

# Q1 Earnings Conference Call

April 21, 2026



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Non-GAAP Financial Measures: This presentation may refer to non-GAAP financial measures. Additional information on these financial measures is available in BOK Financial's Form 8-K filings furnished pursuant to Item 2.02, which can be accessed at [bokf.com](http://bokf.com).

All data is presented as of March 31, 2026 unless otherwise noted.





# Stacy Kymes

Chief Executive Officer

# Q1 Financial Highlights

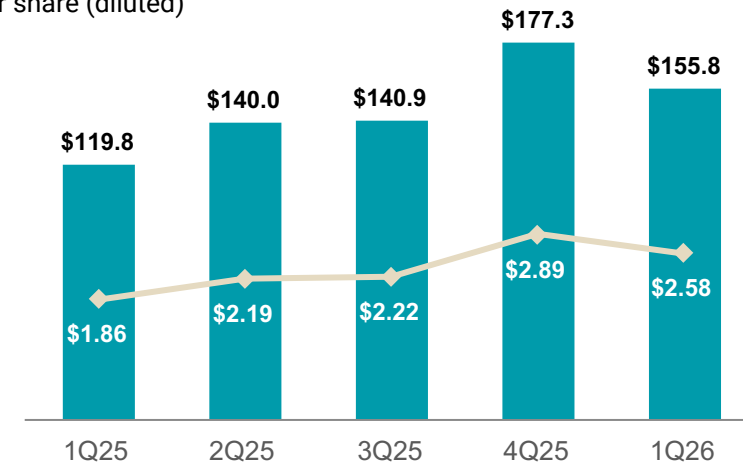
- Net income was \$155.8 million, or \$2.58 per diluted share, compared to \$177.3 million, or \$2.89 per diluted share in the prior quarter. Excluding the gain recognized on the sale of a merchant banking investment and the FDIC special assessment benefit, net income would have been \$152.1 million, or \$2.48 per diluted share, in the fourth quarter of 2025\*
- Net interest margin declined 8 basis points to 2.90% and core net interest margin, excluding trading, declined 7 basis points to 3.15%\*
- Period end loans grew \$536 million, or 2.1% sequentially to \$26.2 billion with strong growth throughout our Commercial and Commercial Real Estate portfolios. Period end loans grew \$2.5 billion or 10.5% compared to the first quarter of 2025
- Net charge-offs were 3 basis points of average loans on an annualized basis in the first quarter
- Continued strong capital and liquidity position with TCE at 9.3% and a loan to deposit ratio of 68%

(\$Million, exc. EPS)	Q1 2026	Q4 2025	Q1 2025
Net income	\$155.8	\$177.3	\$119.8
Diluted EPS	\$2.58	\$2.89	\$1.86
Net income before taxes	\$199.7	\$228.5	\$154.8
Provision for credit losses	\$0.0	\$0.0	\$0.0
Pre-provision net revenue*	\$199.7	\$228.5	\$154.8
Efficiency ratio*	63.2%	60.7%	68.3%

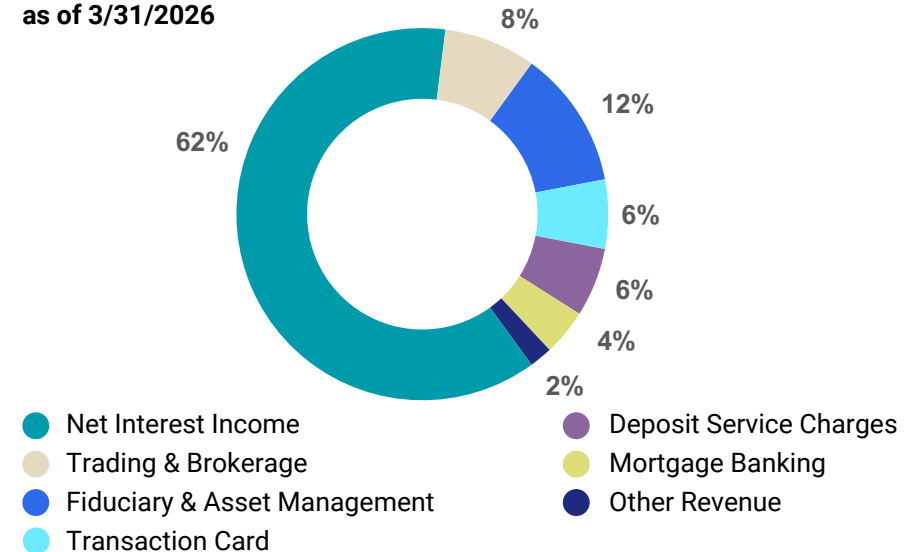
\* Non-GAAP measure

## Net Income

- Attributable to shareholders
- Per share (diluted)



## Revenue Composition as of 3/31/2026



# Additional Details

(\$Billion)	Q1 2026	Quarterly Sequential	Quarterly YOY
Period End Loans	\$26.2	2.1%	10.5%
Average Loans	\$25.9	2.7%	7.7%
Period End Deposits	\$38.7	(1.9)%	1.0%
Average Deposits	\$39.0	(2.5)%	1.6%
Fiduciary Assets	\$74.4	(3.4)%	9.2%
Assets Under Management or Administration	\$123.6	(2.4)%	8.5%

- Period end loan balances increased \$536 million, led by strong growth in our Arizona, Texas, and Oklahoma markets with broad-based growth in our Commercial and Commercial Real Estate portfolios. Average loan balances grew \$683 million
- Average deposits declined \$1.0 billion in Q1. Opportunistically acquired wholesale deposits in the prior quarter were replaced with wholesale borrowings during the first quarter
- The loan to deposit ratio increased to 68% at March 31 from 65% at December 31, but continues to be well below the pre-pandemic level of 79% at Dec. 31, 2019
- Assets under management or administration decreased \$3.0 billion to \$123.6 billion, driven by lower market valuations and normal seasonal distributions

# Loan Portfolio

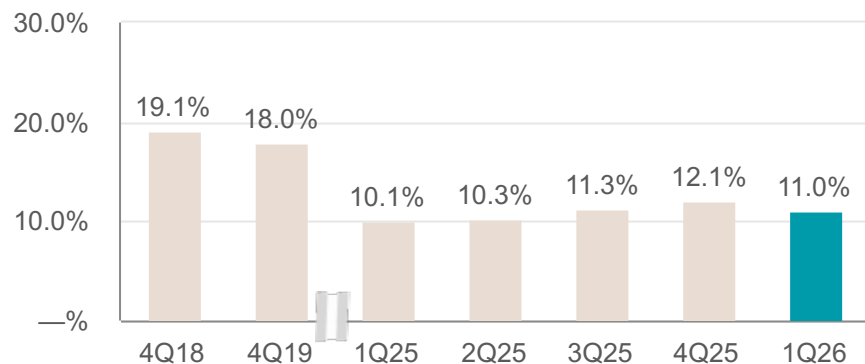
- Total Commercial loans grew \$292 million or 1.9% sequentially
- Combined Services & General Business (Core C&I) balances increased \$171 million or 2.1% linked quarter
- Energy balances increased \$123 million or 4.3%, reflecting continued reversal of the elevated payoff activity experienced in 2025
- Healthcare balances decreased \$52 million or 1.3% linked quarter, reflecting cyclical payoff activity
- Commercial Real Estate loan balances increased \$213 million or 3.7% linked quarter, led by growth in multifamily, industrial, and retail

(\$Million)	Mar. 31, 2026	Dec. 31, 2025	Mar. 31, 2025	Seq. Loan Growth	YOY Loan Growth
Energy	\$ 3,005.7	\$ 2,882.2	\$ 2,860.3	4.3%	5.1%
Services	3,901.9	3,911.9	3,704.8	(0.3)%	5.3%
Healthcare	3,955.8	4,008.2	3,789.4	(1.3)%	4.4%
Mortgage Finance	228.2	177.8	—	28.4%	N/A
General Business	4,481.5	4,300.9	4,048.8	4.2%	10.7%
<b>Total Commercial</b>	<b>\$ 15,573.1</b>	<b>\$ 15,281.1</b>	<b>\$ 14,403.4</b>	<b>1.9%</b>	<b>8.1%</b>
Multifamily	\$ 2,553.7	\$ 2,432.3	\$ 2,336.3	5.0%	9.3%
Industrial	1,418.6	1,368.4	1,163.1	3.7%	22.0%
Office	821.6	814.1	704.7	0.9%	16.6%
Retail	614.0	573.5	497.6	7.1%	23.4%
Residential Construction and Land Development	109.5	129.8	105.2	(15.6)%	4.1%
Other Commercial Real Estate	367.3	353.9	356.7	3.8%	3.0%
<b>Total Commercial Real Estate</b>	<b>\$ 5,884.7</b>	<b>\$ 5,672.0</b>	<b>\$ 5,163.5</b>	<b>3.7%</b>	<b>14.0%</b>
Loans to individuals	\$ 4,729.6	\$ 4,698.4	\$ 4,123.5	0.7%	14.7%
<b>Total Loans</b>	<b>\$ 26,187.4</b>	<b>\$ 25,651.5</b>	<b>\$ 23,690.5</b>	<b>2.1%</b>	<b>10.5%</b>

# Credit Quality Metrics

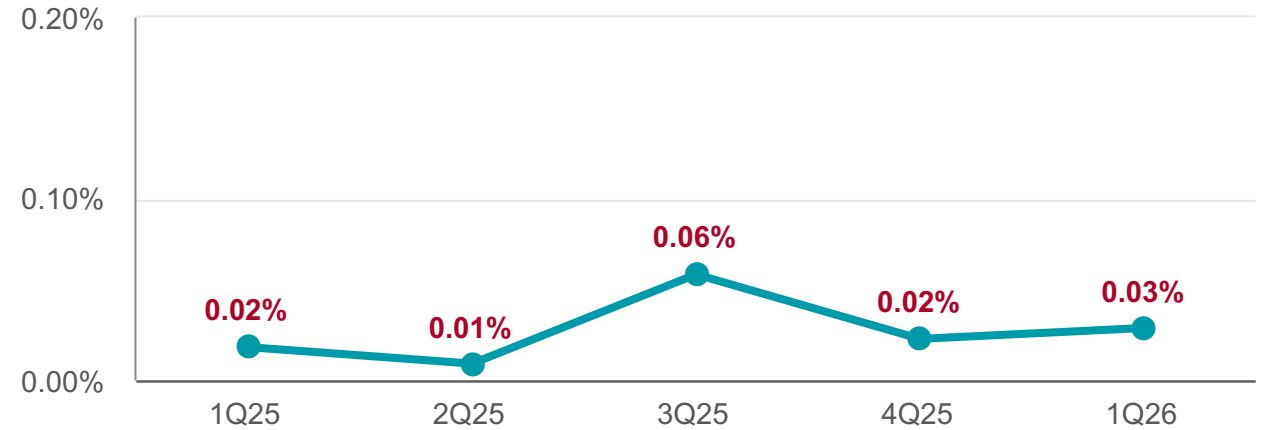
- Credit quality continues to be strong with nonperforming assets, excluding loans guaranteed by U.S. government agencies, totaling \$52 million or 0.20% of outstanding loans and repossessed assets
- Trailing 12 months net charge-offs at 3 bps with net charge-offs of \$1.9 million during Q1
- No provision for credit losses was necessary for the quarter as the favorable impact of higher projected oil prices in our energy portfolio and improved credit quality was offset by loan growth and a slight downward revision to economic forecast assumptions
- Combined allowance for credit losses of \$323 million or 1.23% at quarter end

## Committed Criticized Assets / Tier 1 Capital & Reserves

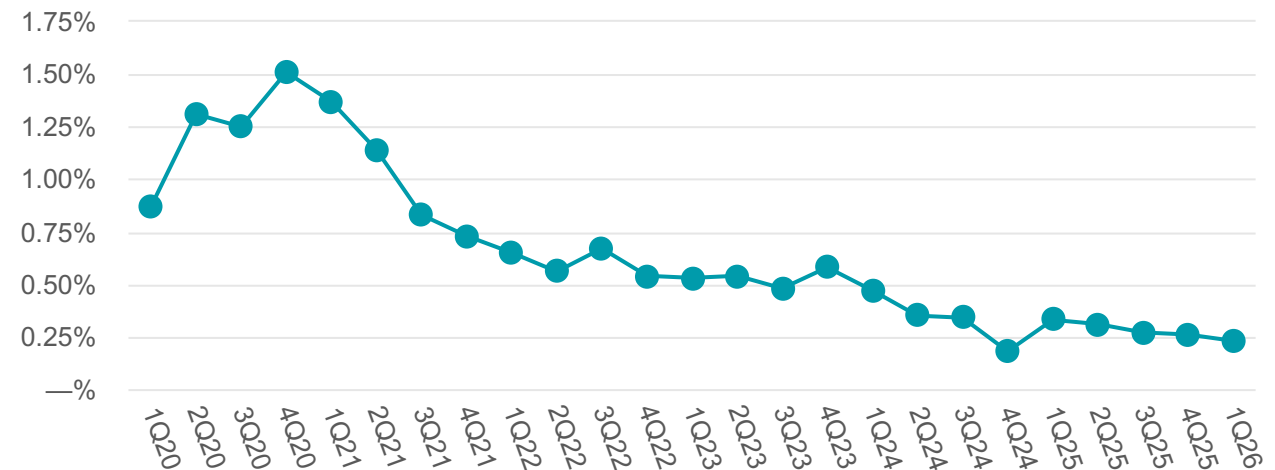


## Net Charge-Offs to Average Loans

Annualized



## NPA (ex Govt. Guaranteed) as % of Total Loans





# Scott Grauer

EVP, Wealth Management Executive

# Fee Income - Markets & Securities

## Trading Fees

- Trading fee income decreased \$1.6 million reflecting continued mix shift in total trading revenue from Trading fees to Trading NII\*

## Investment Banking Fees

- Investment banking revenue, which includes investment banking fees and syndication fees, decreased \$4.1 million, largely affected by seasonality

## Mortgage Production Revenue

- Mortgage production revenue increased \$2.0 million related to increased production volumes and refinance activity

(\$Million)	Q1 2026	Qtr. Seq. \$ Change	Qtr. Seq. % Change	Qtr. YOY % Change	
Trading Fees	\$ 19.3	\$ (1.6)	(7.8)%	138.2%	(A)
Mortgage Servicing	17.0	—	(0.1)%	(0.9)%	
Mortgage Production	3.9	2.0	100.0%	49.3%	
Customer Hedging Fees	7.8	1.1	17.1%	(6.8)%	
Brokerage Fees	6.3	0.9	16.0%	27.3%	
Syndication Fees	4.5	(2.0)	(30.8)%	40.3%	
Investment Banking Fees	5.7	(2.1)	(27.0)%	(11.5)%	
<b>Markets &amp; Securities</b>	<b>\$ 64.6</b>	<b>(1.8)</b>	<b>(2.6)%</b>	<b>26.9%</b>	

## Total Trading Revenue

(\$Million)	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025	
Trading Fees	\$ 19.3	\$ 20.9	\$ 15.5	\$ 14.4	\$ 8.1	(A)
Trading NII*	15.4	13.2	14.3	16.1	15.2	(B)
<b>Total Trading Revenue</b>	<b>\$ 34.7</b>	<b>\$ 34.1</b>	<b>\$ 29.8</b>	<b>\$ 30.5</b>	<b>\$ 23.3</b>	(A) + (B)

# Fee Income - Asset Management & Transactions

- Fiduciary and asset management revenue decreased \$1.9 million, primarily from higher transaction-related fees recognized in the prior quarter
- Assets under management or administration (“AUMA”) decreased \$3.0 billion during the quarter driven by lower market valuations and normal seasonal distributions
- Transaction card revenue grew to \$32.0 million this quarter, marking another record quarter

(\$Million)	Q1 2026	Qtr. Seq. \$ Change	Qtr. Seq. % Change	Qtr. YOY % Change	
<b>Markets &amp; Securities</b>	\$ 64.6	\$ (1.8)	(2.6)%	26.9%	①
Fiduciary & Asset Management	66.5	(1.9)	(2.7)%	9.0%	
Transaction Card	32.0	0.4	1.3%	18.0%	
Deposit Service Charges & Fees	32.2	0.2	0.6%	6.4%	
Other Revenue	14.5	(2.0)	(12.3)%	(2.3)%	
<b>Asset Management &amp; Transactions</b>	<b>145.2</b>	<b>(3.3)</b>	<b>(2.2)%</b>	<b>9.0%</b>	②
<b>Total Fees &amp; Commissions</b>	<b>\$ 209.8</b>	<b>\$ (5.1)</b>	<b>(2.4)%</b>	<b>13.9%</b>	①+②



# Marty Grunst

EVP, Chief Financial Officer

# Yields, Rate & Margin

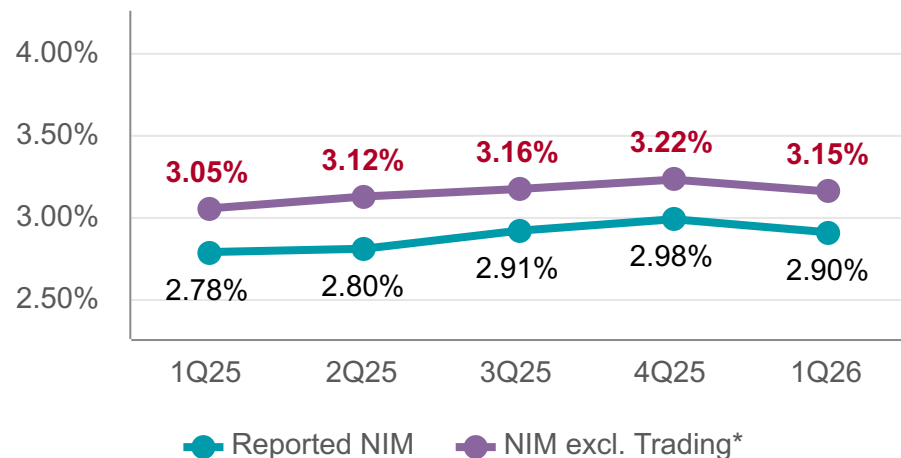
## Net Interest Income

- Net interest income declined \$2.7 million linked quarter, driven by seasonal declines in DDA balances, shorter day count in the first quarter, and the funding of temporary margin posted on behalf of our energy customers. Core net interest income, excluding trading, decreased \$4.8 million\*

## Net Interest Margin

- 8 basis point NIM decrease with core net interest margin, excluding trading,\* declining 7 basis points

## Net Interest Margin

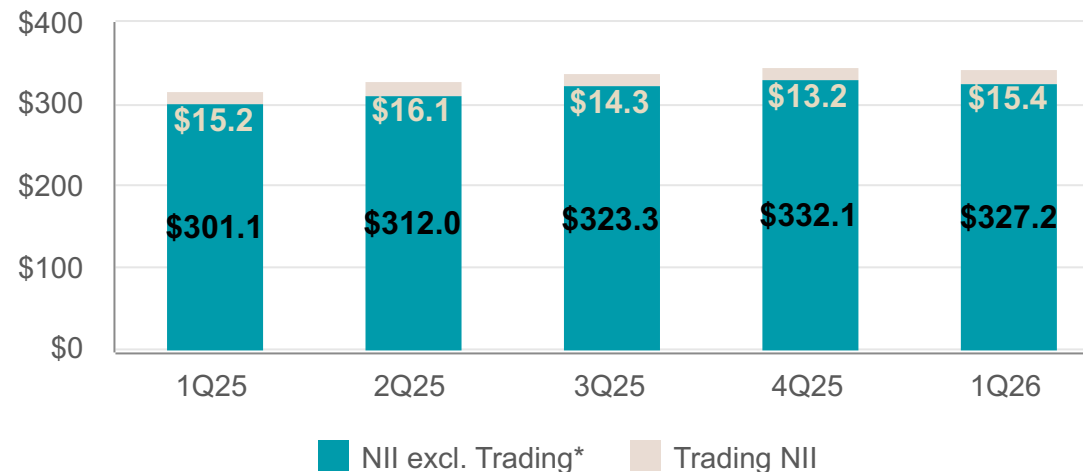


\* Non-GAAP measure

(\$Million)	Q1 2026	Q4 2025	Q1 2025	Quarterly Sequential	Quarterly YOY
Net Interest Income	\$342.6	\$345.3	\$316.3	(0.8)%	8.3%
Net Interest Margin	2.90%	2.98%	2.78%	(8) bps	12 bps
Yield on Loans	6.25%	6.48%	6.71%	(23) bps	(46) bps
Tax-equivalent Yield on Earning Assets	5.23%	5.36%	5.45%	(13) bps	(22) bps
Cost of Interest-bearing Deposits	2.71%	2.91%	3.24%	(20) bps	(53) bps
Rate on Interest-bearing Liabilities	2.92%	3.06%	3.42%	(14) bps	(50) bps

## Net Interest Income

(\$Million)



# Expenses

- Personnel expenses were down \$11.6 million, primarily driven by lower incentive compensation costs
- Cash-based incentive compensation decreased \$7.0 million as the fourth quarter was elevated, primarily driven by strong results in both commercial and wealth production volumes
- Regular compensation decreased \$2.5 million, reflecting normalization of quarterly compensation expense as the majority of transitional personnel costs from talent base alignment were recognized in the prior quarter
- Excluding the impact of the FDIC special assessment adjustment in the prior quarter, non-personnel expense decreased \$4.8 million, primarily related to lower professional fees

(\$Million)	Q1 2026	Q4 2025	Q1 2025	Quarterly Sequential	Quarterly YOY
<b>Total Personnel Expense</b>	<b>\$211.2</b>	<b>\$222.7</b>	<b>\$214.2</b>	<b>(5.2)%</b>	<b>(1.4)%</b>
Memo: Deferred compensation**	0.2	2.4	(0.7)	N/A	N/A
<b>Total Personnel Expense (Excluding Deferred Compensation)</b>	<b>\$211.0</b>	<b>\$220.3</b>	<b>\$214.9</b>	<b>(4.2)%</b>	<b>(1.8)%</b>
<b>Non-Personnel Expense</b>	<b>\$143.0</b>	<b>\$138.3</b>	<b>\$133.3</b>	<b>3.4%</b>	<b>7.2%</b>
<b>Total Operating Expense</b>	<b>\$354.2</b>	<b>\$361.1</b>	<b>\$347.5</b>	<b>(1.9)%</b>	<b>1.9%</b>
Efficiency Ratio*	63.2%	60.7%	68.3%		
Adjusted Efficiency Ratio*	63.2%	64.9%	68.2%		

\*\*Other gains and losses, net includes deferred compensation losses of \$1.8 million in Q1 2026, gains of \$3.7 million in Q4 2025, and losses of \$1.1 million in Q1 2025.

# 2026 Full Year Outlook

Business Driver	2025 Actuals	FY '26 As of 04/21/26*	Notes
EOP Loans	\$25.7 billion	<b>10% area</b>	Continuing our recent broad-based loan growth trends in our existing portfolio, and expansion of Mortgage Finance.
EOP Inv Securities	\$15.4 billion	Flat	
Net Interest Income	\$1.3 billion	<b>\$1.42 to \$1.45 billion</b>	Assumes no rate cuts in 2026, consistent with market implied forwards.
Fees & Commissions	\$801 million	<b>\$820 to \$845 million</b>	Reflects mid-single-digit fee growth excluding trading, as a no-rate-cut outlook modestly shifts trading revenues toward fee income.
Total Revenue	\$2.2 billion	Mid single-digit growth rate	
Expenses	\$1.4 billion	Low single-digit growth	
Efficiency Ratio**	65.1%	<b>63% area</b>	
Provision Expense	\$2 million	<b>\$15 to \$35 million</b>	Credit outlook is strong. Assumes near 10% loan growth and a gradual migration toward more normal levels of credit performance.

**Bold** represents changes compared to the prior quarter.

\*Refer to Slide #2 regarding forward looking statements, expectations above assume no change to economic environment.

\*\*Non-GAAP measure. Refer to Form-10K furnished on February 18, 2026.

# Question & Answer Session



# Stacy Kymes

Chief Executive Officer

# Appendix

# Credit Resilience

## Disciplined Credit Concentration

- CRE limit on total committed balances is 185% of tier one capital plus reserves
- Office CRE outstandings only comprise 3% of total loans

## 100 year history in energy lending and a tested playbook

- 72% oil / 28% gas-weighted borrowers
- Robust stress testing process with 18 petroleum engineers and analysts on staff

## Net Charge Off % (bps) to Average Outstanding Loans (excl PPP)

	'05	'06	'07	'08	'09	'10	'11	'12	'13	'14	'15	'16	'17	'18	'19	'20	'21	'22	'23	'24	'25	'26 YTD*	Avg
Energy	0	-1	-2	122	65	11	-9	-4	-1	-14	17	125	19	48	75	168	90	-1	-2	-1	0	0	32
Healthcare	7	-15	-10	64	4	103	1	30	-25	-1	-2	0	53	28	36	1	1	0	6	17	0	0	14
Services	38	27	37	50	95	24	24	14	-3	-3	-5	-1	-3	0	-1	16	-2	46	11	-2	11	5	17
General Business	2	4	24	95	80	25	28	-10	12	11	3	0	-4	48	12	0	18	8	12	7	1	3	17
Mortgage Finance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Commercial &amp; Industrial Total</b>	<b>12</b>	<b>7</b>	<b>16</b>	<b>88</b>	<b>71</b>	<b>31</b>	<b>12</b>	<b>5</b>	<b>-2</b>	<b>-3</b>	<b>4</b>	<b>34</b>	<b>15</b>	<b>31</b>	<b>32</b>	<b>51</b>	<b>26</b>	<b>13</b>	<b>7</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>21</b>
Construction & Land Development	43	-2	11	156	565	345	128	23	-226	-211	-127	-57	-55	-42	-58	-14	-44	-12	19	-3	-7	-3	20
Retail	0	0	0	12	50	267	38	6	9	-9	-3	-3	0	0	-38	7	-1	0	0	0	0	0	15
Office	0	0	0	4	85	158	17	23	43	-2	-7	-2	-6	0	0	0	19	3	82	17	1	0	20
Multifamily	3	-14	4	29	75	483	124	3	-50	-13	-100	0	0	0	0	0	-2	0	-20	0	-1	0	24
Industrial	-1	-1	0	-1	11	0	15	0	65	1	-2	-1	-1	-24	0	5	0	0	0	-1	0	0	3
Other Real Estate Loans	8	2	13	42	81	38	18	99	7	5	-4	0	-22	-53	-5	4	4	0	-2	0	0	0	11
<b>Commercial Real Estate Total</b>	<b>14</b>	<b>-2</b>	<b>7</b>	<b>69</b>	<b>219</b>	<b>238</b>	<b>58</b>	<b>26</b>	<b>-15</b>	<b>-19</b>	<b>-34</b>	<b>-4</b>	<b>-5</b>	<b>-10</b>	<b>-9</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>25</b>
Permanent Mortgage	9	9	10	41	90	108	65	44	22	14	5	-4	-1	-4	-1	-9	-2	-3	-2	-1	0	0	18
Personal	112	107	89	161	190	142	118	144	66	45	45	40	30	29	36	20	16	26	25	21	15	26	68
<b>Loans to Individuals Total</b>	<b>46</b>	<b>48</b>	<b>42</b>	<b>88</b>	<b>125</b>	<b>117</b>	<b>77</b>	<b>63</b>	<b>30</b>	<b>19</b>	<b>14</b>	<b>9</b>	<b>10</b>	<b>8</b>	<b>12</b>	<b>2</b>	<b>6</b>	<b>10</b>	<b>9</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>35</b>
<b>Grand Total</b>	<b>20</b>	<b>13</b>	<b>19</b>	<b>84</b>	<b>115</b>	<b>96</b>	<b>35</b>	<b>20</b>	<b>2</b>	<b>-2</b>	<b>-2</b>	<b>22</b>	<b>10</b>	<b>19</b>	<b>20</b>	<b>33</b>	<b>18</b>	<b>10</b>	<b>8</b>	<b>5</b>	<b>3</b>	<b>3</b>	<b>25</b>

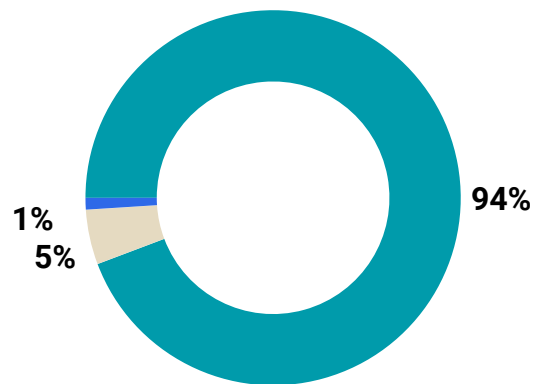
\* '26 YTD has been annualized for comparability with prior periods.

# Securities and Interest Rate Risk

## Securities Portfolio

- Short duration with limited extension, current portfolio duration is 3.0 years, extending to only 3.6 years if rates increase 200 bps
- RMBS portfolio is all "AAA" rated with average credit enhancement of ~18%
- Portfolio runoff for Q1 2026 was \$707 million

**BOKF Securities by Guarantee Type  
03/31/2026**



● Govt/GSE Guaranteed ● RMBS ● Muni

## Interest Rate Risk

- Approximately 76% of the total loan portfolio is variable rate or fixed rate that reprice within a year
- Approximately 84% of Commercial and Commercial Real Estate portfolios are variable rate or fixed rate that reprice within a year
- Sensitivity to betas - The impact of decreasing our deposit beta by 10% in a down -100 interest rate scenario is 0.13% on NII

Scenario	Δ NII %	Δ NII \$
Down 200 Ramp, year 1	1.81%	\$26.9 million
Down 100 Ramp, year 1	0.76%	\$11.2 million
Up 100 Ramp, year 1	(0.81)%	\$(12.0) million
Up 200 Ramp, year 1	(1.86)%	\$(27.6) million

# Quarterly Financial Summary

	Three Months Ended					
	March 31, 2026			December 31, 2025		
(In thousands)	Average Balance	Revenue/Expense	Yield/Rate	Average Balance	Revenue/Expense	Yield/Rate
<b>Assets</b>						
Interest-bearing cash and cash equivalents	\$ 577,641	\$ 5,133	3.60 %	\$ 546,045	\$ 5,302	3.85 %
Trading securities	5,617,531	64,588	4.64 %	5,295,598	63,296	4.83 %
Investment securities	1,747,860	6,149	1.41 %	1,804,984	6,381	1.41 %
Available-for-sale securities	13,614,473	133,963	3.93 %	13,564,939	134,440	3.94 %
Fair value option securities	126,772	1,389	4.83 %	72,229	913	4.83 %
Restricted equity securities	361,514	6,681	7.39 %	250,430	4,522	7.22 %
Residential mortgage loans held for sale	77,105	1,056	5.42 %	91,414	1,349	5.84 %
Loans	25,925,585	399,576	6.25 %	25,242,551	412,170	6.48 %
Allowance for loan losses	(276,437)			(277,580)		
Loans, net of allowance	25,649,148	399,576	6.31 %	24,964,971	412,170	6.55 %
Total earning assets	47,772,044	618,535	5.23 %	46,590,610	628,373	5.36 %
Receivable on unsettled securities sales	173,506			227,678		
Cash and other assets	5,177,459			5,034,058		
<b>Total assets</b>	<b>\$53,123,009</b>			<b>\$51,852,346</b>		

# Quarterly Financial Summary cont.

	Three Months Ended					
	March 31, 2026			December 31, 2025		
(In thousands)	Average Balance	Revenue/Expense	Yield/Rate	Average Balance	Revenue/Expense	Yield/Rate
<b>Liabilities and equity</b>						
<i>Interest-bearing deposits:</i>						
Transaction	\$26,707,581	\$ 175,802	2.67 %	\$27,396,541	\$ 199,008	2.88 %
Savings	877,650	1,162	0.54 %	852,390	1,163	0.54 %
Time	3,701,080	32,234	3.53 %	3,729,596	34,252	3.64 %
Total interest-bearing deposits	31,286,311	209,198	2.71 %	31,978,527	234,423	2.91 %
Funds purchased and repurchase agreements	924,228	6,600	2.90 %	1,185,566	10,360	3.47 %
Other borrowings	5,349,061	51,482	3.90 %	3,008,388	32,032	4.22 %
Subordinated debentures	396,606	6,091	6.14 %	241,482	3,722	6.12 %
Total interest-bearing liabilities	37,956,206	273,371	2.92 %	36,413,963	280,537	3.06 %
Non-interest bearing demand deposits	7,693,948			8,009,082		
Due on unsettled securities purchases	418,478			452,673		
Other liabilities	1,030,182			1,015,185		
Total equity	6,024,195			5,961,443		
<b>Total liabilities and equity</b>	<b>\$53,123,009</b>			<b>\$51,852,346</b>		
Tax-equivalent net interest income		\$ 345,164	2.31 %		\$ 347,836	2.30 %
Tax-equivalent net interest income to earning assets			2.90 %			2.98 %
Less tax-equivalent adjustment		2,610			2,555	
Net interest income		342,554			345,281	
Provision for credit losses		—			—	
Other operating revenue		211,268			244,282	
Other operating expense		354,166			361,054	
Net income before taxes		199,656			228,509	
Federal and state income taxes		43,936			51,243	
Net income		155,720			177,266	
Net income (loss) attributable to non-controlling interests		(46)			(35)	
Net income attributable to BOK Financial Corp. shareholders		\$ 155,766			\$ 177,301	



**BOK FINANCIAL  
CORPORATION**

