

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

The index below includes SASB standards for the Financial Sector that are relevant for our business: Commercial Banks, Consumer Finance, and Mortgage Finance. Unless otherwise noted, all data and descriptions are for the year ended Dec. 31, 2023.

For additional information about Zions Bancorporation's financial performance, please refer to our quarterly and annual reports and investor presentations published on our website at www.zionsbancorporation.com.

Certain information may not be disclosed within the index below if it is not considered material; privileged or confidential; could cause a competitive disadvantage to our business if publicly disseminated; or is not currently collected in a manner wholly correlative with the related SASB metric.

Commercial Banks	
SASB Code/Metric	Response
Data Security	
FFN-CB-230a.1 (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	We did not experience any material data breaches during 2023. If material data breaches had occurred, they would have been addressed in either an 8-K or discussed further in our 2023 Form 10-K .
FFN-CB-230a.2 Description of approach to identifying and addressing data security risks	See the Data Security and Customer Privacy section of our 2023 Corporate Responsibility Report ; the relevant sections of our 2023 Form 10-K (pages 19, 24-25); sections of our Code of Business Conduct and Ethics for Employees (2.3, 4.5, 5); and page 20 of the 2024 Proxy Statement .
Financial Inclusion & Capacity Building	
FN-CB-240a.1 (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	The number and amount of our loans to small businesses and small farms are reported in Schedule RC-C Part II, Items 3 and 4, of our Call Report for Dec. 31, 2023. Additional information on our Small Business Diversity Banking Program to provide additional access to capital to women-, minority-, veteran-, and LGBTQ-owned businesses, as well as other programs may be found in our Corporate Responsibility Report in the section titled "Bringing Access to Underserved Markets."
FN-CB-240a.2 (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	The number and amount of our loans to small businesses and small farms are reported in Schedule RC-C Part II, Items 3 and 4, of our Call Report for Dec. 31, 2023. The Nonaccrual and Past Due Loans discussion (pages 111-113) in the Loans, Leases, and Allowance for Credit Losses footnote of our 2023 Form 10-K presents a summary of the past due and nonaccrual status for our loan portfolio by segment and class at Dec. 31, 2023.
FN-CB-240a.3 Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Our Bank On certified OnBudget Banking and OnBudget Student Banking accounts and other products to assist clients who are developing financial literacy, on fixed incomes, previously un-banked or financially distressed are described in our Corporate Responsibility Report in the section titled "Bringing Access to Underserved Markets."
FN-CB-240a.4 Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	See the Financial Literacy section of our Corporate Responsibility Report .

Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	
FN-CB-410a.1 Commercial and industrial credit exposure, by industry	See Schedule 6, Credit Exposure by Industry, in our Dec. 31, 2022 Basel III Regulatory Capital Disclosures Report , and Schedule 23, Commercial Lending by Industry Group (page 55), in the MD&A section of our 2023 Form 10-K .
FN-CB-410a.2 Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Our approach to effectively managing ESG risks in our lending practices is described in the Environmental Risk Management section of our Corporate Responsibility Report and the Credit Risk Management section (page 54), in the MD&A section of our 2023 Form 10-K .
Business Ethics	
FN-CB-510a.1 Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	See Note 16 (pages 138-139) of our 2023 Form 10-K for disclosure of material legal proceedings.
FN-CB-510a.2 Description of whistle blower policies and procedures	We discuss our whistleblower protection policies and procedures in the following areas: <ul style="list-style-type: none"> • The Speak Up section (page 33) of our Code of Business Conduct & Ethics • The Ethical Practices section of our Corporate Responsibility Report
Systemic Risk Management	
FN-IB-550a.1 Global Systemically Important Bank (G-SIB) score, by category	According to the Basel Committee on Banking Supervision's assessment methodology, we are not considered a G-SIB and therefore have not assessed a G-SIB score.
FN-IB-550a.2 Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	An overview of how our stress testing influences our capital adequacy assessment is provided in the Capital Structure section (page 3), of our Dec. 31, 2023 Basel III Regulatory Capital Disclosures Report , and in the Capital Planning and Stress Testing (page 9) and Capital Management (page 72) sections of our 2023 Form 10-K .
Activity Metrics	
FN-CB-000.A (1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	The dollar value of our consumer deposit account products is reported in Schedule RC-E of our Call Report for Dec. 31, 2023 .
FN-CB-000.B (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	The distribution of our loan and lease portfolio by segment and class is reported in both Schedule 16: Loan and Lease Portfolio in the Balance Sheet Analysis section of the MD&A, and Note 6 Loans, Leases, and Allowance for Credit Losses (page 107) of our 2023 Form 10-K .
Consumer Finance	
SASB Code/Metric	Response
Customer Privacy	
FN-CF-220a.1 Number of account holders whose information is used for secondary purposes	We do not sell our customer data to third parties. For details on data we collect and how it is used internally, see the Privacy Notice and Digital Privacy Statement on each of our affiliate bank websites.
FN-CF-220a.2 Total amount of monetary losses as a result of legal proceedings associated with customer privacy	See Note 16 (pages 138-139) of our 2023 Form 10-K for disclosure of material legal proceedings.
Data Security	
FN-CF-230a.1 (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	We did not experience any material data breaches during 2023. If material data breaches had occurred, they would have been addressed in either an 8-K or discussed further in our 2023 Form 10-K .
FN-CF-230a.2 Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	See Note 16 (pages 138-139) of our 2023 Form 10-K for disclosure of material legal proceedings.

FN-CF-230a.3 Description of approach to identifying and addressing data security risks	See the Data Security and Customer Privacy section of our 2023 Corporate Responsibility Report ; the relevant sections of our 2023 Form 10-K (pages 10, 24-25); sections of our Code of Business Conduct and Ethics for Employees (2.3, 4.5, 5), and page 20 of the 2024 Proxy Statement .
Selling Practices	
FN-CF-270a.1 Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	<p>We purposefully align our compensation philosophy for all associates with how we manage risk. We also reinforce our client centered culture through a series of checks and balances that help ensure we work in our clients' best interests. Our processes to incorporate these goals into associate compensation are discussed in the following areas:</p> <ul style="list-style-type: none"> • Proposal 3: Advisory (Nonbinding) Vote Regarding 2023 Executive Compensation ("Say on Pay") (page 24) and Compensation Philosophy and Objectives (pages 30-31) of our 2024 Proxy Statement • Fair Banking section of our 2023 Corporate Responsibility Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2023 Form 10-K.</p>
FN-CF-270a.2 Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	Not disclosed.
FN-CF-270a.3 (1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	Not disclosed.
FN-CF-270a.4 (1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	<p>Data on complaints filed with the CFPB can be accessed through the CFPB's Consumer Complaint Database. Our material loss contingencies related to regulatory investigations are disclosed in Note 16 (Contingent Liabilities and Legal Matters section) (pages 138-139) of our 2023 Form 10-K.</p> <p>Regulatory expenses are reported in the Noninterest Expense table (page 40) of our 2023 Form 10-K.</p>
FN-CF-270a.5 Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	See Note 16 (pages 138-139) of our 2023 Form 10-K for disclosure of material legal proceedings.
Activity Metric	
FN-CF-000.A Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Not disclosed — see introduction.
FN-CF-000.B Number of (1) credit card accounts and (2) pre-paid debit card accounts	The distribution of our loan and lease portfolio by segment and class is reported in the Loans, Leases, and Allowance for Credit Losses footnote (page 107) of our 2023 Form 10-K .
Mortgage	
SASB Code/Metric	Response
Lending Practices	
FN-MF-270a.1 (1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	We discuss our consumer loan portfolio in the Consumer Loan section (pages 58-59) of the MD&A in our 2023 Form 10-K . The distribution of our loan and lease portfolio by segment and class is reported in the Loans, Leases, and Allowance for Credit Losses footnote (page 107) of our 2023 Form 10-K .
FN-MF-270a.2 (1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	We report information on (1) loan modifications, by class and modification type, (2) the amount of foreclosed residential real estate property, and (3) consumer mortgage loans collateralized by residential real estate property that are in the process of foreclosure in the Loan Modifications, Troubled Debt Restructuring Disclosures, Collateral-dependent Loans and Foreclosed Residential Real Estate sections (pages 118-123 of our 2023 Form 10-K).

FN-MF-270a.3 Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	See Note 16 (pages 138-139) of the 2023 Form 10-K for disclosure of material legal proceedings.
FN-MF-270a.4 Description of remuneration structure of loan originators	<p>We purposefully align our compensation philosophy for all employees with how we manage risk. We also reinforce our client-centered culture through a series of checks and balances that help ensure we work in our clients' best interests. Our processes to incorporate these goals into employee compensation are discussed in:</p> <ul style="list-style-type: none"> • Proposal 3: Advisory (Nonbinding) Vote Regarding 2023 Executive Compensation ("Say on Pay") (page 24) and Compensation Philosophy and Objectives (page 30) of our 2024 Proxy Statement • Fair Banking section (page 20) of our 2023 Corporate Responsibility Report. <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2023 Form 10-K.</p>
Discriminatory Lending	
FN-MF-270b.1 (1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	Not disclosed.
FN-MF-270b.2 Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	See Note 16 (pages 138-139) of the 2023 Form 10-K for disclosure of material legal proceedings.
FN-MF-270b.3 Description of policies and procedures for ensuring nondiscriminatory mortgage origination	<p>The following policies ensure our nondiscriminatory mortgage origination practices monitored by our Compliance and Internal Audit departments:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (Reg B) Policy • The Home Mortgage Disclosure Act (Reg C) Policy • Residential Lending Regulations Policy • Fair Banking Policy
Environmental Risk to Mortgaged Properties	
FN-MF-450a.1 (1) Number and (2) value of mortgage loans in 100-year flood zones	Not disclosed — see introduction.
FN-MF-450a.2 (1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	Not disclosed.
FN-MF-450a.3 Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Our approach to effectively managing environmental risks in our lending practices is described in the Environmental Risk Management section of our Corporate Responsibility Report and the Credit Risk Management section (page 54), in the MD&A section of our 2023 Form 10-K .
Activity Metric	
FN-MF-000.A (1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	For residential mortgage information, see the Consumer Loans section (pages 58-59) of our 2023 Form 10-K .
FN-MF-000.B (1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	The distribution of our loan and lease portfolio by segment and class is reported in the Loans, Leases and Allowance for Credit Losses footnote (page 107) of our 2023 Form 10-K .