ZIONS BANCORPORATION /UT/ Form 8-K May 07, 2004

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

May 6, 2004 (April 30, 2004)

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 (Commission (IRS Employer jurisdiction of File Number) Identification No.) incorporation) 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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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 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 Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

The following exhibit is furnished as part of this report:

Exhibit Number	Description
99.1	Press release dated April 30, 2004 announcing regular quarterly dividend.
99.2	Press release dated May 3, 2004 announcing election of Steven C. Wheelwright to the Registrant's Board of Directors.

Item 9. Regulation FD Disclosure

A copy of the press release issued April 30, 2004 by the Registrant announcing the Board of Directors' authorization of a \$0.32 dividend payable May 26, 2004 is attached hereto as Exhibit 99.1.

A copy of the press release issued May 3, 2004 by the Registrant announcing the election of Steven C. Wheelwright to the Registrant's Board of Directors is attached hereto as Exhibit 99.2

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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, Investor Relations

Date: May 6, 2004

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