

ZIONS BANCORPORATION /UT/  
Form 8-K  
February 10, 2015

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**WASHINGTON, DC 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): February 10, 2015**

**ZIONS BANCORPORATION**  
**(Exact Name of Registrant as Specified in its Charter)**

**Utah**  
**(State or Other Jurisdiction**  
**of Incorporation)**

**001-12307**  
**(Commission**  
**File Number)**

**87-0227400**  
**(IRS Employer**  
**Identification No.)**

**One South Main, 15th Floor,**  
**Salt Lake City, Utah**

**84133**

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(Address of Principal Executive Office)

(Zip Code)

(801) 524-4787

(Registrant's telephone number, including area code)

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 filing obligation of the registrant under any of the following provisions:

- .. 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))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

The information contained in Item 8.01 is incorporated herein by reference.

**ITEM 8.01 OTHER EVENTS**

On February 6, 2015, as a result of recent developments, including settlement discussions, relating to a private litigation matter, Zions Bancorporation (the Company ) determined to increase its legal reserves. Under U.S. generally accepted accounting principles, an accrual is required to be booked as of December 31, 2014 which will reduce fourth quarter 2014 earnings by \$0.03 per diluted common share (which will be reflected in its audited financial statements and Form 10-K) from the \$0.36 diluted earnings per share reported by the Company in its January 26, 2015 earnings release.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**Zions Bancorporation**

Date: February 10, 2015

By: /s/ Thomas E. Laursen  
Thomas E. Laursen  
Executive Vice President, General Counsel and  
Secretary