

In the spring of 2023, the financial services industry was hit by three of the four largest bank failures in U.S. history. The failures negatively impacted the industry's most important asset—trust—and were a reminder that sustainability in financial services derives in large part from simply doing the next right thing every time.

At BOK Financial, we believe that our commitment to taking the long view is something that differentiates us from many of our peers. With the support of a majority shareholder who serves as our board chair, we're able to safeguard our asset quality through a disciplined risk management philosophy. We're able to make investments in talent and sow the seeds of future growth despite the increased short-term "costs." More importantly, we have the strength and capability to fully support client needs throughout the communities we serve in times of economic stress or market uncertainty.

That commitment extends to how we serve our clients. We develop long-term relationships by delivering expertise and guidance as well as a comprehensive set of products and services. Our goal is to help clients—individuals and families, small businesses and international corporations—enjoy long-term success and peace of mind on their financial journey.

It's reflected in how we recruit and retain our team members. We invest in learning opportunities that are available no matter your role, location or tenure with the company. Our deep commitment to internal mobility is evidenced not only by the number of positions that we're able to fill internally but also by those who have built careers at our company.

Finally, that long view focus is evidenced in how we engage with the communities we serve. We multiply the impact of our contributions—more than \$9 million in 2023—with tens of thousands of employee volunteer hours. We tirelessly work with organizations addressing the most critical issues facing our neighbors, friends and families because our sustainability is directly impacted by the health of our communities.

For more than a century, we've been committed to making a difference by serving with a purpose. We are proud of the impact that we're having and committed to building on that impact now and well into the future.



A handwritten signature in black ink that reads "Stacy C. Kymes". The signature is fluid and cursive.

**STACY KYMES**  
President & CEO