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GOLD BANC CORP INC  
Form 8-K  
November 22, 2004

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) November 19, 2004  
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Gold Banc Corporation, Inc.  
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(Exact name of Registrant as specified in its charter)

Kansas ----- (State of Incorporation)	0-28936 ----- (Commission File Number)	48-1008593 ----- (I.R.S. Employer Identification Number)
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11301 Nall Avenue, Leawood, Kansas 66211  
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(Address of Principal Executive Offices) (Zip Code)

(913) 451-8050

(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

Item 1.01 Entry into a Material Definitive Agreement

On November 19, 2004, Gold Banc Corporation, Inc. (the "Company") issued a press release announcing the final settlement of the qui tam lawsuit captioned United States of America ex rel. Rodger L. Ediger v. Gold Banc Corporation, Inc., Gold Bank Oklahoma and Gold Bank Kansas. On October 29, 2004, the Company signed a settlement agreement with the relator, Rodger Ediger. On November 10, 2004, the Company signed a separate settlement agreement with the United States. Both settlement agreements were subject to the dismissal of the lawsuit by the United States District Court for the Western District of Oklahoma. Under the terms of the settlement agreements, the Company paid \$16 million to the United States government and paid \$500,000 to cover the relator's legal fees. On November 19, 2004, the District Court issued its Order approving the settlement and dismissed the case with prejudice as to all parties.

A copy of the press release, the settlement agreements and the Order of

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the District Court are attached hereto and incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits

Exhibit Number	Description
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10.1	Settlement Agreement, dated November 10, 2004, by and among Gold Banc Corporation, Inc., Gold Bank, and the United States
10.2	Settlement Agreement, dated October 29, 2004, by and among Gold Banc Corporation, Inc., Gold Bank and Roger Ediger
10.3	Order of the United States District Court the Western District of Oklahoma, dated November 19, 2004
99.1	Press Release, dated November 19, 2004

SIGNATURE

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

GOLD BANC CORPORATION, INC.

Dated: November 22, 2004

By: /s/ Rick J. Tremblay  
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Rick J. Tremblay  
Executive Vice President and  
Chief Financial Officer