

“As a financial services partner for clients across the country and with operations focused across eight states, we know how to think big.

Every day, we help individuals and families, small businesses and international corporations succeed and thrive. But despite our regional presence and national capabilities, some of our most important work happens on a much smaller scale—in the neighborhoods and communities we serve.

Our team members rise to every opportunity they meet—whether that’s helping a company expand, opening the door to home ownership for a first-time buyer, or making sure that a colleague has the tools and training to succeed. We go above in everything we do. That means we don’t shy away from the big challenges or overlook even the smallest details.

That commitment drove our efforts throughout 2021. We made considerable progress on ambitious technology projects that will re-envision our commercial, wealth and payment platforms, and further enhance our treasury capabilities. We’re working on modernizing and refocusing our branch locations, making sure clients can access advice and expertise—but conduct transactions whenever and wherever it’s most convenient. And, as our clients navigate turbulent economic conditions, we’ve renewed our focus on providing expertise and guidance, in addition to sophisticated products and services.

We know the work within our teams is just as important as the work they do on behalf of our clients. We continue to actively enhance training and learning opportunities for all members of our teams, while continuing to refine how we recruit, retain and advance the careers of our team members. As someone who joined the company as an auditor, I can attest that internal mobility is a particular strength at BOK Financial.

We are proud of what we’ve accomplished and excited for what’s ahead. We’re a financial institution built on going the extra mile—or the extra hundred miles—for our clients, our teams and our communities. For more than 100 years, 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.



A handwritten signature in black ink that reads "Stacy C. Kymes". The signature is written in a cursive, flowing style.

**STACY KYMES**

**President & CEO**