



BOK FINANCIAL CORPORATION

2007 ANNUAL REPORT



Table of Contents:

Map..... Inside Fold

Financial Highlights..... 1

Letter to Our Shareholders..... 3

2007 Overview..... 4

Board of Directors..... 10

Corporate Information..... 12





Financial Highlights (Dollars In Thousands Except Per Share Data)

	2007	2006	2005
For the year:			
Net income	\$ 217,664	\$ 212,977	\$ 201,505
Period-end:			
Assets	\$ 20,839,864	\$ 18,059,624	\$ 16,327,069
Loans	12,017,247	10,715,803	9,139,978
Deposits	13,459,291	12,386,705	11,375,318
Shareholders' equity	1,935,384	1,721,022	1,539,154
Nonperforming assets ¹	104,159	44,343	40,017
Profitability Statistics			
Earnings per share (based on average equivalent shares):			
Basic	\$ 3.24	\$ 3.19	\$ 3.14
Diluted	3.22	3.16	3.01
Percentages (based on daily averages):			
Return on average assets	1.14 %	1.27 %	1.29 %
Return on average shareholders' equity	12.01	13.23	13.78
Common Stock Performance			
Per Share:			
Book value per common share	\$ 28.75	\$ 25.66	\$ 23.07
Market price: December 31 close	51.70	54.98	45.43
Selected Balance Sheet Statistics			
Period-end:			
Tier 1 capital ratio	9.38 %	9.78 %	9.84 %
Reserve for loan losses to nonperforming loans	133.79	305.37	329.34
Combined reserves for credit losses to loans ^{2,3}	1.24	1.22	1.37
Miscellaneous (at December 31)			
Number of banking locations	189	163	150
Number of TransFund locations	1,822	1,649	1,421

¹ Includes nonaccrual loans, renegotiated loans and assets acquired in satisfaction of loans. Excludes loans past due 90 days or more and still accruing.

² Excludes residential mortgage loans held for sale.

³ Includes reserve for loan losses and reserve for off-balance sheet credit losses.



Stanley A. Lybain

George B. Kaiser

We will execute our **carefully planned strategies**
with precision, confident that through
our **successful past** we have found
the key to a **successful future.**

Letter To Our Shareholders

2007 was a tumultuous year for the banking industry due to continued margin pressure, the crisis in the housing market and the resulting decline in bank stock prices. Though these challenges affected our results, we fared well relative to our peers. BOK Financial Corporation (BOKF) generated record earnings for the 17th consecutive year. We also laid the foundation for continued growth by significantly expanding our branch network. Furthermore, while bank stock prices plummeted, including the NASDAQ Bank index which fell 22%, BOKF's stock price declined only 6%. In fact, BOKF's stock outperformed all but nine of the 103 banks with market capitalization over \$400 million. The market seems to recognize that while BOKF is not immune to industry trends, our proven and balanced strategies produce relatively stable results even in difficult environments.

TARGETED RESULTS

BOKF's earnings growth was moderately affected by prolonged flat and inverted yield curves, competitive loan and deposit pricing pressures and credit costs returning to more normal levels. However, by staying focused on our targets, we generated net income of \$218 million, or \$3.22 per diluted share compared to \$213 million, or \$3.16 per diluted share in 2006. Fee-based revenue, which represented 42% of total revenue, grew 9%. While all major fee categories posted increases, brokerage and trading revenue and transaction card revenue enjoyed the strongest growth at 17% and 15%, respectively.

Our balance sheet growth remained strong in 2007 as we surpassed \$20 billion in total assets, fueled by success in the regional banks. During the year, we reached a milestone as more than half of BOKF's loans are now in markets outside Oklahoma. This is noteworthy considering our regional expansion began in 1997 with the acquisitions of two banks in the Dallas area with combined assets of \$367 million. Today average assets in Texas exceed \$4.3 billion. BOKF is positioned to continue this growth trend, due in part to recent investments in our branch network.

During 2007, we increased the depth and reach of our branch network both organically and through acquisitions. We nearly tripled our branches in Colorado with the acquisition of First United Bank. By acquiring Worth National Bank, we extended our presence further west in the Dallas/Fort Worth metroplex. In addition to the 16 branches we acquired, we opened 14 others throughout our footprint. We now have 189 banking locations in total.

BALANCED STRATEGY

While we focused significant resources on expansion projects, we weren't distracted from our core business. BOKF focuses on traditional banking, maintaining virtually no direct exposure to the subprime markets through the loan or investment portfolios. Due to credit issues in the housing market, many banks suffered significant loan losses. BOKF's loan losses only increased moderately in 2007. Our nonperforming assets are returning to more normal levels after remaining at historic lows for more than two years. Our asset quality may continue to be affected by the general economy, but we should benefit from the balance and diversity of our loan portfolio. We deliberately manage loan growth to ensure that commercial real estate loans do not increase as a percentage of the loan portfolio.

To achieve our desired results in this turbulent economic environment, we continually measure progress and refine our strategy. While we manage our organization for long-term value rather than short-term results, we also aim to increase profitability. In anticipation of continued headwinds, we took measured action in the third quarter to realign operating expenses in a way that will not compromise customer service or future growth. We will continue to exercise prudent expense management in order to generate profitable growth.

AIMING FOR CONTINUED GROWTH

Though many hold a pessimistic outlook for 2008, we are positioned well to meet the challenges ahead. While we expect credit quality to continue to weaken, we are confident in our consistent underwriting standards and credit monitoring processes. Our balance sheet and capital ratios are solid. In fact, our tangible capital ratio is in the top quartile of the largest U.S. banks. Our recent acquisitions and investments in branching offer many opportunities to enhance fee revenue as we introduce our complete set of financial products and services to new customers. Past investments in personnel and technology have also begun to generate increased revenue, particularly in wealth management.

While it is true that the future cannot be predicted with any degree of certainty, our vision for the company's future is clearly defined and our balanced strategies are thoughtfully planned. Our track record of 17 consecutive years of record earnings proves we can successfully execute our strategies through varying economic cycles.

As always, we want to express our appreciation for those who make BOKF the leader that it is – our dedicated board members, our talented employees, our loyal customers and our diverse communities. We look forward to our continued partnerships.



Demographic Profile

Primary Markets	Market Rank	Number of Branches	Deposits Market Share	Total Population 2007	Population Change 2000-2007	Projected Population Change 2007-2012	Median Household Income	Household Income Change 2000-2007	Projected Household Income Change 2007-2012
Tulsa, OK	1	39	26.19 %	919,698	7.00 %	4.68 %	\$ 47,544	26.41 %	17.87 %
Oklahoma City, OK	3	31	8.51 %	1,198,114	9.37 %	6.55 %	\$ 46,316	25.80 %	17.19 %
Albuquerque, NM	4	20	11.68 %	833,634	14.25 %	10.24 %	\$ 49,942	28.54 %	18.65 %
Dallas-Fort Worth, TX	9	35	2.04 %	6,118,183	18.53 %	12.59 %	\$ 62,125	30.00 %	21.33 %
Denver, CO	11	14	2.30 %	2,469,929	13.33 %	8.46 %	\$ 67,517	31.18 %	20.29 %
Houston, TX	14	13	1.02 %	5,620,734	19.20 %	11.48 %	\$ 57,613	29.01 %	19.14 %
Fayetteville, AR-MO	20	2	0.93 %	438,460	26.34 %	17.91 %	\$ 46,392	28.01 %	18.53 %
Phoenix-Scottsdale, AZ	37	2	0.21 %	4,163,757	28.04 %	19.46 %	\$ 59,039	31.87 %	21.62 %
Kansas City, MO-KS	93	2	0.09 %	1,997,567	8.80 %	6.12 %	\$ 59,055	28.99 %	17.29 %
Aggregate: National					8.86 %	6.26 %		26.06 %	17.59 %

Source: SNL Financial, data as of June 30, 2007

BUILDING ON A SOLID FOUNDATION

While regional markets have fueled recent growth, BOKF is firmly rooted in our home state of Oklahoma. Ranked number one in terms of deposit market share with 12% of Oklahoma's retail deposit base, we are fulfilling our mission statement by being the bank of first choice for the consumers in our state. In addition, Bank of Oklahoma is the leader in commercial banking and mortgage origination. BOKF has mature branch networks in Tulsa and Oklahoma City as well as several community banking locations in the northern and eastern regions of the state. We are proud of our long history in the state, which we trace back to the oil boom days in 1910.

We continue to be the largest Oklahoma-based energy lender. At year end, our energy portfolio totaled \$2 billion or 16% of the total loan portfolio. The energy portfolio is principally composed of oil and gas reserve-based loans in the \$3 million to \$50 million range. Our commitment to this sector is demonstrated by our employment of engineers who periodically perform on-site visits, verify reserves and prepare sensitivity analysis.

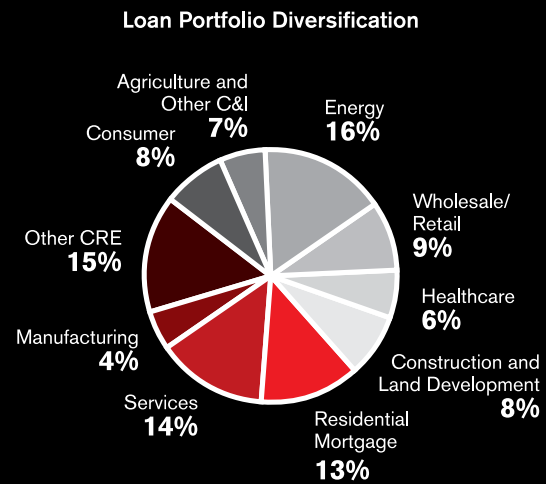
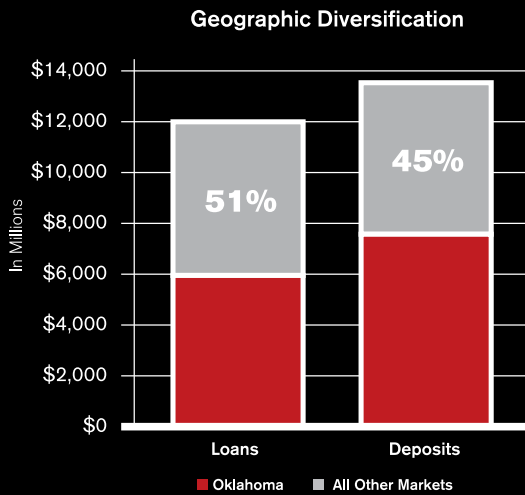
BOKF has proficiency in several other areas of commercial lending. We understand the intensive capital requirements facing the healthcare industry, and we can recommend products and services to help balance growth and expansion with capital support and risk tolerance. Our agri-business

lenders specialize in several industry segments including commercial feedlots, food processing, agricultural supply and grain merchandising and milling.

BOKF subsidiaries have a long successful history of serving commercial real estate developers with needs ranging from \$1 million to \$20 million. In addition, we also finance quality home builders and developers. Though many regional banks have relied on commercial real estate as the growth engine for their loan portfolio, BOKF has maintained commercial real estate at less than 25% of the portfolio for the last five years.

Our relationship managers listen to their customers' needs and recommend individualized solutions. If customers' requirements don't match one of our standard products, we work to accommodate their unique needs. Throughout the organization, our agile and innovative approach allows us to be more responsive and flexible than our large bank competitors.

To support the lending function, we designed a comprehensive group of cash management products, international services and financial risk management (FRM) services. The FRM team assists our energy and agri-business customers with hedging services that provide price protection to mitigate the price volatility associated with certain commodity derivatives. We also offer assistance with interest rate and foreign exchange hedging. BOKF executes offsetting contracts with counterparties to minimize



the bank's exposure to changes in commodity prices, interest rates or foreign exchange rates. Revenue from FRM has grown at a compound annual rate of 61% over the last five years.

In Oklahoma, our most mature market, fee revenue represents 56% of total revenue. The largest components include transaction card, trust and deposit service charges. In 2007, we launched several initiatives to increase the distribution of our fee services in the regional markets. We are already beginning to see results, particularly in the mortgage division, where originations outside Oklahoma increased 51%.

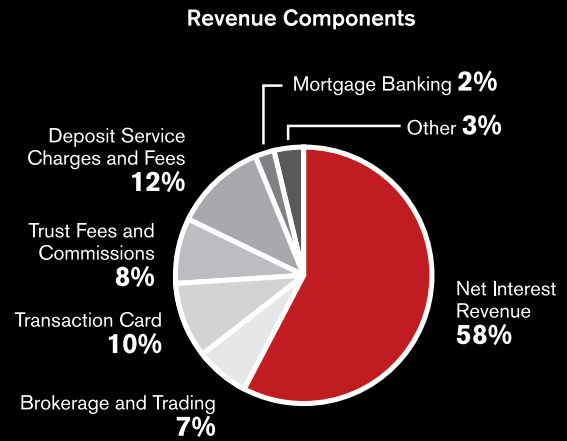
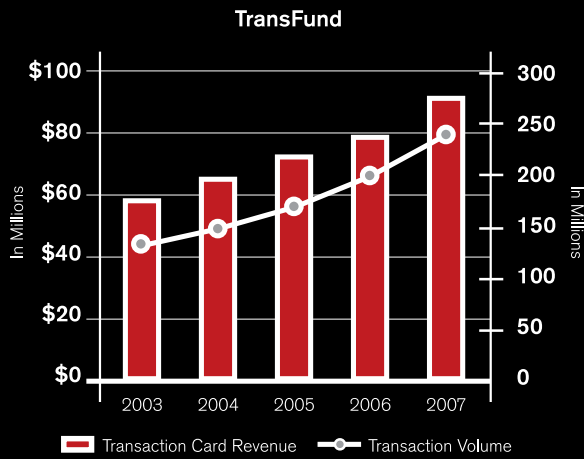
CHOOSING OUR TARGET MARKETS

Just over a decade ago, BOKF's management team set their sights on transforming the company from the leading bank in Oklahoma to a leading regional financial services provider. In 1997, BOKF acquired two banks in the Dallas area with total assets valued at \$367 million. With superior loan growth and additional acquisitions, average assets in Texas now exceed \$4.3 billion. After our successful entry into Dallas, we continued our disciplined expansion into other carefully selected markets in contiguous states. Today BOKF operates 189 banking offices in eight states. BOKF's total assets and earnings per share have grown at a 10 year compound annual growth rate of 14% and 11%, respectively.

BOKF's subsidiary banks were deliberately placed in the region's thriving metropolitan areas. We have a growing presence in three of the top 10 fastest growing U.S. cities – Houston, Fort Worth and Phoenix. Our markets are economically diverse, representing a balance of Southwest, Midwest and Rocky Mountain states. These robust markets are deep and broad in both commercial and consumer opportunities. At year end, 51% of our loans and 45% of our deposits were in markets outside Oklahoma. Our Bank of Texas franchise leads the regional banks in size followed by Colorado State Bank & Trust and Bank of Albuquerque with average assets of \$1.7 billion and \$1.6 billion, respectively.

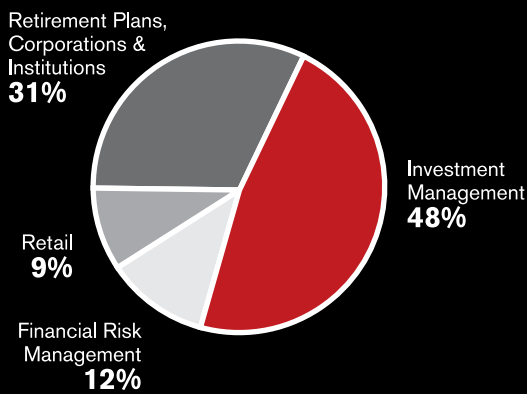
ADDING DEPTH THROUGH ACQUISITIONS

With recent acquisitions in two excellent markets, there is ample opportunity to continue our growth trend. On May 31, we acquired Worth National Bank in Fort Worth, Texas, known for the personalized service that continues to be a hallmark of BOKF banks. Less than a month later, we acquired First United Bank in Colorado. Through these two transactions, we added five attractive branches in the Fort Worth area, 10 in the Denver area and one in Colorado Springs. These expanded branch networks provide tremendous opportunities to attract new customers and to provide existing customers additional services. Despite the substantial competition in these large markets, BOKF's style of banking attracts market share.

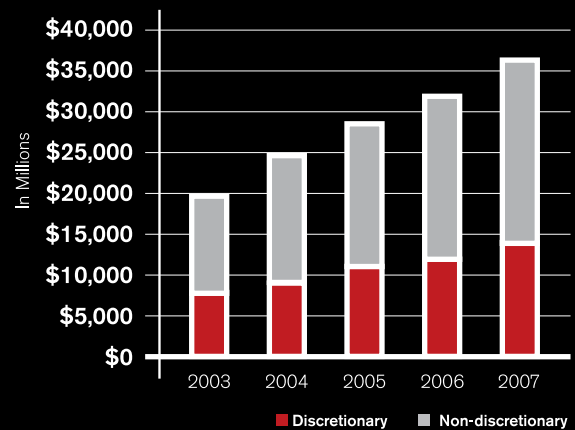


Deliberate Differentiation

Wealth Management Revenue



Assets Under Management



An important element of our acquisition strategy is introducing our complete line of products and services while maintaining local leadership. By combining BOKF's cash management, loan and investment products with bright and talented relationship managers, we provide a superior customer experience. Our bankers know their markets, understand their customers' financial needs and can quickly create a customized solution that may include everything from an equipment lease and a controlled disbursement account to a line of credit and retirement plan services. While local market leaders manage client relationships and marketing efforts, we centralize non-customer contact functions for efficiency. For example, Credit Administration ensures BOKF's conservative underwriting standards are maintained in all markets. By maximizing efficiencies while empowering local relationship officers, we are able to provide our customers with prompt personalized service at competitive prices.

SERVING CUSTOMERS' CHANGING NEEDS

BOKF's unique approach to customer service is designed to assist our customers in achieving their financial goals throughout their life. We provide numerous options for managing, borrowing and investing money. Our free checking strategy attracts many customers and our personalized service leads them to deeper relationships. Our proactive sales approach includes inquiring about customer needs and providing information regarding promotions or new products during customer interactions. To ensure BOKF's high service standards are met, consumer bankers receive on-going training and coaching. Our quality assurance program includes random branch visits as well as visits from mystery shoppers. Whether our customers are buying their first car or establishing a college fund for their grandchildren, we can find solutions for their needs.

The growth and transition of wealth in our markets have created a steady demand for BOKF's Wealth Management services, which includes private banking, trust and investment services. Assets under management totaled \$36 billion at year end, an increase of 14% from 2006. We expect the growth to continue due to additional investments in key talent in a number of our regional markets including Phoenix, Houston and Kansas City. BOKF's investment philosophy involves gaining a clear understanding of our clients' long- and short-term objectives, their financial situation and their risk tolerance. Our client advisors aim

to deliver top-tier performance by constructing diverse portfolios that utilize proven investment strategies and asset classes from around the globe. We monitor and adjust our clients' asset allocation in anticipation of global economic and investment trends.

Like many banks, we have expertise in estate planning and trust administration, but BOKF's range of services goes deeper. A national leader in mineral management, our professional oil and gas staff provides services to many banks, foundations, universities, and trusts throughout the United States. Being headquartered in Tulsa, once known as the "oil capital of the world," we have access to a deep pool of specialized talent. This distinct advantage has contributed to BOKF's success in the oil and gas agency business. BOKF is also a leader in trust property management, overseeing farm and ranch grazing acreage in addition to residential and commercial properties.

BOSC, Inc., a subsidiary of BOKF, serves the financial needs of individuals, corporations, government agencies, foundations, municipalities and institutional clients. Our commitment to service and strong emphasis on long-term relationships has been a successful formula for growth. Brokerage and trading revenue increased \$9 million or 17% over 2006. As an institutional and public finance firm, BOSC, Inc. has emerged as one of the leading investment banking firms in the Southwest.

AIMING FOR DIFFERENTIATION

BOKF possesses a number of unique strengths that differentiate us from our peers. BOKF's greatest financial strength is our strong non-interest income stream, which accounted for 42% of total revenue in 2007. In addition to the typical bank services, we offer a number of fiduciary services. Our \$36 billion trust division generated more than \$78 million or 8% of total revenue. BOKF also enjoys strong returns from TransFund, BOKF's ATM and debit card network. In 2007, transaction card revenue grew nearly \$12 million or 15%, and it represents 10% of total revenue. TransFund delivers electronic funds transfer products and services to banks and credit unions throughout the United States. TransFund's ATM network is the eighth largest in the nation with 1,822 ATMs. In 2007, TransFund processed more than 240 million debit card transactions, an increase of over 20% over 2006.



Though revenue from the mortgage division is volatile, BOKF values the business for several reasons. By servicing the conventional and government-sponsored prime mortgage loans that we originate, we have a competitive advantage. We can assure our customers the same high level of service and also introduce them to attractive solutions for their other financial needs. In addition, the mortgage business tends to thrive when interest rates are low and other lines of business are generating less revenue. With new leadership in production, mortgage loans originated outside Oklahoma increased from 32% of total originations in 2006 to 39% in 2007. To further encourage regional development, we re-branded our regional mortgage business lines, aligning them with the regional banks.

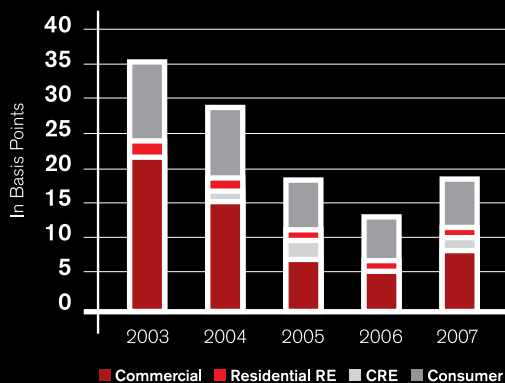
While many banks have been affected by weakening credit quality, BOKF's loan losses have increased only moderately, and less than our peers'. Net charge-offs increased six basis points from 2006, compared to our peer median's increase of 14 basis points. The peer group consists of 26 publicly traded U.S. bank holding companies, 13 immediately smaller and 13 immediately larger than BOKF at December 31, 2007. Our credit metrics reflect BOKF's refusal to sacrifice loan quality for growth as well as the strength of our strategy. BOKF maintains consistent underwriting standards in all markets throughout all economic cycles. Furthermore,

we maintain a strong combined reserve for credit losses, increasing our provision as necessary for growth and other changes in the loan portfolio. Our increasing regional diversity mitigates our exposure to credit risk associated with local economies.

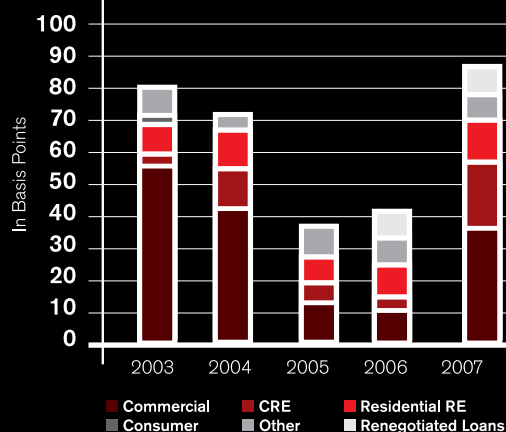
After enjoying historic lows for more than two years, nonperforming assets have returned to more normal levels. At year end, our nonperforming assets totaled \$104 million, including \$18.6 million that is guaranteed by government agencies or covered by a purchase escrow. In recognition of the current environment, we increased our combined reserve for loan losses to 1.24% of outstanding loans.

BOKF's employees and innovative culture also set it apart. Employees are challenged to improve processes, products and services. New thoughts and ideas are encouraged and appreciated. Attracting and retaining top quality talent is one of BOKF's core objectives. BOKF's executive committee is comprised of highly experienced individuals. One third of the members have been with the organization more than 20 years. Several others have joined in the last five years, coming from senior positions at large national banks. Additionally, BOKF would not have achieved its growth targets without the dedication and loyalty of its 4,200 employees.

Net Charge-Offs To Average Loans



Nonperforming Assets To Period End Loans



CONTRIBUTING TO OUR COMMUNITIES

We are proud of the many contributions BOKF and its employees make to support the communities we serve. In 2007, BOKF, its employees and the BOKF Foundation donated more than \$4.4 million to charitable organizations, which support health and human services, education and economic development. Financial gifts are one of many ways BOKF and its employees contribute to the well being of their communities.

This past year our employees donated more than 38,000 hours of community service to support community revitalization projects, youth programs, financial education programs and the arts. Employee committees in each market encourage volunteerism by organizing and publicizing opportunities throughout the year for employees to make a difference in their community. Among other activities, our employees read books and write letters to elementary school children, mentor and teach financial literacy to youth and collect food, books and toys for families in need.

SETTING FUTURE TARGETS

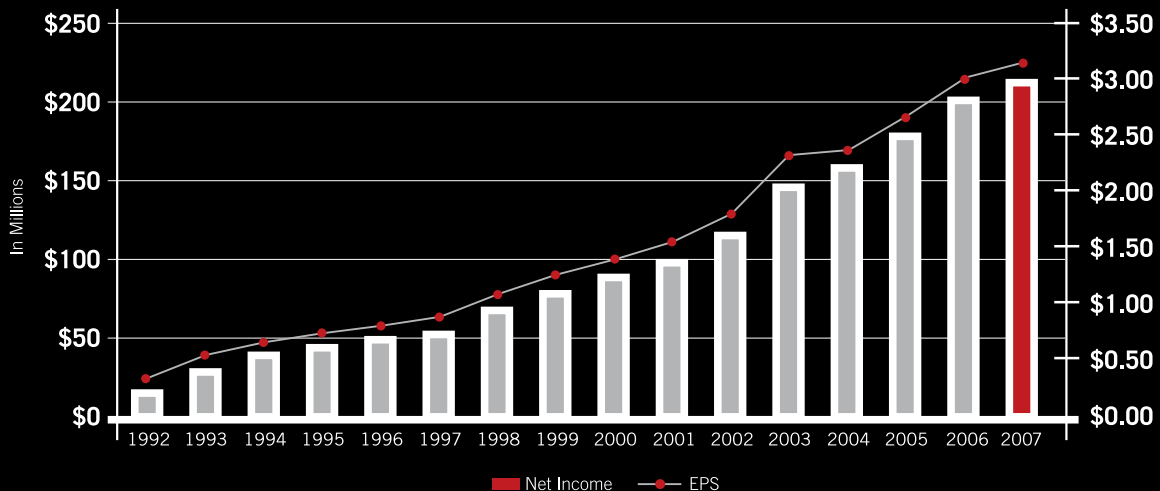
Though BOKF's strategies are constantly adjusting to changes in the economy, customer behavior and technology, our basic tenets are constant. We want to make BOKF the premier financial services provider in each of our markets.

This requires dedication to hiring, developing and retaining top talent, creating innovative products and services and improving work processes and customer service. BOKF achieved 17 consecutive years of record earnings through careful execution of strategies. We have high expectations for 2008, despite likely headwinds including margin pressure, fierce competition and credit quality returning to more historic levels.

While the foundational elements of our strategies will continue in the coming year, there will be some minor changes. The pace of branch expansion will slow as we integrate new branches from recent acquisitions. We will continue to increase fee revenue in the regional banks while controlling the related expense growth. We have specifically challenged each line of business to improve profitability. As always, we will seek quality loan growth and continue to uphold our conservative underwriting standards.

Staying focused on the target, we will continue to create shareholder value. We will execute our carefully planned strategies with precision, confident that through our successful past we have found the key to a successful future.

Net Income and EPS



BOK Financial Corporation Board of Directors



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Bank of Oklahoma, N.A.



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Paula Marshall¹
CEO
Bama Companies



V. Burns Hargis¹
Vice Chairman
BOK Financial Corporation and
Bank of Oklahoma, N.A.

¹ Director of BOK Financial Corporation and Bank of Oklahoma, N.A.

² Director of BOK Financial Corporation and Bank of Texas, N.A.

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Molzen-Corbin & Associates

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Thornburg Charitable Foundation

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BOK Financial Corporation

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Dr. Anthony T. Yeung
Surgeon
Arizona Institute for
Minimally Invasive Spine Care

Bank of Arkansas

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Senior Vice President
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Mark Bethell
COO
Northwest Medical
Center of Benton County

Jett C. Cato
Executive Vice President & COO
Bank of Arkansas, N.A.

Jeff D. Cude
Senior Vice President
Bank of Arkansas, N.A.

Lawrence L. Daniel
Executive Vice President
Bank of Arkansas, N.A.

Jeffrey R. Dunn
Chairman, President & CEO
Bank of Arkansas, N.A.

Daniel H. Ellinor
Senior Executive Vice President
BOK Financial Corporation

George C. Faucette, Jr.
Owner
Coldwell Banker Faucette
Real Estate Company

Jeanne Fleeman
Owner
Dynamic Enterprises and
Dynamic Development

Mark W. Funke
President
Bank of Oklahoma, N.A.
Oklahoma City

Dr. Stephen Lee Goss
Physician Executive
Mercy Health Systems of
Northwest Arkansas

Charles Todd Wisdom
Audit Partner
Tullius Taylor Sartain &
Sartain LLP

Bank of Kansas City

Peter H. Arendt
Senior Vice President
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Donald O. Borgman
Retired

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Marc C. Maun
Chairman & CEO
Bank of Kansas City, N.A.

Steven E. Nell
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Bank of Texas

C. Thomas Abbott
Vice Chairman
Bank of Texas, N.A. - Dallas

C. Fred Ball, Jr.
Chairman & CEO
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President & CEO
Baptist Foundation of Texas

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President & CEO
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Bill D. Henry
Chairman & CEO
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Vice Chairman
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President & CEO
BOK Financial Corporation

Albert W. Niemi, Jr.
Dean, Cox School of Business
Southern Methodist University

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BOK Financial Corporation

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Chairman & CEO
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Robert B. Trainer
Chief Financial Officer
Gyrodatta, Inc.

Tom E. Turner
Retired Chairman
Bank of Texas, N.A. - Dallas

Lissa Walls Vahldiek
Executive
Southern Newspapers, Inc.

John C. Vogt
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Randall L. Walker
Chairman
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Colorado State Bank and Trust

Aaron K. Azari
Vice Chairman
CSBT

George P. Caulkins, III
Principal
Greendeck Capital

Ralph W. Christie, Jr.
Chairman, President & CEO
Merrick & Company

Joel H. Farkas
Chairman
JF Companies

Thomas M. Foncannon
Senior Vice President
Bank of Oklahoma, N.A.

Richard H. Lewis
Personal Investments

Kirk MacDonald
CEO
Interactive Marketing & Innovation

W. Jeffrey Pickryl
Senior Executive Vice President
BOK Financial Corporation

William J. Sullivan
President
CSBT

Gregory K. Symons
Chairman & CEO
CSBT

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Common Shares:

Traded NASDAQ National Market
NASDAQ Symbol: BOKF
Number of common shareholders of record at
December 31, 2007: 1,061

Market Makers:

Archipelago Stock Exchange
Automated Trading Desk
Bear Stearns & Co. Inc.
BMO Capital Markets U.S.
Cantor, Fitzgerald & Co.
Citadel Derivatives Group LLC
Citigroup Global Markets Inc.
Domestic Securities, Inc.
E*Trade Capital Markets LLC
Fox-Pitt, Kelton
Friedman, Billings, Ramsey & Co., Inc.
Goldman Sachs Research
Howe Barnes Investments
Hudson Securities, Inc.
Jefferies & Company, Inc.
Keefe, Bruyette & Woods, Inc.
Knight Equity Markets, L.P.
Lehman Brothers Equity Research
Merrill Lynch
Morgan Stanley
Nasdaq Execution Services LLC
National Stock Exchange

Piper Jaffray
RBC Dain Rauscher
Sandler O'Neill & Partners
Stephens Inc.
Stifel Nicolaus and Company, Incorporated
SunTrust Capital Markets Inc
Susquehanna Financial Group LLP
Timber Hill Inc.
UBS Securities LLC
Wachovia Securities

Transfer Agent, Registrar and Dividend Disbursing Agent

Computershare Investor Services, LLC
P.O. Box 43078
Providence, RI 02940
(800) 568-3476
www.computershare.com

Copies of BOK Financial Corporation's Annual Report to Shareholders, Quarterly Reports and Form 10-K to the Securities and Exchange Commission are available without charge upon written request. Analysts, shareholders and other investors seeking financial information about BOK Financial Corporation are invited to contact Stacy C. Kymes, Senior Vice President, (918) 588-6752.

Information about BOK Financial Corporation is also readily available at: www.bokf.com

Registered shareholders of BOK Financial Corporation stock may reinvest dividends and purchase additional shares through the Computershare Investment Plan. Certain restrictions apply. Shareholders may obtain a plan brochure by writing to Computershare, c/o CIP for BOK Financial, P.O. Box 43078, Providence, RI 02940, by calling 1-800-568-3476 or visiting www.computershare.com.



www.bokf.com



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