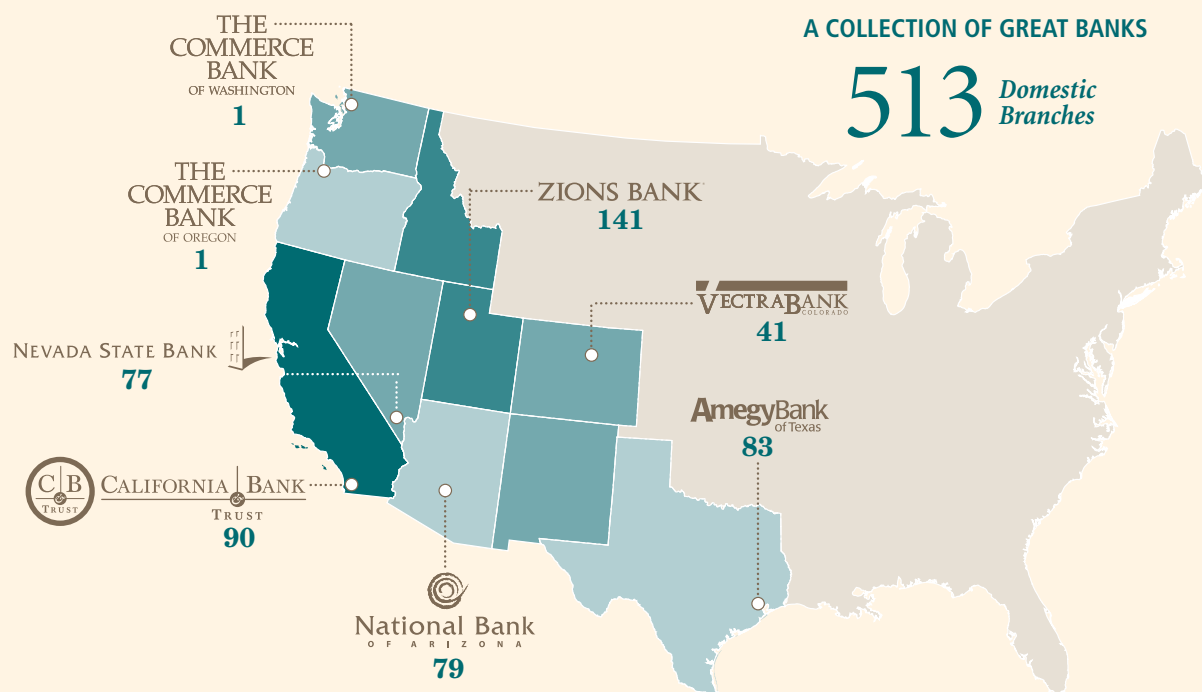


# ZIONS BANCORPORATION

## 2009 FACT SHEET



Zions Bancorporation is a leading financial services company consisting of a collection of great banks in select high growth markets. Under local management teams and community identities, Zions now operates approximately 500 full-service, community minded banking offices in Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah and Washington. Other subsidiaries include Contango Capital Advisors (wealth management), NetDeposit (electronic deposit processing, and online claims and payments processing technology for the health care industry), and Zions Direct (broker-dealer). Zions is a national leader in SBA lending and public finance advisory services. The company is included in the S&P 500 index. Investor information and links to subsidiaries can be accessed at [www.zionsbancorporation.com](http://www.zionsbancorporation.com).

**NASDAQ SYMBOL:** ZION

**WEBSITE:** [www.zionsbancorporation.com](http://www.zionsbancorporation.com)

**E-MAIL:** [investor@zionsbancorp.com](mailto:investor@zionsbancorp.com)

**PHONE:** 801-524-4787

**FAX:** 801-524-2129

		(in millions)
<b>1</b>	<b>Zions Bank</b> Salt Lake City, UT A. Scott Anderson, CEO	{ \$20,778 assets { \$16,118 deposits
<b>2</b>	<b>California Bank &amp; Trust</b> San Diego, CA David E. Blackford, CEO	{ \$10,137 assets { \$ 7,964 deposits
<b>3</b>	<b>Amegy Bank of Texas</b> Houston, TX Paul B. Murphy, Jr., CEO	{ \$12,406 assets { \$ 8,625 deposits
<b>4</b>	<b>National Bank of Arizona</b> Phoenix, AZ Keith D. Maio, CEO	{ \$ 4,864 assets { \$ 3,923 deposits
<b>5</b>	<b>Nevada State Bank</b> Las Vegas, NV Dallas E. Haun, CEO	{ \$ 4,063 assets { \$ 3,514 deposits
<b>6</b>	<b>Vectra Bank Colorado</b> Denver, CO Bruce K. Alexander, CEO	{ \$ 2,722 assets { \$ 2,127 deposits
<b>7</b>	<b>The Commerce Bank of Washington</b> Seattle, WA Stanley D. Savage, CEO	{ \$ 880 assets { \$ 603 deposits
<b>8</b>	<b>The Commerce Bank of Oregon</b> Portland, OR Michael V. Paul, CEO	{ \$ 56 assets { \$ 35 deposits

All data as of December 31, 2008

**\$6.5**  
BILLION  
SHAREHOLDERS'  
EQUITY  
( $\$6,501,696,000$ )

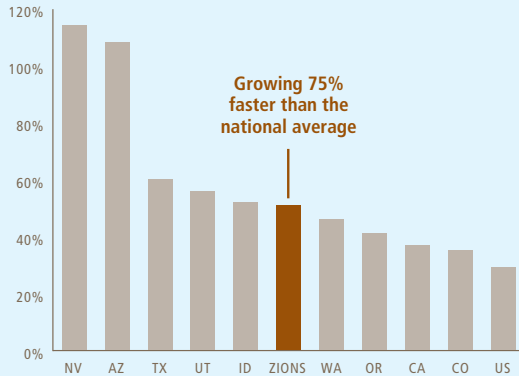
**NET  
CHARGE-OFFS:  
ABOUT  
1/2 PEER  
GROUP  
AVERAGE**

**NEARLY  
\$3  
BILLION  
IN NEW LOANS  
EXTENDED IN  
4TH QUARTER  
OF 2008**

**57%**  
AVERAGE LOAN  
TO VALUE RATIO  
ON COMMERCIAL  
REAL ESTATE  
LOANS

**OUR GROWTH ENGINE**

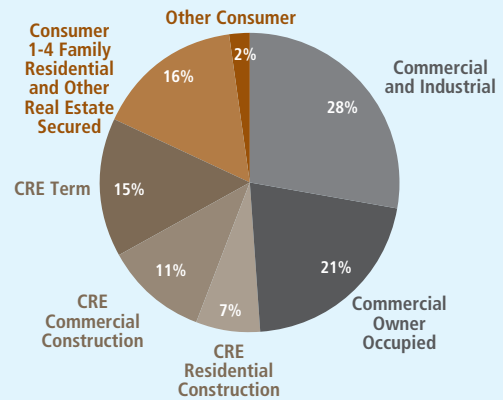
Population Growth Estimates from U.S. Census (2000-2030)



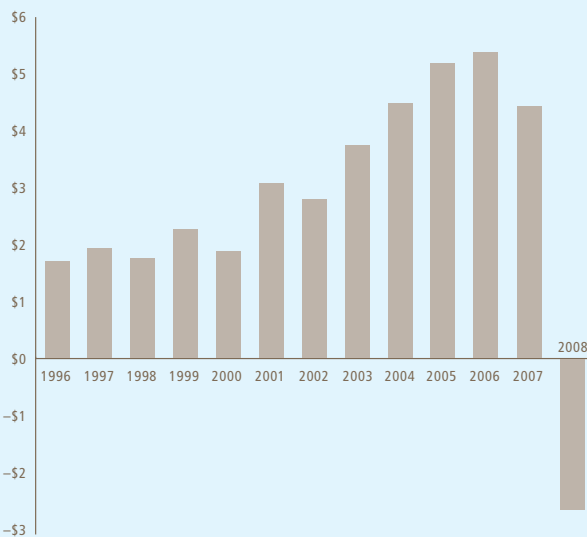
Source: U.S. Census Bureau, Population Division, Interim State Population Projections, 2005. Internet Release Date: April 21, 2005

**LOANS BY PURPOSE**

December 31, 2008

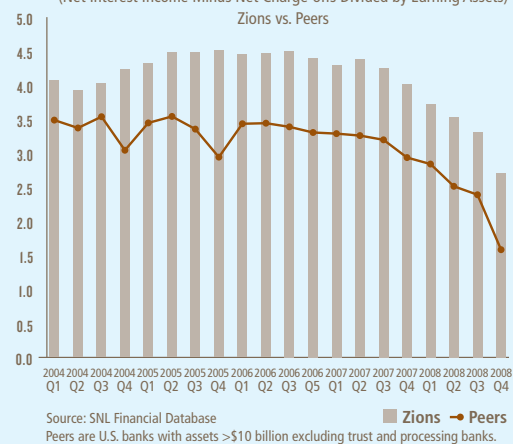


**EARNINGS PER SHARE**



**RISK-ADJUSTED NET INTEREST MARGIN**

(Net Interest Income Minus Net Charge-offs Divided by Earning Assets)  
Zions vs. Peers



Source: SNL Financial Database  
Peers are U.S. banks with assets >\$10 billion excluding trust and processing banks.

**8**  
LOCAL BANKS IN  
**10**  
HIGH-GROWTH  
STATES

**\$0**  
SUBPRIME  
MORTGAGE LOANS

**0.40%**  
DELINQUENCY  
RATE IN  
HOME EQUITY  
CREDIT LINES

**135**  
YEARS OF  
CONTINUOUS  
OPERATION