Our success is predicated on the success of our clients and is driven by that of our employees; in short, our company does well when our clients and our communities are doing well.

My first summer job as a part-time teller—and night janitor—at a small bank in Houston gave me a life-long appreciation for the important role our industry plays. We get young customers started on healthy financial habits that can last a lifetime, help families purchase their first homes, support businesses as they grow and expand, and so much more.

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That knowledge drives not only what we do, but also how we do it. We develop long-term relationships with our clients by delivering expertise and guidance in addition to a comprehensive set of products and services. We hire talented individuals and then provide diverse opportunities to grow their skills and advance their careers. And, we give back to our communities not just financially, but also through volunteerism and board leadership.

That community commitment was evident in late 2022 as we celebrated an important giving milestone for our company and our company's foundation: surpassing \$100 million in contributions to nonprofits serving our communities. Since its creation in 1998, the BOKF Foundation has been funded through a portion of the company's profits allowing us to give back to our communities in a significant way.

We are proud of the impact that we've had and are committed to continuing to advance the communities and clients we are so proud to serve. For more than a century, we've been committed to making a difference by serving with a purpose. And that commitment will live on at BOK Financial well into the next century.



STACY KYMES
President & CEO