**Forward-Looking Statements:** This presentation contains 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. These remarks constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Words such as “anticipates”, “believes”, “estimates”, “expects”, “forecasts”, “plans”, “projects”, 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 involve judgments as to future events and are inherently forward-looking statements. Assessments that BOK Financial’s acquisitions and other 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 BOKF has not independently verified. These 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 expressed, 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 interest rates and interest rate relationships, demand for products and services, the degree of competition by traditional and non-traditional 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 10-Q and 10-K filings with the Securities and Exchange Commission which can be accessed at www.BOKF.com.

**Peers:** Peers are defined as a group of 20 U.S. based publicly traded bank holding companies, 10 immediately larger and 10 immediately smaller than BOK Financial in terms of asset size at 12/31/12.

All data is presented as of September 30, 2013 unless otherwise noted.
BOK Financial Corp. at a Glance

- 21st largest bank holding company in the United States
- Strong franchise throughout the Midwest and Southwest
- Leading energy and healthcare lender nationwide
- Seasoned management team with consistent execution and solid performance across all economic cycles
- NASDAQ: BOKF

<table>
<thead>
<tr>
<th></th>
<th>At 9/30/13:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>$27.2 bil</td>
</tr>
<tr>
<td>Loans</td>
<td>$12.4 bil</td>
</tr>
<tr>
<td>Deposits</td>
<td>$19.5 bil</td>
</tr>
<tr>
<td>Tier 1 Common Equity</td>
<td>13.33%</td>
</tr>
<tr>
<td>Fiduciary Assets</td>
<td>$29.6 bil</td>
</tr>
</tbody>
</table>
# BOKF Investment Attributes

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Focused on long-term shareholder value</td>
<td>~13% annual stock price appreciation since 1991</td>
</tr>
<tr>
<td>Management alignment with shareholders</td>
<td>Insiders own 62.4% of outstanding shares</td>
</tr>
<tr>
<td>Industry-leading performance across all market cycles</td>
<td>22-year track record of profitability</td>
</tr>
<tr>
<td>Strong recurring revenue model</td>
<td>47% of revenue from fee generating businesses</td>
</tr>
<tr>
<td>Sound capital base</td>
<td>9.73% tangible common equity ratio 13.51% Tier 1 Capital Ratio</td>
</tr>
<tr>
<td>Pristine credit quality</td>
<td>.01% annualized net charge-offs in Q3 2013</td>
</tr>
<tr>
<td>Returning cash to shareholders</td>
<td>2.4% dividend yield and 7 year track record of increasing dividends, augmented by opportunistic stock buybacks</td>
</tr>
</tbody>
</table>
22-Year Track Record of Profitability
Driven Largely by Organic Growth

Source: SNL Financial
EPS have been restated for stock dividends and for a 2-for-1 split.
Driving Long Term Shareholder Value

<table>
<thead>
<tr>
<th>As of 9/30/13</th>
<th>5 Year TSR</th>
<th>10 Year TSR</th>
<th>15 Year TSR</th>
</tr>
</thead>
<tbody>
<tr>
<td>BOKF</td>
<td>33.1%</td>
<td>105.1%</td>
<td>306.2%</td>
</tr>
<tr>
<td>Peer group average</td>
<td>10.2%</td>
<td>35.1%</td>
<td>160.8%</td>
</tr>
<tr>
<td>Peer group median</td>
<td>5.3%</td>
<td>18.8%</td>
<td>133.9%</td>
</tr>
<tr>
<td>KBW Bank Index</td>
<td>-5.6%</td>
<td>-9.4%</td>
<td>47.5%</td>
</tr>
<tr>
<td>S&amp;P 500 Index</td>
<td>61.8%</td>
<td>102.8%</td>
<td>124.6%</td>
</tr>
</tbody>
</table>

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

– George Kaiser, Chairman

Total Shareholder Return = (Δ Stock Price + Dividends) / Initial Price
Diversified Business Platform

Retail and Commercial Banking
- Bank of Oklahoma
- Bank of Texas
- Bank of Albuquerque
- Bank of Kansas City
- Bank of Arkansas
- Bank of Arizona

Wealth Management
- BOSC, Inc.
- BOK Financial
- Cavanal Hill
- The Milestone Group

Transaction Processing
- TransFund

Mortgage Banking
- BOK Financial Mortgage
Balanced Revenue
Fee Businesses Provide Stability and Growth Opportunity

LT Growth Rates | CAGR 2010- Present
--- | ---
Brokerage and Trading | 10.0%
Transaction Card | 8.3%
Trust Fees | 11.8%
Service Charges (1) | (3.5%)
Mortgage Banking | 17.0%
Check Card (1) | (17.7%)
Overall CAGR | 7.8%

(1) Impacted by Regulation E and Durbin.

YTD 9/30/13
# Retail and Commercial Banking

## Strong Core Deposit Base

<table>
<thead>
<tr>
<th>MSA</th>
<th>Market Rank</th>
<th>Number of Branches</th>
<th>Company Deposits in Market ($000)</th>
<th>Deposit Market Share (%)</th>
<th>Percent of National Franchise (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tulsa, OK</td>
<td>1</td>
<td>38</td>
<td>6,839,818</td>
<td>31.11</td>
<td>35.63</td>
</tr>
<tr>
<td>Dallas-Fort Worth-Arlington, TX</td>
<td>8</td>
<td>29</td>
<td>3,289,074</td>
<td>1.78</td>
<td>17.13</td>
</tr>
<tr>
<td>Oklahoma City, OK</td>
<td>3</td>
<td>31</td>
<td>2,786,772</td>
<td>10.63</td>
<td>14.52</td>
</tr>
<tr>
<td>Houston-Sugar Land-Baytown, TX</td>
<td>12</td>
<td>14</td>
<td>1,576,890</td>
<td>0.91</td>
<td>8.22</td>
</tr>
<tr>
<td>Albuquerque, NM</td>
<td>3</td>
<td>20</td>
<td>1,343,190</td>
<td>10.74</td>
<td>7.00</td>
</tr>
<tr>
<td>Denver-Aurora-Broomfield, CO</td>
<td>10</td>
<td>12</td>
<td>1,326,683</td>
<td>2.09</td>
<td>6.91</td>
</tr>
<tr>
<td>Phoenix-Mesa-Glendale, AZ</td>
<td>12</td>
<td>4</td>
<td>600,415</td>
<td>0.90</td>
<td>3.13</td>
</tr>
<tr>
<td>Kansas City, MO-KS</td>
<td>26</td>
<td>3</td>
<td>345,304</td>
<td>0.75</td>
<td>1.80</td>
</tr>
<tr>
<td>Fayetteville-Springdale-Rogers, OK</td>
<td>7</td>
<td>2</td>
<td>257,042</td>
<td>3.11</td>
<td>1.34</td>
</tr>
</tbody>
</table>

Source: SNL, deposit data as of 9/30/13
Retail and Commercial Banking
Strong Core Deposit Base

BOK Financial Corporation. Member FDIC. Equal Housing Lender.
### Loan Portfolio Breakdown - by Sector:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy</td>
<td>$2,311.9</td>
<td>18.7%</td>
</tr>
<tr>
<td>Services</td>
<td>$2,148.6</td>
<td>17.4%</td>
</tr>
<tr>
<td>Wholesale/Retail</td>
<td>$1,181.8</td>
<td>9.6%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>$382.5</td>
<td>3.1%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$1,160.2</td>
<td>9.4%</td>
</tr>
<tr>
<td>Integrated food services</td>
<td>$141.4</td>
<td>1.1%</td>
</tr>
<tr>
<td>Other C&amp;I</td>
<td>$244.6</td>
<td>2.0%</td>
</tr>
<tr>
<td><strong>Total Commercial</strong></td>
<td><strong>$7,571.0</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sector</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Commercial RE</strong></td>
<td><strong>$2,349.2</strong></td>
<td><strong>19.0%</strong></td>
</tr>
<tr>
<td><strong>Total Residential Mortg.</strong></td>
<td><strong>$2,034.8</strong></td>
<td><strong>16.5%</strong></td>
</tr>
<tr>
<td><strong>Total Consumer</strong></td>
<td><strong>$395.0</strong></td>
<td><strong>3.2%</strong></td>
</tr>
</tbody>
</table>

**Total Loans** $12,350.0

---

### Loans by Principal Market:

<table>
<thead>
<tr>
<th>Market</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oklahoma</td>
<td>$5,070.5</td>
<td>41.1%</td>
</tr>
<tr>
<td>Texas</td>
<td>$4,105.9</td>
<td>33.2%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$778.8</td>
<td>6.3%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>$177.3</td>
<td>1.4%</td>
</tr>
<tr>
<td>Colorado</td>
<td>$995.7</td>
<td>8.1%</td>
</tr>
<tr>
<td>Arizona</td>
<td>$686.1</td>
<td>5.6%</td>
</tr>
<tr>
<td>Kansas/MO</td>
<td>$535.7</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

**Total Loans** $12,350.0
Commercial Banking
Energy Lending

- $2.3 billion energy portfolio at 9/30/13
- Core competency of BOK for over 100 years
- 50-60% loan to value on proved producing reserves
- Approximately 59% of production loans are secured by oil
- Regionally diverse oil and gas properties
- E&P line utilization, currently 47%, varies due to commodity prices and geopolitical environment
- Net charge-offs on production portfolio averaged 10 basis points over the last decade
- No significant impact noted from stress tests using base of $1.50/mmbtu for gas and $55/bbl for oil
- In-house engineering staff represents significant competitive advantage
Commercial Banking
Healthcare Lending

- Growing line of business within commercial
- $1.2 billion portfolio at 9/30/13
- Portfolio increased at a compound annual rate of 10% since 2007
- National expertise in skilled nursing facilities and acute care hospitals
- Other areas of expertise include senior housing, specialty hospitals, and medical service facilities.

Healthcare Commitments

- Skilled Nursing Facilities 33%
- Medical Svcs 25%
- Specialty Hospitals 11%
- Full Service Hospitals 20%
- Senior Care and Memory Care 11%
Commercial Banking
Commercial Real Estate Portfolio Trends

Millions

<table>
<thead>
<tr>
<th></th>
<th>12/31/2012</th>
<th>3/31/2013</th>
<th>6/30/2013</th>
<th>9/30/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>C&amp;D</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Retail</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Office</td>
<td>$240</td>
<td>$240</td>
<td>$240</td>
<td>$240</td>
</tr>
<tr>
<td>Multifamily</td>
<td>$450</td>
<td>$450</td>
<td>$450</td>
<td>$450</td>
</tr>
<tr>
<td>Industrial</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Other CRE</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
<td>$300</td>
</tr>
</tbody>
</table>

CRE By Market

- TX: 36%
- OK: 24%
- NM: 13%
- KS/MO: 6%
- AZ: 11%
- CO: 7%
- AR: 3%

BOK Financial Corporation. Member FDIC. Equal Housing Lender.
Mortgage Banking
Building a Recurring Revenue Model

- Housed within the retail banking business
- Several key strategic initiatives:
  - Build servicing portfolio
  - Expand correspondent network
  - Build platform that reaches homebuyers and homeowners wherever they shop for mortgages
  - Refinancing volume down to 30% of total funded volume in Q3 ‘13
Mortgage Banking
Building a Recurring Revenue Model

- Consistent growth in servicing portfolio drives recurring servicing revenue
- Expansion of locally-connected correspondent channel drives shift to purchase volume as a percent of originations.
Wealth Management

Comprehensive wealth management services

- $56.4 billion in assets under management or custody
- $29.6 billion in fiduciary assets
- Clients include high net worth individuals, corporations, pensions, foundations, government entities, etc.
- Services include brokerage and trading, institutional wealth management services, advisor services, international services
- Wealth creation within footprint represents significant driver of new business development.

Note: Q3 revenue decrease due to seasonal factors, tax prep fees in Q2
Transfund

Transaction Processing and ATM Network

- Among the top 10 EFT networks in the US
- Operates in 17 states
- Clients include 213 banks, 149 credit unions, 6 C-store partners
- Processed 428 million EFT transactions and $1.8 billion in merchant sales in 2012
- 1,970 ATMs
- Processes 25 million EFT transactions each month.

* Included in retail banking revenue
Third Quarter Results
Third Quarter Highlights

- **Net income of $75.7 million or $1.10 per share**
  - Reduced mortgage refinance activity was a headwind to revenue and earnings growth
  - Net interest margins stable compared to Q2 2013
  - Negative provision for credit losses added 8 cents per share to EPS
  - Other operating expenses down $2.7 million sequentially (excluding charitable contributions and change in fair value of mortgage servicing rights)

- **Mid-single -digit annualized growth in average outstanding loan balances**
  - Growth in healthcare and commercial real estate portfolios offset by reduction in other loan categories
  - Asset sales and capital markets activity (bond offerings) drove paydowns in energy portfolio

- **Pristine credit quality**
  - .01% net chargeoffs in the quarter
# Linked Quarter Summary

<table>
<thead>
<tr>
<th>Smillions</th>
<th>Q3 2013</th>
<th>Q2 2013</th>
<th>$ Change</th>
<th>% Change</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average AFS Securities</td>
<td>$10,558.7</td>
<td>$11,060.7</td>
<td>($502.0)</td>
<td>-4.5%</td>
<td>Reducing bond portfolio to manage interest rate sensitivity</td>
</tr>
<tr>
<td>Average Loans</td>
<td>$12,402.1</td>
<td>$12,277.4</td>
<td>$124.7</td>
<td>1.0%</td>
<td>Growth driven by healthcare, real estate</td>
</tr>
<tr>
<td>Average Comm'l Loans</td>
<td>$7,603.0</td>
<td>$7,606.9</td>
<td>($3.9)</td>
<td>-0.1%</td>
<td></td>
</tr>
<tr>
<td>Average Deposits</td>
<td>$19,447.1</td>
<td>$19,527.1</td>
<td>($80.0)</td>
<td>-0.4%</td>
<td></td>
</tr>
<tr>
<td>Net Interest Revenue</td>
<td>$166.4</td>
<td>$167.2</td>
<td>($0.8)</td>
<td>-0.5%</td>
<td></td>
</tr>
<tr>
<td>Fees &amp; Commissions</td>
<td>$146.8</td>
<td>$160.9</td>
<td>($14.1)</td>
<td>-8.8%</td>
<td>Impacted by slowdown in mortgage</td>
</tr>
<tr>
<td>Loan Loss Provision</td>
<td>($8.5)</td>
<td>$0.0</td>
<td>($8.5)</td>
<td>NM</td>
<td>Continued favorable credit trends</td>
</tr>
<tr>
<td>Personnel Expense</td>
<td>$125.8</td>
<td>$128.1</td>
<td>($2.3)</td>
<td>-1.8%</td>
<td>Careful management of expenses, reduced headcount in mortgage</td>
</tr>
<tr>
<td>Non-Personnel Expense</td>
<td>$84.5</td>
<td>$82.8</td>
<td>$1.7</td>
<td>2.0%</td>
<td>Includes $2.0 mm contribution to BOKF Foundation in Q3</td>
</tr>
<tr>
<td>Net Income</td>
<td>$75.7</td>
<td>$79.9</td>
<td>($4.2)</td>
<td>-5.2%</td>
<td></td>
</tr>
</tbody>
</table>
Loan Portfolio Trends

- C&I down $135 million compared to Q2 2013.
- Energy portfolio down $72 million due to customer M&A and capital markets activity.
- Competition for LBO transactions heating up, covenants softening.
- CRE increased $32 million, led by multifamily growth primarily in TX and CO.
- Consumer loans increased $19 million.
Largest C&I Sectors

Energy

Services

Wholesale/Retail

Healthcare

$ in billions

3Q12 4Q12 1Q13 2Q13 3Q13
$2.5
$2.3
$2.1
$1.9

3Q12 4Q12 1Q13 2Q13 3Q13
$1.2
$1.1
$1.0
$0.9
Select Markets
Trends in Regional Markets

3Q12 4Q12 1Q13 2Q13 3Q13
$2.0 $3.0 $4.0 $5.0 $6.0
OK

3Q12 4Q12 1Q13 2Q13 3Q13
$0.3 $0.5 $0.7 $0.9 $1.1
TX

3Q12 4Q12 1Q13 2Q13 3Q13
$0.3 $0.5 $0.7 $0.9 $1.1
CO

3Q12 4Q12 1Q13 2Q13 3Q13
$0.3 $0.5 $0.7 $0.9 $1.1
AZ

3Q12 4Q12 1Q13 2Q13 3Q13
$0.3 $0.5 $0.7 $0.9 $1.1
KC

$ in billions
Net Interest Revenue
Low Interest Rates Pressure NIR

Yields (%)

Cost of Int Bearing Liab (%)

Steepening of the yield curve will alleviate some pressure on net interest margin
$10.4B AFS Portfolio
High Quality, Actively Managed

- Securities portfolio used primarily to manage interest rate risk and generate incremental net interest revenue
- Consistent strategy; actively managed for total return
- Total AFS portfolio estimated duration of 3.3 years
- Yield pressure continues as cash flows are reinvested in short duration munis, agency RMBS and CMBS with yields near 1.75%
- Over time the asset mix will shift from securities toward loans

The pie chart shows the composition of the AFS portfolio:
- **Agency RMBS, $7,981.4**
- **Agency CMBS, $1,946.3**
- **Private Issue MBS, $230.9**
- **Other, $214.3**
Operating Revenue
Diverse Revenue Provides Stability & Growth Opportunity

### Fees and Commissions

<table>
<thead>
<tr>
<th>Fees and commissions</th>
<th>2013</th>
<th>2012</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brokerage and trading revenue</td>
<td>32,338</td>
<td>31,261</td>
<td>3.4%</td>
</tr>
<tr>
<td>Transaction card revenue</td>
<td>30,055</td>
<td>27,788</td>
<td>8.2%</td>
</tr>
<tr>
<td>Trust fees and commissions</td>
<td>23,892</td>
<td>19,654</td>
<td>21.6%</td>
</tr>
<tr>
<td>Deposit service charges and fees</td>
<td>24,742</td>
<td>25,148</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Mortgage banking revenue</td>
<td>23,486</td>
<td>50,266</td>
<td>-53.3%</td>
</tr>
<tr>
<td>Other revenue</td>
<td>9,852</td>
<td>9,149</td>
<td>7.7%</td>
</tr>
</tbody>
</table>

- Mortgage significantly impacted in Q3 by interest rate environment and end of refinancing boom
- Trust fees down seasonally due to tax preparation fees in Q2
Solid Credit Quality
Continued Positive Trends

- ALL to period end loans: 1.57%
- Net annualized charge-offs to average loans: 0.01%
- Allowance for loan losses to nonaccruing loans: 172.12%
- Non-performing assets* to period end loans and repossessed assets: 1.49%

All metrics as of 9/30/13

*Excluding government guaranteed nonperforming assets.
BOK Financial's Tier 1 common equity ratio based on the existing Basel I standards was 13.33% as of September 30, 2013.

Based on our interpretation of the new capital rule, our estimated Tier 1 common equity ratio is approximately 12.20%, nearly 520 basis points above the 7% regulatory threshold.

**Capital deployment**

- Announced acquisition of GTRUST Financial Services in October 2013
- The Milestone Group in August 2012,
- $1 special dividend paid in November 2012
- Repurchased 384,796 shares during 2012
- Increased quarterly dividend to 40 cents per share in October 2013
Superior Balanced Strategy

- Management alignment with shareholders
- Industry-leading performance across all market cycles
- Strong recurring revenue model
- Sound capital base
- Pristine credit quality
- Returning cash to shareholders
Appendix
Regional Economic Trends

Non-Farm Payroll

Unemployment

Non-Farm Payroll

Unemployment
Merger & Acquisitions
History and Strategy

- 12 bank acquisitions during the last 15 years
  - Target strong niche banks
  - Emphasize layering on BOKF products and services rather than cutting expenses
- Several non-bank acquisitions
  - Mortgage servicing rights, trust companies, bank branches, institutional broker/dealer
- Acquired The Milestone Group in August 2012
  - Denver-based registered investment adviser
  - $1.3 billion in assets under management at acquisition; now $1.8 billion
  - 250 high net worth clients primarily in Colorado & Nebraska
- Announced acquisition of GTRUST Financial Services in October 2013
  - Topeka, KS based wealth management firm
  - $600 million AUM
  - Strengthens presence in KC market
- M&A opportunities
  - Primarily targeting healthy banks $500 million to $3 billion in region
  - Seeking fee businesses in and beyond footprint
Shared National Credit Relationships

- 264 SNCs at 9/30/13 with $5.3 billion committed and $2.4 billion outstanding (19% of loan portfolio)
- 86% of outstanding loans are attributed to relationships in local markets
- No SNCs on nonaccrual
- SNCs held to same standard of analysis and level of review as internally originated credits

Based on committed amounts at 9/30/13
Other Real Estate and Other Assets
Maximize Total Return

- Carrying value of OREO evaluated quarterly
- 1-4 family homes generally sold within 1 year
- May retain quality developed CRE to maximize total return

$70 MM Core OREO
- AZ: 28%
- NM: 17%
- OK: 13%
- CO: 12%
- Other: 12%
- TX: 9%
- AR: 5%
- KS/MO: 4%

Note: Excludes 1 – 4 family residential properties guaranteed by U.S. government agencies.
Expense Management
Maintaining Expense Discipline

Expense & Revenue Trends

- **Personnel Expense**
- **Non-personnel Expense**
- **Net Interest Revenue + Fee Revenue**

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<th>2Q12</th>
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Credit Quality

Net Charge-Offs (%)

Allowance Coverage of Annual Net Charge-Offs - in years

Allowance to Loans (%)

Source: SNL