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ZIONS BANCORPORATION /UT/  
Form 8-K  
March 20, 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

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Date of Report (Date of earliest  
event reported)  
March 20, 2003 (March 20, 2003)

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 Chief 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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of Section 18 of the Securities and Exchange Act of 1934, as amended, or otherwise subject to the liabilities under that Section. Furthermore, the information in this Current Report on Form 8-K, including the exhibits, shall not be deemed to be incorporated by reference into the filings of Zions Bancorporation (the "Company") under the Securities Act of 1933, as amended.

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

The following exhibits are furnished as part of this report:

- Exhibit 99.1 Certification, dated March 20, 2003, of Chief Executive Officer, Harris H. Simmons, of the Company, pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
- Exhibit 99.2 Certification, dated March 20, 2003, of Chief Financial Officer, Doyle L. Arnold, of the Company, pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

Item 9. Regulation FD Disclosure

On March 20, 2003, each of the Chief Executive Officer, Harris H. Simmons, and Chief Financial Officer, Doyle L. Arnold, of the Company submitted to the Securities and Exchange Commission the certification of The Company's Annual Report on Form 10-K for the year ended December 31, 2002, as required by 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002. The Company is furnishing under Item 9 of this Current Report on Form 8-K copies of such statements as Exhibits 99.1 and 99.2 hereto.

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

Date: March 20, 2003

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EXHIBIT INDEX

Exhibit No. -----	Description -----
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