

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 *
 ULRICH JAMES F

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)
 Chairman/CEO-BankofAlbuquerque

C/O FREDERIC DORWART
 LAWYERS, 124 E FOURTH ST

(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)
				(A) or (D) Price			
Common Stock	12/31/2005	^	J ⁽¹⁾	1,754 D \$ ⁽¹⁾ 9,280 ⁽²⁾	D	^	
Common Stock	^	^	^	^ ^ ^ 2,771	I	James and Trisa Ulrich	
Common Stock	^	^	^	^ ^ ^ 1,003	I	Trisa Ulrich	

Common Stock Â Â Â Â Â 227 I Elizabeth Ulrich

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)

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 Deri Secu (Inst
					(A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares
Stock Options	Â	Â	Â	Â	Â Â	Â (4) Â (5)	Common Stock	17,040 (6)
Restricted Stock	Â	Â	Â	Â	Â Â	Â (7) Â (7)	Common Stock	2,820

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ULRICH JAMES F C/O FREDERIC DORWART LAWYERS 124 E FOURTH ST TULSA, Â OK Â 74103	Â	Â	Â Chairman/CEO-BankofAlbuquerque	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) Related to BOK Thrift Plan for which employees own investment units which hold BOKF common stock.

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- (2) These shares represent 9256 direct shares and 24 shares related to the BOK Thrift Plan.
- (3) The exercise price varies depending on the grant date.
- (4) 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.
- (5) Options expire 3 years after vesting.

Mr. Ulrich owns the following exercisable stock options: 1996 - 1086 shares 1997 - 1757 shares 1998 - 2486 shares 1999 - 2412 shares

- (6) 2000 - 2412 shares 2001 - 2342 shares 2003 - 1515 shares (1/3/03 grant date) 2003 - 828 shares (12/2/03 grant date) 2003 - 804 shares (12/23/03 grant date) 2004 - 1395 shares

- (7) Represents restricted stock which vests 5 years from the grant date 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. 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.