

COVID-19 UPDATE

A lot can happen over the course of a century. At BOK Financial, we know that better than anybody. From our founding in 1910 to today, we've stood by our clients through the best and worst of economic times.

From the 2008 financial crisis, where we stood as the largest U.S. financial institution that didn't need or accept government assistance, to the 2014-2016 oil glut and subsequent price collapse, where we stood by our energy clients, to today's period of uncertainty, BOK Financial has understood the value of discipline and preparation. We are purpose-built with a highly-diversified business model and strong total capital levels a full 23 percent above the regulatory minimum, a testament to our solvency and strength. This allows us to remain steadfast in service to our clients and communities in times of economic uncertainty. It's a key reason why we are rated investment grade by all three of the major rating agencies.

Even as others consider pulling back, we know that we will weather this storm, like countless others, side by side with our clients, our employees and our communities. You are in good hands. Experienced hands.

Be confident. Be secure. BOK Financial.

Capital Ratios:	Regulatory minimum for well-capitalized:	12/31/2019
Common Equity Tier 1	7%	11.39%
Tier 1 Capital Ratio	8.5%	11.39%
Total Capital Ratio	10.5%	12.94%
Leverage Ratio	4%	8.40%
Credit Ratings	BOK Financial Corp.	BOKF, NA
S&P	BBB+ (OS)	A- (OS)
Moody's	A3 (OS)	A3 (OS)
Fitch Ratings	A (OS)	A (OS)

