

ZIONS BANCORPORATION /UT/  
Form 4  
August 20, 2013

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
ARNOLD DOYLE L

2. Issuer Name and Ticker or Trading Symbol  
ZIONS BANCORPORATION /UT/  
[ZION]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction  
(Month/Day/Year)

\_\_\_ Director \_\_\_ 10% Owner  
\_X\_ Officer (give title below) \_\_\_ Other (specify below)

Vice Chairman and / Chief Financial Officer

ONE SOUTH MAIN STREET,  
15TH FLOOR

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)

\_X\_ Form filed by One Reporting Person  
\_\_\_ Form filed by More than One Reporting Person

SALT LAKE CITY, UT 84133-1109

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
|                                 |                                      |  |                                | (A) or (D)  | Code V Amount (D) Price   |  |                                   |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security | 2. Conversion | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if | 4. Transaction of Derivative | 5. Number | 6. Date Exercisable and Expiration Date | 7. Title and Underlying S |
|---------------------------------|---------------|--------------------------------------|-------------------------------|------------------------------|-----------|---|---------------------------|
|---------------------------------|---------------|--------------------------------------|-------------------------------|------------------------------|-----------|---|---------------------------|

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| (Instr. 3)  | or Exercise<br>Price of<br>Derivative<br>Security | any<br>(Month/Day/Year) | Code<br>(Instr. 8) | Securities<br>Acquired<br>(A) or<br>Disposed of<br>(D)<br>(Instr. 3, 4,<br>and 5) | (Month/Day/Year)    | (Instr. 3 and 4)   |   |
|---|---|-------------------------|--------------------|---|---------------------|--------------------|---|
|   |   |                         | Code               | V (A) (D)   | Date Exercisable    | Expiration<br>Date | Title   |
| 9.50% Series C<br>Non-Cumulative<br>Perpetual<br>Preferred Stock      | (1)   | 08/19/2013              | I                  |   | 7.542 08/19/2013(2) | 08/19/2013         | 9.50% Series C<br>Non-Cumulative<br>Perpetual<br>Preferred Stock      |
| Series A<br>Floating-Rate<br>Non-Cumulative<br>Perpetual<br>Preferred | (3)   | 08/19/2013              | I                  |   | 4.267 08/19/2013(4) | 08/19/2013         | Series A<br>Floating-Rate<br>Non-Cumulative<br>Perpetual<br>Preferred |

## Reporting Owners

**Reporting Owner Name / Address**

**Relationships**

Director 10% Owner Officer Other

ARNOLD DOYLE L  
ONE SOUTH MAIN STREET, 15TH FLOOR  
SALT LAKE CITY, UT 84133-1109

Vice Chairman and Chief Financial Officer

## Signatures

By Thomas E. Laursen as attorney  
in fact 08/20/2013

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Each share of phantom stock is the economic equivalent of one share of ZION pref C.  
Each share of phantom stock entitled the reporting person to receive, on the date reported, one share of Zions Bancorporation Series C Preferred Stock or the cash value thereof. Prior to payment, the reporting person had the right to transfer the value of his phantom stock account into an alternative investment.
- (3) Each unit is the economic equivalent of one share of Zions Bancorporation Series A Preferred.  
Each share of phantom stock entitles the reporting person to receive, on the date reported, one share of Zions Bancorporation Series A Preferred Stock or the cash value thereof. Prior to payment, the reporting person has the right to transfer the value of his phantom stock account into an alternative investment.
- (4) Preferred Stock or the cash value thereof. Prior to payment, the reporting person has the right to transfer the value of his phantom stock account into an alternative investment.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.