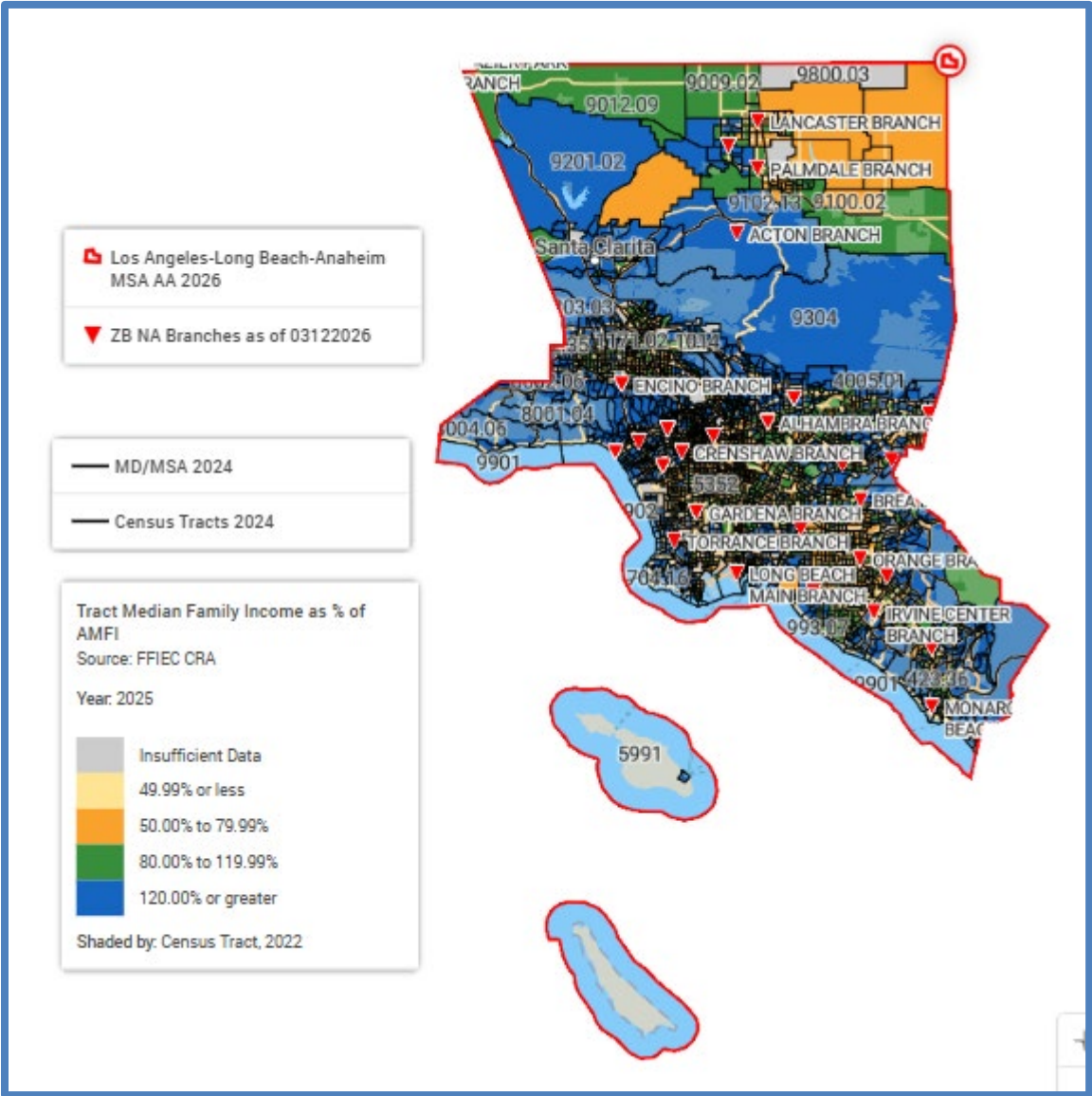
Fresno County/019



2026

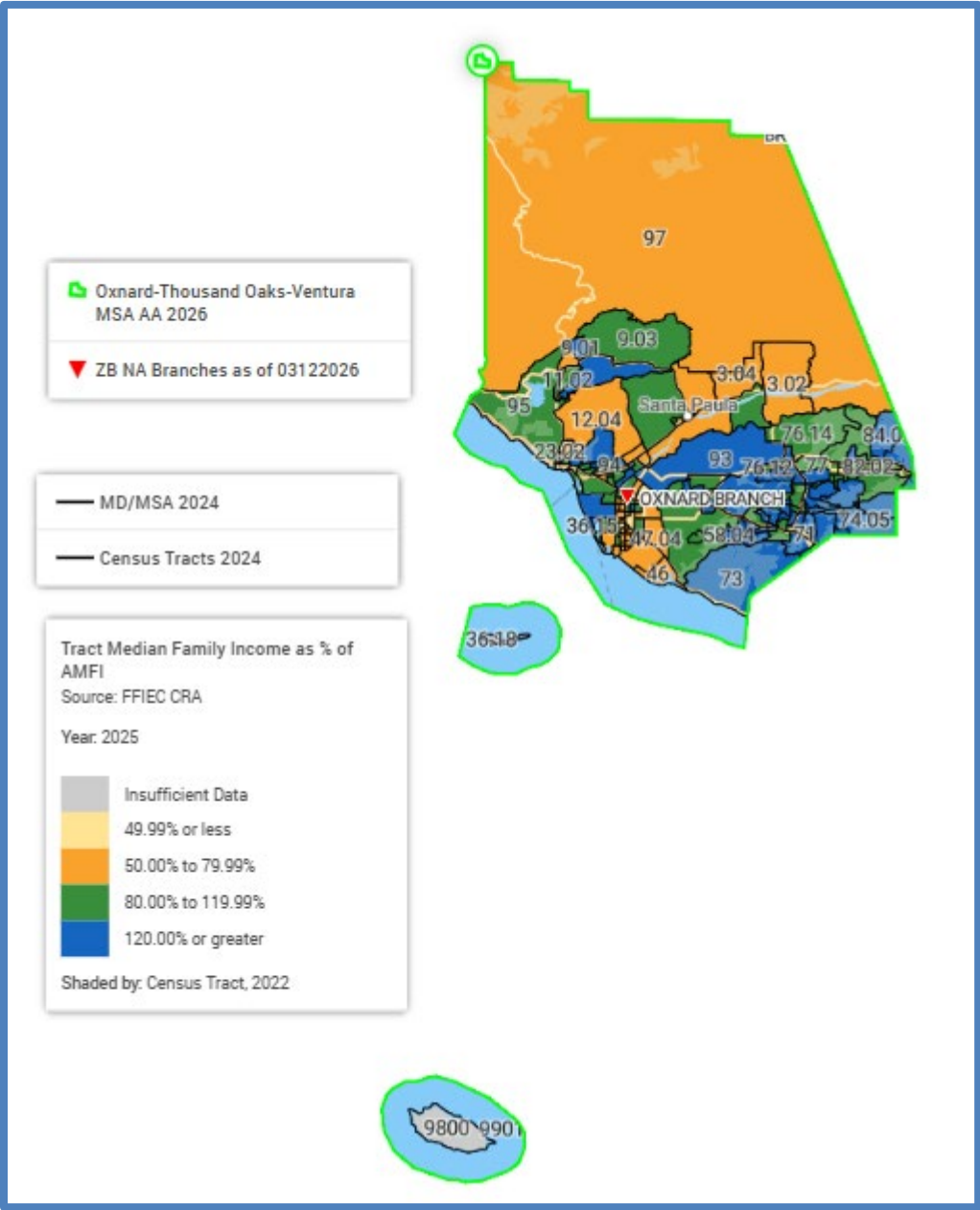
Los Angeles-Long Beach- Anaheim MSA

Los Angeles County/037
Orange County/059



2026 Oxnard-Thousand Oaks- Ventura MSA

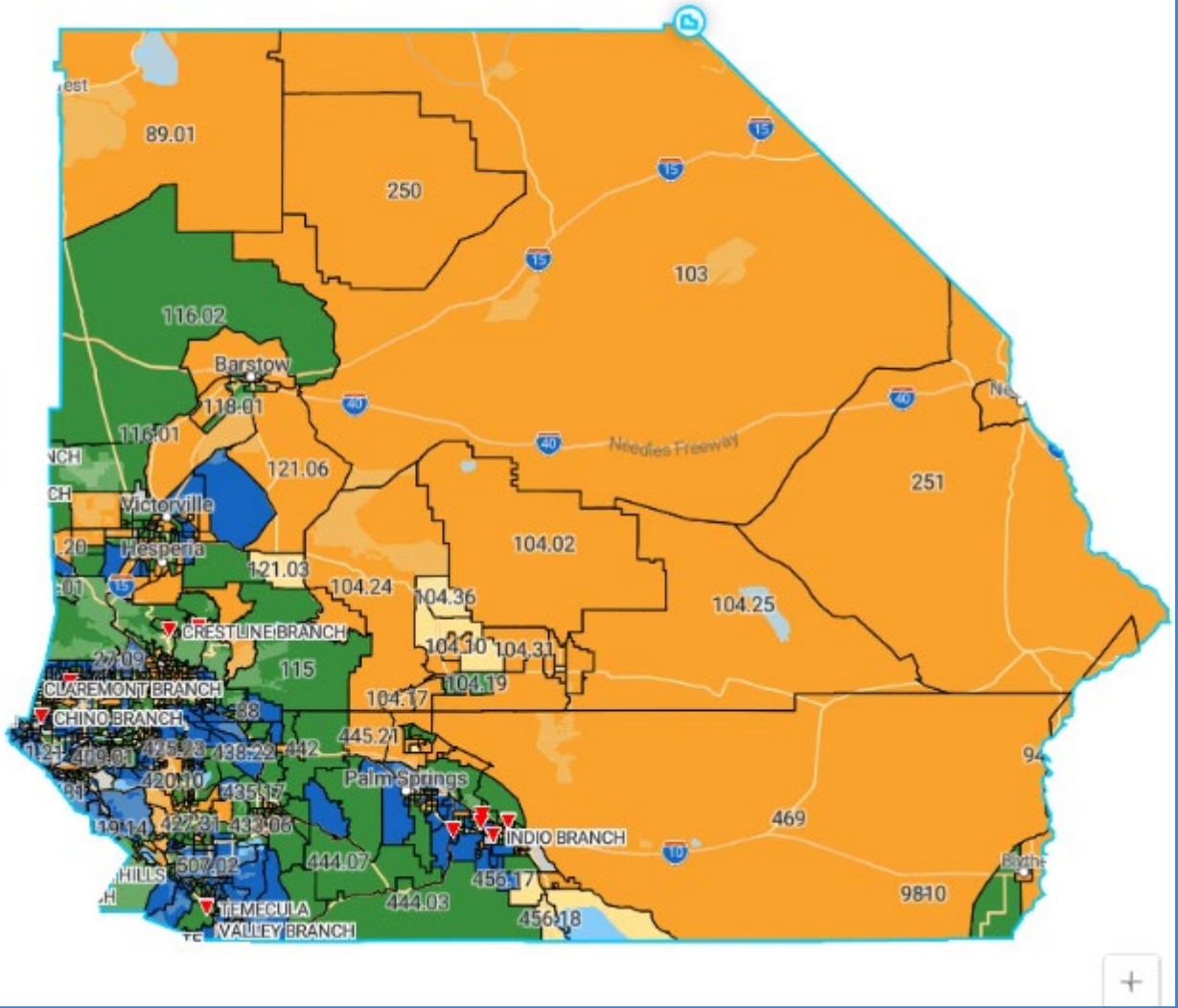
Ventura County/111



2026

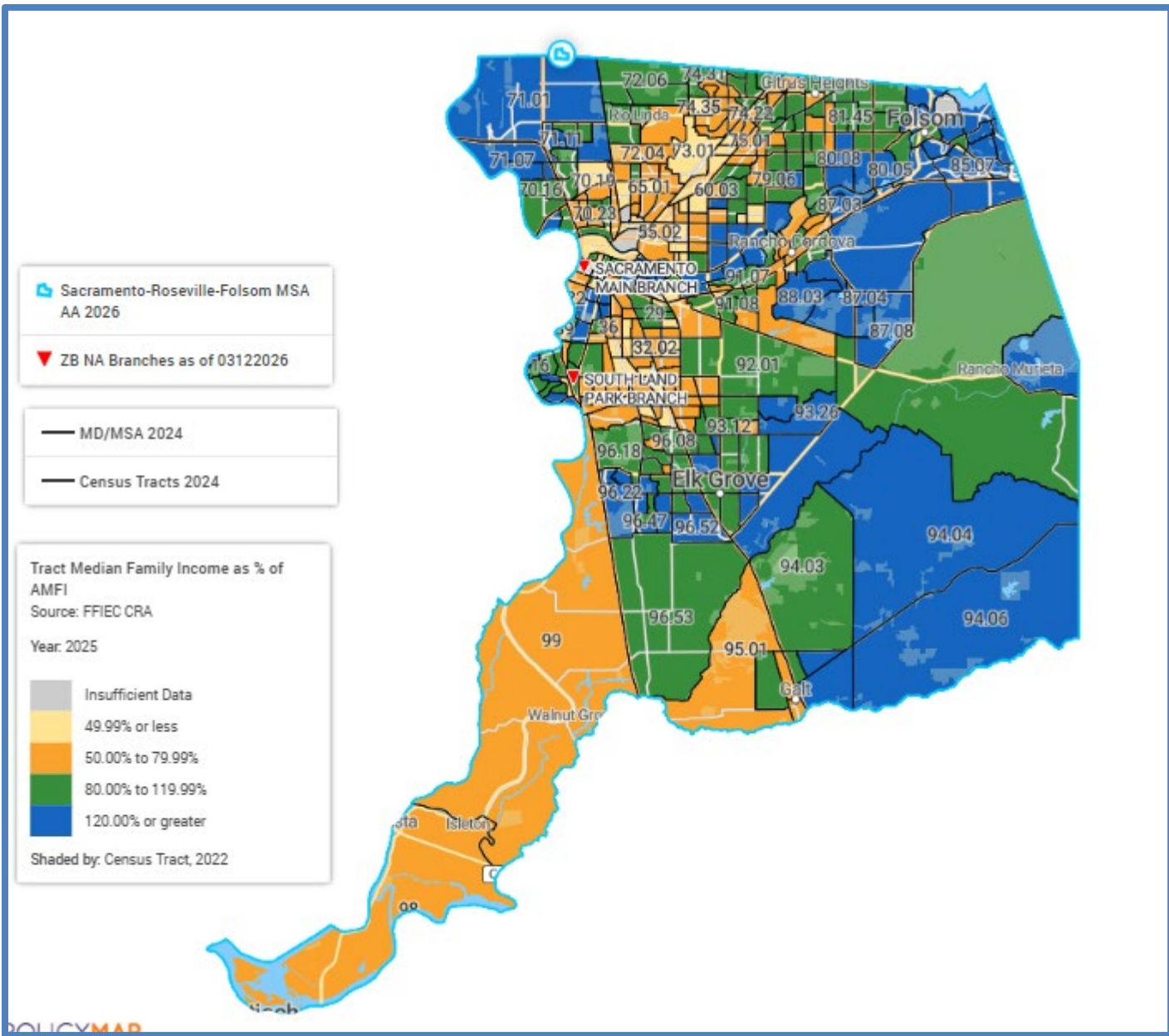
Riverside-San Bernardino-Ontario MSA

Riverside County/065
San Bernardino County/071



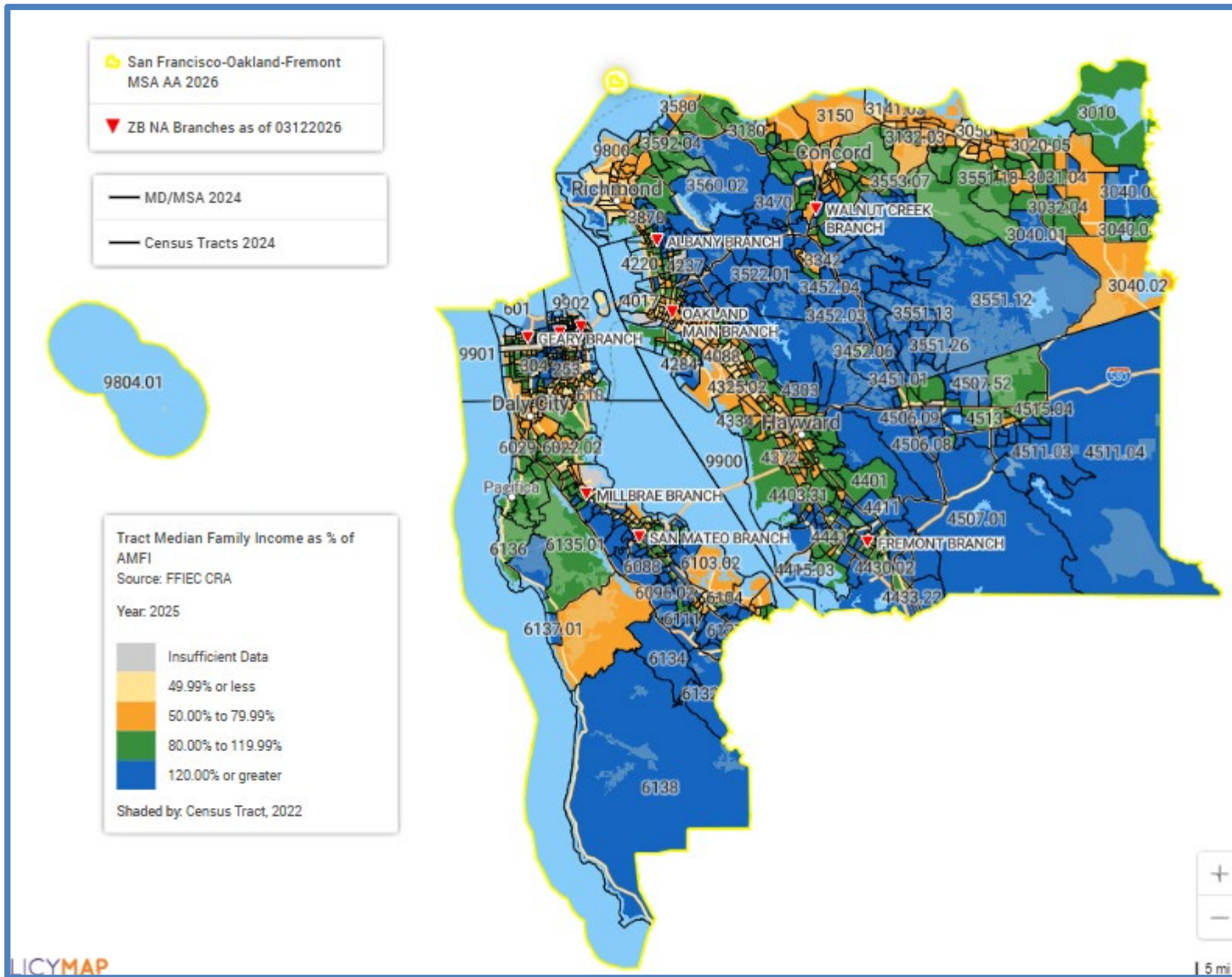
2026 Sacramento-Roseville- Folsom MSA

Sacramento County/067



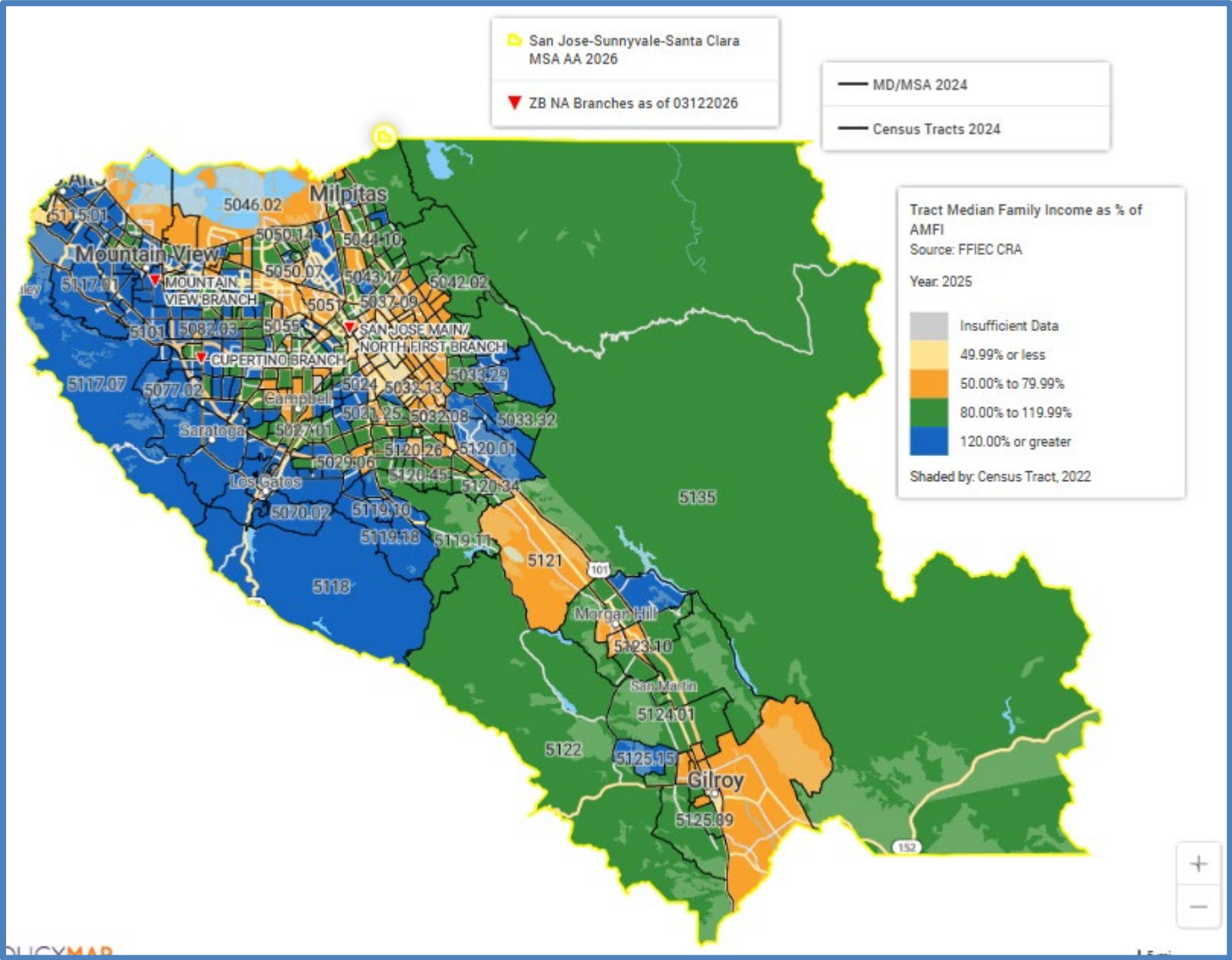
2026 San Francisco-Oakland- Hayward MSA

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



2026 San Jose-Sunnyvale-Santa Clara MSA

Santa Clara County/085

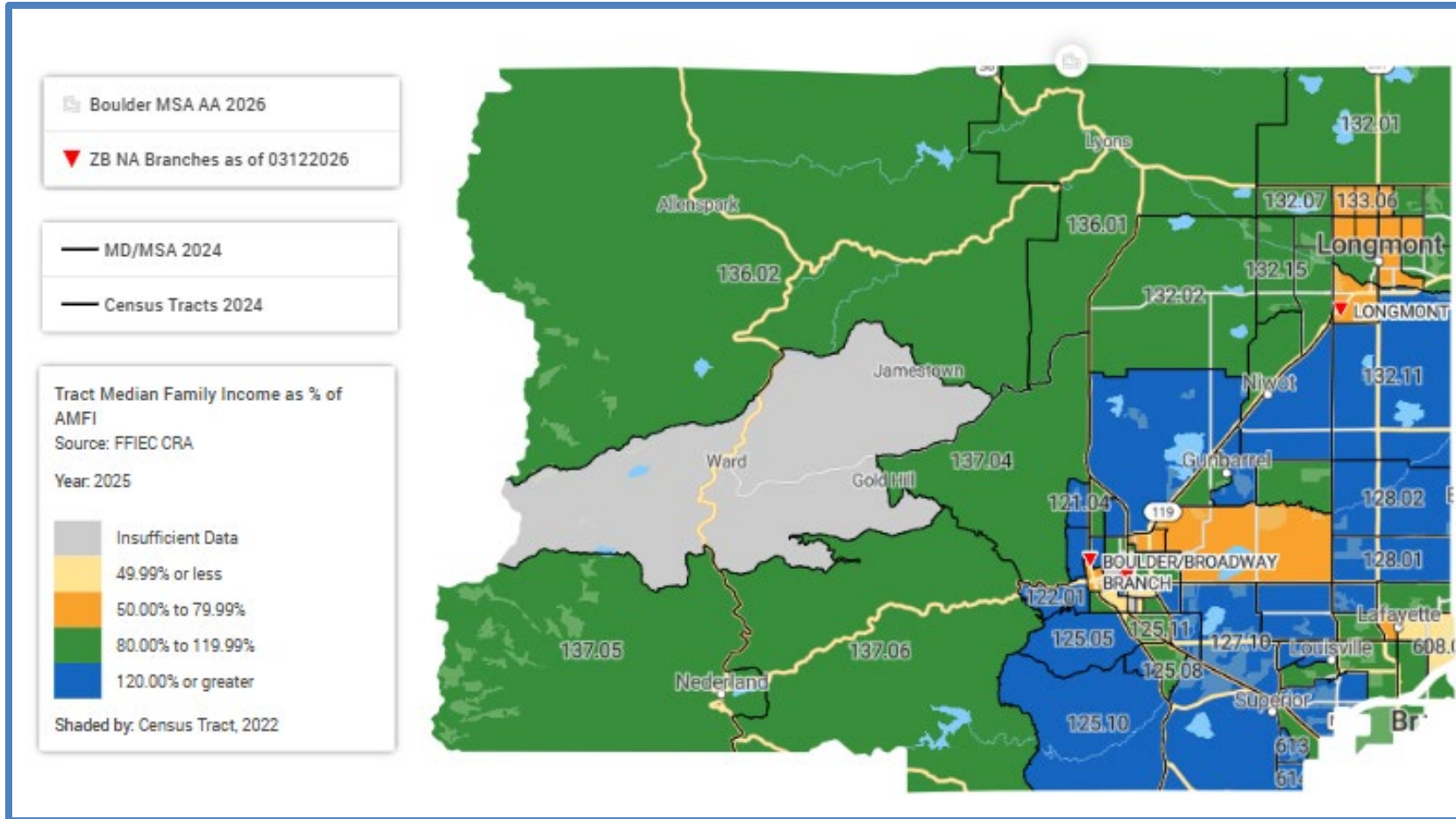


Vectra Bank

Colorado

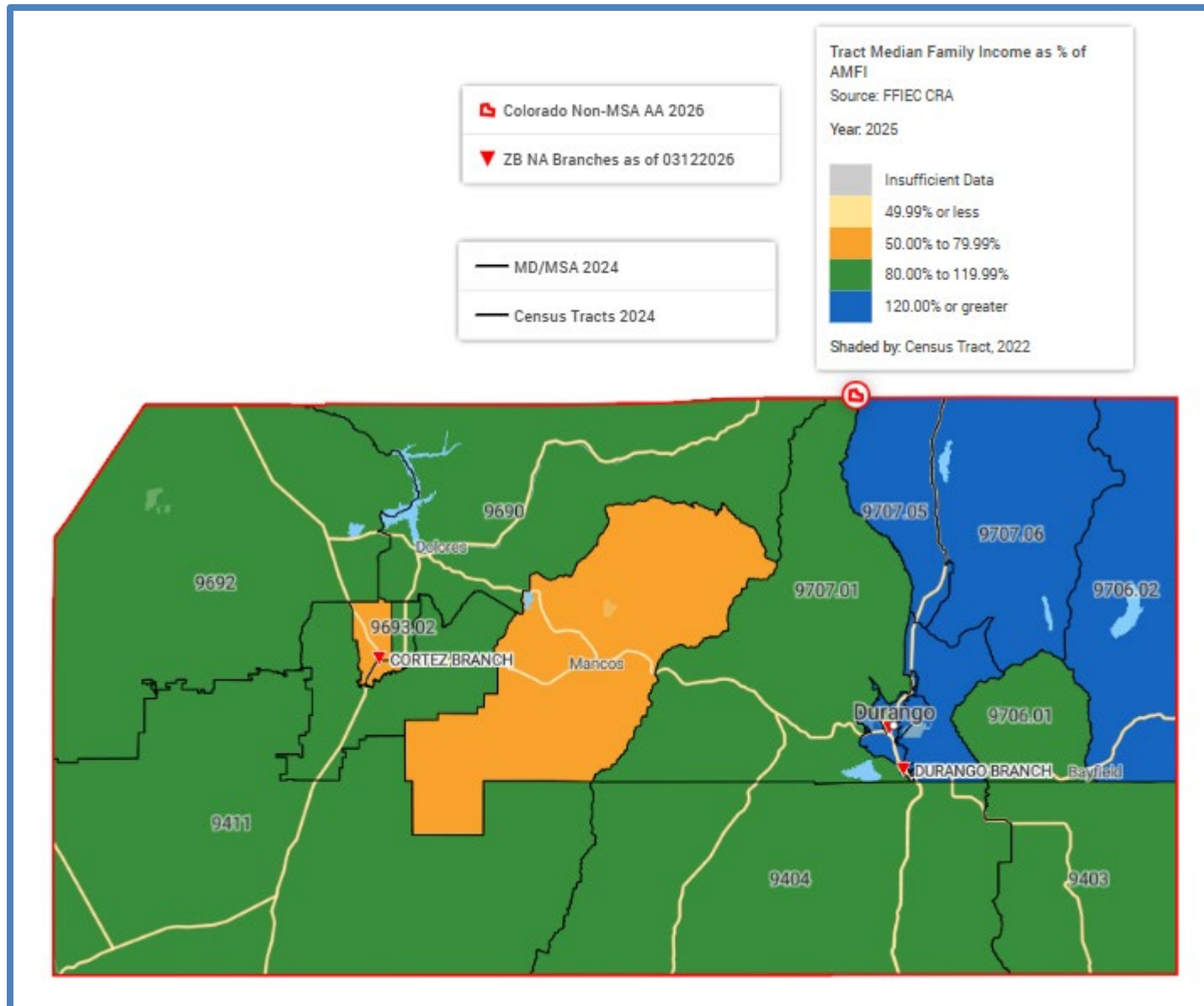
2026 Boulder MSA

Boulder County/013



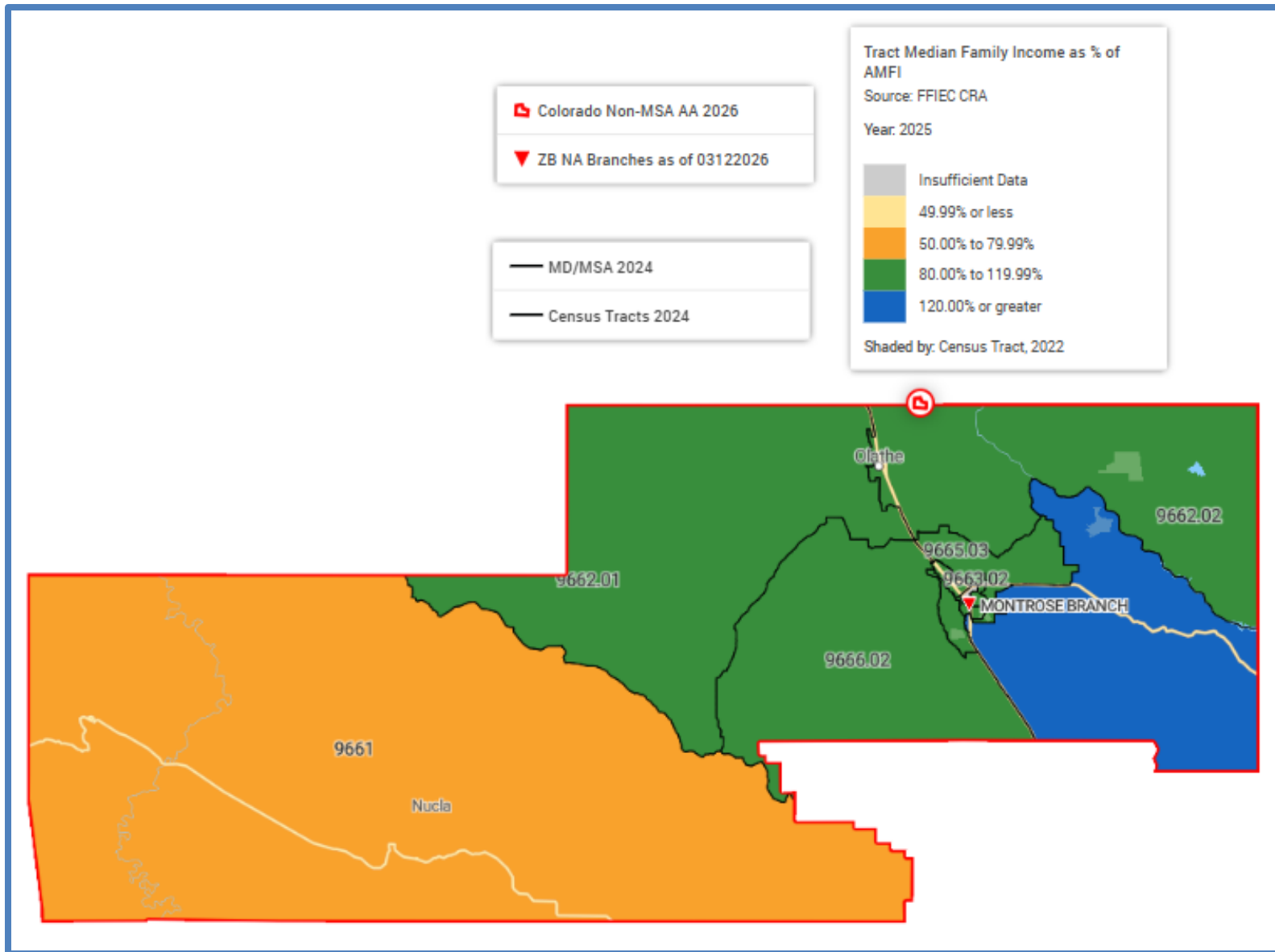
2026 Colorado Non-MSA

La Plata County/067
Montezuma County/083



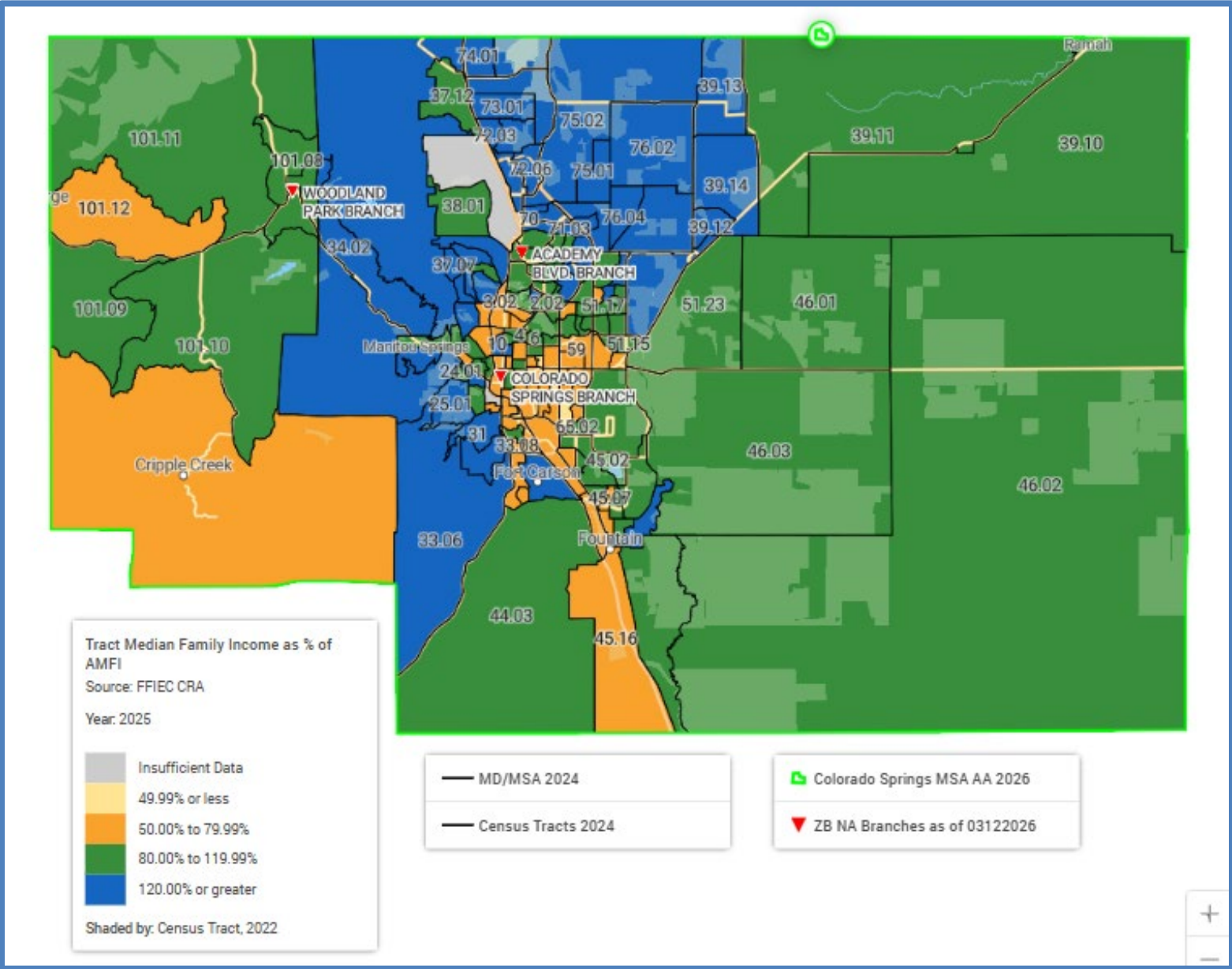
2026 Colorado Non-MSA

Montrose County/085



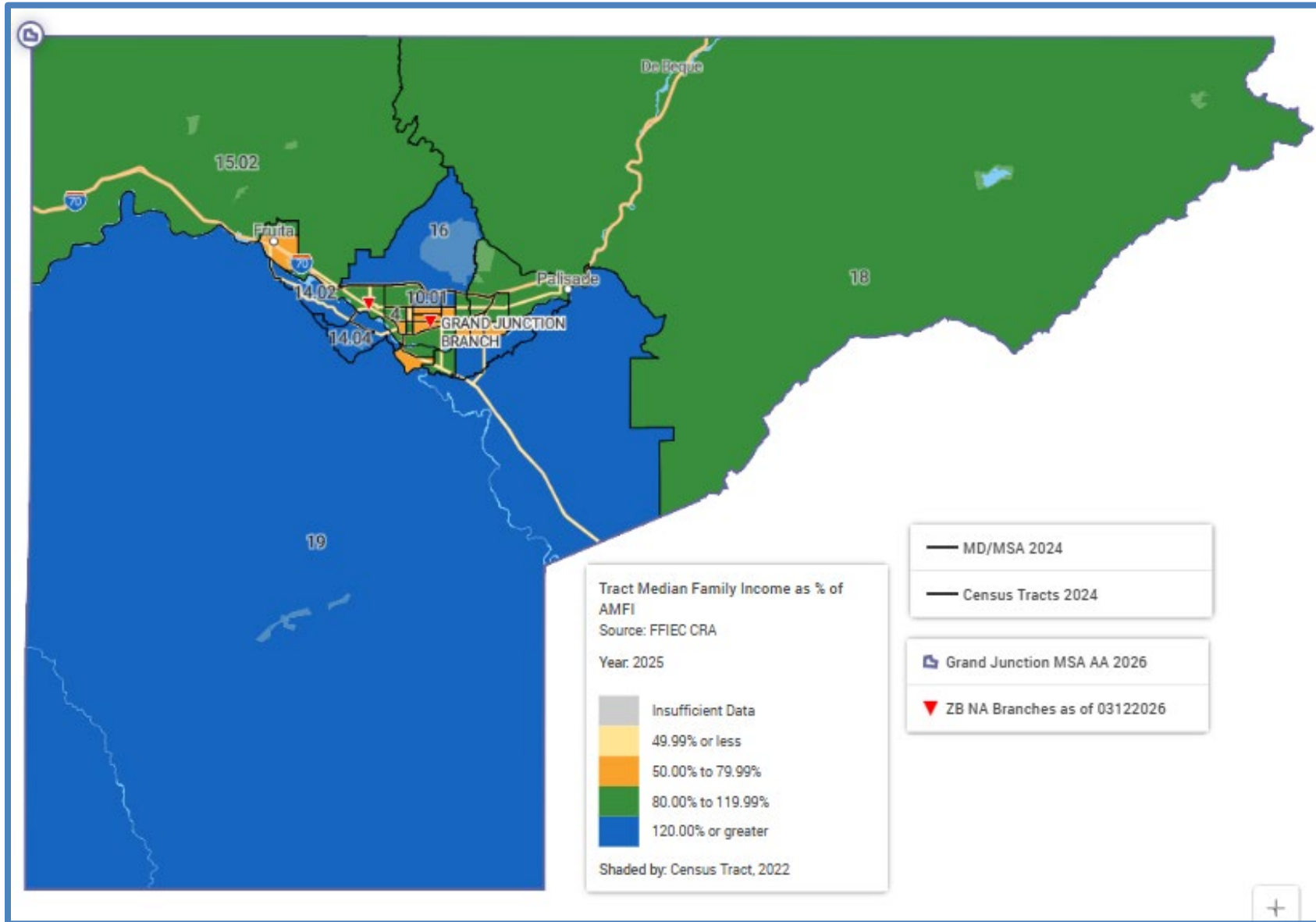
2026 Colorado Springs MSA

El Paso County/041
Teller County/119



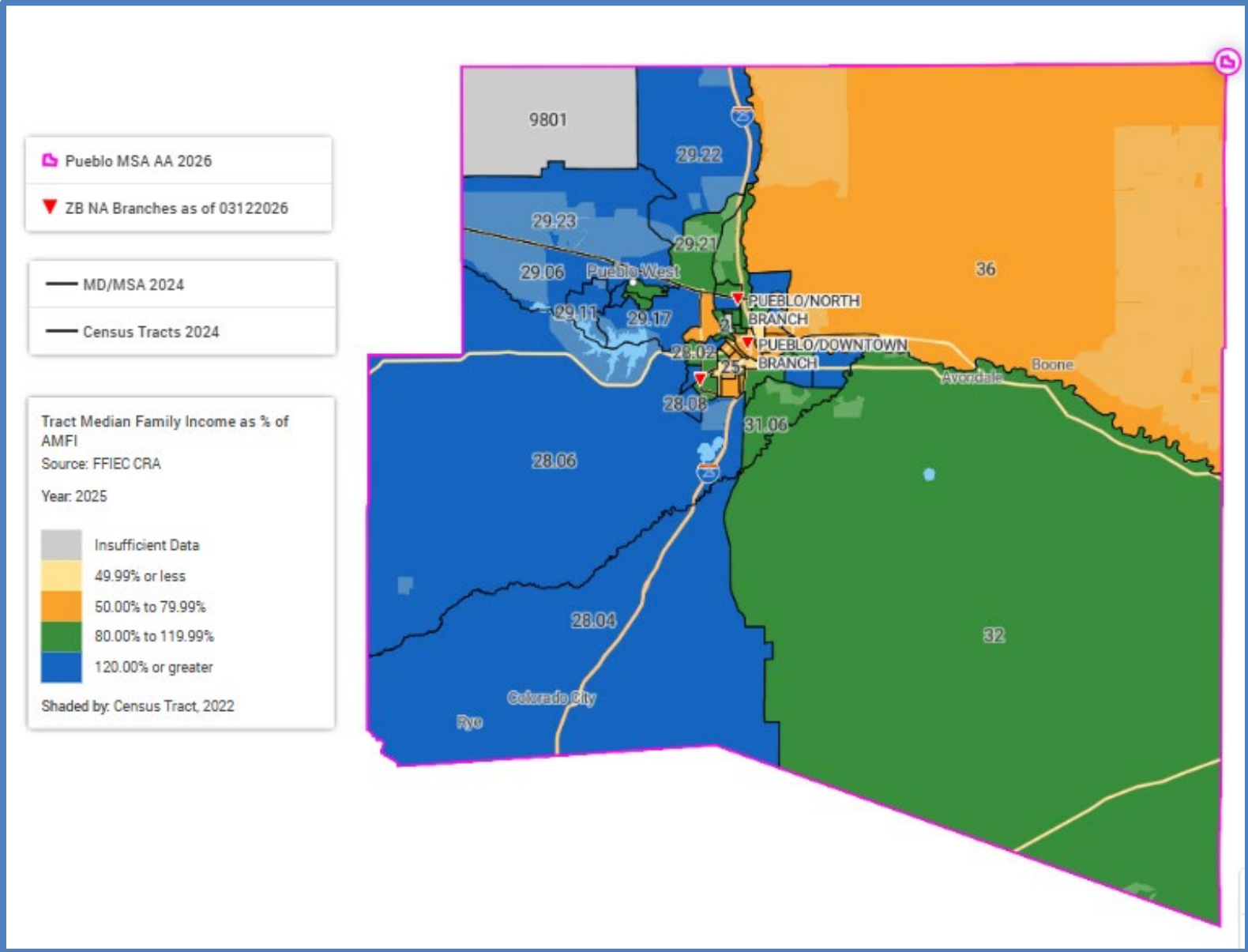
2026 Grand Junction MSA

Mesa County/077



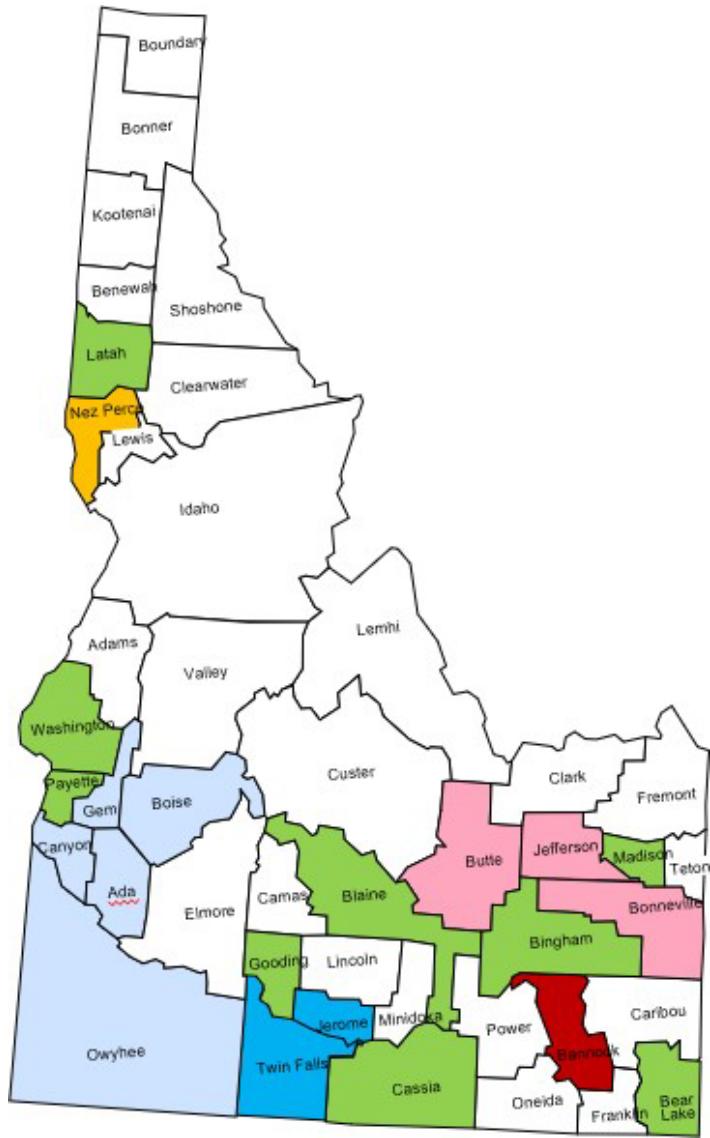
2026 Pueblo MSA

Pueblo County/101



Zions Bank

Idaho



Idaho

2026 Boise City MSA

Ada County/001
Boise County/015
Canyon County/027
Gem County/045
Owyhee County/073

Boise MSA AA 2026

ZB NA Branches as of 03122026

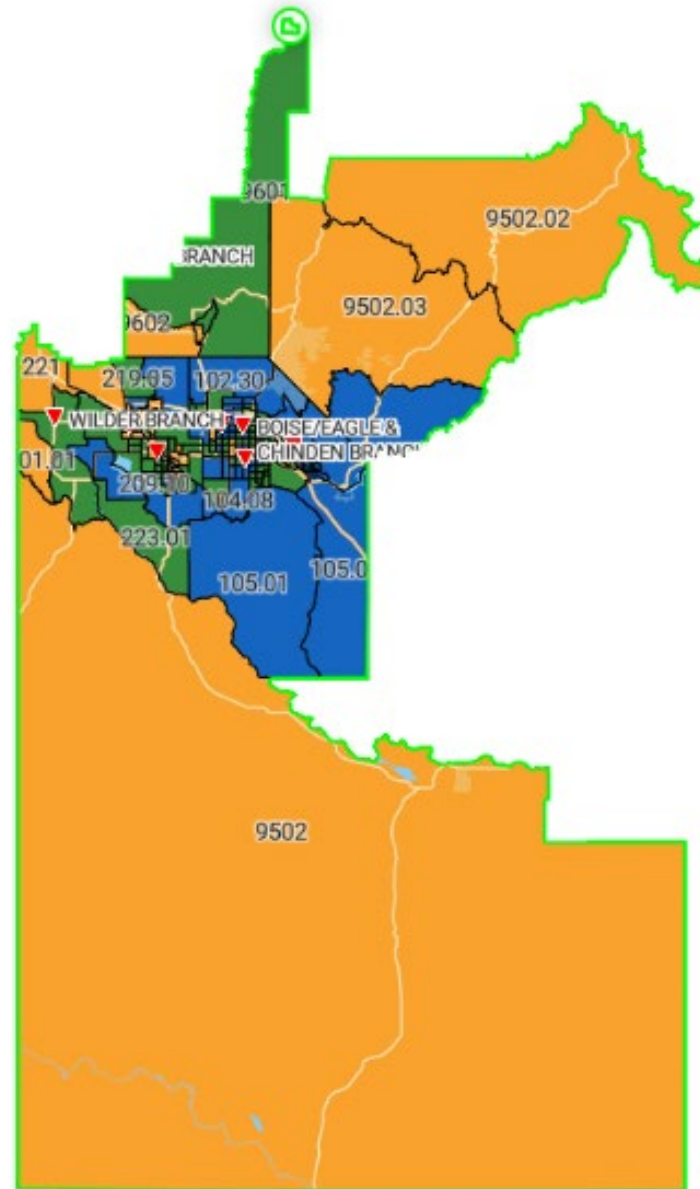
MD/MSA 2024

Census Tracts 2024

Tract Median Family Income as % of AMFI
Source: FFIEC CRA
Year: 2025

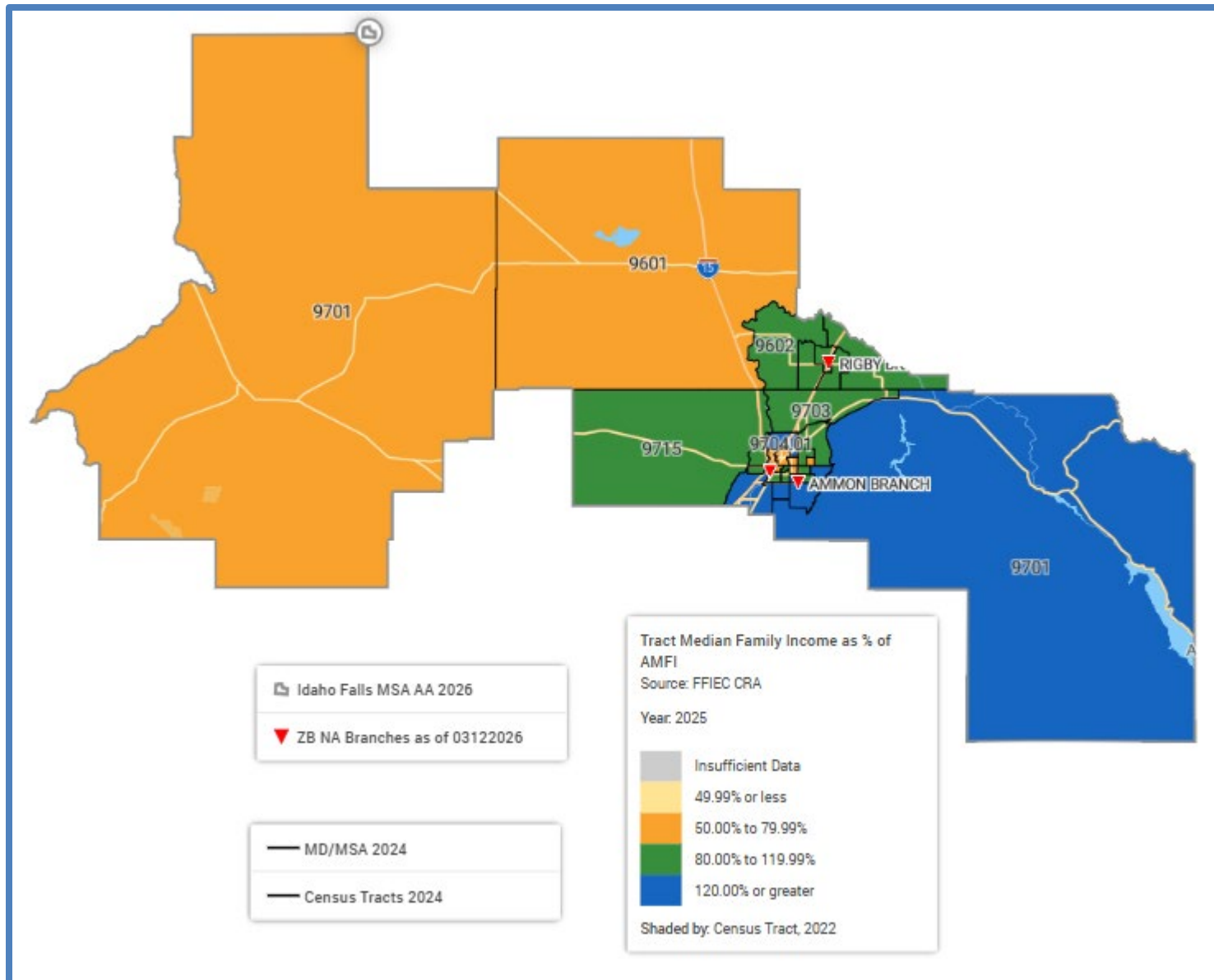
Insufficient Data
49.99% or less
50.00% to 79.99%
80.00% to 119.99%
120.00% or greater

Shaded by: Census Tract, 2022



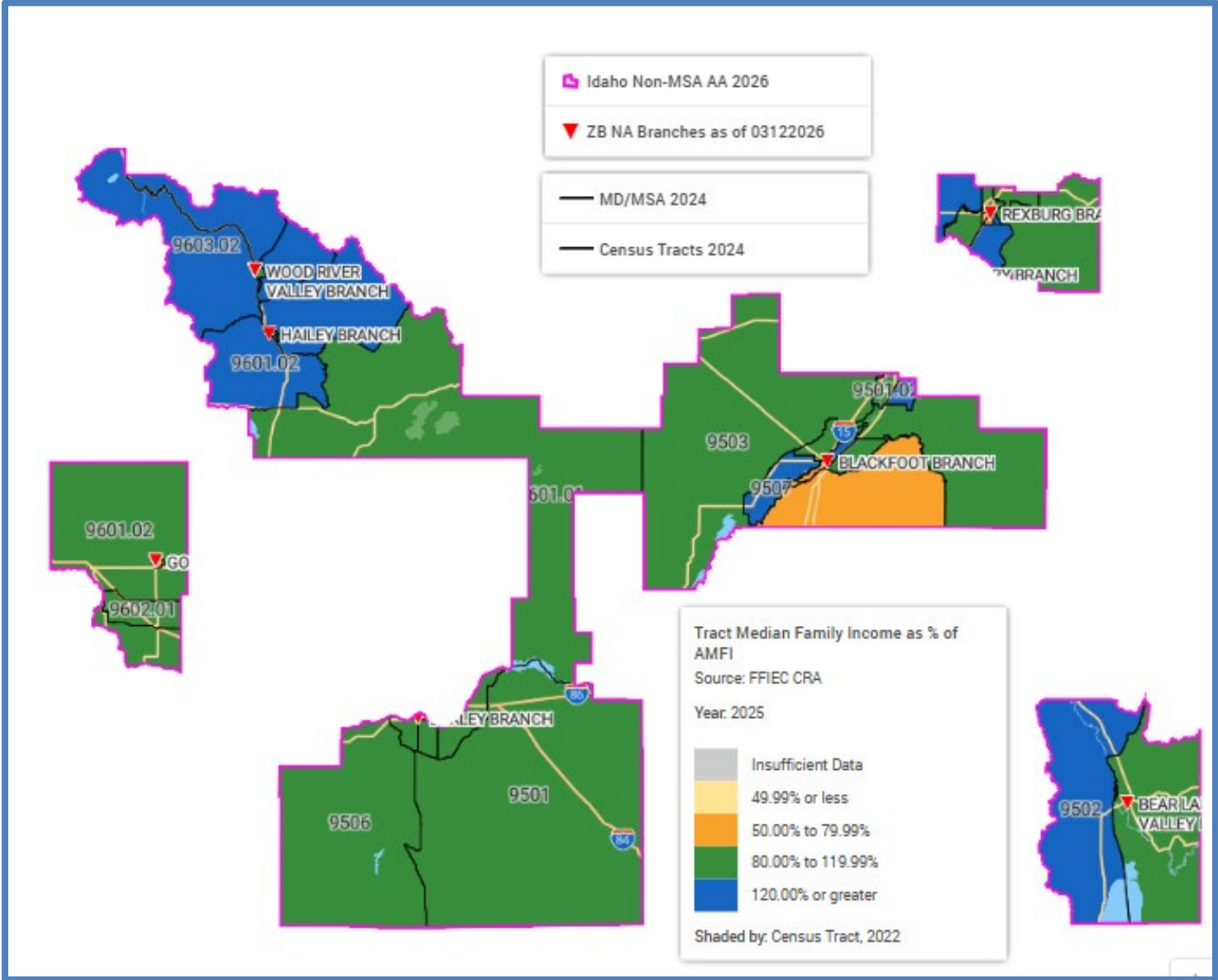
2026 Idaho Falls MSA

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



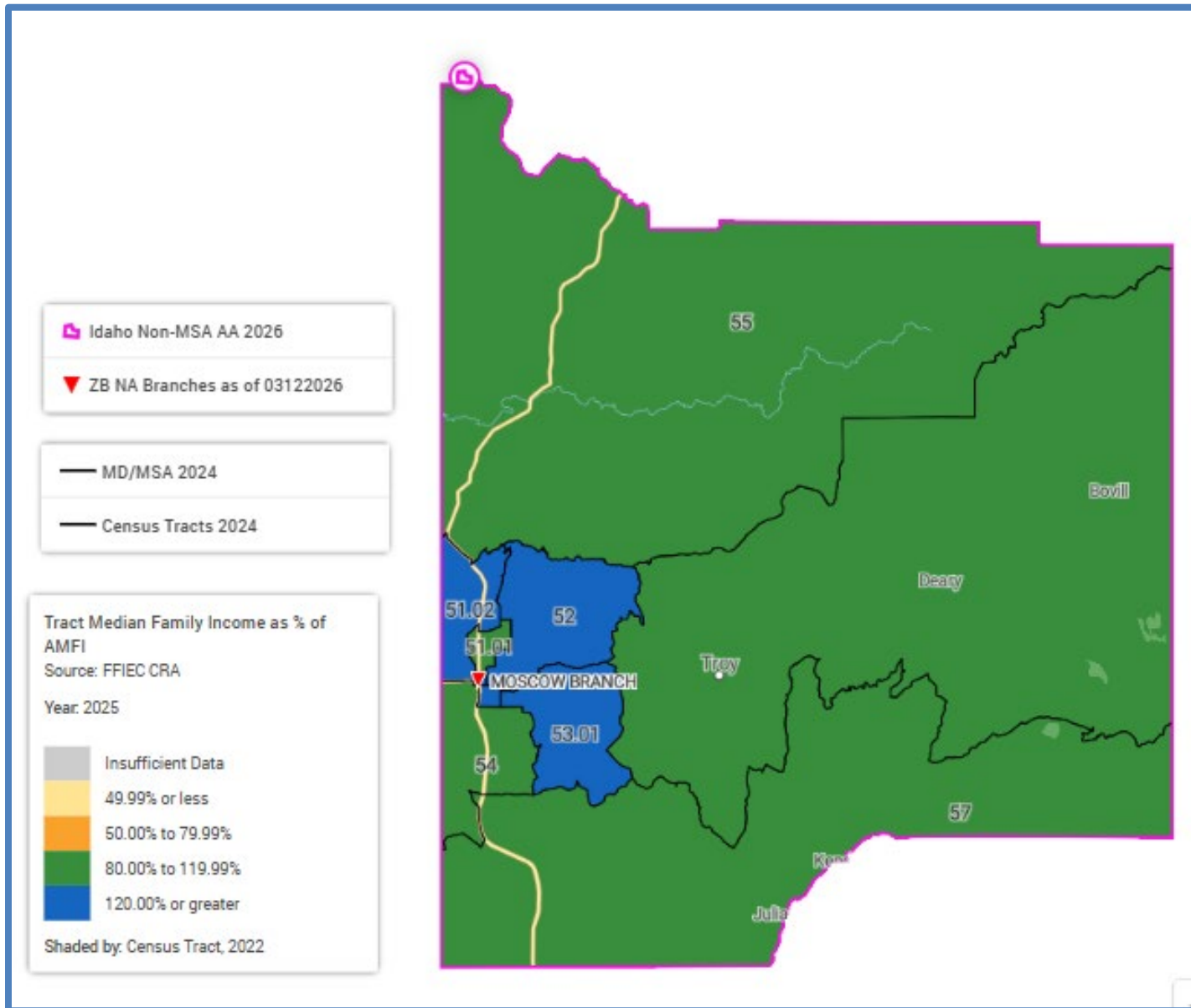
2026 Idaho Non-MSA

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



2026 Idaho Non-MSA

Latah County/057



2026 Idaho Non-MSA

Payette County/075
Washington County/087

- Idaho Non-MSA AA 2026
- ZB NA Branches as of 03122026

- MD/MSA 2024
- Census Tracts 2024

Tract Median Family Income as % of AMFI
Source: FFIEC CRA
Year: 2025

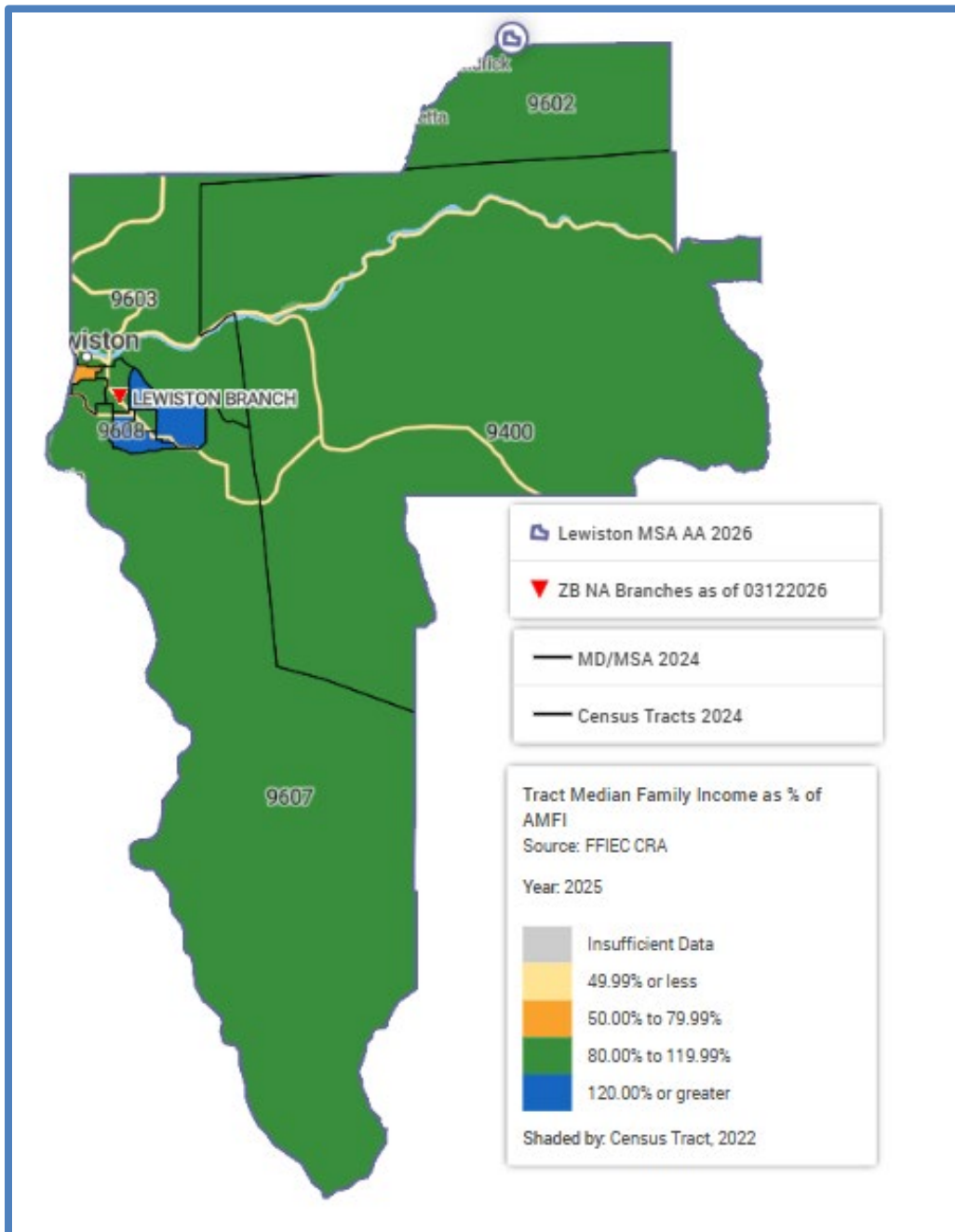
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49.99% or less
50.00% to 79.99%
80.00% to 119.99%
120.00% or greater

Shaded by: Census Tract, 2022



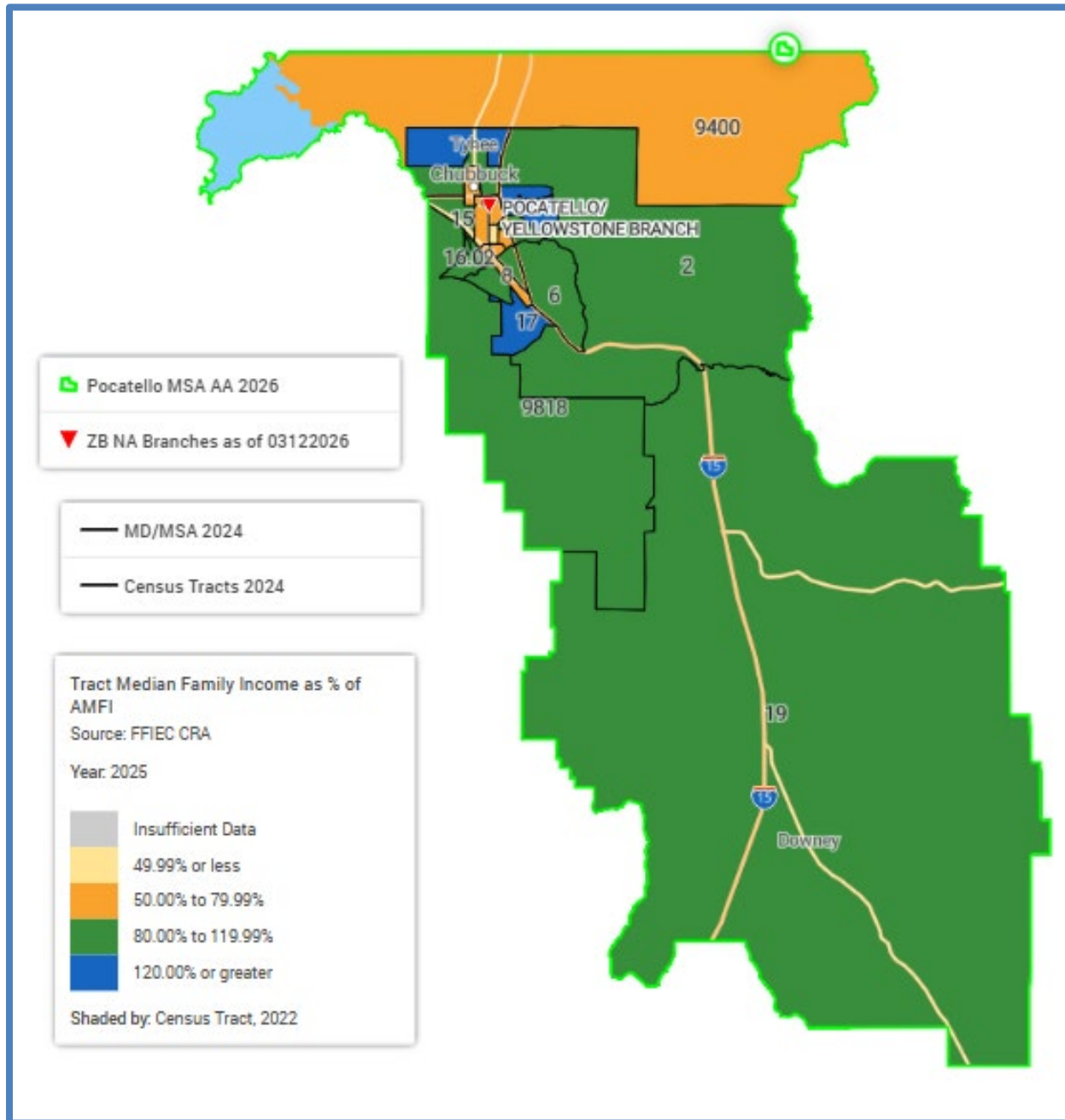
2026 Lewiston MSA

Nez Perce County/069



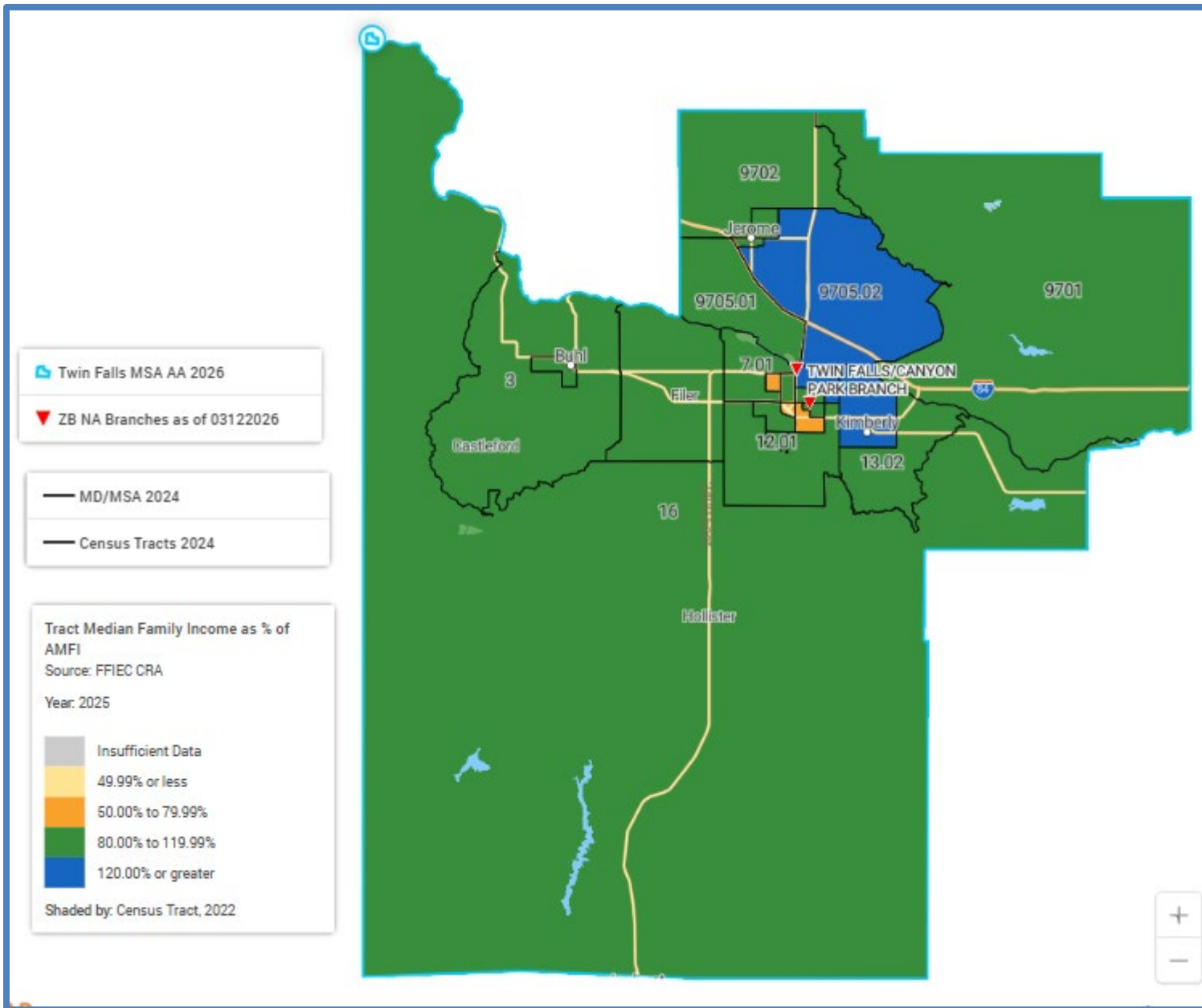
2026 Pocatello MSA

Bannock County/005



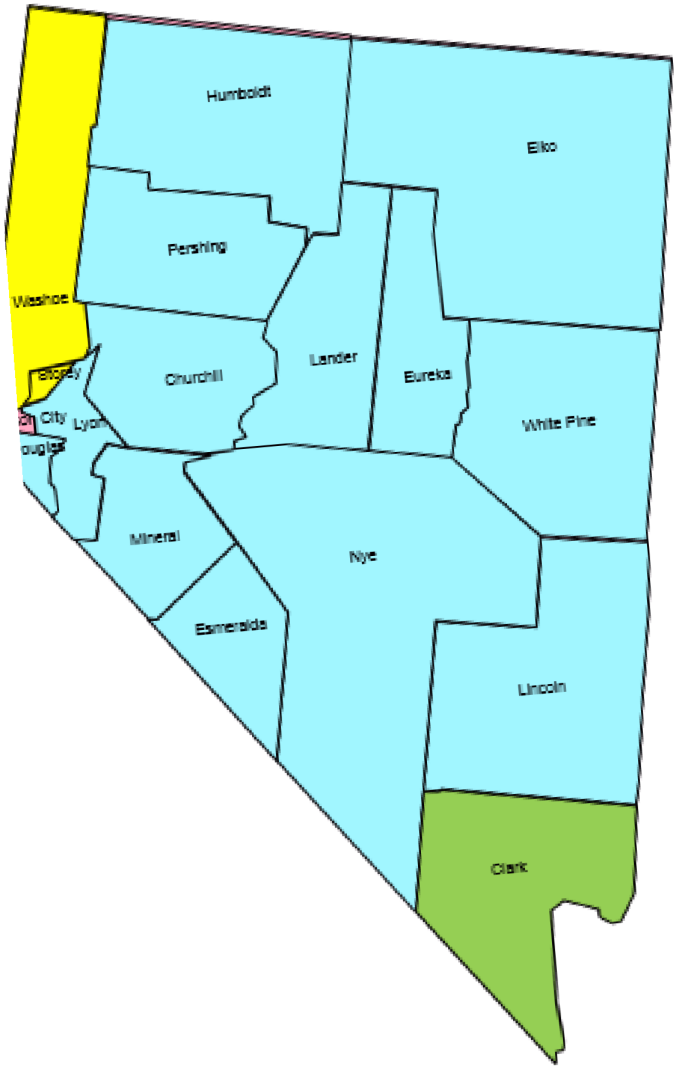
2026 Twin Falls MSA

Jerome County/053
Twin Falls County/083



Nevada State Bank

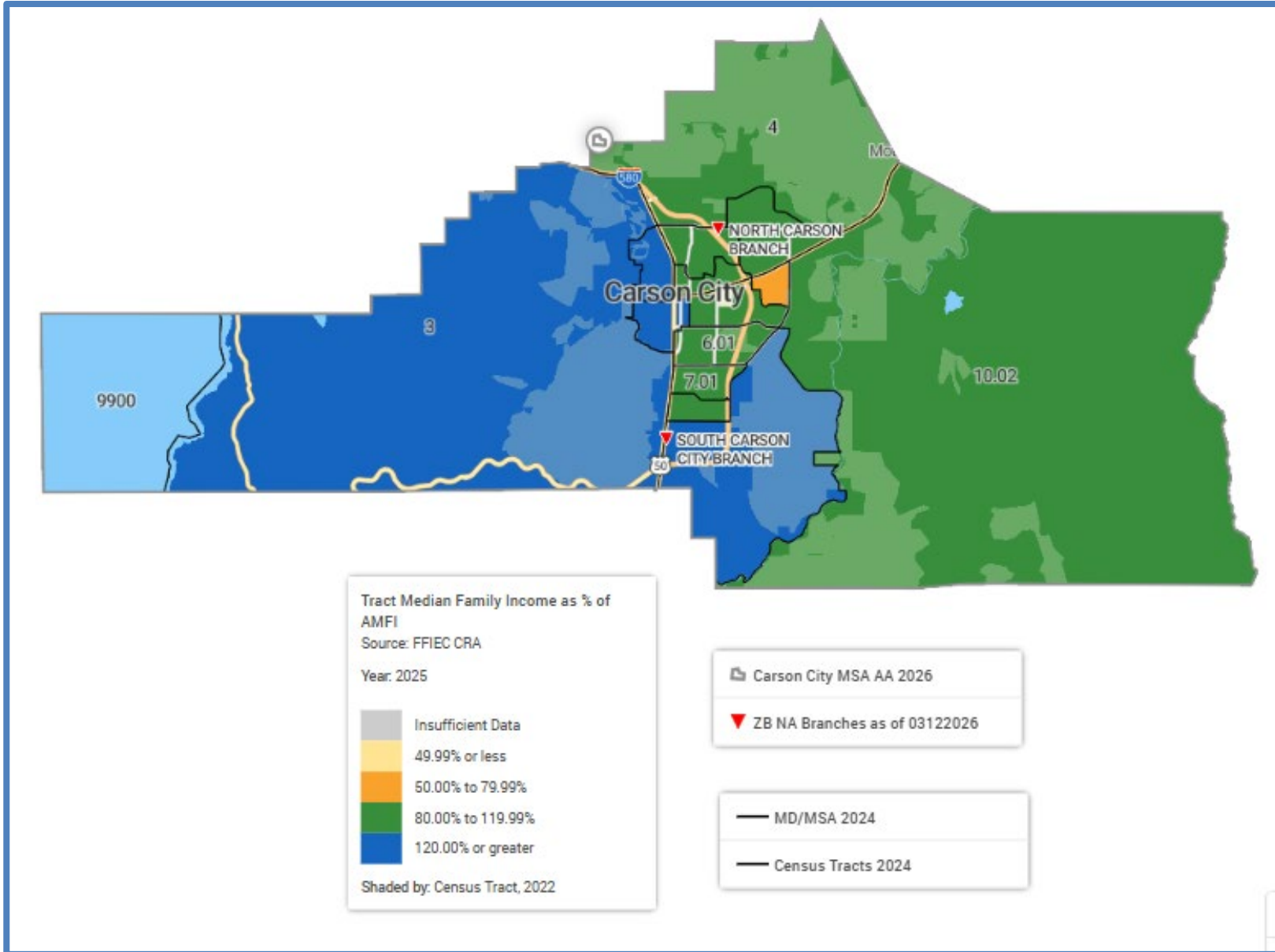
Nevada



Nevada

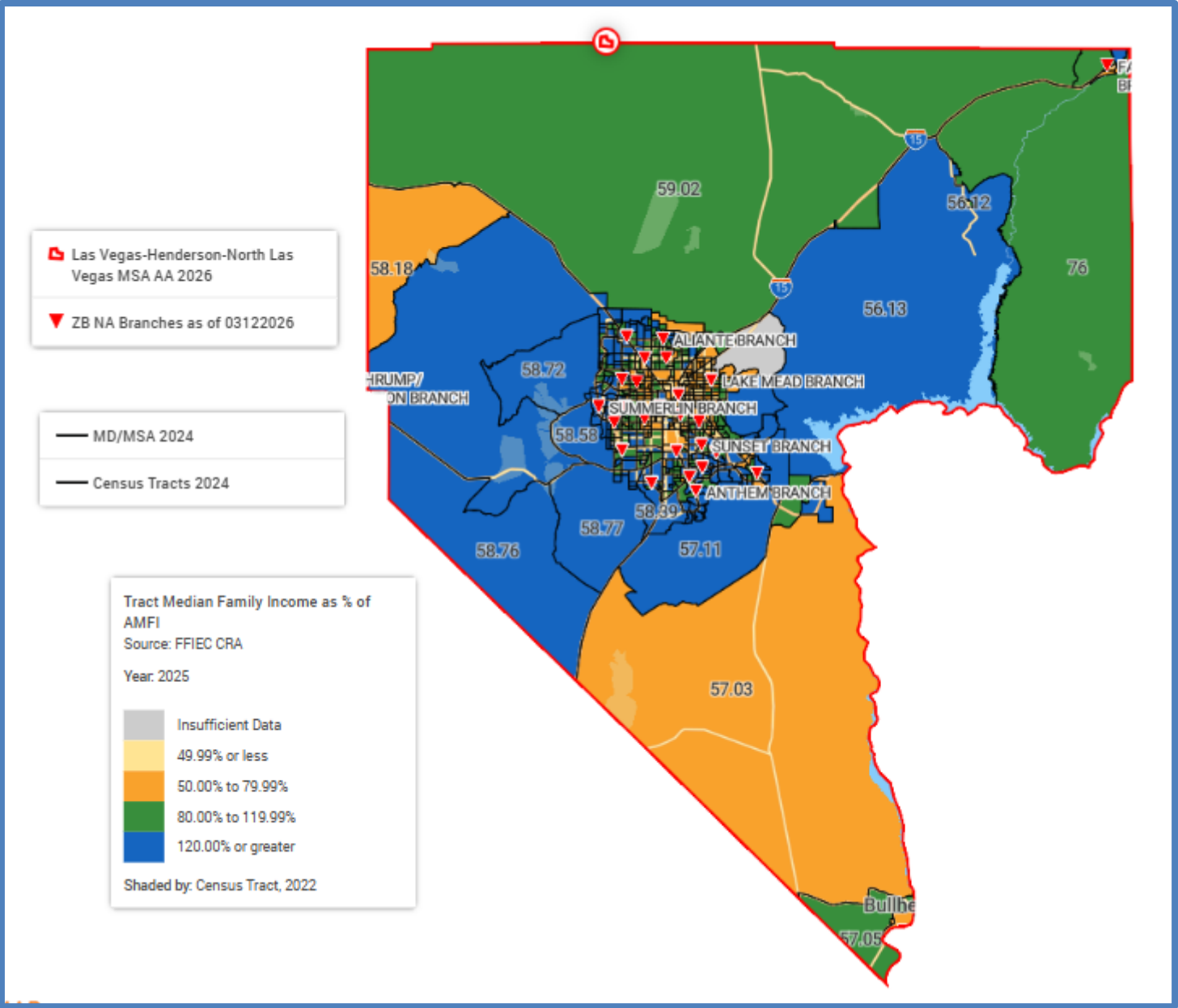
2026 Carson City MSA

Carson City County/510

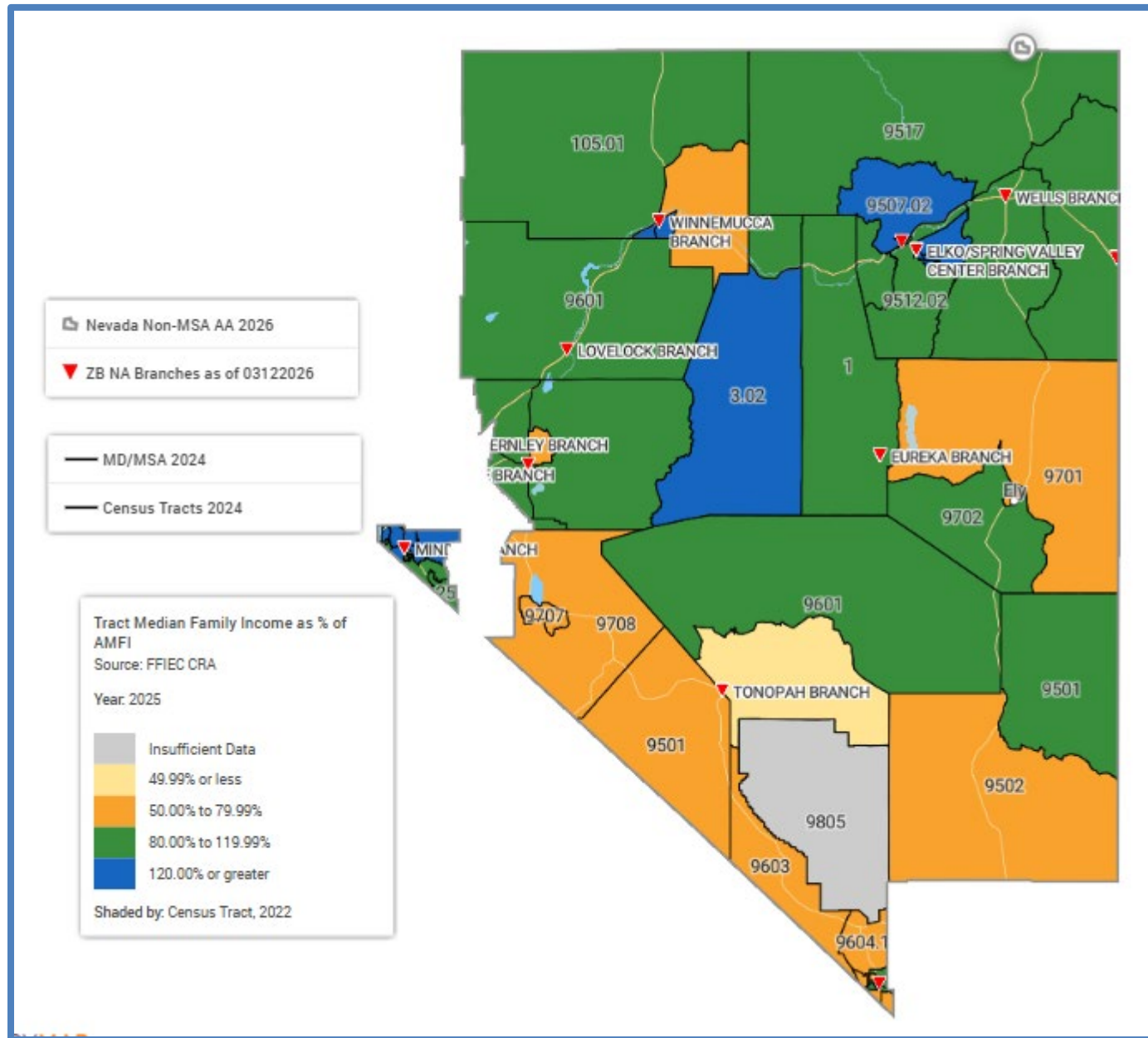


2026 Las Vegas-Henderson- Paradise MSA

Clark County/013



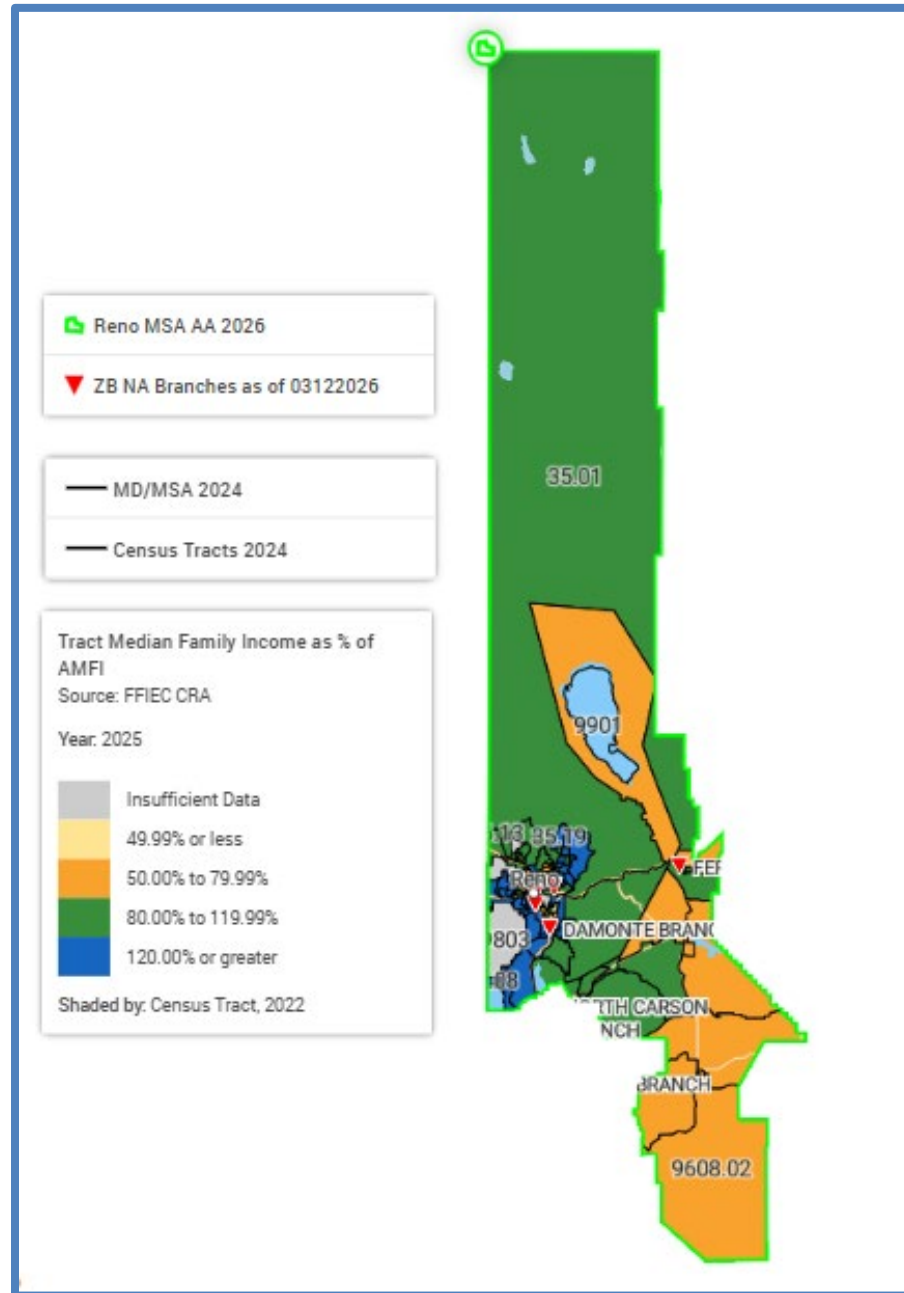
2026 Nevada Non-MSA



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

2026 Reno MSA

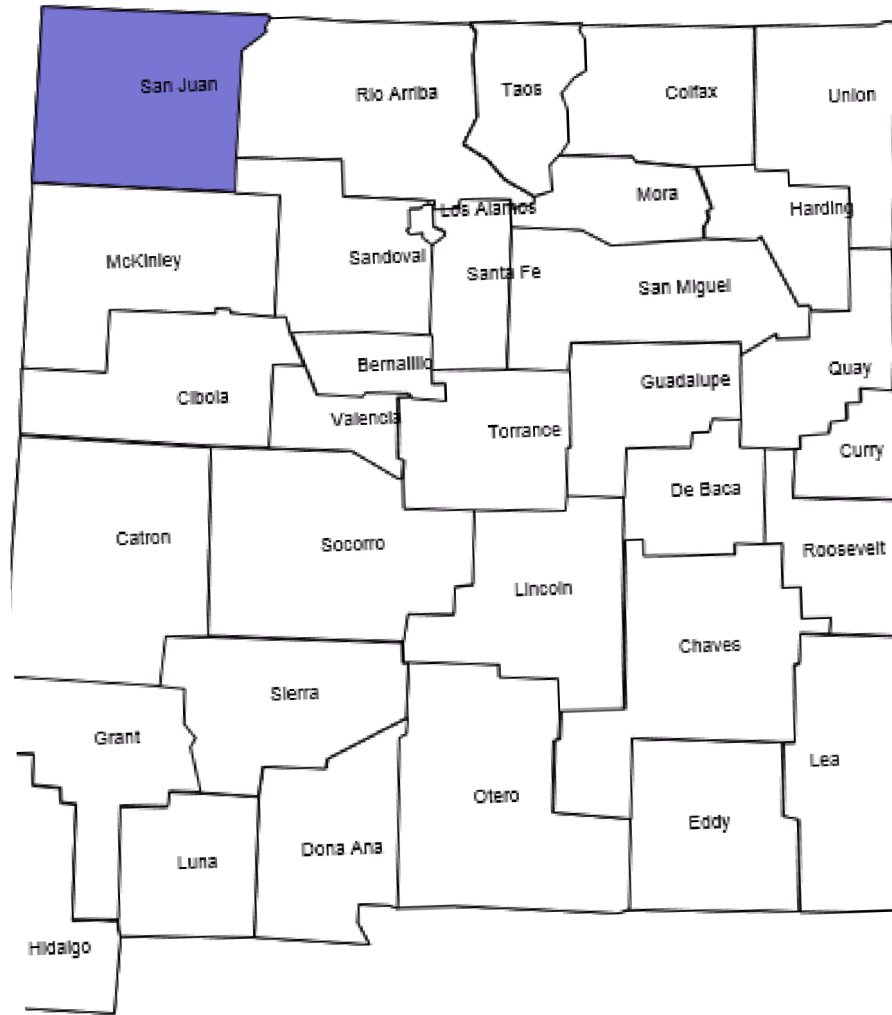
Lyon County/019
Story County/029
Washoe County/031



Vectra Bank

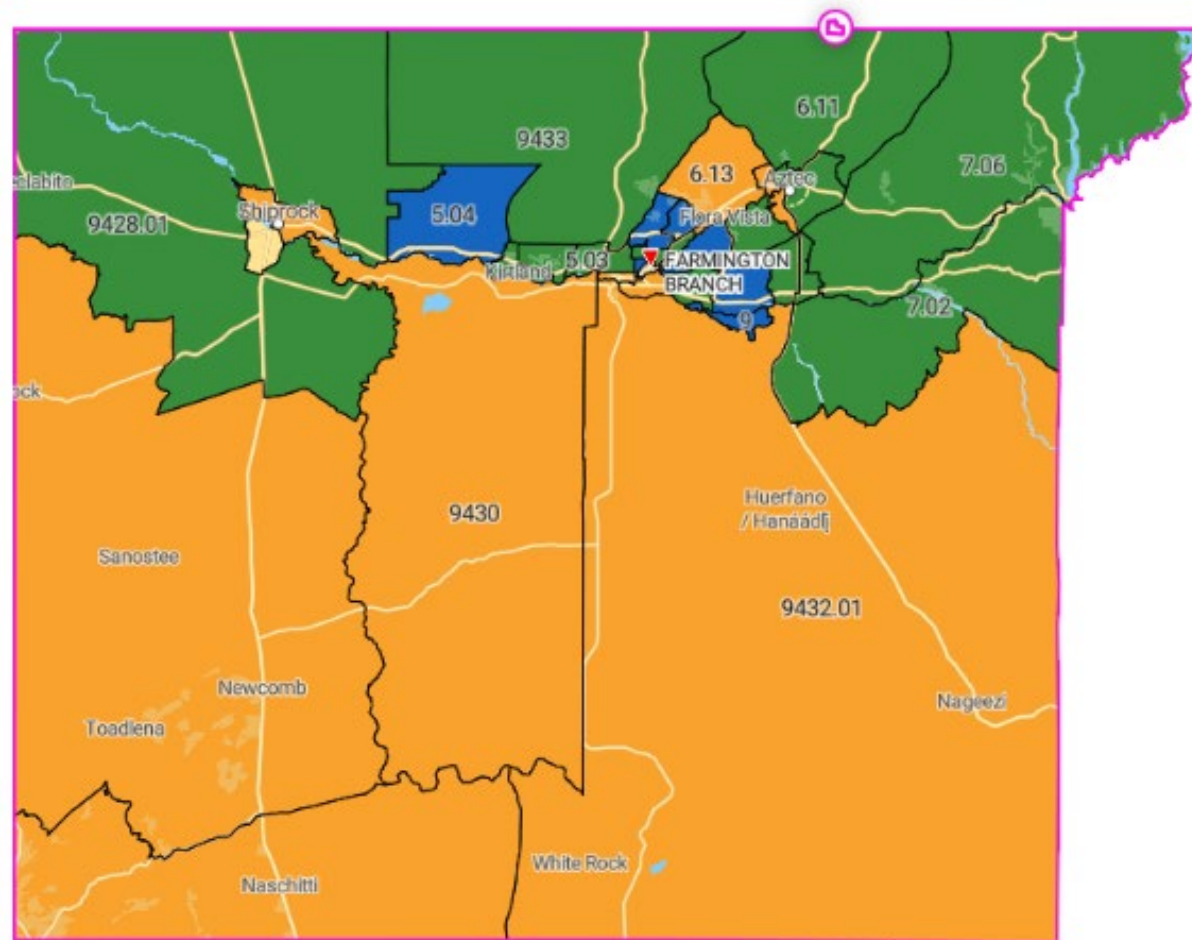
New Mexico

New Mexico



2026 Farmington MSA

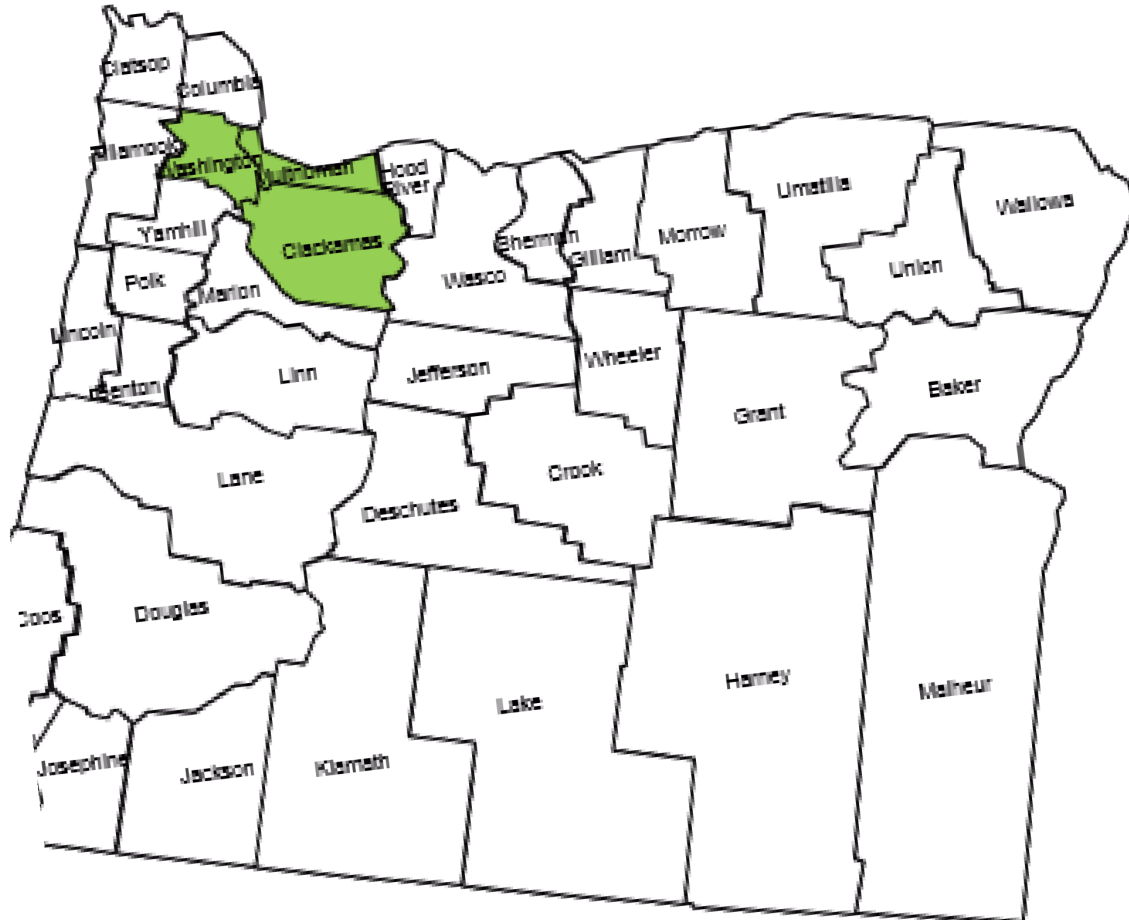
San Juan County/045



Commerce Bank of Oregon

Oregon

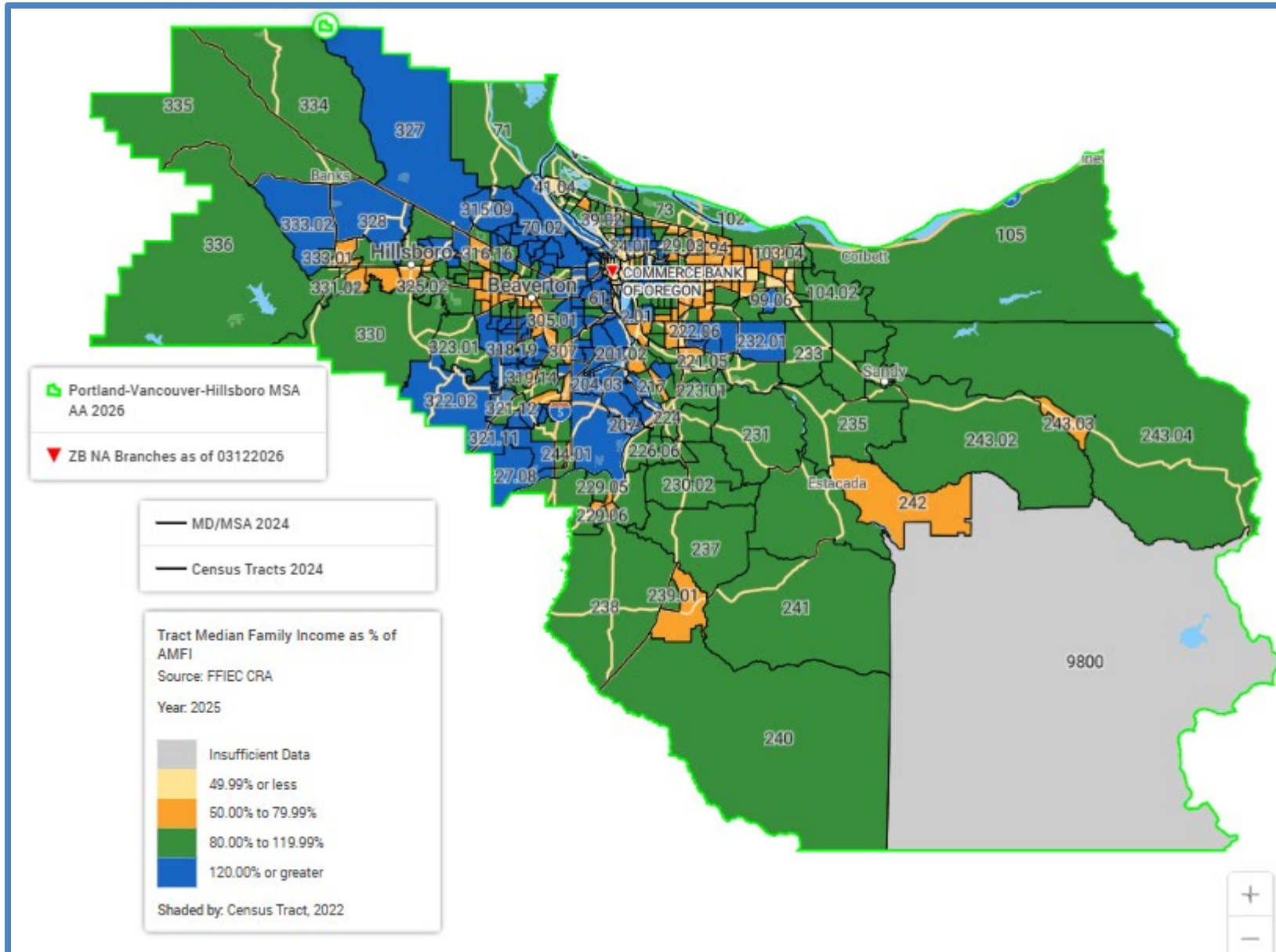
Oregon



2026

Portland-Vancouver-Hillsboro MSA

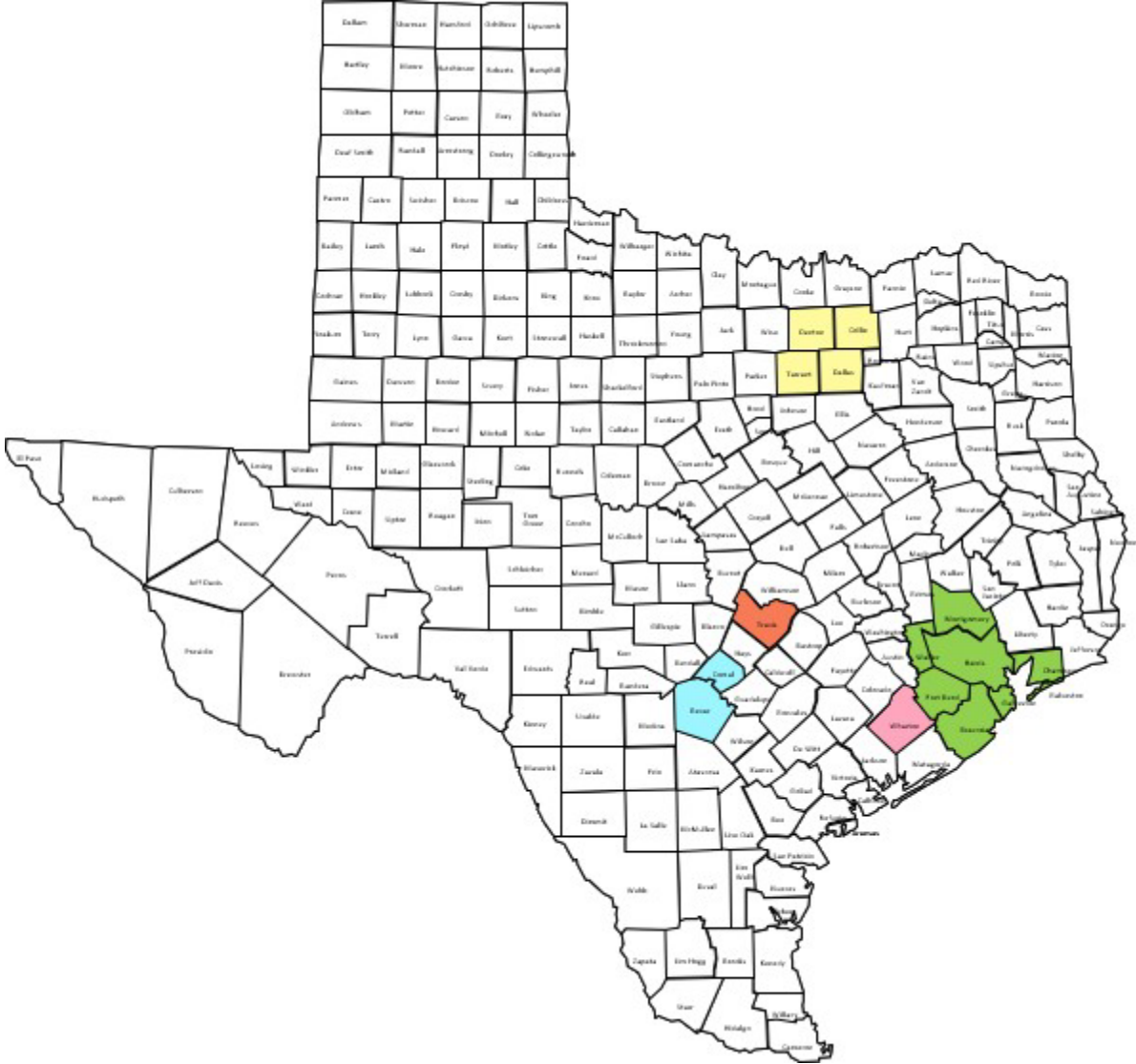
Clackamas County/005
Multnomah County/051
Washington County/067



Amegy Bank of Texas

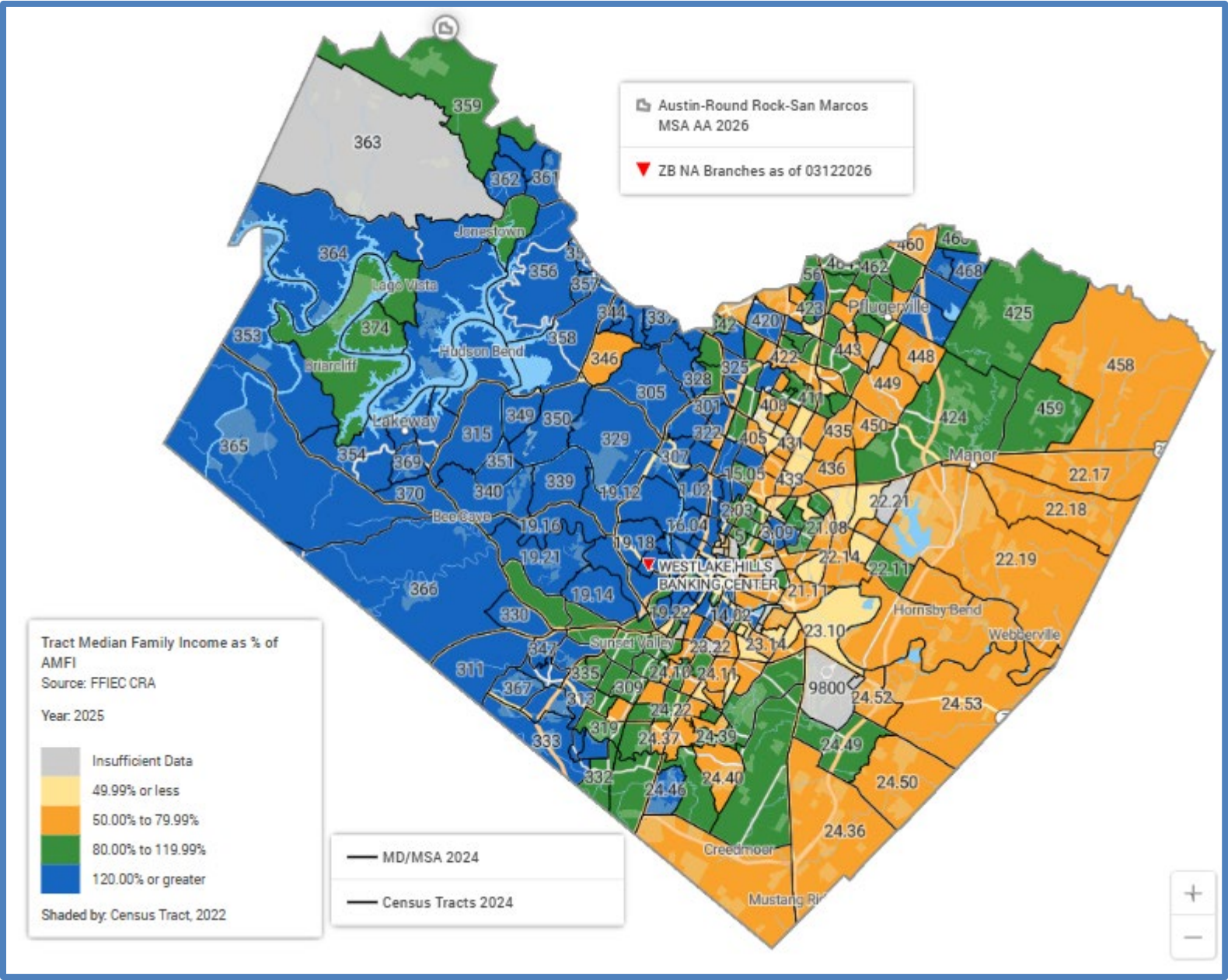
Texas

Texas



2026 Austin-Round Rock- Georgetown MSA

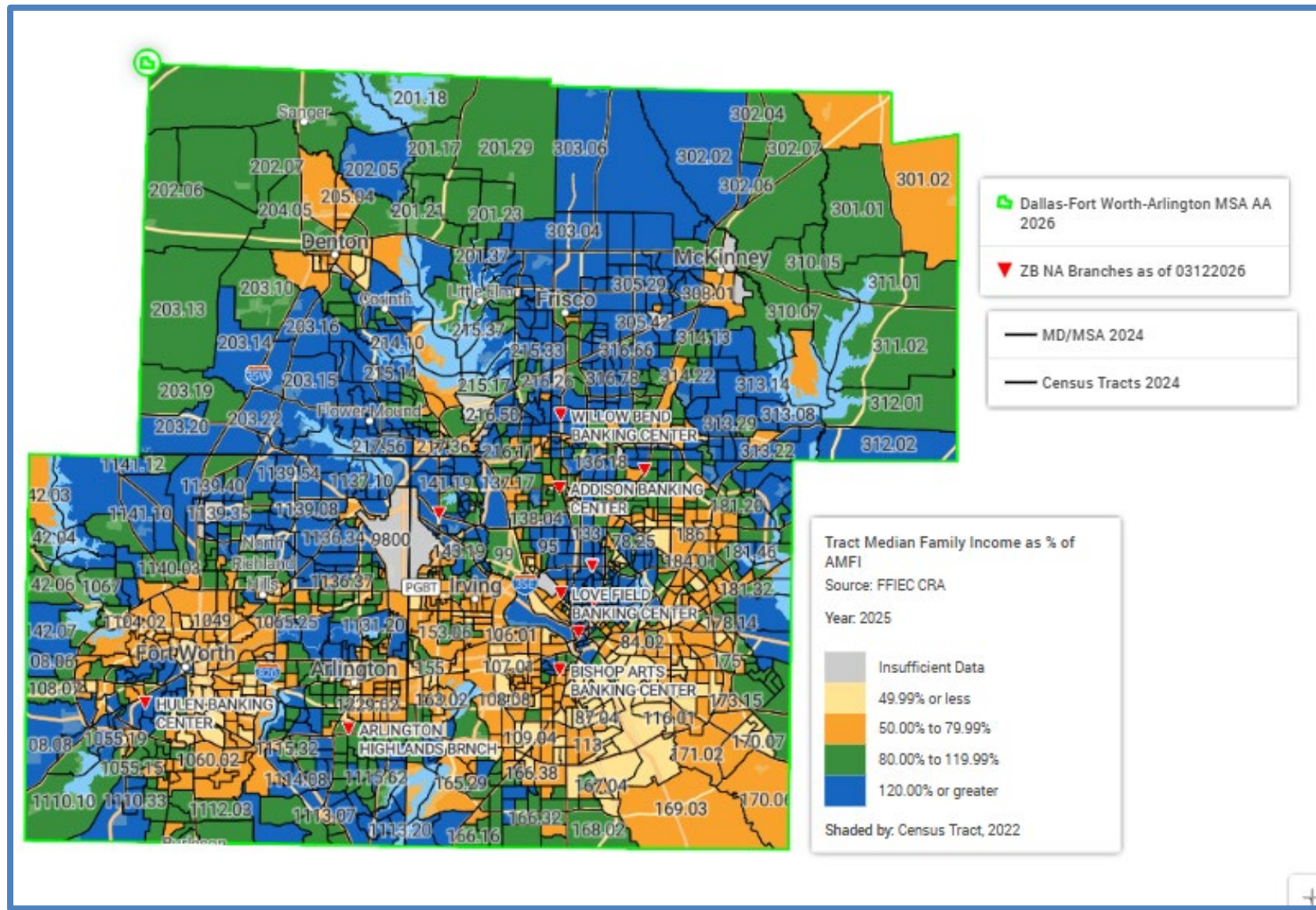
Travis County/453



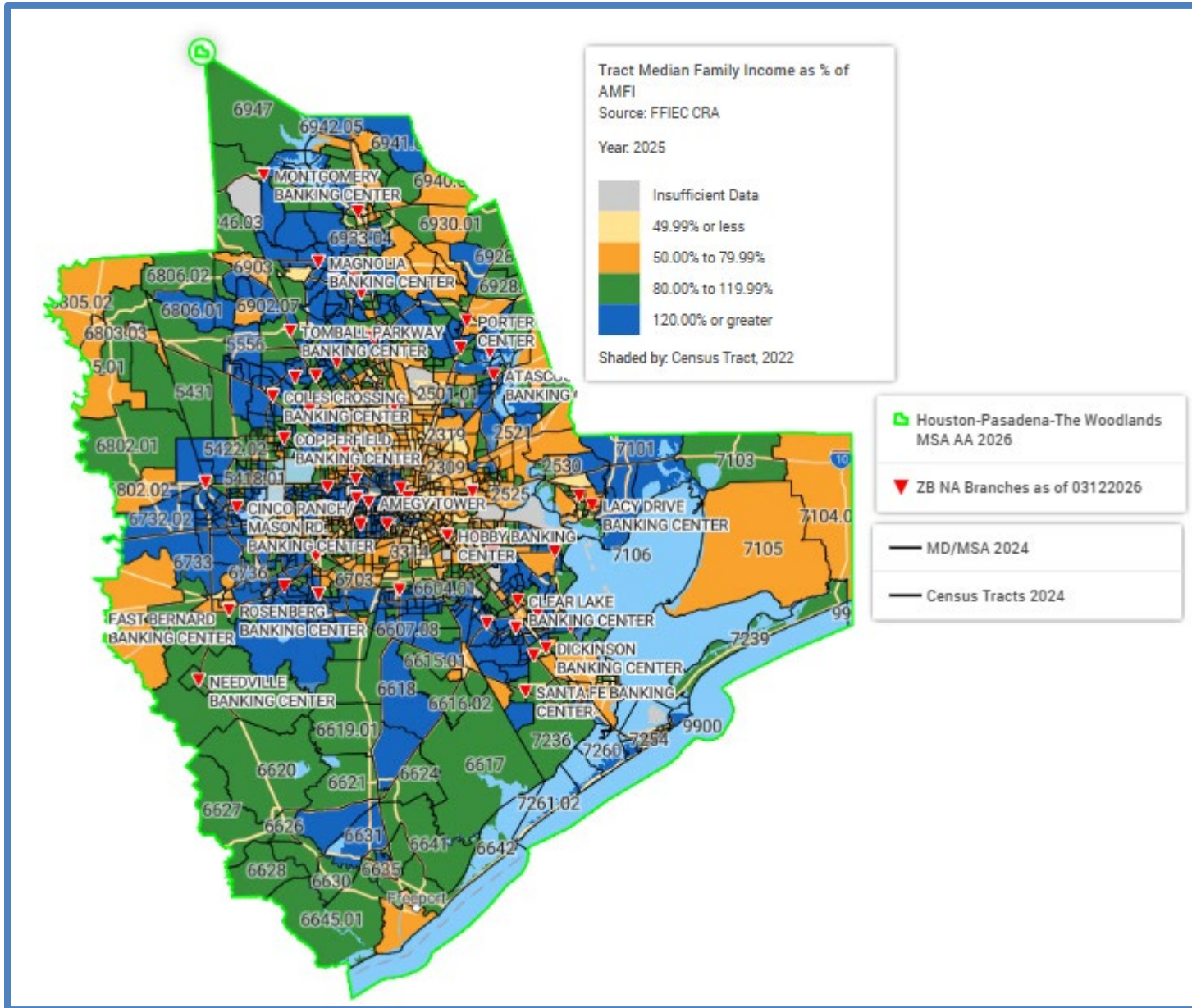
2026

Dallas-Fort Worth-Arlington MSA

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



2026 Houston-The Woodlands- Sugar Land MSA



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

2026 San Antonio-New Braunfels MSA

Bexar County/029
Comal County/091

San Antonio-New Braunfels MSA AA
2026

ZB NA Branches as of 03122026

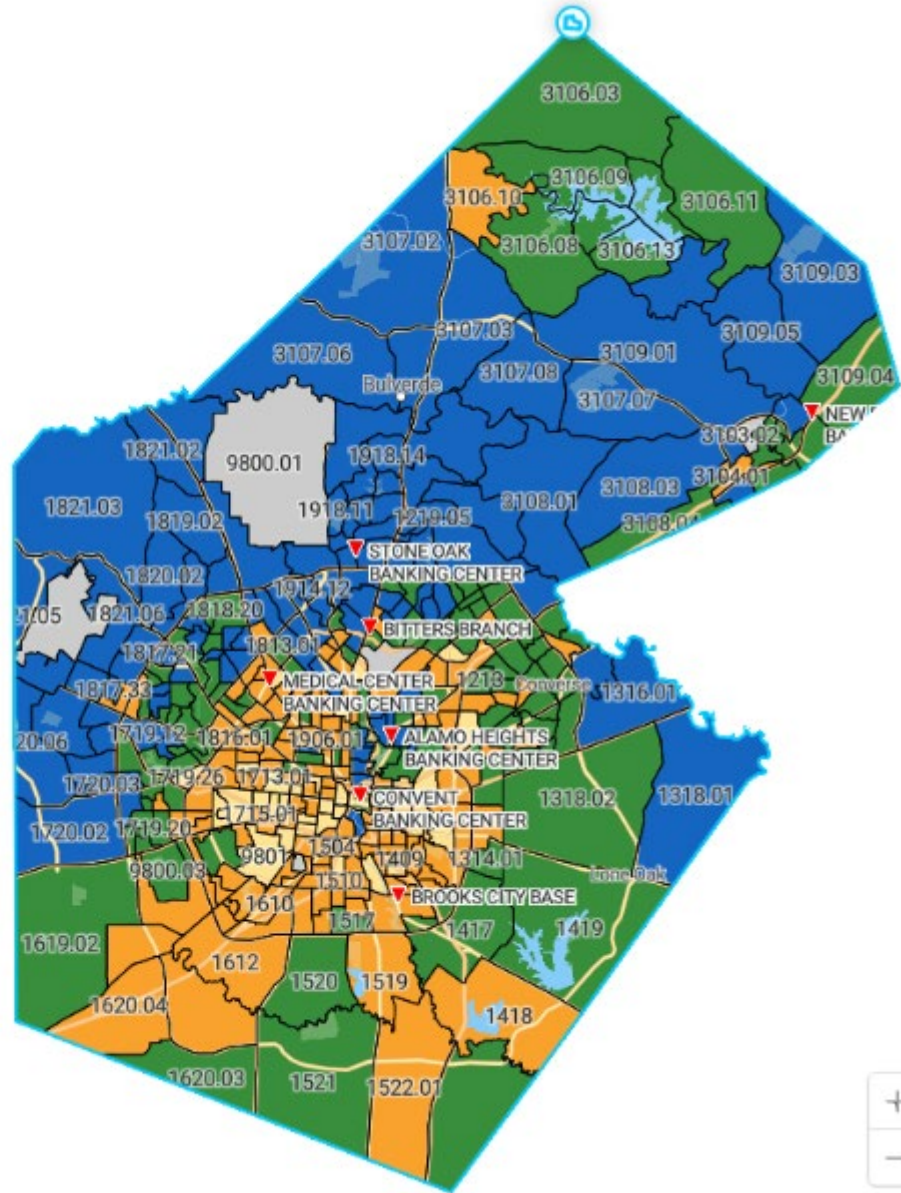
MD/MSA 2024

Census Tracts 2024

Tract Median Family Income as % of
AMFI
Source: FFIEC CRA
Year: 2025

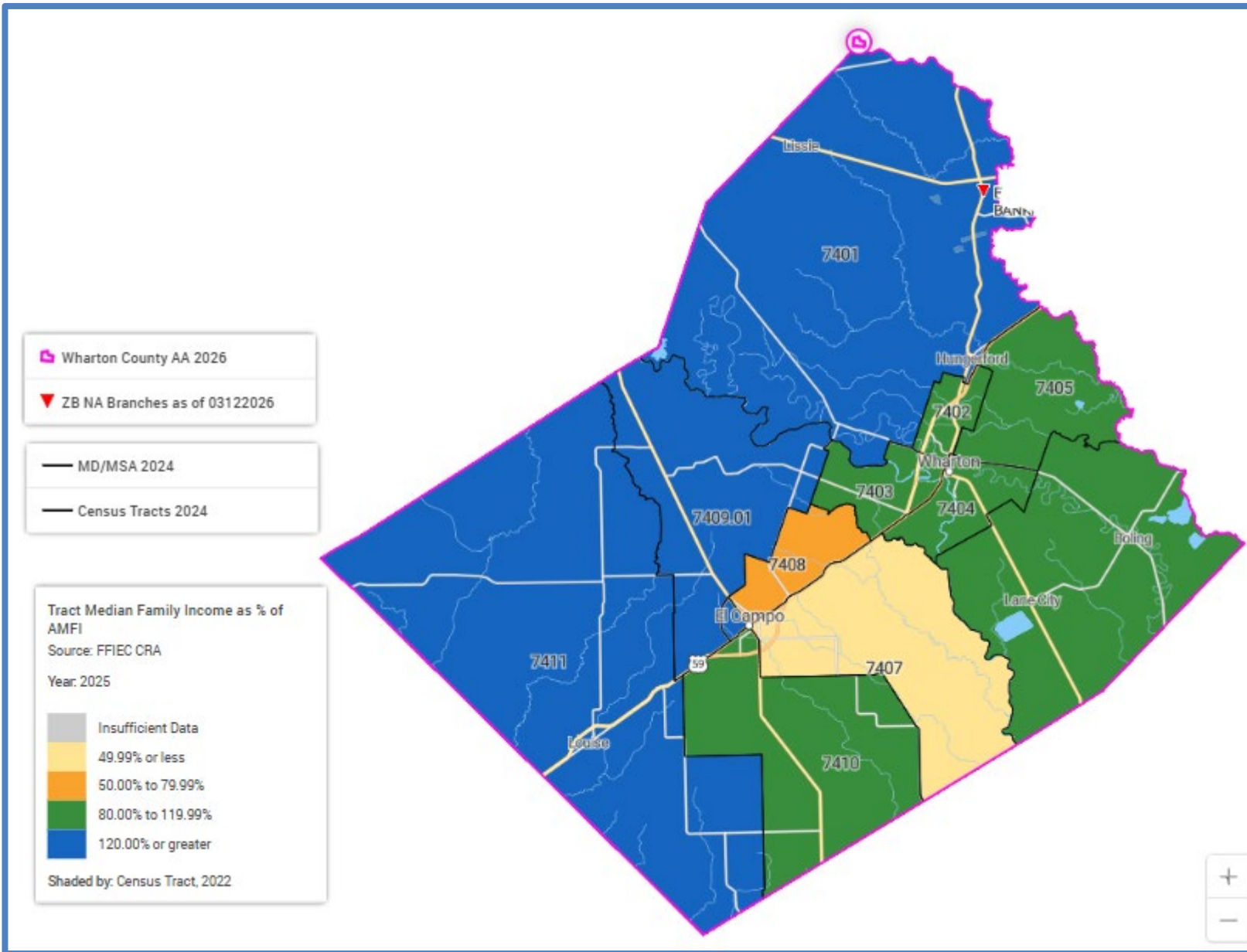
Insufficient Data
49.99% or less
50.00% to 79.99%
80.00% to 119.99%
120.00% or greater

Shaded by: Census Tract, 2022



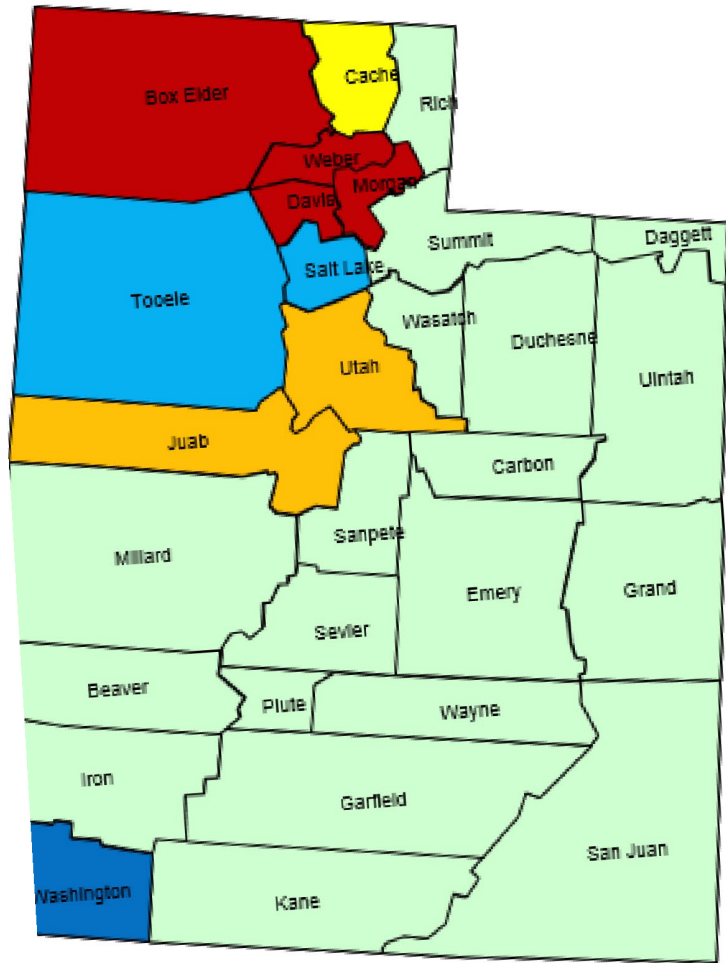
2026 Wharton County AA

Wharton County/481



Zions Bank

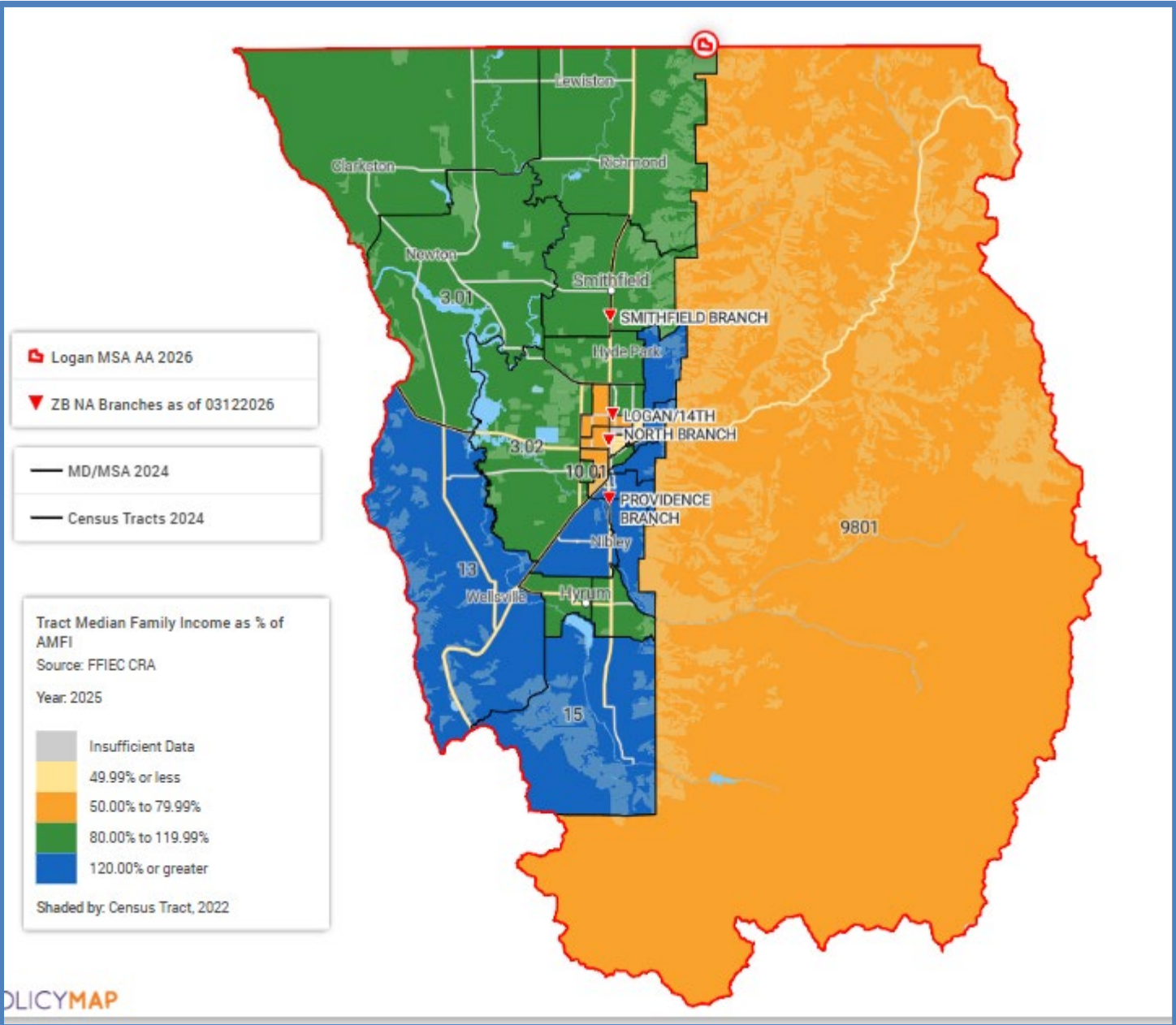
Utah



Utah

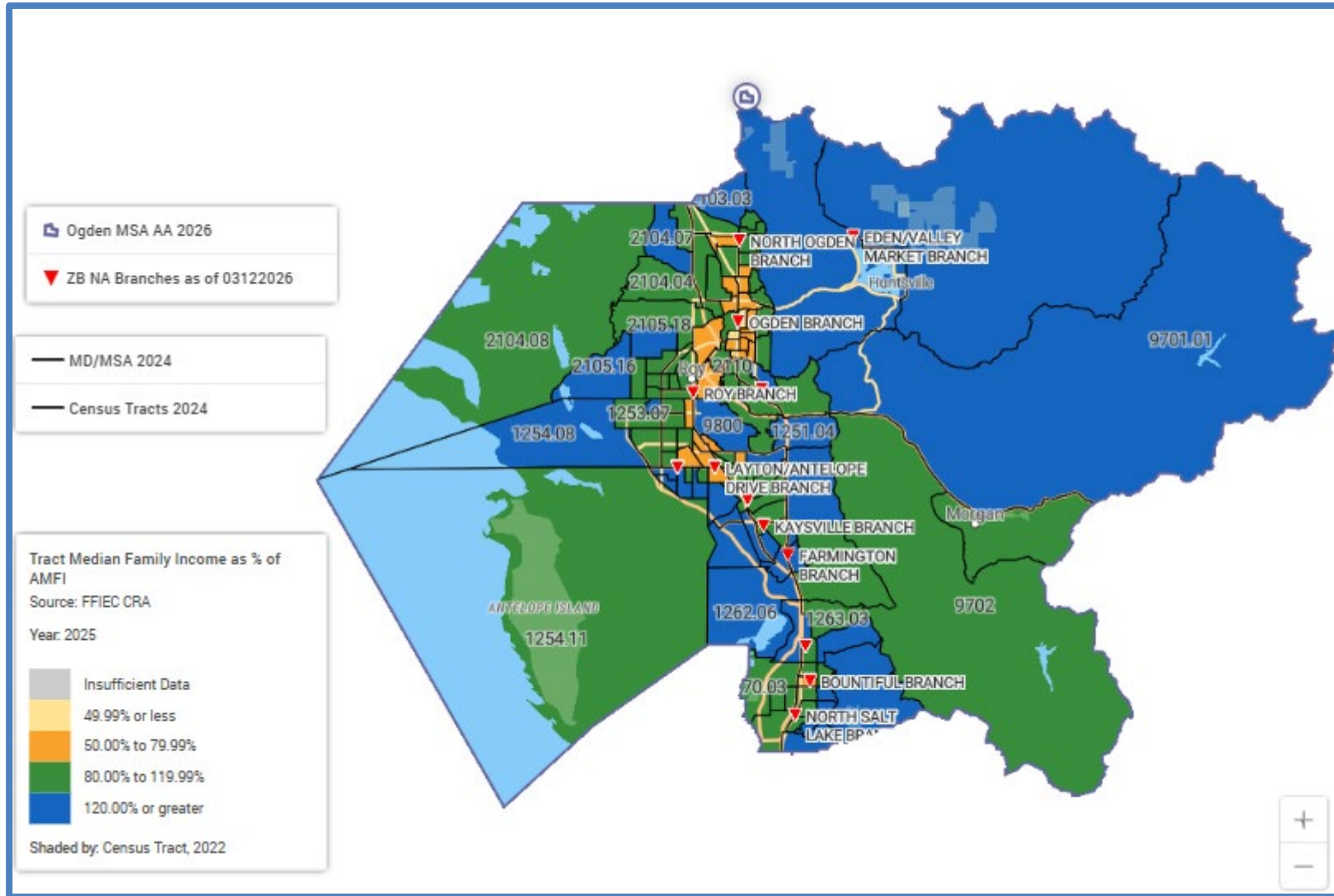
2026 Logan MSA

Cache County (UT)/005



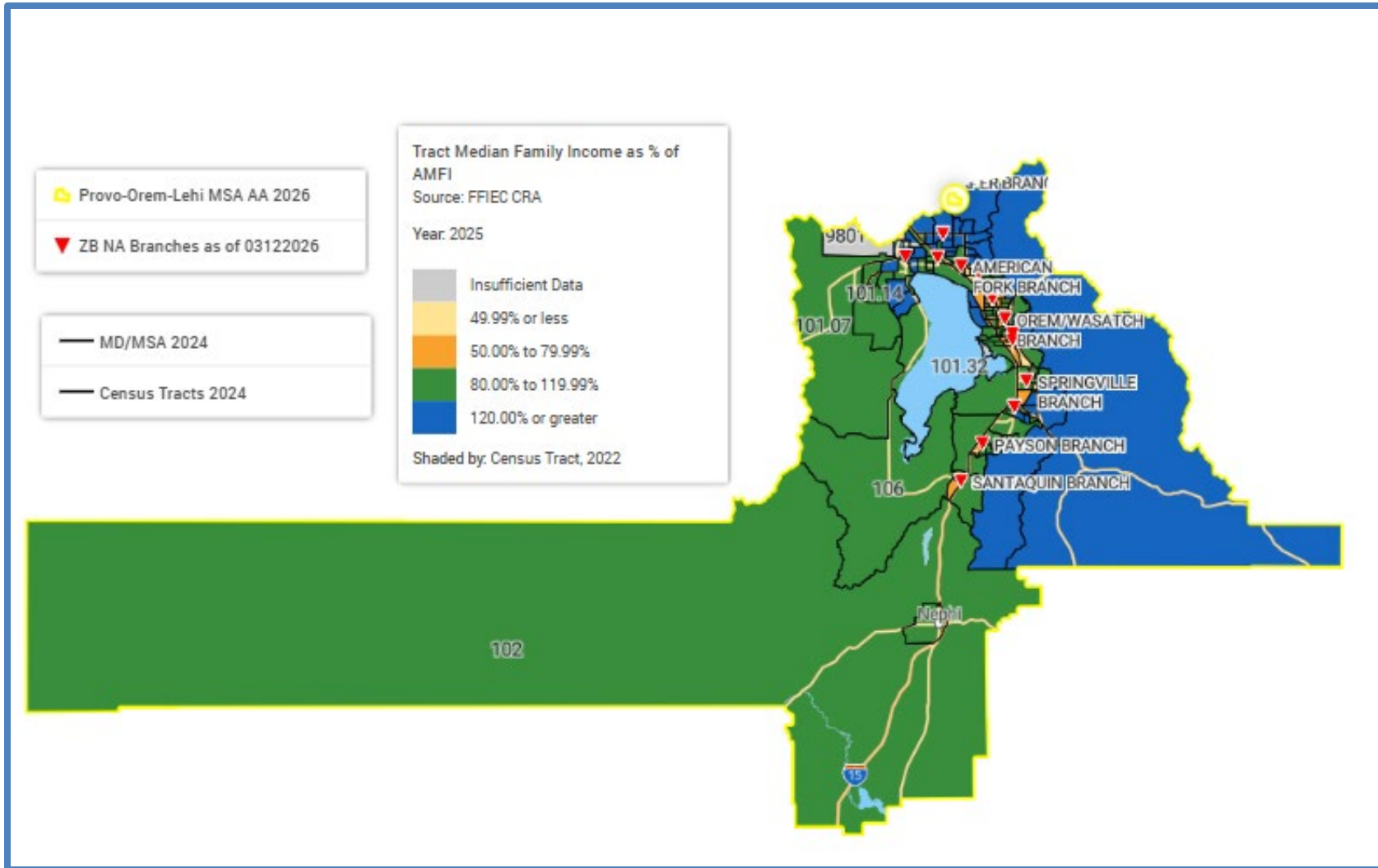
2026 Ogden-Clearfield MSA

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



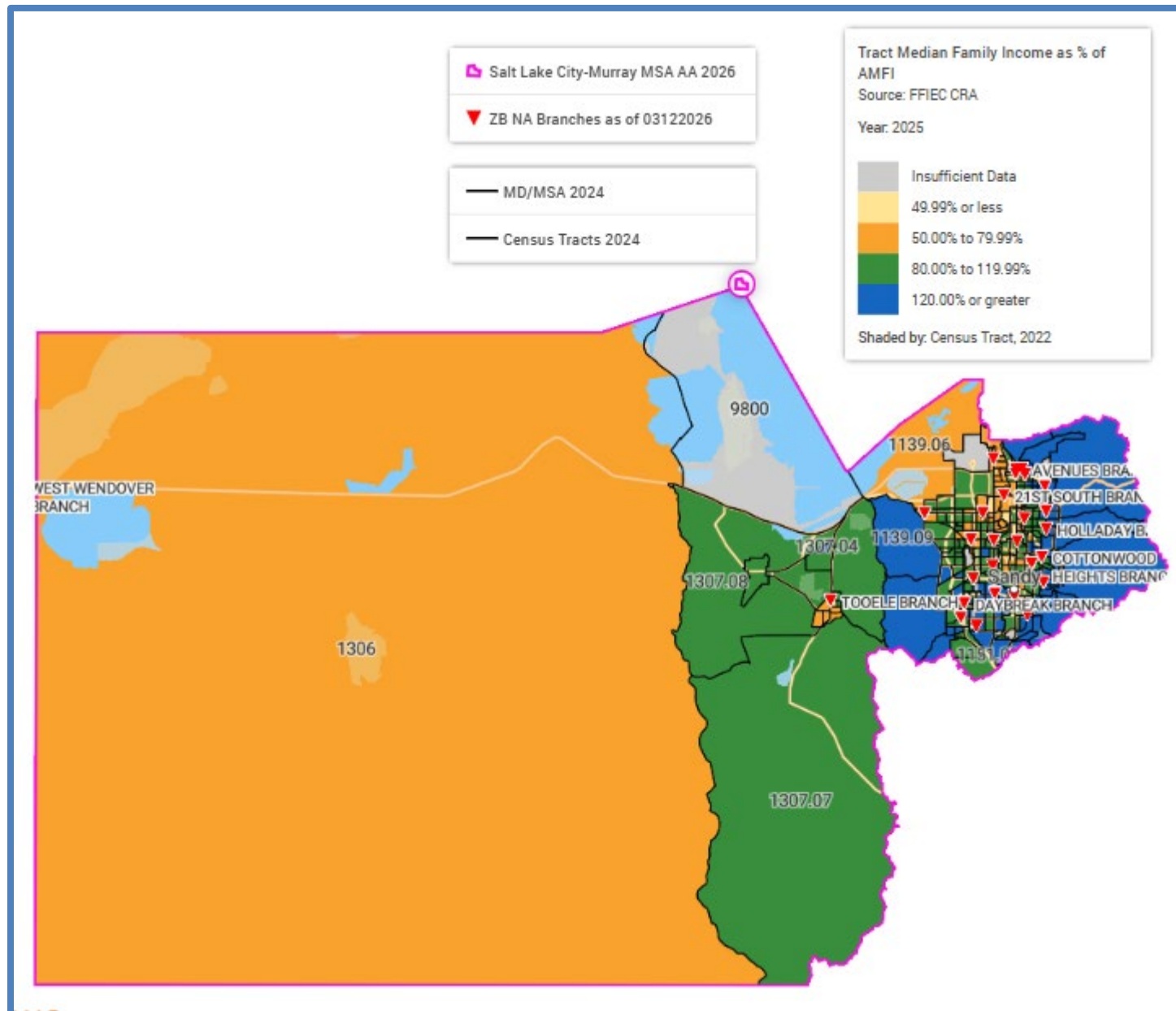
2026 Provo-Orem MSA

Juab County/023
Utah County/049

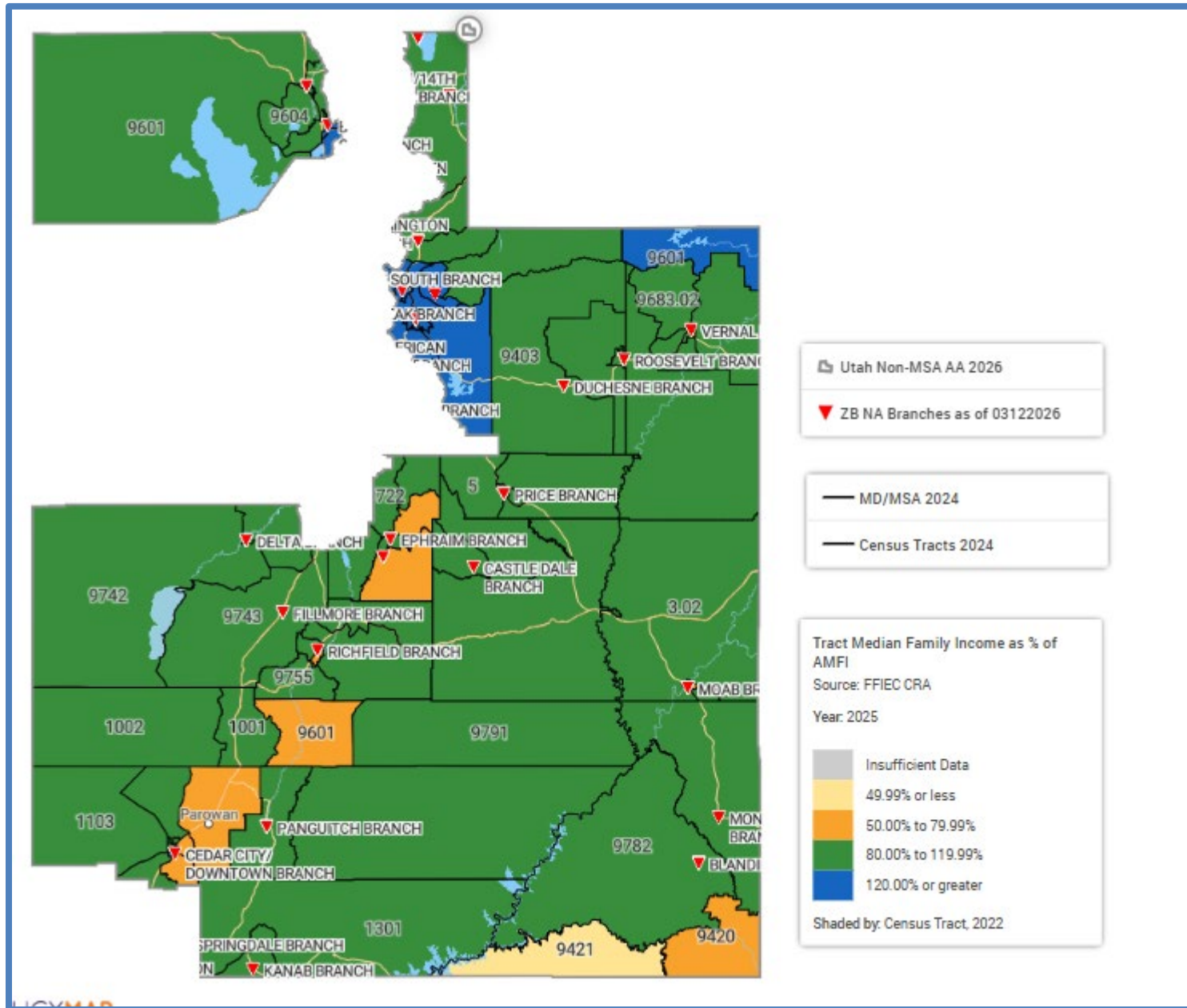


2026 Salt Lake City MSA

Salt Lake County/035
Tooele County/045



2026 Utah Non-MSA

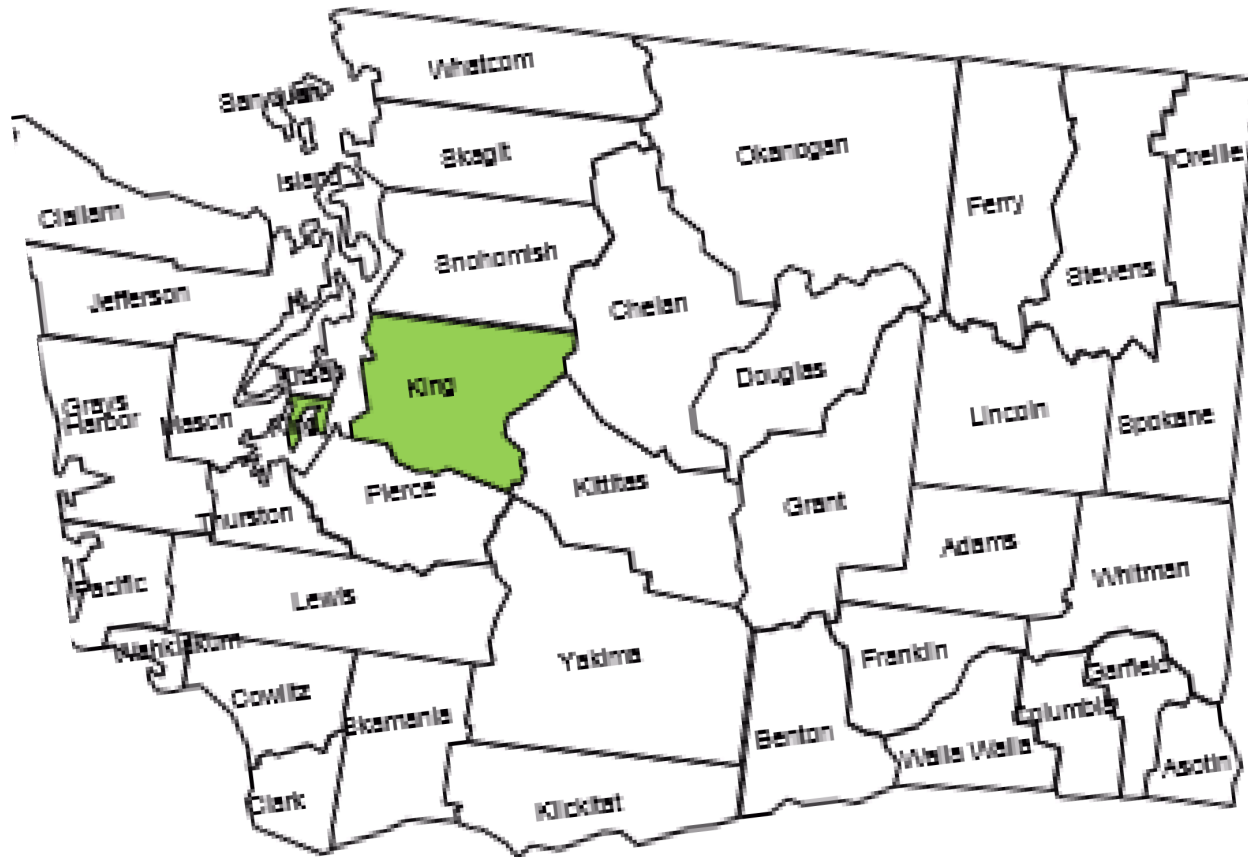


- Beaver County/001
- Box Elder County/003
- Carbon County/007
- Daggett County/009
- Duchesne County/013
- Emery County/015
- Garfield County/017
- Grand County/019
- Iron County/021
- Kane County/025
- Millard County/027
- Piute County/031
- Rich County/033
- San Juan County/037
- Sanpete County/039
- Sevier County/041
- Summit County/043
- Uintah County/047
- Wasatch County/051
- Wayne County/055

Commerce Bank of Washington

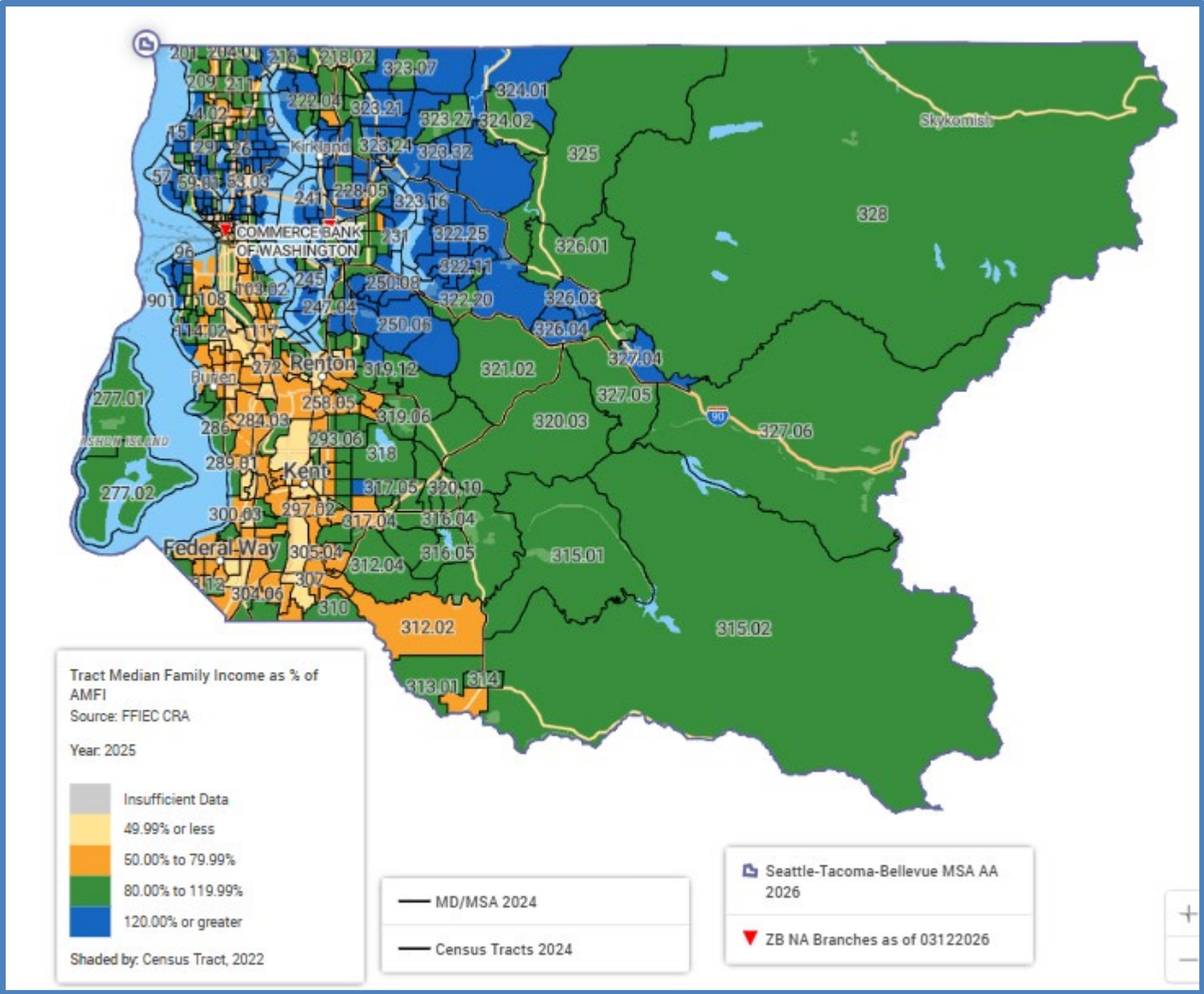
Washington

Washington



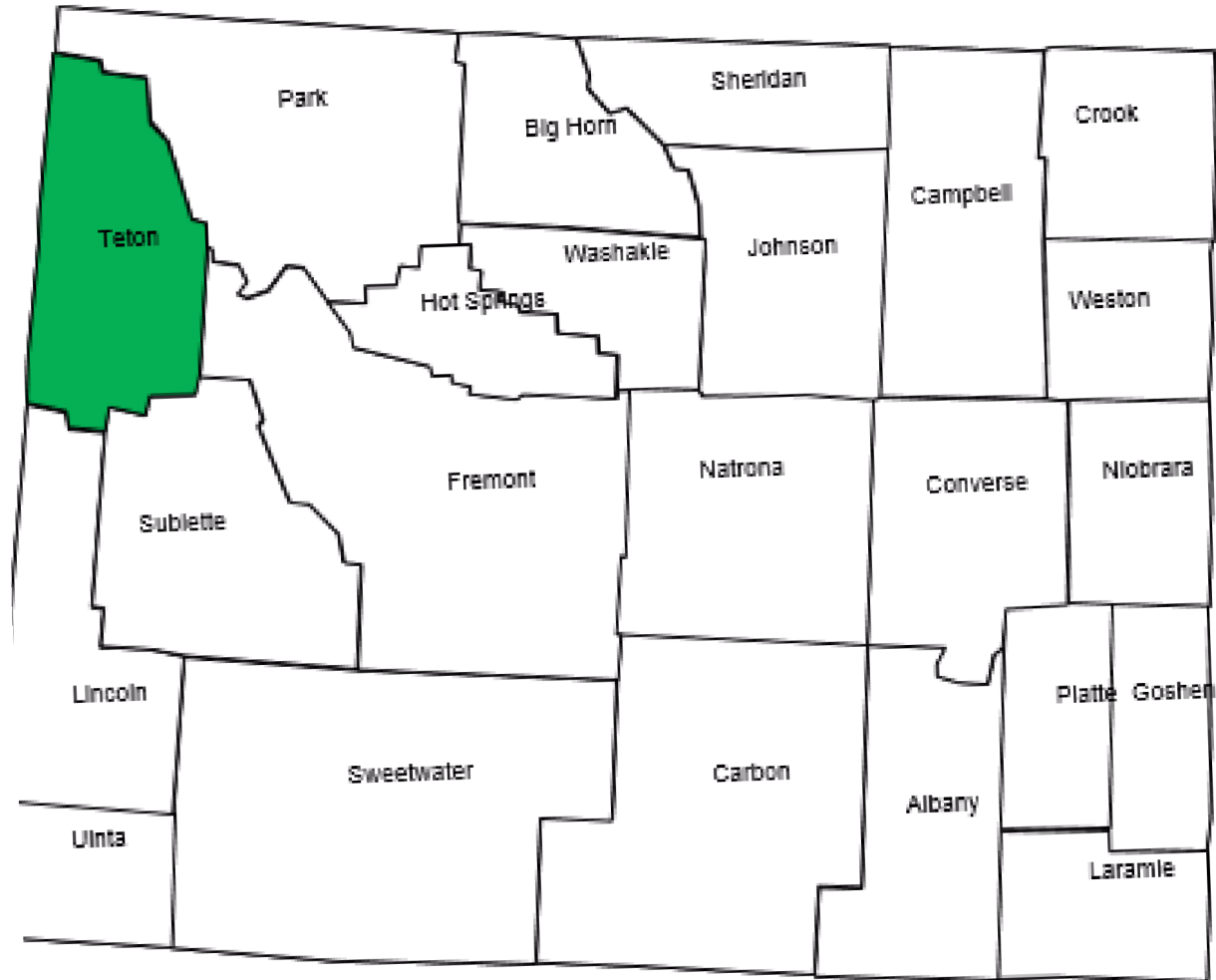
2026 Seattle-Bellevue- Kent MSA

King County/033



Zions Bank

Wyoming



Wyoming

2026 Teton County AA

Teton County/039

