**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 March 31, 2013 unless otherwise noted.

Trustee Bank ranking based on full year 2012 as reported by Thompson Reuters
401(k) provider ranking based on 2011 data provided by Sterling Resources, Inc.
2012 Competitive Underwriting Rankings for BOSC, Inc. Oklahoma reported by Bond Buyer Magazine and Texas reported by iPREO.
BOK Financial at March 31, 2013
21st Largest U.S.-based Bank Holding Company

- Assets: $27.4 B
- Loans: $12.1 B
- Deposits: $19.9 B
- Tier I Common Equity: 13.16%
- Fiduciary assets: $27.6 B

BOK Financial Corporation. Member FDIC. Equal Housing Lender.

Consistent Execution of Strategy
Long Live Your Money

EPS CAGR 13.5%

Source: SNL Financial
EPS have been restated for stock dividends and for a 2-for-1 split

Net Income  EPS
Continuing to Build Shareholder Value
Positioned for Long-term Growth

| Competitive position | High-growth markets in TX, CO & AZ  
|                      | #1 deposit market share in OK |
| Proven core strategies | Relationship focus  
|                      | Diversified revenues  
|                      | Prudent risk management  
|                      | Long-term strategic view |
| Solid balance sheet | High quality loan and securities portfolios  
|                      | Strong capital position |
| Opportunity for growth | Organic  
|                      | Bank and fee business M&A |
$12.1B Loan Portfolio
Diversified by Sector and Geography

- Residential Mtge 17%
- Energy 19%
- Constr & Land Dev 2%
- Healthcare 9%
- Wholesale/Retail 9%
- CRE 17%
- Services 17%
- Other C&I 7%
- Consumer 3%
- Focused on balanced profitable growth within established concentration limits

Regional Diversity
- OK 42%
- TX 32%
- CO 9%
- NM 6%
- AZ 5%
- KS/MO 4%
- AR 2%
$2.3B Energy Portfolio
Core Competency

- 50-60% loan to value on proved producing reserves
- Approximately 58% of production loans are secured by oil
- Regionally diverse oil and gas properties
- Line utilization varies due to commodity prices and geopolitical environment
- Net charge-offs on production portfolio averaged 10 basis points over the last ten years
- No significant impact noted from stress tests using base of $1.50/mmbtu for gas and $55/bbl for oil
Trends in Key C&I Sectors
Balances Moderated After Robust Q4

<table>
<thead>
<tr>
<th>Sector</th>
<th>1Q12</th>
<th>2Q12</th>
<th>3Q12</th>
<th>4Q12</th>
<th>1Q13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy</td>
<td>$1,700</td>
<td>$1,900</td>
<td>$2,100</td>
<td>$2,300</td>
<td>$2,100</td>
</tr>
<tr>
<td>Wholesale/Retail</td>
<td>$900</td>
<td>$1,000</td>
<td>$1,100</td>
<td>$1,200</td>
<td>$1,100</td>
</tr>
<tr>
<td>Services</td>
<td>$900</td>
<td>$1,000</td>
<td>$1,100</td>
<td>$1,200</td>
<td>$1,100</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$900</td>
<td>$1,000</td>
<td>$1,100</td>
<td>$1,200</td>
<td>$1,100</td>
</tr>
</tbody>
</table>

$ in millions

BOK Financial Corporation. Member FDIC. Equal Housing Lender.
Commercial Real Estate Portfolio Trends
Focused on Loans Secured by Income-Producing Properties

CRE By Market

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>TX</td>
<td>35%</td>
</tr>
<tr>
<td>NM</td>
<td>15%</td>
</tr>
<tr>
<td>AR</td>
<td>4%</td>
</tr>
<tr>
<td>CO</td>
<td>7%</td>
</tr>
<tr>
<td>OK</td>
<td>25%</td>
</tr>
<tr>
<td>AZ</td>
<td>10%</td>
</tr>
<tr>
<td>KS/MO</td>
<td>4%</td>
</tr>
</tbody>
</table>

BOK Financial Corporation. Member FDIC. Equal Housing Lender.
**Growth Markets**

Building Relationships in Regional Markets

**Texas**
- 1Q12: $3,400
- 2Q12: $3,600
- 3Q12: $3,800
- 4Q12: $4,000
- 1Q13: $4,200

9.7% growth

**Colorado**
- 1Q12: $3,400
- 2Q12: $3,600
- 3Q12: $3,800
- 4Q12: $4,000
- 1Q13: $4,200

30.5% growth

**Kansas City**
- 1Q12: $400
- 2Q12: $450
- 3Q12: $500
- 4Q12: $600
- 1Q13: $650

18.5% growth

**Arizona**
- 1Q12: $400
- 2Q12: $450
- 3Q12: $500
- 4Q12: $550
- 1Q13: $600

11.9% growth

BOK Financial Corporation. Member FDIC. Equal Housing Lender.

Continued Investments
Enhancing Client Service, Growing Revenue

- Healthcare/Commercial Real Estate senior housing initiatives
- Business Banking build out
  - Cash flow management solutions for micro businesses
  - Business Experts made 2,100 referrals in ’12
- Enhance capacity for sales calls by shifting select administrative duties
- Accelerate growth in International & Treasury Services
- Support continued growth in TransFund with product enhancements
  - Majority of growth is targeted outside Oklahoma
Balanced Revenue
Fee Businesses Provide Stability and Growth Opportunity

- Deposit service charges 7%
- Trust fees 6%
- Transaction Card 8%
- Brokerage & Trading 9%
- Mortgage Banking 13%
- Other Fees 4%
- Net Interest Revenue 53%

FYE12/31/12
Business Model
Efficient Structure Supports Client-Focused Service Delivery

A FAMILY OF GREAT BRANDS

BOK FINANCIAL CORPORATION

- 3 primary LOBs with deep product sets
- Executive leadership responsible for line of business performance across markets
- Local leadership responsible for client service and marketing
- Centralized operations and administration
Mortgage Banking
Ongoing Expansion Produced Strong Results

- Since 2010, increased mortgage loan origination staff 40% and opened offices in TX, MO and KS
- $956 million mortgage loans funded for sale in Q1
  - Newly established correspondent channel sourced 20% of fundings, up from 14% in Q4
  - 27% of Q1 fundings in OK, 15% in NM and 14% in TX
  - Refinances represented 62% in Q1; 50% in March 2013
- GSE repurchase requests remain low
- Revenue declined in Q1 due to lower volume and narrowed pricing on loans sold

BOK Financial Corporation. Member FDIC. Equal Housing Lender.
Wealth Management
Continued Build-out

- $54 billion in assets under management or in custody, including $27.6 billion in fiduciary assets
- 7th largest Trustee Bank ranked by number of issues
- 8th largest provider of 401(k) plans in the nation—providing all services in-house
- BOSC, Inc., our broker-dealer has more than 200 registered investment reps across 10 states
  - Multiple top five rankings for underwriting services by Investment Banking division
- Financial Risk Management (FRM) is our customer risk management program
## Continued Investments
Enhancing Client Service, Growing Revenue

<table>
<thead>
<tr>
<th>Consumer Banking</th>
<th>Wealth Management</th>
</tr>
</thead>
</table>
| - Mortgage banking expansion  
  - 61 Approved correspondent banks in 15 states  
  - Enhance self-service channels  
  - Mobile deposit and other mobile banking enhancements  
  - Image-based ATM upgrade  
  - Leverage branch network for expanded product & service delivery | - Investment banking and institutional sales build out  
  - Additions in KC and CO  
  - Wealth Advisor expansion  
  - Further integration & expansion of International sales team  
  - Corporate Trust expansion  
  - Cavanal Hill external marketing expansion |
Outperforming the Industry

BOKF Total Return
Indexed with Initial Value = 0

<table>
<thead>
<tr>
<th></th>
<th>1-Yr</th>
<th>5-Yr</th>
<th>10-Yr</th>
<th>15-Yr</th>
</tr>
</thead>
<tbody>
<tr>
<td>SNL Mid-Cap Bank</td>
<td>11.1%</td>
<td>-49.3%</td>
<td>-34.4%</td>
<td>-6.4%</td>
</tr>
<tr>
<td>BOKF</td>
<td>3.6%</td>
<td>19.7%</td>
<td>109.3%</td>
<td>293.2%</td>
</tr>
</tbody>
</table>

Diluted EPS
7-Yr CAGR = 8%

Dividends per Share
7-Yr CAGR* = 25%

* Excluding special dividend paid in 2012
 Positioned for Growth

- Superior talent and service delivery
- Dominant position in OK; in high growth markets outside OK
- Lending expertise in key sectors including energy and healthcare
- Strategy delivers through varying cycles
- Diversified fee-based revenue contributed 43% of revenue in 2012 v. peer median of 32%
Q & A