

SOWARDS PAUL

Form 4

January 24, 2006

FORM 4
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
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

OMB APPROVAL

OMB
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(Print or Type Responses)

1. Name and Address of Reporting Person *
SOWARDS PAUL

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)
C/O FREDERIC DORWART, 124 E
FOURTH STREET

3. Date of Earliest Transaction
(Month/Day/Year)
01/20/2006

____ Director ____ 10% Owner
X Officer (give title below) ____ Other (specify below)
President-Bank of Albuquerque

(Street)

4. If Amendment, Date Original
Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check
Applicable Line)
X 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)	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 Indirect Beneficial Ownership (Instr. 4)			
			Code	V	Amount	(A) or (D)	Price			
Common Stock	01/20/2006		M		1,206	A	\$ 18.23	4,391	I	Paul and Karen Sowards
Common Stock	01/20/2006		M		1,204	A	\$ 17.37	5,595	I	Paul and Karen Sowards
Common Stock	01/20/2006		F		426	D	\$ 45.34	5,169	I	Paul and Karen Sowards

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. 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. Pri Deriv Secur (Instr
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
2000 Stock Options (3/31/00 grant date)	\$ 18.23	01/20/2006		M	1,206	<u>(1)</u>	<u>(2)</u>	Common Stock	1,206	\$ 1
2000 Stock Options (12/19/00 grant date)	\$ 17.37	01/20/2006		M	1,204	<u>(1)</u>	<u>(2)</u>	Common Stock	1,204	\$ 1

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
SOWARDS PAUL C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103	President-Bank of Albuquerque

Signatures

Frederic
Dorwart 01/24/2006

__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. Sowards owns the following exercisable stock options: 2000 - 1208 (12/19/00 grant date) 2001 - 2318 shares 2003 - 2728 shares 2004 - 2727 shares 2005 - 642 shares

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

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