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BOK FINANCIAL CORP ET AL Form 8-K

April 28, 2004

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):
April 27, 2004

BOK FINANCIAL CORPORATION (Exact name of registrant as specified in its charter)

Oklahoma 000-19341 73-1373454
-----(State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification No.)

Bank of Oklahoma Tower, Boston Avenue at Second Street, Tulsa, Oklahoma 74172 (Address of principal executive offices)

Registrant's telephone number, including area code: (918) 588-6000

_____N/A_____(Former name or former address, if changes since last report)

INFORMATION TO BE INCLUDED IN THE REPORT

ITEM 5. Other Events and Regulation FD Disclosure.

On April 27, 2004, BOK Financial Corporation ("BOK Financial") issued a press release announcing its financial results for the first quarter ended March 31, 2004 ("Press Release"). The full text of the Press Release is attached as Exhibit 99(a) to this report and is incorporated herein by reference. On April 27, 2004, in connection with BOK Financial's issuance of the Press Release, BOK Financial released financial information related to the three months ended March 31, 2004 ("Financial Information"), which includes certain historical financial information relating to BOK Financial. The Financial Information is attached as Exhibit 99(b) to this report and is incorporated herein by reference.

ITEM 7. Financial Statements and Exhibits.

(c) Exhibits

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- 99(a) Text of Press Release, dated April 27, 2004, titled
 "BOK Financial Reports First Quarter Earnings -- Net Interest
 Revenue Growth, Fees Help Offset Mortgage Banking Slowdown"
- 99(b) Financial Information for the Three Months Ended March 31, 2004

Signatures

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

BOK FINANCIAL CORPORATION

By: /s/ Steven E. Nell

Steven E. Nell

Executive Vice President Chief Financial Officer

Date: April 27, 2004

Exhibit Index

Exhibit No.	Description
99(a)	Text of Press Release, dated April 27, 2004, titled "BOK Financial Reports First Quarter Earnings Net Interest Revenue Growth, Fees Help Offset Mortgage Banking Slowdown"
99 (b)	Financial Information for the Three Months Ended March 31, 2004