SECOND QUARTER | 2026

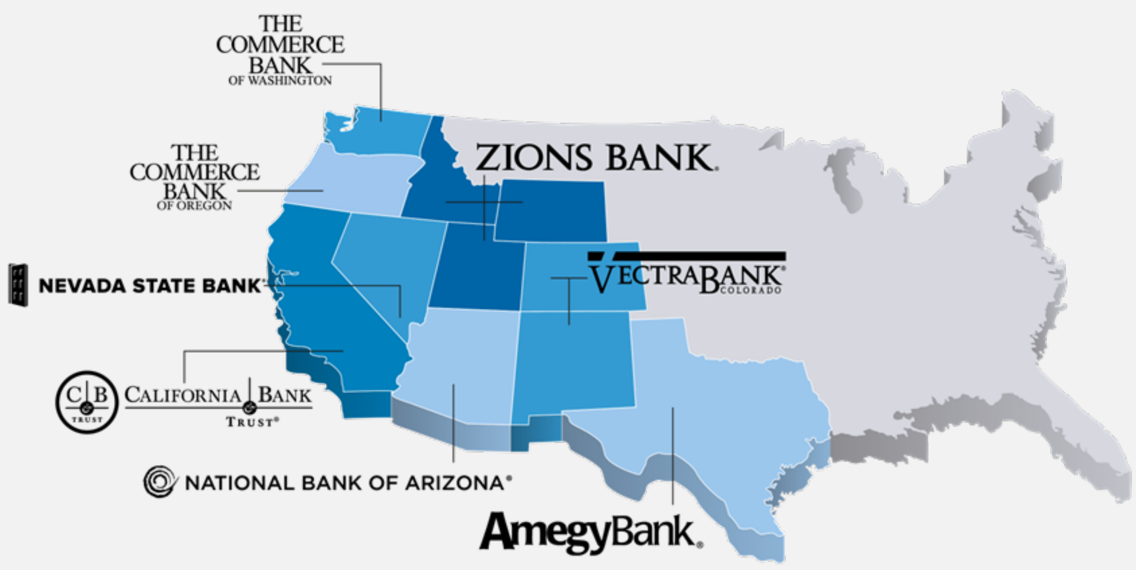
CORPORATE HIGHLIGHTS

ZIONS BANCORPORATION
A COLLECTION OF GREAT BANKS

For more than **150 years**, we have served individual, small business and commercial customers in the Western United States. We use a **community banking model focused on local leadership** and customer relationships to differentiate our bank from competitors. Overall **customer satisfaction,** and a reputation for valuing long-term relationship banking is distinctive among our peers.

Coalition Greenwich Awards Best Bank

One of only four banks to average 15+ wins since 2009.

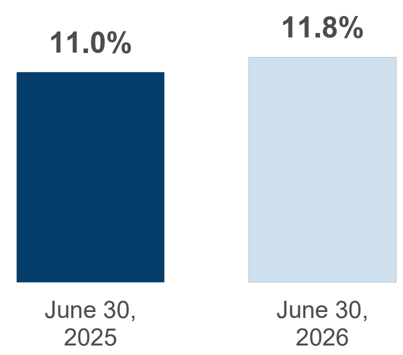


$89 BILLION IN ASSETS

$77 BILLION IN DEPOSITS

400+ BRANCHES IN 11 WESTERN STATES

Common Equity Tier 1 Capital Ratio



Quarterly Highlights

$452 MILLION
NET EARNINGS APPLICABLE TO COMMON SHAREHOLDERS

$9.9 BILLION
TOTAL REGULATORY CAPITAL

Credit Quality

0.06%
NET CHARGE-OFFS TO LOANS
VS. **0.29%**
(Peer median as of Mar 31st)

0.48%
NONPERFORMING ASSETS RATIO
VS. **0.77%**
(Peer median as of Mar 31st)

Credit Agency Ratings

	Long-term Issuer	Short-term Deposits	Long-term Deposits
S&P	BBB+	-	-
Moody's	Baa2	P-1	A2
KBRA	A-	K2	A-
Fitch	BBB+	F1	A-

For more information, see Zions' earnings release at *zionsbancorporation.com/news-events/press-releases/*

FINANCIAL HIGHLIGHTS

(In millions, except share, per share, and ratio data)

	Three Months Ended				
	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
BALANCE SHEET [1]					
Loans held for investment, net of allowance	$ 61,189	$ 60,645	$ 60,222	$ 59,599	$ 60,123
Total assets	89,041	87,957	88,990	88,533	88,893
Deposits	76,608	76,907	75,644	74,878	73,800
Total shareholders' equity	7,681	7,296	7,180	6,865	6,596
STATEMENT OF INCOME					
Net earnings applicable to common shareholders	$ 452	$ 232	$ 262	$ 221	$ 243
Net interest income	677	662	683	672	648
Taxable-equivalent net interest income [2]	688	673	694	683	661
Total noninterest income	460	187	208	189	190
Total noninterest expense	551	562	546	527	527
Pre-provision net revenue [2]	597	298	356	345	324
Adjusted pre-provision net revenue [2]	332	301	331	352	316
Provision for credit losses	3	(7)	6	49	(1)
SHARE AND PER COMMON SHARE AMOUNTS					
Net earnings per diluted common share	$ 3.05	$ 1.56	$ 1.76	$ 1.48	$ 1.63
Dividends	0.45	0.45	0.45	0.45	0.43
Book value per common share [1]	52.18	49.16	48.18	46.05	44.24
Tangible book value per common share [1, 2]	44.74	41.75	40.79	38.64	36.81
Weighted average share price	62.82	58.72	54.24	55.42	46.72
Weighted average diluted common shares outstanding (in thousands)	146,210	147,038	147,120	147,125	147,053
Common shares outstanding (in thousands) [1]	145,939	147,077	147,653	147,640	147,603
SELECTED RATIOS AND OTHER DATA					
Return on average assets	2.01%	1.05%	1.16%	0.99%	1.09%
Return on average common equity	24.3%	13.1%	14.9%	13.3%	15.3%
Return on average tangible common equity [2]	28.6%	15.5%	17.9%	16.0%	18.7%
Net interest margin	3.27%	3.27%	3.31%	3.28%	3.17%
Cost of total deposits	1.48%	1.48%	1.56%	1.67%	1.68%
Efficiency ratio [2]	62.2%	65.0%	62.3%	59.6%	62.2%
Effective tax rate	22.3%	20.7%	22.4%	22.1%	21.8%
Ratio of nonperforming assets to loans and leases and other real estate owned	0.48%	0.48%	0.52%	0.54%	0.51%
Annualized ratio of net loan and lease charge-offs (recoveries) to average loans	0.06%	0.03%	0.05%	0.37%	0.07%
Ratio of total allowance for credit losses to loans and leases outstanding [1]	1.13%	1.16%	1.19%	1.20%	1.20%
Full-time equivalent employees	9,039	9,090	9,195	9,286	9,440
CAPITAL RATIOS AND DATA [1]					
Tangible common equity ratio [2]	7.4%	7.1%	6.9%	6.5%	6.2%
Common equity tier 1 capital [3]	$ 8,368	$ 8,050	$ 7,936	$ 7,734	$ 7,570
Risk-weighted assets [3]	$ 70,691	$ 69,651	$ 69,142	$ 68,704	$ 69,026
Common equity tier 1 capital ratio [3]	11.8%	11.6%	11.5%	11.3%	11.0%
Tier 1 risk-based capital ratio [3]	11.9%	11.7%	11.6%	11.4%	11.1%
Total risk-based capital ratio [3]	14.0%	13.8%	13.8%	13.7%	13.4%
Tier 1 leverage ratio [3]	9.4%	9.1%	9.0%	8.8%	8.5%

[1] *At period end.*

[2] *For information on non-GAAP financial measures, see the earnings release.*

[3] *Current period ratios and amounts represent estimates.*

For more information, see Zions' earnings release at *zionsbancorporation.com/news-events/press-releases/*