

Harjo Jeffrey R.  
Form 3  
January 11, 2013

**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

(Print or Type Responses)

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

**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 <sup>(1)</sup>	D	Â

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

SEC 1473 (7-02)

**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 control number.**

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

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Harjo Jeffrey R. C/O FREDERIC DORWART, LAWYERS 124 E. 4TH ST. TULSA, OK 74103	Â	Â	Â Chief Risk Officer	Â

## Signatures

/s/ Frederic Dorwart, Power of Attorney 01/11/2013

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(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) 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.

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.