

SECURITIES AND EXCHANGE COMMISSION

FORM 3

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REPORTING OWNER

Harjo Jeffrey R.

CIK: **1566879**

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Mailing Address
C/O FREDERIC DORWART,
LAWYERS
124 E. 4TH ST.
TULSA OK 74103

ISSUER

BOK FINANCIAL CORP ET AL

CIK: **875357** | IRS No.: **731373454** | State of Incorporation: **OK** | Fiscal Year End: **1231**

SIC: **6021** National commercial banks

Mailing Address
BANK OF OKLAHOMA
TOWER
P O BOX 2300
TULSA OK 74192

Business Address
BANK OF OKLAHOMA
TOWER
PO BOX 2300
TULSA OK 74192
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FORM 3

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

OMB APPROVAL	
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INITIAL STATEMENT OF 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

1. Name and Address of Reporting Person <u>Harjo Jeffrey R.</u> (Last) (First) (Middle) C/O FREDERIC DORWART, LAWYERS, 124 E. 4TH ST. (Street) TULSA, OK 74103 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 01/01/2013	3. Issuer Name and Ticker or Trading Symbol <u>BOK FINANCIAL CORP ET AL [BOKF]</u> 4. Relationship of Reporting Person(s) to Issuer (Check all applicable) ___ Director ___ 10% Owner <input checked="" type="checkbox"/> Officer (give title below) ___ Other (specify below) Chief Risk Officer 5. If Amendment, Date Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person ___ Form Filed by More than One Reporting Person
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Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	2,348 ⁽¹⁾	D	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
2004 Stock Options	(2)	(3)	Common Stock	215	\$47.34	D	
2005 Stock Options	(2)	(3)	Common Stock	600	\$47.05	D	
2006 Stock Options	(2)	(3)	Common Stock	1,716	\$54.33	D	
2007 Stock Options	(2)	(3)	Common Stock	1,786	\$48.46	D	
2008 Stock Options	(2)	(3)	Common Stock	1,000	\$36.65	D	
2009 Stock Options	(2)	(3)	Common Stock	382	\$48.3	D	
2010 Stock Options	(2)	(3)	Common Stock	572	\$55.94	D	

Explanation of Responses:

1. 197 of these shares are related to the BOK Thrift Plan for which employees own investment units which hold BOKF common stock. 2,151 of these shares represent restricted stock which vests 5 years from the date of grant. Shares are subject to forfeiture (i) upon termination of employment prior to vesting, and (ii) certain performance earnings per share targets established pursuant to BOKF Executive Incentive Plan are not met.
2. 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.
3. Options expire 3 years after vesting.

Signatures

/s/ Frederic Dorwart, Power of Attorney

** Signature of Reporting Person

01/11/2013

Date

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

* 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.