

ZIONS BANCORPORATION

| | CPP Disbursement Date 11/14/2008 | RSSD (Holding Company) 1027004 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev | |
| Assets | \$16,168 | \$17,531 | 8.4% | |
| Loans | \$12,972 | \$12,851 | -0.9% | |
| Construction & development | \$908 | \$759 | -16.5% | |
| Closed-end 1-4 family residential | \$960 | \$908 | -5.4% | |
| Home equity | \$1,052 | \$1,078 | 2.5% | |
| Credit card | \$115 | \$123 | 7.0% | |
| Other consumer | \$76 | \$38 | -49.7% | |
| Commercial & Industrial | \$2,215 | \$2,467 | 11.3% | |
| Commercial real estate | \$6,545 | \$6,362 | -2.8% | |
| Unused commitments | \$3,920 | \$3,796 | -3.2% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$10 | \$8 | -15.6% | |
| Asset-backed securities | \$0 | \$0 | -100.0% | |
| Other securities | \$1,636 | \$1,412 | -13.7% | |
| Cash & balances due | \$730 | \$2,512 | 244.2% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$216 | \$200 | -7.5% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$235 | \$206 | -12.4% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$14,419 | \$15,673 | 8.7% | |
| Deposits | \$13,631 | \$14,905 | 9.3% | |
| Total other borrowings | \$518 | \$496 | -4.2% | |
| FHLB advances | \$0 | \$0 | | |
| Equity | | | | |
| Equity capital at quarter end | \$1,749 | \$1,859 | 6.3% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$24 | \$5 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 10.4% | 11.6% | -- | |
| Tier 1 risk based capital ratio | 11.7% | 13.4% | -- | |
| Total risk based capital ratio | 12.9% | 14.6% | -- | |
| Return on equity ¹ | -0.6% | 6.5% | -- | |
| Return on assets ¹ | -0.1% | 0.7% | -- | |
| Net interest margin ¹ | 4.6% | 4.4% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 80.7% | 131.6% | -- | |
| Loss provision to net charge-offs (qtr) | 88.6% | 88.8% | -- | |
| Net charge-offs to average loans and leases ¹ | 2.9% | 1.3% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 |
| Construction & development | 9.6% | 6.3% | 1.4% | 0.9% |
| Closed-end 1-4 family residential | 4.8% | 3.0% | 0.5% | 0.3% |
| Home equity | 0.5% | 0.6% | 0.3% | 0.2% |
| Credit card | 1.3% | 1.0% | 1.2% | 0.9% |
| Other consumer | 1.6% | 0.4% | 1.3% | 1.4% |
| Commercial & Industrial | 1.9% | 0.8% | 1.3% | 0.2% |
| Commercial real estate | 4.3% | 2.3% | 0.6% | 0.5% |
| Total loans | 3.7% | 2.0% | 0.8% | 0.4% |