BOK FINANCIAL CORP ET AL

Form 4

Common

Common

Common

Common

Stock

Stock

Stock

Stock

11/08/2004

11/08/2004

11/08/2004

11/08/2004

November 10, 2004

OMB APPROVAL UNITED STATES SECURITIES AND EXCHANGE COMMISSION OMB 3235-0287 Washington, D.C. 20549 Number: Check this box January 31, Expires: if no longer 2005 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to Estimated average **SECURITIES** Section 16. burden hours per Form 4 or response... 0.5 Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940 See Instruction 1(b). (Print or Type Responses) 1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading **HUNTZINGER JAMES L** Issuer Symbol **BOK FINANCIAL CORP ET AL** (Check all applicable) [BOKF] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner X_ Officer (give title Other (specify (Month/Day/Year) below) C/O FREDERIC DORWART, 124 E 11/08/2004 Chief Investment Officer FOURTH STREET (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting **TULSA, OK 74103** Person (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 2. Transaction Date 2A. Deemed 1. Title of 3. 4. Securities Acquired 5. Amount of 6. Ownership 7. Nature of Security (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (D) Securities Form: Direct Indirect (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially (D) or Beneficial (Month/Day/Year) (Instr. 8) Owned Indirect (I) Ownership (Instr. 4) (Instr. 4) Following Reported (A) Transaction(s) or (Instr. 3 and 4) Price Code V Amount (D) Common \$ 8.18 8,189 11/08/2004 M 770 A D Stock

M

M

M

F

965

965

844

2.142

D

D

D

D

9,154

10,119

10,963

8,821

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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. Transactic Code (Instr. 8)		`	ate	7. Title and A Underlying S (Instr. 3 and	Securities	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	11/08/2004		M	770	<u>(1)</u>	(2)	Common Stock	770	\$ 8.18
1999 Stock Options	\$ 18.23	11/08/2004		M	965	<u>(1)</u>	(2)	Common Stock	965	\$ 18.23
2000 Stock Options	\$ 17.37	11/08/2004		M	965	<u>(1)</u>	(2)	Common Stock	965	\$ 17.3
2002 Stock Options	\$ 31.56	11/08/2004		M	844	<u>(1)</u>	(2)	Common Stock	844	\$ 31.50

Reporting Owners

TULSA, OK 74103

Reporting Owner Name / Address	Relationships						
· · · · · · · · · · · · · · · · · · ·	Director	10% Owner	Officer	Other			
HUNTZINGER JAMES L							
C/O FREDERIC DORWART 124 E FOURTH STREET			Chief Investment Officer				

Reporting Owners 2

Signatures

Frederic 11/10/2004 Dorwart

**Signature of Date
Reporting Person

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 exerciseable 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. Huntzinger owns the following exerciseable stock options: 1995-770 shares 1996-1737 shares 1997-2531 shares 1998-1657 shares 1999-1930 shares 2000-1929 shares 2001-2185 shares 2003-1518 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.

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