

At BOK Financial, our company and employees are committed to making a positive impact every day. By understanding the diverse needs and expectations of the communities, clients and employees we serve, we strive to create solutions that help us all **achieve more together**.

OUR VALUES



Actively advance the communities we serve



Be known for unwavering integrity



Engage, empower and invest in employees



Help clients make better financial decisions

2019 SOCIAL RESPONSIBILITY REPORT



COMMUNITY ENGAGEMENT

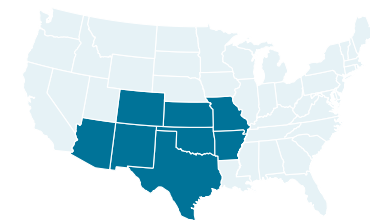
Our community is our livelihood. For that reason, we believe in giving back every day and in many different ways.

NONPROFIT PARTNERSHIPS

\$5.39+ MILLION

contributed to almost **641 nonprofits** in 2018 with over 364 employees serving 651 roles with over 498 nonprofits.

UNITED WAY LEADERSHIP



\$3.16 MILLION additional monies contributed to the United Way throughout our 10-state footprint in 2018 including over \$2.23 million in employee contributions.

VOLUNTEER HOURS

18,843

Volunteer hours contributed by employees for various philanthropic and community causes in 2018.

LEARN FOR LIFE

OVER 550 BOK Financial employees volunteered 2,261 hours teaching financial literacy to 5,887 kids through Learn for Life.

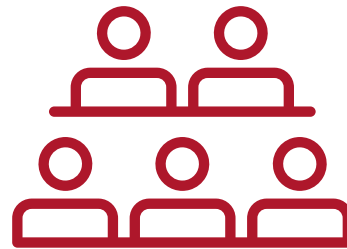



CORPORATE GOVERNANCE & ETHICS

We are committed to ethical dealings with all the clients and communities we serve.

BOARD OF DIRECTORS

Our local leaders are focused on sustaining the vibrancy and economic health of our community by serving on our Board of Directors.



ETHICAL CONDUCT

Exercising sound, ethical judgment in all business endeavors is a responsibility of BOK Financial employees. It is core to how we manage all dealings and interactions with clients, employees, and shareholders.



ACTIVE OVERSIGHT

Cybersecurity Awareness and Information Protection are part of our enterprise risk management program at BOK Financial.



MILITARY MEMBER PROGRAM

Proud to support work/life balance for our employees who also serve in the military.




DIVERSITY & INCLUSION

Recognizing diversity is what makes us a stronger company. We value diverse opinions and ideas.

LONG LIVE YOUR IDEAS

Continuous organizational improvement starts with our annual employee idea generation efforts.



EMPLOYEE ENGAGEMENT

Our myVoice survey is designed to ensure we listen and act upon employee feedback to keep a highly engaged workforce.



TALENT AND ORGANIZATIONAL DEVELOPMENT

BOK Financial provides on-going opportunities for employee training to enhance inclusion education and knowledge.



DIVERSITY AND INCLUSION COUNCIL

Our CEO leads a council that develops, implements and refines the company's strategic plan to encourage inclusion across the BOK Financial footprint.




SUSTAINABILITY

Building a better company that fundamentally improves the future of those we serve is what we are all about.

ENERGY MANAGEMENT SYSTEMS

100% of our facilities at over 94 properties have energy management systems.

RECYCLING MATTERS

12,381 mature trees saved through paper recycling in 2018.



ENERGY STAR CERTIFICATIONS

28 major facilities surveyed and 9 certified.



FURNITURE TRACKING

87% of materials diverted from landfills through repurposing, donations or recycling.

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COMMUNITY DEVELOPMENT

We are committed to help meet the needs of the communities we serve.

COMMUNITY LENDING

We play an active part in various community lending programs that include affordable housing. We actively participate in promoting economic development through lending in low-and-moderate income communities.



COMMUNITY INVESTMENT

BOK Financial invests in funds that provide financing to businesses that have historically not been able to readily access the capital markets. This investment helps provide capital for small businesses to grow and succeed.



COMMUNITY REINVESTMENT

The 1977 federal Community Reinvestment Act (CRA) requires banks to help meet the credit needs of the communities they serve, including low-and-moderate income communities.



We are proud of our "Outstanding" CRA rating.

FAIR LENDING

We are fully committed to the principle that all consumers will be treated consistently and fairly.

