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BOK FINANCIAL CORP ET AL Form 8-K October 16, 2003

> 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): October 15, 2003

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) (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 and Regulation FD Disclosure.

On October 15, 2003, BOK Financial Corporation ("BOK Financial") issued a press release announcing its financial results for the third quarter ended September 30, 2003 ("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 October 15, 2003, in connection with BOK Financial's issuance of the Press Release, BOK Financial released financial information related to the three and nine months ended September 30, 2003 ("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

99(a) Text of Press Release, dated October 15, 2003, titled "BOK

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Financial Reports Solid Quarterly, Nine-Month Earnings"

99(b) Financial Information for the Three and Nine Months Ended September 30, 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: October 15, 2003

Exhibit Index

Exhibit No.	Description
99(a)	Text of Press Release, dated October 15, 2003, titled "BOK Financial Reports Solid Quarterly, Nine-Month Earnings"
99(b)	Financial Information for the Three and Nine Months Ended September 30, 2003