

SOWARDS PAUL  
Form 4  
January 25, 2006

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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

(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)  
01/23/2006

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

(Street)  
TULSA, OK 74103

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**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 Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	01/23/2006		M		1,208 A \$ 17.37	6,377	I Paul and Karen Sowards
Common Stock	01/23/2006		M		2,318 A \$ 28.27	8,695	I Paul and Karen Sowards
Common Stock	01/23/2006		M		500 A \$ 30.87	9,195	I Paul and Karen Sowards
Common	01/23/2006		F		2,755 D \$ 45.6	6,440	I Paul and

Stock

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. Price or Derivative Security (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable (1) Expiration Date (2)	Title	Amount or Number of Shares
2000 Stock Options	\$ 17.37	01/23/2006		M	1,208	(1) (2)	Common Stock	1,208 \$ 17.37
2001 Stock Options	\$ 28.27	01/23/2006		M	2,318	(1) (2)	Common Stock	2,318 \$ 28.27
2003 Stock Options	\$ 30.87	01/23/2006		M	500	(1) (2)	Common Stock	500 \$ 30.87

## 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 01/25/2006

\_\_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: 2003 - 2228 shares (1/3/03 grant date) 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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