

BOK FINANCIAL AT-A-GLANCE

ABOUT BOK FINANCIAL

We began in 1910 as a regional source of capital for the energy industry; we've become one of the strongest, most vibrant financial institutions in the country, fueling economic growth and security across the American Midwest and Southwest. From our roots in Tulsa, Oklahoma, we've grown into a leading provider of sophisticated financial solutions to businesses, institutions and individuals across the country.

We are nimble and responsive to changing market and industry conditions, while taking time to build enduring relationships with our clients.

We believe that no financial challenge is too big and no opportunity too small for us to start a conversation. We are guided by our commitment to serving our clients, providing a positive work environment for our employees and making a difference in the communities we serve.

KEY STATISTICS

Assets: **\$38 billion**

Loans: **\$22 billion**

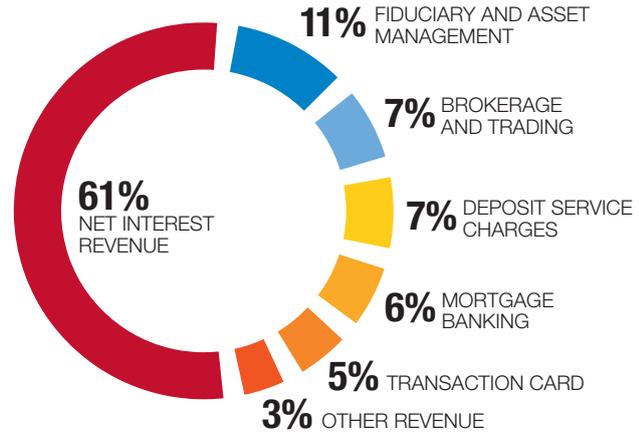
Deposits: **\$25 billion**

Fiduciary Assets: **\$45 billion**

Assets Under Management and/or Administration: **\$76 billion**

At December 31, 2018

DIVERSIFIED REVENUE



CREDIT RATINGS

BOK Financial Corporation
Long-term Issuer

BOKF, NA
Long-term Issuer

S&P	Moody's	Fitch Ratings
BBB+ (ON)	A3 (OS)	A (OS)
A- (ON)	A3 (OS)	A (OS)

2018 HIGHLIGHTS FOR A RECORD REVENUE YEAR



28th consecutive year of profitability



33% year-over-year increase in net income to \$446 million



14th consecutive year of dividend increases for stockholders



Largest acquisition in company history with the addition of CoBiz Financial



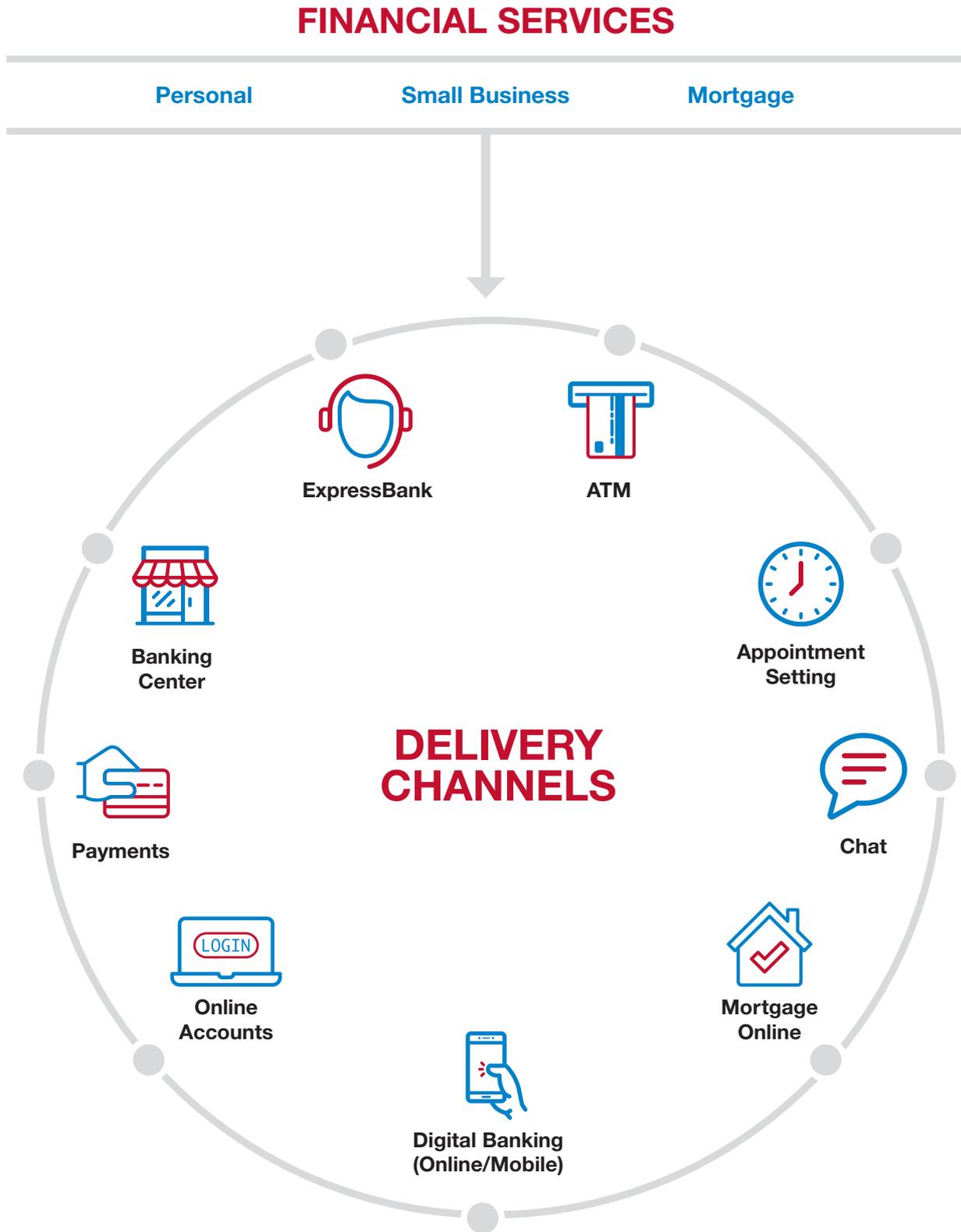
Robust loan production bringing total loan portfolio to over \$21 billion for the first time in company history



Named 'Best Places To Work' by both Glassdoor and Forbes

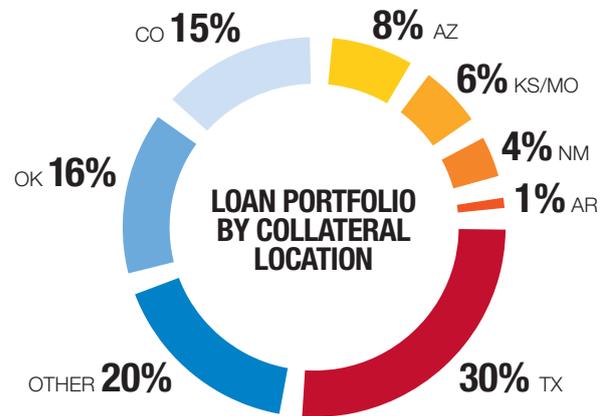
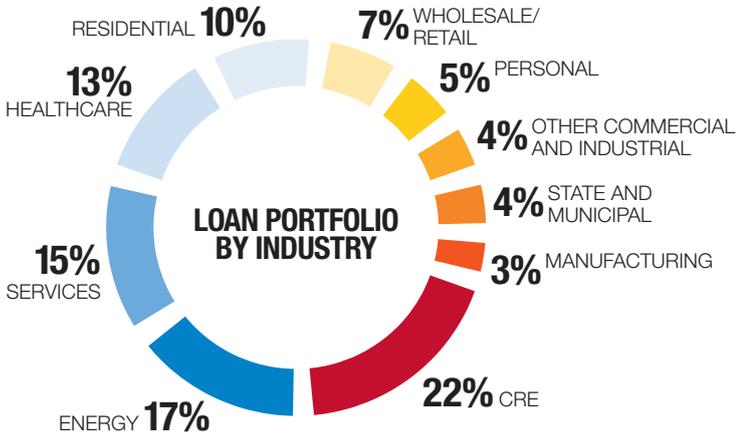
CONSUMER BANKING

As our clients' financial needs and expectations evolve in this dynamic environment, we will continue to adapt how we deliver advice and financial services to help our clients make better financial decisions. That includes investing in more digital capabilities, introducing new ways to make payments and improving methods to engage with a banker – whether in person, online or over the phone.



COMMERCIAL BANKING

We offer a full suite of banking solutions to businesses in a variety of industries, providing local, personal service and industry knowledge and experience clients can count on to help them grow and expand. Specialty businesses include energy, healthcare, commercial real estate, heavy equipment and Native American financial services.

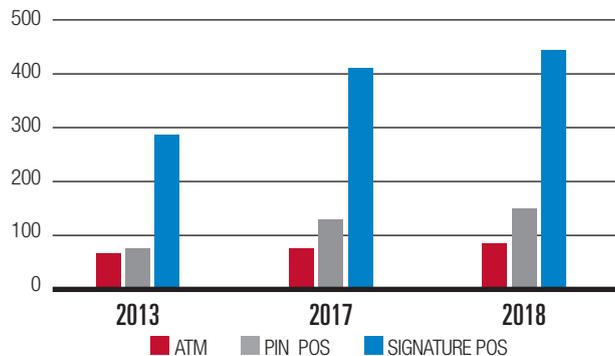


TRANSACTION PROCESSING

With coast-to-coast operations, TransFund has evolved into a top 10 debit card/ATM network and merchant payment processor. Its customer base includes banks, credit unions, convenience stores and thousands of merchants.

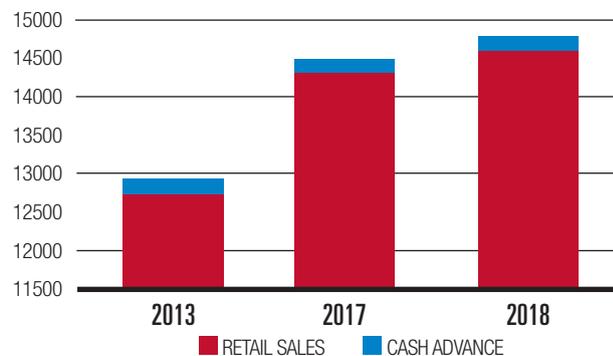
EFT TRANSACTION VOLUME (in millions)

Five-Year CAGR: 7.63%



MERCHANT PROCESSING VOLUME (in millions)

Five-Year CAGR: 2.69%

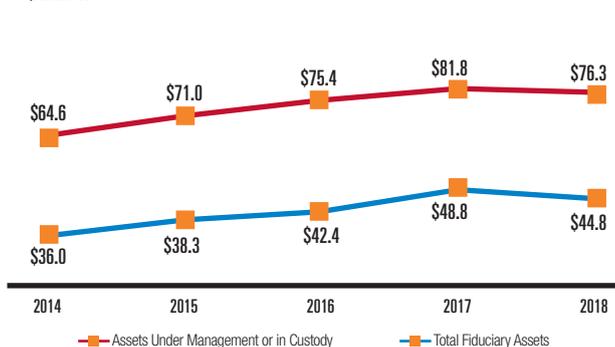


WEALTH MANAGEMENT

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 \$76 billion in assets under management and/or administration.

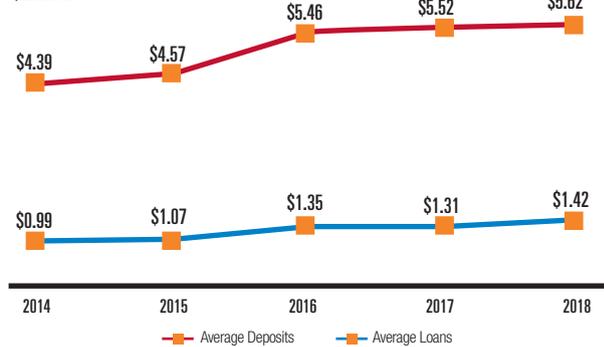
WEALTH MANAGEMENT ASSETS

\$Billion



WEALTH MANAGEMENT LOANS AND DEPOSITS

\$Billion





CORPORATE SOCIAL RESPONSIBILITY

Our company and employees are committed to making a positive impact every day. By understanding the diverse needs and expectations of the communities, clients and employees we serve, we strive to create solutions that help us all achieve more together.



DIVERSITY AND INCLUSION

Recognizing diversity is what makes us a stronger company. We value diverse opinions and ideas.

LONG LIVE YOUR IDEAS

Continuous organizational improvement starts with our annual employee idea generation efforts.

EMPLOYEE ENGAGEMENT

Our myVoice survey is designed to ensure we listen and act upon employee feedback to keep a highly engaged workforce.

OUTSTANDING WOMEN LEADERS

Recognizing community leaders through education, engagement and networking events.

TALENT & ORGANIZATIONAL DEVELOPMENT

We provide ongoing opportunities for employee training to enhance inclusion education and knowledge.



SUSTAINABILITY

Building a better company that fundamentally improves the future of those we serve is what we are all about.

ENERGY MANAGEMENT SYSTEMS

100% of our facilities at more than 94 properties have energy management systems.

RECYCLING MATTERS

12,381 trees saved through recycling in 2018.

ENERGY STAR CERTIFICATIONS

Twenty-eight (28) locations scored; nine (9) locations became eligible for ENERGY STAR certification in 2018.

FURNITURE TRACKING

87.39% of materials diverted from landfills through repurposing, donations or recycling.



COMMUNITY ENGAGEMENT

Our community is our livelihood. For that reason, we believe in giving back every day and in many different ways.

\$5.39 MILLION contributed to nearly 641 nonprofits in 2018 with more than 364 employees serving 651 leadership roles across 498 nonprofits.

\$3.16 MILLION additional monies contributed to the United Way throughout our 10-state footprint in 2018 including more than \$2.23 million in employee contributions.

18,843 VOLUNTEER HOURS - Amount of volunteer hours BOK Financial employees contributed for various philanthropic and community causes in 2018.

Over 550 BOK Financial employees volunteered 2,261 hours teaching financial literacy to 5,887 kids through Learn for Life.



CORPORATE GOVERNANCE AND ETHICS

We are committed to ethical dealings with all the clients and communities we serve.

BOARD OF DIRECTORS

Our local leaders are focused on sustaining the vibrancy and economic health of our community by serving on our Board of Directors.

ETHICAL CONDUCT

Exercising sound, ethical judgment in all business endeavors is a responsibility of BOK Financial employees. It is core to how we manage all dealings and interactions with clients, employees and shareholders.

ACTIVE OVERSIGHT

Cybersecurity awareness and information protection are part of our enterprise risk management program at BOK Financial.

MILITARY MEMBER PROGRAM

We are proud to support work/life balance for our employees who also serve in the military.



COMMUNITY DEVELOPMENT

We are committed to help meet the needs of the communities we serve.

COMMUNITY REINVESTMENT

The 1977 federal Community Reinvestment Act (CRA) requires banks to help meet the credit needs of the communities they serve, including low- and moderate-income communities. We are proud of our "Outstanding" CRA rating.

COMMUNITY LENDING

We play an active part in various community lending programs including affordable housing programs and not-for-profit lending, and actively participate in promoting economic development in low-to-moderate communities and communities that have been designated as disaster areas.

COMMUNITY INVESTMENT

The BOKF Community Development Fund invests in funds that provide intermediary financing to businesses which historically have not been able to readily access capital markets. This investment helps provide capital for small businesses to grow and succeed.

FAIR LENDING

We are fully committed to the principle that all consumers will be treated consistently and fairly.



“The underpinning of BOK Financial has always been one of 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

Steven G. Bradshaw
President and CEO, BOK Financial

OUR COMPANY, EMPLOYEES AND LEADERS HAVE WORKED TO ACTIVELY ADVANCE THE COMMUNITIES WE SERVE FOR MORE THAN A CENTURY.

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.

We also 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.

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.

CORPORATE VALUES



Actively Advance
The Communities
We Serve



Be Known
For Unwavering
Integrity



Engage, Empower
And Invest
In Employees



Help Clients
Make Better
Financial Decisions

FOUR PILLARS OF GIVING



BASIC NEEDS



ECONOMIC
DEVELOPMENT



EDUCATION



UNITED WAY

OUR FAMILY OF BRANDS

Consumer and Commercial Banking:



mobank

Wealth Management:



Transaction and Payment Processing:



Mortgage Banking:



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.

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

Derek S. Martin, Executive Vice President, Consumer Banking Services

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

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

Kelley E. Weil, Executive Vice President, Chief Human Resources Officer



www.bokf.com

BOK Financial Corporation is a \$38 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 five banking subsidiaries: BOK Financial, Bank of Albuquerque, Bank of Arkansas, Bank of Oklahoma, Bank of Texas and Mobank. Through its subsidiaries, the company provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds network. Member FDIC.  Equal Housing Lender. For more information, visit www.bokf.com.