

MORROW JOHN C  
 Form 4  
 September 22, 2005

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 MORROW JOHN C

2. Issuer Name and Ticker or Trading Symbol  
 BOK FINANCIAL CORP ET AL  
 [BOKF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction  
 (Month/Day/Year)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)

VP and Director of Accounting

C/O FREDERIC DORWART, 124 E  
 FOURTH STREET

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)

Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

TULSA, OK 74103

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	09/20/2005		M		453 A \$ 8.18	7,702	D
Common Stock	09/20/2005		M		453 A \$ 9.69	8,155	D
Common Stock	09/20/2005		M		527 A \$ 16.17	8,682	D
Common Stock	09/20/2005		M		464 A \$ 19.02	9,146	D
Common Stock	09/20/2005		M		338 A \$ 18.23	9,484	D

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Common Stock	09/20/2005	M	322	A	\$ 17.37	9,806	D
Common Stock	09/20/2005	M	281	A	\$ 28.27	10,087	D
Common Stock	09/20/2005	F	1,769	D	\$ 47.56	8,318	D

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares
1995 Stock Options	\$ 8.18	09/20/2005		M	453	(1) (2)	Common Stock	453
1996 Stock Options	\$ 9.69	09/20/2005		M	453	(1) (2)	Common Stock	453
1997 Stock Options	\$ 16.17	09/20/2005		M	527	(1) (2)	Common Stock	527
1998 Stock Options	\$ 19.02	09/20/2005		M	464	(1) (2)	Common Stock	464
1999 Stock Options	\$ 18.23	09/20/2005		M	338	(1) (2)	Common Stock	338
2000 Stock	\$ 17.37	09/20/2005		M	322	(1) (2)	Common Stock	322

Options

2001

Stock

\$ 28.27

09/20/2005

M

281

(1)

(2)

Common  
Stock

281

\$ 28.2

Options

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MORROW JOHN C C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103			VP and Director of Accounting	

## Signatures

Frederic

Dorwart

09/22/2005

\_\_\_\_\_  
Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) For options granted in any one year, one-seventh of the options of such grant vest and become exercisable on the grant date of the anniversary each year commencing on the first anniversary after the grant.
- (2) Options expire 3 years after vesting.
- (3) Mr. Morrow owns the following exercisable stock options: 1996 - 453 shares 1997 - 1054 shares 1998 - 928 shares 1999 - 675 shares 2000 - 643 shares 2001 - 562 shares 2003 - 530 shares 2004 - 257 shares

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.