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ZIONS BANCORPORATION /UT/ Form 8-K May 15, 2003

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)
May 15, 2003 (May 15, 2003)

Zions Bancorporation

(Exact name of registrant as specified in its charter)

Utah 0-2610 87-0227400

(State of (Commission File Number) (IRS Employer incorporation) Identification No.)

(801) 524-4787
-----(Registrant's telephone number, including area code)

N/A

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

1

The information in this Current Report on Form 8-K, including the exhibits, is furnished pursuant to Item 9 and shall not be deemed "filed" for the purposes

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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 May 14, 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.
- Certification, dated May 14, 2003, of Chief Exhibit 99.2 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 May 15, 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-Q for the quarter ended March 31, 2003, 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.

2.

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: May 15, 2003

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EXHIBIT INDEX

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