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BOK FINANCIAL CORP ET AL

Form 8-K

April 21, 2003

Microsoft Word 10.0.4219;

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 report):
April 16, 2003

BOK FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

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

Bank of Oklahoma Tower, Boston Avenue at Second Street, Tulsa, Oklahoma 74172

(Address of principal executive offices) (zip code)

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.

On April 16, 2003, BOK Financial Corporation ("BOK Financial") issued a press release announcing its financial results for the first quarter ended March 31, 2003 ("Press Release"). The Press Release is attached as Exhibit 99(a) to this report and is incorporated into this Item 5 by reference. On April 16,

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2003, in connection with BOK Financial's issuance of the Press Release, BOK Financial released its first quarter 2003 Financial Information ("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 into this Item 5 by reference.

Item 7. Financial Statements and Exhibits.

(c) Exhibits

99(a) The Press Release

99(b) Financial Information for the quarter ended March 31, 2003

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 16, 2003

Exhibit Index

Exhibit No.	Description
99(a)	The Press Release
99(b)	Financial Information for the quarter ended March 31, 2003