

BOK FINANCIAL CORPORATION

## Quarterly Financial Summary – Unaudited

### Consolidated Daily Average Balances, Average Yields and Rates

(Dollars in Thousands Except Per Share Data)

	Three Months Ended					
	December 31, 2001			September 30, 2001		
	Average Balance	Revenue/ Expense <sup>1</sup>	Yield/ Rate	Average Balance	Revenue/ Expense <sup>1</sup>	Yield/ Rate
<b>Assets</b>						
Taxable securities	\$3,177,731	\$45,777	5.72%	\$2,869,680	\$44,705	6.18%
Tax-exempt securities	238,634	4,274	7.11	265,608	4,554	6.80
Total securities	3,416,365	50,051	5.81	3,135,288	49,259	6.23
Trading securities	22,508	245	4.32	16,498	223	5.36
Funds sold	14,362	85	2.35	14,229	130	3.62
Loans <sup>2</sup>	6,203,512	99,643	6.37	6,065,512	114,165	7.47
Less reserve for loan losses	99,541	—	—	93,884	—	—
Loans, net of reserve	6,103,971	99,643	6.48	5,971,628	114,165	7.58
Total earning assets	9,557,206	150,024	6.23	9,137,643	163,777	7.11
Cash and other assets	1,008,111			1,007,684		
Total assets	\$10,565,317			\$10,145,327		
<b>Liabilities and Shareholders' Equity</b>						
Transaction deposits	\$ 2,429,978	9,933	1.62%	\$ 2,278,393	11,917	2.08%
Savings deposits	158,040	489	1.23	155,908	575	1.46
Other time deposits	2,839,770	30,744	4.30	3,030,759	38,287	5.01
Total interest-bearing deposits	5,427,788	41,166	3.01	5,465,060	50,779	3.69
Federal funds purchased and repurchase agreements	1,701,655	8,813	2.05	1,440,556	12,976	3.57
Other borrowed funds	1,088,792	8,460	3.08	1,019,123	10,711	4.17
Subordinated debenture	186,409	2,764	5.88	186,631	2,871	6.10
Total interest-bearing liabilities	8,404,644	61,203	2.89	8,111,370	77,337	3.78
Demand deposits	1,150,498			1,093,442		
Other liabilities	174,891			143,298		
Shareholders' equity	835,284			797,217		
Total liabilities and shareholders' equity	\$10,565,317			\$10,145,327		
<b>Tax-equivalent Net Interest Revenue</b>		88,821	3.34%		86,440	3.33%
<b>Tax-equivalent Net Interest Revenue to Earning Assets</b>			3.69			3.75
Less tax-equivalent adjustment		1,802			1,914	
<b>Net Interest Revenue</b>		87,019			84,526	
Provision for loan losses		10,517			11,023	
Other operating revenue		55,260			76,091	
Other operating expense		84,801			103,591	
<b>Income before taxes</b>		46,961			46,003	
Federal and state income tax		16,829			16,216	
<b>Net Income</b>		\$ 30,132			\$ 29,787	
<b>Earnings Per Average Common Share Equivalent:</b>						
Net income:						
Basic		\$0.58			\$0.58	
Diluted		\$0.52			\$0.51	

<sup>1</sup> Tax equivalent at the statutory federal and state rates of 38.9% for the periods presented. The taxable equivalent adjustments shown are for comparative purposes.

<sup>2</sup> The loan averages included loans on which the accrual of interest has been discounted and are stated net of unearned income. See Note 1 of Notes to the Consolidated Financial Statements for a description of income recognition policy.