

ZIONS BANCORPORATION /UT/  
Form 8-K  
December 05, 2017

**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) December 5, 2017**

**(Exact name of registrant as specified in its charter)**

**UTAH**  
**(State of Incorporation)**

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

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

**ONE SOUTH MAIN, 15th**  
**FLOOR,**

**84133**

**SALT LAKE CITY, UTAH**  
**(Address of principal executive**  
**offices)**

**(Zip Code)**

**Registrant's telephone number, including area code 801-844-7637**

**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 obligations 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 240.13a-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

ITEM 7.01 Regulation FD Disclosure.

On December 4, 2017, the Company inadvertently delivered to an incorrect email address information that showed the Company's estimated total net loans and total deposits at December 1, 2017, were \$397.9 million and \$1,065.2 million, respectively, greater than at September 30, 2017. Loan and deposit levels are subject to significant variation within a given quarter or other fiscal period and, accordingly, information with respect to a two-month period should not be viewed as indicative of the results for the full quarter or otherwise. This information reflects preliminary financial data that has not been verified or audited and was not intended for public dissemination. The Company will provide an analysis of its financial position and performance as of December 31, 2017, in its earnings release for the fourth quarter, which will be discussed in the Company's regular earnings call in January 2018.

**Forward Looking Information**

The statements in this Current Report on Form 8-K that are based on other than historical data or that express the Company's expectations regarding future events or determinations are forward-looking within the meaning of the Private Securities Litigation Reform Act of 1995. Statements based on historical data are not intended and should not be understood to indicate the Company's expectations regarding future events. Forward-looking statements provide current expectations or forecasts or intentions regarding future events or determinations. These forward-looking statements are not guarantees of future performance or determinations, nor should they be relied upon as representing management's views as of any subsequent date.

Forward-looking statements involve significant risks and uncertainties, and actual results may differ materially from those presented, either expressed or implied, in this communication. Factors that could cause actual results to differ materially from those expressed in the forward-looking statements include the actual amount and duration of declines in the price of oil and gas, our ability to meet our efficiency and noninterest expense goals, the rate of change of interest sensitive assets and liabilities relative to changes in benchmark interest rates as well as other factors discussed in the Company's most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q, filed with the Securities and Exchange Commission (SEC) and available at the SEC's Internet site (<http://www.sec.gov>).

Except as required by law, the Company specifically disclaims any obligation to update any factors or to publicly announce the result of revisions to any of the forward-looking statements included herein to reflect future events or developments.

**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: December 5, 2017

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