

ZIONS BANCORPORATION

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OFFICE OF THE SECRETARY

AUG 14 2002

August 13, 2002

Securities and Exchange Commission
450 Fifth Street, NW
Washington, D.C. 20549

RE: Zions Bancorporation
SEC File No. 0-2610
Statement of Changes in Beneficial Ownership

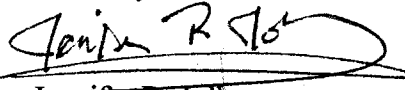
Ladies and Gentlemen:

Enclosed are one manually signed and three copies of the Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings and the Certification required by the Sarbanes-Oxley Act of 2002. These were also filed as correspondence today via EDGAR.

Please stamp one enclosed copy of this correspondence to indicate the date of its receipt, and return it in the enclosed self-addressed, stamped envelope.

If you require any additional information or documentation in connection with this filing, please contact the undersigned.

Sincerely,



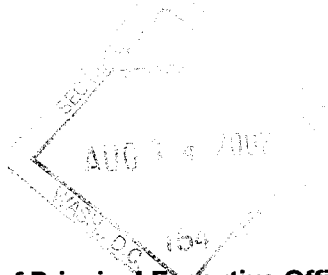
Jennifer R. Jolley
Assistant Secretary

Enclosures

1514

Exhibit A

(Corrected)



OMB Number: 3235-0569

Expires: January 31, 2003

Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings

I, Doyle L. Arnold, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Zions Bancorporation, and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with Audit Committee of the Board of Directors of Zions Bancorporation;

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K of Zions Bancorporation filed March 26, 2002; Paper filing of Annual Report to Security Holders of Zions Bancorporation filed March 25, 2002;
- Definitive Proxy Statement on Schedule 14A of Zions Bancorporation filed March 22, 2002;
- Form 8-K of Zions Bancorporation filed April 23, 2002;
- Quarterly Report on Form 10-Q of Zions Bancorporation filed May 15, 2002.
- Form 8-K of Zions Bancorporation filed August 6, 2002;
- Quarterly Report on Form 10-Q of Zions Bancorporation filed August 13, 2002.

Doyle L. Arnold
Executive Vice President &
Chief Financial Officer
August 13, 2002

Subscribed and sworn to
before me this 13th day of
August 2002.

Notary Public

My Commission Expires: 6/15/05

