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BOK FINANCIAL CORP ET AL Form 8-K January 23, 2003

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): January 22, 2003

BOK FINANCIAL CORPORATION (Exact name of registrant as specified in its charter)

Oklahoma _____ (State or other jurisdiction(Commissionof incorporation)File Number)

000-19341 _____

73-1373454

(IRS Employer Identificatio 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 January 22, 2003, BOK Financial Corporation ("BOK Financial") issued a press release announcing its financial results for the fourth quarter and full year ended December 31, 2002 ("Press Release"). The Press Release is attached as Exhibit 99(a) to this report and is incorporated into this Item 5 by reference. On January 22, 2003, in connection with BOK Financial's issuance of the Press Release, BOK Financial released its fourth quarter 2002 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.

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(c) Exhibits

- 99(a) The Press Release
- 99(b) Financial Information for the quarter and year ended December 31, 2002

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 22, 2003

EXHIBIT INDEX

Exhibit No. Description

- 99(a) The Press Release Financial Information for the quarter and year ended
 - December 31, 2002