



NASDAQ: BOKF

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Bank of Oklahoma to Pay \$11 Million for Tulsa Arena Naming Rights
BOK Center to Be First-In-Its-Class among Peer Cities

TULSA, Okla. (Thursday, Oct. 27, 2005) – Bank of Oklahoma will pay \$11 million to the City of Tulsa to secure naming rights to Tulsa’s new arena, to be known as the BOK Center.

Under an agreement with the City of Tulsa, Bank of Oklahoma will pay the City \$11 million over 20 years. The funds are included, along with other anticipated sponsorship, suite and ticket revenue, in the initial construction and operating budget of the 18,000-seat, 550,000-square-foot facility designed by Cesar Pelli.

“Bank of Oklahoma has a long, successful heritage of leadership and support in our community,” said Tulsa Mayor Bill LaFortune. “We are extremely excited to have them help us showcase the BOK Center as an integral part of our plan to create a first-class, iconic facility for entertainment, sporting events and national conventions.”

Bank of Oklahoma’s support for the BOK Center and Vision 2025 has provided \$30 million for community improvements, including \$11 million for naming rights and \$19 million the bank helped raise from private donors prior to passage of Vision 2025.

“Bank of Oklahoma’s selection as the naming rights partner allows us to continue to demonstrate our dedication to enhancing the quality of life and the economic wellbeing of the community,” said bank President and CEO Stan Lybarger. “Bank of Oklahoma will assist the city in securing additional sponsorship commitments for the BOK Center. Our support, along with the support of other sponsors, will help ensure the BOK Center becomes one of the most competitive facilities in the country.”

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Cleveland, Ohio-based Sports Facilities Marketing Group was hired by the City to select a naming-rights partner. The firm is also charged with marketing sponsorships and premium seating.

“Bank of Oklahoma’s partnership enables us to attract other quality sponsorships that, together, add greatly to the BOK Center’s marketability and public appeal,” said Hamp Howell with Sports Facilities Marketing Group. “The BOK Center will be a major league-quality facility that will be premier among arenas in comparable markets.”

The naming rights agreement is the latest development in Bank of Oklahoma’s long-standing commitment to Tulsa.

“The BOK Center and other Vision 2025 projects are all about making Tulsa a better place to live and work,” Lybarger said. “Increasing the competitive position of our community benefits all of our citizens.”



Press Release

BOK FINANCIAL CORPORATION (NASDAQ - BOKF)

American Performance Mutual Fund No. 1 for Third Consecutive Year; BOKF-Affiliated Short Term Fund Available to All Investors

Company Release - 02/18/2004 17:41

TULSA, Okla., Feb. 18 /PRNewswire/ -- The American Performance Short Term Income Fund (APSTX) has been named the top performer in its category for the third year in a row, becoming only the second fund to achieve the feat since Lipper Analytical Services began ranking the category almost 30 years ago.

Lipper, a mutual fund ratings firm, ranked the American Performance Short Term Income Fund No. 1 out of 93 funds in the Short Term Investment Grade Debt Funds category for the five-year period ending Dec. 31, 2003. The fund -- competing against PIMCO, Vanguard, Fidelity and other large, well-known fund families -- had an average annual return of 5.96 percent over the five-year period, significantly outperforming the category average of 4.95 percent. For the one and three-year periods, the fund ranked 16th out of 151 and 13th out of 111, respectively. The Lipper ranking is based on total return and does not reflect a sales charge.

The American Performance family of funds, which includes cash management, equity and other bond funds, is managed by BOK Investment Advisers, Inc., which is a subsidiary of Bank of Oklahoma. The bank is a wholly owned subsidiary of Tulsa, Okla., based BOK Financial Corp. (Nasdaq: BOKF).

"Achieving the number one ranking for the third consecutive year is very rare and difficult to do. I believe it demonstrates our ability to consistently garner high total returns while maintaining very high credit quality standards," said Brian Henderson, the fund manager and president of BOK Investment Advisers, Inc. "In addition, our fund is available to investors for only a \$1,000 initial investment. The second and third place funds in Lipper's short-term fund category require \$50 million and \$5 million, respectively, to participate, making them primarily available to large institutional investors. We, on the other hand, remain accessible to the average investor."

Lipper tracks the performance of more than 80,000 mutual funds and began tracking the Short Investment Grade Debt category almost 30 years ago. The American Performance Short Term Income Fund will be 10 years old in October 2004.

"Our goal is to celebrate our 10th year by continuing to be the top performer in our category," said Henderson, who has managed the fund since its inception. "It would be a fitting climax to our first decade and an appropriate way to highlight our continuing commitment to our investors."

Assets in the fund rose to \$240 million as of Dec. 31, 2003, compared with \$167 million at year-end 2002. By the end of January 2004, assets surpassed \$255 million. The American Performance Short Term Income Fund has an average maturity of two years, a 30-day current yield of 3.82 percent, and an average credit quality rating of AAA.

"Given today's rising interest rate environment, many investment professionals believe that mutual funds with shorter average maturities, like the AP Short Term Income Fund, are the best place to be in fixed income securities," Henderson said.

For more information about this and other American Performance Funds, contact 1-800-762-7085, or visit our website at www.apfunds.com.

Past performance is no guarantee of future results. Investment return and net asset value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. One, three and five-year average annual returns with maximum sales load of 2 percent are 1.51 percent, 5.07 percent and 5.52 percent, respectively, for the American Performance Short Term Income Fund. For the five-year period ending Dec. 31, 2001, the Short Term Income fund ranked No. 1 out of 81 funds. For the five-year period ending Dec. 31, 2002, the Short Term Income Fund ranked No. 1 out of 93 funds. For more complete information including charges, expenses and ongoing fees, please call 1-800-762-7085 to receive a prospectus. Read the prospectus carefully before investing or sending money. BOK Investment Advisers, Inc., serves as investment advisor to the fund and receives a fee for their services. Bisys Fund Services is the fund distributor. Mutual Funds are not FDIC insured, may lose value and are not bank guaranteed.

SOURCE BOK Investment Advisers, Inc.

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02/18/2004

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(BOKF)

CO: BOK Investment Advisers, Inc.; BOK Financial Corp.; Bank of Oklahoma

ST: Oklahoma

IN: FIN MFD

SU:

CJ-AP

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2478 02/18/2004 17:41 EST <http://www.prnewswire.com>

BOK Financial to Acquire Colorado Funding Co., Colorado State Bank; Transaction Benefits Consumers, Enhances Services for Colorado Businesses

Company Release - 07/10/2003 15:45

Denver, Colorado July 10, 2003 (PRNewswire-FirstCall)

BOK Financial Corporation (BOKF) has entered into a definitive agreement to acquire Colorado Funding Company and its wholly owned subsidiary, Colorado State Bank and Trust.

The acquisition gives BOK Financial its first full-service banking and trust presence in Denver and expands on the successful Denver loan production office that BOKF's Bank of Oklahoma subsidiary opened in early 2002. The existing office, with \$130 million in outstanding loans, will become an operating unit within Colorado State Bank and Trust.

"We are delighted to be joining an organization that offers some of the best financial services anywhere," said Colorado Funding Chairman John Wilkinson. "I believe that combining the additional resources of BOK Financial with our talent and knowledge of the market will allow us to continue to provide personal, community bank service with all the products of our larger competitors."

The transaction joins two institutions that focus on relationship-driven banking. Colorado businesses will benefit from greater loan capacity available to meet the borrowing needs of virtually any enterprise in the Denver area.

"Our loan office has demonstrated the growth potential in the Denver market," BOK Financial President and CEO Stan Lybarger said. "By combining our strengths with those of Colorado State Bank and Trust we are now ideally positioned for additional growth. With the acquisition, we are also retaining a premier group of bankers with strong local roots to manage the bank and provide top quality service to the Colorado business community."

Colorado State Bank has \$316 million in assets and four full-service locations, including offices downtown and in the Cherry Creek, Cherry Hills and Highlands Ranch sections of Denver. Colorado State Bank is responsible for more than \$1.6 billion in trust assets, making it one of the largest providers of trust services in the state. BOK Financial has \$18 billion in trust assets under its responsibility and is the largest provider of fiduciary services in the state of Oklahoma with other offices in Texas, New Mexico and Arkansas.

The bank employs 140 and began serving Denver's financial needs in 1908. BOK Financial will acquire all outstanding shares of Colorado Funding for \$81.7 million in cash. The acquisition is expected to close during the third quarter.

The move to Denver is consistent with BOK Financial's strategy of expanding into rapidly growing markets. The company has a pattern of acquiring community banks in metropolitan markets and enhancing the capabilities of those banks with further investment, enabling them to compete more effectively with their larger competitors.

"We can reassure our customers that they will continue to receive the best service anywhere, but with additional products and services to help them make the most of their financial assets," Colorado State President Jim Steeples said. "Customers will also continue to conduct their business with the same group of dedicated bankers at CSB because we expect to retain the vast majority of our employees."

Based in Tulsa, Okla., BOK Financial offers an array of banking, brokerage and EFT products and services. The company's holdings include Bank of Albuquerque, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., broker/dealer BOSCO, Inc. and the TransFund electronic funds transfer network.

Bank of Oklahoma is the leading banking institution in Oklahoma and remains the largest holding of BOK Financial, which has assets of approximately \$13 billion. BOK Financial founded Bank of Texas, now with \$2.5 billion in assets, from two Dallas acquisitions in 1997. Additional banks were acquired in the Dallas-Fort Worth market and Greater Houston. Bank of Albuquerque, with assets of approximately \$1.4 billion, was founded in late 1998 after BOK Financial acquired 17 locations from Bank of America. TransFund was founded as a small proprietary EFT network in 1976 and has grown to the 12th largest EFT network nationally serving financial institutions and cardholders in Colorado and seven other states. Shares of BOK Financial are traded on the NASDAQ under the symbol BOKF.

For more information about BOK Financial, visit our web site at www.bokf.com.

SOURCE BOK Financial Corporation

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Press Release

BOK FINANCIAL CORPORATION (NASDAQ - BOKF)

BOK Financial Plans to Acquire Phoenix-based Valley Commerce Bancorp, Ltd.

Company Release - 12/21/2004 10:06

Transaction Benefits Clients, Shareholders of Dedicated Community Bank

TULSA, Okla., Dec. 21 /PRNewswire-FirstCall/ -- BOK Financial Corp. has entered into an agreement to acquire Phoenix-based Valley Commerce Bancorp Ltd. and its Valley Commerce Bank subsidiary, giving the regional financial services company its first full-service banking presence in the nation's sixth largest city.

BOK Financial's planned acquisition is part of a strategy of expanding into growing metropolitan markets. The company, with full-service banks in the Southwest, Midwest and Mountain states, opened a commercial real estate loan production office in Phoenix during the summer and is pleased with its initial results.

Valley Commerce has assets of \$152 million, net loans of \$89 million and deposits of \$112 million. The bank has two full-service locations, at 5050 N. 44th St. in Phoenix and 6929 E. Greenway Parkway, Suite 100, in the upscale Kierland section of Scottsdale.

BOK Financial has assets of \$14.4 billion, loans of \$7.7 billion and deposits of \$9.5 billion. The company has more than 130 full-service banking locations, as well as mortgage offices in seven states, the nation's 11th largest electronic funds transfer network and a full-service broker-dealer with offices in 10 states.

"BOK Financial's commitment to offering nationally competitive products and services with a personal relationship focus like ours is a tremendous combination for our clients and shareholders," said Valley Commerce organizer and Chairman Jay A. Fishman. "This creates a bank with broader capabilities to further help local businesses create jobs and aid individual clients in meeting their goals for asset growth."

BOK Financial President and CEO Stan Lybarger said the planned addition of Valley Commerce is in keeping with a strategy of acquiring established, well-managed institutions in dynamic markets. The Phoenix-Mesa-Scottsdale MSA has above average median incomes and five-year population growth approaching 13 percent. During the 1990s, the population grew by more than 45 percent.

"Valley Commerce's dedication to first-class service will form a solid foundation for profitable growth by combining its community bank expertise with BOK Financial's additional strengths in middle market lending, trust and private financial services," Lybarger said. "Together, we offer businesses and individuals quality personal service and products competitive with any institution in the market."

Under the terms of the agreement, BOK Financial will pay \$32 million in cash for all outstanding shares of Valley Commerce Bancorp, subject to possible adjustments in accordance with the terms of the agreement. The transaction, which is subject to regulatory approval and approval by Valley Commerce's shareholders, is expected to close in the first quarter of 2005.

"Our clients will benefit greatly from this new partnership because we will be able to offer not only larger loans, but also an even broader array of products and services to support their ever-expanding needs," said Valley Commerce CEO Greg Anderson.

Valley Commerce Bank was founded in April 1995 and became a wholly owned subsidiary of Valley Commerce Bancorp in October 2003.

BOK Financial was founded in 1990 by Tulsa, Oklahoma, businessman George Kaiser. The company acquired Bank of Oklahoma, N.A., in 1991 as its first holding and has since grown to more than seven times its initial size. Holdings now include Bank of Albuquerque, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., Colorado State Bank and Trust, N.A., broker/dealer BOSCO, Inc. and the TransFund electronic funds transfer network.

Frederic Dorwart, Lawyers, served as legal counsel to BOK Financial. Sandler O'Neill & Partners, L.P., served as financial advisor to Valley Commerce Bancorp. Bodman LLP served as legal counsel to Valley Commerce.

Shares of BOK Financial are traded on the NASDAQ under the symbol BOKF. For more information, visit our website at www.bokf.com. Shares of Valley Commerce Bancorp are quoted on the OTC Bulletin Board under the symbol VLYB.

SOURCE Valley Commerce Bancorp Ltd.

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12/21/2004

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(BOKF VLYB)

CO: BOK Financial Corp.; Valley Commerce Bancorp Ltd.
ST: Oklahoma, Arizona
IN: FIN OTC
SU: TNM

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National Publications Recognize BOK Financial Growth, Value; Forbes, Investor's Business Daily Tout Performance in Rankings

Company Release - 04/10/2003 16:27

TULSA, Okla., April 10 /PRNewswire-FirstCall/ -- Two national business news publications place Tulsa-based BOK Financial Corp. (Nasdaq: BOKF) on rankings of the most stable U.S. companies and the top 500 public companies based on a broad measure of overall performance.

Investor's Business Daily ranked BOK Financial 25th on its list of the 70 most stable companies for U.S. investors. The Los Angeles-based business newspaper, which circulates nationally, based its ranking on companies with five-year earnings-per-share growth of at least 10 percent. Share prices had to be above \$12. BOK Financial had five-year EPS growth of 15 percent. In 2002, the company had EPS growth of 28 percent. The company's shares have traded in the \$32-\$33 range recently.

For the first time, Forbes ranked BOK Financial on its list of 500 top public companies. Forbes ranked companies by a composite of sales, assets, profits and market value. BOK Financial was listed No. 493.

"We are pleased that these publications have recognized BOK Financial as one of the leading companies nationally for consistent, solid earnings growth," said President and CEO Stan Lybarger. "Our shareholders have benefited from a four-pronged strategy designed to: enhance our position as the No. 1 financial institution in Oklahoma, diversify our non-interest revenue, expand through prudent acquisitions in neighboring states and cater to entrepreneurial middle market companies."

BOK Financial is a regional financial services company with total assets of \$12.2 billion at Dec. 31, 2002. The company provides commercial and consumer banking, investment and trust services, mortgage origination and servicing and an electronic funds transfer network. Holdings include Bank of Albuquerque, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., the TransFund electronic funds network and broker/dealer BOSC, Inc. For more information visit our web site at www.bokf.com.

SOURCE BOK Financial Corp.

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04/10/2003

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/Web site: <http://www.bokf.com> /
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CO: BOK Financial Corp.

ST: Oklahoma

IN: FIN PUB MAG

SU:

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Press Release

BOK FINANCIAL CORPORATION (NASDAQ - BOKF)

Bank of Arizona Opens Its Doors in Phoenix, Scottsdale; New Identity Signals Growth Plan for Locally Managed Institution

Company Release - 08/15/2005 11:11

PHOENIX, Aug. 15 /PRNewswire-FirstCall/ -- Valley Commerce Bank has reopened today as Bank of Arizona, marking a new beginning as an expanding, emerging institution in the Valley of the Sun.

Within a year, the new Bank of Arizona plans to expand its employment base by 30 percent as it adds new products and services. Additional strategies are being formulated to expand Bank of Arizona's branch presence in the market.

"The Bank of Arizona name not only offers a strong local identity, but it also indicates our plans to grow and become a financial services leader in one of the country's most vibrant markets," said bank Chairman David Ralston. "Along with our new name comes an even broader array of products and services for clients, but we will maintain a strong commitment to personal, responsive client service that always puts the needs of local clients first."

Locally managed Bank of Arizona serves a diverse client base of consumers, investors, trust clients, entrepreneurial companies, healthcare organizations and small business owners from full-service locations at 5050 N. 44th St. in Phoenix and 6929 E. Greenway Parkway, Suite 100, in Scottsdale.

"Our clients are accustomed to high-touch banking built on personal relationships, and they can rest assured that our primary focus will continue to be on their financial well-being, both now and into the future," CEO Greg Anderson said. "Our new name signals a commitment to expansion for the sake of our clients and their businesses."

Bank of Arizona is a subsidiary of BOK Financial Corp. (Nasdaq: BOKF), which acquired the former Valley Commerce Bank in a transaction that was completed April 6, 2005. BOK Financial is a \$16 billion regional financial services company that provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network.

BOK Financial's holdings include Bank of Albuquerque, N.A., Bank of Arizona, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., Colorado State Bank and Trust, N.A., broker-dealer BOSC, Inc., Southwest Trust and the TransFund electronic funds network. Shares of BOK Financial are traded on the NASDAQ under the symbol BOKF. For more information, visit our website at <http://www.bokf.com>.

SOURCE BOK Financial Corp.

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08/15/2005

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/Web site: <http://www.bokf.com> /

(BOKF)

CO: BOK Financial Corp.; Valley Commerce Bank; Bank of Arizona

ST: Oklahoma, Arizona

IN: FIN

SU: PER PDT

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**Non-Interest Revenue Bolsters Solid Second Quarter at BOK Financial**

Company Release - 07/16/2003 13:56

TULSA, Okla., July 16 /PRNewswire-FirstCall/ -- Non-interest revenue continues to contribute to solid earnings growth at BOK Financial Corporation (Nasdaq: BOKF), which reported a 20 percent increase in second quarter net income.

BOK Financial reported net income of \$41.5 million for the second quarter 2003 compared with \$34.6 million for the same quarter the previous year. Earnings per diluted share were 64 cents, up 14 percent from the second quarter of 2002.

"We continue to benefit from our strategy of developing and growing a variety of sources of non-interest revenue," said President and CEO Stan Lybarger. "This approach enables us to succeed through economic cycles in which loan growth has moderated."

Non-interest revenue from fees and commissions rose 24 percent compared with the second quarter of 2002. Leading the growth was a \$5.8 million, or 54 percent, increase in mortgage banking revenue. Additionally, brokerage and trading revenue grew \$3.7 million, or 59 percent, due primarily to increased sales of fixed income securities to institutional customers. Service charges and fees on deposit accounts increased \$3.2 million, or 20 percent.

Record low interest rates continue to generate high levels of mortgage loan activity. Mortgage banking revenue grew as secondary marketing gains totaled \$11.0 million during the second quarter of 2003 compared with \$3.6 million in 2002. Total mortgage loans funded during each of these periods were \$400 million and \$185 million. The growth in secondary marketing revenue was partially offset by a \$1.6 million decrease in servicing revenue. The outstanding principal balance of mortgage loans serviced decreased to \$4.8 billion at June 30, 2003, compared to \$6.1 billion at June 30, 2002. Amortization expense related to mortgage servicing rights (MSR) was \$10.1 million for the quarter compared with \$6.3 million for the second quarter of 2002. However, provisions for the impairment of MSR were \$3.4 million compared with a \$23.8 million provision for the second quarter of 2002. Gains on the sales of securities held as an economic hedge against impairment of MSR totaled \$4.4 million compared to \$11.5 million in the second quarter of 2002.

The company continues its strategy of mitigating the impact of the high volume of mortgage prepayments on the securities portfolio by continuing to favor securities with less prepayment risk coupled with acceptable extension risk. Net gains from sales of securities, excluding securities held as an MSR hedge, totaled \$6.1 million compared with \$10.1 million for the second quarter of 2002.

Net interest revenue rose 8 percent to \$97.6 million before provisions for loan losses. Declining interest rates continue to moderate the net effect of growth in average earning assets. Net interest margin was 3.47 percent for the second quarter of 2003 compared with 3.77 percent for the same period the previous year.

Total assets rose to \$13.6 billion at June 30, 2003, compared with \$11.2 billion a year earlier. The securities portfolio grew 33 percent over the past year. These investments were made to reduce the company's overall interest rate risk. Deposit growth and a moderation in loan demand funded these investments.

Total loans were \$7 billion at the end of the quarter, up 12 percent over June 30, 2002. Commercial loans and mortgage loans provided the growth.

"While loan growth has slowed, our commercial lenders continue to seek solid opportunities in each of our markets," Lybarger said. "The quality of our loan portfolio is in line with expectations based on the current soft economy."

Nonperforming assets to period end loans were .89 percent and net charge-offs to average loans were .38 percent compared with .72 percent and .30 percent, respectively, for the second quarter of 2002. The provision for loan losses increased to \$9.5 million compared with \$6.8 million for the second quarter of 2002. The allowance for loan losses was 1.78 percent of outstanding loans and 221 percent of nonperforming loans at June 30, 2003, compared with 1.73 percent and 282 percent, respectively, at June 30, 2002.

Deposits were \$8.7 billion at June 30, 2003, up 21 percent from the second quarter of 2002. Demand deposit and interest-bearing transaction accounts provided most of the growth.

Total operating expenses declined \$2.0 million due primarily to a \$16.5 million reduction in MSR impairment and amortization expenses. Personnel expenses increased \$7.5 million due to growth in incentive compensation, which is directly related to revenue growth, and employee medical costs. Data processing expense rose \$2.8 million, due to growth in transaction volumes and an upgrade in core processing systems that is in process.

As previously announced, BOK Financial entered into a definitive agreement to acquire Colorado Funding Company and its wholly owned subsidiary, Colorado State Bank and Trust. Colorado State Bank and Trust has assets of \$316 million and four full-service Denver locations. The Colorado bank is also responsible for

more than \$1.6 billion in trust assets.

BOK Financial is a regional financial services company that provides commercial and consumer banking, investment and trust services, mortgage origination and servicing and an electronic funds transfer network. Holdings include Bank of Albuquerque, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., the TransFund electronic funds network and broker/dealer BOSC, Inc. Shares of BOK Financial are traded on the NASDAQ under the symbol BOKF. For more information visit our web site at www.bokf.com.

This news release contains forward-looking statements that are based on management's beliefs, assumptions, current expectations, estimates and projections about BOK Financial Corp., the financial services industry and the economy generally. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "plans," "projects," variations of such words, and similar expressions are intended to identify such forward-looking statements. Management judgements relating to, and discussion of the provision and allowance for credit losses involve judgements as to future events and are inherently forward-looking statements. Assessments that BOKF's acquisitions and other growth endeavors will be profitable are necessary statements of belief as to the outcome of future events, based in part on information provided by others which BOKF has not independently verified. These statements are not guarantees of future performance and involve certain risks, uncertainties, and assumptions which are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. Therefore, actual results and outcomes may materially differ from what is expressed, implied or forecasted in such forward-looking statements. Internal and external factors that might cause such a difference include, but are not limited to, (1) the ability to fully realize expected cost savings from mergers within the expected time frames, (2) the ability of other companies on which BOKF relies to provide goods and services in a timely and accurate manner, (3) changes in interest rates and interest rate relationships, (4) demand for products and services, (5) the degree of competition by traditional and non-traditional competitors, (6) changes in banking regulations, tax laws, prices, levies, and assessments, (7) the impact of technological advances, and (8) trends in customer behavior as well as their ability to repay loans. BOK Financial Corp. and its affiliates undertake no obligation to update, amend, or clarify forward-looking statements, whether as a result of new information, future events, or otherwise.

BOK FINANCIAL CORPORATION

(In thousands, except ratio and per share data)

	Period End Balances		Average Balances	
	June 30,		Quarter Ended June 30,	
BALANCE SHEETS	2003	2002	2003	2002
ASSETS				
Cash and due from banks	\$718,497	\$495,186	\$441,063	\$413,746
Trading securities	38,143	35,648	12,207	19,989
Funds sold	10,395	39,750	16,669	17,148
Securities:				
Available for sale	4,936,363	3,646,708	4,360,313	3,695,376
Held for investment	192,185	197,324	192,970	219,974
Total securities	5,128,548	3,844,032	4,553,283	3,915,350
Loans:				
Commercial	4,089,988	3,657,571	4,048,702	3,606,220
Commercial real estate	1,463,851	1,362,699	1,448,554	1,343,384
Residential mortgage	1,066,210	878,546	1,055,395	866,539
Consumer	422,839	414,571	418,254	408,991
Total loans	7,042,888	6,313,387	6,970,905	6,225,134
Less allowance for loan losses	(122,772)	(108,084)	(123,095)	(109,366)
Total loans, net	6,920,116	6,205,303	6,847,810	6,115,768
Premises and equipment, net	160,474	139,187	156,740	139,055
Accrued revenue receivable	66,689	60,139	62,493	62,772
Intangible assets, net	194,478	147,807	195,351	148,313
Mortgage servicing rights, net	31,141	77,202	31,873	91,655
Real estate and other repossessed assets	5,713	6,630	5,848	7,519
Receivable on unsettled security transactions	---	---	4,434	---
Bankers' acceptances	33,857	23,431	35,868	19,769
Derivative contracts	142,605	48,202	166,850	50,188