

BOK FINANCIAL AT-A-GLANCE

ABOUT BOK FINANCIAL

BOK Financial is one of the largest banks based in the U.S. Headquartered in Tulsa, Okla., its roots go back more than 100 years. One of the strongest financial institutions in the nation, BOK Financial has operations in 10 states in the Midwest and Southwest and serves clients all across the country. Our business model is uniquely fitted to provide a wide breadth of banking solutions to businesses, institutions and individuals, through regional market leadership and the backing of a \$32 billion bank.

OUR HISTORY

BOK Financial's beginnings go back to 1910 when its predecessor bank was launched to provide a local source of capital for the region's energy industry. In 1991 the bank was purchased by now-chairman George Kaiser and the holding company, BOK Financial, was created. Since that time, the company has expanded into a wide variety of businesses and geographies, and has been built to provide consistent financial performance across all economic cycles.

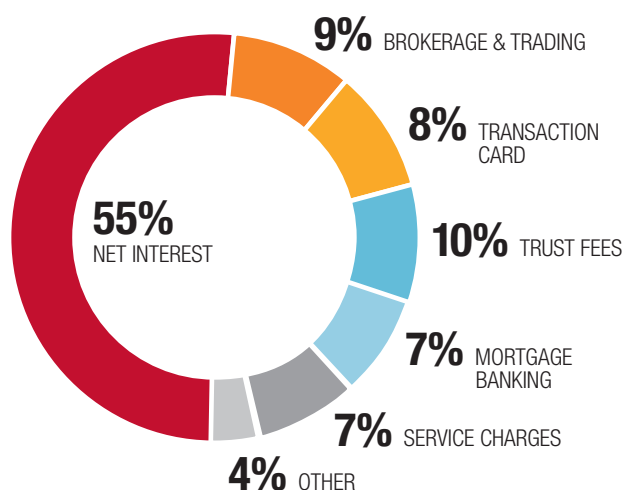
KEY STATISTICS

At December 31, 2017

Assets	\$32.2 billion
Loans	\$17.2 billion
Deposits	\$22.1 billion
Fiduciary Assets	\$48.8 billion
Assets Under Management and/or Administration	\$81.8 billion

DIVERSIFIED REVENUE

Percent of total revenue | 12 Months Ended 12/31/17



2017 HIGHLIGHTS:

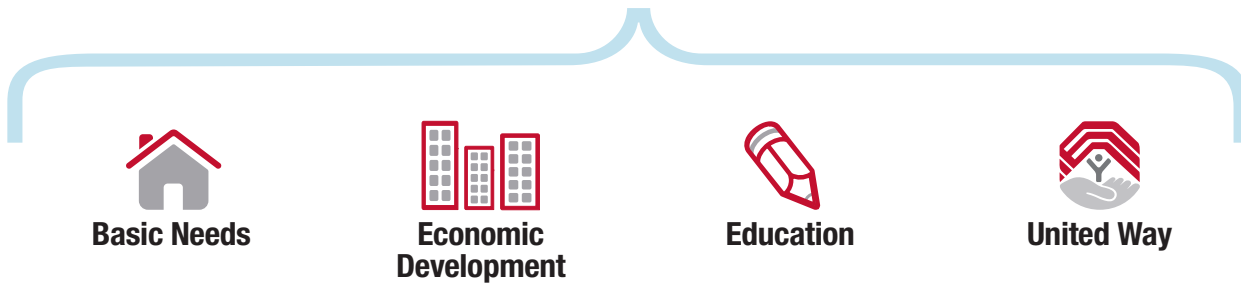
- › 27th consecutive year of profitability
- › 44% year-over-year increase in net income to \$335 million
- › Record revenue
- › 13th consecutive year of dividend increases for stockholders
- › Surpassed \$80 billion of wealth management assets under management and administration for the first time in company history
- › Named one of America's most respected banks by American Banker magazine
- › Named an outstanding Philanthropist by the Association of Fundraising Professionals

COMMUNITY ENGAGEMENT

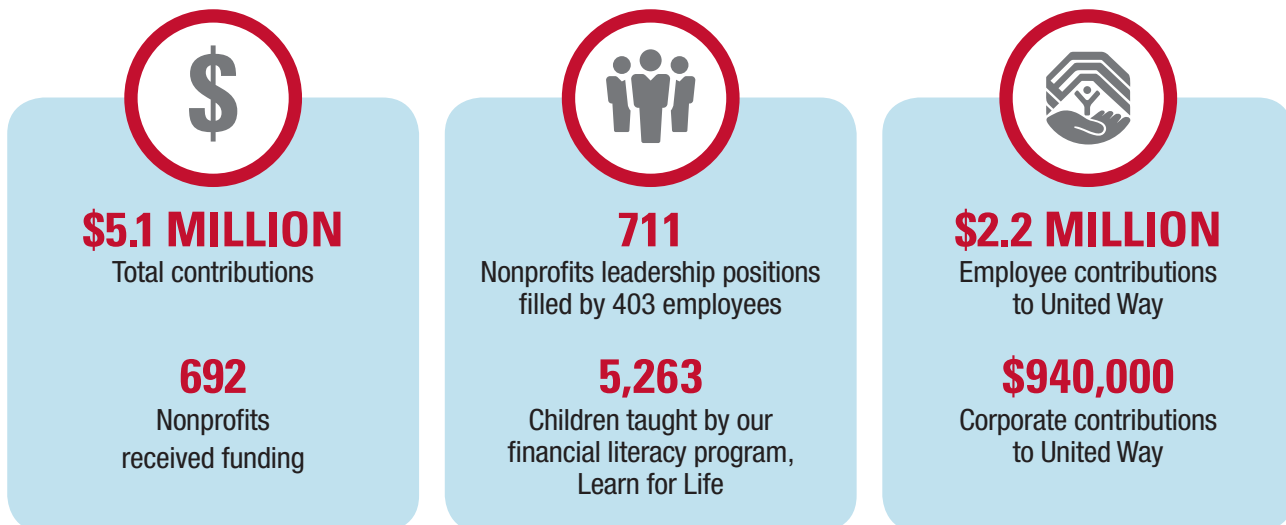
“Actively advance the communities we serve” is one of our core values, which the company, our employees, and our leaders have demonstrated for more than a century. Through financial contributions and the generosity of our employees giving their time and talents, BOK Financial makes a significant impact in the communities we serve.

We support initiatives that enhance the educational opportunities in our communities, invest in economic development through our local chambers of commerce and teach financial education through our Learn for Life program. Additionally, we provide volunteer and financial support to a variety of organizations that work tirelessly to serve the most vulnerable citizens in our community by meeting their basic needs and addressing issues such as poverty, hunger, healthcare and safety.

FOUR PILLARS OF GIVING



OUR PHILANTHROPY BY THE NUMBERS

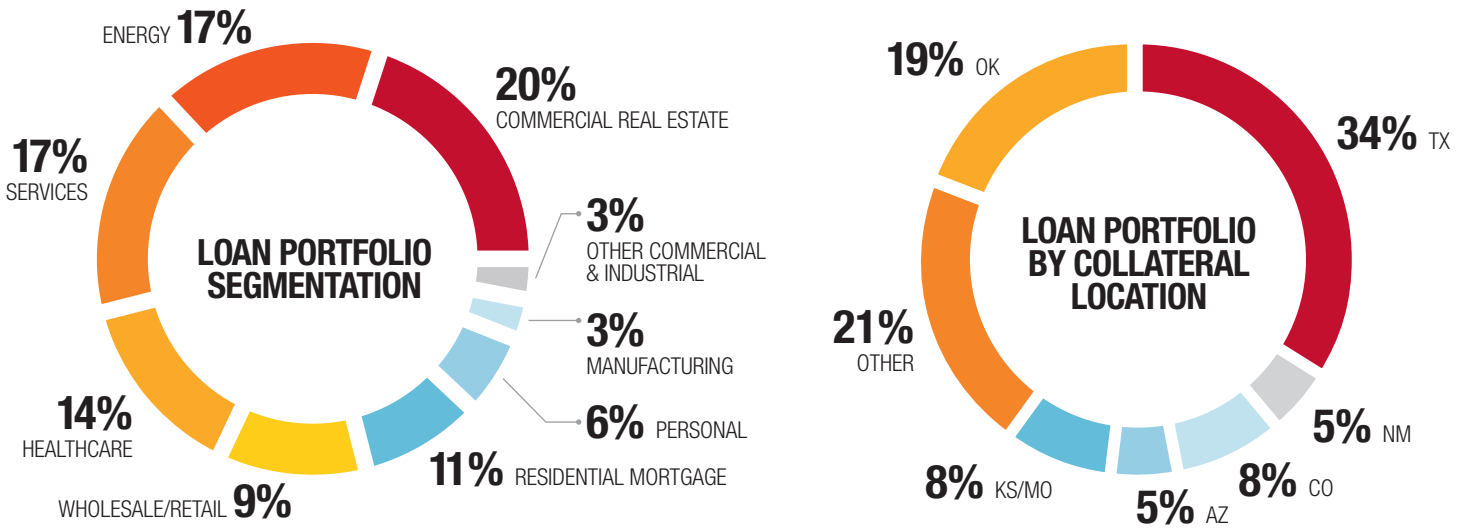


“The underpinning of BOK Financial has always been one of the commitment to our communities, our customers, and each other. Our employees learn early in their careers that community involvement is core to the DNA of our company, and that the leaders in our company have embraced this commitment.”


Steven G. Bradshaw
President and CEO, BOK Financial

COMMERCIAL BANKING

Our Commercial Banking division offers businesses from a variety of industries a full suite of banking solutions with local, personal service, and the industry knowledge and experience clients count on to grow. Specialty businesses include energy, healthcare, commercial real estate, heavy equipment, and Native American banking.



MORTGAGE BANKING

We are a top 50 U.S. mortgage originator and offer two distinct channels for clients, including traditional retail mortgage lending and online mortgage lending primarily through our brand HomeDirect.

MORTGAGE ORIGATION AND SERVICING (in millions)

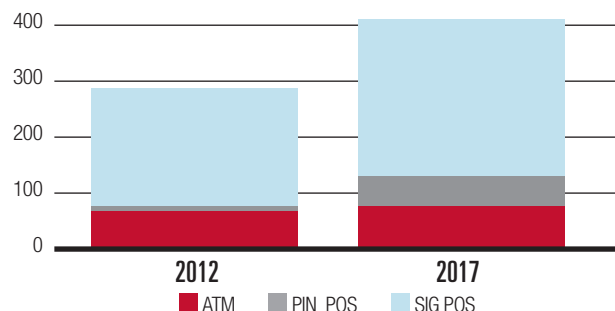
	2015	2016	2017
Mortgage Loans Funded for Sale	\$6,373.0	\$6,117.4	\$3,474.8
Mortgage Servicing Portfolio	\$19,678.2	\$21,997.6	\$22,054.9

TRANSFUND

Starting in Oklahoma and now operating nationally, TransFund has evolved into a top 10 debit card/ATM network and merchant payment processor. Its large customer base consists of banks, credit unions, convenience stores and thousands of merchants.

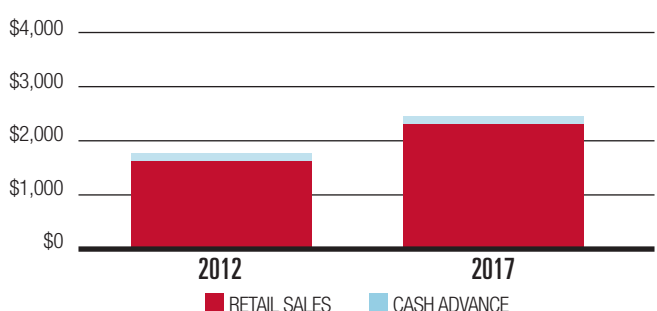
EFT TRANSACTION VOLUME (in millions)

Five Year CAGR: 7.2%



MERCHANT PROCESSING VOLUME (in millions)

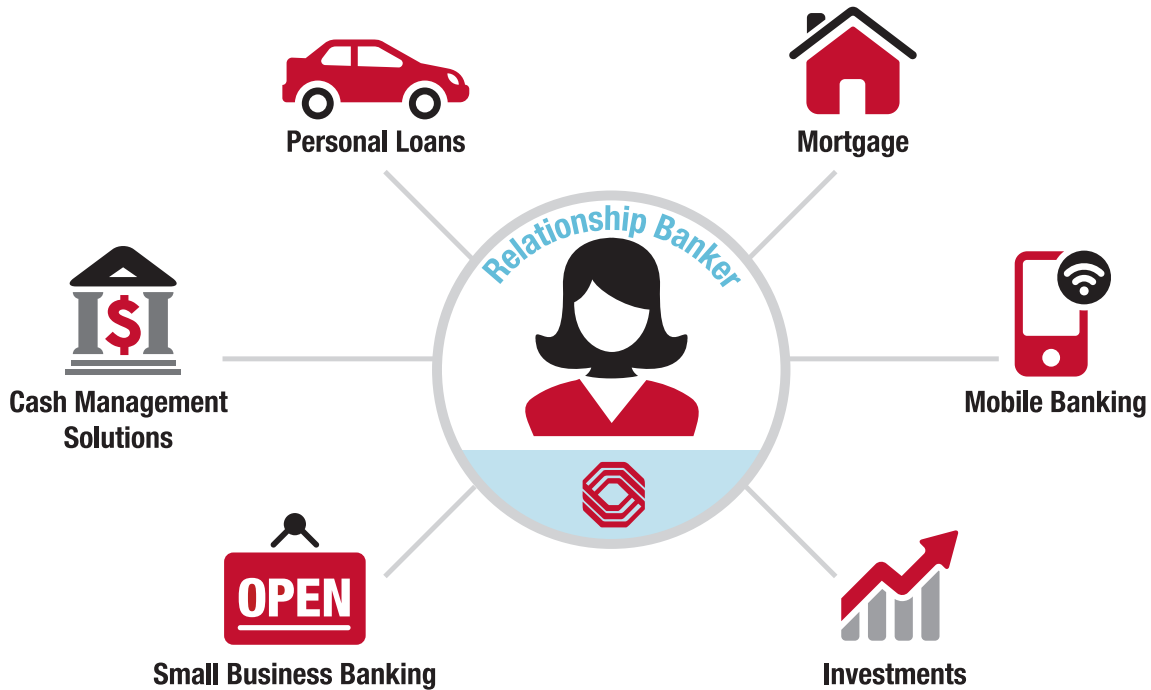
Five Year CAGR: 5.6%



CONSUMER BANKING

The way people bank continues to change. The emergence of digital banking and other technological enhancements continue to adversely impact the amount of traffic coming into physical locations. As a result, we too have evolved in how and when we engage with our clients to ensure we are meeting clients' ever-changing needs.

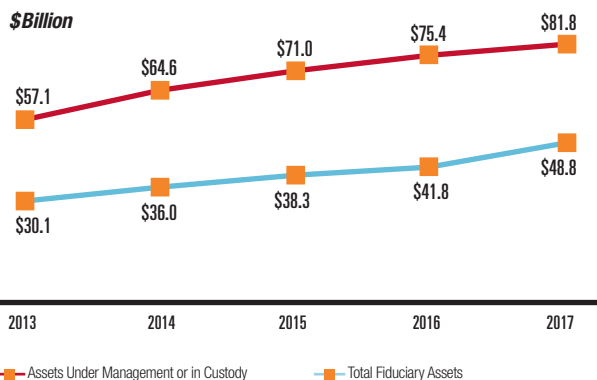
With significant investments in our digital offerings, such as our websites, online and mobile banking, ATMs and other digital platforms that allow us to provide more 1-to-1 engagement, we are able to provide a seamless banking experience for our clients. It's this unwavering obsession over client experience and digital engagement that has allowed us to continue deepening client relationships during a new era of banking.



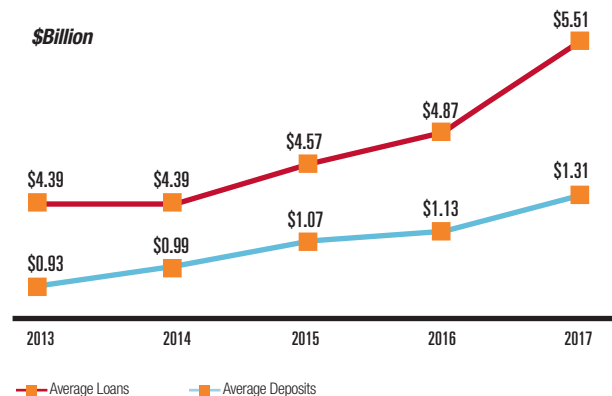
WEALTH MANAGEMENT

For more than a century and through various economic cycles, BOK Financial has been committed to providing investment and advisory solutions to individuals and institutions. We are focused on the growth and preservation of our clients' wealth through the integrated delivery of customized financial solutions. We have \$82 billion in assets under management and/or administration.

WEALTH MANAGEMENT ASSETS



WEALTH MANAGEMENT LOANS AND DEPOSITS



RETAIL AND COMMERCIAL BANKING:

 BANK OF ALBUQUERQUE

 BANK OF ARIZONA

 BANK OF ARKANSAS

 BANK OF OKLAHOMA

 BANK OF TEXAS

 COLORADO STATE BANK AND TRUST

mobank

TRANSACTION AND PAYMENT PROCESSING:

TransFund

WEALTH MANAGEMENT:

 BOK FINANCIAL
THE PRIVATE BANK

 BOK FINANCIAL
ADVISORS

 BOK FINANCIAL
SECURITIES

 E-SPECTRUM
ADVISORS

 BOK FINANCIAL
ASSET MANAGEMENT

 CAVANAL HILL

 THE
MILESTONE
GROUP

MORTGAGE BANKING:

 BOK FINANCIAL
MORTGAGE

HomeDirect
Mortgage

BOK FINANCIAL CORPORATION EXECUTIVE MANAGEMENT

Steven G. Bradshaw, President and Chief Executive Officer

Norman P. Bagwell, Executive Vice President, Regional Banks and CEO, Bank of Texas

Joseph A. Gottron II, Executive Vice President and Chief Information Officer

Scott B. Grauer, Executive Vice President, Wealth Management and CEO, BOK Financial Securities, Inc.

Stephen D. Grossi, Executive Vice President, Chief Human Resource Officer

Martin E. Grunst, Executive Vice President, Chief Risk Officer

Rebecca D. Keesling, Executive Vice President, Chief Auditor

Stacy C. Kymes, Executive Vice President, Corporate Banking

Marc C. Maun, Executive Vice President, Chief Credit Officer

Steven E. Nell, Executive Vice President, Chief Financial Officer

Patrick E. Piper, Executive Vice President, Consumer Banking Services



www.bokf.com

BOK Financial Corporation is a \$32 billion regional financial services company based in Tulsa, Okla. The company's stock is publicly traded on NASDAQ under the Global Select market listings (symbol: BOKF). BOK Financial's holdings include BOKF, NA, BOK Financial Securities, Inc. and The Milestone Group, Inc. BOKF, NA operates TransFund, Cavanal Hill Investment Management, and seven banking divisions: Bank of Albuquerque, Bank of Arizona, Bank of Arkansas, Bank of Oklahoma, Bank of Texas, Colorado State Bank and Trust and Mobank. Through its subsidiaries, the company provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network. For more information, visit www.bokf.com.