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

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

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 (Commission File Number) (IRS Employer

incorporation) 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)

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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.

- - (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