

“The underpinning of BOK Financial has been commitment to our communities, our customers and our employees. In 2020, that dedication was tested as never before—and proven to be stronger than we could have imagined.”

From prioritizing the safety of our employees and communities at the onset of a global pandemic to ensuring business owners had the funds they needed to navigate through the resulting downturn, our commitment was borne out in new and creative ways.

Even as we sent 75% of our employees home in early March, we adjusted staffing and delivery models to ensure we were able to serve clients safely with our digital banking products as well as in person—first in drive-thrus and then in our lobbies as soon as it was safe to do so.

When the Paycheck Protection Program went live, we were ready. We redeployed more than 500 employees from different areas of our company to help clients secure much-needed funding to keep their businesses and employee payrolls intact. In the end, we came together to help more than 9,000 customers receive over \$2.8 billion in PPP funds.

We also took swift action for our consumer banking customers, eliminating certain fees and loosening policies surrounding overdrafts. Additionally, quick access to forbearance relief for our mortgage customers provided financial flexibility and resiliency for families most impacted.

As the pandemic accelerated, so too did the deployment of our financial and employee volunteer resources to help those suffering most in the communities we serve. With a focus on organizations helping displaced workers from the hard-hit hospitality and restaurant industries, we provided a record \$1 million in funding to nonprofits serving critical needs, bringing our annual corporate and BOKF Foundation contributions to \$6.2 million. When combined with the support of our majority shareholder and Chairman of the Board, George Kaiser, the impact we have on the communities we serve is considerable.

Even as we redoubled support of our clients and our communities, we enhanced our focus on building a stronger and more diverse workforce. In the second full year for our Diversity and Inclusion Council we made great strides with the implementation of an educational program focused on leveraging inclusion and mitigating unconscious bias for our employees. We also introduced a formal mentoring program as part of our talent development focus.

Clearly, we are proud of how far we have come but know that there is work yet to do. We stand committed with our nearly 5,000 employees across eight states in making a positive difference, and in gratitude to the clients and communities that we have the honor to serve.



STEVE BRADSHAW
President & CEO



STACY KYMES
Chief Operating Officer





About BOK Financial Corporation

BOK Financial Corporation is a more than \$47 billion regional financial services company headquartered in Tulsa, Oklahoma with more than \$90 billion in assets under management and administration. The company's stock is publicly traded on NASDAQ under the Global Select market listings (BOKF). BOK Financial Corporation's holdings include BOKF, NA; BOK Financial Securities, Inc.; BOK Financial Private Wealth, Inc.; and BOK Financial Insurance, Inc. BOKF, NA operates TransFund, Cavanal Hill Investment Management and BOK Financial Asset Management, Inc. BOKF, NA operates banking divisions across eight states as: Bank of Albuquerque; Bank of Oklahoma; Bank of Texas and BOK Financial (in Arizona, Arkansas, Colorado, Kansas and Missouri); as well as having limited purpose offices in Nebraska, Milwaukee and Connecticut. Through its subsidiaries, BOK Financial Corporation provides commercial and consumer banking, brokerage trading, investment, trust and insurance services, mortgage origination and servicing, and an electronic funds transfer network. BOK Financial® is a registered trademark of BOKF, NA. For more information, visit www.bokf.com.

Forward-looking statements

This review contains forward-looking statements that are based on management's beliefs, assumptions, current expectations, estimates and projections about BOK Financial Corporation, the financial services industry, the economy generally and the expected or potential impact of the novel coronavirus (COVID-19) pandemic, and the related responses of the government, consumers, and others, on our business, financial condition and results of operations. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "plans," "projects," "will," "intends," variations of such words and similar expressions are intended to identify such forward-looking statements. These various forward-looking statements are not guarantees of future performance and involve certain risks, uncertainties, and assumptions which are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. For a discussion of risk factors that may cause actual results to differ from expectations, please refer to BOK Financial Corporation's most recent annual and quarterly reports.