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ZIONS BANCORPORATION /UT/

Form 8-K

January 27, 2009

UNITED STATES

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

Date of Report (Date of earliest event reported) January 27, 2009

ZIONS BANCORPORATION (Exact name of registrant as specified in its charter)

UTAH

001-12307

87-0227400

(State of Incorporation)

(Commission File Number)

(IRS Employer Identification No.)

ONE SOUTH MAIN, SUITE 1500, SALT LAKE CITY, UTAH

84111

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code 801-524-4787

N/A

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

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Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 24

Item 7.01 Regulation FD Disclosure
Attached is a copy of a presentation which will be used by Harris Simmons, Chairman and Chief Executive Officer of Zions Bancorporation, National Association.
Item 9.01 Financial Statements and Exhibits
(d) Exhibits.

The following exhibit is furnished as part of this Current Report on Form 8-K:

Exhibit 99.1
Citigroup Financial Services Conference on Tuesday, January 27, 2009.

SIGNATURES Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has caused this Current Report on Form 8-K to be signed by its duly authorized officer.
ZIONS BANCORPORATION

Date: January 27, 2009
By:
/s/ THOMAS E. LAURSEN

Name: Thomas E. Laursen

Title: Executive Vice President and General Counsel