

BOK FINANCIAL CORP ET AL
 Form 4
 June 13, 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 *
 Cotter Charles E

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)
 06/09/2005

___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
 Chief Credit Officer

C/O FREDERIC DORWART,
 LAWYERS, 124 EAST 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)	(A) or (D)	5. Amount or Price	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)
Common Stock	06/09/2005		M	703	A	\$ 16.17	6,583	I	Charles and Susan Cotter
Common Stock	06/09/2005		M	580	A	\$ 19.02	7,163	I	Charles and Susan Cotter
Common Stock	06/09/2005		M	482	A	\$ 18.23	7,645	I	Charles and Susan Cotter

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Common Stock	06/09/2005	M	482	A	\$ 17.37	8,127	I	Charles and Susan Cotter
Common Stock	06/09/2005	M	351	A	\$ 28.27	8,478	I	Charles and Susan Cotter

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

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(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)		
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
						Code	V	(A)	(D)	
1997 Stock Options	\$ 16.17	06/09/2005		M	703	(1) (2)	Common Stock	703	\$ 16.17	
1998 Stock Options	\$ 19.02	06/09/2005		M	580	(1) (2)	Common Stock	580	\$ 19.02	
1999 Stock Options	\$ 18.23	06/09/2005		M	482	(1) (2)	Common Stock	482	\$ 18.23	
2000 Stock Options	\$ 17.37	06/09/2005		M	482	(1) (2)	Common Stock	482	\$ 17.37	
2001 Stock Options	\$ 351	06/09/2005		M	351	(1) (2)	Common Stock	351	\$ 28.27	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Cotter Charles E C/O FREDERIC DORWART, LAWYERS 124 EAST FOURTH STREET TULSA, OK 74103			Chief Credit Officer	

Signatures

Frederic
Dorwart 06/13/2005

**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. Cotter owns the following exercisable stock options: 1996 - 724 shares 1997 - 1406 shares 1998 - 1159 shares 1999 - 965 shares 2000 - 965 shares 2001 - 703 shares 2003 - 1212 shares 2004 - 735 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.