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BOK FINANCIAL CORP ET AL Form 8-K July 27, 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):
July 27, 2004

BOK FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Oklahoma 000-19341 73-1373454 ------ (State or other jurisdiction of incorporation) (Commission (IRS Employer 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

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(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 July 27, 2004, BOK Financial Corporation ("BOK Financial") issued a press release announcing its financial results for the second quarter ended June 30, 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 July 27, 2004, in connection with BOK Financial's issuance of the Press Release, BOK Financial released financial information related to the three and six months ended June 30, 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.

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ITEM 7. Financial Statements and Exhibits.

(c) Exhibits

- 99(a)Text of Press Release, dated July 27, 2004, titled "BOK Financial Income Up 12% in Second Quarter Net Interest Revenue, Credit Quality Fuel Earnings Growth"
- 99(b)Financial Information for the Three and Six Months Ended June $30,\ 2004$

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: July 27, 2004

Exhibit Index

Exhibit No.	Description
99(a)	Text of Press Release, dated July 27, 2004, titled "BOK Financial Income Up 12% in Second Quarter - Net Interest Revenue, Credit Quality Fuel Earnings Growth"
99 (b)	Financial Information for the Three and Six Months Ended June 30, 2004