

Investor Presentation

August 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.

All data is presented as of June 30, 2026 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 June 30, 2026

ASSETS	\$53.2 billion
LOANS	\$27.1 billion
DEPOSITS	\$39.9 billion
ASSETS UNDER MANAGEMENT OR ADMINISTRATION	\$129.3 billion

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

*Total assets as of 03/31/2026

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

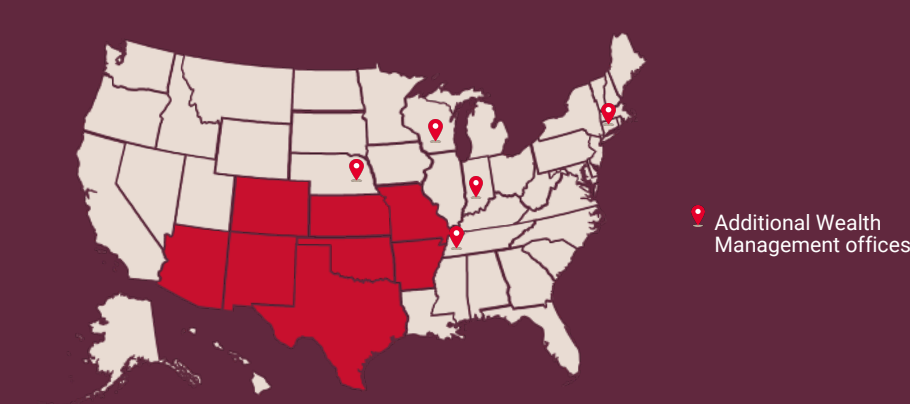
BROKER/DEALER & INDEPENDENT ADVISORY SERVICES

BOK Financial Securities
BOK Financial Advisors

WEALTH MANAGEMENT

BOK Financial Asset Management
BOK Private Wealth
Cavanal 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

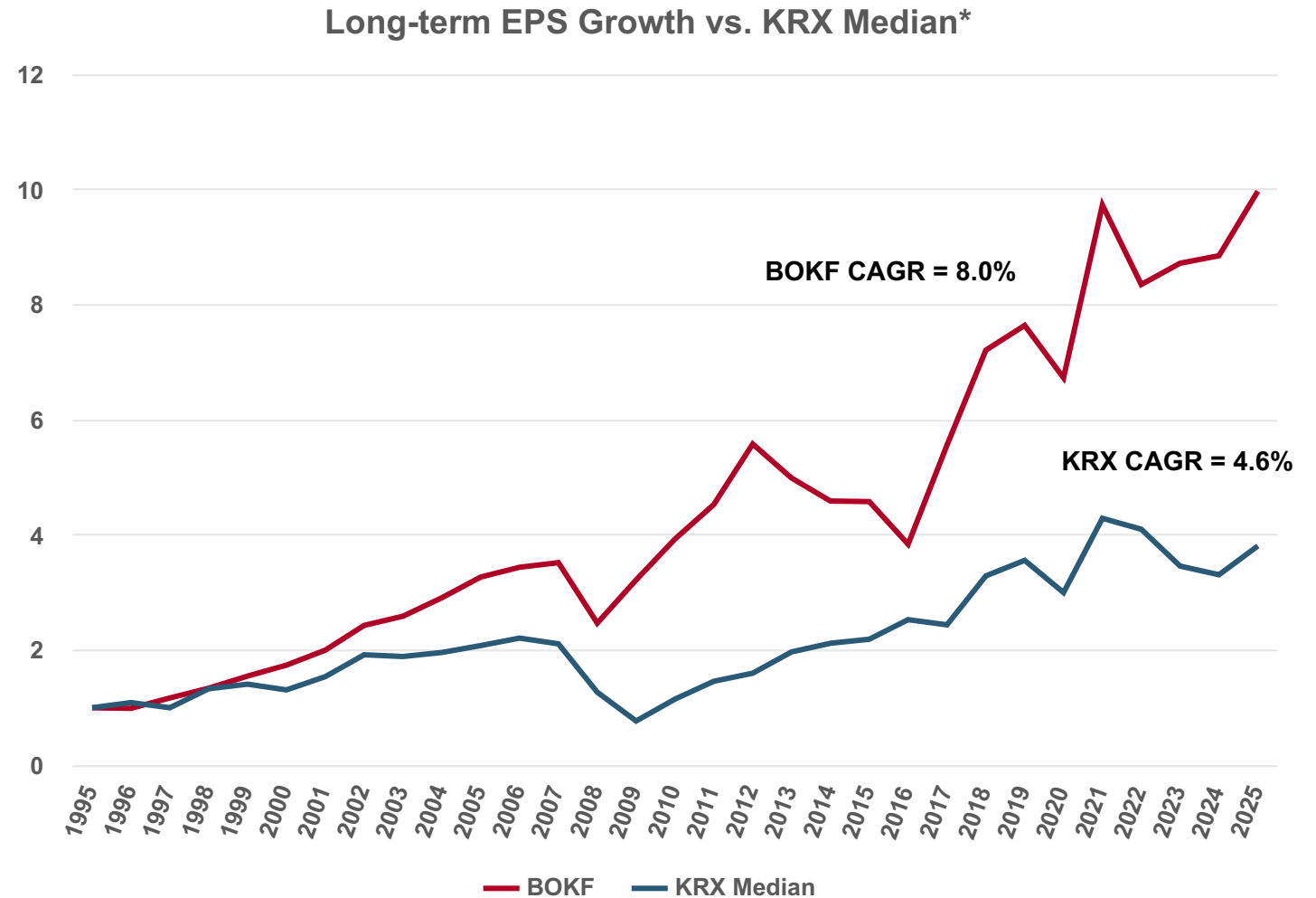


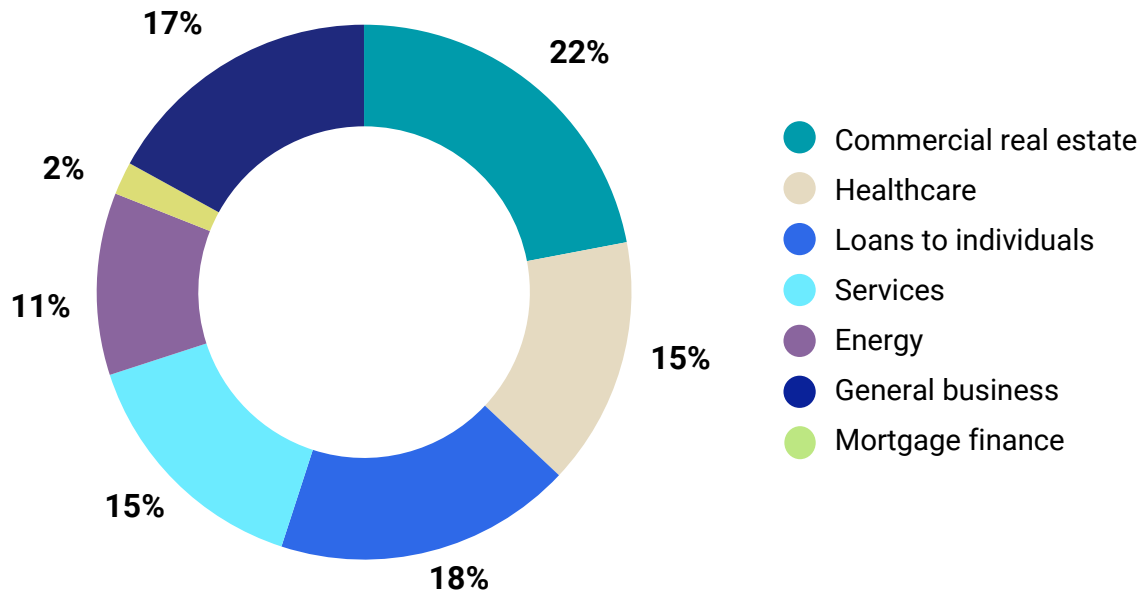
*Chart data based on Bloomberg EPS data for BOKF and KRX index members as of 2025. Chart data is indexed to 1 as of 1995.

Diversified Loan Portfolio

Disciplined concentration management, diversified by sector & geography

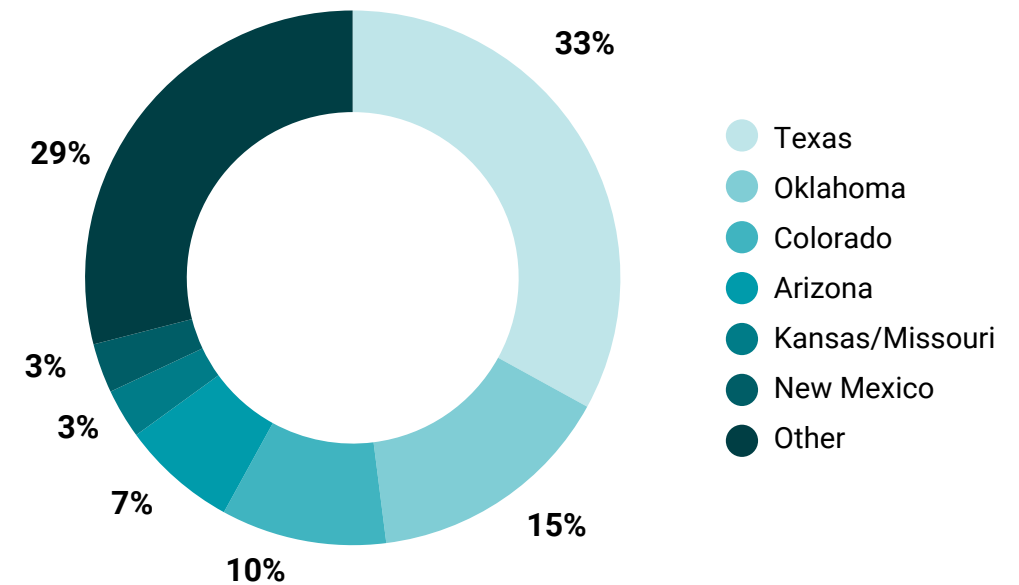
Loan Segmentation

as of 6/30/2026



Collateral Location

as of 6/30/2026



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

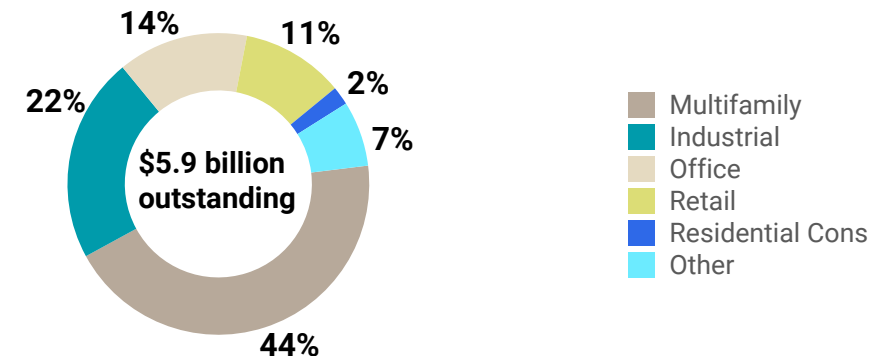
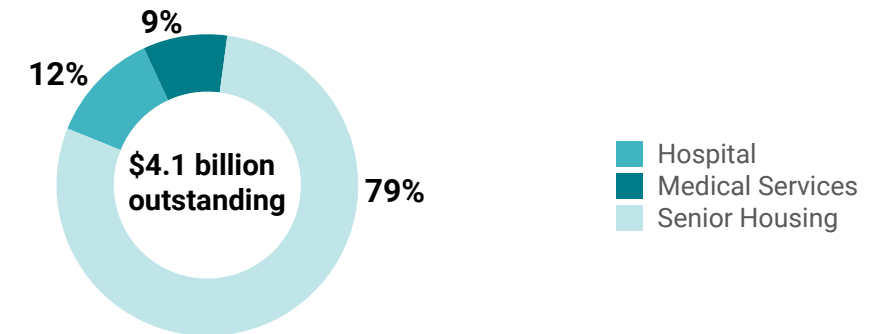
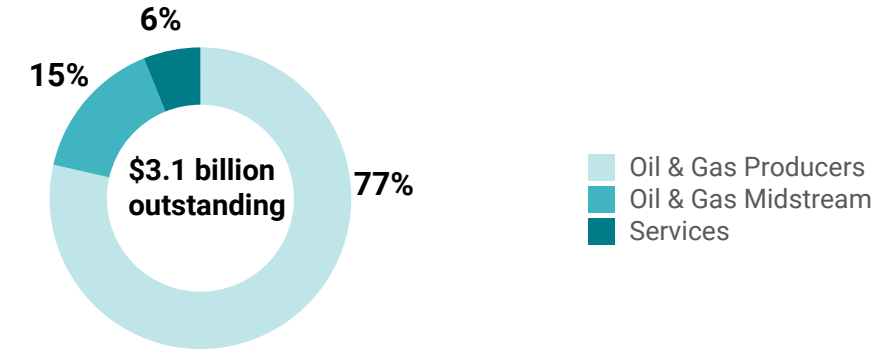
- Favorable spreads
- Predominately BOK Financial originated commitments
- Senior housing commitments real-estate collateralized and secured
- Favorable credit metrics

Commercial Real Estate

- Collateral focused in Texas (32%), Colorado (7%), Arizona (9%), Oklahoma (5%), New Mexico (6%) and Kansas/Missouri (2%)
- Allocate 185% of Tier 1 capital plus reserves to CRE (ratio is currently 164%)
- 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

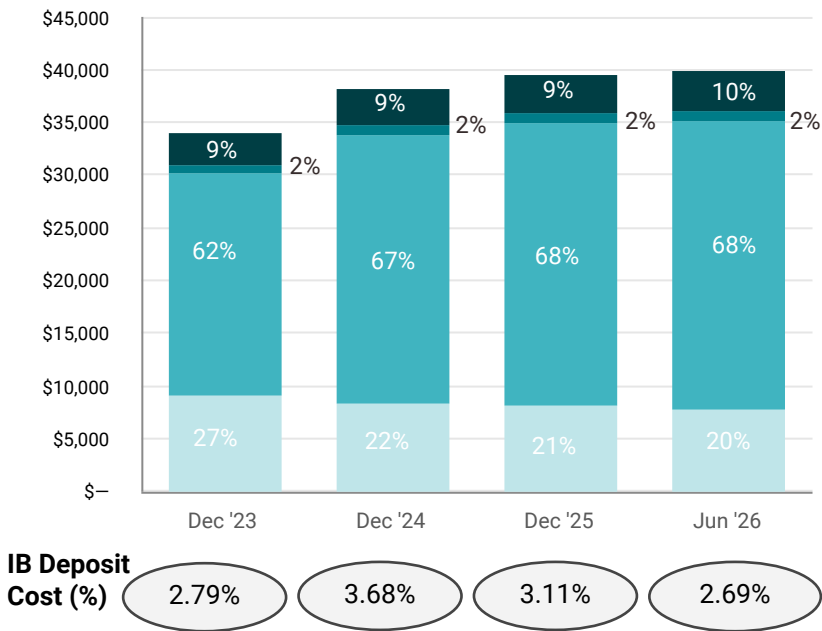
as of 6/30/2026



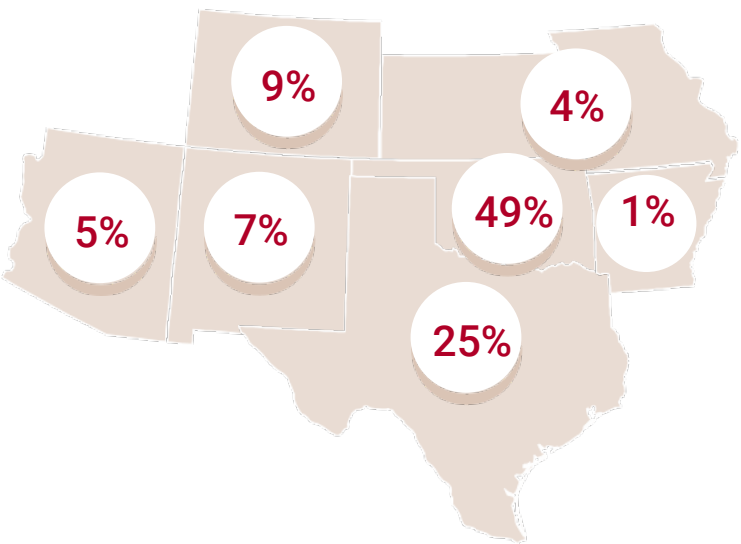
Strong Core Deposit Franchise

Deposit Mix & Cost (\$Million)

- Demand
- Interest-bearing transaction
- Savings
- Time



Deposit Mix by Geography

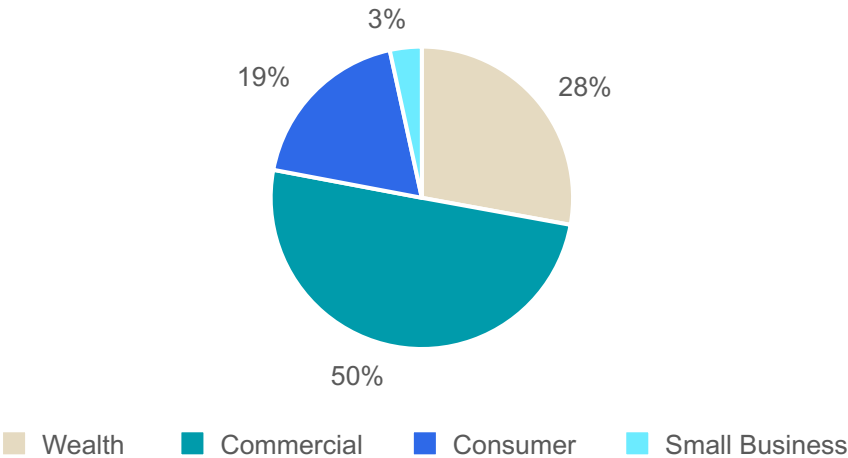


MSA	Branches	Deposit Share
Tulsa, OK	21	33 %
Dallas/Fort Worth/Metro, TX	20	1 %
Oklahoma City, OK	15	13 %
Denver/Metro, CO	13	3 %
Albuquerque, NM	12	13 %

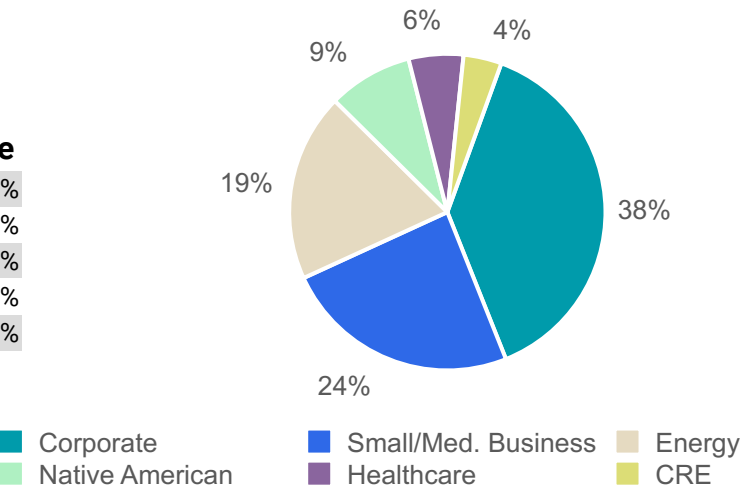
Source: Company filings, S&P Global Market Intelligence

Deposit Mix by Line of Business

Total Deposit Breakdown



Commercial Deposit Breakdown



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

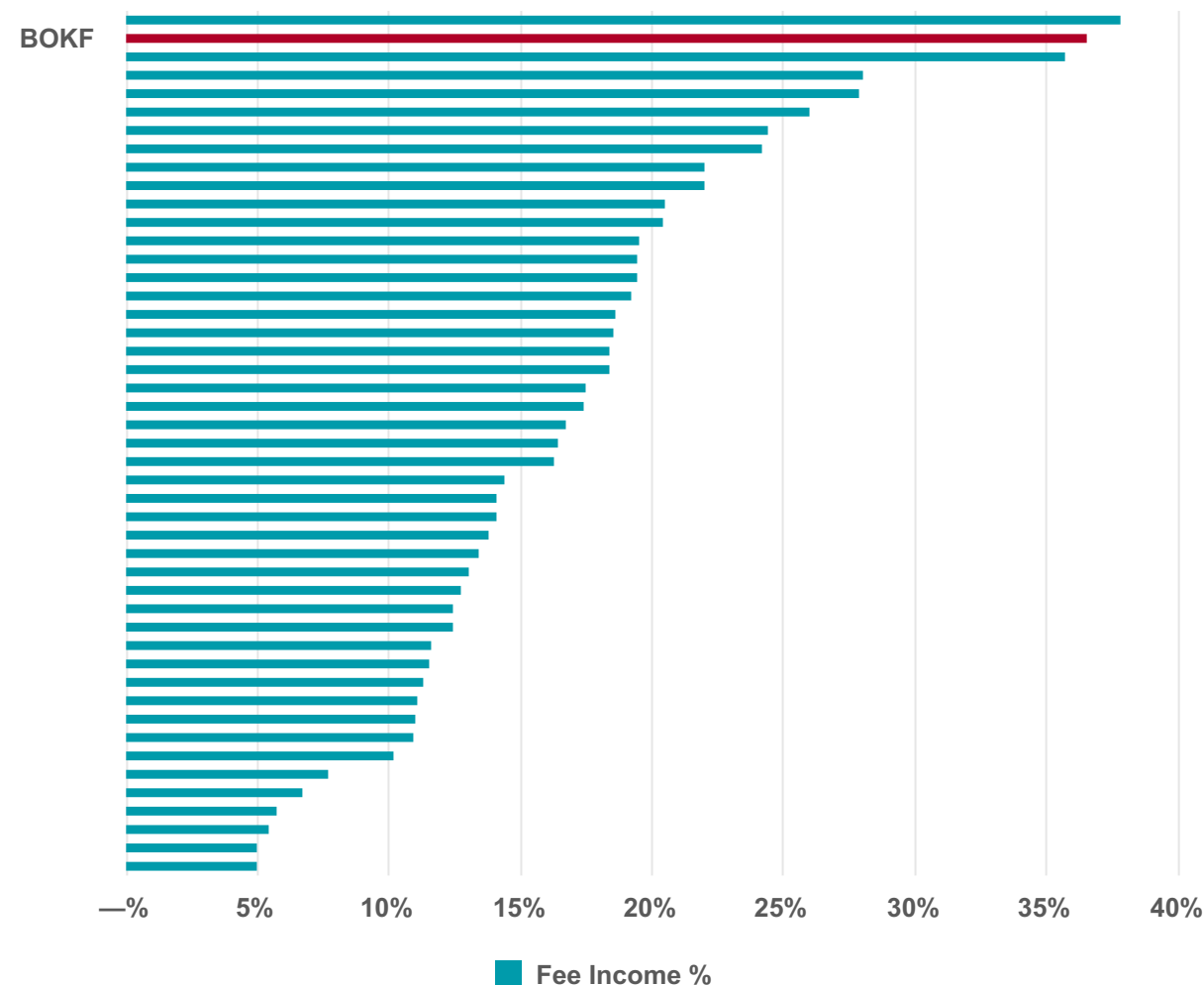
Markets & Securities

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

Asset Management & Transactions

- \$129.3 billion in assets under management or administration at June 30, 2026
- 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.

Q2 2026 Fee Income % vs. KRX Index



Wealth Management

Primary Lines of Business

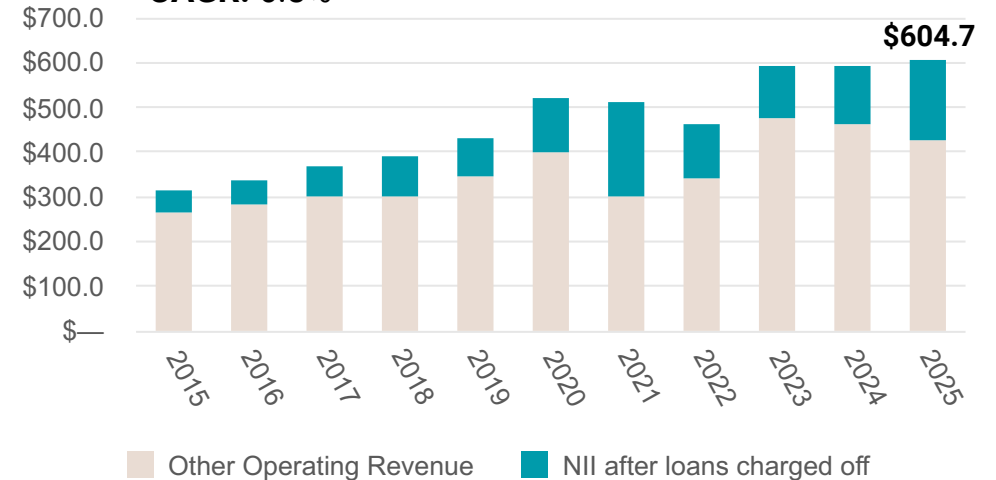
- **Private Wealth / Asset Management** - Banking and investment management, trust and estate administration, and Cavanal Hill family of funds
- **Institutional Wealth** - Retirement plan services, financial planning, corporate trust, business transition services, institutional investment management, 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 ("AUMA"): \$129.3 billion
- Fiduciary assets: \$78.9 billion
- Average loans: \$2.5 billion
- Average deposits: \$10.7 billion
- More than \$1 trillion in traded securities annually

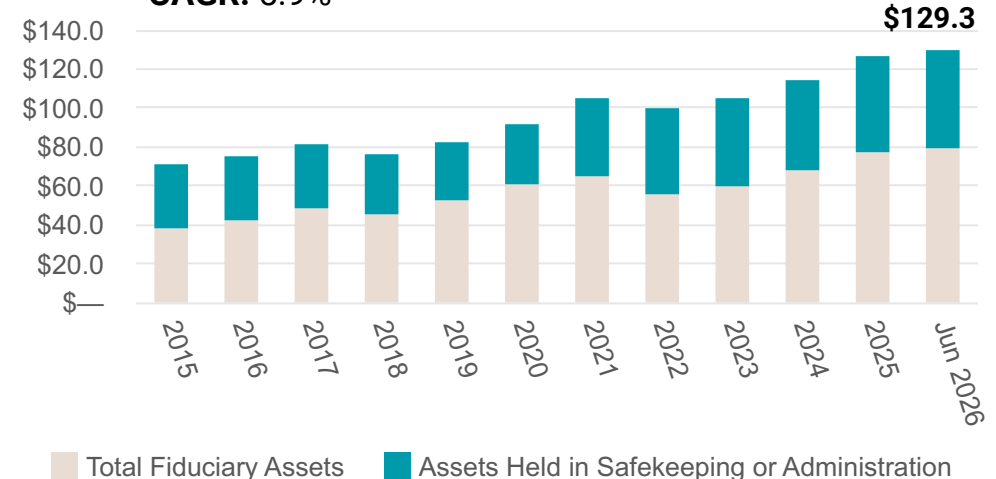
Wealth Management Revenue (\$Million)

CAGR: 6.8%



Assets Under Management or Administration (\$Billion)

CAGR: 5.9%



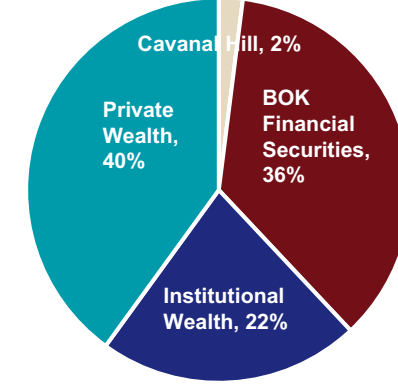
Wealth Management

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

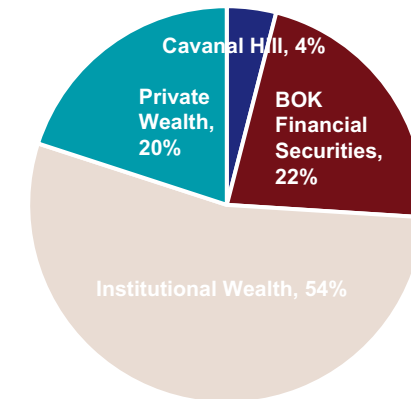
Wealth Revenue by Line of Business

For the three months ended June 30, 2026



Wealth AUMA by Line of Business

As of June 30, 2026



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
- 830+ million EFT transactions processed in 2025
- TransFund celebrated its 50th year as a BOK Financial line of business with record debit, processing, ATM and merchant sales in 2025

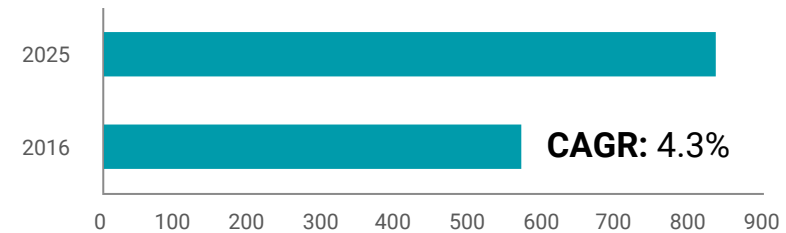
Merchant Payment Processing

- Process payments for 10,000 merchant and cash advance locations
- In 2025, processed \$3.3 billion in merchant sales
- Processing verticals include: Healthcare, Transportation, Governments, Public/Private Universities, and Retail
- 24 million merchant transactions processed in 2025

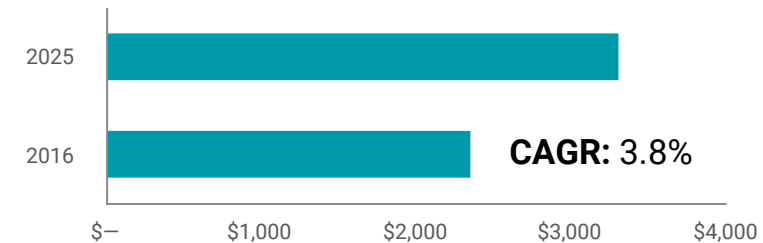
Transaction Processing Volume

as of 12/31/2025

EFT TRANSACTION VOLUMES (Million)



MERCHANT VOLUME (\$Million)



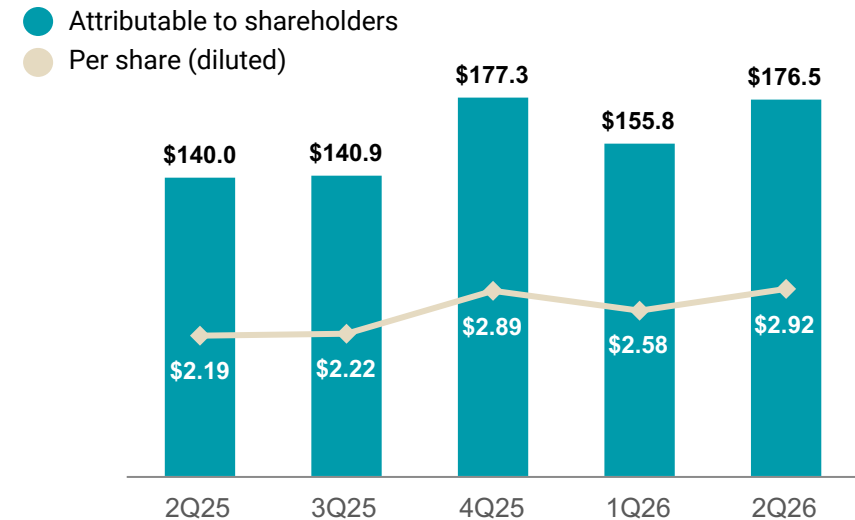
Q2 Financial Highlights

- Net income was \$176.5 million, or \$2.92 per diluted share, compared to \$155.8 million, or \$2.58 per diluted share in the prior quarter. Excluding the net gain related to the exchange of Visa B shares and the loss from repositioning of the available-for-sale securities portfolio, net income would have been \$156.5 million, or \$2.59 per diluted share, in the second quarter of 2026*
- Net interest margin increased 1 basis point to 2.91% and core net interest margin, excluding trading, declined 2 basis points to 3.13%*. Core margin was negatively impacted by 3 basis points related to cash margin posted for customer hedging activity for our energy customers
- Period end loans grew \$896 million, or 3.4% sequentially to \$27.1 billion with broad-based growth across our portfolio and footprint. Period end loans grew \$2.8 billion, or 11.5%, compared to the second quarter of 2025
- Net charge-offs were \$500 thousand during the quarter averaging 3 basis points over the last twelve months
- Continued strong capital and liquidity position with TCE* at 9.6% and a loan to deposit ratio of 68%

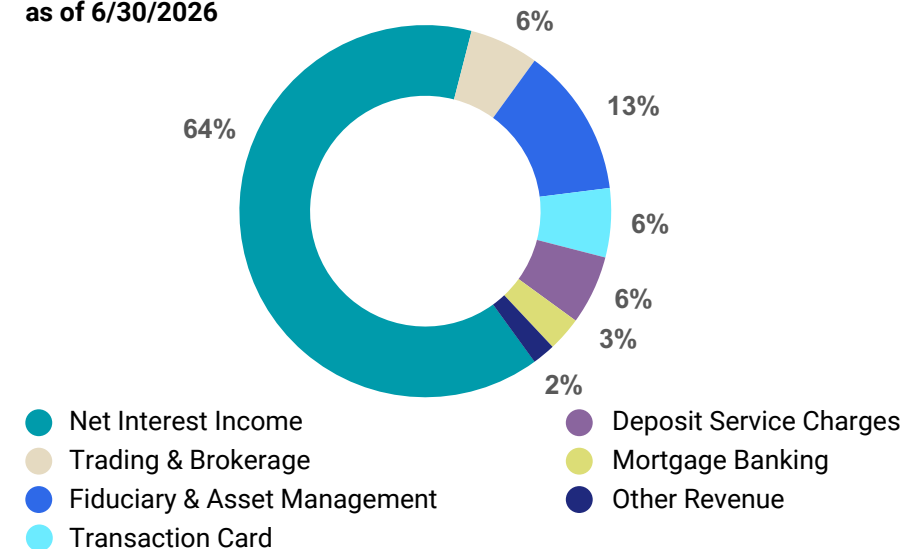
(\$Million, exc. EPS)	Q2 2026	Q1 2026	Q2 2025
Net income	\$176.5	\$155.8	\$140.0
Diluted EPS	\$2.92	\$2.58	\$2.19
Net income before taxes	\$227.7	\$199.7	\$180.8
Provision for credit losses	\$0.0	\$0.0	\$0.0
Pre-provision net revenue*	\$227.7	\$199.7	\$180.7
Efficiency ratio*	60.2%	63.2%	65.4%
Adjusted efficiency ratio*	63.5%	63.2%	65.5%

* Non-GAAP measure

Net Income



Revenue Composition as of 6/30/2026



Additional Details

(\$Billion)	Q2 2026	Quarterly Sequential	Quarterly YOY
Period End Loans	\$27.1	3.4%	11.5%
Average Loans	\$26.8	3.3%	10.7%
Period End Deposits	\$39.9	3.0%	4.2%
Average Deposits	\$39.2	0.6%	2.9%
Fiduciary Assets	\$78.9	6.2%	11.1%
Assets Under Management or Administration	\$129.3	4.6%	9.7%

- Period end loan balances increased \$896 million, with broad-based growth across our portfolio and geographic footprint. Average loan balances grew \$844 million
- Average deposits grew \$250 million in Q2, led by growth in interest-bearing transaction accounts and time deposits
- The loan to deposit ratio was 68% at June 30, consistent with the prior quarter. This continues to be well below the pre-pandemic level of 79% at Dec. 31, 2019
- Assets under management or administration increased \$5.7 billion to \$129.3 billion, driven by higher market valuations and customer growth

Loan Portfolio

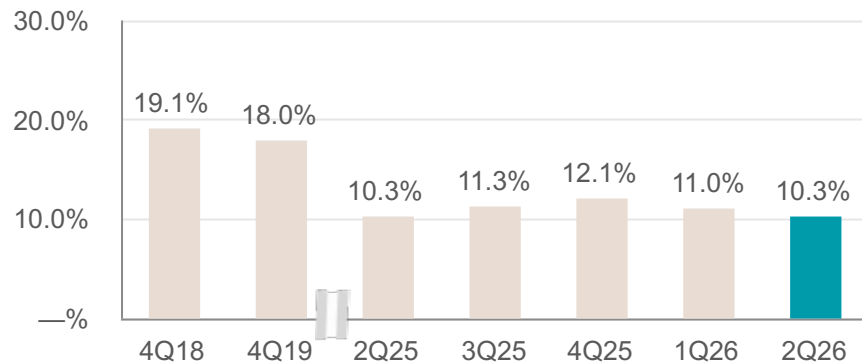
- Total Commercial loans grew \$724 million or 4.7% sequentially, which included growth in every Commercial category
- Combined Services & General Business (Core C&I) balances increased \$326 million or 3.9% linked quarter
- Energy balances increased \$47 million or 1.6%
- Healthcare balances increased \$128 million or 3.2% linked quarter
- Commercial Real Estate loan balances were relatively consistent with the prior quarter

(\$Million)	June 30, 2026	Mar. 31, 2026	June 30, 2025	Seq. Loan Growth	YOY Loan Growth
Energy	\$ 3,052.7	\$ 3,005.7	\$ 2,734.7	1.6%	11.6%
Services	4,099.9	3,901.9	3,658.8	5.1%	12.1%
Healthcare	4,083.8	3,955.8	3,808.9	3.2%	7.2%
Mortgage Finance	451.8	228.2	—	98.0%	N/A
General Business	4,609.3	4,481.5	4,181.7	2.9%	10.2%
Total Commercial	\$ 16,297.4	\$ 15,573.1	\$ 14,384.2	4.7%	13.3%
Multifamily	\$ 2,570.2	\$ 2,553.7	\$ 2,473.4	0.6%	3.9%
Industrial	1,283.3	1,418.6	1,304.2	(9.5)%	(1.6)%
Office	852.7	821.6	690.1	3.8%	23.6%
Retail	670.9	614.0	592.0	9.3%	13.3%
Residential Construction and Land Development	111.7	109.5	105.7	2.0%	5.6%
Other Commercial Real Estate	396.5	367.3	356.0	7.9%	11.4%
Total Commercial Real Estate	\$ 5,885.3	\$ 5,884.7	\$ 5,521.4	—%	6.6%
Loans to individuals	\$ 4,900.9	\$ 4,729.6	\$ 4,386.6	3.6%	11.7%
Total Loans	\$ 27,083.7	\$ 26,187.4	\$ 24,292.2	3.4%	11.5%

Credit Quality Metrics

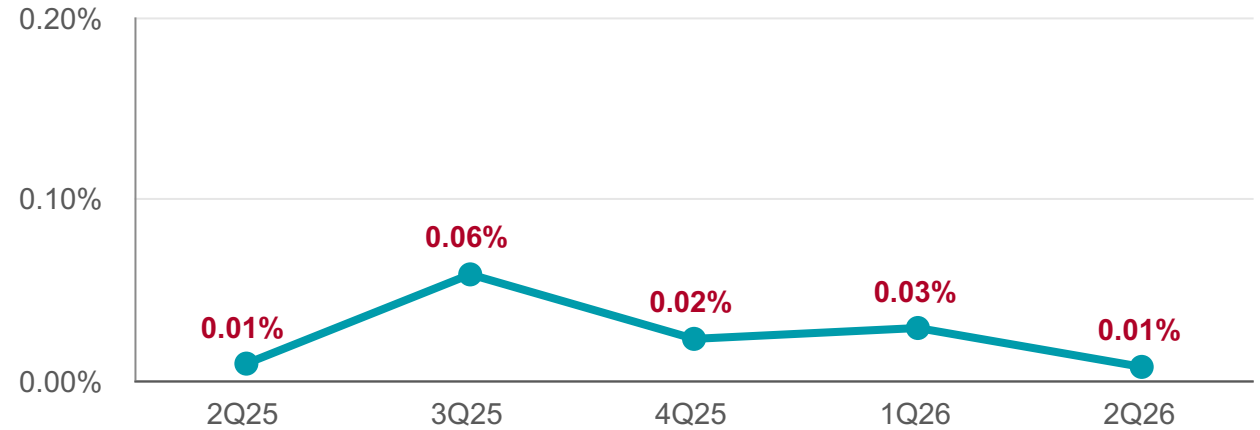
- Credit quality continues to be strong with nonperforming assets, excluding loans guaranteed by U.S. government agencies, totaling \$55 million or 0.20% of outstanding loans and repossessed assets
- Trailing 12 months net charge-offs at 3 bps with net charge-offs of \$500 thousand during Q2
- No provision for credit losses was necessary for the quarter as an improvement in economic forecast assumptions were offset by the impact of loan growth during the quarter
- Combined allowance for credit losses of \$323 million or 1.19% at quarter end

Committed Criticized Assets / Tier 1 Capital & Reserves

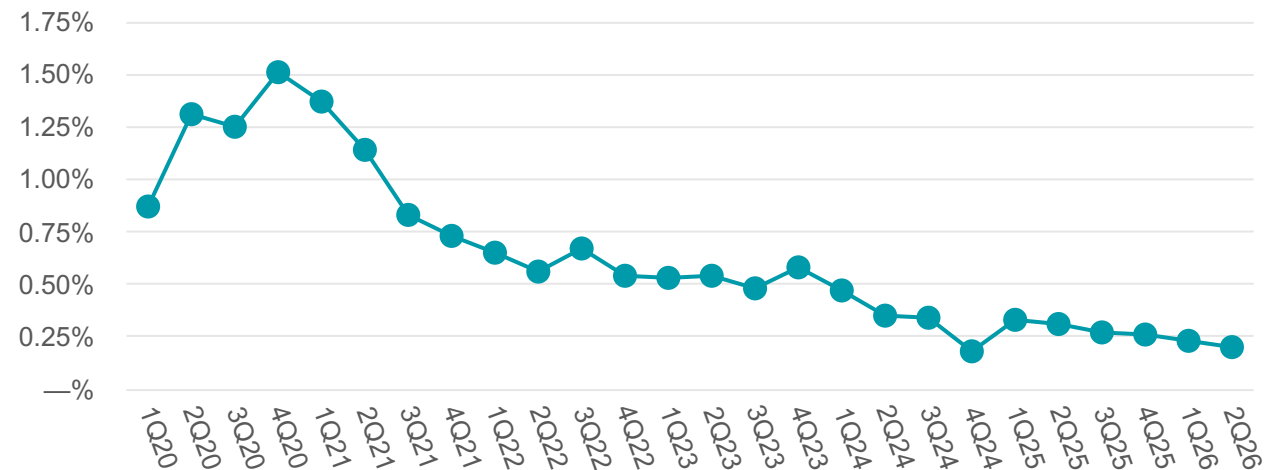


Net Charge-Offs to Average Loans

Annualized



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



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	2	17
General Business	2	4	24	95	80	25	28	-10	12	11	3	0	-4	48	12	0	18	8	12	7	1	2	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
Commercial & Industrial Total	12	7	16	88	71	31	12	5	-2	-3	4	34	15	31	32	51	26	13	7	6	3	1	21
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
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	0	25
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	20	68
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	8	34
Grand Total	20	13	19	84	115	96	35	20	2	-2	-2	22	10	19	20	33	18	10	8	5	3	2	25

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

Yields, Rate & Margin

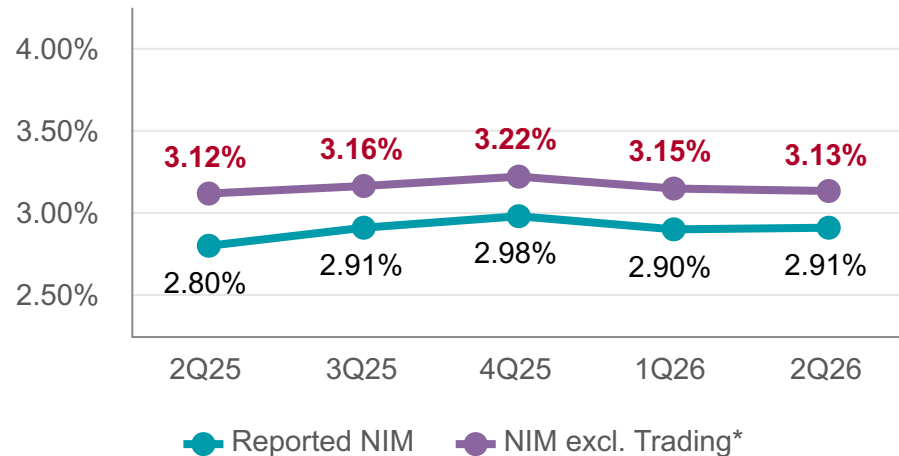
Net Interest Income

- Net interest income grew \$9.3 million linked quarter while core net interest income, excluding trading, increased \$6.5 million*

Net Interest Margin

- 1 basis point NIM increase with core net interest margin, excluding trading,* declining 2 basis points. Core margin was negatively impacted by 3 basis points related to cash margin posted for customer hedging activity for our energy customers

Net Interest Margin

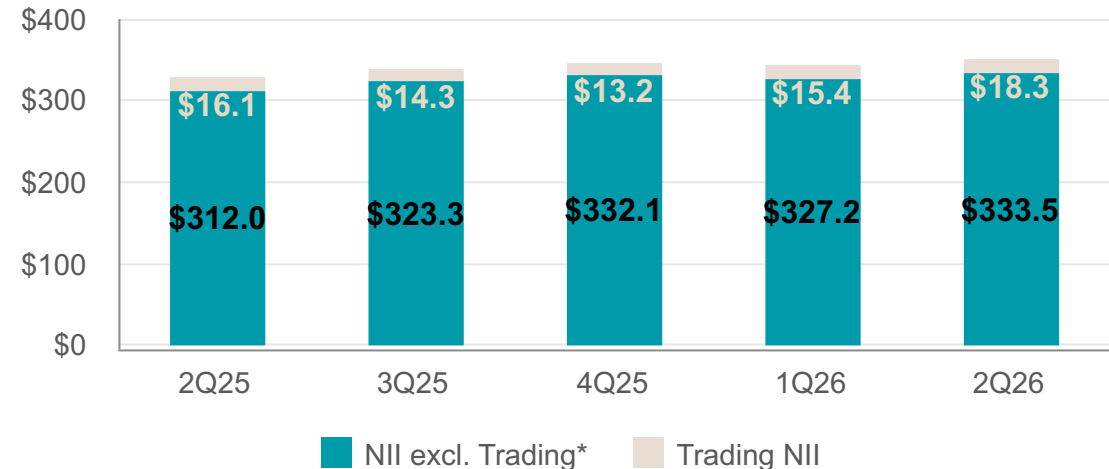


* Non-GAAP measure

(\$Million)	Q2 2026	Q1 2026	Q2 2025	Quarterly Sequential	Quarterly YOY
Net Interest Income	\$351.8	\$342.6	\$328.2	2.7%	7.2%
Net Interest Margin	2.91%	2.90%	2.80%	1 bps	11 bps
Yield on Loans	6.20%	6.25%	6.71%	(5) bps	(51) bps
Tax-equivalent Yield on Earning Assets	5.27%	5.23%	5.47%	4 bps	(20) bps
Cost of Interest-bearing Deposits	2.67%	2.71%	3.17%	(4) bps	(50) bps
Rate on Interest-bearing Liabilities	2.93%	2.92%	3.40%	1 bps	(47) bps

Net Interest Income

(\$Million)



Fee Income - Markets & Securities

Trading Fees

- Total Trading revenue, which includes trading related net interest income, decreased \$9.7 million to \$25.0 million. Trading fee income decreased, reflecting reduced trading activity during the first two months of the quarter. However, this was partially offset by higher Trading NII

Syndication Fees

- Syndication fees increased \$3.0 million, supported by robust syndication activity. This was a record second quarter for syndication revenue

Mortgage Production Revenue

- Mortgage production revenue decreased \$1.8 million driven by lower refinance activity

(\$Million)	Q2 2026	Qtr. Seq. \$ Change	Qtr. Seq. % Change	Qtr. YOY % Change	
Trading Fees	\$ 6.7	\$ (12.7)	(65.6)%	(53.9)%	(A)
Mortgage Servicing	16.8	(0.2)	(1.3)%	(2.7)%	
Mortgage Production	2.2	(1.8)	(44.6)%	27.4%	
Customer Hedging Fees	6.7	(1.1)	(14.1)%	(10.6)%	
Brokerage Fees	5.7	(0.6)	(9.2)%	12.1%	
Syndication Fees	7.5	3.0	67.0%	48.1%	
Investment Banking Fees	5.9	0.2	3.4%	(2.5)%	
Markets & Securities	\$ 51.5	(13.0)	(20.2)%	(9.8)%	

Total Trading Revenue

(\$Million)	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025	
Trading Fees	\$ 6.7	\$ 19.3	\$ 20.9	\$ 15.5	\$ 14.4	(A)
Trading NII	18.3	15.4	13.2	14.3	16.1	(B)
Total Trading Revenue	\$ 25.0	\$ 34.7	\$ 34.1	\$ 29.8	\$ 30.5	(A) + (B)

Fee Income - Asset Management & Transactions

- Fiduciary and asset management revenue increased \$4.5 million, producing record quarterly results. This reflects higher trust fees from customer growth and increased asset valuations, along with seasonal tax preparation fees
- Assets under management or administration ("AUMA") increased \$5.7 billion during the quarter driven by higher market valuations and continued customer expansion
- Deposit service charges and fees increased \$1.1 million during the quarter

(\$Million)	Q2 2026	Qtr. Seq. \$ Change	Qtr. Seq. % Change	Qtr. YOY % Change	
Markets & Securities	\$ 51.5	\$ (13.0)	(20.2)%	(9.8)%	①
Fiduciary & Asset Management	71.0	4.5	6.8%	11.0%	
Transaction Card	31.6	(0.4)	(1.2)%	6.9%	
Deposit Service Charges & Fees	33.3	1.1	3.4%	6.4%	
Other Revenue	14.6	0.1	0.6%	(4.8)%	
Asset Management & Transactions	150.5	5.3	3.7%	7.4%	②
Total Fees & Commissions	\$ 202.0	\$ (7.8)	(3.7)%	2.4%	①+②

Expenses

- Personnel expenses increased \$2.9 million. Deferred compensation costs, which are offset in Other gains and losses, increased \$8.9 million. Excluding deferred compensation, personnel expenses decreased \$6.0 million
- Cash-based incentive compensation decreased \$3.0 million, primarily related to lower trading activity during the quarter
- Employee benefit costs decreased \$1.8 million. Seasonal decreases in payroll taxes were partially offset by higher employee healthcare costs

(\$Million)	Q2 2026	Q1 2026	Q2 2025	Quarterly Sequential	Quarterly YOY
Total Personnel Expense	\$214.1	\$211.2	\$214.7	1.4%	(0.3)%
Memo: Deferred compensation**	9.1	0.2	3.3	N/A	N/A
Total Personnel Expense (Excluding Deferred Compensation)	\$205.0	\$211.0	\$211.4	(2.8)%	(3.0)%
Non-Personnel Expense	\$147.6	\$143.0	\$139.8	3.2%	5.6%
Total Operating Expense	\$361.7	\$354.2	\$354.5	2.1%	2.0%
Efficiency Ratio*	60.2%	63.2%	65.4%		
Adjusted Efficiency Ratio*	63.5%	63.2%	65.5%		

**Other gains and losses, net includes deferred compensation gains of \$8.8 million in Q2 2026, losses of \$1.8 million in Q1 2026, and gains of \$3.4 million in Q2 2025.

2026 Full Year Outlook

Business Driver	2025 Actuals	FY '26 As of 07/21/26*	Notes
EOP Loans	\$25.7 billion	Over 10%	Pipelines remain consistent with the first half of the year
EOP Inv Securities	\$15.4 billion	Flat	
Net Interest Income	\$1.3 billion	\$1.42 to \$1.45 billion	Assumes no changes to the Fed Funds rate through year-end 2026. Longer-term rate assumptions are consistent with market-implied forward rates.
Fees & Commissions	\$801 million	\$820 to \$845 million	Reflects mid-single-digit fee growth excluding trading
Total Revenue	\$2.2 billion	Mid single-digit growth rate	Likely toward the upper end of the range
Expenses	\$1.4 billion	Low single-digit growth	Likely toward the lower end of the range
Efficiency Ratio**	65.1%	~62%	Adjusted to exclude Visa Class B gain, the efficiency ratio would be ~63%
Provision Expense	\$2 million	Below \$20 million	Although credit metrics are expected to normalize over time, current trends continue to perform better than historical norms

Bold represents changes compared to the prior quarter.

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

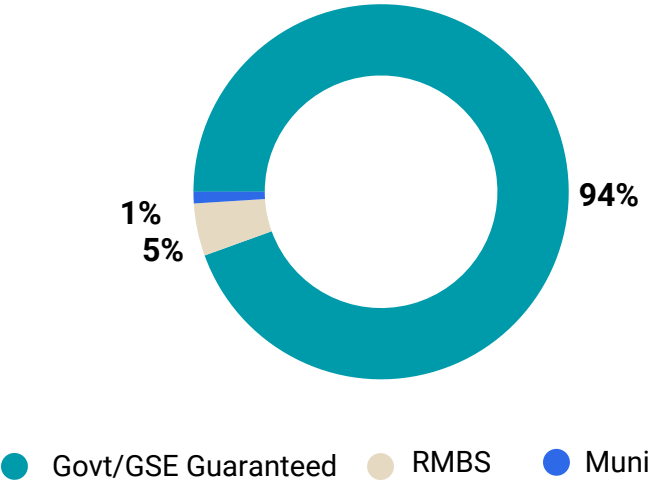
**Non-GAAP measure. Refer to Form-10K furnished on February 18, 2026.

Securities and Interest Rate Risk

Securities Portfolio

- Short duration with limited extension, current portfolio duration is 3.1 years, extending to only 3.7 years if rates increase 200 bps
- RMBS portfolio is all "AAA" rated with average credit enhancement of ~18%
- Portfolio runoff for Q2 2026 was \$826 million

BOKF Securities by Guarantee Type
06/30/2026



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 0.22% on NII

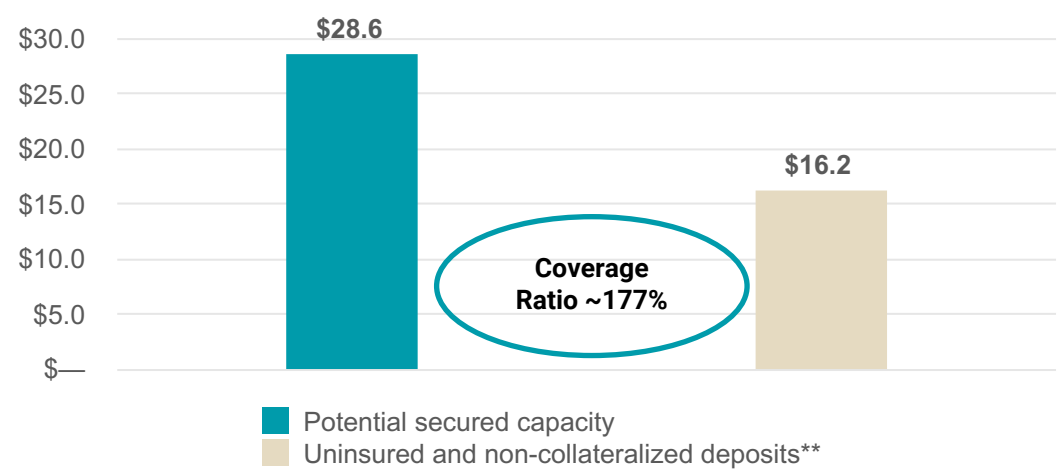
Scenario	Δ NII %	Δ NII \$
Down 200 Ramp, year 1	1.97%	\$29.6 million
Down 100 Ramp, year 1	0.85%	\$12.7 million
Up 100 Ramp, year 1	(0.91)%	\$(13.7) million
Up 200 Ramp, year 1	(2.06)%	\$(30.9) million

Liquidity & Capital

	Q2 2026	Q1 2026	Q2 2025
Loan to Deposit Ratio	68.0%	67.7%	63.5%
Period-End Deposits	\$39.9 billion	\$38.7 billion	\$38.2 billion
Available Secured Capacity	\$24.7 billion	\$21.0 billion	\$21.2 billion
Common Equity Tier 1	12.9%	12.6%	13.6%
Total Capital Ratio	14.7%	14.4%	14.5%
Tangible Common Equity Ratio *	9.6%	9.3%	9.6%

Uninsured Deposit Coverage

(\$Billion)



* Non-GAAP measure

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

Liquidity

- Period end deposit balances increased \$1.2 billion this quarter
- Uninsured and non-collateralized deposit coverage ratio was ~ 177% at June 30, 2026

Capital

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



**BOK FINANCIAL
CORPORATION**