

Investor Presentation

November 2025



Legal Disclaimers

This presentation contains forward-looking statements that are based on management's beliefs, assumptions, current expectations, estimates and projections about BOK Financial Corporation, the financial services industry, and the economy generally. Words such as "anticipates," "believes," "estimates," "expects," "forecasts," "plans," "outlook," "projects," "will," "intends," 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 necessary 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. 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. 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, and trends in customer behavior as well as their ability to repay loans.

For a discussion of risk factors that may cause actual results to differ from expectations, please refer to BOK Financial Corporation's most recent annual and quarterly reports. 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.

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.

All data is presented as of September 30, 2025 unless otherwise noted.



NASDAQ: BOKF

Corporate Snapshot

- Top 30 national/regional bank*
- Midwest/Southwest franchise
- 115 full-service locations across 8 states
- Seasoned management team
- Proven ability to deliver organic growth
- Consistent execution and strategy
- Long-term focused

Key Statistics

as of September 30, 2025

ASSETS \$50.2 billion BOKF, \$49.9 billion BOKF, NA

LOANS \$24.9 billion BOKF, \$24.9 billion BOKF, NA

DEPOSITS \$38.5 billion BOKF, \$38.8 billion BOKF, NA

ASSETS UNDER MANAGEMENT OR ADMINISTRATION \$122.7 billion

CREDIT RATINGS	BOKF, NA	BOK Financial Corp.
S&P	A- (OS)	BBB+ (OS)
Moody's	Baa1 (OS)	Baa1 (OS)
Fitch Ratings	A (OS)	A (OS)

*Total assets as of 12/31/2024

BOK Financial Corporation

CONSUMER, COMMERCIAL & MORTGAGE BANKING

BOK Financial®
Bank of Texas
Bank of Albuquerque
Bank of Oklahoma
BOK Financial Mortgage

TRANSACTION & PAYMENT PROCESSING

TransFundSM

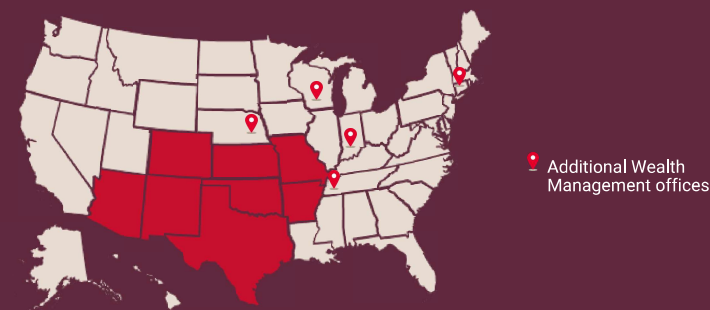
BROKER/DEALER & INDEPENDENT ADVISORY SERVICES

BOK Financial Securities
BOK Financial Advisors

WEALTH MANAGEMENT

BOK Financial Asset Management
BOK Private Wealth
Cavalan Hill

BOK Financial Footprint



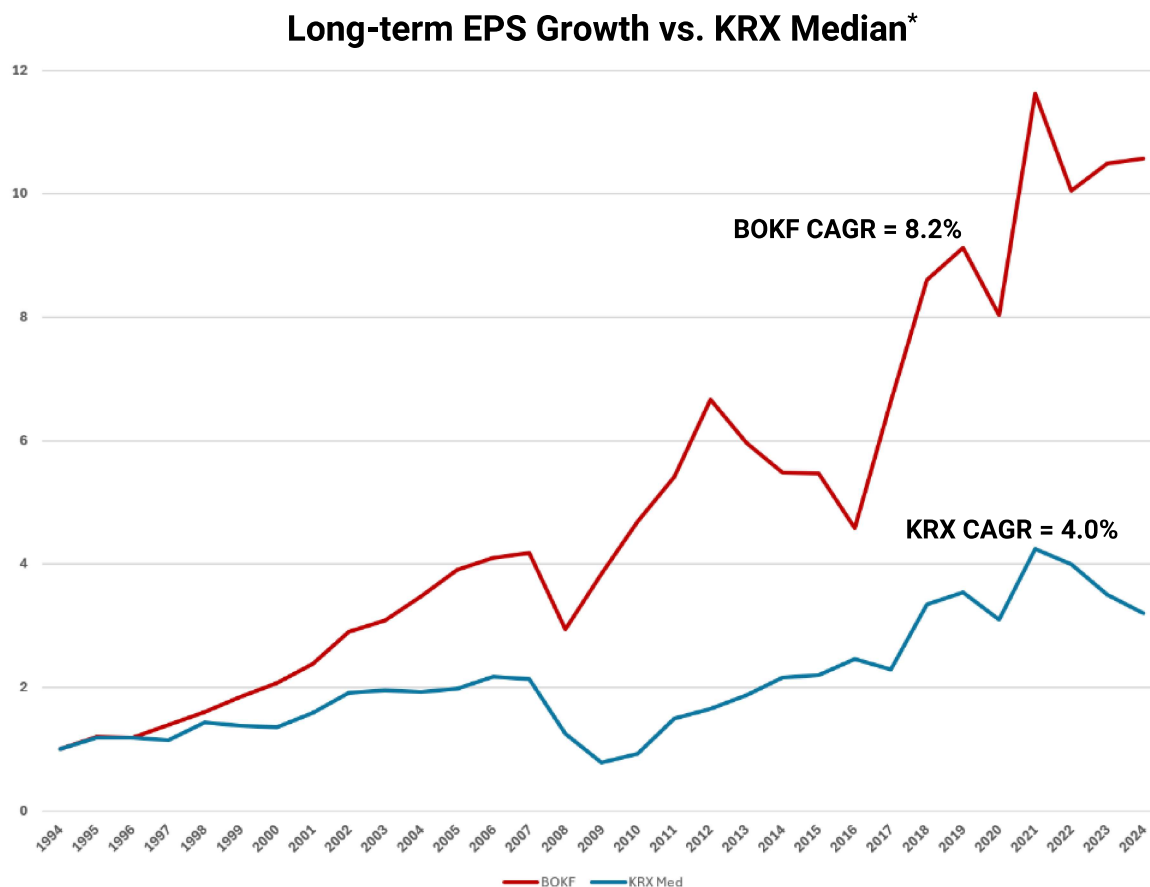
Banking and wealth management services provided by BOKF, NA.
Broker/dealer and investment advisory services provided by BOK Financial Securities, Inc.

Core Strategy

Build a bank with diverse revenues that can compete upstream and outperform peers across varying economic cycles.

"There is no principle more emphasized in our organization than managing for long-term value rather than short-term results."

George Kaiser, Chairman



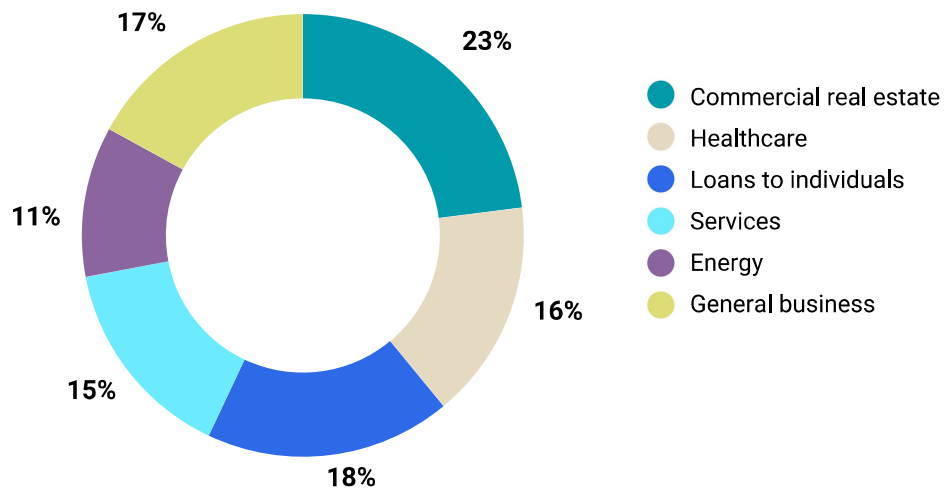
*Chart data based on Bloomberg EPS data for BOKF and KRX index members as of 2024. Chart data is indexed to 1 as of 1994.

Diversified Loan Portfolio

Disciplined concentration management, diversified by sector & geography

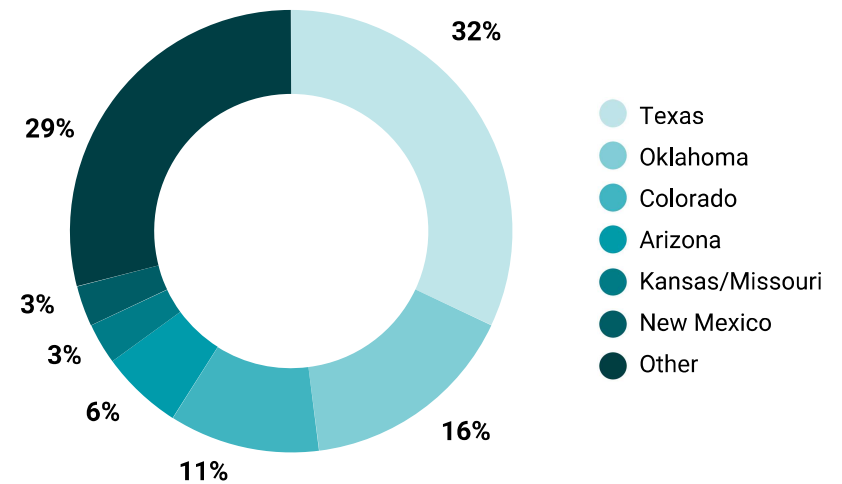
Loan Segmentation

as of 9/30/2025



Collateral Location

as of 9/30/2025



Diversified Loan Portfolio

Energy Banking

- More than 100-year history in energy lending
- Focus on first-lien, senior-secured E&P lending, the "sweet spot" in energy lending
- Seasoned internal petroleum engineering staff to confirm collateral values - a material investment that is a key to strong credit performance across the cycle
- Minimal exposure to second liens, undeveloped reserves, or other higher-risk components of the capital stack
- 50-60% loan to value on proven producing reserves

Healthcare Banking

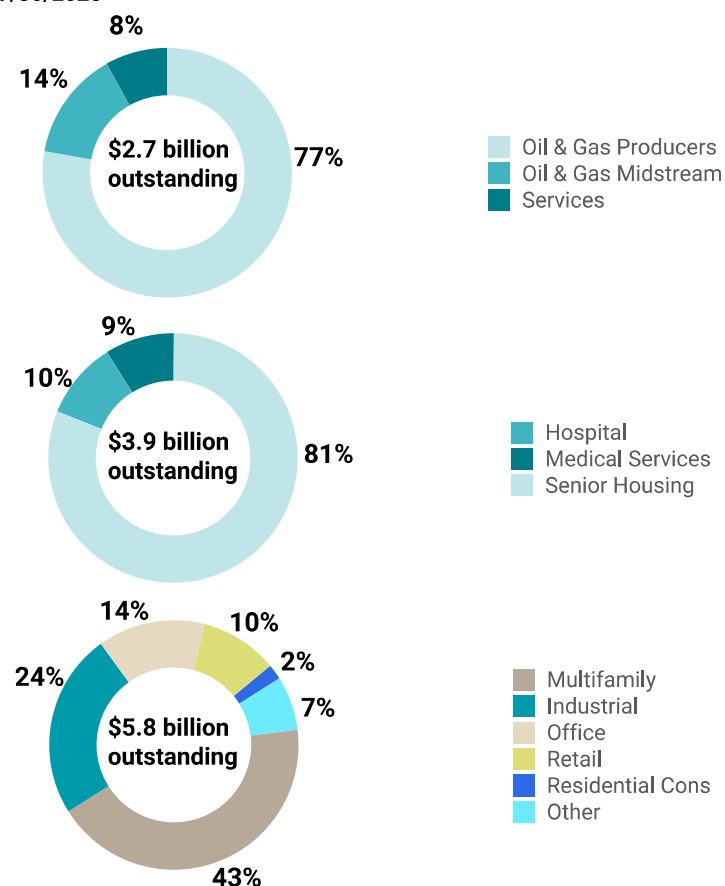
- Favorable spreads
- Predominately BOK Financial originated commitments
- Senior housing commitments real-estate collateralized and secured
- Favorable credit metrics

Commercial Real Estate

- Collateral focused in Texas (30%), Colorado (10%), Arizona (8%), Oklahoma (7%), New Mexico (6%) and Kansas/Missouri (4%)
- Allocate 185% of Tier 1 capital plus reserves to CRE (ratio is currently 166%)
- Further controls and limitations by product type and geography with concentration guidelines analyzed and adjusted quarterly, as needed
- Strong relationship between the front-line production/bankers and credit concurrence officers
- Minimal exposure to residential construction and land development (highest risk, most cyclical sector in CRE)

Portfolio Composition

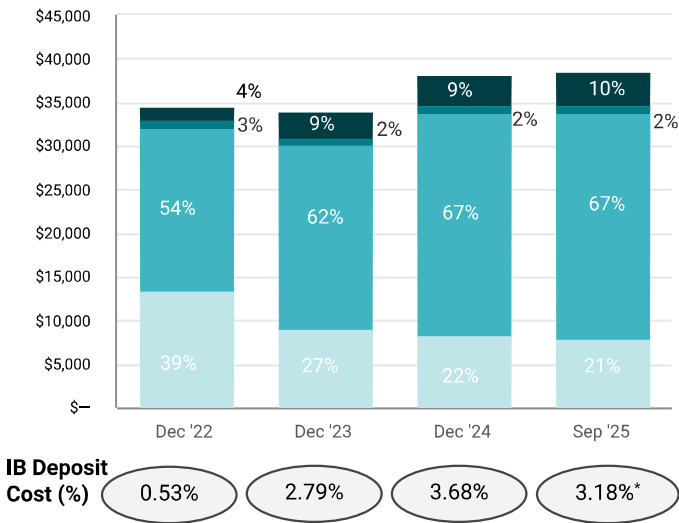
as of 9/30/2025



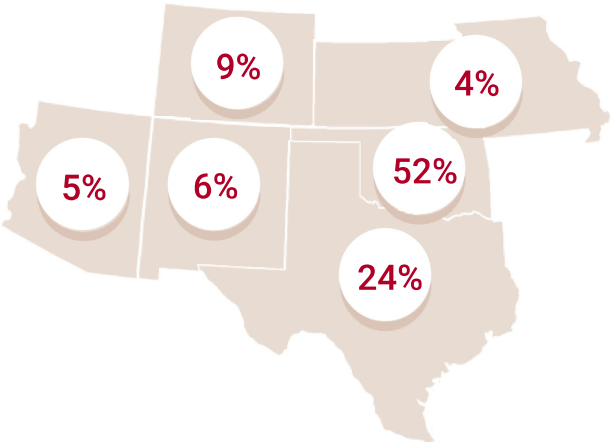
Strong Core Deposit Franchise

Deposit Mix & Cost (\$Millions)

- Demand
- Interest-bearing transaction
- Savings
- Time



Deposit Mix by Geography

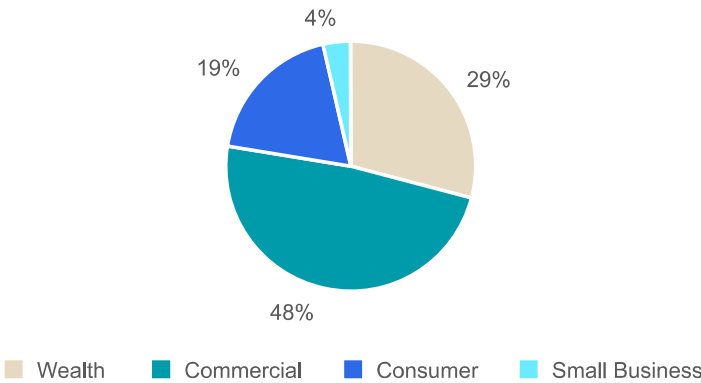


MSA	Branches	Deposit Share
Tulsa, OK	21	33 %
Dallas/Fort Worth/Metro, TX	20	1 %
Oklahoma City, OK	15	13 %
Denver/Metro, CO	13	3 %
Albuquerque, NM	12	13 %

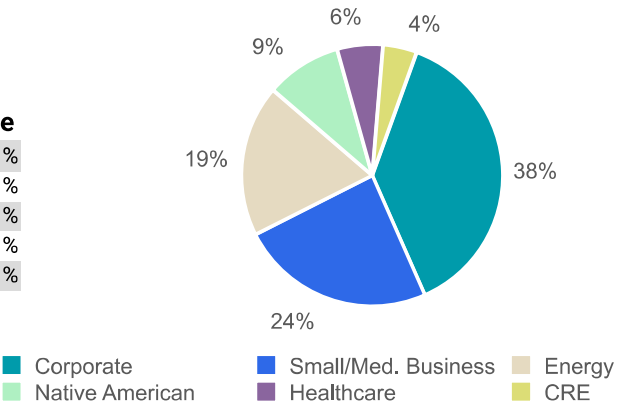
Source: Company filings, S&P Global Market Intelligence

Deposit Mix by Line of Business

Total Deposit Breakdown



Commercial Deposit Breakdown



*Reflects YTD IB deposit cost as of September 30, 2025

Peer-leading Fee Income and Steady Profitability

Summary

35%-40% of total revenues come from a diverse set of well-established fee income businesses, a differentiator compared to other midsized regional banks

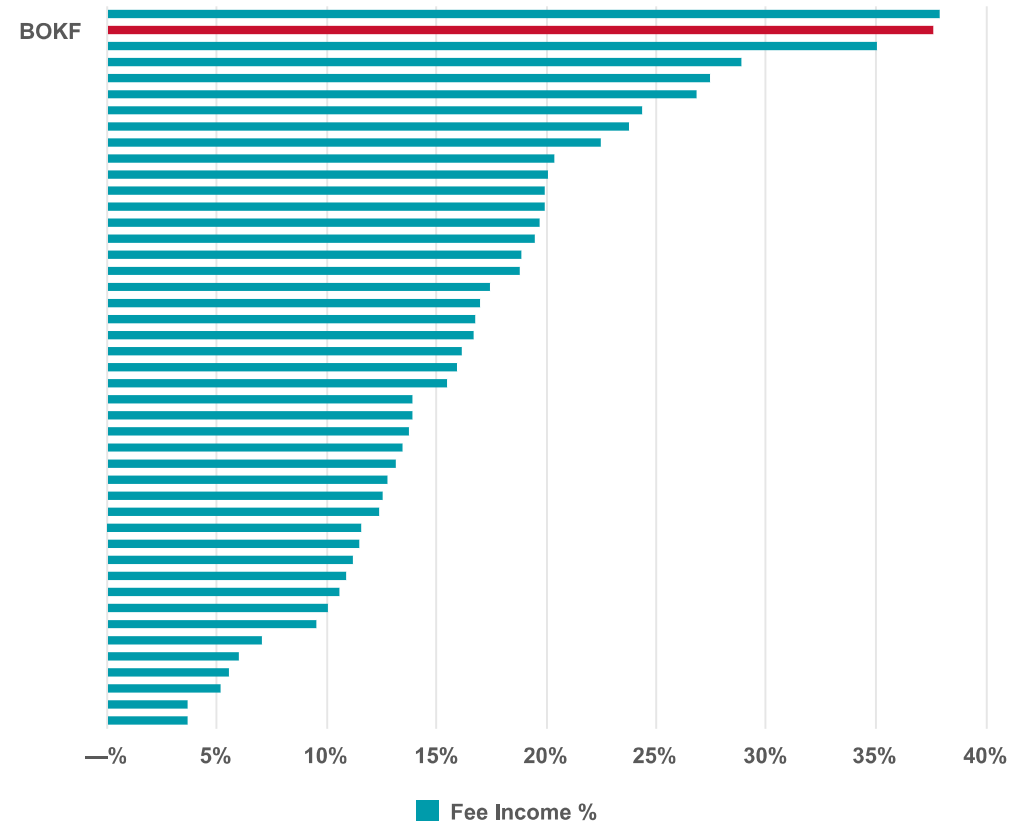
Markets & Securities Segment

- Consistently among the top dealers of mortgage backed securities
- Robust municipal and advisory services
- Strong mortgage originator and servicer

Asset Management & Transactions Segment

- \$122.7 billion in assets under management and administration at September 30, 2025
- 8th largest corporate trustee bank ranked by number of trusteeships
- Top 10 Electronic Funds Transfer processor in the United States through our TransFund business, which provides Debit and Credit Issuing Processing (EFT) for almost 500 Banks & Credit Unions throughout the U.S.

Q3 2025 Fee Income % vs. KRX Index



Wealth Management

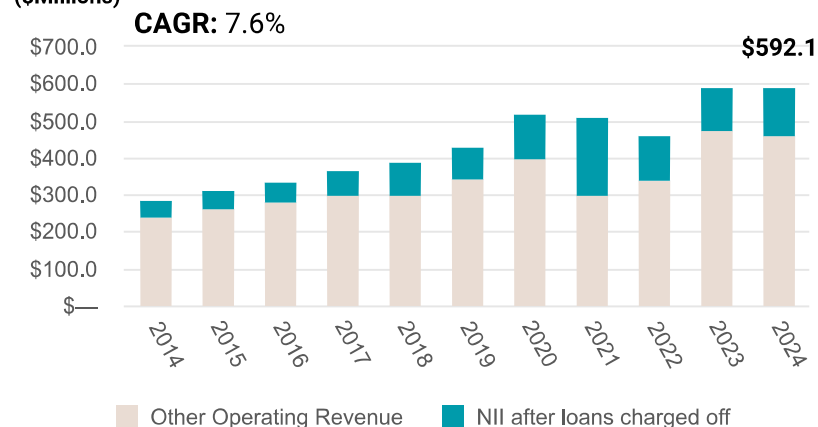
Primary Lines of Business

- **Private Wealth / Asset Management** - Banking and investment management, trust and estate administration, and Cavanal Hill family of funds
- **Institutional Wealth** - Retirement plan services, financial planning, corporate trust, business transition services, institutional investment management, and asset custody
- **Hedging and Risk Management** - Energy, commodities, FX, interest rate, and mortgage production hedging
- **Institutional Sales and Trading** - Institutional investing, public and corporate finance, and reinsurance services
- **Specialty Asset Management** - Mineral management, real estate management, and advisor trust services

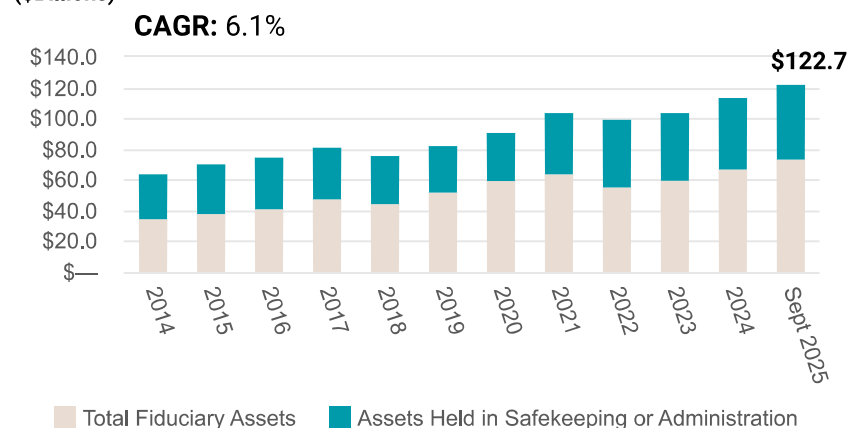
Wealth Management By The Numbers

- Assets under management or administration: \$122.7 billion
- Fiduciary assets: \$73.9 billion
- Average loans: \$2.3 billion
- Average deposits: \$10.7 billion
- More than \$1 trillion in traded securities annually

Wealth Management Revenue (\$Millions)



Assets Under Management or Administration (\$Billions)



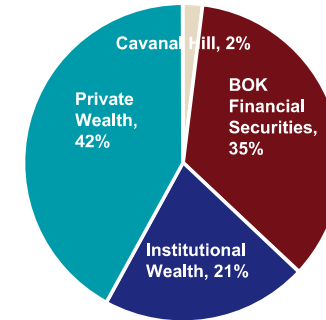
Wealth Management

Awards, Recognition, and Rankings

- Retirement Plan Services recognized as a top five provider and recipient of six "Best in Class" awards in 2023
- Eighth largest corporate trustee bank by number of trusteeships and fifth in paying agencies
- Among the top bond underwriters and financial advisors in the United States and #1 in Texas
- One of the top 25 firms that fulfills the hedging needs of the mortgage banking industry
- Fifteen Lipper awards over the past 13 years for Cavanal Hill, our proprietary mutual fund family

Wealth Revenue by Line of Business

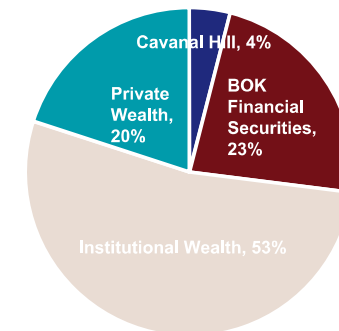
For the three months ended September 30, 2025



Cavanal Hill
Institutional Wealth
BOK Financial Securities
Private Wealth

Wealth AUM by Line of Business

As of September 30, 2025



Cavanal Hill
Institutional Wealth
BOK Financial Securities
Private Wealth

Mortgage Finance

Successful launch of business in the 3rd quarter

- First loans have been funded
- Outstandings to ramp up in Q4
- Approximately 90% of current Mortgage Finance clients and prospects have existing relationships with the Bank
- Cross-sell opportunities include deposit and treasury management solutions, Private Wealth, Trading and Hedging Services, and other

Completes BOKF's mortgage lifecycle product offering:

Origination

- Full-service retail origination capabilities

Servicing

- Over 124,000 loans with \$22.1 billion in UPB serviced at 9/30

Mortgage Finance

- Warehouse lending, MSR facilities, other financing solutions

Trading, pooling, and hedging

- Existing customer base of more than 500 mortgage originators

Treasury Management Solutions

- Robust suite of tools for mortgage services and originators

Transaction Processing

Debit Processing & ATM Network

- Operates nationally
- More than 75% of clients are outside of Oklahoma
- Clients: Banks, Credit Unions and C-store chains
- 800+ million EFT transactions processed in 2024
- Second highest year in TransFund history for debit processing, ATM, and merchant sales in 2024

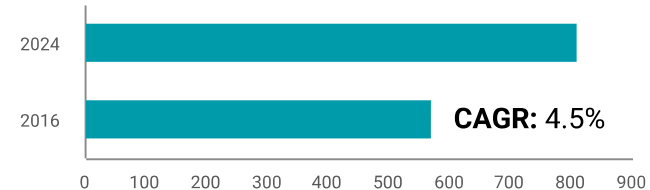
Merchant Payment Processing

- Process payments for 4,500 merchant and cash advance locations
- In 2024, processed \$3.4 billion in merchant sales

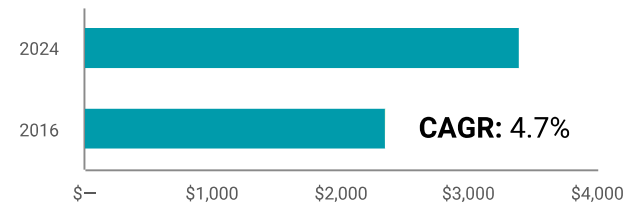
Transaction Processing Volume

as of 12/31/2024

EFT TRANSACTION VOLUMES
(Million)



MERCHANT VOLUME
(\$Million)



Q3 Financial Highlights

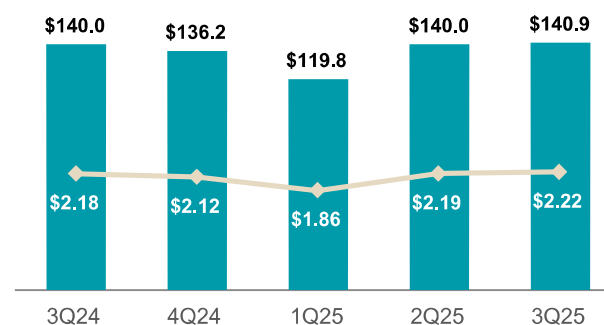
- Net Income was \$140.9 million, or \$2.22 per diluted share
- Net interest margin expanded 11 basis points to 2.91% and core net interest margin, excluding trading, grew 4 basis points to 3.16%*
- Period end loans grew \$573 million or 2.4% to \$24.9 billion with growth in our core C&I portfolio, commercial real estate, and loans to individuals
- Asset quality remains very strong with non-performing assets, excluding loans guaranteed by U.S. government agencies, totaling \$67 million or 0.27% of outstanding loans and repossessed assets. Net charge-offs were \$3.6 million during Q3
- Continued strong capital and liquidity position with TCE reaching 10.1%* during the quarter and a loan to deposit ratio of 65%

(\$Million, exc. EPS)	Q3 2025	Q2 2025	Q3 2024
Net income	\$140.9	\$140.0	\$140.0
Diluted EPS	\$2.22	\$2.19	\$2.18
Net income before taxes	\$176.6	\$180.8	\$173.3
Provision for credit losses	\$2.0	\$0.0	\$2.0
Pre-provision net revenue*	\$178.6	\$180.7	\$175.3
Efficiency ratio*	66.7%	65.4%	65.1%

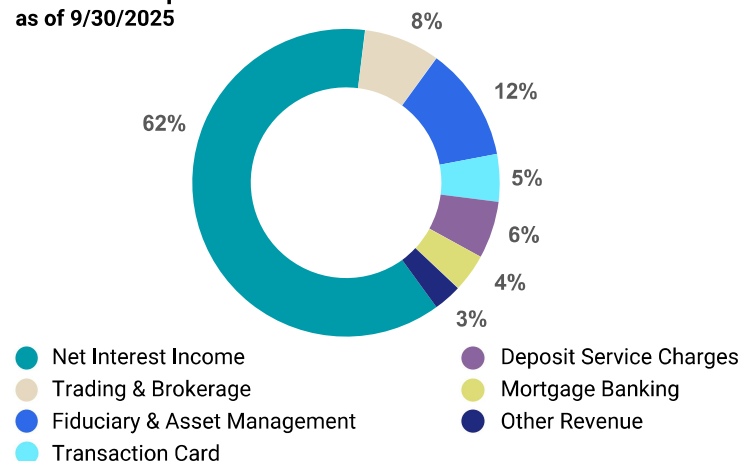
* Non-GAAP measure

Net Income

- Attributable to shareholders
- Per share (diluted)



Revenue Composition as of 9/30/2025



Additional Details

(\$Billion)	Q3 2025	Quarterly Sequential	Quarterly YOY
Period End Loans	\$24.9	2.4%	3.7%
Average Loans	\$24.8	2.7%	2.1%
Period End Deposits	\$38.5	0.7%	3.4%
Average Deposits	\$38.5	0.9%	4.7%
Fiduciary Assets	\$73.9	3.9%	15.9%
Assets Under Management or Administration	\$122.7	4.1%	10.8%

- Period end loan balances increased \$573 million, spread broadly across the portfolio with growth in our core C&I portfolio, commercial real estate and loans to individuals. Average loan balances grew \$650 million
- Average deposits grew \$345 million in Q3, largely attributed to interest-bearing transaction and time deposit balances
- The loan-to-deposit ratio remained consistent at 65% at September 30 and continues to be well below the pre-pandemic level of 79% at Dec. 31, 2019
- Assets under management or administration increased \$4.8 billion to \$122.7 billion, driven by higher market valuations and continued new business growth

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

- 71% oil / 29% gas-weighted borrowers
- Robust stress testing process and 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 YTD*	Avg
Energy	0	-1	-2	122	65	11	-9	-4	-1	-14	17	125	19	48	75	168	90	-1	-2	-1	0	34
Healthcare	7	-15	-10	64	4	103	1	30	-25	-1	-2	0	53	28	36	1	1	0	6	17	0	14
Services	38	27	37	50	95	24	24	14	-3	-3	-5	-1	-3	0	-1	16	-2	46	11	-2	11	18
General Business	2	4	24	95	80	25	28	-10	12	11	3	0	-4	48	12	0	18	8	12	7	2	18
Commercial & Industrial Total	12	7	16	88	71	31	12	5	-2	-3	4	34	15	31	32	51	26	13	7	6	3	22
Construction & Land Development	43	-2	11	156	565	345	128	23	-226	-211	-127	-57	-55	-42	-58	-14	-44	-12	19	-3	-9	21
Retail	0	0	0	12	50	267	38	6	9	-9	-3	-3	0	0	-38	7	-1	0	0	0	0	16
Office	0	0	0	4	85	158	17	23	43	-2	-7	-2	-6	0	0	0	19	3	82	17	2	21
Multifamily	3	-14	4	29	75	483	124	3	-50	-13	-100	0	0	0	0	0	-2	0	-20	0	-1	25
Industrial	-1	-1	0	-1	11	0	15	0	65	1	-2	-1	-1	-24	0	5	0	0	0	-1	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	11
Commercial Real Estate Total	14	-2	7	69	219	238	58	26	-15	-19	-34	-4	-5	-10	-9	2	3	0	10	2	0	26
Permanent Mortgage	9	9	10	41	90	108	65	44	22	14	5	-4	-1	-4	-1	-9	-2	-3	-2	-1	0	19
Personal	112	107	89	161	190	142	118	144	66	45	45	40	30	29	36	20	16	26	25	23	14	70
Loans to Individuals Total	46	48	42	88	125	117	77	63	30	19	14	9	10	8	12	2	6	10	9	8	6	36
Grand Total	20	13	19	84	115	96	35	20	2	-2	-2	22	10	19	20	33	18	10	8	5	3	26

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

Loan Portfolio

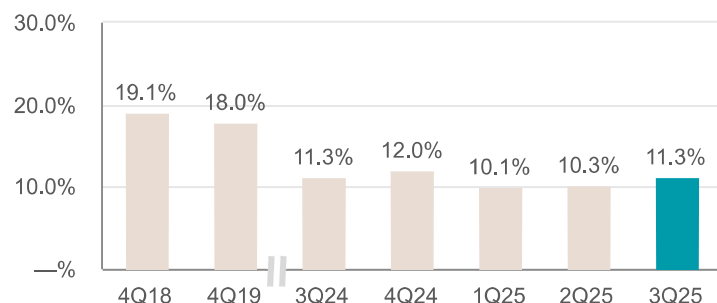
- Combined Services & General Business (Core C&I) balances increased \$112 million or 1.4% linked quarter
- Energy balances decreased \$53 million as we continued to see elevated payoff activity in this portfolio
- Healthcare balances increased \$70 million linked quarter, reflecting strong origination activity, particularly in the senior housing space
- Commercial Real Estate loan balances grew \$231 million or 4.2% linked quarter with growth covering multifamily, industrial, office, retail, and construction

(\$Million)	Sep. 30, 2025	June 30, 2025	Sep. 30, 2024	Seq. Loan Growth	YOY Loan Growth
Energy	\$ 2,681.5	\$ 2,734.7	\$ 3,126.6	(1.9)%	(14.2)%
Services	3,710.6	3,658.8	3,573.7	1.4%	3.8%
Healthcare	3,878.5	3,808.9	4,149.1	1.8%	(6.5)%
General Business	4,242.2	4,181.7	4,028.5	1.4%	5.3%
Total Commercial	\$ 14,512.9	\$ 14,384.2	\$ 14,877.9	0.9%	(2.5)%
Multifamily	\$ 2,500.3	\$ 2,473.4	\$ 2,109.4	1.1%	18.5%
Industrial	1,396.8	1,304.2	1,270.9	7.1%	9.9%
Office	811.6	690.1	816.0	17.6%	(0.5)%
Retail	593.8	592.0	521.9	0.3%	13.8%
Residential Construction and Land Development	122.0	105.7	105.0	15.5%	16.2%
Other Commercial Real Estate	328.0	356.0	365.4	(7.9)%	(10.2)%
Total Commercial Real Estate	\$ 5,752.6	\$ 5,521.4	\$ 5,188.7	4.2%	10.9%
Loans to individuals	\$ 4,599.6	\$ 4,386.6	\$ 3,918.5	4.9%	17.4%
Total Loans	\$ 24,865.2	\$ 24,292.2	\$ 23,985.1	2.4%	3.7%

Credit Quality Metrics

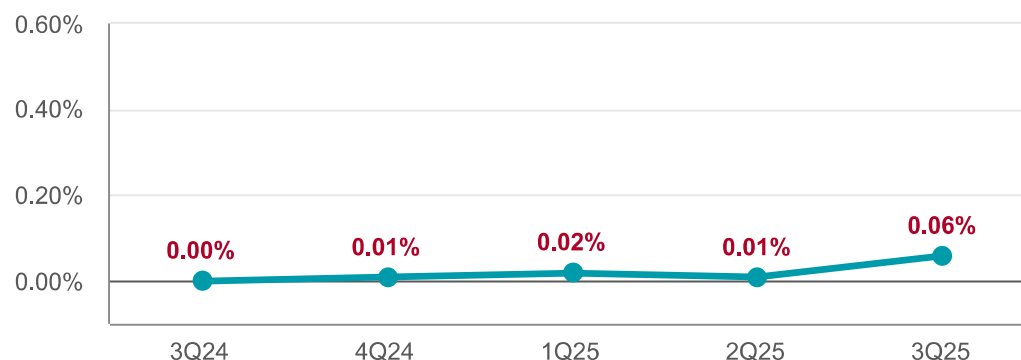
- Credit quality remains excellent with non-performing assets, excluding loans guaranteed by U.S. government agencies, totaling \$67 million or 0.27% of outstanding loans and repossessed assets
- Trailing 12 months net charge-offs at 2 bp with net charge-offs of \$3.6 million during Q3
- A \$2.0 million provision for credit losses was recorded for the quarter reflecting the impact of loan growth
- Combined allowance for credit losses of \$328 million or 1.32% at quarter end

Committed Criticized Assets / Tier 1 Capital & Reserves

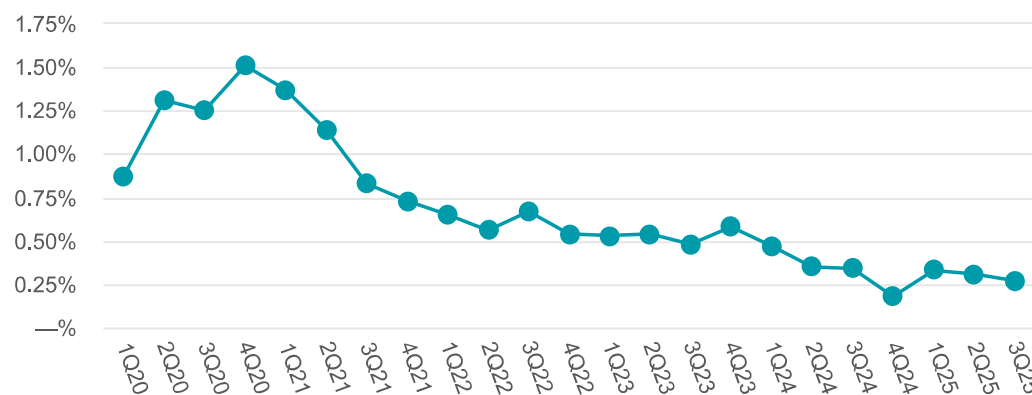


Net Charge-Offs to Average Loans

Annualized



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



Yields, Rate & Margin

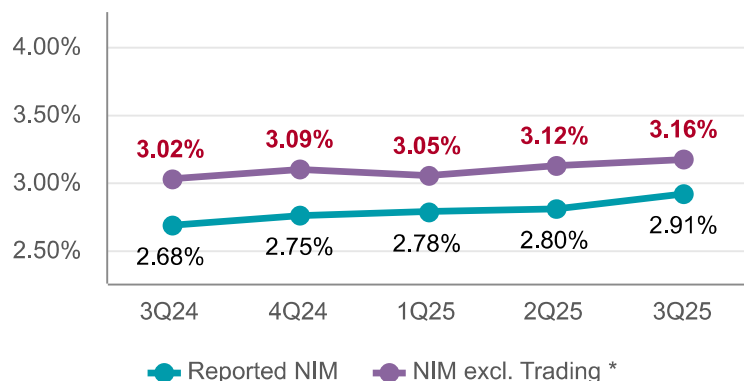
Net Interest Income

- Net interest income was up \$9.5 million linked quarter, driven by the continued upward repricing of fixed-rate securities and loans, complemented by decreasing deposit costs. Core net interest income, excluding trading, increased \$11.3 million*

Net Interest Margin

- 11 basis points NIM increase with core net interest margin, excluding trading,* increasing 4 basis points

Net Interest Margin

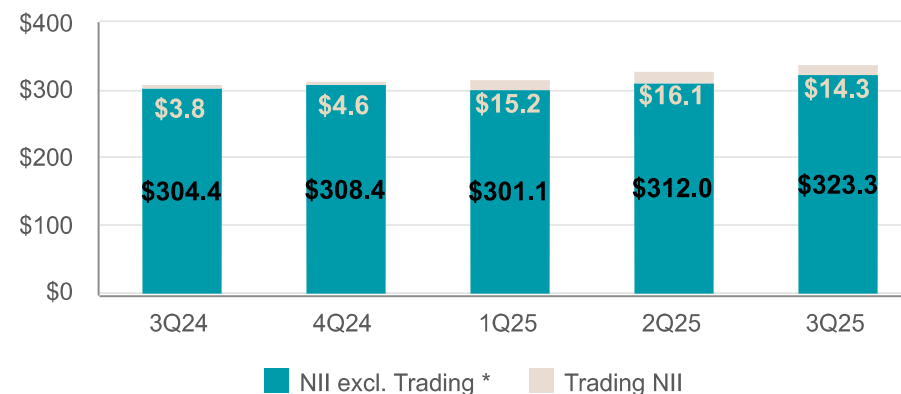


* Non-GAAP measure

(\$Million)	Q3 2025	Q2 2025	Q3 2024	Quarterly sequential	Quarterly YOY
Net Interest Income	\$337.6	\$328.2	\$308.1	2.9%	9.6%
Net Interest Margin	2.91%	2.80%	2.68%	11 bps	23 bps
Yield on Loans	6.70%	6.71%	7.47%	(1) bp	(77) bps
Tax-equivalent Yield on Earning Assets	5.53%	5.47%	5.89%	6 bps	(36) bps
Cost of Interest-bearing Deposits	3.14%	3.17%	3.79%	(3) bps	(65) bps
Rate on Interest-bearing Liabilities	3.33%	3.40%	4.11%	(7) bps	(78) bps

Net Interest Income

(\$Million)



Fee Income - Markets & Securities

Trading Fees

- Trading fee income increased \$1.1 million driven by increased municipal bond trading and a more stable market environment

Investment Banking Fees

- Investment banking revenue, which includes investment banking fees and syndication fees, grew \$5.0 million reflecting strong municipal bond underwriting activity. This was a record quarter for Investment banking revenue.

(\$Million)	Q3 2025	Qtr. Seq. \$ Change	Qtr. Seq. % Change	Qtr. YOY % Change	
Trading Fees	\$ 15.5	\$ 1.1	7.4%	(34.5)%	(A)
Mortgage Banking	19.8	0.8	4.1%	7.6%	
Customer Hedging Fees	5.7	(1.8)	(23.9)%	(23.1)%	
Brokerage Fees	5.9	0.8	15.8%	20.2%	
Syndication Fees	4.2	(0.8)	(16.1)%	16.7%	
Investment Banking Fees	11.9	5.8	97.0%	10.3%	
Markets & Securities	\$ 63.0	\$ 5.9	10.3%	(8.4)%	

Total Trading Revenue

(\$Million)	Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024	
Trading Fees	\$ 15.5	\$ 14.4	\$ 8.1	\$ 33.1	\$ 23.6	(A)
Trading NII*	14.3	16.1	15.2	4.6	3.8	(B)
Total Trading Revenue	\$ 29.8	\$ 30.5	\$ 23.3	\$ 37.7	\$ 27.4	(A) + (B)

* Non-GAAP measure

Fee Income - Asset Management & Transactions

- Fiduciary and Asset Management revenue was relatively stable compared to the prior quarter. Q2 results were elevated due to seasonal tax preparation fees. Fiduciary and Asset Management revenue grew \$1.5 million or 2.5% excluding the Q2 seasonal benefit
- Assets under management or administration ("AUMA") increased \$4.8 billion during the quarter driven by increased market valuations and new business growth

(\$Million)	Q3 2025	Qtr. Seq. \$ Change	Qtr. Seq. % Change	Qtr. YOY % Change	
Markets & Securities	\$ 63.0	\$ 5.9	10.3%	(8.4)%	①
Fiduciary & Asset Management	63.9	(0.1)	(0.1)%	11.3%	
Transaction Card	29.5	(0.1)	(0.3)%	3.4%	
Deposit Service Charges & Fees	31.9	0.6	1.8%	4.7%	
Other Revenue	16.2	0.8	5.3%	(7.0)%	
Asset Management & Transactions	141.4	1.2	0.9%	5.8%	②
Total Fees & Commissions	\$ 204.4	\$ 7.1	3.6%	1.0%	①+②

Expenses

- Personnel expenses were up \$11.6 million
- Regular compensation increased \$3.1 million, largely reflecting transitional payments as we align our talent base to future growth objectives
- Incentive compensation costs grew \$7.9 million with \$5.4 million related to cash-based incentives reflecting stronger underwriting and loan origination activity
- Deferred compensation costs increased \$2.5 million to \$5.8 million; however, this is offset in other gains and losses
- Non-personnel expense increased \$3.6 million, led by increased mortgage banking costs. Last quarter's expenses were lower than normal seasonal trends due to lower levels of mortgage servicing related expenses

* Non-GAAP measure

(\$Million)	Q3 2025	Q2 2025	Q3 2024	% Incr. Seq.	% Incr. YOY
Personnel Expense	\$226.3	\$214.7	\$206.8	5.4%	9.4%
Non-Personnel Expense	\$143.4	\$139.8	\$134.2	2.6%	6.9%
Total Operating Expense	\$369.8	\$354.5	\$341.0	4.3%	8.4%
Efficiency Ratio*	66.7%	65.4%	65.1%	---	---

2025 Full Year Outlook

Business Driver	2024 Actuals	FY '25 As of 10/21/25*	Notes
EOP Loans	\$24.1 billion	5%-7% growth	Continuing our recent trend of consecutive quarters with near double-digit annualized growth.
EOP Inv Securities	\$14.9 billion	Flat	
Net Interest Income	\$1.2 billion	\$1.325 to \$1.35 billion	Assumes two 25bp rate cuts (Oct/Dec) by year-end. Incremental NII growth supported by mix shift of total trading revenue from fees to NII.
Fees & Commissions	\$810 million	\$775-\$810 million	
Total Revenue	\$2.05 billion	Mid single-digit growth rate	
Expenses	\$1.37 billion	Mid single-digit growth	
Efficiency Ratio**	64.3%	65%-66%	
Provision Expense	\$18 million	Well below 2024 levels	Credit outlook remains strong and charge-off levels are expected to remain low.

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

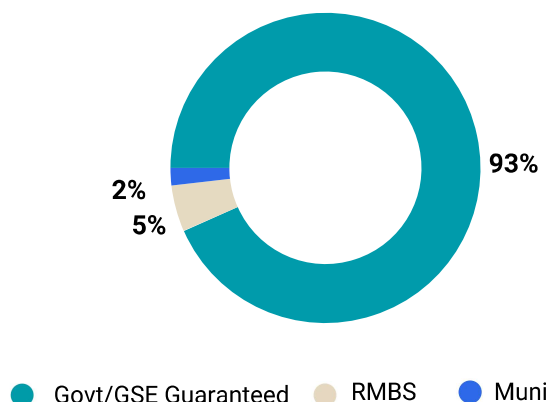
**Non-GAAP measure. Refer to Form 10-K furnished on February 19, 2025.

Securities and Interest Rate Risk Position

Securities Portfolio

- Short duration with limited extension, current portfolio duration is 3.0 years, extending to only 3.4 years if rates increase 200 bps
- RMBS portfolio is all "AAA" rated with average credit enhancement of ~18%
- Portfolio runoff for Q3 2025 was \$605 million

**BOKF Securities by Guarantee Type
09/30/2025**



Interest Rate Risk

- Approximately 75% 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 0.22% on NII

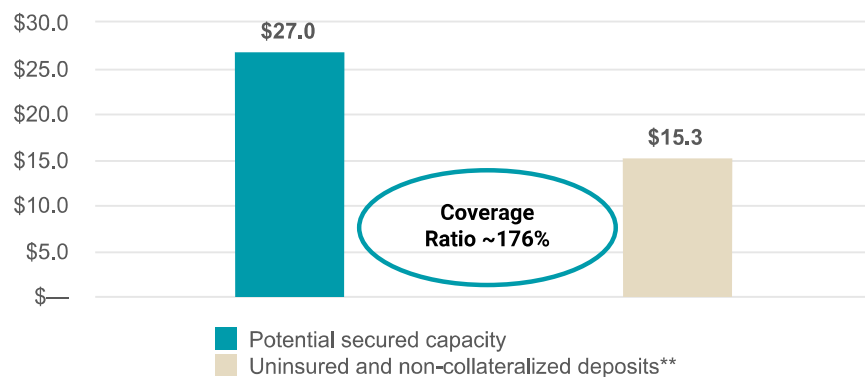
Scenario	Δ NII %	Δ NII \$
Down 200 Ramp, year 1	1.96%	\$27.3 million
Down 100 Ramp, year 1	0.84%	\$11.7 million
Up 100 Ramp, year 1	(1.07)%	\$(14.9) million
Up 200 Ramp, year 1	(2.63)%	\$(36.5) million

Liquidity & Capital

	Q3 2025	Q2 2025	Q3 2024
Loan to Deposit Ratio	64.6%	63.5%	64.4%
Period-End Deposits	\$38.5 billion	\$38.2 billion	\$37.2 billion
Available Secured Capacity	\$22.5 billion	\$21.2 billion	\$22.8 billion
Common Equity Tier 1	13.6%	13.6%	12.7%
Total Capital Ratio	14.5%	14.5%	13.9%
Tangible Common Equity Ratio *	10.1%	9.6%	9.2%

Uninsured Deposit Coverage

(\$Billion)



* Non-GAAP measure

** Uninsured and non-collateralized deposits excludes intra-bank deposits

Liquidity

- Period end deposit balances increased \$254 million this quarter
- Uninsured and non-collateralized deposit coverage ratio was ~ 176% at September 30, 2025

Capital

- Robust capital ratios consistently remain well above regulatory and internal policy thresholds

