

The 2012 National Interagency Community Reinvestment Conference

Managing CRA in a Dynamic Environment

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ZIONS BANK

About Zions Bank

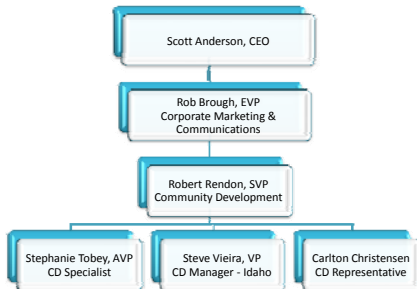
- Subsidiary of Zions Bancorporation
- Full-service bank
- \$17.5 billion in assets
- 2,700 employees
- 131 branches and 159 ATMs in Utah and Idaho
- 15 Assessment Areas
- Leading SBA Lender



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Internal Structure



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External Structure & Committees

- Community Service Committee
- Executive Community Service Committee
- Community Advisory Board

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Collecting Data

- Commercial Real Estate Department
- Bond Financing
- Other key players
- Online survey to collect CD Services from employees

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CD Services Semi-Annual Survey

- Did you complete a community service in the past six months?
- Did you serve on a board or committee? Please describe what you did.
- What is the organization's mission?
- Have you participated in another community outreach activity? (teaching a class, VITA, etc.)
- Did the service you performed meet the standards of a CD Service as defined under the Community Reinvestment Act?

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Internal Reporting

- Self-Assessment
- Dashboards
- Databases

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Regulatory Reporting

- Public File
- Performance Context
- "Readers Digest" Performance Context

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Tracking Performance

MSA	Importance of Each Assessment Area				Overall Lending Volume						
	Deposit Information		Branch Information		Total # Loans	Number			Percentage		
	Deposits	FDIC %	Branches	% Branches		Home Mortgage	Small Business	Small Farm	Home Mortgage	Small Business	Small Farm
Salt Lake MSA	\$ 7,607,200	61.30%	42	32.06%	2,809	337	2,452	20	12.00%	87.29%	0.71%
Ogden/Clearfield MSA	\$ 769,379	6.20%	15	11.45%	945	144	788	13	15.24%	83.39%	1.38%
Boise MSA	\$ 341,355	2.75%	7	5.34%	479	59	349	71	12.32%	72.86%	14.82%

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Tracking Performance

Distribution of Loans: Geography							
MSA	Small Business						
	Total # Loans	Low		Mod		Total	
		%	Rating	%	Rating	%	Rating
Utah Non-MSA	1101	90.00%	E	106.62%	E	98.31%	E
Bear Lake County AA	17	#DIV/0!	N/A	#DIV/0!	N/A	#DIV/0!	N/A
Boise MSA	349	322.54%	E	139.00%	E	230.77%	E
Idaho Falls MSA	295	#DIV/0!	N/A	79.27%	A	#DIV/0!	A
Pocatello MSA	80	#DIV/0!	N/A	133.50%	E	#DIV/0!	E

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Small Business/Small Farm Loans							
MSA	Needed Geographic Loans				Needed Borrower Loans		TOTAL
	LOW Income		MODERATE Income		Small Business	Small Farm	
	Small Business	Small Farm	Small Business	Small Farm			
Salt Lake MSA	N/A	0.47	N/A	0.83	1206.14	2.33	1209.77
Logan MSA	3.93	0.00	N/A	0.91	156.24	N/A	161.09
St. George MSA	0.00	0.00	N/A	0.23	139.26	N/A	139.49
Lewiston MSA	0.00	0.00	N/A	0.69	12.00	N/A	12.69

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GD Loans Needed by Assessment Area: 2010 - 2014 Exam			
MSA	Goal	Current Loans Made	Loans Needed to Meet Goal
Salt Lake MSA	\$108,417,069.34	\$1,100,000.00	\$107,317,069.34
Provo/Orem MSA	\$12,906,722.65	\$0.00	\$12,906,722.65
Utah Non-MSA	\$14,723,306.75	\$0.00	\$14,723,306.75
Boise MSA	\$4,038,147.44	\$0.00	\$4,038,147.44
Latah County AA	\$764,237.25	\$0.00	\$764,237.25
Lewiston MSA	\$547,880.80	\$0.00	\$547,880.80
Madison County AA	\$673,554.31	\$0.00	\$673,554.31
Outside MSAs	\$0.00	\$2,404,330.00	N/A

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Assessment Area	% of Total Branches	Distribution of Branches by MSA as of 03/30/12											
		Branch and Population Distribution Among Census Tracts											
		Low			Mid			Mid			Upper		
	# Branches	% Branches	% Pop.	# Branches	% Branches	% Pop.	# Branches	% Branches	% Pop.	# Branches	% Branches	% Pop.	
Boise MSA	5.34%	0	0.00%	3.61%	4	57.14%	24.10%	1	14.29%	48.19%	2	28.57%	24.10%
Lewiston MSA	1.53%	0	0.00%	0.00%	1	50.00%	10.00%	1	50.00%	50.00%	0	0.00%	40.00%
Washington/Payette Counties AA	2.29%	0	0.00%	0.00%	0	0.00%	11.11%	3	100.00%	88.89%	0	0.00%	0.00%

Finding the Opportunities

- Grass Roots Outreach
- Employee Volunteerism
- Roundtables and CRA-related Committees

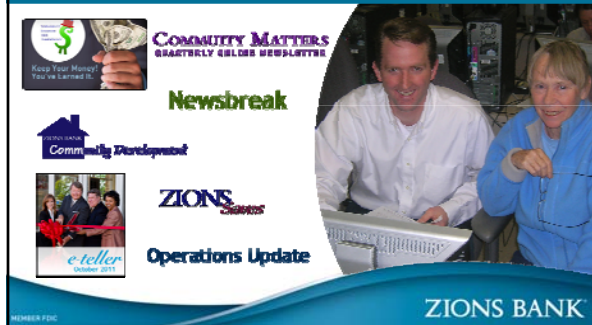


Finding the Opportunities

- Consistent Customer Service Levels
- Engaged Senior Management
- Partnerships with other institutions



Communicating with Employees



Challenges

- Small staff to cover two states
- Ensuring that all employees understand CRA
- Limited resources for growth



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WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS.®

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