

2011 OFFICERS & DIRECTORS

vision

dedication

customization

adaptation

position



ZIONS BANCORPORATION

ZIONS BANK CORPORATION

CORPORATE OFFICERS

Harris H. Simmons
*Chairman, President
and Chief Executive Officer*

Doyle L. Arnold
*Vice Chairman and
Chief Financial Officer*

Executive Vice Presidents

Bruce K. Alexander
*CEO, Vectra Bank Colorado,
N.A.*

A. Scott Anderson
*CEO, Zions First
National Bank*

David E. Blackford
CEO, California Bank & Trust

George M. Feiger
Wealth Management

Dallas E. Haun
CEO, Nevada State Bank

W. David Hemingway
Capital Markets and Investments

Thomas E. Laursen
General Counsel

Keith D. Maio
CEO, National Bank of Arizona

Dean L. Marotta
Risk Management

Scott J. McLean
CEO, Amegy Bank N.A.

Kenneth E. Peterson
Credit Administration

Joseph L. Reilly
*Operations and
Information Systems*

Stanley D. Savage
*CEO, The Commerce Bank
of Washington, N.A.*

Steven D. Stephens
President, Amegy Bank N.A.

Senior Vice Presidents

James R. Abbott
Investor Relations

Travis E. Finstad
Internal Audit

Alexander J. Hume
Controller

Ronald L. Johnson
Credit Examination

Alvin Lee
Corporate Development

Norman W. Merritt
Compliance

H. Walter Young
Corporate Finance

Vice Presidents

Jennifer R. Jolley
Melvin D. Leibsla
John A. Payne

BOARD OF DIRECTORS

Jerry C. Atkin^{1, 2, 5}
*Chairman and
Chief Executive Officer
Skywest Airlines
St. George, Utah*

R. D. Cash^{3, 4, 5}
*Retired/Former Chairman,
President and
Chief Executive Officer
Questar Corporation
Lubbock, Texas*

Patricia Frobes^{1, 3, 4}
*Retired/Former
Senior Vice President
The Irvine Company
Portland, Oregon*

J. David Heaney^{2, 4}
*Chairman
Heaney Rosenthal, Inc.
Houston, Texas*

Roger B. Porter^{1, 3, 5}
*IBM Professor of Business
and Government,
Harvard University
Cambridge, Massachusetts*

Stephen D. Quinn^{1, 2, 4}
*Retired/Former Managing
Director and General Partner
Goldman, Sachs & Co.
New Canaan, Connecticut*

Harris H. Simmons¹
*Chairman, President and
Chief Executive Officer
of the Company and
Chairman of the Board of
Zions First National Bank
Salt Lake City, Utah*

L. E. Simmons⁴
*President
SCF Partners, LP
Houston, Texas*

Shelley Thomas Williams^{2, 3}
*Communications Consultant
Sun Valley, Idaho*

Steven C. Wheelwright^{1, 3, 5}
*President
Brigham Young University-
Hawaii
Laie, Hawaii*

¹ Member, Executive Committee

² Member, Audit Committee

³ Member, Compensation Committee

⁴ Member, Risk Oversight Committee

⁵ Member, Nominating and Corporate Governance Committee

AMEGY BANK N.A.

Houston, San Antonio and Dallas, Texas

CORPORATE OFFICERS

Walter E. Johnson
Chairman of the Board

Scott J. McLean
Chief Executive Officer

Steven D. Stephens
President

Matthew H. Hildreth
*President and
Chief Executive Officer
Dallas-Fort Worth Region*

David P. McGee
*President and
Chief Executive Officer
San Antonio Region*

Executive Vice Presidents

Laif Afseth
Joseph H. Argue III
Rob Ball
Alicia Blaszk
Deborah S. Gibson
Mark Harris
Suzette W. Jones
A. Steve Kennedy
Marylyn Manis-Hassanein
George M. Marshall
Randall E. Meyer
Mary Murray
P. Allan Port
William B. Pyle
Mike Stanberry
David E. Stevenson
W. Lane Ward
William K. Wiginton
Jill Vaughan
Barbara S. Vilutis

BOARD OF DIRECTORS

Willie J. Alexander*
*President
W.J. Alexander &
Associates, PC
Houston, Texas*

Doyle L. Arnold
*Vice Chairman and
Chief Financial Officer
Zions Bancorporation
Salt Lake City, Utah*

Timothy R. Brown*
*Partner
Thompson & Knight LLP
Houston, Texas*

Kirbyjon H. Caldwell*
*Senior Pastor
Windsor Village United
Methodist
Church
Houston, Texas*

Ernest H. Cockrell*
*Chairman
Cockrell Interests, Inc.
Houston, Texas*

Gerald J. Dent
*Executive Vice President
Zions Bancorporation
Salt Lake City, Utah*

J. David Heaney
*Chairman
Heaney Rosenthal, Inc.
Houston, Texas*

John W. Johnson*
*Chairman of the Board
Permian Mud Service, Inc.
Houston, Texas*

Walter E. Johnson
*Chairman of the Board
Amegy Bank N.A.
Houston, Texas*

Barry M. Lewis*
*President
Goldeneye, Inc.
Houston, Texas*

Fred R. Lummis*
*Partner
The CapStreet Group, LLC
Houston, Texas*

Scott J. McLean
*Chief Executive Officer
Amegy Bank N.A.
Houston, Texas*

Andres Palandjoglou*
*President
Rio Largo, Inc.
Houston, Texas*

Christopher J. Pappas*
*Chief Executive Officer
Pappas Restaurants, Inc.
Houston, Texas*

Wilhelmina E. Robertson*
*President
Cockspur, Inc.
Houston, Texas*

Harris H. Simmons
*Chairman, President and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Stanley D. Stearns, Jr.*
*President and Chief
Executive Officer
Valco Instruments
Company, Inc.
Houston, Texas*

Steven D. Stephens
*President
Amegy Bank N.A.
Houston, Texas*

Manuel Urquidi*
*Independent Consultant
Houston, Texas*

Mark A. Wallace*
*President and Chief
Executive Officer
Texas Children's Hospital
Houston, Texas*

Directors Emeritus

John B. Brock III
James G. Moses
Don R. Mullins
Adolph A. Pfeffer, Jr.
Thomas F. Soriero, Sr.

AREA ADVISORY BOARDS

Central

Les Allison
Scott Anderson
Mary Bass
William Bowen
Frederick Brazelton
William Campbell
Ernie Cockrell
Scott Cone
Don Faust, Jr.
Brad Freels
Gary Glesby
Anthony Grijalva, Jr.
Alan Hassenflu
Gilbert Herrera
Rick Herrman
Hunt Hodge
Matthew Khourie
Sherman Lewis
John McDonald
S. James Nelson
Randy Norwood
Kirk Pfeffer
Scott Plantowsky
Alexander Pruner
Bruce Ross
Jay Tribble
Jeffrey Van Martin
Scott Wegmann

Dallas

Arcilia Acosta
Suzanne Charriere
Doc Cornutt
Tony Dorsett
Linda Evans
Carl Ewert
John Hallam
George Killebrew
Chris Kleinert
Liz Minyard
Vin Perella
Tristan Simon
Michael Sorrell
Sheldon I. Stein

* Advisory Board

AMEGY BANK N.A. (continued)

Houston, San Antonio and Dallas, Texas

West/Southwest

Bruce Badger
 Jimmy Cantu
 Elizabeth Duff-Droz
 Lois Gremminger
 Lynne Humphries
 Lee Mahlamann
 Ruthanne Mefford
 Steve Metzenthin
 Carl Moerer
 Jack Moore
 Walter F. Nelson
 Jim Rice
 Ike Samad
 Nina Schaefer
 William F. Schwer
 Larry Siller
 May Tape
 Cliff Terrell
 Jonathan Tucker
 Allison Wen

North Harris / Montgomery County

Deborah M. Bates
 Dennis Blyshak
 Henry T. Brooks
 Denny Buckalew
 Jeff Burbach
 Benjamin Cheng
 Roger Galatas
 Ronald G. Gentzler
 John D. Hagerman
 Max Hoyt
 R. Paul Ikard
 Mike Karlins
 Austin Lane
 Ray Laughter
 Chad Mahlmann
 Dan McCarty
 Stephen McKernan
 Morris Monroe
 Jeff Paul
 Lee Person
 Sean Quinn
 Steve Sanders
 Brice Sumrall
 Fred Tresca
 Spiros Vassilakis
 John Webb
 Tim Welbes
 David Wheeler

Mike Brummerhop
 Steve Clabough
 E.D. Cook
 Thomas A. Cook, Sr.
 Dr. Ralph Draper
 G. Edward Goodwin
 Ronnie Hale
 Jim C. Harris
 Diane Holland
 Stavros A. "Tom" Kikis
 David Klein
 John W. Klein
 Lynn LeBouef
 Jon Lindsey
 Jerry Lowry
 Douglas W. Lyons, Jr.
 Michael F. Marcon
 Gary E. Patterson
 Keith D. Peterson
 Mike Pope
 Tommy Ripley
 Rita Santamaria
 Bill Scott
 Larry Stevens
 Pete Terpstra
 Malcolm Thompson
 Ron Underwood
 Gary Vansau
 Robert Watts

CALIFORNIA BANK & TRUST

San Diego, Irvine, Los Angeles, Oakland, California

BOARD OF DIRECTORS

David E. Blackford
*Chairman, President and
 Chief Executive Officer
 California Bank & Trust
 San Diego, California*

George Bryce
*Managing Director/
 Chief Credit Officer
 Commercial
 California Bank & Trust
 San Diego, California*

Eric Ellingsen
*Managing Director/
 Chief Financial Officer
 California Bank & Trust
 San Diego, California*

Scott Monson
*Managing Director/
 Regional Executive Director –
 Commercial Banking
 California Bank & Trust
 San Diego, California*

Torran Nixon
*Managing Director/
 San Diego Division Manager
 California Bank & Trust
 San Diego, California*

Michael Permenter
*Managing Director/
 Chief Credit Officer
 Real Estate
 California Bank & Trust
 San Diego, California*

Allan W. Severson
*Managing Director
 Acquisitions
 California Bank & Trust
 San Diego, California*

Harris H. Simmons
*Chairman, President and
 Chief Executive Officer
 Zions Bancorporation
 Salt Lake City, Utah*

Dennis Uyemura
*Managing Director/
 Executive Director Finance
 California Bank & Trust
 San Diego, California*

Executive Vice Presidents

Stephen Bellicini
 Frank Bonder
 Charles Bronaugh
 Robert Chaulk
 Gary Green
 Frank Henry
 Paul Herman
 Jeffrey Hill
 Frank Lee
 Lori Poole
 Betty Uribe

NATIONAL BANK OF ARIZONA

Phoenix, Arizona

CORPORATE OFFICERS

John J. Gisi
Chairman of the Board

Keith D. Maio
*President and Chief
Executive Officer*

Executive Vice Presidents

Deborah J. Bateman
Gregory D. Behn
Brent S. Cannon
Christina L. Fell
Curtis J. Hansen
Peter J. Hill
Dianne R. James
David O. Lyons
Zachary S. Price
Gregory J. Wessel
Mark R. Young

BOARD OF DIRECTORS

Deborah J. Bateman
*Executive Vice President
National Bank of Arizona
Phoenix, Arizona*

John J. Gisi
*Chairman of the Board
National Bank of Arizona
Phoenix, Arizona*

Peter J. Hill
*Executive Vice President
National Bank of Arizona
Phoenix, Arizona*

David O. Lyons
*Executive Vice President
National Bank of Arizona
Tucson, Arizona*

Keith D. Maio
*President and Chief
Executive Officer
National Bank of Arizona
Phoenix, Arizona*

Craig R. Robb
*Executive Vice President
National Bank of Arizona
Phoenix, Arizona*

Harris H. Simmons
*Chairman, President and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Mark R. Young
*Executive Vice President
National Bank of Arizona
Phoenix, Arizona*

NEVADA STATE BANK

Las Vegas, Nevada

CORPORATE OFFICERS

Dallas E. Haun
*Chairman, President and
Chief Executive Officer
Nevada State Bank
Las Vegas, Nevada*

Executive Vice Presidents

R. Bruce Hillier
Jeff Jenkins
Craig Kirkland
Russell Price
Terry Shirey
Kevin Sullivan
Robert Walter

BOARD OF DIRECTORS

Jeremy Aguero
*Principal Analyst
Applied Analysis
Las Vegas, Nevada*

Hugh Bassewitz, M.D.
*Desert Orthopedic Center
Las Vegas, Nevada*

David Ezra
*Broker/Owner
Ezra International Realty
Las Vegas, Nevada*

Dallas E. Haun
*Chairman, President and
Chief Executive Officer
Nevada State Bank
Las Vegas, Nevada*

John R. Larsen
*Chief Executive Officer
Port of Subs, Inc.
Reno, Nevada*

Terry Shirey
*Chief Financial Officer
Nevada State Bank
Las Vegas, Nevada*

Harris H. Simmons
*Chairman, President and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Gary L. Stewart
*President and Owner
Central Grading Company
Las Vegas, Nevada*

Thomas A. Thomas
*Managing Partner
Thomas & Mack Co.
Las Vegas, Nevada*

THE COMMERCE BANK OF OREGON

Portland, Oregon

CORPORATE OFFICERS

Larry B. Ogg
Chairman of the Board

Jodi Delahunt Hubbell
*President and
Chief Executive Officer*

Terri McKinnis
Chief Operating Officer

Paul E. Mayer
Chief Credit Officer

BOARD OF DIRECTORS

Doyle L. Arnold
*Vice Chairman and
Chief Financial Officer
Zions Bancorporation
Salt Lake City, Utah*

Spencer J. Brown
*Chairman of the Board at Oregon
Aesthetic Technologies
Portland, Oregon*

John A. Chambers, C.P.A.
*Former Managing Partner
Isler & Co., LLC
Portland, Oregon*

Jodi Delahunt Hubbell
*President and
Chief Executive Officer
The Commerce Bank of Oregon
Portland, Oregon*

Ronald H. Lynch
*Chief Financial and
Operating Officer
The Commerce Bank of
Washington, N.A.
Seattle, Washington*

Larry B. Ogg
*Chairman of the Board
The Commerce Bank of Oregon
Portland, Oregon*

Jerry A. Rensch, DMD
Portland, Oregon

Stanley D. Savage
*President and
Chief Executive Officer
The Commerce Bank of
Washington, N.A.
Seattle, Washington*

Pamela H. Treece
*Executive Director, Portland
Regional Partners for Business
Portland, Oregon*

THE COMMERCE BANK OF WASHINGTON, N.A.

Seattle, Washington

CORPORATE OFFICERS

Stanley D. Savage
*Chairman, President and
Chief Executive Officer*

Lauren C. Jassny
Chief Credit Officer

Ronald H. Lynch
*Managing Director
Finance and Administration*

BOARD OF DIRECTORS

Tom A. Alberg
*Managing Director
Madrona Venture Group, LLC
Seattle, Washington*

Graham S. Anderson
*Retired
Sun Valley, Idaho*

Stanley H. Barer
*Chairman Emeritus
Saltchuk Resources, Inc.
Seattle, Washington*

Christopher T. Bayley
*Chairman
Dylan Bay Companies
Seattle, Washington*

Carl G. Behnke
*President
REB Enterprises
Seattle, Washington*

William D. Bradford, Ph.D.
*Endowed Professor
Finance, Business
and Economics
School of Business
University of Washington
Seattle, Washington*

Richard C. Clotfelter
*Investor
Bozeman, Montana*

Michael D. Garvey
*Retired
Seattle, Washington*

James C. Hawkanson
*Retired/Former
Chief Executive Officer
The Commerce Bank of
Washington, N.A.
Mercer Island, Washington*

John A. Hilton, Jr.
*President and
Chief Executive Officer
Bessemer Trust Company
New York, New York*

Earl P. Lasher, III
*Senior Partner
Lasher, Holzapfel, Sperry
& Ebberson
Seattle, Washington*

William Rademaker, Jr.
*Private Investor
Seattle, Washington*

William J. Rex
*Retired
Seattle, Washington*

Robert R. Richards
*Economist
North Bend, Washington*

Faye Sarkowsky
*Community Volunteer
Seattle, Washington*

Stanley D. Savage
*Chairman, President and
Chief Executive Officer
The Commerce Bank of
Washington, N.A.
Seattle, Washington*

Harris H. Simmons
*Chairman, President and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

David C. Wyman
*Wyvest
Seattle, Washington*

VECTRA BANK COLORADO, N.A.

Denver, Colorado

BOARD OF DIRECTORS

Bruce K. Alexander
*Chairman, President and
Chief Executive Officer
Vectra Bank Colorado, N.A.
Denver, Colorado*

Kirk Monroe
*Executive Vice President
Vectra Bank Colorado, N.A.
Denver, Colorado*

Harris H. Simmons
*Chairman, President and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Deborah Wapensky Nugent
*Chief Financial Officer
Vectra Bank Colorado, N.A.
Denver, Colorado*

David A. Wollard
*Chairman Emeritus
Exemple Healthcare
Denver, Colorado*

Advisory Board

Bruce Alexander
Shawn Cole
Mike Franson
Mary Gittings Cronin
Bruce James
Kirk Monroe
Bill Mosher
John Shaw
Stuart Smith

ZIONS FIRST NATIONAL BANK

Salt Lake City, Utah

CORPORATE OFFICERS

Harris H. Simmons
Chairman of the Board

A. Scott Anderson
*President and
Chief Executive Officer*

Executive Vice Presidents

Doyle L. Arnold
Robert A. Brough
Lori Chillingworth
Julianne Cruz
John B. D'Arcy
George M. Feiger
Kay B. Hall
W. David Hemingway
George B. Hofmann III
Diana E. Kirk
LeeAnne B. Linderman
David Meeks
Peter J. Morgan
Michael Morris
Ken Peterson
Susan Speer
John Stillings

BOARD OF DIRECTORS

A. Scott Anderson
*President and
Chief Executive Officer
Zions First National Bank
Salt Lake City, Utah*

James T. Jensen
*Director
Savage Companies
Salt Lake City, Utah*

Susan D. Johnson
*President
Futura Industries
South Weber, Utah
Salt Lake City, Utah*

Charley D. Jones
*President and
Chief Executive Officer
Charshaw, Inc. dba
Stinker Stores
Boise, Idaho*

Eric O. Leavitt
*President
The Leavitt Group
Cedar City, Utah*

Kent I. Madsen
*Managing Director
Epic Ventures
Salt Lake City, Utah*

Theresa A. Martinez
*Associate Professor of Sociology
and Associate Dean
of Undergraduate
Studies for Outreach
University of Utah
Salt Lake City, Utah*

Keith O. Rattie
*Chairman of the Board
Questar Corporation
Salt Lake City, Utah*

Harris H. Simmons
*Chairman, President and
Chief Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

John L. Valentine
*Senator
Utah State Senate
Attorney
Howard, Lewis & Petersen, P.C.
Provo, Utah*

Directors Emeriti

Joseph A. Anderson, Jr.
Gregory E. Austin
R. D. Cash
Ronald S. Hanson
W. Mack Lawrence
Dixie L. Leavitt
Robert A. Madsen
Roy C. Nelson
Russell M. Nelson
Boyd K. Packer
L. Tom Perry
Kathryn H.S. Pett
D. Gill Warner

AREA ADVISORY BOARDS

Cache/Box Elder

Michael Ballam
Jeri Garner Collings
Suzanne Ferry
Boyd Lewis
Larry W. Miller
Brent Nyman
Richard Whitaker

Carbon/Emery

Wayne Clausen
Delynn Fielding
John Houston
Colleen Loveless
Dr. Joe Peterson
Duane Riches
Richard Tatton
Rep. Christine Watkins

Cedar

Lee Bracken
LaDell Eyre
Lowell Klassen
Tom Pugh
Dr. Stephen Sanders
Rod Syrett
Maria Twitchell

Davis County

Dr. Dewayne Ashmead
LaMar Bangerter
Michael Bouwhuis
Steve Cloward
Louenda Downs
Steve Hiatt
Michael Jensen
Jewel Kenley
Reed Laws
Rick Mayfield
Barbara Riddle
Robert Speirs

Eastern Idaho

Samantha Damron
Gary D. Jones
Tom Knutson
Leonard May
Dale Mickelson
Kevin Miyasaki
Scott Raish
Clint Tavenner
Joseph E. Tugaw
Barbara Wood

Grand/San Juan

Douglas Allen
Bill Boyle
Colin Fryer
Sheri Griffith
Phil Lyman
J.J. Wang

Northern Idaho

Rick Beebe
Gail Byers
Pat Garrett
Vicki Jahns
Randy Keatts
Wanda Keefer
Erin G. Leavitt
Steve Lohman
Gary Prasil
Dick White

Park City

Josh Aaronson
Carla Coonradt
Les F. England
Elaine Gordon
Russell Olsen
Jeff Peterson
Franklin D. Richards, Jr.
Hank Rothwell
E. Jeffery Smith
Nann Worel

South Central

Gary Anderson
Mark Asper
Rebecca Cahoon
Dennis Jorgensen
Derek Overly
Lisa Robins
Durand Robison

Southern Utah

Karen Alvey
Bruce Ballard
Steve Caplin
Don Ipson
Mark Walter

ZIONS FIRST NATIONAL BANK (continued)

Salt Lake City, Utah

Sun Valley

Scott Boettger
Mike Doty
Lori Johnston
Eva Pregitzer
Rob Santa
Trish Wilson

Treasure Valley Idaho

Karen Echeverria
Dr. Berton L. Glandon
Charley Jones
Ron VanAuker
Richard K. Vycital
Jerry Whitehead
Stephanie Witt

Eastern Utah

Teddie Evans
Irene Hansen
Fran Harding
R. Wayne Jones
Bradley D. Labaron
Richard Millett
Gary Showalter

Utah Valley

Ranee Barney
Thone Heppler
Carl Hernandez
Tim Larsen
Glenda Lyman
Chad Rowley
John Valentine

Weber Summit

Mark Adams
Kym Buttschardt
Michiko Nakashima-Lizarazo
Carolyn Nebeker
Orluff Opheikens
Richard Peterson
John Porter
Harlan P. Schmidt
Jack Shaum
Cathleen Sparrow
Lynn Wardley
Kenneth Woolstenhulme

Women's Financial Group

Twinkle Chisholm
Diana George
Mary Kay Griffin
Sheri Griffith
Pat Jones
Peggy Lander
Pam March
Pamela Perlich
Gretta Spendlove
Tera Sunder

DIVERSE MARKETS ADVISORY BOARDS

Asian

Max Chang
Victoria Dang
Jennifer Ha
Tom Hori
Tom Huynh
Eunice Jones
Lavanya Mahate
Dr. Chris Tong
Ze Min Xiao

African-American

Dorothy Anderson
Pastor France A. Davis
Eddie Gist
Dr. Bill Guillory
James Jackson
Dr. Roderic Land
Gary Oliver
Dr. William Smith
Cathy Stokes
Jackie Thompson
Winston Wilkinson

Hispanic/Latino

Olga de La Cruz
Mike Durazo
Jorge Fierro
Joel Guerrero
Salvador Lazalde
Theresa Martinez
Rocio Mejia
Francisco Sotelo
Aaron Tarin
Octavio Villalpando
Matilde Wosnjuk

Native American

Janet Canyon
Ella Dayzie
Shawn Jimerson
Donna Maldonado
Dena Ned
Jon Warner
Cleon Yazzie

Pacific Islander

Joyce Ah You
Benjamin Au
Daela Tacoali'i Higgs
Sal Jannsen
Anapesi Kai'ili
Reno Mahe
Soulee Stroud
Bev Uipi
Phil Uipi
Will Unga
Liu Vakapuna

OTHER AFFILIATES

**CONTANGO CAPITAL
ADVISORS, INC.**

George M. Feiger

President

**WESTERN NATIONAL
TRUST COMPANY**

Kevin S. Mikan

President

**ZIONS CREDIT
CORPORATION**

Alan Ralphs

President

ZIONS DIRECT, INC.

James R. Cooper

Chief Operating Officer