

Edgar Filing: BOK FINANCIAL CORP ET AL - Form 8-K

- 99(a) Text of Press Release, dated January 28, 2004, titled
"BOK Financial Reports Record Earnings for 2003 -- Strong Non-Interest
Business Lines Contribute to 13th Consecutive Year of Growth"
- 99(b) Financial Information for the Three and Twelve Months Ended
December 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: January 28, 2004

Exhibit Index

Exhibit No.	Description
99(a)	Text of Press Release, dated January 28, 2004, titled "BOK Financial Reports Record Earnings for 2003 -- Strong Non-Interest Business Lines Contribute to 13th Consecutive Year of Growth"
99(b)	Financial Information for the Three and Twelve Months Ended December 31, 2003