

ZIONS BANK CORPORATION

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*

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*

Julie G. Castle
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.

Michael Morris
Credit Administration

Joseph L. Reilly
*Operations and
Information Systems*

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

Edward P. Schreiber
Chief Risk Officer

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

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

BOARD OF DIRECTORS			Executive Vice Presidents
Walter E. Johnson <i>Chairman of the Board Amegy Bank, N.A. Houston, Texas</i>	Barry M. Lewis* <i>President Goldeneye, Inc. Houston, Texas</i>	Brad Tucker* <i>President Mustang CAT Houston, Texas</i>	Laif W. Afseth Joseph H. Argue III Robert K. Ball Alicia A. Blaszak Charles A. Bowman III 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 Thomas Press Thomas Raguso Charles M. Stanberry David E. Stevenson W. Lane Ward William K. Wiginton Jill S. Vaughan Barbara S. Vilutis
Willie J. Alexander* <i>President W.J. Alexander & Associates, PC Houston, Texas</i>	Fred R. Lummis <i>Chairman & CEO Platform Partners, LLC Houston, Texas</i>	Manuel Urquidi* <i>Independent Consultant Houston, Texas</i>	
Les Allison <i>President Allison Interest, LLC Houston, Texas</i>	Scott J. McLean <i>Chief Executive Officer Amegy Bank, N.A. Houston, Texas</i>	Mark A. Wallace* <i>President and Chief Executive Officer Texas Children’s Hospital Houston, Texas</i>	
Doyle L. Arnold <i>Vice Chairman and Chief Financial Officer Zions Bancorporation Salt Lake City, Utah</i>	D. Cal McNair* <i>Vice Chairman & Chief Operating Officer Houston Texans Houston, Texas</i>	Directors Emeritus John B. Brock III Don R. Mullins Adolph A. Pfeffer, Jr. Thomas F. Soriero, Sr.	
Timothy R. Brown* <i>Partner Thompson & Knight LLP Houston, Texas</i>	Andres Palandjoglou* <i>President Rio Largo, Inc. Houston, Texas</i>		
Kirbyjon H. Caldwell <i>Senior Pastor Windsor Village United Methodist Church Houston, Texas</i>	Christopher J. Pappas <i>Chief Executive Officer Pappas Restaurants, Inc. Houston, Texas</i>	CORPORATE OFFICERS	AREA ADVISORY BOARDS
Ernest D. Cockrell II* <i>Managing Director Pinto Realty Advisors Houston, Texas</i>	Wilhelmina E. Robertson* <i>President Cockspur, Inc. Houston, Texas</i>	Walter E. Johnson <i>Chairman of the Board</i>	Central Scott Anderson Mary Bass William Bowen Frederick Brazelton William Campbell 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
Irma Diaz-Gonzalez* <i>President & Chief Executive Officer Employment & Training Centers, Inc. Houston, Texas</i>	Harris H. Simmons <i>Chairman, President and Chief Executive Officer Zions Bancorporation Salt Lake City, Utah</i>	Scott J. McLean <i>Chief Executive Officer</i>	
J. David Heaney <i>Chairman Heaney Rosenthal, Inc Houston, Texas</i>	Stanley D. Stearns, Jr.* <i>President and Chief Executive Officer Valco Instruments Company, Inc. Houston, Texas</i>	Steven D. Stephens <i>President</i>	
John W. Johnson* <i>Chairman of the Board Permian Mud Service, Inc. Houston, Texas</i>	Steven D. Stephens <i>President Amegy Bank, N.A. Houston, Texas</i>	Matthew H. Hildreth <i>Chairman and Chief Executive Officer Dallas Region</i>	
		William K. Wiginton President, Dallas Region	
		David P. McGee <i>President and Chief Executive Officer San Antonio Region</i>	

* Advisory Board

AMEGY BANK, N.A.
Houston, San Antonio and Dallas
Texas

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-Drozdz
Lois Gremminger
Lynne Humphries
Lee Mahlamann
Ruthanne Mefford
Steve Metzinthin
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**

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
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

*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*

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

Director

Executive Vice Presidents

Frank Bonder
Charles Bronaugh
Richard Cabrera
Robert Chaulk
Gary Green
Frank Henry
Paul Herman
Jeffrey Hill
Frank Lee
Kevin McQuiston
Lori Poole
Betty Uribe

NATIONAL BANK OF ARIZONA
Phoenix, Arizona

BOARD OF DIRECTORS

John J. Gisi

*Chairman Emeritus
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*

David O. Lyons

*Executive Vice
President
National Bank
of Arizona
Tucson, Arizona*

Craig R. Robb

*Executive 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*

Tracy Bame

*Freeport-McMoRan Copper
and Gold Foundation
Phoenix, Arizona*

David N. Beckham

*Beckham Gumbin Ventures
Phoenix, Arizona*

Steve Christy

*Fairway Independent
Mortgage
Tucson, Arizona*

CORPORATE OFFICERS

*Keith D. Maio
President and Chief
Executive Officer*

Executive Vice Presidents

*Deborah J. Bateman
Brent S. Cannon
Curtis J. Hansen
David O. Lyons
Zachary S. Price
Gregory J. Wessel
Mark R. Young
James M. Batdorf
Craig R. Robb*

Senior Vice Presidents

Joy Antolini

NEVADA STATE BANK

Las Vegas, Nevada

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*

Jeremy Aguero

*Principal Analyst
Applied Analysis
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

Shannon Petersen

Thomas Elmer

THE COMMERCE BANK OF OREGON

Portland, Oregon

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

CFO/COO
The Commerce Bank of
Washington, N.A.
Seattle, Washington

Jerry A. Rensch, DMD

Portland, Oregon

Pamela H. Treece

Executive Director, Westside
Economic Alliance
Portland, Oregon

Jodi Delahunt Hubbell

President and Chief
Executive Officer
The Commerce Bank of
Oregon
Portland, Oregon.

CORPORATE OFFICERS

Larry Ogg

Chairman of the Board

Jodi Delahunt Hubbell

*President and Chief
Executive Officer*

Terri McKinnis

Chief Operating Officer

Paul E. Mayer

Chief Credit Officer

THE COMMERCE BANK OF WASHINGTON, N.A.
Seattle, Washington

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
InvestorBellevue, Washington

Michael D. Garvey
*Retired
Seattle, Washington*

Timothy B. Engle
*President
Saltchuk Resources, Inc.
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*

CORPORATE OFFICERS

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

Alan M. Forney
Chief Lending Officer

Lauren C. Jassny
Chief Credit Officer

Ronald H. Lynch
Chief Financial Officer

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*

William E. (Bill) Mosher

*Senior Managing Director
Trammell Crow Company
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

BOARD OF DIRECTORS		AREA ADVISORY BOARDS	
Harris H. Simmons <i>Chairman, President and Chief Executive Officer Zions Bancorporation Salt Lake City, Utah</i>	John L. Valentine <i>Senator Utah State Senate Attorney Howard, Lewis & Petersen, P.C. Provo, Utah</i>	<i>Cache/Box Elder</i>	Clint Tavenner Barbara Wood
A. Scott Anderson <i>President and Chief Executive Officer Zions First National Bank Salt Lake City, Utah</i>	<i>Directors Emeriti</i>	Michael Ballam Jeri Garner Collings Suzanne Ferry Larry W. Miller Brent Nyman Richard Whitaker	<i>Grand/San Juan</i>
Clark E. Hinckley <i>Retired Former Senior Vice President Zions Bancorporation</i>	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	<i>Carbon/Emery</i>	Douglas Allen Bill Boyle Mike Bynum Colin Fryer Phil Lyman J.J. Wang
Susan D. Johnson <i>President Futura Industries South Weber, Utah Salt Lake City, Utah</i>		Wayne Clausing Delynn Fielding John Houston Colleen Loveless Dr. Joe Peterson Duane Riches Richard Tatton Rep. Christine Watkins	<i>Northern Idaho</i>
Charley D. Jones <i>President and Chief Executive Officer Charshaw, Inc. dba Stinker Stores Boise, Idaho</i>	CORPORATE OFFICERS	Cedar	Rick Beebe Gail Byers Pat Garrett Wanda Keefer Gary Prasil Dick White
Eric O. Leavitt <i>President The Leavitt Group Cedar City, Utah</i>	Harris H. Simmons <i>Chairman of the Board</i>	Lee Bracken LaDell Eyre Lowell Klassen Tom Pugh Dr. Stephen Sanders Rod Syrett Maria Twitchell	<i>Park City</i>
Kent I. Madsen <i>Managing Director Epic Ventures Salt Lake City, Utah</i>	A. Scott Anderson <i>President and Chief Executive Officer</i>	<i>Davis County</i>	Russ Coburn Carla Coonradt Hans Fuegi Elaine Gordon Robin Marrouche Russell Olsen Peter Richard Franklin D. Richards, Jr. Nann Worel Paul Wozniak
Theresa A. Martinez <i>Associate Professor of Sociology and Associate Dean of Undergraduate Studies for Outreach University of Utah Salt Lake City, Utah</i>	<i>Executive Vice Presidents</i>	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	<i>South Central</i>
Keith O. Rattie <i>Chairman of the Board Questar Corporation Salt Lake City, Utah</i>	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	<i>Eastern Idaho</i>	Gary Anderson Rebecca Cahoon Dennis Jorgensen Derek Overly Lisa Robins Durand Robison
		Samantha Damron Bob Geddes Gary D. Jones Tom Knutson Leonard May Steve McMaster Dale Mickelson Kevin Miyasaki	<i>Southern Utah</i>
			Karen Alvey Bruce Ballard Steve Caplin Don Ipson Mark Walter

ZIONS FIRST NATIONAL BANK

Salt Lake City, Utah

<i>Sun Valley</i>	<i>Women’s Financial Group</i>
Scott Boettger	Twinkle Chisholm
Mike Doty	Celeste Gleave
Lori Johnston	Mary Kay Griffin
Eva Pregitzer	Sheri Griffith
Rob Santa	Kimberley Jones
Trish Wilson	Pat Jones
<i>Treasure Valley Idaho</i>	
	Peggy Lander
Karen Echeverria	Pam March
Dr. Berton L. Glandon	Pamela Perlich
Ron VanAuker	Gretta Spendlove
Jerry Whitehead	Tera Sunder
Stephanie Witt	
<i>Eastern Utah</i>	DIVERSE MARKETS ADVISORY BOARD
Teddie Evans	Victoria Dang Nguyen
Irene Hansen	Lavanya Mahate
Fran Harding	Dr. Chris Tong
R. Wayne Jones	Ze Min Xiao
Bradley D. Labaron	Dr. Bill Guillory
Richard Millett	James Jackson
Gary Showalter	Jackie Thompson
	Jorge Fierro
<i>Utah Valley</i>	Salvador Lazalde
	Theresa Martinez
Thone Heppler	Francisco Sotelo
Carl Hernandez	Matilde Wosnjuk
Tim Larsen	Shawn Jimerson
Chad Rowley	Jon Warner
John Valentine	Benjamin Au
Sara Ofahengaue	Bev Uipi
<i>Weber Summit</i>	
Mark Adams	
Kym Buttschardt	
Michiko Nakashima-	
Lizarazo	
Orluff Opheikens	
Richard Peterson	
John Porter	
Harlan P. Schmidt	
Jack Shaum	
Cathleen Sparrow	
Lynn Wardley	
Kenneth Woolstenhulme	

OTHER AFFILIATES

CONTANGO CAPITAL ADVISORS, INC.

Julie G. Castle

Chief Executive Officer

ZIONS TRUST

Julie G. Castle

Chairman of the Board

Rebecca Robinson

President

ZIONS CREDIT CORPORATION

Alan Ralphs

President

ZIONS DIRECT, INC.

James R. Cooper

President and Chief

Operating Officer