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BOK FINANCIAL CORP ET AL

Form 8-K

April 28, 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):
April 27, 2004

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

Oklahoma	000-19341	73-1373454
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(State or other jurisdiction of incorporation)	(Commission File Number)	(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

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 April 27, 2004, BOK Financial Corporation ("BOK Financial") issued a press release announcing the declaration of a three percent stock dividend payable on or about May 31 to shareholders of record on May 10 ("Press Release"). The full text of the Press Release is attached as Exhibit 99(a) to this report and is incorporated herein by reference.

ITEM 7. Financial Statements and Exhibits.

(c) Exhibits

99(a) Text of Press Release, dated April 27, 2004, titled "BOK Financial Corporation Board Declares 3 Percent Stock Dividend"

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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: April 27, 2004

Exhibit Index

Exhibit No.	Description
99(a)	Text of Press Release, dated April 27, 2004, titled "BOK Financial Corporation Board Declares 3 Percent Stock Dividend"