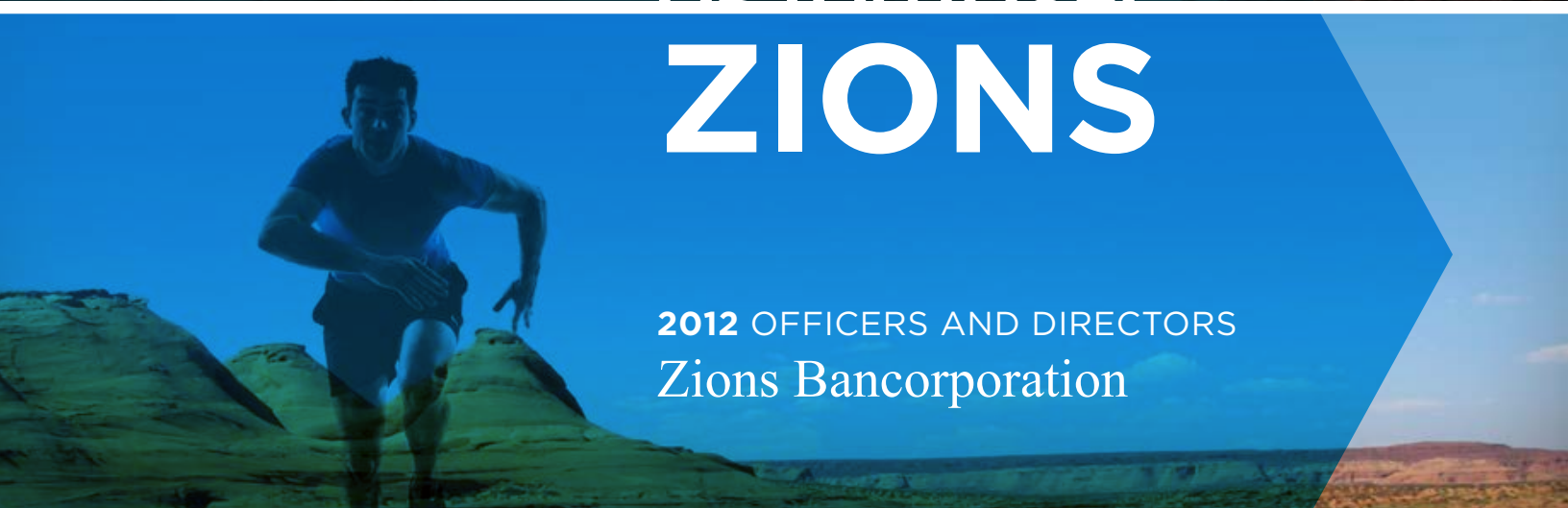




COMPETITIVE ADVANTAGE: ZIONS



2012 OFFICERS AND DIRECTORS
Zions Bancorporation



ZIONS BANCORPORATION

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*

Dianne R. James
Human Resources

Thomas E. Laursen
General Counsel

Keith D. Maio
CEO, National Bank of Arizona

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

Kenneth L. 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
Corporate Compliance

Matthew L. Tyler
Corporate Finance

Vice Presidents

Jennifer R. Jolley
Melvin D. Leibsla
John A. Payne
J. Brandon Thomas

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

BOARD OF DIRECTORS

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

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

Les Allison
*President
Allison Interest, LLC
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 D. Cockrell II*
*Managing Director
Pinto Realty Advisors
Houston, Texas*

Irma Diaz-Gonzalez*
*President and
Chief Executive Officer
Employment & Training
Centers, Inc.
Houston, Texas*

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

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

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

Fred R. Lummis*
*Chairman and CEO
Platform Partners, LLC
Houston, Texas*

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

D. Cal McNair*
*Vice Chairman and
Chief Operating Officer
Houston Texans
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*

Brad Tucker*
*President
Mustang CAT
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
Don R. Mullins
Adolph A. Pfeffer, Jr.
Thomas F. Soriero, Sr.

* Advisory Board

AMEGY BANK N.A. (CONTINUED)

Houston, San Antonio and Dallas, Texas

AREA ADVISORY BOARDS

Central

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
Thomas H. Kornegay
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

Toni Brinker
Suzanne Charriere
Tony Dorsett
Linda Evans
Carl Ewert
Steve Grimshaw
Richard Gussoni
John Hallam
Chris Kleinert
Liz Minyard
Vin Perella
Tristan Simon
Michael Sorrell
Sheldon I. Stein

West/Southwest

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

North Harris / Montgomery County

Dennis Blyshak
Henry T. Brooks
Mike Brummerhop
Dane Bubela
Denny Buckalew
Benjamin Cheng
Steve Clabough
E.D. Cook
Thomas A. Cook, Sr.
Roger Galatas
Ronald G. Gentzler
G. Edward Goodwin
John D. Hagerman
Ronnie Hale
Jim C. Harris
Diane Holland
R. Paul Ikard
Mike Karlins
Stavros A. "Tom" Kikis
David Klein
John W. Klein
Austin Lane
Ray Laughter
Jon Lindsey
Jerry Lowry
Douglas W. Lyons, Jr.
Michael F. Marcon
Chad Mahlmann
Dan McCarty
Stephen McKernan
Morris Monroe
Gary E. Patterson
Jeff Paul
Lee Person
Keith D. Peterson
Bill Pilkington
Mike Pope
Sean Quinn
Tommy Ripley
Steve Sanders
Rita Santamaria
Bill Scott
Larry Stevens
Brice Sumrall
F Pete Terpstra
Malcolm Thompson
Fred Tresca
Ron Underwood
Gary Vansau
Spiros Vassilakis
Robert Watts
John Webb
Tim Welbes
David Wheeler

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

*Chief Financial Officer
California Bank & Trust
San Diego, California*

Scott Monson

*Managing Director/
Regional Executive Director -
Commercial Banking
California Bank & Trust
San Diego, California*

Michael Permenter

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

Torran Nixon

*Managing Director
Regional Branch
Management & Sales
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 / Finance
California Bank & Trust
San Diego, California*

Executive Vice Presidents

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

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

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

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

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

Spencer J. Brown
*Chairman and
Chief Executive Officer,
ANSR:
Portland, Oregon*

John A. Chambers, C.P.A.
*Isler Northwest, LLC
Portland, Oregon*

Ronald H. Lynch
*Managing Director
Finance and Administration
The Commerce Bank of
Washington, N.A.
Seattle, Washington*

Jerry A. Rensch, DMD
Portland, Oregon

Pamela H. Treece
*Retired Vice President of
External Affairs, PacifiCorp
Portland, Oregon*

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

BOARD OF DIRECTORS

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

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
Bellevue, Washington*

Michael D. Garvey
*Retired
Seattle, Washington*

Timothy B. Engle
*President
Saltchuk Resources
Seattle, Washington*

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

Janet L. Hendrickson
*Managing Partner
Denny Hill Capital
Seattle, Washington*

John A. Hilton, Jr.
*President and
Chief Executive Officer
Bessemer Trust Company
Miami, Florida*

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*

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

David C. Wyman
*Wyvest
Seattle, Washington*

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
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

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

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

Deborah J. Bateman
*Executive Vice President
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*

Craig R. Robb
*Senior Vice President
Zions Energy Link
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*

Executive Vice Presidents

R. Bruce Hillier
Jeff Jenkins
Craig Kirkland
Russell Price
Terry Shirey
William Hughes
Shannon Petersen

BOARD OF DIRECTORS

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

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

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

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

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

Terrance A. Shirey
*EVP/Chief Financial Officer
Nevada State Bank
Las Vegas, Nevada*

Gary L. Stewart
*Retired
Las Vegas, Nevada*

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

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 L. Wapensky

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

David A. Wollard

*Chairman Emeritus
Exemple Healthcare
Denver, Colorado*

Melissa Demos

*Chief Credit Officer
Vectra Bank Colorado, N.A.
Denver, Colorado*

Shawn Cole

*Executive Vice President
Vectra Bank Colorado, N.A.
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
Julie Castle
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

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

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

Clark E. Hinckley
*Retired
Former Senior Vice President
Zions Bancorporation*

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*

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 Clausing
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
Clint Tavenner
Joseph E. Tugaw
Barbara Wood

Grand/San Juan

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

Northern Idaho

Rick Beebe
Gail Byers
Pat Garrett
Vicki Jahns
Randy Keatts
Wanda Keefer
Dr. 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

Sun Valley

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

ZIONS FIRST NATIONAL BANK (CONTINUED)

Salt Lake City, Utah

DIVERSE MARKETS ADVISORY BOARDS

Treasure Valley Idaho

Karen Echeverria
Dr. Berton L. Glandon
Charley D. 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
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

Asian

Max Chang
Victoria Dang Nguyen
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 Taeoali'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
Chief Executive Officer

**WESTERN NATIONAL
TRUST COMPANY**

Pamela Inghram
President

**ZIONS CREDIT
CORPORATION**

Alan Ralphs
President

ZIONS DIRECT, INC.

James R. Cooper
*President and
Chief Operating Officer*