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ZIONS BANCORPORATION /UT/
Form 8-K
April 23, 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

Date of Report (Date of earliest
event reported)
April 23, 2002 (March 31, 2002)

Zions Bancorporation

(Exact name of registrant as specified in its charter)

Utah	0-2610	87-0227400
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(State 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

(Registrant's telephone number,
including area code)

One South Main, Suite 1380, Salt Lake City, Utah 84111

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

Items 1-6.

Not Applicable.

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Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

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

The following exhibits are filed with this Current Report on Form 8-K:

Exhibit Number -----	Description -----
99.1	Zions Bancorporation and Subsidiaries Consolidated Statements of Income - 5 quarter

Item 8. Change in Fiscal Year.

Not Applicable.

Item 9. Regulation FD Disclosure.

Not Applicable.

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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/ Doyle L. Arnold

Name: Doyle L. Arnold
Title: Executive Vice
President and Chief
Financial Officer

Date: April 23, 2002

