ZIONS BANCORPORATION /UT/ Form 8-K September 11, 2002

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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

September 10, 2002 (September 10, 2002) Date of Report (Date of earliest event reported)

ZIONS BANCORPORATION

(Exact name of registrant as specified in its charter)

Utah

0-2610

87-0227400

(State or other jurisdiction of incorporation)

(Commission

(IRS Employer

File Number) One South Main, Suite 1134, Salt Lake City, Utah 84111

Identification No.)

(Address of principal 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)

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 Nos. 333-89202, 333-89202-01, 333-89202-02 and 333-89202-03), which was declared effective on August 9, 2002:

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Exhibit Number	Description
1.1	Distribution Agreement, dated September 10, 2002, for Medium-Term Notes of Zions Bancorporation.
4.6	Form of Senior Floating Rate Medium-Term Note.
4.7	Form of Subordinated Floating Rate Medium-Term Note.
4.8	Form of Senior Fixed Rate Medium-Term Note.
4.9	Form of Subordinated Fixed Rate Medium-Term Note.
5.1	Opinion of Sullivan & Cromwell.
5.2	Opinion of Callister, Nebeker & McCullough.

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: September 10, 2002

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Exhibit Index

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Item 7. Financial Statements, Pro forma Financial Statements and Exhibits. SIGNATURE Exhibit Index