

**ZIONS BANCORPORATION**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1027004	Number of Insured Depository Institutions 8	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$55,874	\$52,321	-6.4%	
Loans	\$41,830	\$40,458	-3.3%	
<i>Construction &amp; development</i>	\$8,524	\$6,473	-24.1%	
<i>Closed-end 1-4 family residential</i>	\$4,265	\$4,172	-2.2%	
<i>Home equity</i>	\$2,118	\$2,282	7.7%	
<i>Credit card</i>	\$120	\$126	5.3%	
<i>Other consumer</i>	\$379	\$331	-12.5%	
<i>Commercial &amp; Industrial</i>	\$10,668	\$9,134	-14.4%	
<i>Commercial real estate</i>	\$13,348	\$15,112	13.2%	
Unused commitments	\$20,601	\$11,556	-43.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$434	\$420	-3.3%	
Asset-backed securities	\$1,994	\$40	-98.0%	
Other securities	\$1,855	\$3,600	94.0%	
Cash & balances due	\$4,105	\$2,182	-46.9%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$246	\$388	58.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$231	\$368	59.3%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$49,429	\$45,578	-7.8%	
Deposits	\$42,916	\$42,462	-1.1%	
Total other borrowings	\$4,767	\$2,466	-48.3%	
FHLB advances	\$128	\$16	-87.7%	
<b>Equity</b>				
Equity capital at quarter end	\$6,445	\$6,743	4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,284	\$1,890	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.9%	10.1%	--	
Tier 1 risk based capital ratio	9.5%	11.7%	--	
Total risk based capital ratio	12.2%	12.9%	--	
Return on equity <sup>1</sup>	-27.1%	-12.6%	--	
Return on assets <sup>1</sup>	-3.0%	-1.6%	--	
Net interest margin <sup>1</sup>	4.1%	4.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	63.9%	60.3%	--	
Loss provision to net charge-offs (qtr)	158.7%	132.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	2.9%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	7.0%	16.7%	1.5%	2.3%
<i>Closed-end 1-4 family residential</i>	1.8%	4.3%	0.2%	0.7%
<i>Home equity</i>	0.3%	0.6%	0.0%	0.2%
<i>Credit card</i>	1.0%	1.4%	-0.2%	1.6%
<i>Other consumer</i>	1.2%	2.4%	1.2%	1.1%
<i>Commercial &amp; Industrial</i>	1.5%	3.8%	0.3%	0.8%
<i>Commercial real estate</i>	1.5%	5.2%	0.0%	0.5%
<i>Total loans</i>	2.6%	6.3%	0.4%	0.9%