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ZIONS BANCORPORATION /UT/  
Form 8-K  
July 23, 2002

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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July 23, 2002 (July 18, 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 of  
incorporation)

(Commission File Number)

(IRS Employer  
Identification No.)

One South Main, Suite 1134, Salt Lake City, Utah

84111

-----  
(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)

1

Items 1-4.

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Not Applicable.

Item 5. Other Events and Regulation FD Disclosure

A copy of the press release issued July 18, 2002 by the Registrant announcing the Board of Directors' authorization of a \$50 million stock buyback and a \$0.20 dividend payable August 28, 2002 is attached hereto as Exhibit 99.1.

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	Press Release, dated July 18, 2002

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

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Date: July 23, 2002