

**ZIONS BANCORPORATION**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1027004	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$17,531	\$17,930	2.3%	
Loans	\$12,851	\$12,594	-2.0%	
Construction & development	\$759	\$569	-25.0%	
Closed-end 1-4 family residential	\$908	\$942	3.8%	
Home equity	\$1,078	\$1,047	-2.9%	
Credit card	\$123	\$126	3.0%	
Other consumer	\$38	\$34	-9.7%	
Commercial & Industrial	\$2,467	\$2,708	9.8%	
Commercial real estate	\$6,362	\$6,028	-5.2%	
Unused commitments	\$3,796	\$4,125	8.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$7	-11.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$1,412	\$1,237	-12.4%	
Cash & balances due	\$2,512	\$1,505	-40.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$200	\$200	-0.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$206	\$194	-6.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$15,673	\$16,131	2.9%	
Deposits	\$14,905	\$15,575	4.5%	
Total other borrowings	\$496	\$285	-42.5%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$1,859	\$1,799	-3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	-\$196	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	11.6%	10.6%	--	
Tier 1 risk based capital ratio	13.4%	13.0%	--	
Total risk based capital ratio	14.6%	14.2%	--	
Return on equity <sup>1</sup>	6.5%	11.3%	--	
Return on assets <sup>1</sup>	0.7%	1.2%	--	
Net interest margin <sup>1</sup>	4.4%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	131.6%	146.4%	--	
Loss provision to net charge-offs (qtr)	88.8%	107.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	6.3%	3.7%	0.9%	0.1%
Closed-end 1-4 family residential	3.0%	2.1%	0.3%	0.0%
Home equity	0.6%	0.5%	0.2%	0.3%
Credit card	1.0%	0.8%	0.9%	0.7%
Other consumer	0.4%	0.8%	1.4%	0.3%
Commercial & Industrial	0.8%	0.6%	0.2%	0.1%
Commercial real estate	2.3%	2.8%	0.5%	0.2%
Total loans	2.0%	1.9%	0.4%	0.1%