GREER ROBERT G

Form 5

February 14, 2005

OMB APPROVAL FORM 5 OMB

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 Check this box if

no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction

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

2005 Estimated average burden hours per response... 1.0

Number:

Expires:

3235-0362

January 31,

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4

Transactions Reported

1. Name and Address of Reporting Person * GREER ROBERT G			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)		(Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004	_X_ Director 10% Owner _X_ Officer (give title Other (specify below) Vice-Chairman-Bank of Texas		
E FOURTH S	STREET					
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Reporting		
			Thed(Monda Bay) Teal)	(check applicable line)		
TULSA, O	KÂ 74103			_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person		
(City)	(State)	(7in)				

(City)	(State) (Table Table	e I - Non-Deri	vative Sec	uritie	s Acqui	red, Disposed of	f, or Beneficial	ly 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. Securii (A) or Di (D) (Instr. 3,	spose	d of	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	05/31/2004	Â	<u>J(1)</u>	300	A	\$ 38.3	8,364	D	Â
Common Stock	05/31/2004	Â	<u>J(1)</u>	234	A	\$ 38.3	8,162	I	Robert G. Greer IRA
Common Stock	05/31/2004	Â	J	181	A	\$ 38.3	6,220	I	Joan Philen Greer

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

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.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	and	8. Price of	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amoun	t of	Derivative	
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ying	Security	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securiti	ies	(Instr. 5)	
	Derivative				Securities			(Instr. 3	3 and 4)		
	Security				Acquired						
					(A) or						
					Disposed						
					of (D)						
					(Instr. 3,						
					4, and 5)						
								/	Amount		
									Amount or		
						Date	Expiration		Number		
						Exercisable	Date		of		
					(A) (D)				Shares		
					(A) (D)			2	mares		

Reporting Owners

Reporting Owner Name / Address	Keiationsnips				
	Director	10% Owner	Officer	Other	
GREER ROBERT G					
C/O EDEDEDIC DODILLADE					

C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OKÂ 74103

X Â Â Vice-Chairman-Bank of Texas Â

Signatures

Frederic
Dorwart

**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) 3% dividend on BOKF Common Stock payable in kind in BOKF Common Stock.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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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