

ZIONS BANCORPORATION /UT/
Form FWP
June 13, 2012
Free Writing Prospectus

Filed Pursuant to Rule 433

(To the Prospectus dated April 4, 2011, as supplemented by

Registration Statement No. 333-173299

the Preliminary Prospectus Supplement dated June 11, 2012)

June 13, 2012

Zions Bancorporation

4.00% Senior Notes Due June 20, 2016

Summary of Terms for Issuance

Issuer:	Zions Bancorporation
Securities Offered:	4.00% Senior Notes due June 20, 2016
Ratings:	BBB-/ BBB-/ BBB (low) (S&P / Fitch / DBRS)
Price to Public:	97.500000% of principal amount
Aggregate Principal Amount:	\$158,448,000
Coupon:	4.00% per annum
Reoffer Yield:	4.693%
Trade Date:	June 13, 2012
Settlement Date:	June 20, 2012 (T+5)
Maturity Date:	June 20, 2016
Net Proceeds to Issuer:	\$153,456,888
Interest Payment Dates:	Semi-annually on each June 20 and December 20, beginning December 20, 2012 and ending on the Maturity Date.
Sole Book-Running Manager:	Deutsche Bank Securities Inc.
Minimum Denomination / Multiples:	\$1,000 / multiples of \$1,000 in excess thereof
CUSIP/ISIN:	989701BC0 / US989701BC01

Note: A securities rating is not a recommendation to buy, sell or hold securities and is subject to revision or withdrawal at any time by the assigning rating organization. Each rating should be evaluated independently of any other rating.

The notes are being issued with more than a de minimis amount of original issue discount (OID) for U.S. federal income tax purposes. Accordingly, a holder of the notes will be required to include the OID in income as ordinary interest income for U.S. federal tax income purposes as it accrues. See Supplemental Discussion of U.S. Federal Income Tax Consequences in the preliminary prospectus supplement.

Zions Bancorporation has filed a registration statement (Registration Statement No. 333-173299, including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus dated April 4, 2011 contained in that registration statement, the preliminary prospectus supplement dated June 11, 2012, and other documents Zions Bancorporation has filed with the SEC for more complete information about Zions Bancorporation and this offering. You may get these documents and other documents Zions Bancorporation has filed for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, you may request these documents by calling Deutsche Bank Securities Inc. toll-free at 1-800-503-4611 or by e-mail at prospectus.cpdg@db.com. Any disclaimer or other notice that may appear below is not applicable to this communication and should be disregarded. Such disclaimer or notice was automatically generated as a result of this communication being sent by Bloomberg or another email system.