LYBARGER STANLEY A
Form 4
November 29, 2005

FORM 4

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

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
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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).

(Print or Type Responses)

1. Name and Address of Reporting Person *
LYBARGER STANLEY A

(Last) (First) (Middle)

C/O FREDERIC DORWART, 124 E FOURTH STREET

(Street)

TULSA, OK 74103

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading Symbol
BOK FINANCIAL CORP ET AL [BOKF]

3. Date of Earliest Transaction (Month/Day/Year)
11/25/2005

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

5. Relationship of Reporting Person(s) to Issuer
(Check all applicable)
__X__ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
President and CEO

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ 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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/25/2005		M		9,050	A	$ 9.69	64,305	D	
Common Stock	11/25/2005		M		8,785	A	$ 16.17	73,090	D	
Common Stock	11/25/2005		M		8,280	A	$ 19.02	81,370	D	
Common Stock	11/25/2005		M		8,039	A	$ 18.23	89,409	D	
Common Stock	11/25/2005		M		8,039	A	$ 17.37	97,448	D	

Common Stock	11/25/2005	M	7,805	A	$ 28.27	105,253	D
Common Stock	11/25/2005	J[(1)]	49,998	D	$ 47.5	55,255	D

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

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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 Deriva Securit (Instr.
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
1996 Stock Options	$ 9.69	11/25/2005		M			9,050	[(2)]	[(3)]	Common Stock	9,050	$ 9.
1997 Stock Options	$ 16.17	11/25/2005		M			8,785	[(2)]	[(3)]	Common Stock	8,785	$ 16.
1998 Stock Options	$ 19.02	11/25/2005		M			8,280	[(2)]	[(3)]	Common Stock	8,280	$ 19.
1999 Stock Options	$ 18.23	11/25/2005		M			8,039	[(2)]	[(3)]	Common Stock	8,039	$ 18.
2000 Stock Options	$ 17.37	11/25/2005		M			8,039	[(2)]	[(3)]	Common Stock	8,039	$ 17.
2001 Stock Options	$ 28.27	11/25/2005		M			7,805	[(2)]	[(3)]	Common Stock	7,805	$ 28.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
LYBARGER STANLEY A C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103	X		President and CEO	

Signatures

Frederic Dorwart	11/29/2005
**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 reporting person elected to defer receipt of 31,178 shares of common stock issuable upon the exercise of his options, resulting in the accrual to his account of 49,998 shares of phantom stock of which 18,820 of those shares were used to pay for the exercise price. The stock expires upon the termination of the Deferred Compensation Agreement which remains in effect until the reporting persons retirement or the agreement is otherwise terminated.

(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.

(4) Mr. Lybarger owns the following exercisable stock options: 1997 - 8786 shares 1998 - 8280 shares 1999 - 8039 shares 2000 - 8039 shares 2001 - 7804 shares 2003 - 11,337 shares 2004 - 7179 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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