

## BOK Financial Corporation reports quarterly earnings of \$160 million, or \$2.64 per share, in the third quarter.

### Third quarter 2026 financial highlights<sup>1</sup>

|                                         |                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Net Income</b>                       | Net income was \$159.9 million, or \$2.64 per diluted share, compared to \$176.5 million, or \$2.92 per diluted share. Prior quarter net income would have been \$156.5 million, or \$2.59 per diluted share, excluding the net gain related to the exchange of Visa B shares and the loss from repositioning of the available-for-sale securities portfolio. <sup>2</sup> |
| <b>Net Interest Income &amp; Margin</b> | Net interest income totaled \$370.0 million, an increase of \$18.1 million. Net interest margin was 3.00% for the third quarter compared to 2.91% in the prior quarter.                                                                                                                                                                                                    |
| <b>Fees &amp; Commissions Revenue</b>   | Fees and commissions revenue was \$188.0 million compared to \$202.0 million in the prior quarter. Brokerage and trading revenue decreased \$13.0 million due to an unfavorable rate environment and lower fixed-income trading volumes.                                                                                                                                   |
| <b>Operating Expense</b>                | Operating expense was largely consistent with the prior quarter at \$360.7 million, as both personnel and non-personnel expense remained stable compared to the second quarter of 2026.                                                                                                                                                                                    |
| <b>Loans</b>                            | Period end loans were up \$646 million over the prior quarter, to \$27.7 billion, led by growth in energy loans, loans secured by industrial facilities, and mortgage finance loans. Average outstanding loan balances were \$27.2 billion, an increase of \$468 million.                                                                                                  |
| <b>Credit Quality</b>                   | Nonperforming assets were \$67 million, or 0.24% of outstanding loans and repossessed assets, at September 30, 2026, compared to \$63 million, or 0.23%, at June 30, 2026. Net charge-offs for the third quarter were \$886 thousand, or 0.01% of average loans on an annualized basis.                                                                                    |
| <b>Deposits</b>                         | Period end deposits decreased \$324 million to \$39.5 billion, and average deposits increased \$304 million to \$39.5 billion. Average interest-bearing deposits increased \$278 million and average demand deposits increased by \$26 million. The loan to deposit ratio was 70% at September 30, 2026, compared to 68% at June 30, 2026.                                 |
| <b>Capital</b>                          | Tangible common equity ratio <sup>2</sup> was 9.16% compared to 9.61% at June 30, 2026. Common equity Tier 1 capital ratio was 12.73%, Tier 1 capital ratio was 12.73%, and total capital ratio was 14.43%.                                                                                                                                                                |

▲ **\$646 million**  
**LOAN GROWTH**

**2 bps**  
**NET CHARGE-OFFS (TTM)**

**\$129.3 billion**  
**AUMA**

### CEO Commentary

Stacy Kymes, President and CEO, stated, "We delivered another strong quarter, with \$646 million of loan growth, 11.5% year-over-year loan growth, continued expansion in core net interest income, and peer-leading credit outcomes. Our disciplined approach to managing the balance sheet also helped us exit the quarter with top-quartile tangible common equity, despite a period of rapidly increasing interest rates.

These results are intentional, not accidental. They reflect decisions we have made consistently over many years around capital, liquidity, interest rate risk and credit. Higher rates created headwinds for mortgage banking and fixed-income trading this quarter, but we view those businesses through the cycle, where they provide an important source of diversification to our overall earnings profile.

We manage the company for the long term, not for any one quarter. That discipline, combined with the diversity of our franchise, positions us to deliver durable performance and continue serving our customers well across a wide range of operating environments."

<sup>1</sup> Comparisons are to the prior quarter unless otherwise noted.

<sup>2</sup> See Explanation and Reconciliation of Non-GAAP Measures - Unaudited section following.

## Net Interest Income

| <i>(Dollars in thousands)</i>                     | Sep. 30, 2026     | June 30, 2026     | Change           | % Change     |
|---------------------------------------------------|-------------------|-------------------|------------------|--------------|
| <b>Tax-equivalent interest revenue</b>            |                   |                   |                  |              |
| Interest-bearing cash and cash equivalents        | \$ 4,903          | \$ 5,011          | \$ (108)         | (2.2) %      |
| Trading securities                                | 76,118            | 70,590            | 5,528            | 7.8 %        |
| Investment securities                             | 5,139             | 5,770             | (631)            | (10.9) %     |
| Available-for-sale securities                     | 143,898           | 135,676           | 8,222            | 6.1 %        |
| Fair value option securities                      | 280               | 849               | (569)            | (67.0) %     |
| Restricted equity securities                      | 9,031             | 8,838             | 193              | 2.2 %        |
| Residential mortgage loans held for sale          | 1,422             | 1,452             | (30)             | (2.1) %      |
| Loans                                             | 428,269           | 413,667           | 14,602           | 3.5 %        |
| Total tax-equivalent interest revenue             | \$ 669,060        | \$ 641,853        | \$ 27,207        | 4.2 %        |
| <b>Interest expense</b>                           |                   |                   |                  |              |
| <i>Interest-bearing deposits:</i>                 |                   |                   |                  |              |
| Transaction                                       | \$ 182,272        | \$ 176,460        | \$ 5,812         | 3.3 %        |
| Savings                                           | 1,203             | 1,206             | (3)              | (0.2) %      |
| Time                                              | 33,368            | 32,443            | 925              | 2.9 %        |
| Total interest-bearing deposits                   | 216,843           | 210,109           | 6,734            | 3.2 %        |
| Funds purchased and repurchase agreements         | 2,905             | 4,016             | (1,111)          | (27.7) %     |
| Other borrowings                                  | 70,452            | 66,982            | 3,470            | 5.2 %        |
| Subordinated debentures                           | 6,176             | 6,197             | (21)             | (0.3) %      |
| Total interest expense                            | 296,376           | 287,304           | 9,072            | 3.2 %        |
| <b>Tax-equivalent net interest income</b>         | <b>372,684</b>    | <b>354,549</b>    | <b>18,135</b>    | <b>5.1 %</b> |
| Less: Tax-equivalent adjustment                   | 2,709             | 2,719             | (10)             | (0.4) %      |
| <b>Net interest income</b>                        | <b>\$ 369,975</b> | <b>\$ 351,830</b> | <b>\$ 18,145</b> | <b>5.2 %</b> |
| Net interest margin                               | 3.00 %            | 2.91 %            | 0.09 %           | N/A          |
| Average earning assets                            | \$ 49,410,198     | \$ 48,776,712     | \$ 633,486       | 1.3 %        |
| Average trading securities                        | 5,908,204         | 5,876,732         | 31,472           | 0.5 %        |
| Average investment securities                     | 1,591,744         | 1,676,175         | (84,431)         | (5.0) %      |
| Average available-for-sale securities             | 13,854,420        | 13,554,693        | 299,727          | 2.2 %        |
| Average fair value option securities              | 27,833            | 71,064            | (43,231)         | (60.8) %     |
| Average restricted equity securities              | 439,155           | 461,753           | (22,598)         | (4.9) %      |
| Average loans balance                             | 27,237,703        | 26,769,638        | 468,065          | 1.7 %        |
| Average interest-bearing deposits                 | 31,825,110        | 31,547,501        | 277,609          | 0.9 %        |
| Average funds purchased and repurchase agreements | 375,717           | 520,881           | (145,164)        | (27.9) %     |
| Average other borrowings                          | 7,163,522         | 6,922,451         | 241,071          | 3.5 %        |

Net interest income was \$370.0 million for the third quarter of 2026, an increase of \$18.1 million over the prior quarter. Net interest margin expanded to 3.00% from 2.91%. For the third quarter of 2026, our core net interest margin excluding trading activities<sup>1</sup>, a non-GAAP measure, increased 8 basis points to 3.21% compared to 3.13% in the prior quarter. Net interest income and margin benefited from loan growth and fixed-rate asset repricing.

Average earning assets increased \$633 million. Average loan balances increased \$468 million. Average available-for-sale securities grew \$300 million and trading securities increased \$31 million. Average interest-bearing deposits increased \$278 million, primarily from growth in interest-bearing transaction accounts and time deposits. Average other borrowings increased \$241 million, while average funds purchased and repurchase agreements decreased \$145 million.

<sup>1</sup> See Explanation and Reconciliation of Non-GAAP Measures - Unaudited section following.

The yield on average earning assets was 5.37%, a 10 basis point increase over the prior quarter. The loan portfolio yield increased 4 basis points to 6.24%. The yield on trading securities increased 30 basis points to 5.15% and the yield on available-for-sale securities increased 13 basis points to 4.11%.

Funding costs were 2.96%, up 3 basis points. The cost of interest-bearing deposits increased 3 basis points to 2.70%. The cost of other borrowings increased 2 basis points to 3.90%, while the cost of funds purchased and repurchase agreements decreased 2 basis points to 3.07%. The benefit to net interest margin from assets funded by noninterest-bearing liabilities was 59 basis points, an increase of 2 basis points.

## Other Operating Revenue

| <i>(Dollars in thousands)</i>                     | Sep. 30, 2026     | June 30, 2026     | Change             | % Change        |
|---------------------------------------------------|-------------------|-------------------|--------------------|-----------------|
| Brokerage and trading revenue                     | \$ 19,451         | \$ 32,450         | \$ (12,999)        | (40.1) %        |
| Transaction card revenue                          | 32,205            | 31,597            | 608                | 1.9 %           |
| Fiduciary and asset management revenue            | 69,863            | 71,007            | (1,144)            | (1.6) %         |
| Deposit service charges and fees                  | 34,140            | 33,326            | 814                | 2.4 %           |
| Mortgage banking revenue                          | 16,740            | 18,985            | (2,245)            | (11.8) %        |
| Other revenue                                     | 15,556            | 14,627            | 929                | 6.4 %           |
| <b>Total fees and commissions</b>                 | <b>187,955</b>    | <b>201,992</b>    | <b>(14,037)</b>    | <b>(6.9) %</b>  |
| Other gains, net                                  | 5,693             | 42,415            | (36,722)           | N/A             |
| Loss on derivatives, net                          | (19,282)          | (8,490)           | (10,792)           | N/A             |
| Loss on fair value option securities, net         | (1,151)           | —                 | (1,151)            | N/A             |
| Change in fair value of mortgage servicing rights | 18,256            | 6,300             | 11,956             | N/A             |
| Loss on available-for-sale securities, net        | —                 | (4,645)           | 4,645              | N/A             |
| <b>Total other operating revenue</b>              | <b>\$ 191,471</b> | <b>\$ 237,572</b> | <b>\$ (46,101)</b> | <b>(19.4) %</b> |

Fees and commissions revenue totaled \$188.0 million for the third quarter of 2026, decreasing \$14.0 million compared to the prior quarter.

Brokerage and trading revenue decreased \$13.0 million to \$19.5 million, primarily driven by an unfavorable rate environment and lower fixed-income trading volumes during the quarter. The nearly 80 basis point increase in the 10-year Treasury yield reduced customer demand for fixed-income products and mortgage-related activity, resulting in lower transaction volumes and trading revenues.

Mortgage banking revenue decreased \$2.2 million, driven by a decline in mortgage production volume and spreads due to rising mortgage interest rates. Production revenue as a percentage of production volume decreased 77 basis points to 0.06%.

Fiduciary and asset management revenue decreased \$1.1 million, as the prior quarter benefited from seasonal tax preparation fees. Excluding this seasonal revenue, fiduciary and asset management revenue increased over the prior quarter.

Other gains, net, were a net gain of \$5.7 million compared to a net gain of \$42.4 million in the prior quarter. The second quarter of 2026 included a \$30.9 million pre-tax gain, net of economic hedge, related to the exchange of our Visa B shares under the exchange offer by Visa, Inc. The current quarter included a net gain on investments related to deferred compensation of \$1.8 million compared to a net gain of \$8.8 million in the prior quarter.

## Operating Expense

| <i>(Dollars in thousands)</i>      | <b>Sep. 30, 2026</b> | June 30, 2026     | Change            | % Change       |
|------------------------------------|----------------------|-------------------|-------------------|----------------|
| Personnel                          | \$ 213,251           | \$ 214,094        | \$ (843)          | (0.4) %        |
| Business promotion                 | 9,676                | 11,152            | (1,476)           | (13.2) %       |
| Professional fees and services     | 14,310               | 13,799            | 511               | 3.7 %          |
| Net occupancy and equipment        | 32,960               | 34,151            | (1,191)           | (3.5) %        |
| FDIC and other insurance           | 6,350                | 6,183             | 167               | 2.7 %          |
| Data processing and communications | 54,320               | 51,707            | 2,613             | 5.1 %          |
| Printing, postage, and supplies    | 3,888                | 3,745             | 143               | 3.8 %          |
| Amortization of intangible assets  | 2,311                | 2,390             | (79)              | (3.3) %        |
| Mortgage banking costs             | 10,664               | 11,879            | (1,215)           | (10.2) %       |
| Other expense                      | 12,931               | 12,579            | 352               | 2.8 %          |
| <b>Total operating expense</b>     | <b>\$ 360,661</b>    | <b>\$ 361,679</b> | <b>\$ (1,018)</b> | <b>(0.3) %</b> |

Total operating expense remained stable at \$360.7 million for the third quarter of 2026. The third quarter included \$1.7 million of deferred compensation expense offset by gains on related investments in Other gains, net. Excluding the impact of deferred compensation, total operating expense increased \$6.4 million.

Personnel costs increased \$6.5 million excluding the impact of deferred compensation. Regular compensation expense increased \$3.2 million, primarily reflecting investments in talent, including the addition of revenue-producing personnel. Cash-based incentive compensation increased \$1.2 million due to strong loan production during the quarter. Employee benefits expense increased \$1.1 million, driven by higher employee healthcare costs, partially offset by a seasonal decrease in payroll taxes.

Non-personnel expense was consistent with the prior quarter. A \$2.6 million increase in data processing and communications expense, primarily driven by higher software costs, was fully offset by decreases in business promotion expense and net occupancy and equipment costs. Mortgage banking costs decreased \$1.2 million due to lower loan payoff activity during the quarter.

## Loans

| <i>(Dollars in thousands)</i>                               | <b>Sep. 30, 2026</b> | June 30, 2026        | Change            | % Change    |
|-------------------------------------------------------------|----------------------|----------------------|-------------------|-------------|
| <b>Commercial:</b>                                          |                      |                      |                   |             |
| Services                                                    | \$ 4,071,262         | \$ 4,099,879         | \$ (28,617)       | (0.7)%      |
| Healthcare                                                  | 4,025,188            | 4,083,814            | (58,626)          | (1.4)%      |
| Energy                                                      | 3,316,625            | 3,052,662            | 263,963           | 8.6%        |
| Mortgage finance                                            | 588,956              | 451,826              | 137,130           | 30.4%       |
| General business                                            | 4,653,214            | 4,609,267            | 43,947            | 1.0%        |
| <b>Total commercial</b>                                     | <b>16,655,245</b>    | <b>16,297,448</b>    | <b>357,797</b>    | <b>2.2%</b> |
| <b>Commercial real estate:</b>                              |                      |                      |                   |             |
| Multifamily                                                 | 2,550,096            | 2,570,246            | (20,150)          | (0.8)%      |
| Industrial                                                  | 1,448,975            | 1,283,315            | 165,660           | 12.9%       |
| Office                                                      | 840,859              | 852,721              | (11,862)          | (1.4)%      |
| Retail                                                      | 706,760              | 670,893              | 35,867            | 5.3%        |
| Residential construction and land development               | 112,124              | 111,668              | 456               | 0.4%        |
| Other commercial real estate                                | 474,481              | 396,487              | 77,994            | 19.7%       |
| <b>Total commercial real estate</b>                         | <b>6,133,295</b>     | <b>5,885,330</b>     | <b>247,965</b>    | <b>4.2%</b> |
| <b>Loans to individuals:</b>                                |                      |                      |                   |             |
| Residential mortgage                                        | 2,860,238            | 2,847,768            | 12,470            | 0.4%        |
| Residential mortgage guaranteed by U.S. government agencies | 161,171              | 159,886              | 1,285             | 0.8%        |
| Personal                                                    | 1,919,555            | 1,893,283            | 26,272            | 1.4%        |
| <b>Total loans to individuals</b>                           | <b>4,940,964</b>     | <b>4,900,937</b>     | <b>40,027</b>     | <b>0.8%</b> |
| <b>Total loans</b>                                          | <b>\$ 27,729,504</b> | <b>\$ 27,083,715</b> | <b>\$ 645,789</b> | <b>2.4%</b> |

Outstanding loans were \$27.7 billion at September 30, 2026, a \$646 million increase over June 30, 2026, led by energy loans, commercial real estate loans secured by industrial facilities, and mortgage finance loans. Unfunded loan commitments were \$16.6 billion at September 30, 2026, consistent with the prior quarter.

Outstanding commercial loan balances, which include services, healthcare, energy, mortgage finance, and general business loans, increased \$358 million over the prior quarter.

Energy loan balances grew by \$264 million to \$3.3 billion, or 12% of total loans. The majority of this portfolio is first lien, senior secured, reserve-based lending to oil and gas producers, which we believe is the lowest risk form of energy lending. Approximately 72% of committed production loans are secured by properties primarily producing oil. The remaining 28% are secured by properties primarily producing natural gas. Unfunded energy loan commitments were \$4.3 billion at September 30, 2026, a \$273 million decrease compared to June 30, 2026.

The Company launched the residential mortgage finance line of business in the third quarter of 2025, and these loan balances increased by \$137 million during the current quarter to \$589 million, or 2% of total loans. Mortgage finance loans primarily consist of warehouse lending facilities to Independent Mortgage Bankers to fund residential mortgages.

General business loans increased \$44 million to \$4.7 billion, or 17% of total loans. General business loans consist of \$3.0 billion of wholesale/retail loans and \$1.6 billion of loans from other commercial industries.

Services sector loan balances decreased \$29 million compared to the prior quarter and totaled \$4.1 billion, or 15% of total loans. Services sector loans consist of a large number of loans to a variety of businesses, including state and local municipal government entities, Native American tribal government and casino operations, foundations and not-for-profit organizations, educational services, and specialty trade contractors.

Healthcare sector loan balances decreased \$59 million and totaled \$4.0 billion, or 15% of total loans. Our healthcare sector loans primarily consist of \$3.1 billion of loans for the development and operation of senior housing and care facilities, including independent living, assisted living, and skilled nursing. Generally, we loan to borrowers with a portfolio of multiple facilities, which serves to help diversify risks specific to a single facility.

Commercial real estate loan balances increased \$248 million to \$6.1 billion, representing 22% of total loans. Loans secured by industrial facilities increased \$166 million, other real estate loans increased \$78 million, and loans secured by retail facilities increased \$36 million. Loans secured by multifamily residential properties decreased \$20 million and loans secured by office facilities decreased \$12 million to \$841 million. Unfunded commercial real estate loan commitments were \$2.4 billion at September 30, 2026, a \$105 million increase over June 30, 2026. We take a disciplined approach to managing our concentration of commercial real estate loan commitments as a percentage of capital.

Loans to individuals increased \$40 million to \$4.9 billion and represented 18% of total loans. Personal loans increased by \$26 million and residential mortgage loans increased \$14 million. Personal loans consist primarily of loans to Wealth Management clients secured by the cash surrender value of insurance policies or marketable securities. Personal loans also include direct loans secured by and for the purchase of automobiles, recreational and marine equipment, as well as unsecured loans.

## Period End & Average Deposits

| <i>(Dollars in thousands)</i> | <b>Sep. 30, 2026</b> | June 30, 2026        | Change              | % Change       |
|-------------------------------|----------------------|----------------------|---------------------|----------------|
| <b>Period end deposits</b>    |                      |                      |                     |                |
| Demand                        | \$ 7,839,541         | \$ 7,861,661         | \$ (22,120)         | (0.3) %        |
| Interest-bearing transaction  | 26,892,362           | 27,242,418           | (350,056)           | (1.3) %        |
| Savings                       | 896,472              | 900,480              | (4,008)             | (0.4) %        |
| Time                          | 3,903,004            | 3,851,282            | 51,722              | 1.3 %          |
| <b>Total deposits</b>         | <b>\$ 39,531,379</b> | <b>\$ 39,855,841</b> | <b>\$ (324,462)</b> | <b>(0.8) %</b> |
| <b>Average deposits</b>       |                      |                      |                     |                |
| Demand                        | \$ 7,709,027         | \$ 7,682,623         | \$ 26,404           | 0.3 %          |
| Interest-bearing transaction  | 27,036,654           | 26,826,903           | 209,751             | 0.8 %          |
| Savings                       | 897,005              | 902,531              | (5,526)             | (0.6) %        |
| Time                          | 3,891,451            | 3,818,067            | 73,384              | 1.9 %          |
| <b>Total average deposits</b> | <b>\$ 39,534,137</b> | <b>\$ 39,230,124</b> | <b>\$ 304,013</b>   | <b>0.8 %</b>   |

Our funding sources, which primarily include deposits and wholesale borrowings, provide adequate liquidity to meet our needs. The loan to deposit ratio was 70% at September 30, 2026, compared to 68% at June 30, 2026, providing significant on-balance sheet liquidity to meet future loan demand and contractual obligations.

Period end deposits totaled \$39.5 billion at September 30, 2026, a \$324 million decrease. Interest-bearing transaction accounts decreased \$350 million, demand deposits decreased \$22 million, and time deposits increased \$52 million.

Average deposits were \$39.5 billion during the third quarter, a \$304 million increase. Average interest-bearing transaction accounts increased \$210 million, average time deposits increased \$73 million, and average demand deposits increased \$26 million.

Average Commercial Banking deposits increased \$162 million to \$19.1 billion, or 48% of total deposits. Our commercial deposit portfolio is highly diversified across industries and customers. The highest concentration by industry within our commercial deposit portfolio is with our energy customers representing 9% of our total deposits. Average Consumer Banking deposits increased \$42 million to \$8.6 billion, or 22% of total deposits. Average Wealth Management deposits increased by \$102 million to \$10.8 billion, or 27% of total deposits. Average Funds Management and Other deposits were largely unchanged at \$1.1 billion, or 3% of total deposits.

## Capital

|                                           | Minimum<br>Capital<br>Requirement | Capital<br>Conservation<br>Buffer | Minimum<br>Capital<br>Requirement<br>Including<br>Capital<br>Conservation<br>Buffer | Sep. 30, 2026  | June 30, 2026 |
|-------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------------------------------------------------|----------------|---------------|
| Common equity Tier 1                      | 4.50 %                            | 2.50 %                            | 7.00 %                                                                              | <b>12.73 %</b> | 12.89 %       |
| Tier 1 capital                            | 6.00 %                            | 2.50 %                            | 8.50 %                                                                              | <b>12.73 %</b> | 12.89 %       |
| Total capital                             | 8.00 %                            | 2.50 %                            | 10.50 %                                                                             | <b>14.43 %</b> | 14.67 %       |
| Tier 1 leverage                           | 4.00 %                            | N/A                               | 4.00 %                                                                              | <b>9.95 %</b>  | 9.81 %        |
| Tangible common equity ratio <sup>1</sup> |                                   |                                   |                                                                                     | <b>9.16 %</b>  | 9.61 %        |

|                                     |      |           |
|-------------------------------------|------|-----------|
| Common stock repurchased (shares)   | —    | 2,519     |
| Average price per share repurchased | \$ — | \$ 129.89 |

The company's common equity Tier 1 capital ratio was 12.73% at September 30, 2026. In addition, the company's Tier 1 capital ratio was 12.73%, total capital ratio was 14.43%, and leverage ratio was 9.95% at September 30, 2026. At June 30, 2026, the company's common equity Tier 1 capital ratio was 12.89%, Tier 1 capital ratio was 12.89%, total capital ratio was 14.67%, and leverage ratio was 9.81%.

The company's tangible common equity ratio<sup>1</sup>, a non-GAAP measure, was 9.16% at September 30, 2026, and 9.61% at June 30, 2026. The tangible common equity ratio is primarily based on total shareholders' equity, which includes unrealized gains and losses on available-for-sale securities.

No shares of common stock were repurchased during the third quarter of 2026. The company repurchased 2,519 shares of common stock at an average price of \$129.89 per share in the second quarter of 2026. We view buybacks opportunistically, but within the context of maintaining our strong capital position.

## Credit Quality

Nonperforming assets totaled \$67 million, or 0.24% of outstanding loans and repossessed assets, at September 30, 2026, compared to \$63 million, or 0.23%, at June 30, 2026. Excluding loans guaranteed by U.S. government agencies, nonperforming assets totaled \$58 million, or 0.21% of outstanding loans and repossessed assets, at September 30, 2026, compared to \$55 million, or 0.20%, at June 30, 2026.

Nonaccruing loans increased \$4.1 million compared to June 30, 2026. New nonaccruing loans identified in the third quarter totaled \$12 million, offset by \$4.7 million in payments received, \$1.7 million in charge-offs, and \$1.2 million in loans that returned to accrual status. Nonaccruing healthcare loans increased \$4.0 million and nonaccruing loans to individuals increased \$1.6 million, while nonaccruing general business loans decreased \$1.3 million.

Net charge-offs were \$886 thousand, or 0.01% of average loans on an annualized basis, in the third quarter. At September 30, 2026, net charge-offs for the trailing twelve months were \$4.7 million, or 0.02% of average loans. Net charge-offs were \$500 thousand, or 0.01% of average loans on an annualized basis, in the second quarter of 2026.

No provision for expected credit losses was necessary for the third quarter of 2026. An improvement in economic forecast assumptions, primarily GDP growth and lower unemployment, compared to the prior quarter was offset by the impact of loan growth during the quarter.

At September 30, 2026, the combined allowance for loan losses and accrual for off-balance sheet credit risk from unfunded loan commitments was \$322 million, or 1.16% of outstanding loans and 555% of nonaccruing loans, excluding residential mortgage loans guaranteed by U.S. government agencies. At June 30, 2026, the combined allowance for loan losses and accrual for off-balance sheet credit risk from unfunded loan commitments was \$323 million, or 1.19% of outstanding loans and 592% of nonaccruing loans, excluding residential mortgage loans guaranteed by U.S. government agencies.

<sup>1</sup> See Explanation and Reconciliation of Non-GAAP Measures - Unaudited section following.

## Securities & Derivatives

The fair value of the available-for-sale securities portfolio totaled \$13.9 billion at September 30, 2026, a \$277 million increase compared to June 30, 2026. At September 30, 2026, the available-for-sale securities portfolio consisted primarily of \$10.5 billion of residential mortgage-backed securities fully backed by U.S. government agencies and \$2.5 billion of commercial mortgage-backed securities fully backed by U.S. government agencies. At September 30, 2026, the available-for-sale securities portfolio had a net unrealized loss of \$650 million, compared to \$256 million at June 30, 2026.

We hold an inventory of trading securities in support of sales to a variety of customers. At September 30, 2026, the trading securities portfolio totaled \$4.1 billion, compared to \$5.0 billion at June 30, 2026.

Derivative contracts are carried at fair value. At September 30, 2026, the net fair values of derivative contracts, before consideration of cash margin, reported as assets under our customer risk management programs totaled \$910 million, compared to \$445 million at June 30, 2026. The aggregate net fair value of derivative contracts, before consideration of cash margin, held under these programs reported as liabilities totaled \$882 million at September 30, 2026, and \$433 million at June 30, 2026.

The company also maintains a portfolio of residential mortgage-backed and commercial mortgage-backed securities issued by U.S. government agencies and interest rate derivative contracts as an economic hedge of the changes in the fair value of our mortgage servicing rights. This portfolio of fair value option securities decreased \$1.5 million to \$27 million at September 30, 2026.

The net cost of the changes in the fair value of mortgage servicing rights and related economic hedges was \$887 thousand during the third quarter of 2026, including a \$19.1 million decrease in the fair value of securities and derivative contracts held as an economic hedge, an \$18.3 million increase in the fair value of mortgage servicing rights, and \$3 thousand of related net interest expense.

## Third Quarter 2026 Segment Highlights

|                                           | Commercial Banking |                  | Consumer Banking |                  | Wealth Management |                  |
|-------------------------------------------|--------------------|------------------|------------------|------------------|-------------------|------------------|
| (In thousands)                            | Sep. 30,<br>2026   | June 30,<br>2026 | Sep. 30,<br>2026 | June 30,<br>2026 | Sep. 30,<br>2026  | June 30,<br>2026 |
| Net interest income and fee revenue       | \$ 241,184         | \$ 240,406       | \$ 95,784        | \$ 95,759        | \$ 141,148        | \$ 146,459       |
| Net loans charged-off (recovered)         | 1,474              | (145)            | 1,302            | 1,118            | (25)              | (5)              |
| Personnel expense                         | 51,155             | 50,042           | 26,136           | 24,715           | 68,260            | 66,332           |
| Non-personnel expense                     | 32,426             | 32,049           | 38,206           | 38,721           | 27,408            | 27,866           |
| Net income before taxes                   | 140,712            | 146,160          | 14,468           | 13,555           | 28,846            | 34,977           |
| Average loans                             | \$22,357,163       | \$ 22,003,116    | \$ 2,675,121     | \$ 2,633,853     | \$ 2,562,344      | \$ 2,479,191     |
| Average deposits                          | 19,080,487         | 18,918,188       | 8,635,318        | 8,592,876        | 10,757,766        | 10,656,194       |
| Assets under management or administration |                    |                  |                  |                  | \$129,333,432     | \$129,271,398    |

Commercial Banking contributed \$140.7 million to net income before taxes in the third quarter of 2026, a decrease of \$5.4 million compared to the second quarter of 2026. Combined net interest income and fee revenue totaled \$241.2 million, consistent with the prior quarter. Net interest income increased \$2.9 million due to increased loan volumes. Investment banking revenue decreased \$4.3 million due to lower loan syndication fees. Other operating expense increased \$1.5 million, primarily reflecting investments in talent, including the addition of revenue-producing personnel during the quarter. Other gains, net, were \$1.9 million for the third quarter of 2026, compared to \$4.3 million in the second quarter of 2026 from merchant banking activities. Average loans increased \$354 million, or 2%, to \$22.4 billion. Average deposits remained stable at \$19.1 billion.

Consumer Banking contributed \$14.5 million to net income before taxes in the third quarter of 2026, largely unchanged from the prior quarter. Combined net interest income and fee revenue totaled \$95.8 million, consistent with the prior quarter. Personnel expense increased \$1.4 million which was fully offset by lower corporate expense allocations. Average loans increased \$41 million, or 2%, to \$2.7 billion. Average deposits were largely unchanged at \$8.6 billion.

Wealth Management contributed \$28.8 million to net income before taxes in the third quarter of 2026, a decrease of \$6.1 million compared to the second quarter of 2026. Combined net interest income and fee revenue decreased \$5.3 million. Total revenue from trading activities decreased \$9.9 million reflecting an unfavorable rate environment and lower fixed-income trading volumes during the quarter. Investment banking revenue increased \$5.2 million due to higher municipal underwriting and financial advisory fees. Other operating expense increased \$1.5 million, primarily due to higher cash-based incentive compensation costs, reflecting stronger underwriting activity during the quarter. Average loans increased \$83 million, or 3%, to \$2.6 billion. Average deposits were largely unchanged at \$10.8 billion. Assets under management or administration remained stable at \$129.3 billion.

## Conference Call & Webcast

The company will host a conference call at noon Central time on Tuesday, October 20, 2026, to discuss the financial results with investors. The live audio webcast and presentation slides will be available on the company's website at bokf.com. The conference call can also be accessed by dialing 1-833-461-5787 toll free, or 1-585-542-9983, meeting ID: 717 984 566. A webcast replay will also be available shortly after the conclusion of the live call at bokf.com or by dialing 1-833-309-1852 and referencing replay meeting ID: 717 984 566.

## About BOK Financial Corporation

BOK Financial Corporation is a \$54 billion regional financial services company headquartered in Tulsa, Oklahoma with \$129 billion in assets under management or 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.; and BOK Financial Private Wealth, Inc. BOKF, NA's holdings include TransFund and Cavanal Hill Investment 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 Connecticut, Nebraska, Tennessee, and Wisconsin. Through its subsidiaries, BOK Financial Corporation provides commercial and consumer banking, brokerage trading, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network. For more information, visit [www.bokf.com](http://www.bokf.com).

The company will continue to evaluate critical assumptions and estimates, such as the appropriateness of the allowance for credit losses and asset impairment as of September 30, 2026 through the date its financial statements are filed with the Securities and Exchange Commission and will adjust amounts reported if necessary.

This news release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are based on management's beliefs, assumptions, current expectations, estimates and projections about BOK Financial Corporation, the financial services industry and the economy generally. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "plans," "outlook," "projects," "will," "intends," "may," "could," "should," "would," "potential," "continue," "seek," "target," variations of such words and similar expressions are intended to identify such forward-looking statements. Management judgments relating to and discussion of the provision and allowance for credit losses, allowance for uncertain tax positions, accruals for loss contingencies and valuation of mortgage servicing rights involve judgments as to expected events and are inherently forward-looking statements. Assessments that acquisitions and growth endeavors will be profitable are statements of belief as to the outcome of future events based in part on information provided by others which BOK Financial has not independently verified and for which BOK Financial assumes no responsibility for the accuracy or completeness. 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. All statements other than statements of historical fact are forward-looking statements. Therefore, actual results and outcomes may materially differ from what is expected, implied or forecasted in such forward-looking statements. Internal and external factors that might cause such a difference include, but are not limited to: changes in government; changes in governmental economic policy, including tariffs; changes in commodity prices; interest rates and interest rate relationships; inflation; demand for products and services; the degree of competition by traditional and nontraditional competitors; changes in banking regulations; tax laws; prices, levies and assessments; the impact of technological advances; trends in customer behavior as well as their ability to repay loans; credit quality deterioration; cybersecurity incidents and data breaches; operational failures or interruptions; liquidity risks; capital adequacy requirements; litigation and regulatory enforcement actions; and other risks detailed in BOK Financial Corporation's filings with the Securities and Exchange Commission. BOK Financial Corporation and its affiliates undertake no obligation to update, amend or clarify forward-looking statements, whether as a result of new information, future events, or otherwise.

## BALANCE SHEETS – UNAUDITED

### BOK FINANCIAL CORPORATION

| <i>(In thousands)</i>                                      | <b>Sep 30, 2026</b>  | <b>June 30, 2026</b> |
|------------------------------------------------------------|----------------------|----------------------|
| <b>Assets</b>                                              |                      |                      |
| Cash and due from banks                                    | \$ 878,300           | \$ 975,769           |
| Interest-bearing cash and cash equivalents                 | 387,089              | 545,597              |
| Trading securities                                         | 4,056,856            | 4,952,988            |
| Investment securities, net of allowance                    | 1,567,688            | 1,627,281            |
| Available-for-sale securities                              | 13,859,871           | 13,582,780           |
| Fair value option securities                               | 26,959               | 28,461               |
| Restricted equity securities                               | 334,911              | 298,418              |
| Residential mortgage loans held for sale                   | 82,884               | 102,531              |
| <b>Loans:</b>                                              |                      |                      |
| Commercial                                                 | 16,655,245           | 16,297,448           |
| Commercial real estate                                     | 6,133,295            | 5,885,330            |
| Loans to individuals                                       | 4,940,964            | 4,900,937            |
| Total loans                                                | 27,729,504           | 27,083,715           |
| Allowance for loan losses                                  | (272,565)            | (277,474)            |
| Loans, net of allowance                                    | 27,456,939           | 26,806,241           |
| Premises and equipment, net                                | 612,261              | 651,641              |
| Receivables                                                | 278,319              | 292,415              |
| Goodwill                                                   | 1,044,749            | 1,044,749            |
| Intangible assets, net                                     | 15,961               | 29,828               |
| Mortgage servicing rights                                  | 346,586              | 333,998              |
| Real estate and other repossessed assets, net of allowance | 303                  | 508                  |
| Derivative contracts, net                                  | 864,125              | 324,711              |
| Cash surrender value of bank-owned life insurance          | 426,282              | 423,126              |
| Receivable on unsettled securities sales                   | 776,544              | 39,673               |
| Other assets                                               | 1,058,551            | 1,118,572            |
| <b>Total assets</b>                                        | <b>\$ 54,075,178</b> | <b>\$ 53,179,287</b> |
| <b>Liabilities</b>                                         |                      |                      |
| <b>Deposits:</b>                                           |                      |                      |
| Demand                                                     | \$ 7,839,541         | \$ 7,861,661         |
| Interest-bearing transaction                               | 26,892,362           | 27,242,418           |
| Savings                                                    | 896,472              | 900,480              |
| Time                                                       | 3,903,004            | 3,851,282            |
| Total deposits                                             | 39,531,379           | 39,855,841           |
| Funds purchased and repurchase agreements                  | 1,838,395            | 1,503,916            |
| Other borrowings                                           | 3,769,253            | 3,073,995            |
| Subordinated debentures                                    | 396,697              | 396,661              |
| Accrued interest, taxes, and expense                       | 309,229              | 292,534              |
| Due on unsettled securities purchases                      | 1,327,763            | 1,155,712            |
| Derivative contracts, net                                  | 520,298              | 325,231              |
| Other liabilities                                          | 467,112              | 490,499              |
| <b>Total liabilities</b>                                   | <b>48,160,126</b>    | <b>47,094,389</b>    |
| <b>Shareholders' equity</b>                                |                      |                      |
| Capital, surplus, and retained earnings                    | 6,458,944            | 6,332,631            |
| Accumulated other comprehensive loss                       | (544,453)            | (249,525)            |
| Total shareholders' equity                                 | 5,914,491            | 6,083,106            |
| Non-controlling interests                                  | 561                  | 1,792                |
| <b>Total equity</b>                                        | <b>5,915,052</b>     | <b>6,084,898</b>     |
| <b>Total liabilities and equity</b>                        | <b>\$ 54,075,178</b> | <b>\$ 53,179,287</b> |

## AVERAGE BALANCE SHEETS – UNAUDITED

### BOK FINANCIAL CORPORATION

| (In thousands)                                    | Three Months Ended   |                      |                      |                      |                      |
|---------------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|                                                   | Sep 30, 2026         | June 30, 2026        | Mar. 31, 2026        | Dec. 31, 2025        | Sep. 30, 2025        |
| <b>Assets</b>                                     |                      |                      |                      |                      |                      |
| Interest-bearing cash and cash equivalents        | \$ 534,863           | \$ 550,518           | \$ 577,641           | \$ 546,045           | \$ 495,091           |
| Trading securities                                | 5,908,204            | 5,876,732            | 5,617,531            | 5,295,598            | 5,603,200            |
| Investment securities, net of allowance           | 1,591,744            | 1,676,175            | 1,747,860            | 1,804,984            | 1,861,565            |
| Available-for-sale securities                     | 13,854,420           | 13,554,693           | 13,614,473           | 13,564,939           | 13,386,515           |
| Fair value option securities                      | 27,833               | 71,064               | 126,772              | 72,229               | 105,651              |
| Restricted equity securities                      | 439,155              | 461,753              | 361,514              | 250,430              | 337,055              |
| Residential mortgage loans held for sale          | 92,731               | 93,685               | 77,105               | 91,414               | 91,422               |
| <b>Loans:</b>                                     |                      |                      |                      |                      |                      |
| Commercial                                        | 16,374,803           | 16,015,484           | 15,430,740           | 15,037,471           | 14,490,145           |
| Commercial real estate                            | 5,972,277            | 5,914,630            | 5,779,715            | 5,581,588            | 5,743,572            |
| Loans to individuals                              | 4,890,623            | 4,839,524            | 4,715,130            | 4,623,492            | 4,592,422            |
| Total loans                                       | 27,237,703           | 26,769,638           | 25,925,585           | 25,242,551           | 24,826,139           |
| Allowance for loan losses                         | (276,455)            | (277,546)            | (276,437)            | (277,580)            | (277,398)            |
| Loans, net of allowance                           | 26,961,248           | 26,492,092           | 25,649,148           | 24,964,971           | 24,548,741           |
| Total earning assets                              | 49,410,198           | 48,776,712           | 47,772,044           | 46,590,610           | 46,429,240           |
| Cash and due from banks                           | 1,033,468            | 979,068              | 963,980              | 988,135              | 960,602              |
| Derivative contracts, net                         | 580,254              | 662,250              | 421,256              | 268,675              | 317,732              |
| Cash surrender value of bank-owned life insurance | 424,214              | 422,700              | 422,540              | 420,167              | 417,261              |
| Receivable on unsettled securities sales          | 223,492              | 196,521              | 173,506              | 227,678              | 162,035              |
| Other assets                                      | 3,410,011            | 3,520,847            | 3,369,683            | 3,357,081            | 3,405,206            |
| <b>Total assets</b>                               | <b>\$ 55,081,637</b> | <b>\$ 54,558,098</b> | <b>\$ 53,123,009</b> | <b>\$ 51,852,346</b> | <b>\$ 51,692,076</b> |
| <b>Liabilities</b>                                |                      |                      |                      |                      |                      |
| <b>Deposits:</b>                                  |                      |                      |                      |                      |                      |
| Demand                                            | \$ 7,709,027         | \$ 7,682,623         | \$ 7,693,948         | \$ 8,009,082         | \$ 7,894,847         |
| Interest-bearing transaction                      | 27,036,654           | 26,826,903           | 26,707,581           | 27,396,541           | 26,076,475           |
| Savings                                           | 897,005              | 902,531              | 877,650              | 852,390              | 867,939              |
| Time                                              | 3,891,451            | 3,818,067            | 3,701,080            | 3,729,596            | 3,641,985            |
| Total deposits                                    | 39,534,137           | 39,230,124           | 38,980,259           | 39,987,609           | 38,481,246           |
| Funds purchased and repurchase agreements         | 375,717              | 520,881              | 924,228              | 1,185,566            | 873,800              |
| Other borrowings                                  | 7,163,522            | 6,922,451            | 5,349,061            | 3,008,388            | 5,048,301            |
| Subordinated debentures                           | 396,678              | 396,642              | 396,606              | 241,482              | —                    |
| Derivative contracts, net                         | 386,728              | 291,598              | 302,403              | 317,206              | 332,893              |
| Due on unsettled securities purchases             | 516,586              | 494,740              | 418,478              | 452,673              | 329,361              |
| Other liabilities                                 | 626,273              | 661,187              | 727,779              | 697,979              | 663,323              |
| <b>Total liabilities</b>                          | <b>48,999,641</b>    | <b>48,517,623</b>    | <b>47,098,814</b>    | <b>45,890,903</b>    | <b>45,728,924</b>    |
| <b>Total equity</b>                               | <b>6,081,996</b>     | <b>6,040,475</b>     | <b>6,024,195</b>     | <b>5,961,443</b>     | <b>5,963,152</b>     |
| <b>Total liabilities and equity</b>               | <b>\$ 55,081,637</b> | <b>\$ 54,558,098</b> | <b>\$ 53,123,009</b> | <b>\$ 51,852,346</b> | <b>\$ 51,692,076</b> |

# STATEMENTS OF EARNINGS – UNAUDITED

## BOK FINANCIAL CORPORATION

|                                                                          | Three Months Ended |                   | Nine Months Ended |                   |
|--------------------------------------------------------------------------|--------------------|-------------------|-------------------|-------------------|
|                                                                          | September 30,      |                   | September 30,     |                   |
| (In thousands, except share and per share data)                          | 2026               | 2025              | 2026              | 2025              |
| Interest revenue                                                         | \$ 666,351         | \$ 644,453        | \$ 1,921,410      | \$ 1,905,450      |
| Interest expense                                                         | 296,376            | 306,807           | 857,051           | 923,387           |
| Net interest income                                                      | 369,975            | 337,646           | 1,064,359         | 982,063           |
| Provision for credit losses                                              | —                  | 2,000             | —                 | 2,000             |
| <b>Net interest income after provision for credit losses</b>             | <b>369,975</b>     | <b>335,646</b>    | <b>1,064,359</b>  | <b>980,063</b>    |
| <i>Other operating revenue:</i>                                          |                    |                   |                   |                   |
| Brokerage and trading revenue                                            | 19,451             | 43,239            | 95,507            | 112,432           |
| Transaction card revenue                                                 | 32,205             | 29,463            | 95,767            | 86,116            |
| Fiduciary and asset management revenue                                   | 69,863             | 63,878            | 207,351           | 188,814           |
| Deposit service charges and fees                                         | 34,140             | 31,896            | 99,684            | 93,490            |
| Mortgage banking revenue                                                 | 16,740             | 19,764            | 56,688            | 58,572            |
| Other revenue                                                            | 15,556             | 16,190            | 44,727            | 46,452            |
| <b>Total fees and commissions</b>                                        | <b>187,955</b>     | <b>204,430</b>    | <b>599,724</b>    | <b>585,876</b>    |
| Other gains, net                                                         | 5,693              | 8,264             | 47,892            | 15,679            |
| Gain (loss) on derivatives, net                                          | (19,282)           | (453)             | (32,146)          | 14,647            |
| Gain (loss) on fair value option securities, net                         | (1,151)            | 630               | (3,225)           | 2,067             |
| Change in fair value of mortgage servicing rights                        | 18,256             | (2,375)           | 32,711            | (14,634)          |
| Gain (loss) on available-for-sale securities, net                        | —                  | 213               | (4,645)           | 213               |
| <b>Total other operating revenue</b>                                     | <b>191,471</b>     | <b>210,709</b>    | <b>640,311</b>    | <b>603,848</b>    |
| <i>Other operating expense:</i>                                          |                    |                   |                   |                   |
| Personnel                                                                | 213,251            | 226,347           | 638,519           | 655,243           |
| Business promotion                                                       | 9,676              | 9,960             | 30,054            | 27,917            |
| Professional fees and services                                           | 14,310             | 15,137            | 42,404            | 43,808            |
| Net occupancy and equipment                                              | 32,960             | 33,040            | 100,293           | 98,689            |
| FDIC and other insurance                                                 | 6,350              | 7,302             | 18,218            | 20,328            |
| FDIC special assessment                                                  | —                  | (1,209)           | —                 | (1,209)           |
| Data processing and communications                                       | 54,320             | 50,062            | 157,795           | 147,237           |
| Printing, postage, and supplies                                          | 3,888              | 4,036             | 11,312            | 11,742            |
| Amortization of intangible assets                                        | 2,311              | 2,656             | 7,144             | 7,964             |
| Mortgage banking costs                                                   | 10,664             | 10,668            | 34,300            | 25,068            |
| Other expense                                                            | 12,931             | 11,771            | 36,467            | 35,015            |
| <b>Total other operating expense</b>                                     | <b>360,661</b>     | <b>369,770</b>    | <b>1,076,506</b>  | <b>1,071,802</b>  |
| <b>Net income before taxes</b>                                           | <b>200,785</b>     | <b>176,585</b>    | <b>628,164</b>    | <b>512,109</b>    |
| Federal and state income taxes                                           | 40,910             | 35,714            | 135,987           | 111,397           |
| <b>Net income</b>                                                        | <b>159,875</b>     | <b>140,871</b>    | <b>492,177</b>    | <b>400,712</b>    |
| Net income (loss) attributable to non-controlling interests              | 22                 | (23)              | 19                | 23                |
| <b>Net income attributable to BOK Financial Corporation shareholders</b> | <b>\$ 159,853</b>  | <b>\$ 140,894</b> | <b>\$ 492,158</b> | <b>\$ 400,689</b> |
| <b>Earnings per share:</b>                                               |                    |                   |                   |                   |
| Basic and diluted                                                        | \$ 2.64            | \$ 2.22           | \$ 8.14           | \$ 6.27           |
| <b>Average shares used in computation:</b>                               |                    |                   |                   |                   |
| Basic and diluted                                                        | 60,101,757         | 62,840,270        | 60,072,208        | 63,196,043        |

# QUARTERLY EARNINGS TREND – UNAUDITED

## BOK FINANCIAL CORPORATION

### Three Months Ended

| <i>(In thousands, except share and per share data)</i>                   | <b>Sep 30, 2026</b> | June 30, 2026     | Mar. 31, 2026     | Dec. 31, 2025     | Sep. 30, 2025     |
|--------------------------------------------------------------------------|---------------------|-------------------|-------------------|-------------------|-------------------|
| Interest revenue                                                         | \$ 666,351          | \$ 639,134        | \$ 615,925        | \$ 625,818        | \$ 644,453        |
| Interest expense                                                         | 296,376             | 287,304           | 273,371           | 280,537           | 306,807           |
| Net interest income                                                      | 369,975             | 351,830           | 342,554           | 345,281           | 337,646           |
| Provision for credit losses                                              | —                   | —                 | —                 | —                 | 2,000             |
| <b>Net interest income after provision for credit losses</b>             | <b>369,975</b>      | <b>351,830</b>    | <b>342,554</b>    | <b>345,281</b>    | <b>335,646</b>    |
| <i>Other operating revenue:</i>                                          |                     |                   |                   |                   |                   |
| Brokerage and trading revenue                                            | 19,451              | 32,450            | 43,606            | 47,310            | 43,239            |
| Transaction card revenue                                                 | 32,205              | 31,597            | 31,965            | 31,564            | 29,463            |
| Fiduciary and asset management revenue                                   | 69,863              | 71,007            | 66,481            | 68,347            | 63,878            |
| Deposit service charges and fees                                         | 34,140              | 33,326            | 32,218            | 32,039            | 31,896            |
| Mortgage banking revenue                                                 | 16,740              | 18,985            | 20,963            | 19,013            | 19,764            |
| Other revenue                                                            | 15,556              | 14,627            | 14,544            | 16,591            | 16,190            |
| <b>Total fees and commissions</b>                                        | <b>187,955</b>      | <b>201,992</b>    | <b>209,777</b>    | <b>214,864</b>    | <b>204,430</b>    |
| Other gains (losses), net                                                | 5,693               | 42,415            | (216)             | 28,078            | 8,264             |
| Loss on derivatives, net                                                 | (19,282)            | (8,490)           | (4,374)           | (2,366)           | (453)             |
| Gain (loss) on fair value option securities, net                         | (1,151)             | —                 | (2,074)           | 551               | 630               |
| Change in fair value of mortgage servicing rights                        | 18,256              | 6,300             | 8,155             | 1,407             | (2,375)           |
| Gain (loss) on available-for-sale securities, net                        | —                   | (4,645)           | —                 | 1,748             | 213               |
| <b>Total other operating revenue</b>                                     | <b>191,471</b>      | <b>237,572</b>    | <b>211,268</b>    | <b>244,282</b>    | <b>210,709</b>    |
| <i>Other operating expense:</i>                                          |                     |                   |                   |                   |                   |
| Personnel                                                                | 213,251             | 214,094           | 211,174           | 222,726           | 226,347           |
| Business promotion                                                       | 9,676               | 11,152            | 9,226             | 11,516            | 9,960             |
| Professional fees and services                                           | 14,310              | 13,799            | 14,295            | 18,371            | 15,137            |
| Net occupancy and equipment                                              | 32,960              | 34,151            | 33,182            | 32,693            | 33,040            |
| FDIC and other insurance                                                 | 6,350               | 6,183             | 5,685             | 6,078             | 7,302             |
| FDIC special assessment                                                  | —                   | —                 | —                 | (9,479)           | (1,209)           |
| Data processing and communications                                       | 54,320              | 51,707            | 51,768            | 51,299            | 50,062            |
| Printing, postage, and supplies                                          | 3,888               | 3,745             | 3,679             | 4,077             | 4,036             |
| Amortization of intangible assets                                        | 2,311               | 2,390             | 2,443             | 2,656             | 2,656             |
| Mortgage banking costs                                                   | 10,664              | 11,879            | 11,757            | 10,663            | 10,668            |
| Other expense                                                            | 12,931              | 12,579            | 10,957            | 10,454            | 11,771            |
| <b>Total other operating expense</b>                                     | <b>360,661</b>      | <b>361,679</b>    | <b>354,166</b>    | <b>361,054</b>    | <b>369,770</b>    |
| <b>Net income before taxes</b>                                           | <b>200,785</b>      | <b>227,723</b>    | <b>199,656</b>    | <b>228,509</b>    | <b>176,585</b>    |
| Federal and state income taxes                                           | 40,910              | 51,141            | 43,936            | 51,243            | 35,714            |
| <b>Net income</b>                                                        | <b>159,875</b>      | <b>176,582</b>    | <b>155,720</b>    | <b>177,266</b>    | <b>140,871</b>    |
| Net income (loss) attributable to non-controlling interests              | 22                  | 43                | (46)              | (35)              | (23)              |
| <b>Net income attributable to BOK Financial Corporation shareholders</b> | <b>\$ 159,853</b>   | <b>\$ 176,539</b> | <b>\$ 155,766</b> | <b>\$ 177,301</b> | <b>\$ 140,894</b> |
| <i>Earnings per share:</i>                                               |                     |                   |                   |                   |                   |
| Basic and diluted                                                        | \$ 2.64             | \$ 2.92           | \$ 2.58           | \$ 2.89           | \$ 2.22           |
| <i>Average shares used in computation:</i>                               |                     |                   |                   |                   |                   |
| Basic and diluted                                                        | 60,101,757          | 60,080,833        | 60,033,282        | 60,916,929        | 62,840,270        |

## FINANCIAL HIGHLIGHTS – UNAUDITED

### BOK FINANCIAL CORPORATION

#### Three Months Ended

(In thousands, except ratio, share, and per share data) **Sep 30, 2026** June 30, 2026 Mar. 31, 2026 Dec. 31, 2025 Sep. 30, 2025

#### Capital:

|                                 |               |              |              |              |              |
|---------------------------------|---------------|--------------|--------------|--------------|--------------|
| Period end shareholders' equity | \$ 5,914,491  | \$ 6,083,106 | \$ 5,973,175 | \$ 5,918,646 | \$ 6,022,535 |
| Risk-weighted assets            | \$ 42,542,692 | \$40,936,020 | \$40,777,918 | \$38,966,948 | \$38,136,467 |

#### Risk-based capital ratios:

|                                           |         |         |         |         |         |
|-------------------------------------------|---------|---------|---------|---------|---------|
| Common equity Tier 1                      | 12.73 % | 12.89 % | 12.61 % | 12.90 % | 13.60 % |
| Tier 1                                    | 12.73 % | 12.89 % | 12.61 % | 12.90 % | 13.61 % |
| Total capital                             | 14.43 % | 14.67 % | 14.39 % | 14.77 % | 14.48 % |
| Leverage ratio                            | 9.95 %  | 9.81 %  | 9.85 %  | 9.86 %  | 10.19 % |
| Tangible common equity ratio <sup>1</sup> | 9.16 %  | 9.61 %  | 9.29 %  | 9.46 %  | 10.06 % |

#### Common stock:

|                               |          |           |          |          |          |
|-------------------------------|----------|-----------|----------|----------|----------|
| Book value per share          | \$ 97.34 | \$ 100.11 | \$ 98.31 | \$ 97.63 | \$ 95.22 |
| Tangible book value per share | \$ 79.89 | \$ 82.42  | \$ 80.58 | \$ 79.83 | \$ 78.11 |

#### Market value per share:

|                         |            |            |            |            |            |
|-------------------------|------------|------------|------------|------------|------------|
| High                    | \$ 146.84  | \$ 139.73  | \$ 138.42  | \$ 122.16  | \$ 114.17  |
| Low                     | \$ 125.96  | \$ 123.24  | \$ 113.53  | \$ 102.72  | \$ 96.89   |
| Cash dividends paid     | \$ 38,123  | \$ 38,116  | \$ 38,118  | \$ 38,042  | \$ 36,122  |
| Dividend payout ratio   | 23.85 %    | 21.59 %    | 24.47 %    | 21.46 %    | 25.64 %    |
| Shares outstanding, net | 60,758,773 | 60,766,867 | 60,759,992 | 60,620,507 | 63,247,676 |

#### Stock buy-back program:

|                                           |      |           |      |            |           |
|-------------------------------------------|------|-----------|------|------------|-----------|
| Shares repurchased                        | —    | 2,519     | —    | 2,617,414  | 365,547   |
| Amount                                    | \$ — | \$ 327    | \$ — | \$ 282,645 | \$ 40,575 |
| Average price paid per share <sup>2</sup> | \$ — | \$ 129.89 | \$ — | \$ 107.99  | \$ 111.00 |

#### Performance ratios (quarter annualized):

|                                                       |         |         |         |         |         |
|-------------------------------------------------------|---------|---------|---------|---------|---------|
| Return on average assets                              | 1.15 %  | 1.30 %  | 1.19 %  | 1.36 %  | 1.08 %  |
| Return on average equity                              | 10.43 % | 11.73 % | 10.49 % | 11.80 % | 9.38 %  |
| Return on average tangible common equity <sup>1</sup> | 12.66 % | 14.27 % | 12.78 % | 14.42 % | 11.46 % |
| Net interest margin                                   | 3.00 %  | 2.91 %  | 2.90 %  | 2.98 %  | 2.91 %  |
| Efficiency ratio <sup>1</sup>                         | 63.52 % | 60.21 % | 63.21 % | 60.71 % | 66.66 % |
| Adjusted efficiency ratio <sup>1</sup>                | 63.52 % | 63.49 % | 63.21 % | 64.89 % | 66.88 % |

#### Other data:

|                                                      |              |              |              |              |              |
|------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Tax-equivalent interest                              | \$ 2,709     | \$ 2,719     | \$ 2,610     | \$ 2,555     | \$ 2,565     |
| Net unrealized loss on available-for-sale securities | \$ (649,774) | \$ (256,458) | \$ (216,978) | \$ (132,566) | \$ (203,682) |

<sup>1</sup> See Explanation and Reconciliation of Non-GAAP Measures - Unaudited section following.

<sup>2</sup> Excludes 1% excise tax on corporate stock repurchases.

## Three Months Ended

(In thousands, except ratio, share, and per share data) **Sep 30, 2026** June 30, 2026 Mar. 31, 2026 Dec. 31, 2025 Sep. 30, 2025**Mortgage banking:**

|                                                                                                                                |                   |                   |                   |                   |                   |
|--------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Mortgage production revenue                                                                                                    | \$ 119            | \$ 2,174          | \$ 3,926          | \$ 1,963          | \$ 2,370          |
| Mortgage loans funded for sale                                                                                                 | \$ 231,130        | \$ 280,838        | \$ 230,858        | \$ 230,376        | \$ 229,812        |
| Add: Current period end outstanding commitments                                                                                | 45,385            | 65,547            | 83,674            | 49,048            | 67,842            |
| Less: Prior period end outstanding commitments                                                                                 | 65,547            | 83,674            | 49,048            | 67,842            | 64,508            |
| <b>Total mortgage production volume</b>                                                                                        | <b>\$ 210,968</b> | <b>\$ 262,711</b> | <b>\$ 265,484</b> | <b>\$ 211,582</b> | <b>\$ 233,146</b> |
| Mortgage loan refinances to mortgage loans funded for sale                                                                     | 16 %              | 20 %              | 30 %              | 27 %              | 13 %              |
| Realized margin on funded mortgage loans                                                                                       | 0.39 %            | 1.01 %            | 1.22 %            | 1.10 %            | 0.96 %            |
| Production revenue as a percentage of production volume                                                                        | 0.06 %            | 0.83 %            | 1.48 %            | 0.93 %            | 1.02 %            |
| Mortgage servicing revenue                                                                                                     | \$ 16,621         | \$ 16,811         | \$ 17,037         | \$ 17,050         | \$ 17,394         |
| Average outstanding principal balance of mortgage loans serviced for others                                                    | \$21,335,683      | \$21,718,909      | \$22,109,450      | \$21,882,238      | \$22,269,300      |
| Average mortgage servicing revenue rates                                                                                       | 0.31 %            | 0.31 %            | 0.31 %            | 0.31 %            | 0.31 %            |
| <b>Gain (loss) on mortgage servicing rights, net of economic hedge:</b>                                                        |                   |                   |                   |                   |                   |
| Loss on derivatives, net                                                                                                       | \$ (17,989)       | \$ (7,324)        | \$ (4,211)        | \$ (2,651)        | \$ (508)          |
| Gain (loss) on fair value option securities, net                                                                               | (1,151)           | —                 | (2,074)           | 551               | 630               |
| Gain (loss) on economic hedge of mortgage servicing rights                                                                     | (19,140)          | (7,324)           | (6,285)           | (2,100)           | 122               |
| Change in fair value of mortgage servicing rights                                                                              | 18,256            | 6,300             | 8,155             | 1,407             | (2,375)           |
| Gain (loss) on changes in fair value of mortgage servicing rights, net of economic hedges, included in other operating revenue | (884)             | (1,024)           | 1,870             | (693)             | (2,253)           |
| Net interest income (expense) on fair value option securities <sup>3</sup>                                                     | (3)               | 110               | 86                | 114               | 169               |
| <b>Total economic benefit (cost) of changes in the fair value of mortgage servicing rights, net of economic hedges</b>         | <b>\$ (887)</b>   | <b>\$ (914)</b>   | <b>\$ 1,956</b>   | <b>\$ (579)</b>   | <b>\$ (2,084)</b> |

<sup>3</sup> Actual interest earned on fair value option securities less internal transfer-priced cost of funds.

## EXPLANATION AND RECONCILIATION OF NON-GAAP MEASURES – UNAUDITED

### BOK FINANCIAL CORPORATION

#### Three Months Ended

| <i>(In thousands, except ratio and per share data)</i>                | Sep 30, 2026        | June 30, 2026       | Mar. 31, 2026       | Dec. 31, 2025       | Sep. 30, 2025       |
|-----------------------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| <b>Reconciliation of tangible common equity ratio:</b>                |                     |                     |                     |                     |                     |
| Total shareholders' equity                                            | \$ 5,914,491        | \$ 6,083,106        | \$ 5,973,175        | \$ 5,918,646        | \$ 6,022,535        |
| Less: Goodwill and intangible assets, net                             | 1,060,710           | 1,074,577           | 1,077,052           | 1,079,501           | 1,082,125           |
| <b>Tangible common equity</b>                                         | <b>\$ 4,853,781</b> | <b>\$ 5,008,529</b> | <b>\$ 4,896,123</b> | <b>\$ 4,839,145</b> | <b>\$ 4,940,410</b> |
| Total assets                                                          | \$54,075,178        | \$53,179,287        | \$53,760,405        | \$52,237,501        | \$50,193,387        |
| Less: Goodwill and intangible assets, net                             | 1,060,710           | 1,074,577           | 1,077,052           | 1,079,501           | 1,082,125           |
| <b>Tangible assets</b>                                                | <b>\$53,014,468</b> | <b>\$52,104,710</b> | <b>\$52,683,353</b> | <b>\$51,158,000</b> | <b>\$49,111,262</b> |
| Tangible common equity ratio                                          | 9.16 %              | 9.61 %              | 9.29 %              | 9.46 %              | 10.06 %             |
| <b>Reconciliation of return on average tangible common equity:</b>    |                     |                     |                     |                     |                     |
| Total average shareholders' equity                                    | \$ 6,080,564        | \$ 6,038,651        | \$ 6,022,247        | \$ 5,959,186        | \$ 5,960,711        |
| Less: Average goodwill and intangible assets, net                     | 1,069,452           | 1,075,733           | 1,078,240           | 1,080,758           | 1,083,390           |
| <b>Average tangible common equity</b>                                 | <b>\$ 5,011,112</b> | <b>\$ 4,962,918</b> | <b>\$ 4,944,007</b> | <b>\$ 4,878,428</b> | <b>\$ 4,877,321</b> |
| Net income attributable to BOK Financial Corporation shareholders     | \$ 159,853          | \$ 176,539          | \$ 155,766          | \$ 177,301          | \$ 140,894          |
| Return on average tangible common equity                              | 12.66 %             | 14.27 %             | 12.78 %             | 14.42 %             | 11.46 %             |
| <b>Calculation of efficiency ratio and adjusted efficiency ratio:</b> |                     |                     |                     |                     |                     |
| Total other operating expense                                         | \$ 360,661          | \$ 361,679          | \$ 354,166          | \$ 361,054          | \$ 369,770          |
| Less: Amortization of intangible assets                               | 2,311               | 2,390               | 2,443               | 2,656               | 2,656               |
| <b>Numerator for efficiency ratio</b>                                 | <b>\$ 358,350</b>   | <b>\$ 359,289</b>   | <b>\$ 351,723</b>   | <b>\$ 358,398</b>   | <b>\$ 367,114</b>   |
| Less: FDIC special assessment benefit                                 | —                   | —                   | —                   | (9,479)             | (1,209)             |
| <b>Numerator for adjusted efficiency ratio</b>                        | <b>\$ 358,350</b>   | <b>\$ 359,289</b>   | <b>\$ 351,723</b>   | <b>\$ 367,877</b>   | <b>\$ 368,323</b>   |
| Net interest income                                                   | \$ 369,975          | \$ 351,830          | \$ 342,554          | \$ 345,281          | \$ 337,646          |
| Add: Tax-equivalent adjustment                                        | 2,709               | 2,719               | 2,610               | 2,555               | 2,565               |
| Tax-equivalent net interest income                                    | 372,684             | 354,549             | 345,164             | 347,836             | 340,211             |
| Add: Total other operating revenue                                    | 191,471             | 237,572             | 211,268             | 244,282             | 210,709             |
| Less: Gain (loss) on available-for-sale securities, net               | —                   | (4,645)             | —                   | 1,748               | 213                 |
| <b>Denominator for efficiency ratio</b>                               | <b>\$ 564,155</b>   | <b>\$ 596,766</b>   | <b>\$ 556,432</b>   | <b>\$ 590,370</b>   | <b>\$ 550,707</b>   |
| Less: Gain on sale of merchant banking investment                     | —                   | —                   | —                   | 23,475              | —                   |
| Less: Gain on exchange of Visa shares                                 | —                   | 30,908              | —                   | —                   | —                   |
| <b>Denominator for adjusted efficiency ratio</b>                      | <b>\$ 564,155</b>   | <b>\$ 565,858</b>   | <b>\$ 556,432</b>   | <b>\$ 566,895</b>   | <b>\$ 550,707</b>   |
| Efficiency ratio                                                      | 63.52 %             | 60.21 %             | 63.21 %             | 60.71 %             | 66.66 %             |
| Adjusted efficiency ratio                                             | 63.52 %             | 63.49 %             | 63.21 %             | 64.89 %             | 66.88 %             |
| <b>Reconciliation of pre-provision net revenue:</b>                   |                     |                     |                     |                     |                     |
| Net income before taxes                                               | \$ 200,785          | \$ 227,723          | \$ 199,656          | \$ 228,509          | \$ 176,585          |
| Add: Provision for credit losses                                      | —                   | —                   | —                   | —                   | 2,000               |
| Less: Net income (loss) attributable to non-controlling interests     | 22                  | 43                  | (46)                | (35)                | (23)                |
| <b>Pre-provision net revenue</b>                                      | <b>\$ 200,763</b>   | <b>\$ 227,680</b>   | <b>\$ 199,702</b>   | <b>\$ 228,544</b>   | <b>\$ 178,608</b>   |

## Three Months Ended

(In thousands, except ratio and per share data)

Sep 30, 2026

June 30, 2026

Mar. 31, 2026

Dec. 31, 2025

Sep. 30, 2025

**Information on net interest income and net interest margin excluding trading activities:**

|                                                                                     |                     |                     |                     |                     |                     |
|-------------------------------------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Net interest income                                                                 | \$ 369,975          | \$ 351,830          | \$ 342,554          | \$ 345,281          | \$ 337,646          |
| Less: Trading activities net interest income                                        | 21,337              | 18,283              | 15,366              | 13,211              | 14,325              |
| Net interest income excluding trading activities                                    | 348,638             | 333,547             | 327,188             | 332,070             | 323,321             |
| Add: Tax-equivalent adjustment                                                      | 2,709               | 2,719               | 2,610               | 2,555               | 2,565               |
| <b>Tax-equivalent net interest income excluding trading activities</b>              | <b>\$ 351,347</b>   | <b>\$ 336,266</b>   | <b>\$ 329,798</b>   | <b>\$ 334,625</b>   | <b>\$ 325,886</b>   |
| Average interest-earning assets                                                     | \$49,410,198        | \$48,776,712        | \$47,772,044        | \$46,590,610        | \$46,429,240        |
| Less: Average trading activities interest-earning assets                            | 5,908,204           | 5,876,732           | 5,617,531           | 5,295,598           | 5,603,200           |
| <b>Average interest-earning assets excluding trading activities</b>                 | <b>\$43,501,994</b> | <b>\$42,899,980</b> | <b>\$42,154,513</b> | <b>\$41,295,012</b> | <b>\$40,826,040</b> |
| Net interest margin on average interest-earning assets                              | 3.00 %              | 2.91 %              | 2.90 %              | 2.98 %              | 2.91 %              |
| Net interest margin on average trading activities interest-earning assets           | 1.47 %              | 1.25 %              | 1.05 %              | 1.04 %              | 1.07 %              |
| Net interest margin on average interest-earning assets excluding trading activities | 3.21 %              | 3.13 %              | 3.15 %              | 3.22 %              | 3.16 %              |

**Reconciliation of adjusted net income and earnings per share:**

|                                                                              |                   |                   |                   |                   |                   |
|------------------------------------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Net income attributable to BOK Financial Corporation shareholders            | \$ 159,853        | \$ 176,539        | \$ 155,766        | \$ 177,301        | \$ 140,894        |
| Impact of FDIC special assessment benefit, net of tax                        | —                 | —                 | —                 | (7,239)           | (923)             |
| Gain on exchange of Visa shares, net of tax                                  | —                 | (23,604)          | —                 | —                 | —                 |
| Loss on repositioning of available-for-sale securities portfolio, net of tax | —                 | 3,547             | —                 | —                 | —                 |
| Gain on sale of merchant banking investment, net of tax                      | —                 | —                 | —                 | (17,928)          | —                 |
| <b>Adjusted net income</b>                                                   | <b>\$ 159,853</b> | <b>\$ 156,482</b> | <b>\$ 155,766</b> | <b>\$ 152,134</b> | <b>\$ 139,971</b> |
| Earnings per share                                                           | \$ 2.64           | \$ 2.92           | \$ 2.58           | \$ 2.89           | \$ 2.22           |
| Impact of FDIC special assessment benefit, net of tax                        | —                 | —                 | —                 | (0.12)            | (0.01)            |
| Gain on exchange of Visa shares, net of tax                                  | —                 | (0.39)            | —                 | —                 | —                 |
| Loss on repositioning of available-for-sale securities portfolio, net of tax | —                 | 0.06              | —                 | —                 | —                 |
| Gain on sale of merchant banking investment, net of tax                      | —                 | —                 | —                 | (0.29)            | —                 |
| <b>Adjusted earnings per share</b>                                           | <b>\$ 2.64</b>    | <b>\$ 2.59</b>    | <b>\$ 2.58</b>    | <b>\$ 2.48</b>    | <b>\$ 2.21</b>    |

## Explanation of Non-GAAP Measures

The tangible common equity ratio and return on average tangible common equity are primarily based on total shareholders' equity, which includes unrealized gains and losses on available-for-sale securities, less intangible assets and equity that do not benefit common shareholders. These measures are valuable indicators of a financial institution's capital strength since they eliminate intangible assets from shareholders' equity and retain the effect of unrealized losses on securities and other components of accumulated other comprehensive income in shareholders' equity.

The efficiency ratio and adjusted efficiency ratio measure the company's ability to use its assets and manage its liabilities effectively in the current period.

Pre-provision net revenue is a measure of revenue less expenses and is calculated before provision for credit losses and income tax expense. This financial measure is frequently used by investors and analysts and enables them to assess a company's ability to generate earnings to cover credit losses through a credit cycle. It also provides an additional basis for comparing the results of operations between periods by isolating the impact of the provision for credit losses, which can vary significantly between periods.

Net interest income and net interest margin excluding trading activities removes the effect of trading activities on these metrics allowing management and investors to assess the performance of the company's core lending and deposit activities without the associated volatility from trading activities.

We believe adjusting net income and earnings per share for notable non-core items enhances comparability of results with prior periods, demonstrates the impact of significant items, and provides a useful measure for determining the company's expenses that are core to our business operations and are expected to recur over time.

## LOANS TREND – UNAUDITED

### BOK FINANCIAL CORPORATION

| <i>(In thousands)</i>                                       | <b>Sep 30, 2026</b>  | June 30, 2026        | Mar. 31, 2026        | Dec. 31, 2025        | Sep. 30, 2025        |
|-------------------------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <b>Commercial:</b>                                          |                      |                      |                      |                      |                      |
| Services                                                    | \$ 4,071,262         | \$ 4,099,879         | \$ 3,901,933         | \$ 3,911,917         | \$ 3,710,643         |
| Healthcare                                                  | 4,025,188            | 4,083,814            | 3,955,763            | 4,008,208            | 3,878,543            |
| Energy                                                      | 3,316,625            | 3,052,662            | 3,005,693            | 2,882,242            | 2,681,512            |
| Mortgage finance                                            | 588,956              | 451,826              | 228,242              | 177,765              | 84,271               |
| General business                                            | 4,653,214            | 4,609,267            | 4,481,452            | 4,300,935            | 4,157,971            |
| <b>Total commercial</b>                                     | <b>16,655,245</b>    | <b>16,297,448</b>    | <b>15,573,083</b>    | <b>15,281,067</b>    | <b>14,512,940</b>    |
| <b>Commercial real estate:</b>                              |                      |                      |                      |                      |                      |
| Multifamily                                                 | 2,550,096            | 2,570,246            | 2,553,709            | 2,432,330            | 2,500,323            |
| Industrial                                                  | 1,448,975            | 1,283,315            | 1,418,626            | 1,368,436            | 1,396,795            |
| Office                                                      | 840,859              | 852,721              | 821,569              | 814,139              | 811,601              |
| Retail                                                      | 706,760              | 670,893              | 613,976              | 573,451              | 593,835              |
| Residential construction and land development               | 112,124              | 111,668              | 109,480              | 129,783              | 122,033              |
| Other commercial real estate                                | 474,481              | 396,487              | 367,319              | 353,867              | 328,020              |
| <b>Total commercial real estate</b>                         | <b>6,133,295</b>     | <b>5,885,330</b>     | <b>5,884,679</b>     | <b>5,672,006</b>     | <b>5,752,607</b>     |
| <b>Loans to individuals:</b>                                |                      |                      |                      |                      |                      |
| Residential mortgage                                        | 2,860,238            | 2,847,768            | 2,784,134            | 2,731,415            | 2,676,366            |
| Residential mortgage guaranteed by U.S. government agencies | 161,171              | 159,886              | 160,254              | 158,359              | 151,642              |
| Personal                                                    | 1,919,555            | 1,893,283            | 1,785,243            | 1,808,615            | 1,771,639            |
| <b>Total loans to individuals</b>                           | <b>4,940,964</b>     | <b>4,900,937</b>     | <b>4,729,631</b>     | <b>4,698,389</b>     | <b>4,599,647</b>     |
| <b>Total loans</b>                                          | <b>\$ 27,729,504</b> | <b>\$ 27,083,715</b> | <b>\$ 26,187,393</b> | <b>\$ 25,651,462</b> | <b>\$ 24,865,194</b> |

## LOANS MANAGED BY PRINCIPAL MARKET AREA – UNAUDITED

### BOK FINANCIAL CORPORATION

| <i>(In thousands)</i>        | <b>Sep 30, 2026</b>  | June 30, 2026        | Mar. 31, 2026        | Dec. 31, 2025        | Sep. 30, 2025        |
|------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <b>Texas:</b>                |                      |                      |                      |                      |                      |
| Commercial                   | \$ 7,661,864         | \$ 7,628,676         | \$ 7,489,036         | \$ 7,383,319         | \$ 6,800,577         |
| Commercial real estate       | 2,212,490            | 2,063,517            | 2,149,123            | 2,057,016            | 2,107,335            |
| Loans to individuals         | 1,086,029            | 1,090,244            | 1,077,386            | 1,066,827            | 1,037,831            |
| <b>Total Texas</b>           | <b>10,960,383</b>    | <b>10,782,437</b>    | <b>10,715,545</b>    | <b>10,507,162</b>    | <b>9,945,743</b>     |
| <b>Oklahoma:</b>             |                      |                      |                      |                      |                      |
| Commercial                   | 4,860,306            | 4,528,261            | 3,907,911            | 3,829,109            | 3,692,319            |
| Commercial real estate       | 729,858              | 656,369              | 612,981              | 589,709              | 574,126              |
| Loans to individuals         | 3,210,216            | 3,161,854            | 3,065,886            | 3,005,460            | 2,927,185            |
| <b>Total Oklahoma</b>        | <b>8,800,380</b>     | <b>8,346,484</b>     | <b>7,586,778</b>     | <b>7,424,278</b>     | <b>7,193,630</b>     |
| <b>Arizona:</b>              |                      |                      |                      |                      |                      |
| Commercial                   | 1,376,604            | 1,344,873            | 1,378,256            | 1,253,824            | 1,228,593            |
| Commercial real estate       | 1,514,202            | 1,445,762            | 1,448,141            | 1,332,658            | 1,348,838            |
| Loans to individuals         | 224,825              | 219,062              | 220,116              | 224,354              | 222,963              |
| <b>Total Arizona</b>         | <b>3,115,631</b>     | <b>3,009,697</b>     | <b>3,046,513</b>     | <b>2,810,836</b>     | <b>2,800,394</b>     |
| <b>Colorado:</b>             |                      |                      |                      |                      |                      |
| Commercial                   | 2,042,394            | 2,071,731            | 2,125,660            | 2,127,979            | 2,132,770            |
| Commercial real estate       | 571,127              | 590,820              | 596,517              | 600,668              | 589,307              |
| Loans to individuals         | 183,767              | 191,015              | 191,721              | 200,378              | 208,323              |
| <b>Total Colorado</b>        | <b>2,797,288</b>     | <b>2,853,566</b>     | <b>2,913,898</b>     | <b>2,929,025</b>     | <b>2,930,400</b>     |
| <b>Kansas/Missouri:</b>      |                      |                      |                      |                      |                      |
| Commercial                   | 343,240              | 337,120              | 291,075              | 282,189              | 270,068              |
| Commercial real estate       | 517,797              | 529,988              | 537,709              | 571,331              | 618,052              |
| Loans to individuals         | 182,004              | 182,925              | 117,617              | 142,392              | 142,408              |
| <b>Total Kansas/Missouri</b> | <b>1,043,041</b>     | <b>1,050,033</b>     | <b>946,401</b>       | <b>995,912</b>       | <b>1,030,528</b>     |
| <b>New Mexico:</b>           |                      |                      |                      |                      |                      |
| Commercial                   | 305,757              | 310,768              | 308,712              | 311,636              | 282,479              |
| Commercial real estate       | 527,230              | 538,269              | 484,623              | 465,228              | 458,720              |
| Loans to individuals         | 46,242               | 47,787               | 48,099               | 49,589               | 51,056               |
| <b>Total New Mexico</b>      | <b>879,229</b>       | <b>896,824</b>       | <b>841,434</b>       | <b>826,453</b>       | <b>792,255</b>       |
| <b>Arkansas:</b>             |                      |                      |                      |                      |                      |
| Commercial                   | 65,080               | 76,019               | 72,433               | 93,011               | 106,134              |
| Commercial real estate       | 60,591               | 60,605               | 55,585               | 55,396               | 56,229               |
| Loans to individuals         | 7,881                | 8,050                | 8,806                | 9,389                | 9,881                |
| <b>Total Arkansas</b>        | <b>133,552</b>       | <b>144,674</b>       | <b>136,824</b>       | <b>157,796</b>       | <b>172,244</b>       |
| <b>Total BOK Financial</b>   | <b>\$ 27,729,504</b> | <b>\$ 27,083,715</b> | <b>\$ 26,187,393</b> | <b>\$ 25,651,462</b> | <b>\$ 24,865,194</b> |

Loans attributed to a principal market may not always represent the location of the borrower or the collateral.

## DEPOSITS BY PRINCIPAL MARKET AREA – UNAUDITED

### BOK FINANCIAL CORPORATION

| (In thousands)           | Sep 30, 2026      | June 30, 2026     | Mar. 31, 2026     | Dec. 31, 2025     | Sep. 30, 2025     |
|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Oklahoma:</b>         |                   |                   |                   |                   |                   |
| Demand                   | \$ 3,527,086      | \$ 3,482,203      | \$ 3,463,094      | \$ 3,492,243      | \$ 3,520,203      |
| <i>Interest-bearing:</i> |                   |                   |                   |                   |                   |
| Transaction              | 13,079,586        | 13,623,048        | 13,629,679        | 13,732,961        | 13,352,070        |
| Savings                  | 563,986           | 563,466           | 561,079           | 532,284           | 520,995           |
| Time                     | 2,388,448         | 2,371,623         | 2,245,523         | 2,232,078         | 2,356,945         |
| Total interest-bearing   | 16,032,020        | 16,558,137        | 16,436,281        | 16,497,323        | 16,230,010        |
| <b>Total Oklahoma</b>    | <b>19,559,106</b> | <b>20,040,340</b> | <b>19,899,375</b> | <b>19,989,566</b> | <b>19,750,213</b> |
| <b>Texas:</b>            |                   |                   |                   |                   |                   |
| Demand                   | 2,209,001         | 2,178,864         | 2,071,766         | 2,177,256         | 2,194,177         |
| <i>Interest-bearing:</i> |                   |                   |                   |                   |                   |
| Transaction              | 7,653,569         | 7,167,229         | 6,447,755         | 6,691,395         | 6,427,135         |
| Savings                  | 146,584           | 148,701           | 153,501           | 149,593           | 147,560           |
| Time                     | 701,037           | 673,126           | 676,876           | 647,158           | 649,757           |
| Total interest-bearing   | 8,501,190         | 7,989,056         | 7,278,132         | 7,488,146         | 7,224,452         |
| <b>Total Texas</b>       | <b>10,710,191</b> | <b>10,167,920</b> | <b>9,349,898</b>  | <b>9,665,402</b>  | <b>9,418,629</b>  |
| <b>Colorado:</b>         |                   |                   |                   |                   |                   |
| Demand                   | 862,461           | 977,110           | 881,440           | 1,152,203         | 929,383           |
| <i>Interest-bearing:</i> |                   |                   |                   |                   |                   |
| Transaction              | 1,998,927         | 2,210,988         | 2,072,825         | 2,137,579         | 2,204,899         |
| Savings                  | 58,749            | 56,735            | 58,605            | 54,809            | 53,768            |
| Time                     | 296,655           | 293,325           | 299,196           | 282,320           | 284,962           |
| Total interest-bearing   | 2,354,331         | 2,561,048         | 2,430,626         | 2,474,708         | 2,543,629         |
| <b>Total Colorado</b>    | <b>3,216,792</b>  | <b>3,538,158</b>  | <b>3,312,066</b>  | <b>3,626,911</b>  | <b>3,473,012</b>  |
| <b>New Mexico:</b>       |                   |                   |                   |                   |                   |
| Demand                   | 612,267           | 599,831           | 580,900           | 580,400           | 591,330           |
| <i>Interest-bearing:</i> |                   |                   |                   |                   |                   |
| Transaction              | 1,393,257         | 1,596,275         | 1,447,506         | 1,405,940         | 1,376,694         |
| Savings                  | 101,591           | 102,306           | 99,848            | 95,630            | 94,180            |
| Time                     | 398,750           | 386,946           | 374,661           | 354,757           | 347,227           |
| Total interest-bearing   | 1,893,598         | 2,085,527         | 1,922,015         | 1,856,327         | 1,818,101         |
| <b>Total New Mexico</b>  | <b>2,505,865</b>  | <b>2,685,358</b>  | <b>2,502,915</b>  | <b>2,436,727</b>  | <b>2,409,431</b>  |
| <b>Arizona:</b>          |                   |                   |                   |                   |                   |
| Demand                   | 364,041           | 351,429           | 398,102           | 365,007           | 368,432           |
| <i>Interest-bearing:</i> |                   |                   |                   |                   |                   |
| Transaction              | 1,330,817         | 1,369,657         | 1,439,796         | 1,450,416         | 1,406,300         |
| Savings                  | 9,835             | 9,787             | 11,593            | 14,656            | 13,571            |
| Time                     | 65,360            | 73,261            | 73,912            | 72,286            | 71,886            |
| Total interest-bearing   | 1,406,012         | 1,452,705         | 1,525,301         | 1,537,358         | 1,491,757         |
| <b>Total Arizona</b>     | <b>1,770,053</b>  | <b>1,804,134</b>  | <b>1,923,403</b>  | <b>1,902,365</b>  | <b>1,860,189</b>  |

| <i>(In thousands)</i>        | <b>Sep 30, 2026</b>  | June 30, 2026        | Mar. 31, 2026        | Dec. 31, 2025        | Sep. 30, 2025        |
|------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <b>Kansas/Missouri:</b>      |                      |                      |                      |                      |                      |
| Demand                       | <b>237,762</b>       | 248,190              | 271,399              | 281,263              | 282,235              |
| <i>Interest-bearing:</i>     |                      |                      |                      |                      |                      |
| Transaction                  | <b>1,323,397</b>     | 1,199,349            | 1,203,155            | 1,194,500            | 1,151,956            |
| Savings                      | <b>13,182</b>        | 16,782               | 16,222               | 14,256               | 14,251               |
| Time                         | <b>30,436</b>        | 35,686               | 38,542               | 37,820               | 37,563               |
| Total interest-bearing       | <b>1,367,015</b>     | 1,251,817            | 1,257,919            | 1,246,576            | 1,203,770            |
| <b>Total Kansas/Missouri</b> | <b>1,604,777</b>     | 1,500,007            | 1,529,318            | 1,527,839            | 1,486,005            |
| <b>Arkansas:</b>             |                      |                      |                      |                      |                      |
| Demand                       | <b>26,923</b>        | 24,034               | 27,628               | 33,558               | 21,416               |
| <i>Interest-bearing:</i>     |                      |                      |                      |                      |                      |
| Transaction                  | <b>112,809</b>       | 75,872               | 111,487              | 237,279              | 64,174               |
| Savings                      | <b>2,545</b>         | 2,703                | 2,859                | 2,695                | 2,411                |
| Time                         | <b>22,318</b>        | 17,315               | 18,099               | 12,664               | 14,538               |
| Total interest-bearing       | <b>137,672</b>       | 95,890               | 132,445              | 252,638              | 81,123               |
| <b>Total Arkansas</b>        | <b>164,595</b>       | 119,924              | 160,073              | 286,196              | 102,539              |
| <b>Total BOK Financial</b>   | <b>\$ 39,531,379</b> | <b>\$ 39,855,841</b> | <b>\$ 38,677,048</b> | <b>\$ 39,435,006</b> | <b>\$ 38,500,018</b> |

## NET INTEREST MARGIN TREND – UNAUDITED

### BOK FINANCIAL CORPORATION

#### Three Months Ended

|                                                         | Sep 30, 2026  | June 30, 2026 | Mar. 31, 2026 | Dec. 31, 2025 | Sep. 30, 2025 |
|---------------------------------------------------------|---------------|---------------|---------------|---------------|---------------|
| <i>Tax-equivalent asset yields</i>                      |               |               |               |               |               |
| Interest-bearing cash and cash equivalents              | 3.64 %        | 3.65 %        | 3.60 %        | 3.85 %        | 4.39 %        |
| Trading securities                                      | 5.15 %        | 4.85 %        | 4.64 %        | 4.83 %        | 5.25 %        |
| Investment securities, net of allowance                 | 1.29 %        | 1.38 %        | 1.41 %        | 1.41 %        | 1.41 %        |
| Available-for-sale securities                           | 4.11 %        | 3.98 %        | 3.93 %        | 3.94 %        | 3.93 %        |
| Fair value option securities                            | 3.82 %        | 4.51 %        | 4.83 %        | 4.83 %        | 5.45 %        |
| Restricted equity securities                            | 8.23 %        | 7.66 %        | 7.39 %        | 7.22 %        | 7.84 %        |
| Residential mortgage loans held for sale                | 6.11 %        | 6.22 %        | 5.42 %        | 5.84 %        | 6.08 %        |
| Loans                                                   | 6.24 %        | 6.20 %        | 6.25 %        | 6.48 %        | 6.70 %        |
| Allowance for loan losses                               |               |               |               |               |               |
| Loans, net of allowance                                 | 6.31 %        | 6.26 %        | 6.31 %        | 6.55 %        | 6.78 %        |
| <b>Total tax-equivalent yield on earning assets</b>     | <b>5.37 %</b> | <b>5.27 %</b> | <b>5.23 %</b> | <b>5.36 %</b> | <b>5.53 %</b> |
| <i>Cost of interest-bearing liabilities:</i>            |               |               |               |               |               |
| <i>Interest-bearing deposits:</i>                       |               |               |               |               |               |
| Transaction                                             | 2.67 %        | 2.64 %        | 2.67 %        | 2.88 %        | 3.14 %        |
| Savings                                                 | 0.53 %        | 0.54 %        | 0.54 %        | 0.54 %        | 0.55 %        |
| Time                                                    | 3.40 %        | 3.41 %        | 3.53 %        | 3.64 %        | 3.73 %        |
| Total interest-bearing deposits                         | 2.70 %        | 2.67 %        | 2.71 %        | 2.91 %        | 3.14 %        |
| Funds purchased and repurchase agreements               | 3.07 %        | 3.09 %        | 2.90 %        | 3.47 %        | 3.29 %        |
| Other borrowings                                        | 3.90 %        | 3.88 %        | 3.90 %        | 4.22 %        | 4.54 %        |
| Subordinated debt                                       | 6.23 %        | 6.25 %        | 6.14 %        | 6.12 %        | — %           |
| <b>Total cost of interest-bearing liabilities</b>       | <b>2.96 %</b> | <b>2.93 %</b> | <b>2.92 %</b> | <b>3.06 %</b> | <b>3.33 %</b> |
| Tax-equivalent net interest spread                      | 2.41 %        | 2.34 %        | 2.31 %        | 2.30 %        | 2.20 %        |
| Effect of noninterest-bearing funding sources and other | 0.59 %        | 0.57 %        | 0.59 %        | 0.68 %        | 0.71 %        |
| <b>Tax-equivalent net interest margin</b>               | <b>3.00 %</b> | <b>2.91 %</b> | <b>2.90 %</b> | <b>2.98 %</b> | <b>2.91 %</b> |

Yield calculations are shown on a tax-equivalent basis at the statutory federal and state rates for the periods presented. The yield calculations exclude security trades that have been recorded on trade date with no corresponding interest income and the unrealized gains and losses. The yield calculation also includes average loan balances for which the accrual of interest has been discontinued and are net of unearned income. Yield/rate calculations are generally based on the conventions that determine how interest income and expense is accrued.

# CREDIT QUALITY INDICATORS – UNAUDITED

## BOK FINANCIAL CORPORATION

### Three Months Ended

| (In thousands, except ratios)                                                             | Sep 30, 2026     | June 30, 2026    | Mar. 31, 2026    | Dec. 31, 2025    | Sep. 30, 2025    |
|-------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Nonperforming assets:</b>                                                              |                  |                  |                  |                  |                  |
| <i>Nonaccruing loans:</i>                                                                 |                  |                  |                  |                  |                  |
| <i>Commercial:</i>                                                                        |                  |                  |                  |                  |                  |
| Healthcare                                                                                | \$ 25,120        | \$ 21,112        | \$ 21,138        | \$ 23,490        | \$ 24,507        |
| Services                                                                                  | 2,857            | 2,928            | 1,260            | 6,135            | 7,647            |
| Energy                                                                                    | —                | —                | —                | —                | 31               |
| General business                                                                          | 3,812            | 5,118            | 2,868            | 6,477            | 85               |
| <b>Total commercial</b>                                                                   | <b>31,789</b>    | <b>29,158</b>    | <b>25,266</b>    | <b>36,102</b>    | <b>32,270</b>    |
| <b>Commercial real estate</b>                                                             | <b>6,315</b>     | <b>6,431</b>     | <b>6,601</b>     | <b>6,697</b>     | <b>6,809</b>     |
| <i>Loans to individuals:</i>                                                              |                  |                  |                  |                  |                  |
| Permanent mortgage                                                                        | 19,795           | 18,768           | 20,175           | 18,263           | 21,255           |
| Permanent mortgage guaranteed by U.S. government agencies                                 | 8,193            | 7,585            | 7,768            | 8,586            | 7,348            |
| Personal                                                                                  | 185              | 200              | 194              | 4,712            | 4,712            |
| <b>Total loans to individuals</b>                                                         | <b>28,173</b>    | <b>26,553</b>    | <b>28,137</b>    | <b>31,561</b>    | <b>33,315</b>    |
| <b>Total nonaccruing loans</b>                                                            | <b>66,277</b>    | <b>62,142</b>    | <b>60,004</b>    | <b>74,360</b>    | <b>72,394</b>    |
| Real estate and other repossessed assets                                                  | 303              | 508              | 15               | 176              | 1,751            |
| <b>Total nonperforming assets</b>                                                         | <b>\$ 66,580</b> | <b>\$ 62,650</b> | <b>\$ 60,019</b> | <b>\$ 74,536</b> | <b>\$ 74,145</b> |
| Total nonperforming assets excluding those guaranteed by U.S. government agencies         | \$ 58,387        | \$ 55,065        | \$ 52,251        | \$ 65,950        | \$ 66,797        |
| Accruing loans 90 days past due <sup>1</sup>                                              | \$ —             | \$ 6,242         | \$ 2,411         | \$ —             | \$ 1,135         |
| Gross charge-offs                                                                         | \$ 1,652         | \$ 1,305         | \$ 3,176         | \$ 2,353         | \$ 4,348         |
| Recoveries                                                                                | (766)            | (805)            | (1,303)          | (907)            | (721)            |
| <b>Net charge-offs (recoveries)</b>                                                       | <b>\$ 886</b>    | <b>\$ 500</b>    | <b>\$ 1,873</b>  | <b>\$ 1,446</b>  | <b>\$ 3,627</b>  |
| Provision for loan losses                                                                 | \$ (4,023)       | \$ 255           | \$ 3,732         | \$ (386)         | \$ 4,270         |
| Provision for credit losses from off-balance sheet unfunded loan commitments              | 4,122            | 142              | (5,934)          | 487              | (2,208)          |
| Provision for expected credit losses from mortgage banking activities                     | (77)             | (283)            | 2,213            | (95)             | (74)             |
| Provision for credit losses related to investment (held-to-maturity) securities portfolio | (22)             | (114)            | (11)             | (6)              | 12               |
| <b>Total provision for credit losses</b>                                                  | <b>\$ —</b>      | <b>\$ —</b>      | <b>\$ —</b>      | <b>\$ —</b>      | <b>\$ 2,000</b>  |

<sup>1</sup> Excludes residential mortgage loans guaranteed by agencies of the U.S. government.

**Three Months Ended**

| <i>(In thousands, except ratios)</i>                                                                                                              | <b>Sep 30, 2026</b> | June 30, 2026 | Mar. 31, 2026 | Dec. 31, 2025 | Sep. 30, 2025 |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------|---------------|---------------|---------------|
| Allowance for loan losses to period end loans                                                                                                     | <b>0.98 %</b>       | 1.02 %        | 1.06 %        | 1.08 %        | 1.12 %        |
| Combined allowance for loan losses and accrual for off-balance sheet credit risk from unfunded loan commitments to period end loans               | <b>1.16 %</b>       | 1.19 %        | 1.23 %        | 1.28 %        | 1.32 %        |
| Nonperforming assets to period end loans and repossessed assets                                                                                   | <b>0.24 %</b>       | 0.23 %        | 0.23 %        | 0.29 %        | 0.30 %        |
| Net charge-offs (annualized) to average loans                                                                                                     | <b>0.01 %</b>       | 0.01 %        | 0.03 %        | 0.02 %        | 0.06 %        |
| Allowance for loan losses to nonaccruing loans <sup>1</sup>                                                                                       | <b>469.26 %</b>     | 508.59 %      | 531.66 %      | 419.41 %      | 426.92 %      |
| Combined allowance for loan losses and accrual for off-balance sheet credit risk from unfunded loan commitments to nonaccruing loans <sup>1</sup> | <b>554.66 %</b>     | 591.96 %      | 618.45 %      | 497.36 %      | 504.99 %      |

<sup>1</sup> Excludes residential mortgage loans guaranteed by agencies of the U.S. government.

## SEGMENTS – UNAUDITED

### BOK FINANCIAL CORPORATION

|                                              | Three Months Ended |                  |                  | 3Q26 vs 2Q26 |             | 3Q26 vs 3Q25 |             |
|----------------------------------------------|--------------------|------------------|------------------|--------------|-------------|--------------|-------------|
|                                              | Sep 30,<br>2026    | June 30,<br>2026 | Sep. 30,<br>2025 | Change       | %<br>Change | Change       | %<br>Change |
| <i>(In thousands, except ratios)</i>         |                    |                  |                  |              |             |              |             |
| <b>Commercial Banking:</b>                   |                    |                  |                  |              |             |              |             |
| Net interest income                          | \$ 181,883         | \$ 178,992       | \$ 179,473       | \$ 2,891     | 1.6 %       | \$ 2,410     | 1.3 %       |
| Fees and commissions revenue                 | 59,301             | 61,414           | 57,538           | (2,113)      | (3.4)%      | 1,763        | 3.1 %       |
| Combined net interest income and fee revenue | 241,184            | 240,406          | 237,011          | 778          | 0.3 %       | 4,173        | 1.8 %       |
| Other operating expense                      | 83,581             | 82,091           | 82,360           | 1,490        | 1.8 %       | 1,221        | 1.5 %       |
| Corporate allocations                        | 17,347             | 16,586           | 17,934           | 761          | 4.6 %       | (587)        | (3.3)%      |
| Net income before taxes                      | 140,712            | 146,160          | 138,316          | (5,448)      | (3.7)%      | 2,396        | 1.7 %       |
| Average assets                               | \$23,722,951       | \$ 23,375,564    | \$ 21,764,695    | \$ 347,387   | 1.5 %       | \$ 1,958,256 | 9.0 %       |
| Average loans                                | 22,357,163         | 22,003,116       | 20,322,138       | 354,047      | 1.6 %       | 2,035,025    | 10.0 %      |
| Average deposits                             | 19,080,487         | 18,918,188       | 18,161,486       | 162,299      | 0.9 %       | 919,001      | 5.1 %       |
| <b>Consumer Banking:</b>                     |                    |                  |                  |              |             |              |             |
| Net interest income                          | \$ 58,574          | \$ 57,912        | \$ 58,451        | \$ 662       | 1.1 %       | \$ 123       | 0.2 %       |
| Fees and commissions revenue                 | 37,210             | 37,847           | 38,071           | (637)        | (1.7)%      | (861)        | (2.3)%      |
| Combined net interest income and fee revenue | 95,784             | 95,759           | 96,522           | 25           | — %         | (738)        | (0.8)%      |
| Other operating expense                      | 64,342             | 63,436           | 64,042           | 906          | 1.4 %       | 300          | 0.5 %       |
| Corporate allocations                        | 14,802             | 16,626           | 14,326           | (1,824)      | (11.0)%     | 476          | 3.3 %       |
| Net income before taxes                      | 14,468             | 13,555           | 14,490           | 913          | 6.7 %       | (22)         | (0.2)%      |
| Average assets                               | \$ 8,687,730       | \$ 8,648,052     | \$ 8,372,125     | \$ 39,678    | 0.5 %       | \$ 315,605   | 3.8 %       |
| Average loans                                | 2,675,121          | 2,633,853        | 2,432,968        | 41,268       | 1.6 %       | 242,153      | 10.0 %      |
| Average deposits                             | 8,635,318          | 8,592,876        | 8,330,481        | 42,442       | 0.5 %       | 304,837      | 3.7 %       |
| <b>Wealth Management:</b>                    |                    |                  |                  |              |             |              |             |
| Net interest income                          | \$ 50,048          | \$ 45,378        | \$ 43,626        | \$ 4,670     | 10.3 %      | \$ 6,422     | 14.7 %      |
| Fees and commissions revenue                 | 91,100             | 101,081          | 111,516          | (9,981)      | (9.9)%      | (20,416)     | (18.3)%     |
| Combined net interest income and fee revenue | 141,148            | 146,459          | 155,142          | (5,311)      | (3.6)%      | (13,994)     | (9.0)%      |
| Other operating expense                      | 95,668             | 94,198           | 102,971          | 1,470        | 1.6 %       | (7,303)      | (7.1)%      |
| Corporate allocations                        | 16,852             | 17,312           | 15,568           | (460)        | (2.7)%      | 1,284        | 8.2 %       |
| Net income before taxes                      | 28,846             | 34,977           | 36,606           | (6,131)      | (17.5)%     | (7,760)      | (21.2)%     |
| Average assets                               | \$11,397,662       | \$ 11,219,080    | \$ 11,265,485    | \$ 178,582   | 1.6 %       | \$ 132,177   | 1.2 %       |
| Average loans                                | 2,562,344          | 2,479,191        | 2,353,961        | 83,153       | 3.4 %       | 208,383      | 8.9 %       |
| Average deposits                             | 10,757,766         | 10,656,194       | 10,731,569       | 101,572      | 1.0 %       | 26,197       | 0.2 %       |
| Fiduciary assets                             | 78,125,091         | 78,944,144       | 73,862,296       | (819,053)    | (1.0)%      | 4,262,795    | 5.8 %       |
| Assets under management or administration    | 129,333,432        | 129,271,398      | 122,673,531      | 62,034       | — %         | 6,659,901    | 5.4 %       |

Certain prior period amounts have been reclassified to conform to current period presentation.