SOWARDS Form 5 February 07											
FORM									OMB AF	PPROVAL	
Check the	RITIES AND EXCHANGE COMMISSION shington, D.C. 20549				OMB Number: Expires:	3235-0362 January 31,					
no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction			CATEMENT OF CHANGES IN BENH OWNERSHIP OF SECURITIES					FICIAL	Estimated a burden hou response		
1(b).	Filed pu ^{Ioldings} Section 17	(a) of the P	ublic Ut		g Compa	any A	ct of 1		n		
SOWARDS PAUL Symbol				FINANCIAL CORP ET AL				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last)	(First) (Duj, i cui)				Director 10% Owner X_ Officer (give title Other (specify below) below)					
C/O FRED E FOURTH	ERIC DORWAR I STREET		12/31/20	JU4				· · · · · · · · · · · · · · · · · · ·	Bank of Albuqu	lerque	
				/onth/Day/Year)					Joint/Group Reporting		
								(cnec.	k applicable line)		
TULSA,Â	OKÂ 74103						-	_X_ Form Filed by Form Filed by M Person	One Reporting Po More than One Ro		
(City)	(State)	(Zip)	Tabl	e I - Non-Deri	vative Sec	curitie	s Acqui	ired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)		Date, if	3. Transaction Code (Instr. 8)	4. Securit (A) or Di (D) (Instr. 3, Amount	4 and (A) or	d of	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)		
Common Stock	05/31/2004	Â		J <u>(1)</u>	35	A	\$ 38.3	1,320	Ι	Paul and Karen Sowards	
Reminder: Rep	port on a separate lin	e for each clas	ss of	Persons wh	o respon	nd to t	the col	lection of infor	mation	SEC 2270	

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

EC 2270 (9-02)

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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)		ate	Amou Unde Secur	le and int of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. of D So E I Is Fi (I
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
SOWARDS PAUL C/O FREDERIC DORWART 124 E FOURTH STREET TULSA, OK 74103	Â	Â	President-Bank of Albuquerque	Â			
Signatures							

Frederic 02/07/2005 Dorwart 02/07/2005

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) 3% dividend on BOKF Common Stock payable in kind in BOKF Common Stock.

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.