

FORM 4

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF
SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or
Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * Grunst Martin E <small>(Last) (First) (Middle)</small> C/O FREDERIC DORWART, LAWYERS PLLC, 124 EAST FOURTH STREET <small>(Street)</small> TULSA, OK 74103 <small>(City) (State) (Zip)</small>	2. Issuer Name and Ticker or Trading Symbol BOK FINANCIAL CORP [BOKF] 3. Date of Earliest Transaction (MM/DD/YYYY) <p align="center">2/17/2026</p>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) EVP, CFO
4. If Amendment, Date Original Filed (MM/DD/YYYY)		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> 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. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. 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	2/17/2026		A		5,983 ⁽¹⁾	A	\$0	40,028	D	
Common Stock	2/18/2026		M		2,461 ⁽²⁾	A	\$0	42,489	D	
Common Stock	2/18/2026		F		204,978	D	\$133.56	42,284,022	D	
Common Stock	2/18/2026		D		6,206,022	D	⁽³⁾	36,078	D	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. 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		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock	⁽⁴⁾	2/18/2026		A		6,206,022	⁽⁵⁾	⁽⁵⁾	Common Stock	6,206,022	⁽³⁾	21,391,9881	D	

Explanation of Responses:

- (1) Represents restricted stock which vests on January 16, 2029. Shares are subject to forfeiture (i) upon termination of employment prior to vesting, and (ii) if certain performance earnings per share targets established pursuant to BOKF Executive Incentive Plan are not met.
- (2) Represents upward restricted stock adjustments based upon attainment of performance goals established pursuant to the BOKF Executive Incentive Plan for restricted stock awards made in 2023.
- (3) Prior to issuance, the reporting person elected to defer receipt of 6,411 shares of phantom stock (restricted stock units) issued on February 28, 2023; which such phantom stock vested on February 18, 2026. On vesting, 204,978 shares of the phantom stock were disposed of to pay the taxes on vesting. The remaining 6,206,022 shares of phantom stock remain held by the reporting person as a derivative security.
- (4) Each share of phantom stock represents a right to receive one share of common stock, or at the Company's election, the cash value thereof.
- (5) The phantom stock becomes payable upon the reporting person's termination of employment with the Company.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Grunst Martin E C/O FREDERIC DORWART, LAWYERS PLLC 124 EAST FOURTH STREET TULSA, OK 74103			EVP, CFO	

Signatures

Tamara R. Sloan, Power of Attorney

2/19/2026

**Signature of Reporting Person

Date

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

* 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).

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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