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ZIONS BANCORPORATION /UT/

Form 4

Common

Stock

November 1	3, 2012													
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION									OMB APPROVAL					
	UNITED	SIAIES						ANGE	. COMMISSIO	UN	OMB Numbe	r.	3235-0	287
if no lon subject t Section Form 4 c Form 5	Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(b) and the Public Utility Holding Company Act of 1935 or Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 17(b) and the Public Utility Holding Company Act of 1935 or Section 17(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act of 1935 or Section 18(b) and the Public Utility Holding Company Act								4,	Expires: January 31, 2005 Estimated average burden hours per response 0.5				
may con See Instr 1(b).	unue.		of the Ir	-		_	_	-		, cron				
(Print or Type	Responses)													
1. Name and Address of Reporting Person * ANDERSON A SCOTT			2. Issuer Name and Ticker or Trading Symbol ZIONS BANCORPORATION /UT/						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
			[ZION]	l					(0	лсск	ан арри	caoic)		
	ΓΗ MAIN STREI	Middle) ET,	3. Date of (Month/I 11/06/2	Day/Yea		ransaction			DirectorX Officer (below) Exec V		itlebelow / Pres of	′	specify	
15TH FLO			4 70 4	,			•				. (6	D		
	(Street)		4. If Amo			ate Originar)	a1		6. Individual of Applicable Line _X_ Form filed Form filed	e) by Or	ne Reportii	ng Perso	n	
SALT LAK	E CITY, UT 841	33-1109							Person	by Mc	ne man Oi	не кероі	itilig	
(City)	(State)	(Zip)	Tab	le I - No	on-I	Derivative	Secu	rities A	acquired, Dispose	d of,	or Benef	icially	Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deem Execution any (Month/D	Date, if	3. Transa Code (Instr.		4. Securit nAcquired Disposed (Instr. 3,	(A) of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	nership n: ct (D) direct r. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
C				Code	V	Amount	(D)	Price	(Instr. 3 and 4)					
Common Stock	11/06/2012			G		4,323	D	<u>(1)</u>	44,057	D				
Common Stock									6,065.247	I		_	ividen vestme	
Common Stock									23,775.819	I		By 40 Plan	01(k)	

By IRA

By Spouse (3)

425.8039 (2) I

392 I

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Common Stock

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of **SEC 1474** information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number of orDerivative Securities Acquired (A) or Disposed of (D (Instr. 3, 4, and 5))		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D	Date Exercisable	Expiration Date	Title	Amount of Number of Shares
Phantom Stock	<u>(4)</u>	11/09/2012		A	756.942 ₍₅₎	03/31/2013(6)	<u>(6)</u>	Common	756.942

Reporting Owners

Relationships Reporting Owner Name / Address

> 10% Owner Officer Other Director

ANDERSON A SCOTT ONE SOUTH MAIN STREET, 15TH FLOOR SALT LAKE CITY, UT 84133-1109

Exec VP and Pres of Subsidiary

Signatures

By Thomas E. Laursen as attorney in fact

11/13/2012

**Signature of Reporting Person

Date

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Bona fide gift
- (2) Includes shares acquired pursuant to Dividend Reinvestment.
- The reporting person disclaims beneficial ownership of these securities, and this report shall not be deemed an admission that the reporting person is the beneficial owner of the securities for purposes of Section 16 or for any other purpose.
- (4) Each unit is the economic equivalent of one share of common stock.

(5)

Reporting Owners 2

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These shares are issuable in respect of restricted stock units that represent a portion of the reporting person's salary, net of withholdings and deduction, and that were issued under the Zions Bancorporation 2005 Stock Option and Incentive Plan. For more information, please see the Current Report 8-K filed by Zions Bancorporation on January 26, 2011. Restricted stock units are 100% vested on the date of grant but are subject to transfer restrictions that lapse beginning on March 31, 2013, and that lapse in full on the reporting person's earlier death. These units will settle in cash payments.

(6) The stock units will be paid in cash increments of 100% as of March 31, 2013.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.