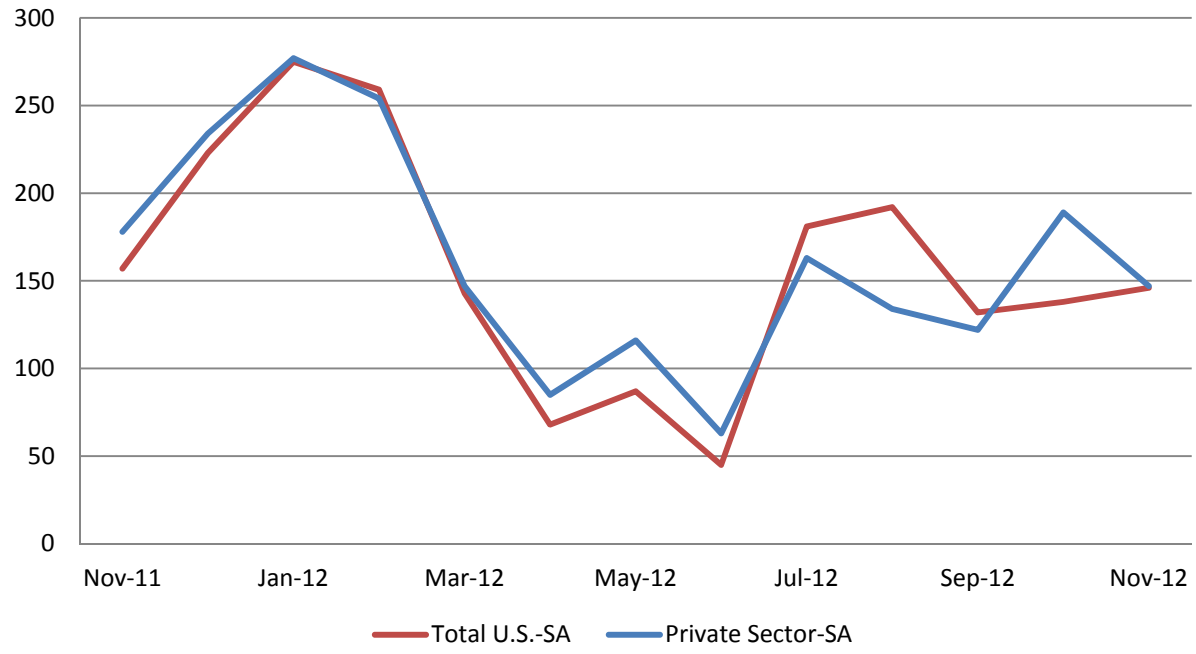
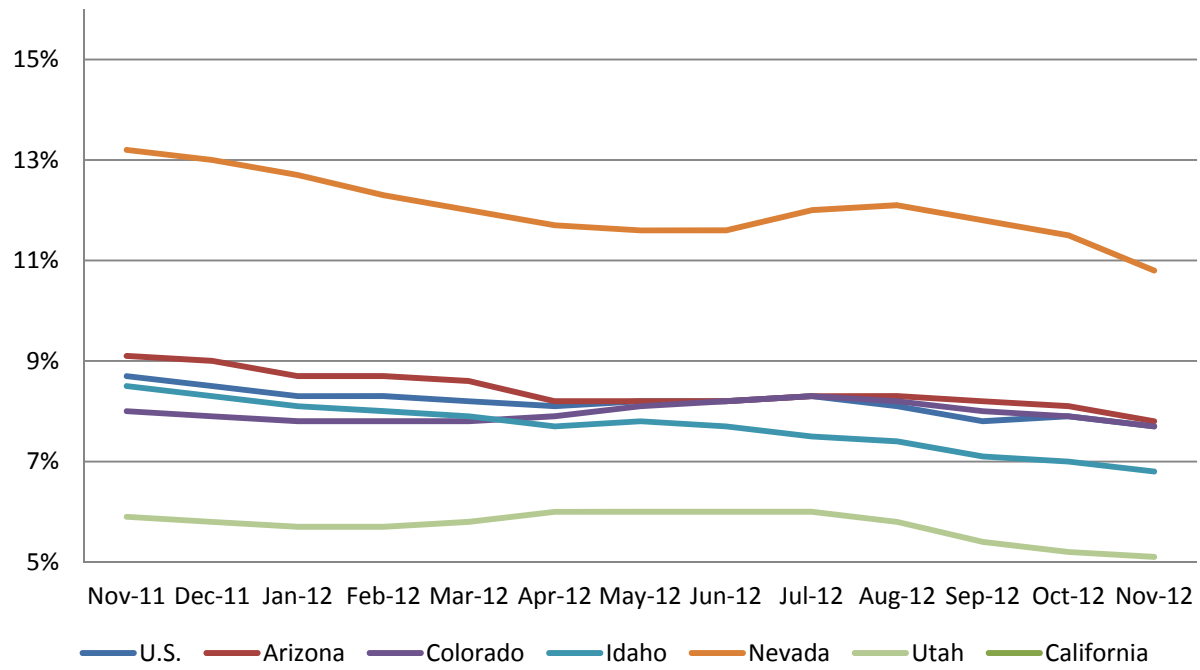


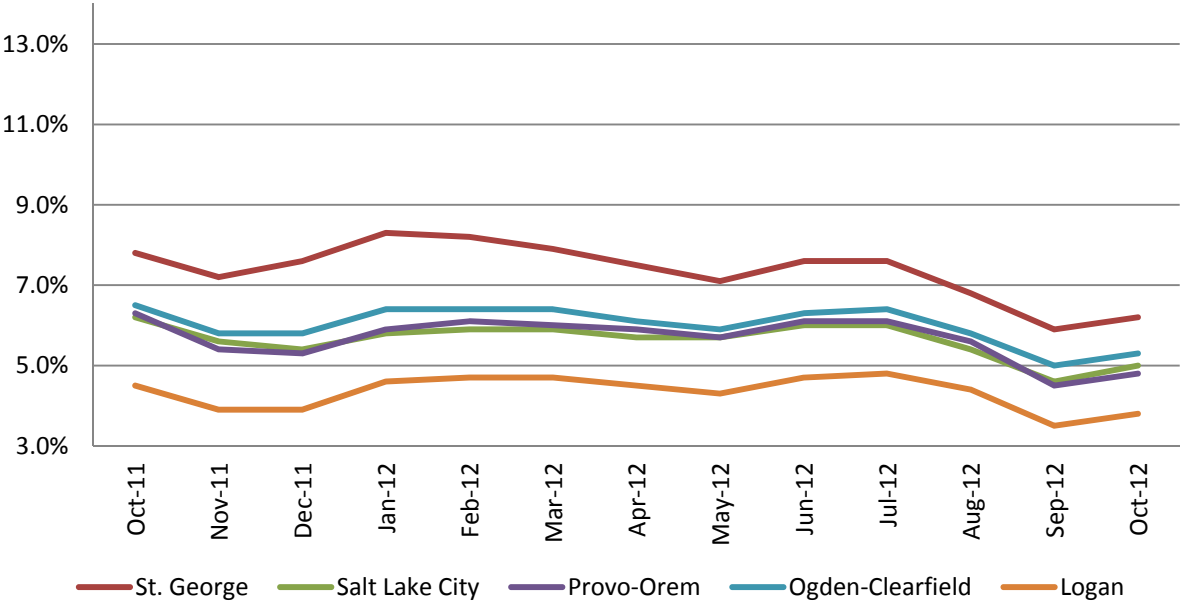
A1-National Employment Change (000s)
Source: BLS



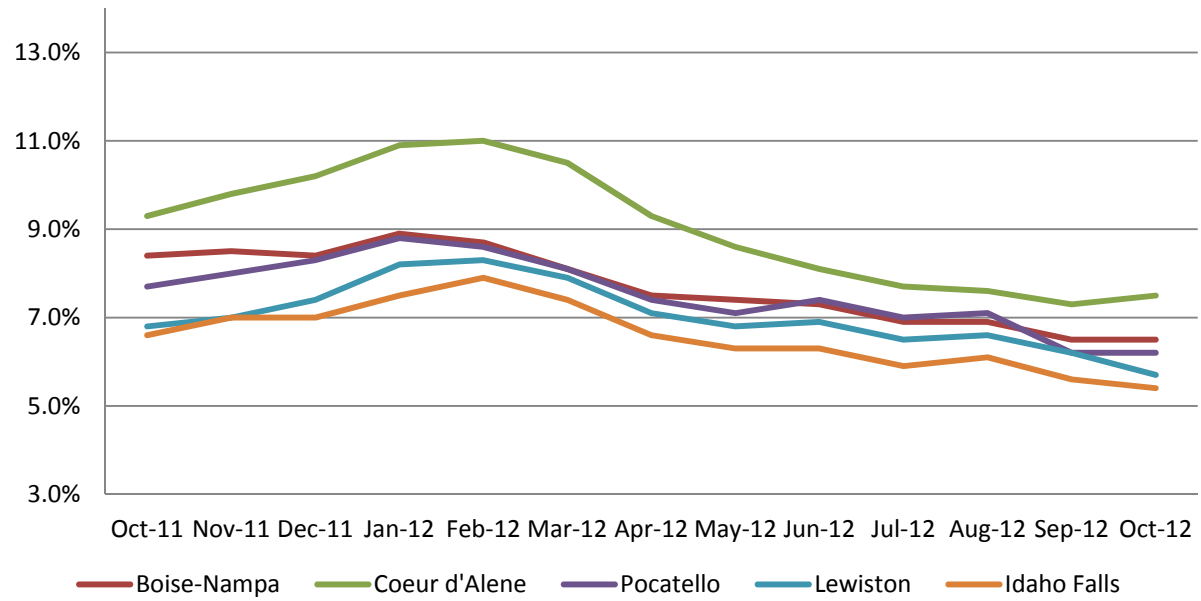
A2 - Zions Bancorp Footprint Unemployment



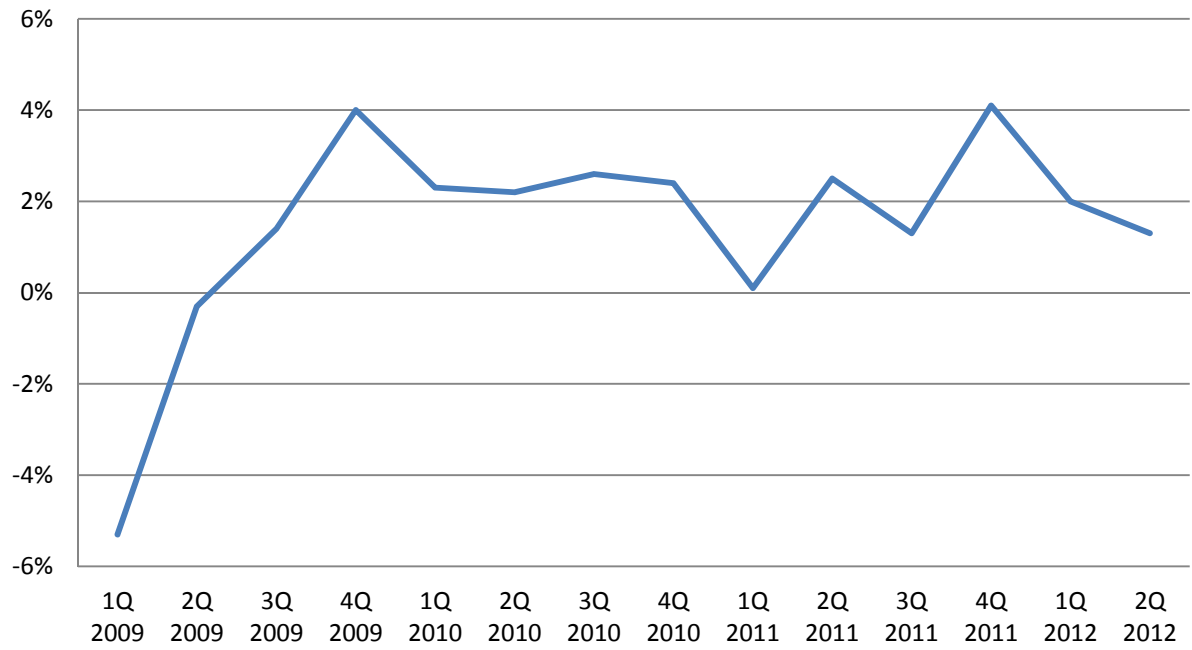
A2-Utah Unemployment by MSA
Not Seasonally Adjusted
Source: BLS



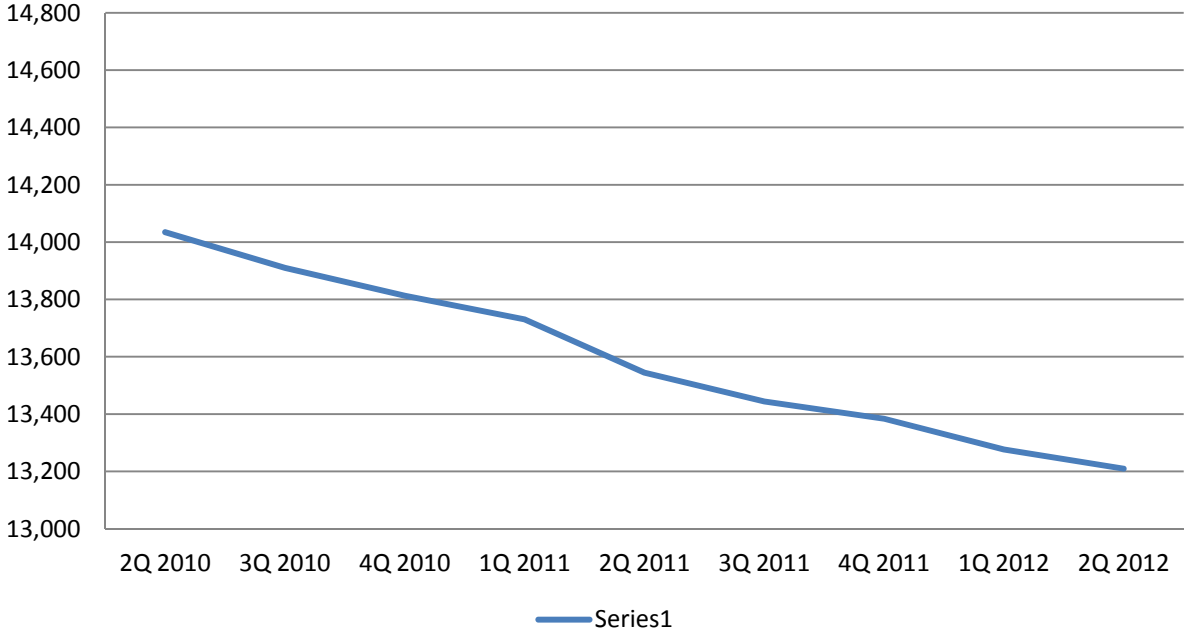
A2-Idaho Unemployment by MSA
Not Seasonally Adjusted
Source: BLS



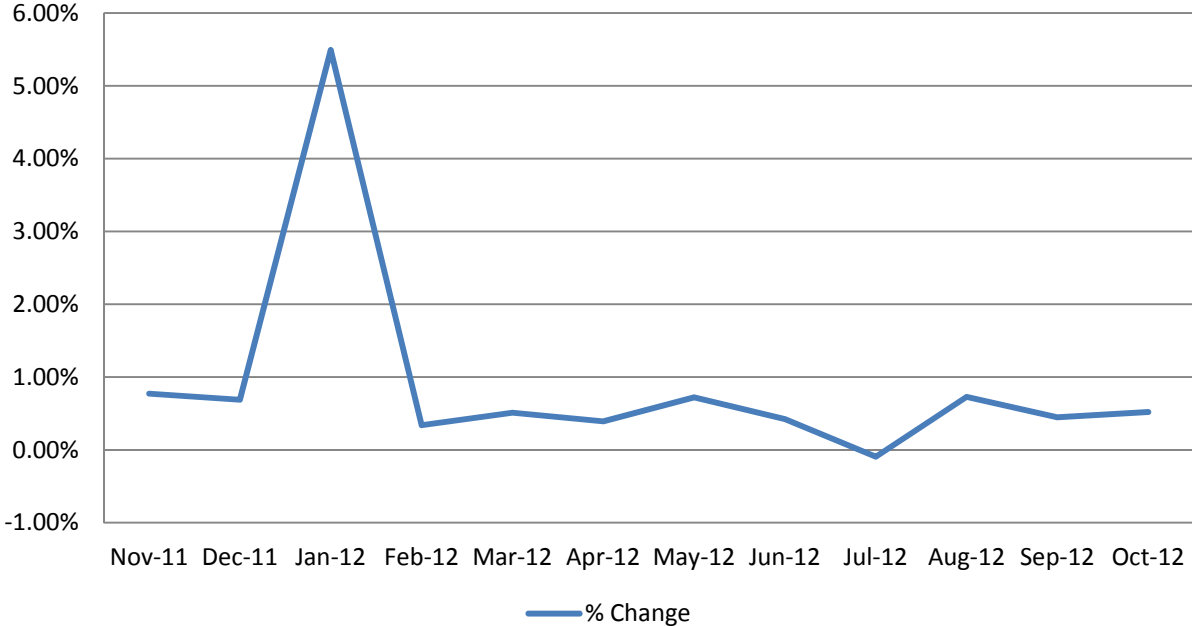
B-1 Gross Domestic Product
Source: Bureau of Economic Analysis



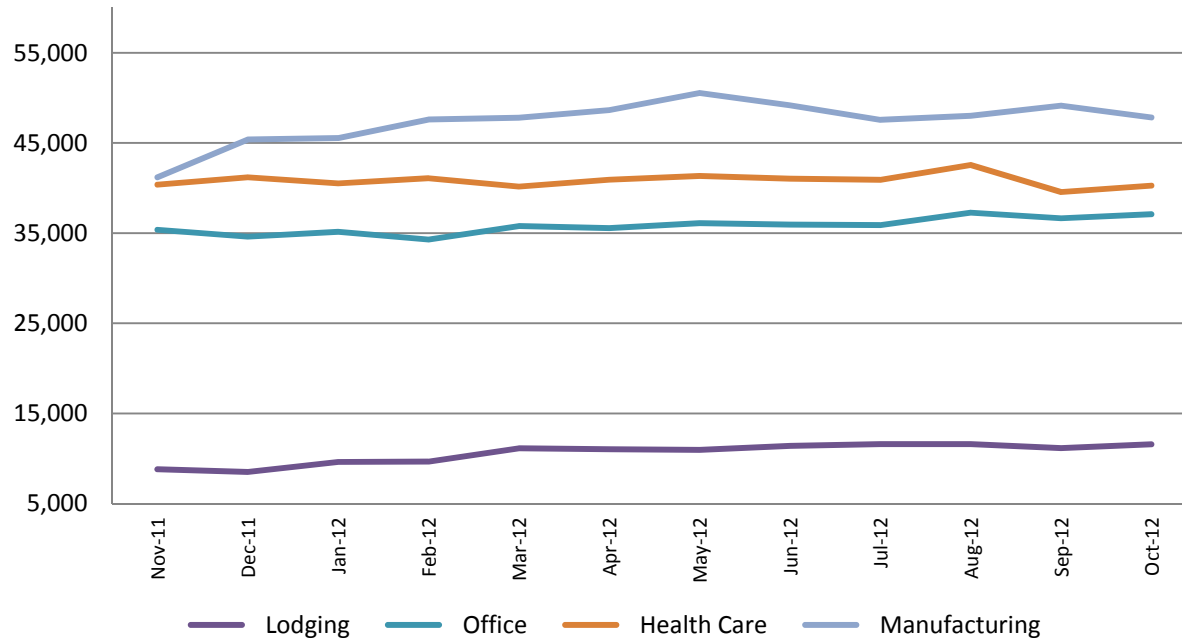
C1-Total Mortgage Debt Outstanding (000,000s)
Source: Federal Reserve



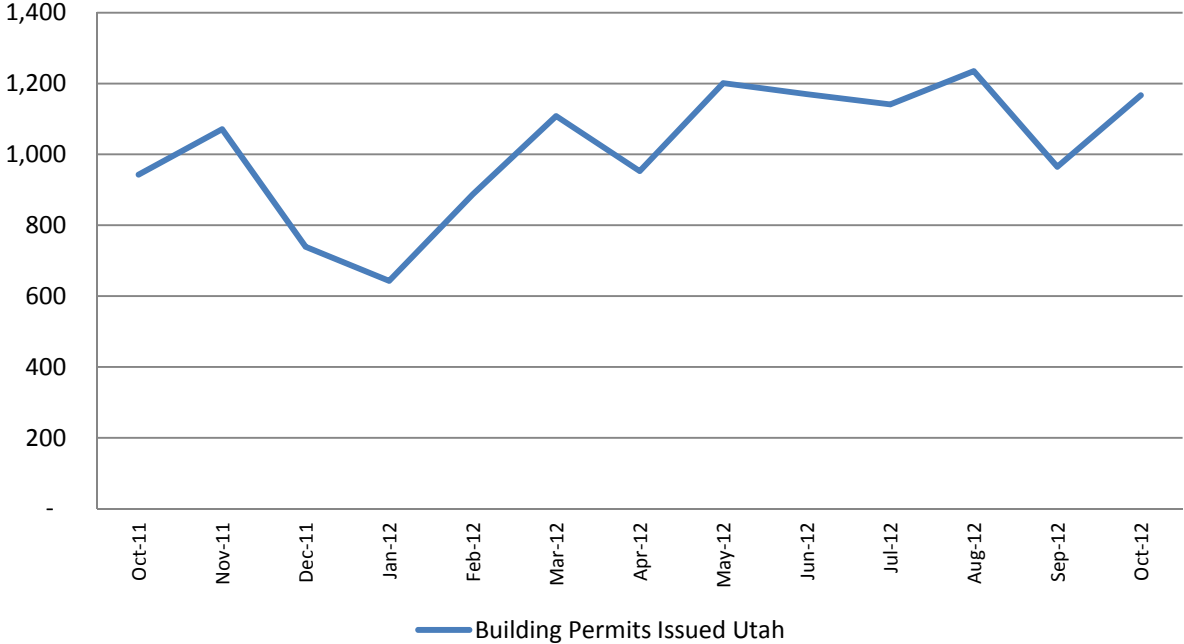
C2 - Consumer Credit Outstanding % Change From Prior Month
Source: Federal Reserve



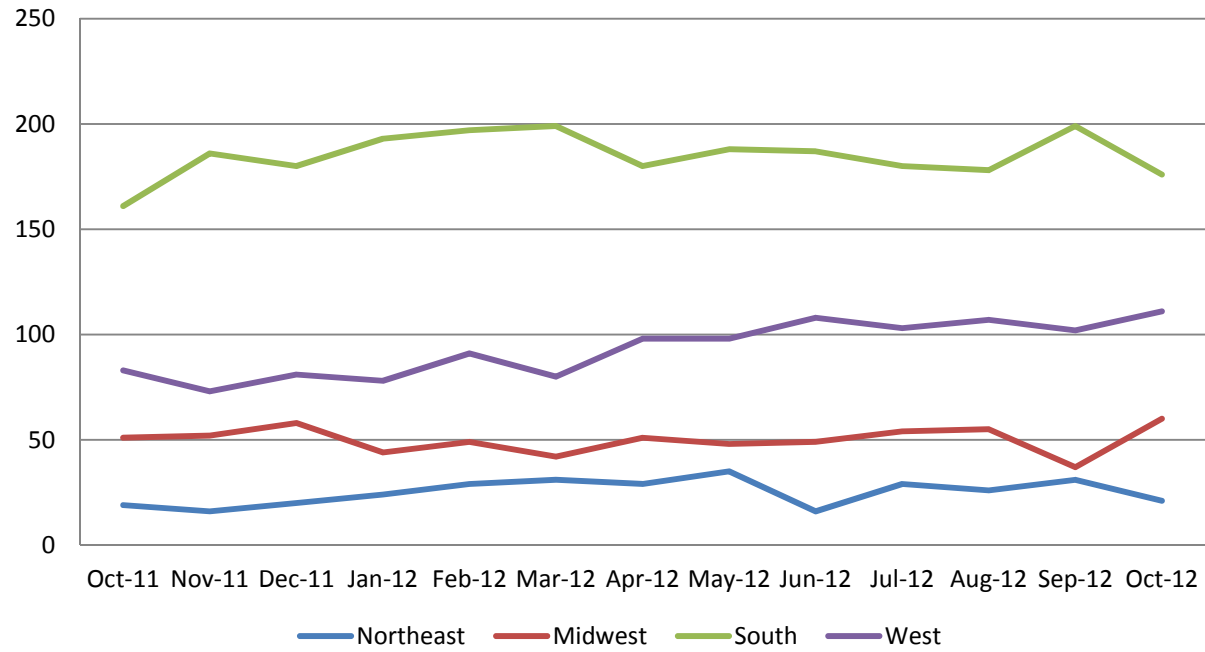
D1-Construction Spending (000,000s)
Source: US Dept of Commerce



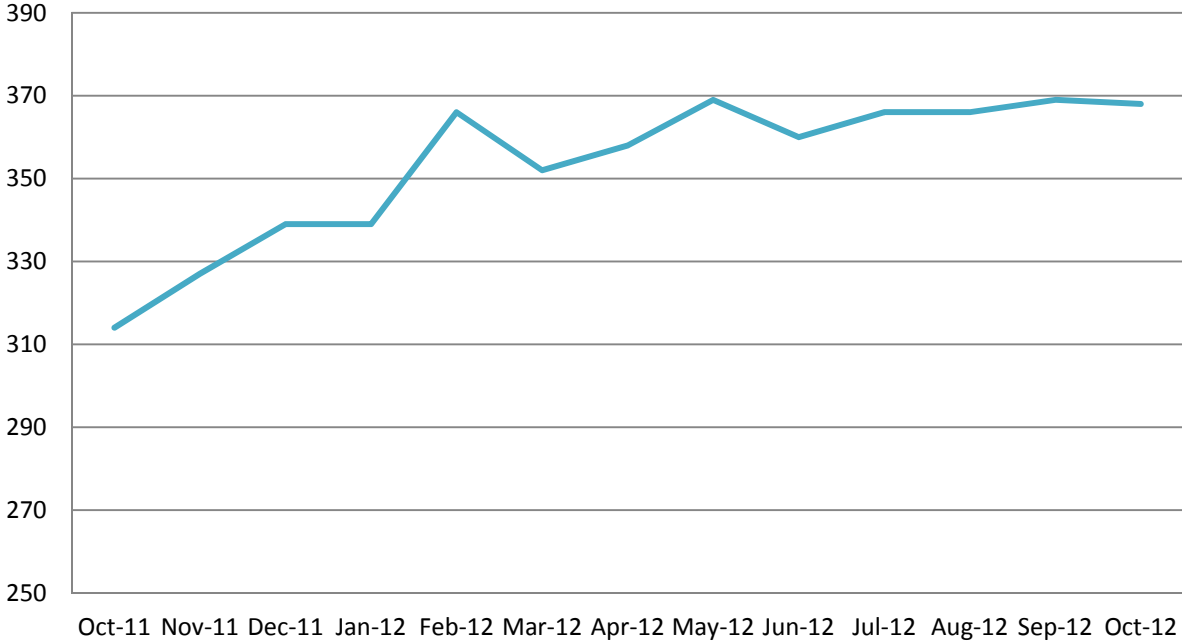
D-3 Utah Building Permits Issued
Source: US Dept of Commerce



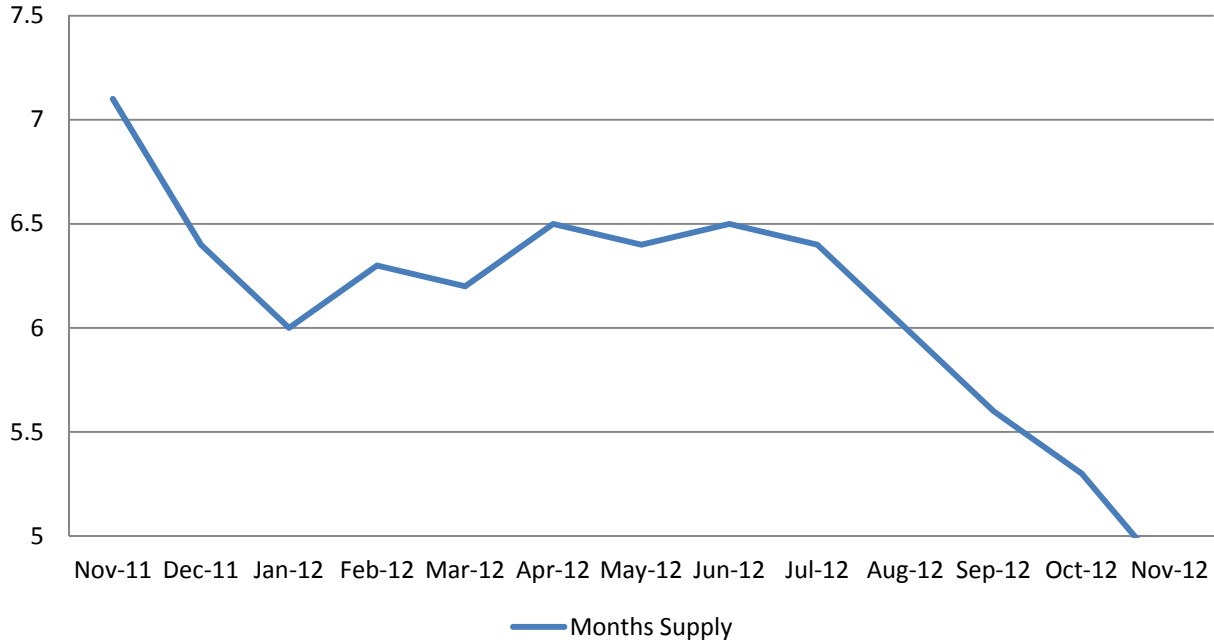
E1-New Home Sales - Regions
Source: US Dept of Commerce



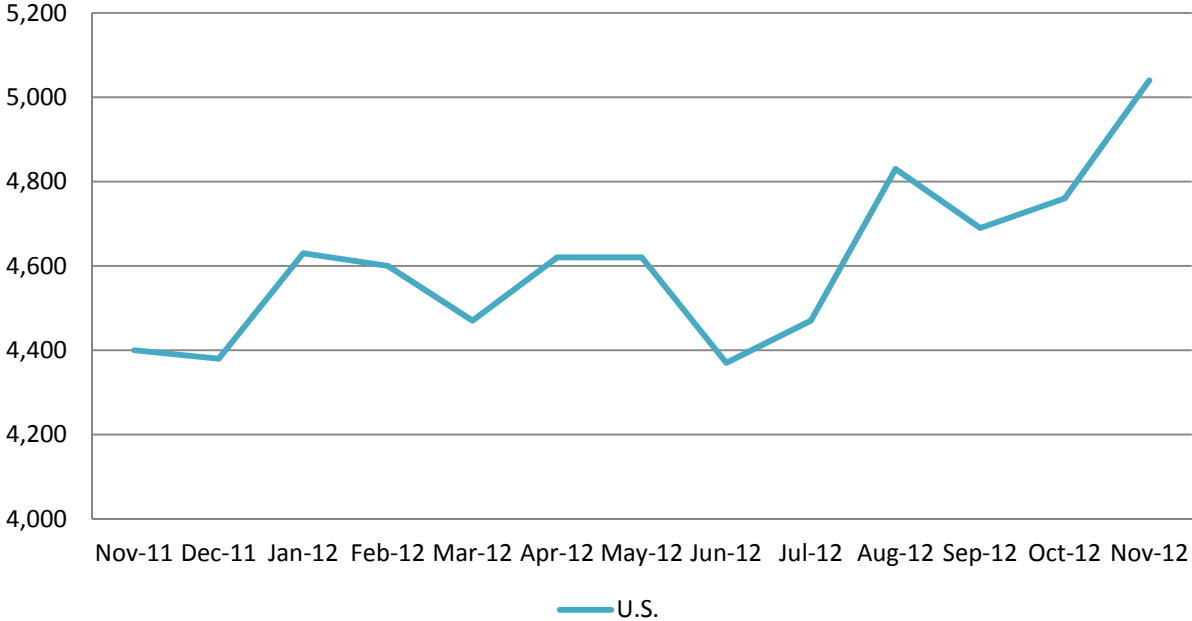
E1-New Home Sales - U.S. (000s)
Source: US Dept of Commerce



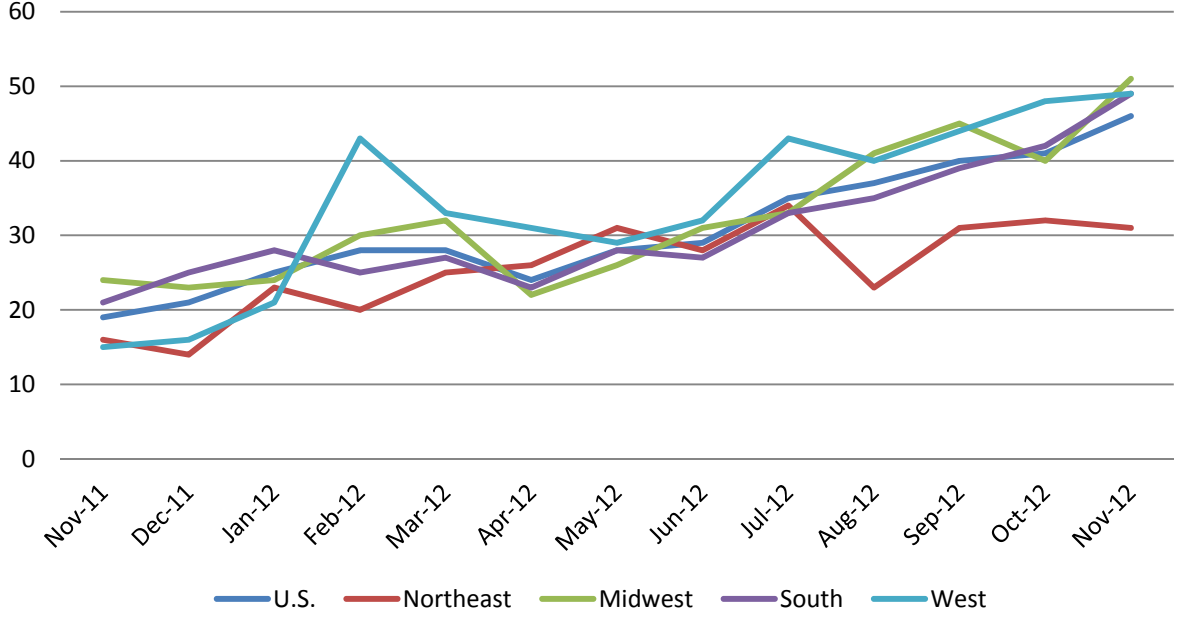
E2-Existing Homes For Sale Inventory
Source: National Association of Realtors



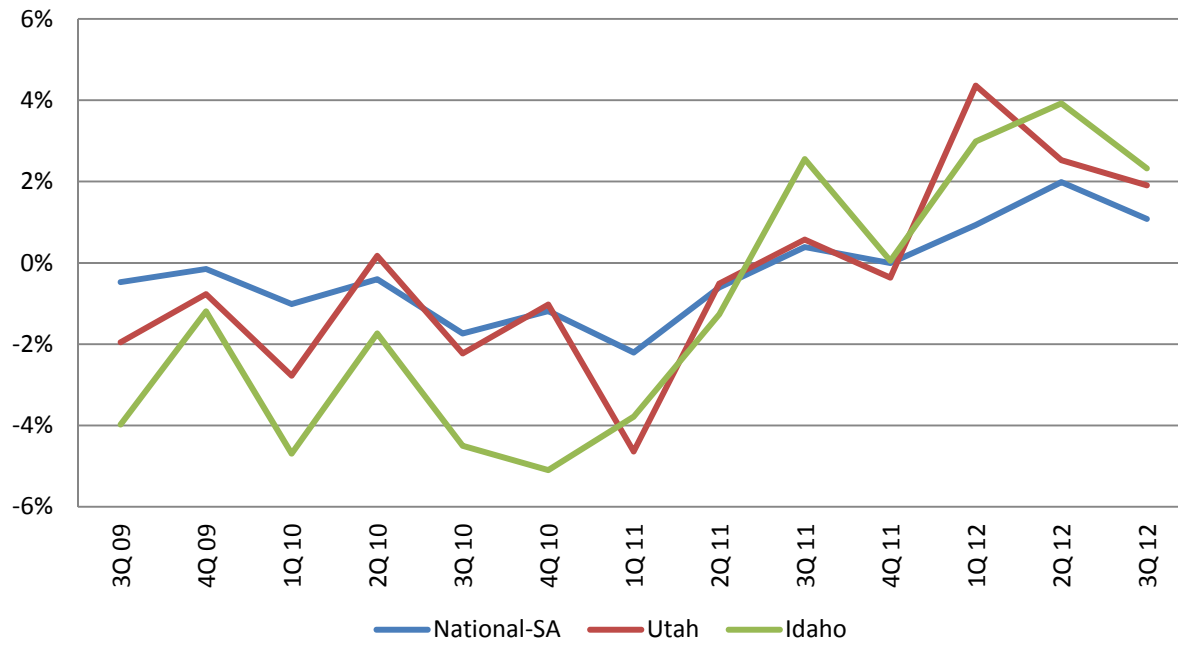
E2-Existing Home Sales
Source: National Association of Realtors



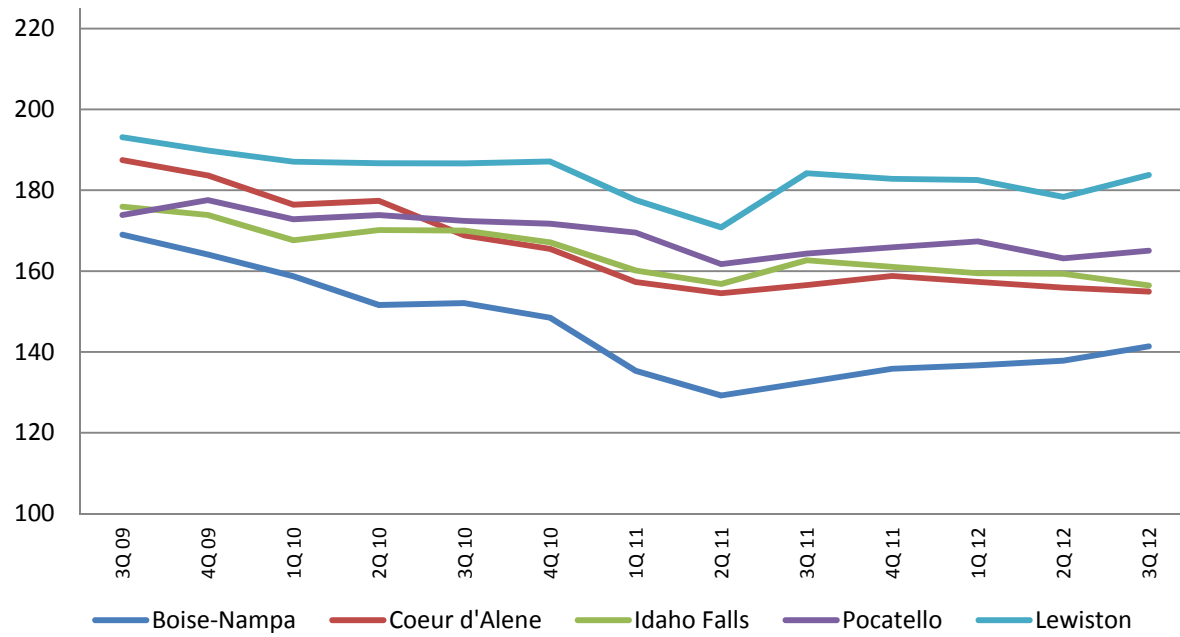
F4 - Housing Market Index
Source: National Association of Home Builders/Wells Fargo



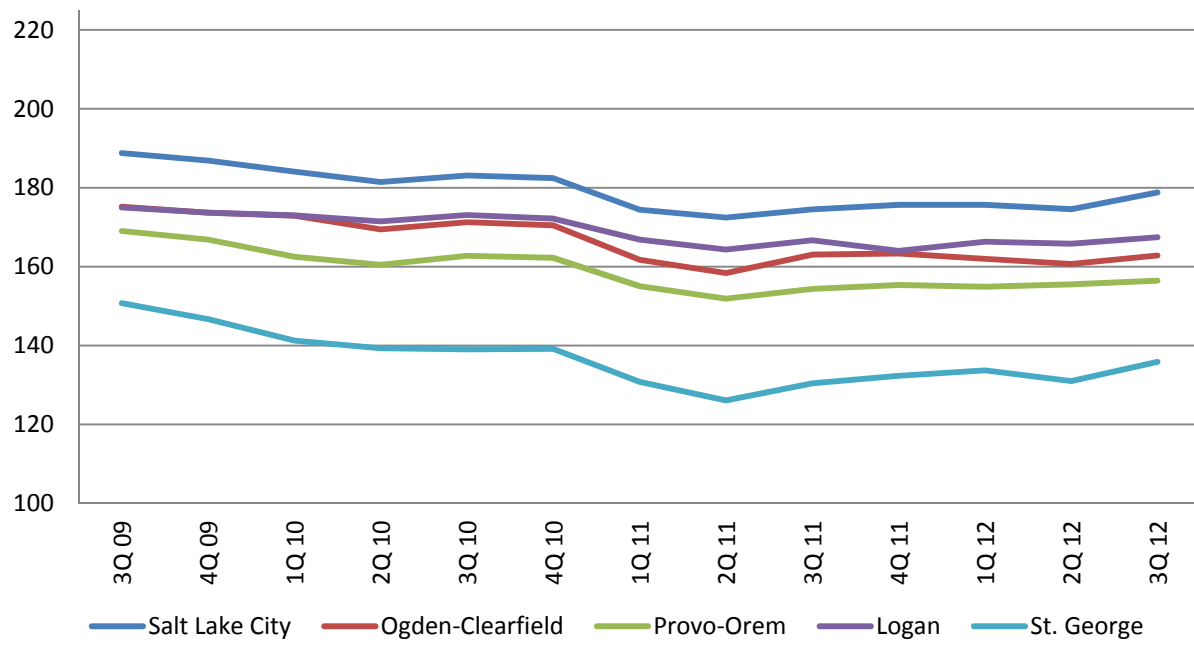
F5-Housing Price Index (HPI) - % Change
Source: FHFA/OFHEO



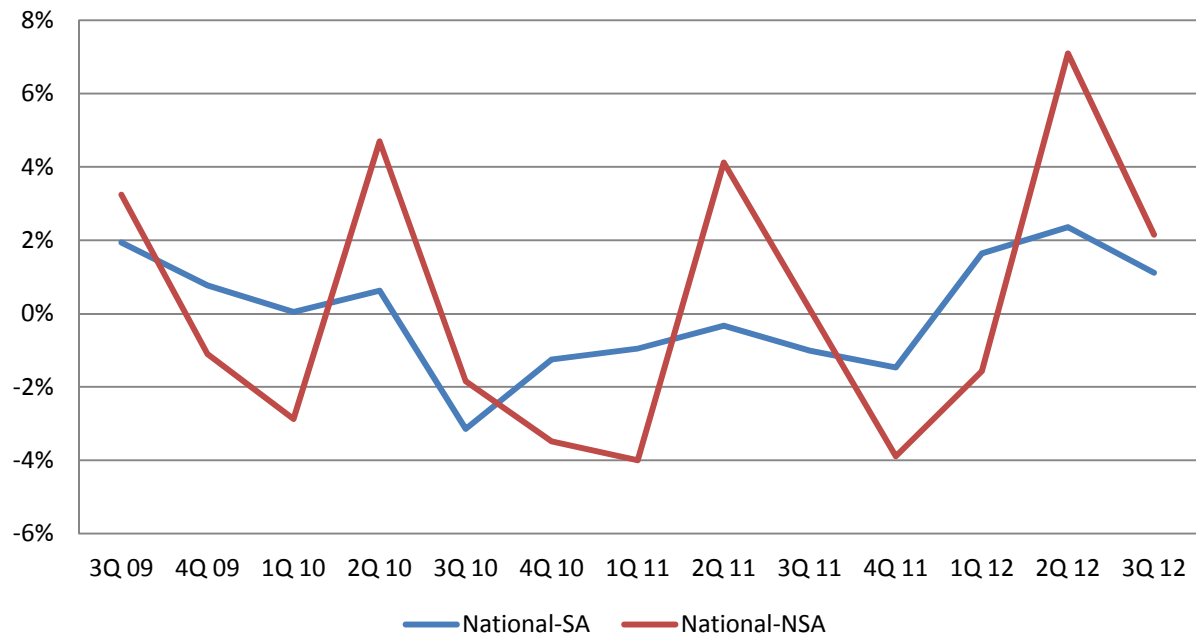
F6-Idaho All-Transactions Index
Source: FHFA



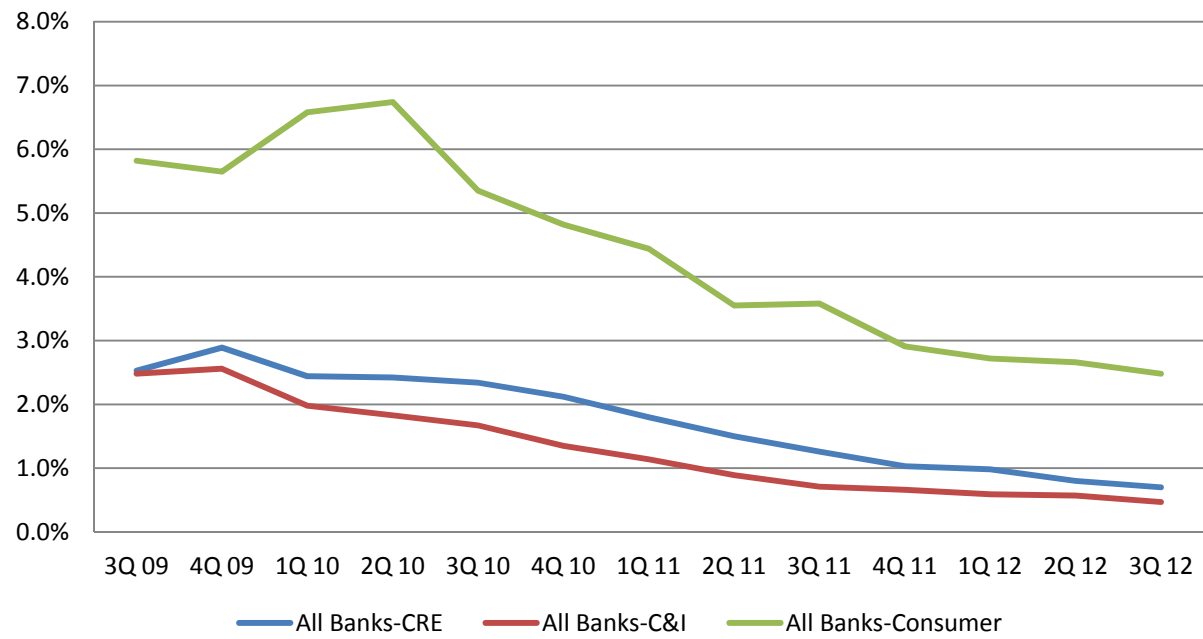
F6-Utah All-Transactions Index
Source: FHFA



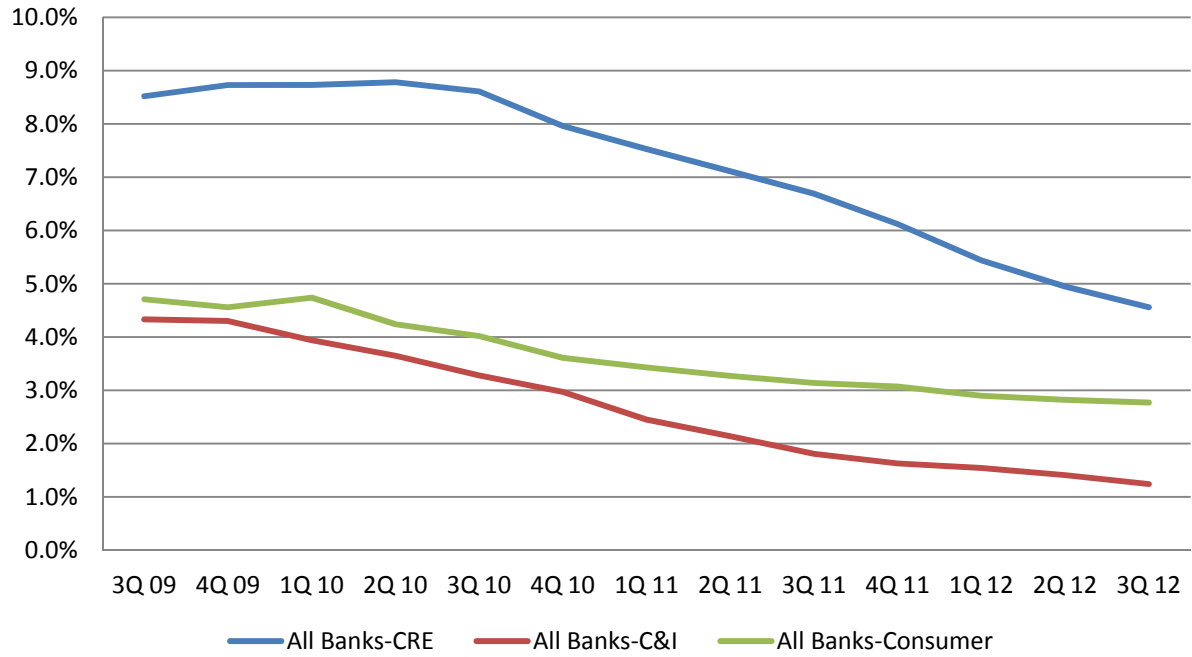
F7-National Home Price Index (% Change)
Source: S&P/Case-Shiller



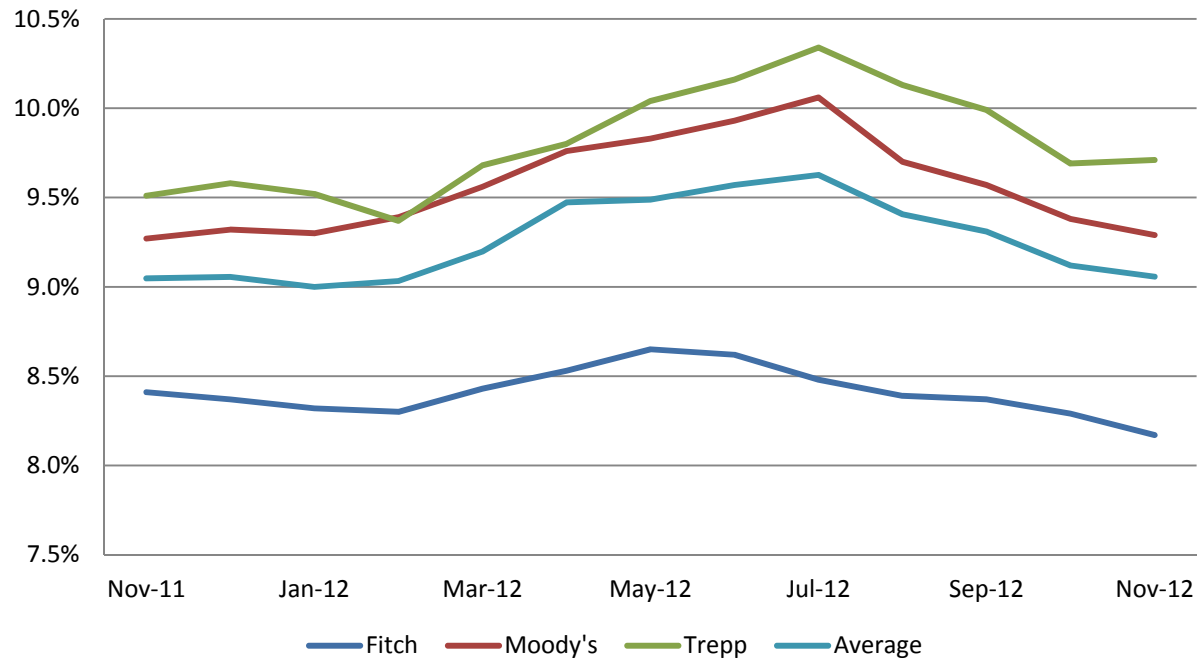
G1-Banks Charge-Off Rates
Source: Board of Governors of the Federal Reserve System



G2-Banks Delinquency Rates
Source: Board of Governors of the Federal Reserve System



G3-CMBS Delinquency Summary
Source: Fitch, Moody's Trepp, Realpoint, S&P



G4-CMBS Delinquencies by Product Type
Source: Fitch Ratings

