

BOK FINANCIAL CORP ET AL  
 Form 4  
 July 25, 2006

**FORM 4** 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).

**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 \*  
 MORROW JOHN C

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)  
 \_\_\_ Director \_\_\_ 10% Owner  
 Officer (give title below) \_\_\_ Other (specify below)  
 VP and Director - Accounting

(Last) (First) (Middle)  
 C/O FREDERIC DORWART, 124 E  
 FOURTH STREET  
 (Street)

3. Date of Earliest Transaction  
 (Month/Day/Year)  
 07/21/2006

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

(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 Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	07/21/2006		M		453 A \$ 9.69	8,762	D
Common Stock	07/21/2006		M		527 A \$ 16.17	9,289	D
Common Stock	07/21/2006		M		464 A \$ 19.02	9,753	D
Common Stock	07/21/2006		M		337 A \$ 18.23	10,090	D
Common Stock	07/21/2006		M		322 A \$ 17.37	10,412	D

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Common Stock	07/21/2006	M	281	A	\$ 28.27	10,693	D
Common Stock	07/21/2006	M	265	A	\$ 30.87	10,958	D
Common Stock	07/21/2006	S	2,649	D	\$ 50.1	8,309	D

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 of Derivative Security (Instr. 5)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
1996 Stock Options	\$ 9.69	07/21/2006		M	453	(1) (2)		Common Stock	453	\$ 9.69
1997 Stock Options	\$ 16.17	07/21/2006		M	527	(1) (2)		Common Stock	527	\$ 16.17
1998 Stock Options	\$ 19.02	07/21/2006		M	464	(1) (2)		Common Stock	464	\$ 19.02
1999 Stock Options	\$ 18.23	07/21/2006		M	337	(1) (2)		Common Stock	337	\$ 18.23
2000 Stock Options	\$ 17.37	07/21/2006		M	322	(1) (2)		Common Stock	322	\$ 17.37
2001 Stock	\$ 28.27	07/21/2006		M	281	(1) (2)		Common Stock	281	\$ 28.27

Options

2003

Stock

\$ 30.87

07/21/2006

M

265

(1)

(2)

Common  
Stock

265

\$ 30.8

Options

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MORROW JOHN C C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103			VP and Director - Accounting	

## Signatures

Frederic

Dorwart

07/25/2006

\_\_\_\_\_  
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. Morrow owns the following exercisable stock options: 1997 - 527 shares 1998 - 928 shares 1999 - 676 shares 2000 - 643 shares 2001 - 562 shares 2003 - 530 shares 2004 - 515 shares 2005 - 250 shares

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.