



BALANCE



Geography

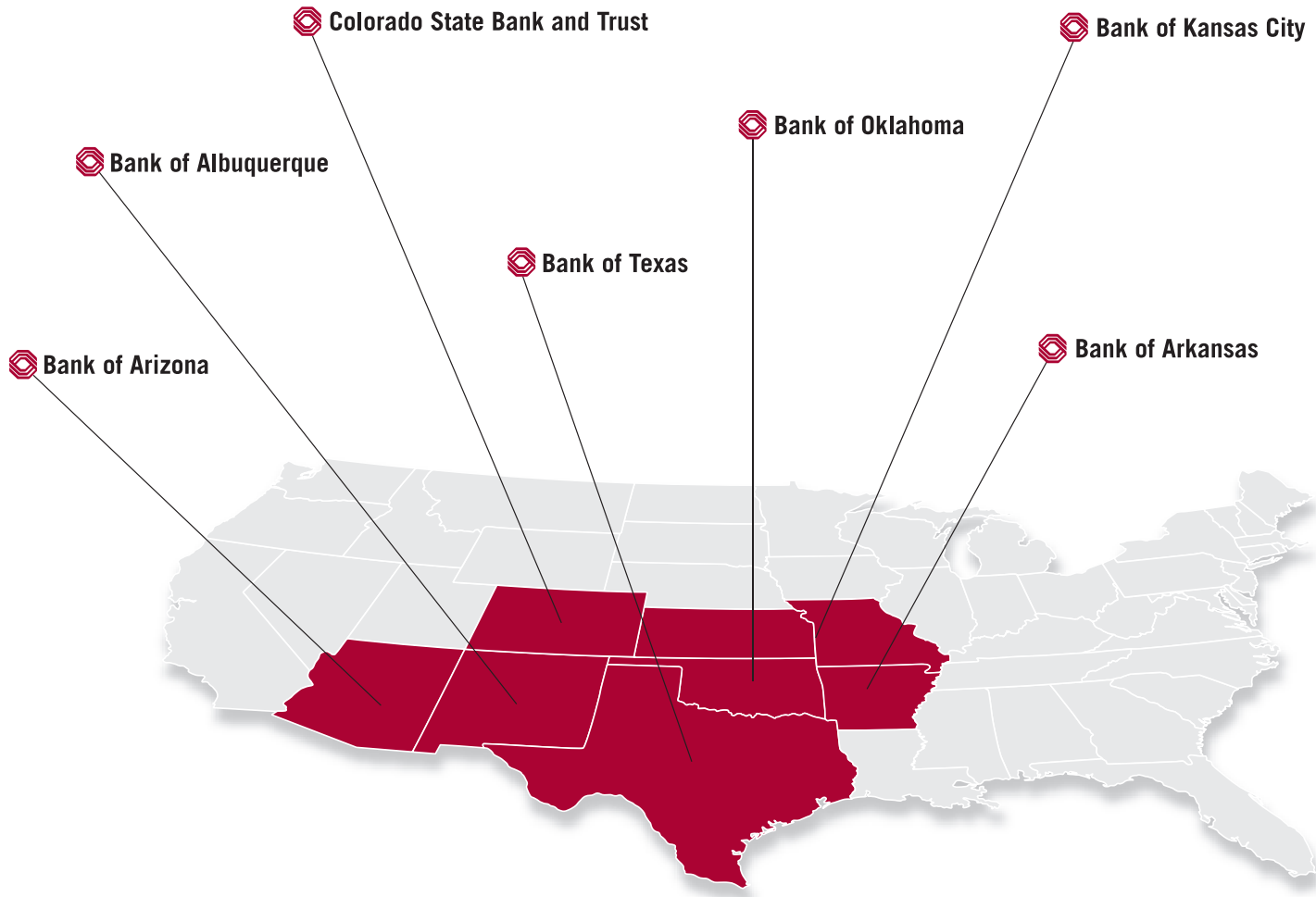


Revenue



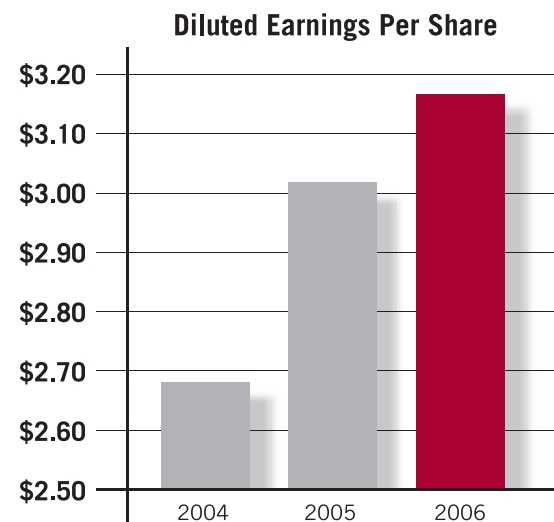
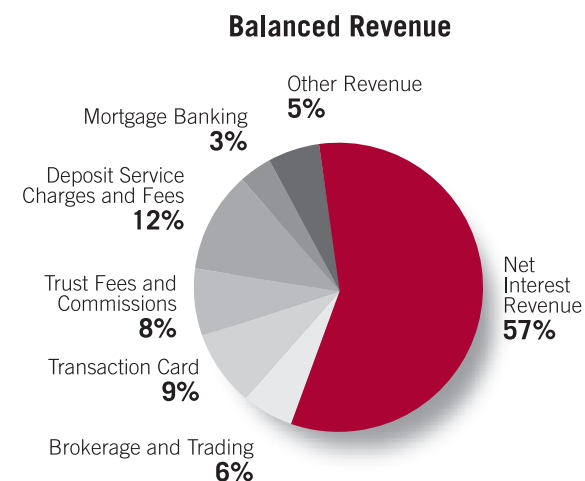
Strategy

Robust Markets



Financial Highlights (Dollars In Thousands Except Per Share Data)

	2006	2005	2004
For the year:			
Net income	\$ 212,977	\$ 201,505	\$ 179,023
Period-end:			
Assets	18,059,624	16,327,069	14,145,660
Loans	10,715,803	9,139,978	7,928,967
Deposits	12,386,705	11,375,318	9,674,398
Shareholders' equity	1,721,022	1,539,154	1,398,494
Nonperforming assets ¹	35,652	33,638	56,423
Profitability Statistics			
Earnings per share (based on average equivalent shares):			
Basic	\$ 3.19	\$ 3.14	\$ 3.00
Diluted	3.16	3.01	2.68
Percentages (based on daily averages):			
Return on average assets	1.27 %	1.29 %	1.28 %
Return on average shareholders' equity	13.23	13.78	13.80
Common Stock Performance			
Per Share:			
Book value per common share	\$ 25.66	\$ 23.07	\$ 23.28
Market price: December 31 close	54.98	45.43	48.76
Selected Balance Sheet Statistics			
Period-end:			
Tier 1 capital ratio	9.78 %	9.84 %	10.02 %
Reserve for loan losses to nonperforming loans	403.07	412.83	206.26
Combined reserves for credit losses to loans ^{2,3}	1.22	1.37	1.61
Miscellaneous (at December 31)			
Number of banking locations	163	150	149
Number of TransFund locations	1,649	1,421	1,389



¹ Includes nonaccrual loans, renegotiated loans and assets acquired in satisfaction of loans. Excludes loans past due 90 days or more and still accruing.

² Excludes residential mortgage loans held for sale.

³ Includes reserve for loan losses and reserve for off-balance sheet credit losses.

Letter To Our Shareholders

BALANCE

Since 1991, we have grown from a \$2 billion bank focused in one state to an \$18.1 billion regional financial services company with operations in eight states. We have consistently produced superior results - in each of our geographic markets, through our revenue sources and with our growth strategy.

Some may refer to our approach as diversification. We call it balance.

Balance - because our entire footprint generates positive results, though each of our regional markets has unique characteristics.

Balance - because our varied revenue streams work together to produce earnings, despite sometimes unfavorable market conditions.

Balance - because though we value near term results, our strategy emphasizes long term shareholder value through all economic cycles.

CONSISTENT DELIVERY OF RESULTS

BOK Financial has delivered 16 consecutive years of record earnings.

In 2006, our net income was \$213 million, or \$3.16 per share, compared to \$201.5 million, or \$3.01 per share in 2005. We experienced outstanding loan and deposit growth in 2006. Competitive pricing slowed net interest income and fee-based revenue growth compared to our historical rates. Despite the fiercely competitive pricing environment, the net interest margin for the year was down only three basis points. In addition, asset quality metrics for 2006 were exceptionally strong, reflecting the condition of our loan portfolio.

Our definition of success focuses on long term growth rather than short term earnings. For this reason, we make investments in people and technology that may lower short term earnings, yet will significantly enhance long term returns. This approach has resulted in 16% annual growth in earnings per share since the company's inception. This year we made important investments in our company to support two key strategies - recruiting top talent and delivering nationally competitive products and services.

We are proud to have appointed experienced professionals to lead BOKF's International Banking, Wealth Management and Treasury Services. Each of these business lines represents opportunities for strong growth and our new leadership is tasked with adding significant revenue as our company continues to grow.

Our goal with product development is to make business easier for our clients. In 2006, we introduced new products and services in Consumer Banking, Wealth Management and Treasury Services and expanded our branch network. In each case, we deliver improved capability and efficiency to our customers.

EFFECTIVE MARKET EXPANSION

Since we began our regional expansion in 1997, each of the markets has generated strong results and continues to provide substantial growth potential. Our seven subsidiary banks are located in some of the largest and fastest growing cities in the nation, including Phoenix, Denver, Dallas-Fort Worth and Houston. Our strategy is working. Since 2002, markets outside Oklahoma have accounted for 69% of loan growth. Regional banking's relative contribution to net income has grown from 26% in 2002 to 43% in 2006 as we continue to achieve geographic balance.

Our regional expansion continued with the launch of Bank of Kansas City in November 2006. Since 1998, we have operated numerous successful business lines in this market which we consolidated into the Bank of Kansas City brand. The bank has \$1.3 billion in investor assets, \$600 million in trust assets, services 4,000 mortgage loan customers and has \$430 million in commercial loan commitments. Our corporate food and agribusiness lending segment is also headquartered in Kansas City.

Our balanced approach has been successful over the last 16 years and we remain confident that our shareholders will benefit as we continue to build on our strong Oklahoma franchise and invest in our newer markets. Our balanced approach is not just a strategy; it's a fundamental business principle for our company. Our board and senior officers own a significant amount of stock and compensation is based more on performance than tenure. We are committed to shareholder results because we, ourselves, are shareholders.


We're proud of our balanced strategy and we owe gratitude for our success to our 4,000 employees, our customers and the communities we serve.



George B. Kaiser
Chairman



Stanley A. Lybarr
President and Chief Executive Officer

A black and white photograph of a hand holding a vintage Stanley compass. The compass is positioned over a map, with its needle pointing towards the top right. The compass face is detailed with a compass rose and degree markings. The brand name 'Stanley' is visible on the compass face. The background is a blurred map, suggesting navigation and direction.

At year end, loans outside
Oklahoma represented
47% of the portfolio -
impressive growth from just
34% only five years ago.

Balanced Geography

STRONG ROOTS

BOK Financial's original franchise, Bank of Oklahoma, traces its beginnings to Exchange National Bank founded in 1910. Formed during the oil boom, the bank focused on energy lending which remains an important specialization and is 16% of BOK Financial's diversified loan portfolio. However, significant expertise in healthcare, manufacturing and agribusiness now compliments our lending capabilities. Bank of Oklahoma is one of seven bank subsidiaries operated by BOKF, and clearly leads the state's market with 75 locations, including 34 InStore branches, plus a network of nearly 1,200 ATMs in Oklahoma.

Bank of Oklahoma consistently generates strong results across all business lines. The commercial loan portfolio in Oklahoma grew 7% in 2006 to \$4.2 billion and deposits grew 6% to \$7.1 billion. Oklahoma, our original market, has our complete line of products and services, including Treasury Services, International, Mortgage, Private Financial Services, Trust, personal and institutional investments and Financial Risk Management (energy, interest rate and cattle hedging). Non-interest income represents approximately half of total revenue - a stronger percentage than our less mature regional markets that haven't yet achieved the level of fee based revenues that distinguishes the Oklahoma franchise.

STRATEGIC EXPANSION

A solid growth plan underpins our ability to generate and sustain recurring earnings and economic value. BOK Financial began mapping its regional expansion outside of Oklahoma in 1996 and continues today with the recent opening of Bank of Kansas City. We also opened loan production offices in Tucson and Salt Lake City in 2006. Tucson loan volumes have already exceeded our expectations. In total, regional banks have fueled 69% of BOKF's loan growth and 61% of deposit growth since 2002. At year end, loans outside Oklahoma represented 47% of the portfolio - impressive growth from just 34% five years ago. Deposits outside Oklahoma have grown from 34% in 2002 to 43% at year end.

Our markets are as diverse as they are dynamic. With locations in eight states, our footprint includes an attractive balance of Sunbelt, Midwest and Rocky Mountain states. Our markets are among the strongest metropolitan areas in the United States with diverse demographics and robust economies.

Our performance in the regional banks has been exceptional. We first entered New Mexico in 1997 with a loan production office in Albuquerque; today Bank of Albuquerque is the fourth largest bank in the state. As we have more fully developed our business lines, net income in this market has grown at a four year compound annual rate of 19%. The return on average invested capital in 2006 was 20%. We've enjoyed similar success in Texas, our largest single presence outside Oklahoma, with average assets of \$3.7 billion. Loans and deposits in Texas have grown at a 14% compound annual rate over the past four years. Bank of Texas' net income has grown at an annual rate of 20% during this time. Since our first year with full service banking in Colorado, loans and deposits have grown at compound rates of 23% and 42%, respectively. The best is yet to come as we continue to increase our brand recognition and add to our fee based revenue in our less mature markets.

LOCAL LEADERSHIP

To assure success in each market, we recruit the best local talent. This strategy is a clear differentiator for BOK Financial because our customers receive a rare combination of customized solutions and responsive service coupled with nationally competitive products and services. Administrative and operational functions are centralized, yet marketing and client service functions are handled locally to ensure timely client service.

PROMISING FUTURE

We expect our growth trend to continue, because we are well positioned in strong markets where our focus is to grow profitability. Loans have grown at an 11% compound annual rate over the last 5 years - 10% organic growth. Non-interest income was approximately half of Bank of Oklahoma's revenue in 2006 while the regional banks averaged less than 20%, indicating a tremendous growth opportunity in our newer markets. To facilitate growth, we began an accelerated branching program in 2006 and plan to continue the pace during the next three years.



Non-interest revenue
accounts for 43%
of total revenue,
well above the peer group
average of 32%.

Balanced Revenue

COMMERCIAL AND RETAIL BANKING

BOKF provides an array of commercial services for growing companies - equipment financing and leasing, cash management, interest rate hedging and international banking. Primarily serving the small business and middle market niche, our diversified lending units include energy, agribusiness, healthcare and real estate. Commercial loans grew at an annualized rate of 12% over the last five years. Though many of our peers have increased commercial real estate loans as a percent of total loans, through disciplined management and monitoring, our concentration of commercial real estate has remained relatively consistent for the last five years.

Our commercial business is balanced by strong results in the Consumer Division. As a percentage of net income, the Oklahoma Consumer Division's contribution has grown from 4% in 2002 to 17% in 2006. Consumer Banking in our regional markets was also a significant contributor to the net income growth in the regional banks. Consumer is a significant source of funding for BOK Financial. Consumer related deposits represent almost 60% of the bank's total deposits. To facilitate continued growth in loans and deposits, we have accelerated our branching program.

DIVERSE BUSINESS LINES AND CLIENT BASE

Diverse business lines are a key to sustained revenue. In addition to traditional consumer and commercial banking services, we are one of Oklahoma's leading mortgage lenders, originating and servicing all types of traditional mortgages. Private Banking, Personal Trust and Investment Services operate jointly as part of an overall Wealth Management strategy to help clients accumulate, preserve and transfer their wealth. Our Trust group also includes Corporate Trust and Retirement and Institutional Trust Services. Our commercial clients benefit from our comprehensive group of cash management products delivered by Treasury Services, hedging services offered by Financial Risk Management and trade finance and letters of credit provided by International Banking.

With the expanse of our regional markets and various business lines, BOK Financial serves an array of industries. Our roots in energy lending are complemented by growth in health care and a strong portfolio in agribusiness

and manufacturing. Our commercial and consumer real estate business has proven results and offers excellent potential, especially considering the high-growth markets we serve.

STRONG INTEREST AND NON-INTEREST REVENUE

Non-interest revenue accounts for 43% of BOKF's total revenue, well above our peer group's average of 32%. Our peer group consists of 26 publicly traded banks, 13 immediately larger and 13 immediately smaller in asset size. In addition to providing growth and stability to our revenue stream, the strength of our fee-based business delivers an effective competitive edge.

Our diverse fee base is evenly distributed, providing stability during all economic cycles. Service charges are the largest component at 28% of non-interest revenue, followed by transaction card revenue at 21%. Service charges have grown at a five year annualized rate of 15%. Transaction card revenue is primarily generated by TransFund, our electronic funds transfer network. Still the 10th largest ATM network, we recently added nearly 150 new ATMs in five states, bringing the total count to over 1,600. TransFund also processes card transactions for over 7,000 merchant locations and supports debit card programs for more than 360 financial institutions in 13 states.

Trust and brokerage revenue are 32% of non-interest revenue. At year end, Trust had nearly \$32 billion in assets under management. Investment services include broker-dealer BOSC which also provides financial risk management and public financing and AXIA Investment Advisors which manages \$5.8 billion in mutual funds and separately managed accounts and offers equity, fixed-income and cash management strategies throughout the U.S.

Our Mortgage Division originated loans totaling \$874 million in 2006 - down due to the rising interest rate environment - and contributed 7% of non-interest revenue. Interest rate sensitivity can make the mortgage business volatile, however, the industry's counter-cyclical nature allows this division to enjoy strong returns when other fee business slows, providing stability during economic swings.

A black and white photograph of a hand moving a chess piece on a chessboard. The hand is in the foreground, holding a light-colored chess piece (likely a king or queen) and moving it from one square to another. The chessboard is in the foreground, and several other chess pieces are visible in the background, some in focus and some blurred. The lighting is dramatic, highlighting the textures of the hand and the chess pieces.

Our strategy has generated
16 consecutive years
of record earnings
since the company
formed in 1991 and a
16% annual growth
in earnings per share.

Balanced Strategy

BUILDING SHAREHOLDER VALUE

In 2006, total assets for BOK Financial increased nearly 11% over 2005 to \$18 billion, while the loan portfolio grew 17%. Our objective is to profitably grow assets, yet our focus is long term shareholder value. As a result, we don't compromise credit quality. Our disciplined underwriting standards have maintained a high quality loan portfolio. Net charge-offs in 2006 decreased to 13 basis points of average loans, while nonperforming assets decreased to 26 basis points. Though these low levels will not be sustainable in the long term, credit trends continue to be positive for the portfolio.

Our strategy is an effective balance of growth, both organically and through acquisition. Since January 1999, we've completed eight acquisitions and have considered many more. Our disciplined approach to acquisitions requires an appropriate rate of return over our projected time horizon. In the last year, the rich pricing in our markets has prevented us from being a successful bidder. We will continue to pursue acquisition opportunities that will benefit our shareholders and our customers.

RESPONSIVE CUSTOMER SERVICE AND NATIONALLY COMPETITIVE PRODUCTS

Because local market veterans lead our regional banks, we are able to offer highly responsive advice and counsel to our clients. We recognize that banking has become a commodity-like business and it's the quality of our service that makes us the right choice for our clients. Because BOK Financial is a powerful regional financial services corporation, we are able to offer nationally competitive products and services.

The result is a rare combination of attentive client service and effective business solutions that few banks can offer, regardless of size.

For example, our Treasury Services customers now benefit from one of the latest wire transfer deadlines in the country – 4:55 p.m. Central – an advantage that is competitive with any national bank, coast to coast. We implemented remote

corporate capture which allows clients to conveniently deposit checks from any location, rural or urban. We launched ARC to allow customers to convert checks to ACH transactions, improving cost effectiveness and efficiency. And, we added Positive Payee and SafeCheq, two measures to enhance security authentication for commercial customers.

COMMUNITY APPROACH

Our company, our people and our clients are only as strong as our communities. Our commitment to the community is visible in every market we serve. In addition to BOK Financial's monetary support to many organizations, our employees contributed more than 24,000 hours of community service. This volunteer activity included reading to children, providing financial literacy instruction and serving on boards and committees. In all, we contributed to more than 440 non-profit agencies and community organizations.

We also provide ongoing financial service and counsel. Through our innovative Adopt-An-Agency program, BOK Financial has partnered with key community organizations in each of our markets to provide asset management opportunities for low-to-moderate income families and individuals.

MOVING FORWARD

Our strategy has generated 16 consecutive years of record earnings since the company formed in 1991 – a 16% annualized growth in earnings per share. In addition to achieving strong financial results, we have focused on continuing to build upon a firm foundation that will consistently deliver superior results as our organization grows along with our clients and our communities. That effort includes continuing to attract and retain talented people, continually improving our broad set of products and services and expanding branch networks.

Our balanced approach has generated a long history of success and provides the foundation for a bright future.

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CSBT

Gregory K. Symons

Chairman & CEO
CSBT

Shareholder Information

Corporate Headquarters:

Bank of Oklahoma Tower
P.O. Box 2300
Tulsa, Oklahoma 74192
(918) 588-6000

Independent Auditors:

Ernst & Young LLP
1700 One Williams Center
Tulsa, Oklahoma 74172
(918) 560-3600

Legal Counsel:

Frederic Dorwart Lawyers
Old City Hall
124 E. Fourth St.
Tulsa, Oklahoma 74103-5010
(918) 583-9922

Common Shares:

Traded NASDAQ National Market
NASDAQ Symbol: BOKF
Number of common shareholders of record at
December 31, 2006: 1,196

Market Makers:

Alternate Display Facility
Archipelago Stock Exchange
Automated Trading Desk
B-Trade Services LLC
BMO Capital Markets U.S.
Citadel Derivatives Group LLC
Citigroup Global Markets Inc.
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Transfer Agent, Registrar and Dividend Disbursing Agent

Computershare Investor Services, LLC
P.O. Box 43078
Providence, RI 02940-3078
(800) 568-3476
www.computershare.com

Copies of BOK Financial Corporation's Annual Report to Shareholders, Quarterly Reports and Form 10-K to the Securities and Exchange Commission are available without charge upon written request. Analysts, shareholders and other investors seeking financial information about BOK Financial Corporation are invited to contact Stacy C. Kymes, Senior Vice President, (918) 588-6752.

Information about BOK Financial is also readily available at our website: www.bokf.com

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www.bokf.com