



Supervisory Condition Letter #2025-01 February 2025

October 17, 2024

Audit Committee of the Board
BOKF, N.A.
One Williams Center
Tulsa, Oklahoma 74192

Subject: Termination of Supervisory Condition Imposed in Writing

Members of the Committee:

This letter is to inform you that the Office of the Comptroller of the Currency is terminating the supervisory condition imposed in writing dated December 20, 2019, which required BOKF to apply a multiplier of “4” to its internal value-at-risk (VaR) model and stressed VaR to calculate general market risk capital requirements for covered positions pursuant to 12 CFR Part 3, subpart F. The condition is no longer warranted.

Should you have any questions concerning this matter, please contact Examiner-in-Charge []
[] at [] or Assistant Deputy Comptroller [] at [].

Sincerely,

//s// Digitally Signed, Dated: 2024.10.17

Joel Denkert
Deputy Comptroller
Midsize and Community Bank Supervision

cc: Stacy Kymes, President and Chief Executive Officer
Marty Grunst, Chief Financial Officer
Mindy Mahaney, Chief Risk Officer
Jo Ann Stall, Chief Compliance Officer
Becky Keesling, Chief Auditor
Caleb Bigham, Treasurer
Tony Atanasoff, Executive Director, Market Risk

Confidentiality Statement

This document is CONTROLLED UNCLASSIFIED INFORMATION (CUI). It is to be controlled, stored, handled, transmitted, distributed, and disposed of in accordance with established OCC policy relating to CUI. This information must not be distributed beyond the original addressee(s) without prior authorization of the originator. Unauthorized disclosure of the contents of this report, including component and composite ratings, is generally prohibited. Exceptions to the general prohibition on disclosure are described in OCC regulations, 12 CFR 4.37(b)(2). Any other disclosure of this document or its contents without the OCC's prior approval is a violation of 12 CFR 4.37(b) and subject to criminal penalties in 18 USC 641 for conversion of U.S. Government property.