

ZIONS BANCORPORATION /UT/  
Form 8-K  
November 05, 2003

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**WASHINGTON, DC 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)

**November 5, 2003 (October 31, 2003)**

**ZIONS BANCORPORATION**

(Exact Name Of Registrant As Specified In Its Charter)

**Utah**  
(State or Other Jurisdiction  
of Incorporation)

**0-2610**  
(Commission  
File Number)

**87-0227400**  
(IRS Employer  
Identification No.)

**One South Main, Suite 1134, Salt Lake City, Utah 84111**

(Address of Principal Executive Offices, including Zip Code)

**(801) 524-4787**

(Registrant's Telephone Number, including Area Code)



**Item 7. 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 No. 333-107746), which was filed on August 7, 2003:

<u>Number</u>	<u>Exhibit</u>
1.2	Underwriting Agreement, dated September 3, 2003, incorporated by reference to Exhibit 1.2 to the Registrant's Current Report on Form 8-K dated September 10, 2003.
1.4	Pricing Agreement, dated October 31, 2003, in connection with the offering of the Registrant's 2.70% Senior Notes due May 1, 2006.
5.5	Opinion of Sullivan & Cromwell LLP.
5.6	Opinion of Callister, Nebeker & McCullough.
23.6	Consent of Sullivan & Cromwell LLP (included in Exhibit 5.5).
23.7	Consent of Callister, Nebeker & McCullough (included in Exhibit 5.6).
99.1	Information relating to Item 14.

**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

(Registrant)

Date: November 5, 2003

By:

/s/ DOYLE L. ARNOLD

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**Doyle L. Arnold**

**Executive Vice President**

**and Chief Financial Officer**

**EXHIBIT INDEX**

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