

ZIONS BANCORPORATION /UT/  
Form 8-K  
September 10, 2003

**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

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**FORM 8-K**

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

September 10, 2003 (September 3, 2003)

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Date of Report (Date of earliest event reported)

**ZIONS BANCORPORATION**

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(Exact name of registrant as specified in its charter)

Utah

0-2610

87-0227400

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(State or other  
jurisdiction of  
incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

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

84111

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(Address of principal executive offices)

(Zip Code)

(801) 524-4787

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(Registrant's telephone number, including area code)

N/A

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

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Item 7. Financial Statements, Pro forma Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

The Registrant hereby files the following exhibits to its Registration Statement on Form S-3 (File No. 333-107746), which was filed on August 7, 2003:

<b>Exhibit Number</b>	<b>Description</b>
1.2	Underwriting Agreement, dated September 3, 2003, in connection with the offering of the Registrant's 6.00% Subordinated Notes due September 15, 2015.
1.3	Pricing Agreement, dated September 3, 2003, in connection with the offering of Zions the Registrant's 6.00% Subordinated Notes due September 15, 2015.
5.3	Opinion of Sullivan & Cromwell LLP.
5.4	Opinion of Callister, Nebeker & McCullough.
23.4	Consent of Sullivan & Cromwell LLP (included in Exhibit 5.3 above).
23.5	Consent of Callister, Nebeker & McCullough (included in Exhibit 5.4 above).

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/Clark B. Hinckley

Name: Clark B. Hinckley  
Title: Senior Vice President  
Investor Relations

Date: September 10, 2003

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Exhibit Index

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