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.
At December 31, 2018

**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

**CREDITS RATINGS**

BOK Financial Corporation  
Long-term Issuer  

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**DIVERSIFIED REVENUE**

- **61%** NET INTEREST REVENUE
- **3%** TRANSACTION CARD
- **5%** TRANSACTION CARD
- **6%** MORTGAGE BANKING
- **7%** DEPOSIT SERVICE CHARGES
- **7%** BROKERAGE AND TRADING
- **11%** FIDUCIARY AND ASSET MANAGEMENT

**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.

FINANCIAL SERVICES

DELIVERY CHANNELS

Personal  Small Business  Mortgage

ExpressBank  ATM

Banking Center  Appointment Setting

Payments  Chat

Online Accounts  Mortgage Online

Digital Banking (Online/Mobile)
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

WEALTH MANAGEMENT LOANS AND DEPOSITS
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.
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.

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.

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.

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 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
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.
OUR FAMILY OF BRANDS

Consumer and Commercial Banking:
- BOK FINANCIAL
- BANK OF ALBUQUERQUE
- BANK OF ARKANSAS
- BANK OF OKLAHOMA
- BANK OF TEXAS
- mobank

Wealth Management:
- BOK FINANCIAL PRIVATE WEALTH
- BOK FINANCIAL ADVISORS
- BOK FINANCIAL SECURITIES
- BOK FINANCIAL INSURANCE
- BOK FINANCIAL ASSET MANAGEMENT
- CAVALAN HILL
- THE MILESTONE GROUP

Transaction and Payment Processing:
- TransFund

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.
  - 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
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.