

BOK FINANCIAL CORP ET AL  
 Form 5  
 February 17, 2006

**FORM 5**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL 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

1. Name and Address of Reporting Person \*  
 NELL STEVEN E

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)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2005

Director 10% Owner  
 Officer (give title below)  Other (specify below)  
 Exec. VP and CFO

C/O FREDERIC DORWART, 124  
 E FOURTH STREET

(Street)

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

6. Individual or Joint/Group Reporting

(check applicable line)

TULSA, OK 74103

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common Stock	12/31/2005	^	J <sup>(5)</sup>	3 A \$ <sup>(5)</sup>	5,875 <sup>(6)</sup>	D	^

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

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SEC 2270 (9-02)

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

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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. Pr Deriv Secur (Inst	
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
						(A) (D)			
Stock Options	Â	Â	Â	Â	Â Â	Â (2)	Â (3)	Common Stock	22,924 (4)
Restricted Stock	Â	Â	Â	Â	Â Â	Â (7)	Â (7)	Common Stock	2,782

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
NELL STEVEN E C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103	Â	Â	Â Exec. VP and CFO	Â

## Signatures

Frederic Dorwart 02/16/2006

\_\_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) The exercise price varies depending on the grant date.

(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.

Mr. Nell owns the following exercisable stock options: 1996 - 815 shares 1997 - 1583 shares 1998 - 2236 shares 1999 - 2894 shares 2000 - 3859 shares 2001 - 4683 shares 2003 - 3637 shares (1/3/03 grant date) 2003 - 745 shares (12/2/03 grant date) 2003 - 985 shares (12/23/03 grant date) 2004 - 1507 shares

(5) Related to BOK Thrift Plan for which employees own investment units that hold BOKF common stock.

(6) These shares represent 5542 direct shares and 333 shares related to the BOK Thrift Plan.

(7) Represents restricted stock which vests 5 years from the date of grant and is subject to forfeiture upon termination of employment.

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

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