

ZIONS BANCORPORATION

BOARD OF DIRECTORS

Harris H. Simmons
*Chairman and
Chief Executive Officer
Zions Bancorporation*

Jerry C. Atkin
*Chairman
Skywest Airlines*

Gary L. Crittenden
Private Investor

Suren K. Gupta
*Executive Vice President of
Technology and Strategic Ventures
Allstate Insurance Company*

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

Vivian S. Lee
*President, Health Platforms
Verily Life Sciences*

Edward F. Murphy
*Retired/Former Chief Financial Officer
Federal Reserve Bank of New York*

Stephen D. Quinn
*Retired/Former Managing Director
and General Partner
Goldman, Sachs & Co.*

Aaron B. Skonnard
*Chairman and
Chief Executive Officer
Pluralsight, Inc.*

Barbara A. Yastine
*Former Chair, President and Chief
Executive Officer
Ally Bank*

CORPORATE OFFICERS

Harris H. Simmons
*Chairman and
Chief Executive Officer*

Scott J. McLean
*President and
Chief Operating Officer*

EXECUTIVE VICE PRESIDENTS

Bruce K. Alexander
*Chief Executive Officer
Vectra Bank Colorado*

A. Scott Anderson
*Chief Executive Officer
Zions Bank*

David E. Blackford
*Chief Executive Officer
California Bank & Trust*

Paul E. Burdiss
Chief Financial Officer

Kenneth J. Collins
Business Technology

Travis E. Finstad
Chief Audit Executive

Alan M. Forney
*Chief Executive Officer
The Commerce Bank of
Washington*

Olga T. Hoff
Retail Banking

Thomas E. Laursen
General Counsel

Scott A. Law
Chief Human Resources Officer

Keith D. Maio
Chief Banking Officer

Michael Morris
Chief Credit Officer

Rebecca K. Robinson
Wealth Management

Edward P. Schreiber
Chief Risk Officer

Terry A. Shirey
*Chief Executive Officer
Nevada State Bank*

Jennifer A. Smith
Chief Information Officer

Steven D. Stephens
*Chief Executive Officer
Amegy Bank*

Mark Young
*Chief Executive Officer
National Bank of Arizona*

SENIOR VICE PRESIDENTS

James R. Abbott
Investor Relations

Jacob C. Heugly
Fee Income Strategies

Alexander J. Hume
Controller

Jennifer Jolley Johnston
Special Projects

Alvin Lee
Corporate Development

Michael W. MacDonald
Power and Project Finance

Marylyn Manis-Hassanein
Enterprise Initiatives

Zachary S. Price
Finance Operations & Systems

J. Brandon Thomas
Chief Data Officer

Michael J. Tonkin
Supply Chain Management

Matthew L. Tyler
Treasurer

Thomas Yu
Strategic Initiatives

AMEGY BANK

Houston, Metroplex and Central

Texas

ADVISORY BOARD

Walter E. Johnson
Senior Chairman
Amegy Bank
Houston, Texas

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

Les Allison
President
Allison Interest, LLC
Houston, Texas

Angela Blanchard
Emeritus
BakerRipley
Houston, Texas

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

Ernest D. Cockrell II
Managing Director
Pinto Realty Advisors
Houston, Texas

Anthony Deluca
Partner
SCF Partners
Houston, Texas

Irma Diaz-Gonzalez
President & 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
Johnson & Lindley, LLC
Houston, Texas

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

Fred R. Lummis
Chairman & Chief
Executive Officer
Platform Partners, LLC
Houston, Texas

Shannon Drage
Chief Financial Officer
Amegy Bank
Houston, Texas

Scott J. McLean
President and Chief
Operating Officer
Zions Bancorporation
Salt Lake City, Utah

D. Cal McNair
Chairman & CEO
Houston Texans
Houston, Texas

Andres Palandjoglou
President
Rio Largo, Inc.
Houston, Texas

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

Scott Plantowsky
Managing Partner
RSR Finance, LLC
Houston, Texas

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

Harris H. Simmons
Chairman 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
Chief Executive Officer
Amegy Bank
Houston, Texas

Brad Tucker
President
Mustang CAT
Houston, Texas

Manuel Urquidi
Independent Consultant
Houston, Texas

Jeffrey M. Tapick
President & COO
Martin Preferred Foods
Houston, TX

CORPORATE OFFICERS

Walter E. Johnson
Senior Chairman

Steven D. Stephens
Chief Executive Officer

Laif Afseth
President,
Texas Region Amegy Bank

David Stevenson
Regional President,
Houston

William K. Wiginton
Regional President,
DFW Metroplex

David P. McGee
Regional President,
Central Texas Region

EXECUTIVE VICE
PRESIDENTS

April Bailey

Glenna Bennett

Cody Biller

Brandon Bledsoe

Charles A. Bowman III

Jim Caldwell

Gerry Collins

Nick Diaz

Mark V. Harris

Margaret Hicks

Gary Justice

A. Steve Kennedy

Diane Maben

George M. Marshall

Teresa Morales

Carlos Munguia

Zack Parrish

Telisa Shead

Ken Smiley

Debra K. Smith

Brian Stoker

Craig Wessels

DISTRICTS

Central

Mary Ainslie

Scott Anderson

William Bowen

Frederick Brazelton

Katy Caldwell

William Campbell

Scott Cone

Carlos de Aldecoa

Frances Castandea Dyess

Don Faust, Jr.

Brad Freels

Gary Glesby

Anthony Grijalva, Jr.

Alan Hassenflu

Rochelle M. Jacobson

Jim Janke

Thomas H. Kornegay

Carl Lenz

Sherman “Trey” Lewis

Van Martin

Sharone Mayberry

John McDonald

Ron Meyers

Gary Moss

Doug Mueller

S. James Nelson

Jeremy Newsom

Randy Norwood

Kirk Pfeffer

Alexander “Alie” Pruner

Bruce Ross

Keith Rubenstein

Jan Spin

Emily Rauch Stoller

Tim Studdert

Rami Touma

Jay Tribble

Scott Valby

Scott Wegmann

James Wu

Dallas

Lucy Burns

Suzanne Charriere

Dr. Bardley Dean, DDS

Linda Evans

Carl Ewert

Richard Gussoni

John Hallam

Jim Hutcheson

Lee Jackson

Willis Johnson

Larry King

Chris Kleinert

Steve Mansfield

Liz Minyard Lokey

Liz Minyard

Vin Perella

Shelly Sheldon

Michael Sorrell

Sheldon I. Stein

Chad Sterling

John Wallace

Lieutenant Colonel Allen West

North Houston

Henry T. Brooks

Dane Bubela

Denny Buckalew

Benjamin Cheng

Thomas A. Cook, Sr.

Roger Galatas

Ronald G. Gentzler

John D. Hagerman

North Houston (cont.)

- Ronnie Hale
- Jim C. Harris
- R. Paul Ikard
- Mike Karlins
- Stavros A. “Tom” Kikis
- David Klein
- John W. Klein
- Jon Lindsey
- Douglas W. Lyons, Jr.
- Dan McCarty
- Gary E. Patterson
- Jeff Paul
- Bill Pilkington
- Mike Pope
- Steve Sanders
- Rita Santamaria
- Brice Sumrall
- Malcolm Thompson
- Fred Tresca
- Ron Underwood
- Josh Urban
- Dr. Bill & Terri Varner
- Spiros Vassilakis
- Robert Watts
- Tim Welbes
- David Wheeler

CALIFORNIA BANK & TRUST

San Diego, Irvine, Los Angeles, Oakland

California

CORPORATE OFFICERS

David E. Blackford

Chief Executive Officer

California Bank & Trust

Irvine, California

Eric Ellingsen

President and

Chief Operating Officer

California Bank & Trust

San Diego, California

EXECUTIVE VICE PRESIDENTS

- *Ben Alvarado

*David Bale

*Catherine Beck

*Jill Bell

*Frank Bonder

Charles Bronaugh

*Christopher Edmonds

Gary Green

Lars Hens

*Frank Henry

*Jeffrey Hill

Aegea Lee

Jake Lehmkuhl

Joe Lim

*Jan Mitrovich

*Scott Monson

Robert Park

Phil Petrozzi

*Jathan Segur

Ursula St Geme

*Chikako Tyler

Richard Wessman

*Executive Management

Team Member

NATIONAL BANK OF ARIZONA

Phoenix

Arizona

ADVISORY BOARD

Deborah J. Bateman

*Vice Chairman
National Bank of Arizona
Phoenix, Arizona*

Keith D. Maio

*Chief Banking Officer
Zions Bancorporation
Salt Lake City, Utah*

Harris H. Simmons

*Chairman and Chief
Executive Officer
Zions Bancorporation
Salt Lake City, Utah*

Mark R. Young

*President and Chief Executive Officer
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

*Private Citizen
Tucson, Arizona*

Lisa Urias

*Urias Communications
Phoenix, Arizona*

Robert Anderson

*Prisma
Phoenix, Arizona*

James M. Batdorf

*Executive Vice President
Sr. State Credit Administrator
National Bank of Arizona
Phoenix, Arizona*

Curtis J. Hansen

*Executive Vice President
Chief Operating Officer
National Bank of Arizona
Phoenix, Arizona*

THE COMMERCE BANK OF WASHINGTON

Seattle

Washington

ADVISORY BOARD

Stanley D. Savage
*Chairman,
The Commerce Bank of Washington
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*

Timothy B. Engle
Seattle, Washington

Michael D. Garvey
*Retired
Seattle, Washington*

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

Jan Hendrickson
*Managing Partner
Denny Hill Capital
Seattle, Washington*

John A. Hilton, Jr.
*Retired
Miami, Florida*

Earl P. Lasher, III
*Retired
Seattle, Washington*

William J. Rex
*Retired
Seattle, Washington*

Robert R. Richards
*Economist
Bend, Oregon*

Faye Sarkowsky
*Community Volunteer
Seattle, Washington*

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

David C. Wyman
*Wyvest
Seattle, Washington*

CORPORATE OFFICERS

Alan M. Forney
*President and
Chief Executive Officer*

Lauren C. Jassny
Sr. State Credit Administrator

Ronald H. Lynch
Chief Financial Officer

Stanley D. Savage
Chairman

NEVADA STATE BANK

Las Vegas
Nevada

ADVISORY BOARD

Dallas E. Haun
Chairman
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
President and Chairman of the
Board
Port of Subs, Inc.
Reno, Nevada

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

Terrance A. Shirey
President and Chief Executive Officer
Nevada State Bank
Las Vegas, Nevada

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

Jeremy Aguero
Principal Analyst
Applied Analysis
Las Vegas, Nevada

Karla J. Perez
Vice President/Acute Division
Universal Health Services, Inc.
Las Vegas, Nevada

CORPORATE OFFICERS

Dallas E. Haun
Chairman

Terrance A. Shirey
President and
Chief Executive Officer

EXECUTIVE VICE PRESIDENTS

Ryan Ashley
Jill Bell
Thomas Elmer
Craig Kirkland
Michael Lane
Shannon Petersen
Micah Phillips
James Rensvold
Richard (Rick) Thomas

VECTRA BANK COLORADO

Denver
Colorado

ADVISORY BOARD

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

Amy Venturi
*Chief of Staff
IMA Financial Group
Denver, Colorado*

Mark Williams
*Member – Attorney at Law
Sherman & Howard
Denver, Colorado*

Celia Dietrich
*President
CM Dietrich & Company
Denver, Colorado*

Courtney Harrison
*Consultant
Medius Advisory Group
Denver, Colorado*

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

Heather White
*Sr. Division Manager
Front Range Retail & Business
Banking
Vectra Bank Colorado
Denver, Colorado*

James L. Cousin, II
*Chief Financial Officer
AORN
Denver, Colorado*

Jennifer Nealson
*Principal
Emerge Strategy
Denver, Colorado*

John Shaw
*Real Estate Consultant
Denver, Colorado*

Kirk Monroe
*Executive Vice President, Lending
Services Director
Vectra Bank Colorado
Denver, Colorado*

Martin Pocs
*Vice Chairman
DHR International
Denver, Colorado*

Mark Wright
*Chief Credit Officer
Vectra Bank Colorado.
Denver, Colorado*

Mike Franson
*Retired
KPMG
Denver, Colorado*

Todd Munson
*Executive Vice President/Commercial
Banking Director
Vectra Bank Colorado
Denver, CO*

Ashley Comstock
*Chief Financial Officer
Vectra Bank Colorado
Denver, Colorado*

Stuart Smith
*President
Buehler Companies
Denver, Colorado*

ZIONS BANK

Salt Lake City
Utah

ADVISORY BOARD

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

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

Clark E. Hinckley
Retired / Former Senior Vice President
Zions Bancorporation
Salt Lake City, Utah

Susan D. Johnson
Retired/President
Futura Industries
Huntsville, Utah
Salt Lake City, Utah

Charley D. Jones
President and Chief Executive Officer
Charshaw, Inc.
Db a 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

Mary Pat Thompson
Retired/Chief Financial Officer
MWI Veterinary Supply
Boise, Idaho

Gail Miller-Wilson
Owner
Larry H. Miller Group of Companies
Salt Lake City, Utah

F. Ann Miller
Utah State Senator
Salt Lake City, Utah

Pat Jones
Chief Executive Officer
Women’s Leadership Institute
Salt Lake City, Utah

Don Salazar
President
Creative Times, Inc.
Ogden, Utah

Astrid Tuminez
President
Utah Valley University
Orem, Utah

Bonnie Jean Beesley
Salt Lake City, Utah

Clark Gilbert
BYU Pathways Worldwide
Salt Lake City, Utah

Crystal Maggelet
Chief Executive Officer
FJ Management, Inc.
Salt Lake City, Utah

Peter Metcalf
Retired/Black Diamond
Salt Lake City, Utah

Janice Ugaki
President/Co-Founder
Firmseek
Park City, Utah

Thomas Knutson
Chief Financial Officer
Melaleuca
Idaho Falls. Idaho

Directors Emeriti
Joseph A. Anderson, Jr.
Gregory E. Austin
R. D. Cash
Ronald S. Hanson
W. Mark Lawrence
Dixie L. Leavitt
Robert A. Madsen
Theresa A. Martinez
Roy C. Nelson
Russell M. Nelson
Boyd K. Packer
L. Tom Perry
Kathryn H. S. Pett
John L. Valentine
D. Gill Warner
Keith Rattie
Vivian Lee
James T. Jensen
Stephen E. Holding

EXECUTIVE VICE PRESIDENTS

Rob Brough
David Gill
Kay Hall
Rob Norcross
Peter Morgan
Robert Boyd
Shelly Johnson
Tom Morgan
Stephanie Horne Clark
Thad Allen
Robert Bischoff
Steve Brough
Jennifer Christopulos
Phil Meeks
Kelly Peterson
Kelly Robertson
Troy Scott

DISTRICTS

Western Idaho
Dr. Michael Dolby
John Forsythe
Dr. Berton Glandon
Carolyn Holly
Charity Nelson
Lori Oter
Bob Schwenkfelder
Dar Symms
David Turnbull
Alan Ashby

Northern Idaho
Polly Jo Blasko-Knelsen
Patty Bordelon
Bruce Larson
Dan Mader
Wendy Price
Dr. John Rusche
Sean Wilson
Marty Zacha

Eastern Idaho
Jake Erickson
Tiffanie Mai Ganske
Kim Muir
Dan Packard
Bryan Searle
Wade Snedaker

Sun Valley
Walt Denekas
Mike Doty
Lori Johnston
Eeva Turzian
Scott Boettger
Rob Santa

Magic Valley
Jack Hunsaker
J. Dee Adams
Clay Handy
Carleen Herring
Doug Pickett
Scott Stevenson
Brandi Turnspeer

Weber/Davis
Betty Parker
Brian Watts
Gary Petersen
Greg Sanders
Julie Smith
Maresha Bosgieter
Sara Toliver
Scott Cope

Cache / Box Elder
Bart Bess
Beau Lewis
Brett Hugie
Bryan Erickson
Janice Wallentine
Mark Low
Patty Halaufia

Park City
Hans Fuegi
Russell Olsen

Becky Kearns
Nann Worel
Bill Malone

South Central
Molly Anderson
Dennis Jorgenson
Durand Robinson
Bruce Curtis
Gary Cox
David Tebbs
Lenita Thompson

South East
Jared Berrett
Mike Bynum
Greg Cook
Jason Frandsen
Scott Frost
Colin Fryer
Janice Guymon
Amy Jespersen
Lori McFarland
Steve Simpson
JJ Wang

Southern Utah
Karen Alvey
Austin Anderson
Mike Green
Danny Ipson
Morris Peacock
Kevin Smith
David Staheli
Kelle Stephens
Jon Walter
Sharon Wilkerson

Eastern Utah
Brent Hales
Susan Hamilton
Irene Hansen
Richard Millett

Utah Valley
Dave Bateman
Maui Chai
Rob Fetzer
Deann Huish
Tim Larsen
Noel Vallejo

Jackson Hole
William Maloney
Allen Hoopes
Mercedes Huff

Salt Lake
Mary Crafts-Homer
Natalie Kaddas
Reed Laws
Theresa Martinez
Cheri Miller
Bill Perry, IV
John Reese
Greg Summerhays
Kip Wadsworth
Linda Wardell
Angie Welling

OTHER AFFILIATES

PPS DATA, INC.

Jeffrey D. Johnson
President

ZIONS CAPITAL ADVISORS, INC.

Scott Burnett
Chief Executive Officer

ZIONS CREDIT CORPORATION

Kay Hall
Director and Chairman

ZIONS DIRECT, INC.

Kevin Reese
Chairman, President and Chief Executive Officer

ZIONS PUBLIC FINANCE, INC.

James Livingston
Chairman and President

AMEGY HOLDING TEXAS, INC.

Shannon Drage
President and Sole Director

EXCHANGE SERVICES, LLC

Michael Anderson
President

REGENCY SERVICE CORPORATION

Alex Fukui
President and Director

WASATCH VENTURE FUND III, LLC

Matt Tyler
President and Manager

ZIONS BANCORPORATION FOUNDATION

Harris Simmons
President and Trustee

ZIONS CAPITAL PARTNERS, INC.

Paul Burdiss
President and Director

ZIONS INSURANCE AGENCY, INC.

William Spencer
President, Director and Chairman

ZIONS OPPORTUNITY FUND, INC.

Jennifer Smith
Director and President

ZMFU II, INC.

Matt Tyler
President, Director and Chairman