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ZIONS BANCORPORATION /UT/

Form 8-K

October 04, 2002

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

October 3, 2002 (October 3, 2002)

Date of Report (Date of earliest event reported)

Zions Bancorporation

(Exact name of registrant as specified in its charter)

Utah

0-2610

87-0227400

(State of
incorporation)

(Commission File Number)

(IRS Employer
Identification No.)

One South Main, Suite 1134, Salt Lake City, Utah

84111

(Address of principal executive offices)

(Zip Code)

(801) 524-4787

(Registrant's telephone number,
including area code)

N/A

(Former name or former address, if changed since last report)

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Items 1-8.

Not Applicable.

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Item 9. Regulation FD Disclosure.

The registrant reported today on charges related to expense reduction plans and impaired investments. A copy of the press release is attached hereto as Exhibit 99.

Exhibit Number -----	Description -----
99	Press Release dated October 3, 2002

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ZIONS BANCORPORATION

By: /s/ Harris H. Simmons

Name: Harris H. Simmons
Title: Chairman, President and
Chief Executive Officer

Date: October 3, 2002

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