

Energy Transfer Partners, L.P.
Form 10-Q
April 11, 2005
Table of Contents

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 10-Q

x **QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the Quarterly Period Ended February 28, 2005

OR

.. **TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the Transition Period from _____ to _____

Commission file number 1-11727

ENERGY TRANSFER PARTNERS, L.P.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction or
incorporation or organization)

73-1493906
(I.R.S. Employer
Identification No.)

2838 Woodside Street

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Dallas, Texas 75204

(Address of principal

executive offices

and zip code)

(214) 981-0700

(Registrant's telephone number, including area code)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports) and (2) has been subject to such filing requirements for the past 90 days.

Yes No

Indicate by check mark whether the registrant is an accelerated filer (as defined in Rule 12b-2 of the Exchange Act).

Yes No

At April 8, 2005, the registrant had units outstanding as follows:

Energy Transfer Partners, L.P. 102,244,572 Common Units

Table of Contents

FORM 10-Q

INDEX TO FINANCIAL STATEMENTS

Energy Transfer Partners, L.P. and Subsidiaries

(Formerly Energy Transfer Company and surviving legal entity in the Energy Transfer Transactions)

	Page
PART I FINANCIAL INFORMATION	
ITEM 1. Financial Statements (Unaudited)	
<u>Consolidated Balance Sheets</u> <u>February 28, 2005 and August 31, 2004</u>	1
<u>Consolidated Statements of Operations</u> <u>Three Months and Six Months Ended February 28, 2005 and February 29, 2004</u>	3
<u>Consolidated Statements of Comprehensive Income</u> <u>Three Months and Six Months Ended February 28, 2005 and February 29, 2004</u>	4
<u>Consolidated Statements of Partners' Capital</u> <u>Six Months Ended February 28, 2005</u>	5
<u>Consolidated Statements of Cash Flows</u> <u>Six Months Ended February 28, 2005 and February 29, 2004</u>	6
<u>Notes to Consolidated Financial Statements</u>	8
ITEM 2. <u>MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS</u>	41
ITEM 3. <u>QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISK</u>	67
ITEM 4. <u>CONTROLS AND PROCEDURES</u>	71
PART II OTHER INFORMATION	
ITEM 6. <u>EXHIBITS</u>	72
<u>SIGNATURES</u>	77

Table of Contents

Forward-Looking Statements

Certain matters discussed in this report, excluding historical information, as well as some statements by Energy Transfer Partners, L.P., (Energy Transfer Partners or the Partnership) in periodic press releases and some oral statements of Energy Transfer Partners officials during presentations about the Partnership, include certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Statements using words such as anticipate, believe, intend, project, plan, continue, estimate, forecast, may, will, or similar expressions help identify forward-looking statements. Although the Partnership believes such forward-looking statements are based on reasonable assumptions and current expectations and projections about future events, no assurance can be given that every objective will be reached.

Actual results may differ materially from any results projected, forecasted, estimated or expressed in forward-looking statements since many of the factors that determine these results are subject to uncertainties and risks, difficult to predict, and beyond management's control. For additional discussion of risks, uncertainties and assumptions, see the Partnership's Annual Report on Form 10-K for the fiscal year ended August 31, 2004 filed with the Securities and Exchange Commission on November 15, 2004.

Definitions

The following is a list of certain acronyms and terms generally used in the energy industry and throughout this document:

/d	per day
Bbls	barrels
Btu	British thermal unit, an energy measurement
Mcf	thousand cubic feet
MMBtu	million British thermal unit
MMcf	million cubic feet
Bcf	billion cubic feet
NGL	natural gas liquid, such as propane, butane and natural gasoline
LIBOR	London Interbank Offered Rate
Nymex	New York Mercantile Exchange
Reservoir	A porous and permeable underground formation containing a natural accumulation of producible natural gas and/or oil that is confined by impermeable rock or water barriers and is separate from other reservoirs.

Table of Contents**PART I FINANCIAL INFORMATION****ITEM 1. FINANCIAL STATEMENTS****ENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIES****CONSOLIDATED BALANCE SHEETS**

(in thousands, except unit data)

(unaudited)

	February 28, 2005	August 31, 2004
	<u> </u>	<u> </u>
ASSETS		
CURRENT ASSETS:		
Cash and cash equivalents	\$ 27,310	\$ 81,745
Marketable securities	3,690	2,464
Accounts receivable, net of allowance for doubtful accounts	691,436	275,424
Accounts receivable from related companies	3,595	34
Exchanges receivable	18,420	8,852
Inventories	156,922	53,324
Deposits paid to vendors	30,449	3,023
Price risk management assets	41,305	4,615
Prepaid expenses and other	21,379	7,401
	<u> </u>	<u> </u>
Total current assets	994,506	436,882
PROPERTY, PLANT AND EQUIPMENT, net	2,396,100	1,467,649
LONG -TERM PRICE RISK MANAGEMENT ASSETS	21,150	
INVESTMENT IN AFFILIATES	41,145	8,010
GOODWILL	311,295	313,720
INTANGIBLES AND OTHER ASSETS, net	106,787	100,844
	<u> </u>	<u> </u>
Total assets	<u>\$ 3,870,983</u>	<u>\$ 2,327,105</u>

Table of Contents**ENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIES****CONSOLIDATED BALANCE SHEETS**

(in thousands, except unit data)

(unaudited)

	February 28, 2005	August 31, 2004
	<u> </u>	<u> </u>
LIABILITIES AND PARTNERS CAPITAL		
CURRENT LIABILITIES:		
Short term debt to affiliate	\$ 174,624	\$
Working capital facility	41,812	14,550
Accounts payable	597,161	274,122
Accounts payable to related companies	4,517	4,276
Exchanges payable	16,397	2,846
Customer deposits	12,312	11,378
Accrued and other current liabilities	80,396	55,394
Price risk management liabilities	21,289	1,262
Income taxes payable	1,680	2,252
Current maturities of long-term debt	48,300	30,957
	<u> </u>	<u> </u>
Total current liabilities	998,488	397,037
LONG-TERM DEBT, net of discount, less current maturities	1,567,511	1,070,871
LONG-TERM PRICE RISK MANAGEMENT LIABILITIES	19,109	
DEFERRED TAXES	111,579	109,896
OTHER NONCURRENT LIABILITIES	7,502	846
MINORITY INTERESTS	17,166	1,475
	<u> </u>	<u> </u>
	2,721,355	1,580,125
	<u> </u>	<u> </u>
COMMITMENTS AND CONTINGENCIES		
PARTNERS CAPITAL:		
Common Unitholders (95,577,906 and 89,118,062 units authorized, issued and outstanding at February 28, 2005 and August 31, 2004, respectively)	1,099,095	720,187
Class C Unitholders (1,000,000 units authorized, issued and outstanding at February 28, 2005 and August 31, 2004, respectively)		
Class E Unitholders (8,853,832 authorized, issued and outstanding at February 28, 2005 and August 31, 2004, respectively held by subsidiary and reported as treasury units)		
General Partner	36,162	26,761
Accumulated other comprehensive income	14,371	32
	<u> </u>	<u> </u>
Total partners capital	1,149,628	746,980
	<u> </u>	<u> </u>
Total liabilities and partners capital	\$ 3,870,983	\$ 2,327,105
	<u> </u>	<u> </u>

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

The accompanying notes are an integral part of these consolidated financial statements.

Table of Contents**ENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIES****CONSOLIDATED STATEMENTS OF OPERATIONS**

(in thousands, except per unit and unit data)

(unaudited)

	Three Months Ended	Three Months Ended	Six Months Ended	Six Months Ended
	February 28, 2005	February 29, 2004	February 28, 2005	February 29, 2004
		(See Note 2)		(See note 2)
REVENUES:				
Midstream and transportation	\$ 1,171,257	\$ 493,570	\$ 1,908,407	\$ 912,667
Propane	288,966	132,453	440,199	132,453
Other	20,352	8,543	39,631	8,543
Total revenues	1,480,575	634,566	2,388,237	1,053,663
COSTS AND EXPENSES:				
Cost of products sold	1,248,091	529,962	2,013,661	911,643
Operating expenses	74,664	30,131	136,125	37,517
Depreciation and amortization	22,954	9,472	43,223	13,619
Selling, general and administrative	12,762	6,382	24,072	11,261
Total costs and expenses	1,358,471	575,947	2,217,081	974,040
OPERATING INCOME	122,104	58,619	171,156	79,623
OTHER INCOME (EXPENSE):				
Interest expense	(22,930)	(8,986)	(40,261)	(12,820)
Loss on extinguishment of debt	(7,996)		(7,996)	
Equity in earnings of affiliates	109	180	145	327
Gain (loss) on disposal of assets	(436)	28	(527)	28
Interest income and other	235	321	369	406
INCOME BEFORE MINORITY INTERESTS AND INCOME TAX EXPENSE	91,086	50,162	122,886	67,564
Minority interests	(358)	(175)	(516)	(175)
INCOME BEFORE INCOME TAX EXPENSE	90,728	49,987	122,370	67,389
Income tax expense	3,127	748	4,159	2,457
NET INCOME	87,601	49,239	118,211	64,932
GENERAL PARTNER'S INTEREST IN NET INCOME	10,456	2,304	16,545	2,617
LIMITED PARTNERS' INTEREST IN NET INCOME	\$ 77,145	\$ 46,935	\$ 101,666	\$ 62,315

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

BASIC NET INCOME PER LIMITED PARTNER UNIT	\$ 0.82	\$ 1.19	\$ 1.11	\$ 2.37
BASIC AVERAGE NUMBER OF UNITS OUTSTANDING	94,177,730	39,373,125	91,697,190	26,308,300
DILUTED NET INCOME PER LIMITED PARTNER UNIT	\$ 0.82	\$ 1.19	\$ 1.11	\$ 2.36
DILUTED AVERAGE NUMBER OF UNITS OUTSTANDING	94,468,366	39,422,916	91,916,080	26,357,696

The accompanying notes are an integral part of these consolidated financial statements.

Table of ContentsENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIESCONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

(in thousands)

(unaudited)

	Three Months Ended February 28, 2005	Three Months Ended February 29, 2004 (See Note 2)	Six Months Ended February 28, 2005	Six Months Ended February 29, 2004 (See Note 2)
Net income	\$ 87,601	\$ 49,239	\$ 118,211	\$ 64,932
Other comprehensive income				
Reclassification adjustment for losses (gains) on derivative instruments included in net income accounted for as hedges	(4,053)	(6,381)	10,735	(5,900)
Change in value of derivative instruments	17,900	9,729	2,378	8,730
Change in value of available-for-sale securities	1,817	(379)	1,226	(379)
Comprehensive income	<u>\$ 103,265</u>	<u>\$ 52,208</u>	<u>\$ 132,550</u>	<u>\$ 67,383</u>
Reconciliation of Accumulated Other Comprehensive Income				
Balance, beginning of period	\$ (1,293)	\$ (518)	\$ 32	\$
Current period reclassification to earnings	(4,053)	(6,381)	10,735	(5,900)
Current period change	19,717	9,350	3,604	8,351
Balance, end of period	<u>\$ 14,371</u>	<u>\$ 2,451</u>	<u>\$ 14,371</u>	<u>\$ 2,451</u>

The accompanying notes are an integral part of these consolidated financial statements.

Table of ContentsENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIESCONSOLIDATED STATEMENTS OF PARTNERS' CAPITAL

(in thousands, except unit data)

(unaudited)

	Number of				General Partner	Accumulated Other Comprehensive	
	Common Units	Common	Class C	Class E		Income	Total
Balance, August 31, 2004	89,118,062	\$ 720,187	\$	\$	\$ 26,761	\$ 32	\$ 746,980
Unit distribution		(75,869)			(10,664)		(86,533)
General Partner capital contribution					3,520		3,520
Issuance of Common Units in connection with certain acquisitions	120,550	2,500					2,500
Issuance of Common Units	6,296,294	169,807					169,807
Issuance of restricted Common Units	43,000						
Subscribed units		180,000					180,000
Net change in accumulated other comprehensive income per accompanying statement						14,339	14,339
Deferred compensation on restricted units and long term incentive plan		804					804
Net income		101,666			16,545		118,211
Balance, February 28, 2005	95,577,906	\$ 1,099,095	\$	\$	\$ 36,162	\$ 14,371	\$ 1,149,628

The accompanying notes are an integral part of these consolidated financial statements.

Table of Contents**ENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIES****CONSOLIDATED STATEMENTS OF CASH FLOWS**

(in thousands)

(unaudited)

	Six Months Ended	
	February 28, 2005	February 29, 2004
		(See Note 2)
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net income	\$ 118,211	\$ 64,932
Reconciliation of net income to net cash provided by operating activities:		
Depreciation and amortization	43,223	13,619
Amortization of deferred finance costs charged to interest expense	1,484	1,627
Write off of deferred financing fees	7,968	
Provision for loss on accounts receivable	4,217	84
(Gain) loss on disposal of assets	527	(28)
Non-cash compensation on restricted units and long-term incentive plan	804	
Undistributed earnings of affiliates	(145)	(474)
Deferred income taxes	1,683	(400)
Minority interests	562	(213)
Changes in assets and liabilities, net of effect of acquisitions:		
Accounts receivable	(49,605)	(74,390)
Accounts receivable from related companies	(3,561)	(3,345)
Inventories	68,509	50,813
Deposits paid to vendors	(27,426)	17,947
Exchanges receivable	272	(224)
Prepaid expenses and other	(1,618)	799
Intangibles and other assets	(120)	(1,677)
Accounts payable	8,930	13,873
Accounts payable to related companies	241	1,524
Exchanges payable	1,122	294
Deposits from customers	116	(7,839)
Accrued and other current liabilities	(12,597)	(7,404)
Other long-term liabilities	(54)	(56)
Income taxes payable	(572)	(1,700)
Price risk management assets and liabilities, net	(5,595)	1,878
Net cash provided by operating activities	156,576	69,640
CASH FLOWS FROM INVESTING ACTIVITIES:		
Cash paid for acquisitions, net of cash acquired	(1,113,070)	(165,577)
Investment in unconsolidated subsidiaries	(51)	
Capital expenditures	(75,227)	(45,086)
Proceeds from the sale of assets	2,654	353

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Net cash used in investing activities	(1,185,694)	(210,310)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from borrowings	1,581,530	332,672
Proceeds from short-term borrowings from affiliates	174,624	
Principal payments on debt	(1,032,610)	(283,955)
Net proceeds from issuance of Common Units	169,807	334,835
Proceeds from subscribed units	180,000	
Capital contribution from General Partner	3,520	15,540
Distributions to parent		(196,708)
Debt issuance costs	(15,655)	(4,235)
Unit distributions	(86,533)	
Net cash provided by financing activities	974,683	198,149
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(54,435)	57,479
CASH AND CASH EQUIVALENTS, beginning of period	81,745	53,122
CASH AND CASH EQUIVALENTS, end of period	\$ 27,310	\$ 110,601

Table of Contents**ENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIES****CONSOLIDATED STATEMENTS OF CASH FLOWS**

(in thousands)

(unaudited)

	<u>Six Months Ended</u>	
	<u>February 28,</u> <u>2005</u>	<u>February 29,</u> <u>2004</u>
NONCASH FINANCING ACTIVITIES:		
Notes payable incurred on noncompete agreements	\$ 925	\$
Issuance of Common Units in connection with certain acquisitions	\$ 2,500	\$
General Partner capital contribution	\$	\$ 1,311
Distributions payable to parent	\$	\$ 12,556
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:		
Cash paid during the period for interest	\$ 35,830	\$ 9,050
Cash paid during the period for income taxes	\$ 4,807	\$ 4,157

The accompanying notes are an integral part of these consolidated financial statements.

Table of Contents

ENERGY TRANSFER PARTNERS, L.P. AND SUBSIDIARIES

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(Dollar amounts in thousands, except unit and per unit data)

(unaudited)

1. OPERATIONS AND ORGANIZATION:

The accompanying unaudited consolidated financial statements and notes thereto of the Partnership have been prepared in accordance with accounting principles generally accepted in the United States of America for interim consolidated financial information and pursuant to the rules and regulations of the Securities and Exchange Commission. Accordingly, they do not include all the information and footnotes required by accounting principles generally accepted in the United States of America for complete consolidated financial statements. Due to the seasonal nature of the Partnership's operations, and the effect of acquisitions, the results of operations for interim periods are not necessarily indicative of the results to be expected for a full year. For information regarding the pro forma effects of certain transactions occurring during the periods presented on the historical results of operations, see Note 2.

On January 26, 2005, the Partnership completed its acquisition of the Houston Pipeline System and related storage facilities (HPL). For additional information regarding this acquisition and other acquisitions, see Note 3.

In the opinion of management, all adjustments (all of which are normal and recurring) have been made that are necessary to fairly state the consolidated financial position of Energy Transfer Partners and subsidiaries as of February 28, 2005 and the results of operations for the three-month and six-month periods ended February 28, 2005 and February 29, 2004, respectively, and cash flows for the six-month periods ended February 28, 2005 and February 29, 2004, respectively. The unaudited interim consolidated financial statements should be read in conjunction with the consolidated financial statements and notes thereto of Energy Transfer Partners presented in the Partnership's Annual Report on Form 10-K as filed with the Securities and Exchange Commission on November 15, 2004 for the fiscal year ended August 31, 2004.

Certain prior period amounts have been reclassified to conform with the 2005 presentation. These reclassifications have no impact on net income or total partners' capital.

Energy Transfer Transactions

On January 20, 2004, Heritage Propane Partners, L.P., (Heritage) and La Grange Energy, L.P. (now known as Energy Transfer Company, L.P. (LGE)) completed the series of transactions whereby LGE contributed its subsidiary, La Grange Acquisition, L.P. and its subsidiaries and affiliates who conduct business under the assumed name of Energy Transfer Company, (ETC OLP) to Heritage. Simultaneously, LGE acquired the General Partner of Heritage, Energy Transfer Partners GP, L.P. (formerly U.S. Propane, L.P.) from its owners, and Limited Partner Units, Class D Units and Special Units of Heritage, thereby gaining control of Heritage. Simultaneous with these transactions, Heritage purchased the

outstanding stock of Heritage Holdings, Inc. (HHI) from the owners of Energy Transfer Partners GP, L.P.

Accounting Treatment of the Energy Transfer Transactions

The Energy Transfer Transactions were accounted for as a reverse acquisition in accordance with Statement of Financial Accounting Standard (SFAS) No. 141, *Business Combinations* (SFAS 141). Although Heritage is the surviving parent entity for legal purposes, ETC OLP is the acquiror for accounting purposes. As a result, ETC OLP's historical financial statements are now the historical financial statements of the registrant. The operations of Heritage prior to the Energy Transfer Transactions are referred to as Heritage. The assets and liabilities of Heritage were initially recorded at fair value to the extent acquired by LGE through its acquisition of the General Partner and limited partner interests of Heritage of approximately 35.4%, determined in accordance with Emerging Issues Task Force (EITF) 90-13 *Accounting for Simultaneous Common Control Mergers* and SFAS 141. The assets and liabilities of ETC OLP have been recorded at historical cost. Although the partners capital accounts of ETC OLP became the capital accounts of the Partnership, Heritage's partnership structure and partnership units survive. Accordingly, the partners' capital accounts of ETC OLP were restated based on the general partner interests and units received by LGE in the Energy Transfer Transactions.

Table of Contents

The acquisition of Heritage Holdings by Heritage was accounted for as a capital transaction as the primary asset held by Heritage Holdings was 4,426,916 Common Units of Heritage. Following the acquisition of Heritage Holdings by Heritage, these Common Units were converted to Class E Units. The Class E Units are recorded as treasury units in the consolidated financial statements.

LGE received Special Units in the Energy Transfer Transaction as consideration for the Bossier Pipeline project which was in progress at that time. Upon completion of the Bossier Pipeline in June 2004, the Special Units, which initially had no value assigned, were converted to Common Units, which resulted in additional consideration being recorded. The additional consideration adjusted the percent of Heritage acquired to 41.5% and resulted in an additional fair value step-up to Heritage's assets of approximately \$38,000 as determined in accordance with EITF 90-13.

The excess purchase price over Heritage's cost was determined as follows:

Net book value of Heritage at January 20, 2004	\$ 239,102
Historical goodwill at January 20, 2004	(170,500)
Equity investment from public offering	355,948
Treasury Class E Unit purchase	(157,340)
	<u>267,210</u>
Percent of Heritage acquired by LGE	41.5%
	<u>\$ 110,892</u>
Equity interest acquired	<u>\$ 110,892</u>
Fair market value of Limited Partner Units	668,534
Purchase price of General Partner Interest	30,000
Equity investment from public offering	355,948
Treasury Class E Unit purchase	(157,340)
	<u>897,142</u>
Percent of Heritage acquired by LGE	41.5%
	<u>\$ 372,314</u>
Fair value of equity acquired	<u>\$ 372,314</u>
Net book value of equity acquired	110,892
	<u>\$ 261,422</u>
Excess purchase price over Heritage cost	<u>\$ 261,422</u>

The excess purchase price over Heritage cost was allocated as follows:

Property, plant and equipment (25 year life)	\$ 35,269
Customer lists (15 year life)	18,926
Trademarks	19,251
Goodwill	187,976
	<u>\$ 261,422</u>
	<u>\$ 261,422</u>

Management obtained an independent valuation and has made the final modifications to the purchase price. The table above reflects the adjustments made to the allocation of the purchase price during the first quarter of fiscal year 2005.

Business Operations

In order to simplify the obligations of Energy Transfer Partners under the laws of several jurisdictions in which it conducts business, the Partnership's activities are conducted through two subsidiary operating partnerships, ETC OLP, a Texas limited partnership which is engaged in a variety of natural gas operations, and HOLP, a Delaware limited partnership, which is engaged in retail and wholesale propane operations (collectively the Operating Partnerships). The Partnership, the Operating Partnerships, and their other subsidiaries are collectively referred to in this report as Energy Transfer.

As of February 28, 2005, ETC OLP owns an interest in and operates approximately 12,000 miles of natural gas gathering and transportation pipelines, four natural gas processing plants connected to its gathering systems, 15 natural gas treating facilities and three natural gas storage facilities. As a result of the HPL acquisition, the Partnership has redefined its reportable operating segments as discussed in note 21. The midstream segment focuses on the transportation, gathering, compression, treating, processing and marketing of natural gas. Its operations are currently concentrated in the Austin Chalk trend of southeast Texas, the Anadarko Basin of western Oklahoma, the Permian Basin of west Texas, the Barnett Shale in north Texas and the Bossier Sands in east Texas. The

Table of Contents

transportation and storage segment focuses on the transportation of natural gas through the Oasis Pipeline, the East Texas Pipeline System and the ET Fuel System. The Oasis Pipeline is a 583-mile natural gas pipeline that directly connects the Waha Hub, a major natural gas trading center located in the Permian Basin of west Texas, to the Katy Hub, a major natural gas trading center near Houston, Texas. The East Texas Pipeline System connects natural gas supplies in east Texas to the Oasis Pipeline. The ET Fuel System, which serves some of the most active drilling areas in the United States, is comprised of approximately 2,000 miles of intrastate natural gas pipeline and related natural gas storage facilities located in Texas. With approximately 460 receipt and/or delivery points, including interconnects with pipelines providing direct access to power plants and interconnects with other intrastate and interstate pipelines, the ET Fuel System is strategically located near high-growth production areas and major markets such as the Waha Hub, the Katy Hub and the Carthage Hub, three major natural gas trading centers located in Texas. The transportation and storage segment also includes the recently acquired HPL which is comprised of approximately 4,200 miles of intrastate natural gas pipeline, 65 Bcf of working gas underground Bammel storage reservoir and related transportation assets. HPL has access to multiple sources of historically significant natural gas supply reserves from south Texas, the Gulf Coast, east Texas and the western Gulf of Mexico and is directly connected to major gas distribution, electric and industrial load centers in Houston, Corpus Christi, Texas City, Baytown, Beaumont and Port Arthur.

On March 9, 2005, the Partnership announced that it had entered into a definitive agreement with Atlas Pipeline Partners, L.P. to sell the Elk City System consisting of the Oklahoma gathering, treating and processing assets for approximately \$190,000 subject to certain adjustments as defined in the purchase and sale agreement. The closing is subject to customary closing conditions and is expected to occur on or about April 14, 2005.

HOLP sells propane and propane-related products to more than 650,000 active residential, commercial, industrial, and agricultural customers in 33 states. HOLP is also a wholesale propane supplier in the United States and in Canada, the latter through its participation in MP Energy Partnership. MP Energy Partnership, a Canadian partnership in which the Partnership owns a 60% interest is engaged in lower-margin wholesale distribution and in supplying HOLP's northern U.S. locations. HOLP buys and sells financial instruments for its own account through its wholly-owned subsidiary, Heritage Energy Resources, L.L.C. (Resources).

Other Developments

On January 27, 2005, the Partnership announced that the Board of Directors of its general partner approved a two-for-one split for each class of the Partnership's limited partner units. The split entitled Unitholders of record at the close of business on February 28, 2005 to receive one additional Partnership unit for each Partnership unit owned on that date. The distribution was made on March 15, 2005. The effect of the split was to double the number of all outstanding Common Units and to reduce by half the minimum quarterly per unit distribution and the targeted distribution levels. All periods presented and all references to Common Units have been restated to reflect the effects of the unit split.

In February, 2005, the Partnership's general partner, U.S. Propane, L.P., changed its name to Energy Transfer Partners GP, L.P. This entity is referred to by us as the General Partner of the Partnership. Concurrently with this name change, the general partner of the General Partner, U.S. Propane, L.L.C., changed its name to Energy Transfer Partners, L.L.C.

New Accounting Standards

FASB Interpretation No. 47, Accounting for Conditional Asset Retirement Obligations (FIN 47). In March 2005, the Financial Accounting Standards Board (FASB) published FIN 47, which will result in (a) more consistent recognition of liabilities relating to asset retirement obligations, (b) more information about expected future cash outflows associated with those obligations, and (c) more information about

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

investments in long-lived assets because additional asset retirement costs will be recognized as part of the carrying amounts of the assets. FIN 47 clarifies that the term conditional asset retirement obligation as used in Statement SFAS No. 143, *Accounting for Asset Retirement Obligations*, refers to a legal obligation to perform an asset retirement activity in which the timing and (or) method of settlement are conditional on a future event that may or may not be within the control of the entity. The obligation to perform the asset retirement activity is unconditional even though uncertainty exists about the timing and (or) method of settlement. Uncertainty about the timing and (or) method of settlement of a conditional asset retirement obligation should be factored into the measurement of the liability when sufficient information exists. FIN 47 also clarifies when an entity would have sufficient information to reasonably estimate the fair value of

Table of Contents

an asset retirement obligation. FIN 47 is effective no later than the end of fiscal years ending after December 15, 2005. Retrospective application of interim financial information is permitted but is not required. Early adoption of this Interpretation is encouraged. As FIN 47 was recently issued, the Partnership has not determined whether the interpretation will have a significant adverse effect on its financial position or results of operations.

SFAS No. 123 (Revised 2004) (SFAS 123R), Share-Based Payment . In December 2004, the FASB issued SFAS 123R, which replaces SFAS 123 and supercedes Accounting Principles Board (APB) Opinion No. 25. SFAS 123R requires all share-based payments to employees, including grants of employee stock options, to be recognized in the financial statements based on their fair values beginning with the first interim or annual period after June 15, 2005. The pro forma disclosures previously permitted under SFAS 123 no longer will be an alternative to financial statement recognition. We currently do not expect SFAS 123R to have a material impact on our consolidated results of operations, cash flows or financial position.

SFAS No. 153 (SFAS 153), Exchanges of Nonmonetary Assets-an amendment of APB Opinion No. 29 . In December 2004, the FASB issued SFAS 153, which amends APB Opinion No. 29 by eliminating the exception to the fair-value principle for exchanges of similar productive assets, which were accounted for under APB Opinion No. 29 based on the book value of the asset surrendered with no gain or loss recognition. SFAS 153 also eliminates APB 29 s concept of culmination of an earnings process. The amendment requires that an exchange of nonmonetary assets be accounted for at fair value if the exchange has commercial substance and fair value is determinable within reasonable limits. Commercial substance is assessed by comparing the entity s expected cash flows immediately before and after the exchange. If the difference is significant, the transaction is considered to have commercial substance and should be recognized at fair value. SFAS 153 is effective for nonmonetary transactions occurring in fiscal periods beginning after June 15, 2005. The impact of SFAS 153 will depend on the nature and extent of any exchanges of nonmonetary assets after the effective date, but we do not currently expect SFAS 153 to have a material impact on our consolidated results of operations, cash flows or financial position.

EITF Issue No. 03-13 (EITF 03-13), Applying the Conditions in Paragraph 42 of SFAS 144, Accounting for the Impairment or Disposal of Long-Lived Assets, in Determining Whether to Report Discontinued Operations . In November 2004, the EITF reached a consensus with respect to evaluating whether the criteria in SFAS 144 has been met for classifying as a discontinued operation a component of an entity that either has been disposed of or is classified as held for sale. To qualify as a discontinued operations, SFAS 144 requires that the cash flows of the disposed component be eliminated from the operations of the ongoing entity and that the ongoing entity not have any significant continuing involvement in the operations of the disposed component after the disposal transaction. The consensus in EITF 03-13 clarifies that the cash flows of the eliminated component are not considered to be eliminated if the continuing cash flows represent direct cash flows, as defined in the consensus. The consensus also requires that the assessment of whether significant continuing involvement exists be made from the perspective of the disposed component. The assessment should consider whether (a) the continuing entity retains an interest in the disposed component sufficient to enable it to exert significant influence over the disposed component s operating and financial policies or (b) the entity and the disposed component are parties to a contract or agreement that gives rise to significant continuing involvement by the ongoing entity. The consensus is to be applied prospectively to a component of an entity that is either disposed or classified held for sale in fiscal periods beginning after December 15, 2004. The impact of EITF 03-13 will depend on the nature and extent of any long-lived assets disposed of or held for sale after the effective date, but we do not currently expect EITF 03-13 to have a material impact on our consolidated results of operations, cash flows or financial position.

2. PRESENTATION OF FINANCIAL INFORMATION:

The accompanying financial statements for the three months and six months ended February 28, 2005 include the results of operations for ETC OLP, consolidated with the results of operations of HOLP and HHI. In addition, the Partnership acquired the controlling interests in HPL on January 26, 2005. The results of operations for the ET Fuel System and HPL are included in the consolidated statement of operations since their respective acquisition dates. The accompanying financial statements for the three and six month periods ended February 29, 2004 include the results of operations for ETC OLP beginning September 1, 2003 consolidated with the results of operations of HOLP and HHI beginning January 20, 2004 after the elimination of significant intercompany balances and transactions. The financial statements for the fiscal period including January 20, 2004 do not include the complete results of operations for both ETC OLP and Heritage for such periods, as they include

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

the results of operations of Heritage only for the period from January 20, 2004 to February 29, 2004. Additionally, on June 2, 2004, ETC OLP acquired the ET Fuel System from TXU Fuel Company, a subsidiary of TXU Corp.

Table of Contents

As stated previously, the financial statements of ETC OLP are the financial statements of the registrant, as ETC OLP was deemed the accounting acquiror from the Energy Transfer Transactions.

The following unaudited pro forma consolidated results of operations for the three and six months ended February 28, 2005 are presented as if the HPL acquisition had been made at the beginning of the periods presented. The unaudited pro forma consolidated results of operations for the three and six months ended February 29, 2004 are presented as if the ET Fuel System acquisition, the HPL acquisition, and the Energy Transfer Transactions had been made at the beginning of the periods presented.

	Three Months Ended February 28, 2005	Six Months Ended February 28, 2005	Three Months Ended February 29, 2004	Six Months Ended February 29, 2004
Revenues	\$ 2,233,954	\$ 3,999,514	\$ 1,612,106	\$ 3,047,325
Net income	\$ 99,795	\$ 124,047	\$ 69,591	\$ 79,674
Basic earnings per Limited Partner Unit	\$ 0.87	\$ 1.04	\$ 1.26	\$ 1.91
Diluted earnings per Limited Partner Unit	\$ 0.87	\$ 1.04	\$ 1.26	\$ 1.91

The pro forma consolidated results of operations include adjustments to give effect to depreciation on the step-up of property, plant and equipment, amortization of customer lists, interest expense on acquisition debt, and certain other adjustments. The pro forma consolidated results of operations do not include the effects of the Texas Chalk and Madison Systems acquired in the Devon acquisition or the assets of five propane companies that were acquired during the six months ended February 28, 2005. The unaudited pro forma information is not necessarily indicative of the results of operations that would have occurred had the transactions been made at the beginning of the periods presented or the future results of the combined operations.

3. ACQUISITIONS:

In November 2004, the Partnership acquired the Texas Chalk and Madison systems from Devon Gas Services for \$64,632 in cash which was principally financed with \$60,000 from the ETC OLP's Revolving Credit Facility. These assets include approximately 1,800 miles of gathering and mainline pipeline systems, four natural gas treating plants, condensate stabilization facilities and an 80 MMcf/d gas processing plant. These assets will be integrated into the Southeast Texas System and are expected to provide increased throughput capacity to our existing midstream assets. The acquisition was not material for pro forma disclosure purposes.

In January 2005, the Partnership acquired the controlling interests in HPL from American Electric Power Corporation (AEP) for approximately \$825,000 subject to working capital adjustments and financed by the Partnership through a combination of borrowings under its current credit facilities and a private placement of \$350,000 of Partnership Common Units with institutional investors. In addition, the Partnership acquired working inventory of natural gas stored in the Bammel storage facility and financed it through a short-term borrowing from an affiliate. The total purchase price of approximately \$1,038,000, including \$800 in estimated acquisition costs, was allocated to the assets acquired and liabilities assumed. Under the terms of the transaction, the Partnership through ETC OLP, its wholly-owned subsidiary, acquired all but a 2% limited partner interest in HPL. The HPL System is comprised of approximately 4,200 miles of intrastate pipeline with aggregate capacity of 2.4Bcf/d, substantial storage facilities and related transportation assets. The acquisition enables the Partnership to expand its current transportation systems into areas where it previously did not have a presence and, in combination with the Partnership's current midstream assets, provides the premier producing basins in Texas with direct access to the Houston Ship Channel corridor. HPL is included in the transportation and storage operating segment. The unaudited pro forma results of operations as if HPL had been acquired at the beginning of the periods are presented in Note 2 to the consolidated financial statements.

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

During the six months ended February 28, 2005, HOLP acquired substantially all of the assets of five propane companies. The aggregate purchase price for these acquisitions totaled \$14,520 which included \$10,703 of cash paid, 120,550 Common Units on a post-split basis issued valued at \$2,500 and liabilities assumed of \$1,317. In the aggregate, these acquisitions are not material for pro forma disclosure purposes. The cash paid for acquisitions was financed primarily with the HOLP Senior Revolving Acquisition facility.

Table of Contents

Each of these acquisitions were accounted for as a business combination using the purchase method of accounting in accordance with the provisions of SFAS 141, and each purchase price has been initially allocated based on the estimated fair value of the individual assets acquired and the liabilities assumed at the date of the respective acquisition. The results of operations for these acquisitions are included in the Consolidated Statement of Operations from the date of the respective acquisition.

The following table presents the allocation of the acquisition cost to the assets acquired and liabilities assumed based on their fair values for these acquisitions (in thousands):

	Texas Chalk and Madison systems November 2004	HPL January 2005	HOLP acquisitions (aggregated)
	<u> </u>	<u> </u>	<u> </u>
Cash and equivalents	\$	\$ 191	\$
Accounts receivable		370,378	245
Inventory		170,405	161
Other current assets		23,567	174
Investments in unconsolidated affiliate		32,940	
Price risk management assets		28,638	
Property, plant, and equipment	66,402	825,077	8,246
Intangibles			3,343
Goodwill			2,351
	<u> </u>	<u> </u>	<u> </u>
Total assets acquired	66,402	1,451,196	14,520
	<u> </u>	<u> </u>	<u> </u>
Accounts payable	(525)	(313,469)	(115)
Accrued expenses	(1,245)	(36,077)	(276)
Other current liabilities		(13,247)	(1)
Other liabilities		(6,710)	
Price risk management liabilities		(28,638)	
Long-term debt			(925)
Minority interest		(15,129)	
	<u> </u>	<u> </u>	<u> </u>
Total liabilities assumed	(1,770)	(413,270)	(1,317)
	<u> </u>	<u> </u>	<u> </u>
Net assets acquired	\$ 64,632	\$ 1,037,926	\$ 13,203
	<u> </u>	<u> </u>	<u> </u>

The purchase prices have been allocated based on the fair values of the assets acquired and liabilities assumed at the date of acquisition. The preliminary allocation may be adjusted to reflect the final purchase price allocation which will be based on an independent appraisal, if applicable. In addition, the Partnership continues to evaluate the acquisition of HPL and further adjustments may be necessary following an independent appraisal of fair market values and other adjustments under the purchase and sale agreement.

4. USE OF ESTIMATES:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The natural gas

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

industry conducts its business by processing actual transactions at the end of the month following the month of delivery. Consequently, the most current month's financial results for the midstream and transportation segments are estimated using volume estimates and market prices. Any difference between estimated results and actual results are recognized in the following month's financial statements. Management believes that the operating results estimated for the three months and six months ending February 28, 2005 represent the actual results in all material respects.

Some of the other more significant estimates made by management include, but are not limited to, allowances for doubtful accounts, the fair value of derivative instruments, useful lives for depreciation and amortization, purchase accounting allocations and subsequent realizability of intangible assets, settlement dates for purposes of estimating asset retirement obligations, and general business and medical self-insurance reserves. Actual results could differ from those estimates.

Table of Contents**5. ACCOUNTS RECEIVABLE:**

ETC OLP's operations deal with counterparties that are typically either investment grade or are otherwise secured with a letter of credit or other form of security (corporate guaranty or prepayment). Management reviews ETC OLP's accounts receivable balances each week. Credit limits are assigned and monitored for all counterparties of ETC OLP. Management believes that the occurrence of bad debt in the midstream and transportation and storage segments is not significant; therefore, an allowance for doubtful accounts for ETC OLP was not deemed necessary at February 28, 2005 or August 31, 2004. Bad debt expense related to these receivables is recognized at the time an account is deemed uncollectible. There was no bad debt expense recognized for the three or six months ended February 28, 2005 and February 29, 2004 in the midstream and transportation and storage segments.

ETC OLP enters into netting arrangements with counterparties of derivative contracts to mitigate credit risk. Transactions are confirmed with the counterparty and the net amount is settled when due. Amounts outstanding under these netting arrangements are presented on a net basis in the consolidated balance sheets.

HOLP grants credit to its customers for the purchase of propane and propane-related products. Included in accounts receivable are trade accounts receivable arising from the HOLP's retail and wholesale propane operations. Accounts receivable for retail and wholesale propane are recorded as amounts billed to customers less an allowance for doubtful accounts. The allowance for doubtful accounts for the retail and wholesale propane and liquids marketing segments is based on management's assessment of the realizability of customer accounts. Management's assessment is based on the overall creditworthiness of the Partnership's customers, historical trends in collectability, and any specific disputes. The accounts receivable for HOLP were marked to fair market value in connection with the Energy Transfer Transactions. Accounts receivable consisted of the following:

	February 28, 2005	August 31, 2004
Accounts receivable midstream and transportation	\$ 597,327	\$ 230,101
Accounts receivable propane	98,091	46,990
Less allowance for doubtful accounts	(3,982)	(1,667)
Total, net	\$ 691,436	\$ 275,424

The activity in the allowance for doubtful accounts for the retail and wholesale propane and liquids marketing segments consisted of the following:

	Three Months Ended		Six Months Ended	
	February 28, 2005	February 29, 2004	February 28, 2005	February 29, 2004
Balance, beginning of the period	\$ 1,835	\$	\$ 1,667	\$
Provision for loss on accounts receivable	4,049	84	4,217	84
Accounts receivable written off, net of recoveries	(1,902)		(1,902)	

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Balance, end of period	\$ 3,982	\$ 84	\$ 3,982	\$ 84
------------------------	----------	-------	----------	-------

6. **INVENTORIES:**

ETC OLP's inventories consist principally of natural gas held in storage and NGLs required to be maintained in certain pipelines. Natural gas held in storage is valued at the lower of cost or market utilizing the weighted average cost method. NGL inventory is valued at market prices as these amounts turn over monthly, and management believes the costs approximate market value. Propane inventories are valued at the lower of cost or market. The cost of propane inventories is determined using weighted-average cost of propane delivered to the customer service locations, and includes storage fees and inbound freight costs, while the cost of appliances, parts, and fittings is determined by the first-in, first-out method. Inventories consisted of the following:

	February 28, 2005	August 31, 2004
Natural gas, propane and other NGLs	\$ 142,900	\$ 40,989
Appliances, parts and fittings and other	14,022	12,335
Total inventories	\$ 156,922	\$ 53,324

Table of Contents**7. PROPERTY, PLANT AND EQUIPMENT:**

Property, plant and equipment is stated at cost less accumulated depreciation. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Expenditures for maintenance and repairs that do not add capacity or extend the useful life are expensed as incurred. Expenditures to refurbish assets that either extend the useful lives of the asset or prevent environmental contamination are capitalized and depreciated over the remaining useful life of the asset. Additionally, the Partnership capitalizes certain costs directly related to the installation of company-owned propane tanks and construction of assets including internal labor costs, interest and engineering costs. Upon disposition or retirement of pipeline components or natural gas plant components, any gain or loss is recorded to accumulated depreciation. When entire pipeline systems, gas plants or other property and equipment are retired or sold, any gain or loss is included in operations.

The Partnership reviews long-lived assets for impairment whenever events or changes in circumstances indicate that the carrying amount of such assets may not be recoverable. If such a review should indicate that the carrying amount of long-lived assets is not recoverable, the Partnership reduces the carrying amount of such assets to fair value. No impairment of long-lived assets was recorded during the periods presented.

Components and useful lives of property, plant and equipment were as follows:

	February 28, 2005	August 31, 2004
	<u> </u>	<u> </u>
Land and improvements	\$ 35,616	\$ 27,771
Buildings and improvements (10 to 30 years)	53,382	34,574
Pipelines and equipment (10 to 65 years)	1,585,463	833,538
Natural gas storage (40 years)	32,451	24,277
Bulk storage, equipment and facilities (3 to 30 years)	55,484	48,947
Tanks and other equipment (5 to 30 years)	353,541	328,026
Vehicles (5 to 10 years)	69,055	56,922
Right of way (20 to 65 years)	87,744	59,338
Furniture and fixtures (3 to 10 years)	9,239	7,336
Linepack	21,971	12,850
Pad gas	62,656	42,136
Other (5 to 10 years)	31,830	5,581
	<u>2,398,432</u>	<u>1,481,296</u>
Less Accumulated depreciation	(95,705)	(57,346)
	<u>2,302,727</u>	<u>1,423,950</u>
Plus Construction work-in-process	93,373	43,699
Property, plant and equipment, net	<u>\$ 2,396,100</u>	<u>\$ 1,467,649</u>

Capitalized interest is included for pipeline construction projects. Interest is capitalized based on the current borrowing rate. For the six months and year ended February 28, 2005 and August 31, 2004, \$191 and \$926, respectively, was capitalized for pipeline construction projects.

8. GOODWILL:

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Goodwill is associated with acquisitions made for the Partnership's midstream and retail propane segments. There is no goodwill associated with the transportation segment. Of the \$311,295 balance in goodwill, \$26,596 is expected to be tax deductible. Goodwill is tested for impairment annually at August 31, in accordance with Statement of Accounting Standards No. 142, *Goodwill and Other Intangible Assets*, (SFAS 142). The changes in the carrying

Table of Contents

amount of goodwill, including the final purchase allocation related to the Energy Transfer Transactions, for the six months ended February 28, 2005 were as follows:

	<u>Midstream</u>	<u>Retail Propane</u>	<u>Total</u>
Balance as of August 31, 2004	\$ 13,409	\$ 300,311	\$ 313,720
Fair value adjustment for final purchase allocation related to the ETC Transactions		(4,842)	(4,842)
Goodwill acquired during the period (including final purchase price adjustments)		2,417	2,417
Impairment losses			
Balance as of February 28, 2005	\$ 13,409	\$ 297,886	\$ 311,295

	<u>Midstream</u>	<u>Retail Propane</u>	<u>Total</u>
Balance as of August 31, 2003	\$ 13,409	\$	\$ 13,409
Goodwill acquired during the year		270,831	270,831
Impairment losses			
Balance as of February 29, 2004	\$ 13,409	\$ 270,831	\$ 284,240

The purchase price of HPL has been allocated using the acquisition methodology used by the Partnership when evaluating potential acquisitions. Early indications are that the purchase price may be assigned to depreciable fixed assets as opposed to non-amortizable intangible assets or goodwill. Goodwill acquired during the year includes final purchase price adjustments for acquisitions that occurred prior to the six months ended February 29, 2004. The Partnership has engaged an appraisal firm to perform the asset appraisal in order to develop a definitive allocation of the purchase price. As a result, the final purchase price allocation may differ from the preliminary allocation. To the extent that the final allocation will result in goodwill, this amount would not be subject to amortization, but would be subject to an annual impairment test and if necessary, written down to a lower fair value should circumstances warrant.

9. DEPOSITS:

Deposits are paid to vendors in ETC OLP's business as prepayments for natural gas deliveries in the following month. The Partnership makes prepayments when the volume of business with a vendor exceeds the Partnership's credit limit and/or when it is economically beneficial to do so. Deposits with vendors for gas purchases were \$0 and \$3,000 as of February 28, 2005 and August 31, 2004, respectively. The Partnership uses a combination of financial instruments including, but not limited to, futures, price swaps and basis trades to manage its exposure to market fluctuations in the prices of natural gas and NGLs. The Partnership enters into these financial instruments with brokers who are clearing members with the NYMEX and directly with counterparties in the over-the-counter (OTC) market and is subject to margin deposit requirements under the OTC agreements and NYMEX positions. The NYMEX requires brokers to obtain an initial margin deposit based on an expected volume of the trade when the financial instrument is initiated. This amount is paid to the broker by the counterparties when the financial instrument settles. The Partnership also has maintenance margin deposits with certain counterparties in the OTC market. The payments on margin deposits occur when the value of a derivative(s) exceed(s) the Partnership's pre-established credit limit with the counterparty. Margin deposits are returned to the Partnership on the settlement date. The Partnership had deposits with derivative counterparties of \$30,449 and \$23 as of February 28, 2005 and August 31, 2004, respectively.

Deposits are received from ETC OLP's customers as prepayments for natural gas deliveries in the following month and deposits from propane customers as security for future propane deliveries. Prepayments and security deposits may also be required when customers exceed their credit

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

limits or do not qualify for open credit. Deposits received from customers were \$12,312 and \$11,378 as of February 28, 2005 and August 31, 2004, respectively.

10. UNIT SUBSCRIPTION:

On January 26, 2005, the Partnership received consideration of \$180,000 for 6,666,666 Common Units on a post-split basis pursuant to a Units Purchase Agreement dated January 14, 2005 to issue Common Units to five institutional purchasers. The purchasers of these Common Units requested postponement of the delivery of the Common Units until the Partnership could deliver Common Units that were registered under a Form S-3. The \$180,000 proceeds have been recorded as an addition to Common Units on the Partnership's February 28, 2005 Consolidated Balance Sheet and Consolidated Statement of Partners' Capital. The number of Common Units subscribed were not included in the total units outstanding as the registered units were issued on March 18, 2005. However, these units were considered outstanding units for purposes of our earnings per unit calculation and were included in the computation of basic and diluted net income per limited partner unit.

Table of Contents**11. SHIPPING AND HANDLING COSTS:**

In accordance with the Emerging Issues Task Force Issue 00-10, *Accounting for Shipping and Handling Fees and Costs*, the Partnership has classified \$16,569 and \$5,279 for the three months ended February 28, 2005, and February 29, 2004, respectively, and \$33,394 and \$9,390 for the six months ended February 28, 2005 and February 29, 2004, respectively, from producer payments for natural gas, compression and treating, which can be considered handling costs, as revenue. Shipping and handling costs related to fuel sold are included in cost of sales. The remaining costs of approximately \$11,041 and \$2,661 for the three months ended February 28, 2005 and February 29, 2004, respectively, and \$18,256 and \$4,607 for the six months ended February 28, 2005 and February 29, 2004, respectively, which are included in operating expenses, reflect the cost of fuel consumed for compression and treating. The Partnership does not separately charge shipping and handling costs of propane to customers.

12. INCOME PER LIMITED PARTNER UNIT:

Basic net income per limited partner unit is computed by dividing net income, after considering the General Partner's interest, by the weighted average number of Common Units outstanding inclusive of the subscribed units (see note 10). Diluted net income per limited partner unit is computed by dividing net income, after considering the General Partner's interest, by the weighted average number of Common Units outstanding and the weighted average number of restricted units (Unit Grants) granted under the Restricted Unit Plan. All limited partnership unit amounts have been restated to reflect the two-for-one split which was completed March 15, 2005 (see Note 1). A reconciliation of net income and weighted average units used in computing basic and diluted net income per unit is as follows:

0000875357 us-gaap:PerformingFinancingReceivableMember
 us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
 bokf:OtherCommercialAndIndustrialMember us-gaap:SpecialMentionMember 2018-09-30 0000875357
 us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
 bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember
 us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember
 us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
 us-gaap:SpecialMentionMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
 bokf:ManufacturingMember us-gaap:SubstandardMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember us-gaap:SubstandardMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
 bokf:WholesaleAndRetailMember us-gaap:SubstandardMember 2018-09-30 0000875357
 us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
 bokf:ManufacturingMember 2018-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
 us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember us-gaap:SpecialMentionMember
 2018-09-30 0000875357 us-gaap:CreditConcentrationRiskMember
 us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember 2018-09-30 0000875357
 us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember 2018-01-01
 2018-09-30 0000875357 stpr:TX us-gaap:GeographicConcentrationRiskMember 2018-09-30
 0000875357 us-gaap:CreditConcentrationRiskMember us-gaap:CommercialPortfolioSegmentMember
 bokf:EnergyMember 2018-09-30 0000875357 stpr:OK us-gaap:GeographicConcentrationRiskMember
 2018-09-30 0000875357 us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2018-01-01 2018-09-30 0000875357 us-gaap:CreditConcentrationRiskMember
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember 2018-09-30 0000875357
us-gaap:CreditConcentrationRiskMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyProducersMember 2018-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2017-09-30 0000875357
stpr:OK us-gaap:GeographicConcentrationRiskMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357 stpr:TX
us-gaap:GeographicConcentrationRiskMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2017-09-30 0000875357
stpr:TX us-gaap:GeographicConcentrationRiskMember us-gaap:CommercialPortfolioSegmentMember
2018-09-30 0000875357 stpr:OK us-gaap:GeographicConcentrationRiskMember
us-gaap:CommercialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember 2018-01-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
2018-01-01 2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:RetailMember 2018-07-01 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember 2018-07-01
2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:OtherCommercialRealEstateMember 2018-01-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember 2018-01-01 2018-09-30
0000875357 us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember 2018-01-01
2018-09-30 0000875357 us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
2018-01-01 2018-09-30 0000875357 us-gaap:CommercialPortfolioSegmentMember
us-gaap:HealthCareMember 2018-07-01 2018-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember 2018-07-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember 2018-01-01
2018-09-30 0000875357 us-gaap:CommercialPortfolioSegmentMember
bokf:OtherCommercialAndIndustrialMember 2018-07-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember 2018-01-01 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-01-01 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember 2018-01-01
2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
2018-07-01 2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember 2018-07-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember 2018-07-01
2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember
srt:MultifamilyMember 2018-01-01 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2018-07-01 2018-09-30
0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
2018-07-01 2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:OtherCommercialRealEstateMember 2018-07-01 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember 2018-01-01 2018-09-30
0000875357 us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember 2018-01-01

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2018-09-30 0000875357 us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember 2018-01-01 2018-09-30
0000875357 us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember 2018-07-01
2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-07-01
2018-09-30 0000875357 us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
2018-07-01 2018-09-30 0000875357 us-gaap:CommercialPortfolioSegmentMember
bokf:ManufacturingMember 2018-07-01 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember 2018-07-01 2018-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember 2018-01-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember 2018-07-01 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember 2018-07-01 2018-09-30
0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
2018-01-01 2018-09-30 0000875357 us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember 2018-01-01 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember 2018-07-01
2018-09-30 0000875357 us-gaap:UnallocatedFinancingReceivablesMember 2018-09-30 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2017-12-31 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2018-01-01 2018-09-30 0000875357
bokf:SpecificAllowanceMember 2017-12-31 0000875357 bokf:SpecificAllowanceMember 2017-09-30
0000875357 us-gaap:UnallocatedFinancingReceivablesMember 2017-09-30 0000875357
bokf:SpecificAllowanceMember 2018-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ManufacturingMember us-gaap:SubstandardMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:PassMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember us-gaap:SubstandardMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:PassMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember us-gaap:SpecialMentionMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ConsumerPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
us-gaap:HealthCareMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:WholesaleAndRetailMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
us-gaap:HomeEquityMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember 2017-09-30
0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ConsumerPortfolioSegmentMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:SubstandardMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:PassMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentResidentialMortgageMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:PassMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember us-gaap:SubstandardMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ConsumerPortfolioSegmentMember us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:WholesaleAndRetailMember us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
us-gaap:HealthCareMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentResidentialMortgageMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember us-gaap:PassMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ConsumerPortfolioSegmentMember us-gaap:SubstandardMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:PassMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:PassMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember us-gaap:SubstandardMember 2017-09-30
0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember us-gaap:SubstandardMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ConsumerPortfolioSegmentMember
us-gaap:PassMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember us-gaap:PassMember 2017-09-30
0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ManufacturingMember us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember us-gaap:PassMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

bokf:ManufacturingMember us-gaap:PassMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
us-gaap:SubstandardMember 2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember us-gaap:PassMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:SpecialMentionMember 2017-09-30
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember us-gaap:SubstandardMember
2017-09-30 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:SpecialMentionMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-06-30 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2018-07-01 2018-09-30 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2018-06-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember 2018-06-30 0000875357
us-gaap:CommercialPortfolioSegmentMember 2018-06-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember 2018-06-30 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2017-07-01 2017-09-30 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2017-06-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember 2017-06-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-06-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember 2017-06-30 0000875357
us-gaap:CommercialPortfolioSegmentMember 2017-06-30 0000875357 2017-06-30 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2017-01-01 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember 2016-12-31 0000875357
us-gaap:ConsumerPortfolioSegmentMember 2016-12-31 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember 2016-12-31 0000875357
us-gaap:CommercialPortfolioSegmentMember 2016-12-31 0000875357
us-gaap:UnallocatedFinancingReceivablesMember 2016-12-31 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2018-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2018-09-30 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentResidentialMortgageMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ConsumerPortfolioSegmentMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ManufacturingMember us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ConsumerPortfolioSegmentMember
us-gaap:PassMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember 2017-12-31 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
us-gaap:HomeEquityMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:SubstandardMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember us-gaap:SubstandardMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:SpecialMentionMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember us-gaap:SubstandardMember
2017-12-31 0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember 2017-12-31
0000875357 us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:WholesaleAndRetailMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentResidentialMortgageMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember us-gaap:SubstandardMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:PassMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:PassMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:ConsumerPortfolioSegmentMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:WholesaleAndRetailMember us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember us-gaap:PassMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ConsumerPortfolioSegmentMember us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
us-gaap:PassMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember us-gaap:SubstandardMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:OtherCommercialAndIndustrialMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember us-gaap:SpecialMentionMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:OtherCommercialAndIndustrialMember us-gaap:PassMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:OtherCommercialAndIndustrialMember us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
us-gaap:PassMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ServicesMember us-gaap:PassMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:SubstandardMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:EnergyMember us-gaap:PassMember 2017-12-31 0000875357
us-gaap:NonperformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember 2017-12-31
0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ResidentialPortfolioSegmentMember
us-gaap:SpecialMentionMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:CommercialPortfolioSegmentMember
bokf:ManufacturingMember us-gaap:PassMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember us-gaap:ConsumerPortfolioSegmentMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:PassMember 2017-12-31 0000875357
us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember us-gaap:PassMember
2017-12-31 0000875357 us-gaap:PerformingFinancingReceivableMember
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:SubstandardMember 2017-12-31 0000875357 us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentResidentialMortgageMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:OtherCommercialAndIndustrialMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:ResidentialPortfolioSegmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember srt:MultifamilyMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OtherCommercialRealEstateMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember bokf:PermanentResidentialMortgageMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember us-gaap:HomeEquityMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ManufacturingMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:EnergyMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember us-gaap:HealthCareMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:OfficeMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember us-gaap:RetailMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember
bokf:ResidentialconstructionandlanddevelopmentMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:ConsumerPortfolioSegmentMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:WholesaleAndRetailMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialRealEstatePortfolioSegmentMember bokf:IndustrialMember
us-gaap:FinancingReceivables30To59DaysPastDueMember 2017-09-30 0000875357
us-gaap:CommercialPortfolioSegmentMember bokf:ServicesMember
us-gaap:FinancingReceivablesEqualToGreaterThan90DaysPastDueMember 2017-09-30 0000875357
us-gaap:ResidentialPortfolioSegmentMember
bokf:PermanentMortgagesGuaranteedByUsGovernmentAgenciesMember
us-gaap:FinancingReceivables60To89DaysPastDueMember 2017-09-30 0000875357
bokf:CobizFinancialInc.Member us-gaap:SubsequentEventMember 2018-10-01 2018-10-01
0000875357 bokf:CobizFinancialInc.Member 2018-07-01 2018-09-30 0000875357
bokf:SwitchgrassHoldingsLLCMember 2018-07-01 2018-09-30 0000875357
bokf:ForwardSalesContractsMember us-gaap:NondesignatedMember 2017-12-31 0000875357
bokf:ResidentialMortgageLoanCommitmentsMember us-gaap:NondesignatedMember 2017-12-31
0000875357 bokf:ResidentialMortgageLoanCommitmentsMember us-gaap:NondesignatedMember
2018-09-30 0000875357 bokf:ResidentialMortgageLoanCommitmentsMember
us-gaap:NondesignatedMember 2017-09-30 0000875357 bokf:ForwardSalesContractsMember
us-gaap:NondesignatedMember 2017-09-30 0000875357 bokf:ForwardSalesContractsMember
us-gaap:NondesignatedMember 2018-09-30 0000875357
us-gaap:GovernmentNationalMortgageAssociationGnmaInsuredLoansMember 2018-09-30 0000875357
us-gaap:FederalHomeLoanMortgageCorporationFhlmcInsuredLoansMember 2018-09-30 0000875357
bokf:OtherInvestorLoansMember 2018-09-30 0000875357
us-gaap:FederalNationalMortgageAssociationFnmaInsuredLoansMember 2018-09-30 0000875357
2017-10-01 2017-12-31 0000875357 bokf:ForwardSalesContractsMember
us-gaap:NondesignatedMember 2017-01-01 2017-09-30 0000875357 2017-01-01 2017-12-31
0000875357 bokf:ResidentialMortgageLoanCommitmentsMember us-gaap:NondesignatedMember
2017-01-01 2017-12-31 0000875357 bokf:ResidentialMortgageLoanCommitmentsMember
us-gaap:NondesignatedMember 2018-01-01 2018-09-30 0000875357
bokf:ForwardSalesContractsMember us-gaap:NondesignatedMember 2017-01-01 2017-12-31
0000875357 bokf:ForwardSalesContractsMember us-gaap:NondesignatedMember 2018-01-01
2018-09-30 0000875357 bokf:ResidentialMortgageLoanCommitmentsMember
us-gaap:NondesignatedMember 2017-01-01 2017-09-30 0000875357 us-gaap:LoansReceivableMember
bokf:TaxCreditVariableInterestEntitiesMember 2017-09-30 0000875357
us-gaap:LoansReceivableMember bokf:OtherVariableInterestEntitiesMember 2017-09-30 0000875357
us-gaap:BorrowingsMember bokf:OtherVariableInterestEntitiesMember 2017-09-30 0000875357
us-gaap:NoncontrollingInterestMember bokf:PrivateEquityFundsVariableInterestEntitiesMember
2017-09-30 0000875357 us-gaap:OtherAssetsMember bokf:TaxCreditVariableInterestEntitiesMember
2017-09-30 0000875357 us-gaap:NoncontrollingInterestMember 2017-09-30 0000875357
us-gaap:OtherLiabilitiesMember bokf:OtherVariableInterestEntitiesMember 2017-09-30 0000875357
us-gaap:BorrowingsMember bokf:TaxCreditVariableInterestEntitiesMember 2017-09-30 0000875357
us-gaap:OtherLiabilitiesMember 2017-09-30 0000875357 us-gaap:OtherAssetsMember
bokf:OtherVariableInterestEntitiesMember 2017-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:NoncontrollingInterestMember bokf:OtherVariableInterestEntitiesMember 2017-09-30
0000875357 us-gaap:LoansReceivableMember 2017-09-30 0000875357
us-gaap:OtherLiabilitiesMember bokf:TaxCreditVariableInterestEntitiesMember 2017-09-30
0000875357 us-gaap:NoncontrollingInterestMember bokf:TaxCreditVariableInterestEntitiesMember
2017-09-30 0000875357 us-gaap:OtherAssetsMember 2017-09-30 0000875357
us-gaap:OtherAssetsMember bokf:PrivateEquityFundsVariableInterestEntitiesMember 2017-09-30
0000875357 us-gaap:BorrowingsMember 2017-09-30 0000875357 us-gaap:BorrowingsMember
bokf:PrivateEquityFundsVariableInterestEntitiesMember 2017-09-30 0000875357
us-gaap:LoansReceivableMember bokf:PrivateEquityFundsVariableInterestEntitiesMember 2017-09-30
0000875357 us-gaap:OtherLiabilitiesMember bokf:PrivateEquityFundsVariableInterestEntitiesMember
2017-09-30 0000875357 us-gaap:OtherLiabilitiesMember
bokf:TaxCreditVariableInterestEntitiesMember 2017-12-31 0000875357 us-gaap:OtherAssetsMember
2017-12-31 0000875357 us-gaap:OtherLiabilitiesMember bokf:OtherVariableInterestEntitiesMember
2017-12-31 0000875357 us-gaap:BorrowingsMember bokf:TaxCreditVariableInterestEntitiesMember
2017-12-31 0000875357 us-gaap:BorrowingsMember bokf:OtherVariableInterestEntitiesMember
2017-12-31 0000875357 us-gaap:LoansReceivableMember
bokf:PrivateEquityFundsVariableInterestEntitiesMember 2017-12-31 0000875357
us-gaap:LoansReceivableMember 2017-12-31 0000875357 us-gaap:LoansReceivableMember
bokf:OtherVariableInterestEntitiesMember 2017-12-31 0000875357
us-gaap:NoncontrollingInterestMember bokf:TaxCreditVariableInterestEntitiesMember 2017-12-31
0000875357 us-gaap:OtherLiabilitiesMember 2017-12-31 0000875357
us-gaap:NoncontrollingInterestMember bokf:OtherVariableInterestEntitiesMember 2017-12-31
0000875357 us-gaap:OtherAssetsMember bokf:OtherVariableInterestEntitiesMember 2017-12-31
0000875357 us-gaap:OtherAssetsMember bokf:TaxCreditVariableInterestEntitiesMember 2017-12-31
0000875357 us-gaap:BorrowingsMember 2017-12-31 0000875357 us-gaap:BorrowingsMember
bokf:PrivateEquityFundsVariableInterestEntitiesMember 2017-12-31 0000875357
us-gaap:NoncontrollingInterestMember bokf:PrivateEquityFundsVariableInterestEntitiesMember
2017-12-31 0000875357 us-gaap:OtherAssetsMember
bokf:PrivateEquityFundsVariableInterestEntitiesMember 2017-12-31 0000875357
us-gaap:LoansReceivableMember bokf:TaxCreditVariableInterestEntitiesMember 2017-12-31
0000875357 us-gaap:OtherLiabilitiesMember bokf:PrivateEquityFundsVariableInterestEntitiesMember
2017-12-31 0000875357 us-gaap:NoncontrollingInterestMember 2017-12-31 0000875357
us-gaap:BorrowingsMember bokf:TaxCreditVariableInterestEntitiesMember 2018-09-30 0000875357
us-gaap:OtherAssetsMember bokf:PrivateEquityFundsVariableInterestEntitiesMember 2018-09-30
0000875357 us-gaap:LoansReceivableMember bokf:PrivateEquityFundsVariableInterestEntitiesMember
2018-09-30 0000875357 us-gaap:BorrowingsMember 2018-09-30 0000875357
us-gaap:OtherAssetsMember 2018-09-30 0000875357 us-gaap:NoncontrollingInterestMember
bokf:TaxCreditVariableInterestEntitiesMember 2018-09-30 0000875357
us-gaap:LoansReceivableMember 2018-09-30 0000875357 us-gaap:LoansReceivableMember
bokf:TaxCreditVariableInterestEntitiesMember 2018-09-30 0000875357
us-gaap:NoncontrollingInterestMember 2018-09-30 0000875357 us-gaap:OtherLiabilitiesMember
bokf:TaxCreditVariableInterestEntitiesMember 2018-09-30 0000875357 us-gaap:BorrowingsMember
bokf:PrivateEquityFundsVariableInterestEntitiesMember 2018-09-30 0000875357
us-gaap:OtherLiabilitiesMember bokf:PrivateEquityFundsVariableInterestEntitiesMember 2018-09-30
0000875357 us-gaap:BorrowingsMember bokf:OtherVariableInterestEntitiesMember 2018-09-30
0000875357 us-gaap:OtherLiabilitiesMember bokf:OtherVariableInterestEntitiesMember 2018-09-30
0000875357 us-gaap:OtherAssetsMember bokf:TaxCreditVariableInterestEntitiesMember 2018-09-30
0000875357 us-gaap:OtherLiabilitiesMember 2018-09-30 0000875357
us-gaap:NoncontrollingInterestMember bokf:OtherVariableInterestEntitiesMember 2018-09-30
0000875357 us-gaap:NoncontrollingInterestMember
bokf:PrivateEquityFundsVariableInterestEntitiesMember 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:OtherAssetsMember bokf:OtherVariableInterestEntitiesMember 2018-09-30 0000875357
us-gaap:LoansReceivableMember bokf:OtherVariableInterestEntitiesMember 2018-09-30 0000875357
bokf:VisaMembershipMember 2018-09-30 0000875357
bokf:AbuseofRevenuesPledgedtoMunicipalBondsMember us-gaap:JudicialRulingMember 2018-01-01
2018-09-30 0000875357 bokf:BokfEquityLlcMember 2018-09-30 0000875357
bokf:PurchaseoffacilitiesfromprincipalsubjecttoSECNewJerseyproceedingsMember
us-gaap:PendingLitigationMember 2018-01-01 2018-09-30 0000875357
bokf:BankParticipationinFraudulentSaleofSecuritiesbyPrincipalsMember
us-gaap:PendingLitigationMember 2018-01-01 2018-09-30 0000875357
bokf:PurchaseoffacilitiesfromprincipalsubjecttoSECNewJerseyproceedingsMember
us-gaap:PendingLitigationMember 2018-09-30 0000875357
bokf:AbuseofRevenuesPledgedtoMunicipalBondsMember us-gaap:PendingLitigationMember
2018-01-01 2018-09-30 0000875357 bokf:AbuseofRevenuesPledgedtoMunicipalBondsMember
us-gaap:JudicialRulingMember 2018-09-30 0000875357 us-gaap:SubsequentEventMember 2018-10-30
2018-10-30 0000875357 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-01-01
2017-09-30 0000875357 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2018-01-01
2018-09-30 0000875357 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-01-01
2017-09-30 0000875357 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2018-01-01
2018-09-30 0000875357 us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-09-30
0000875357 us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2016-12-31 0000875357
us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2018-09-30 0000875357
us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2016-12-31 0000875357
us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-09-30 0000875357
us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2018-09-30 0000875357
us-gaap:AccumulatedDefinedBenefitPlansAdjustmentMember 2017-12-31 0000875357
us-gaap:AccumulatedNetUnrealizedInvestmentGainLossMember 2017-12-31 0000875357
us-gaap:CorporateNonSegmentMember 2017-01-01 2017-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:WealthManagementMember 2017-01-01 2017-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:CommercialMember 2017-01-01 2017-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:ConsumerMember 2017-01-01 2017-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:ConsumerMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:WealthManagementMember 2018-01-01
2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:ConsumerMember 2017-07-01 2017-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:CommercialMember 2017-07-01 2017-09-30
0000875357 us-gaap:CorporateNonSegmentMember 2017-07-01 2017-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:WealthManagementMember 2017-07-01 2017-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:FeesandcommissionsrevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:TransFundEFTnetworkrevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:FinancialServiceOtherMember bokf:ConsumerMember
2018-01-01 2018-09-30 0000875357 bokf:InvestmentbankingrevenueMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:MortgageservicingrevenueMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:GainlossontradingMember 2018-01-01 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:OperatingSegmentsMember bokf:MerchantservicesrevenueMember bokf:ConsumerMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:MortgageproductionrevenueMember bokf:CommercialMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:OverdraftfeerevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
bokf:MortgageservicingrevenueMember 2018-01-01 2018-09-30 0000875357
bokf:MortgageproductionrevenueMember 2018-01-01 2018-09-30 0000875357
bokf:InvestmentmanagementservicesandotherMember 2018-01-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember us-gaap:MortgageBankingMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:GainlossontradingMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 bokf:CorporatetrustrevenueMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:InvestmentbankingrevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30
0000875357 bokf:GainlossontradingMember 2018-01-01 2018-09-30 0000875357
bokf:CheckcardfeerevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:AutomatedservicechargeandotherdepositfeerevenueMember
bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357
bokf:CommercialaccountservicechargerevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember us-gaap:FiduciaryAndTrustMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:CheckcardfeerevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
bokf:RetailbrokeragerevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:DepositAccountMember bokf:CommercialMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:GainlossontradingMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:RetailbrokeragerevenueMember bokf:ConsumerMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:FeesandcommissionsrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember us-gaap:FinancialServiceOtherMember 2018-01-01 2018-09-30
0000875357 bokf:MerchantservicesrevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:MerchantservicesrevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CheckcardfeerevenueMember bokf:ConsumerMember
2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:InstitutionaltrustretirementplanservicesrevenueMember 2018-01-01 2018-09-30 0000875357
bokf:OverdraftfeerevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember bokf:CommercialaccountservicechargerevenueMember
2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:InvestmentmanagementservicesandotherMember 2018-01-01 2018-09-30 0000875357
bokf:TransFundEFTnetworkrevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InvestmentmanagementservicesandotherMember
bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:CommercialaccountservicechargerevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember us-gaap:MortgageBankingMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 bokf:PersonaltrustrevenueMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:BrokerageandtradingrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:BrokerageandtradingrevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember bokf:RetailbrokeragerevenueMember 2018-01-01 2018-09-30
0000875357 bokf:FeesandcommissionsrevenueMember 2018-01-01 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:OperatingSegmentsMember bokf:MerchantservicesrevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:FiduciaryAndTrustMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:TransFundEFTnetworkrevenueMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:InvestmentbankingrevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CustomerhedgingrevenueMember bokf:CommercialMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:MortgageservicingrevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember
bokf:CommercialaccountservicechargerevenueMember bokf:WealthManagementMember 2018-01-01
2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:CustomerhedgingrevenueMember
bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:FinancialServiceOtherMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357
bokf:InstitutionaltrustretirementplanservicesrevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:OverdraftfeerevenueMember bokf:ConsumerMember
2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:TransFundEFTnetworkrevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:FinancialServiceOtherMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:TransFundEFTnetworkrevenueMember
bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:InvestmentmanagementservicesandotherMember bokf:CommercialMember 2018-01-01
2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:PersonaltrustrevenueMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:InvestmentbankingrevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357
bokf:AutomatedservicechargeandotherdepositfeerevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:PersonaltrustrevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:RetailbrokeragerevenueMember bokf:CommercialMember
2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:MortgageBankingMember bokf:WealthManagementMember 2018-01-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:MortgageproductionrevenueMember
bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:InvestmentbankingrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:FiduciaryAndTrustMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:FiduciaryAndTrustMember bokf:ConsumerMember
2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
us-gaap:DepositAccountMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CustomerhedgingrevenueMember
bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:FeesandcommissionsrevenueMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:CorporatetrustrevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30
0000875357 us-gaap:CorporateNonSegmentMember bokf:MerchantservicesrevenueMember 2018-01-01
2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:MortgageproductionrevenueMember 2018-01-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InstitutionaltrustretirementplanservicesrevenueMember
bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:MortgageservicingrevenueMember 2018-01-01 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:CorporateNonSegmentMember bokf:OverdraftfeerevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:BrokerageandtradingrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:TransactioncardrevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:AutomatedservicechargeandotherdepositfeerevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:TransactioncardrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:PersonaltrustrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:InstitutionaltrustretirementplanservicesrevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:GainlossontradingMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:MortgageproductionrevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 bokf:CustomerhedgingrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:CheckcardfeerevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:AutomatedservicechargeandotherdepositfeerevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:AutomatedservicechargeandotherdepositfeerevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:CommercialaccountservicechargerevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:TransactioncardrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:CorporatetrustrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:CorporatetrustrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:InstitutionaltrustretirementplanservicesrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:FeesandcommissionsrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:PersonaltrustrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:CheckcardfeerevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember us-gaap:MortgageBankingMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:MortgageservicingrevenueMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember bokf:CustomerhedgingrevenueMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:TransactioncardrevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:BrokerageandtradingrevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:CorporatetrustrevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:InvestmentmanagementservicesandotherMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:OverdraftfeerevenueMember bokf:CommercialMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember us-gaap:DepositAccountMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember us-gaap:DepositAccountMember bokf:ConsumerMember 2018-01-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:RetailbrokeragerevenueMember bokf:WealthManagementMember 2018-01-01 2018-09-30 0000875357 bokf:CorporatetrustrevenueMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:GainlossontradingMember bokf:CommercialMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2018-07-01 2018-09-30 0000875357 bokf:InvestmentbankingrevenueMember 2018-07-01 2018-09-30
0000875357 us-gaap:CorporateNonSegmentMember bokf:CustomerhedgingrevenueMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:TransFundEFTnetworkrevenueMember bokf:ConsumerMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember
bokf:InstitutionaltrustretirementplanservicesrevenueMember bokf:CommercialMember 2018-07-01
2018-09-30 0000875357 bokf:CheckcardfeerevenueMember 2018-07-01 2018-09-30 0000875357
bokf:RetailbrokeragerevenueMember 2018-07-01 2018-09-30 0000875357
bokf:AutomatedservicechargeandotherdepositfeerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:TransactioncardrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CommercialaccountservicechargerevenueMember
bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:OverdraftfeerevenueMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InvestmentmanagementservicesandotherMember
bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
bokf:FeesandcommissionsrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:RetailbrokeragerevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CommercialaccountservicechargerevenueMember
bokf:CommercialMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:InvestmentbankingrevenueMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 bokf:PersonaltrustrevenueMember 2018-07-01 2018-09-30 0000875357
bokf:InstitutionaltrustretirementplanservicesrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:BrokerageandtradingrevenueMember
bokf:CommercialMember 2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:MerchantservicesrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember us-gaap:MortgageBankingMember 2018-07-01 2018-09-30
0000875357 us-gaap:CorporateNonSegmentMember bokf:TransFundEFTnetworkrevenueMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:OverdraftfeerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CorporatetrustrevenueMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:FiduciaryAndTrustMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
bokf:TransFundEFTnetworkrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:DepositAccountMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:DepositAccountMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:PersonaltrustrevenueMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:MortgageBankingMember bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:GainlossontradingMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:GainlossontradingMember 2018-07-01 2018-09-30 0000875357
bokf:MerchantservicesrevenueMember 2018-07-01 2018-09-30 0000875357
bokf:OverdraftfeerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:FeesandcommissionsrevenueMember
bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
bokf:MortgageproductionrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InvestmentbankingrevenueMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

bokf:PersonaltrustrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:RetailbrokeragerevenueMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:MortgageproductionrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:DepositAccountMember bokf:WealthManagementMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:AutomatedservicechargeandotherdepositfeerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CustomerhedgingrevenueMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:MortgageproductionrevenueMember bokf:CommercialMember 2018-07-01 2018-09-30
0000875357 us-gaap:CorporateNonSegmentMember bokf:MortgageservicingrevenueMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:FinancialServiceOtherMember bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
bokf:GainlossontradingMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CustomerhedgingrevenueMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:RetailbrokeragerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember bokf:InstitutionaltrustretirementplanservicesrevenueMember
2018-07-01 2018-09-30 0000875357 bokf:MortgageservicingrevenueMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember
bokf:AutomatedservicechargeandotherdepositfeerevenueMember bokf:CommercialMember 2018-07-01
2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:TransFundEFTnetworkrevenueMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 us-gaap:CorporateNonSegmentMember bokf:CorporatetrustrevenueMember 2018-07-01
2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:BrokerageandtradingrevenueMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:CheckcardfeerevenueMember
bokf:CommercialMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:FiduciaryAndTrustMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:TransactioncardrevenueMember
bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:InvestmentmanagementservicesandotherMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:AutomatedservicechargeandotherdepositfeerevenueMember
bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:RetailbrokeragerevenueMember bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:MortgageservicingrevenueMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
us-gaap:DepositAccountMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InvestmentmanagementservicesandotherMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:BrokerageandtradingrevenueMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
us-gaap:FinancialServiceOtherMember 2018-07-01 2018-09-30 0000875357
bokf:InvestmentmanagementservicesandotherMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InvestmentbankingrevenueMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 bokf:CustomerhedgingrevenueMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:OverdraftfeerevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CorporatetrustrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:TransactioncardrevenueMember bokf:CommercialMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
us-gaap:FinancialServiceOtherMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:MerchantservicesrevenueMember
bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:CheckcardfeerevenueMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:MortgageservicingrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:MerchantservicesrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember bokf:FeesandcommissionsrevenueMember 2018-07-01
2018-09-30 0000875357 us-gaap:OperatingSegmentsMember us-gaap:FinancialServiceOtherMember
bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:InvestmentbankingrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:MortgageBankingMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:GainlossontradingMember bokf:WealthManagementMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:InvestmentmanagementservicesandotherMember bokf:ConsumerMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember bokf:MortgageproductionrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:PersonaltrustrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember us-gaap:FiduciaryAndTrustMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember
bokf:AutomatedservicechargeandotherdepositfeerevenueMember bokf:WealthManagementMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:FeesandcommissionsrevenueMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InstitutionaltrustretirementplanservicesrevenueMember
bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:CorporatetrustrevenueMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:OverdraftfeerevenueMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:FeesandcommissionsrevenueMember bokf:WealthManagementMember 2018-07-01 2018-09-30
0000875357 us-gaap:CorporateNonSegmentMember
bokf:CommercialaccountservicechargerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember us-gaap:FiduciaryAndTrustMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:MortgageproductionrevenueMember bokf:ConsumerMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:InstitutionaltrustretirementplanservicesrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:MerchantservicesrevenueMember bokf:CommercialMember
2018-07-01 2018-09-30 0000875357 bokf:CommercialaccountservicechargerevenueMember
2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:BrokerageandtradingrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:CheckcardfeerevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357
us-gaap:CorporateNonSegmentMember bokf:TransactioncardrevenueMember 2018-07-01 2018-09-30
0000875357 us-gaap:OperatingSegmentsMember
bokf:CommercialaccountservicechargerevenueMember bokf:WealthManagementMember 2018-07-01
2018-09-30 0000875357 us-gaap:OperatingSegmentsMember bokf:CustomerhedgingrevenueMember
bokf:WealthManagementMember 2018-07-01 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:OperatingSegmentsMember us-gaap:MortgageBankingMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:OperatingSegmentsMember
bokf:PersonaltrustrevenueMember bokf:CommercialMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:TransFundEFTnetworkrevenueMember
bokf:CommercialMember 2018-07-01 2018-09-30 0000875357 us-gaap:CorporateNonSegmentMember
bokf:CheckcardfeerevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:OperatingSegmentsMember bokf:MortgageservicingrevenueMember bokf:ConsumerMember
2018-07-01 2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2018-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:AssetBackedSecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasurySecuritiesMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2018-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:ConsumerPortfolioSegmentMember
2018-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:ConsumerPortfolioSegmentMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:AssetBackedSecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2018-09-30 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
bokf:OtherTradingSecuritiesMember 2018-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:AssetBackedSecuritiesMember
2018-09-30 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:AssetBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasurySecuritiesMember 2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:OtherTradingSecuritiesMember 2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2018-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2018-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:AssetBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasurySecuritiesMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:PreferredStockMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasurySecuritiesMember 2017-09-30
0000875357 us-gaap:FairValueMeasurementsRecurringMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueMeasurementsRecurringMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:PreferredStockMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-09-30
0000875357 us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:PreferredStockMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember
2017-09-30 0000875357 us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:PreferredStockMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasurySecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasurySecuritiesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
bokf:ResidentialMortgageLoansHeldforSaleMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2018-01-01 2018-09-30 0000875357
bokf:ResidentialMortgageLoansHeldforSaleMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember bokf:MortgagebankingrevenueMember 2018-01-01
2018-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-01-01 2018-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2018-01-01 2018-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember bokf:MortgagebankingrevenueMember 2018-01-01
2018-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember bokf:MortgagebankingrevenueMember 2018-01-01 2018-09-30
0000875357 us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2018-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2018-09-30
0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30
0000875357 us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-12-31 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30
0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasurySecuritiesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2018-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember
2018-09-30 0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasurySecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasurySecuritiesMember 2018-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasurySecuritiesMember 2018-09-30
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2018-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:OtherTradingSecuritiesMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:ConsumerPortfolioSegmentMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:OtherTradingSecuritiesMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-09-30 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:USTreasurySecuritiesMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2017-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:PreferredStockMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-09-30
0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-09-30 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:PreferredStockMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-09-30 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:ConsumerPortfolioSegmentMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:PreferredStockMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-09-30 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:PreferredStockMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2017-09-30 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasurySecuritiesMember 2017-09-30 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:PreferredStockMember 2017-09-30
0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-09-30 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2018-07-01 2018-09-30 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2018-07-01
2018-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-07-01 2018-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember
bokf:MortgagebankingrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
bokf:MortgagebankingrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2018-06-30
0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
bokf:MortgagebankingrevenueMember 2018-07-01 2018-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2018-06-30 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2018-06-30
0000875357 bokf:FairValueRealEstateAndOtherRepossessedAssetsMember
us-gaap:FairValueMeasurementsNonrecurringMember 2018-01-01 2018-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember
us-gaap:FairValueMeasurementsNonrecurringMember 2018-07-01 2018-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueMeasurementsNonrecurringMember
2018-01-01 2018-09-30 0000875357 bokf:FairValueImpairedLoansMember
us-gaap:FairValueMeasurementsNonrecurringMember 2018-07-01 2018-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:AssetBackedSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:AssetBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:AssetBackedSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-12-31 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:OtherDebtSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:PreferredStockMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:PreferredStockMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-12-31 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:ConsumerPortfolioSegmentMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:ConsumerPortfolioSegmentMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2017-12-31 0000875357 us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-12-31 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:PreferredStockMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:ConsumerPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:USTreasurySecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember us-gaap:AssetBackedSecuritiesMember
2017-12-31 0000875357 us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:USTreasurySecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember us-gaap:PreferredStockMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialRealEstatePortfolioSegmentMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:AssetBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:CarryingReportedAmountFairValueDisclosureMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:EstimateOfFairValueFairValueDisclosureMember bokf:OtherTradingSecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:CommercialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
bokf:OtherTradingSecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:ResidentialPortfolioSegmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:EstimateOfFairValueFairValueDisclosureMember
us-gaap:PreferredStockMember 2017-12-31 0000875357
us-gaap:FairValueMeasurementsRecurringMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31
0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31
0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:PreferredStockMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember
2017-12-31 0000875357 us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByUSGovernmentSponsoredEnterprisesMember 2017-12-31
0000875357 us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasurySecuritiesMember 2017-12-31
0000875357 us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasurySecuritiesMember
2017-12-31 0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:PreferredStockMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasuryAndGovernmentMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasurySecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:PreferredStockMember 2017-12-31
0000875357 us-gaap:FairValueMeasurementsRecurringMember
us-gaap:CommercialMortgageBackedSecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
bokf:EquitySecuritiesAndMutualFundsMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:AssetBackedSecuritiesSecuritizedLoansAndReceivablesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel1Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USTreasurySecuritiesMember 2017-12-31 0000875357
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USTreasuryAndGovernmentMember
2017-12-31 0000875357 us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MortgageBackedSecuritiesIssuedByPrivateEnterprisesMember 2017-12-31 0000875357
us-gaap:FairValueInputsLevel2Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:PreferredStockMember 2017-12-31 0000875357 bokf:FairValueImpairedLoansMember
us-gaap:FairValueMeasurementsNonrecurringMember 2017-07-01 2017-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueMeasurementsNonrecurringMember
2017-01-01 2017-09-30 0000875357 bokf:FairValueRealEstateAndOtherRepossessedAssetsMember
us-gaap:FairValueMeasurementsNonrecurringMember 2017-01-01 2017-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember
us-gaap:FairValueMeasurementsNonrecurringMember 2017-07-01 2017-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel2Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel1Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-07-01 2017-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-07-01 2017-09-30 0000875357
bokf:ResidentialMortgageLoansHeldforSaleMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2017-07-01 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember
bokf:MortgagebankingrevenueMember 2017-07-01 2017-09-30 0000875357
bokf:ResidentialMortgageLoansHeldforSaleMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
bokf:MortgagebankingrevenueMember 2017-07-01 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-06-30
0000875357 us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

2017-06-30 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2017-06-30
0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
bokf:MortgagebankingrevenueMember 2017-07-01 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-01-01
2017-09-30 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2017-01-01
2017-09-30 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember 2016-12-31
0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
bokf:MortgagebankingrevenueMember 2017-01-01 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-01-01 2017-09-30 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2016-12-31 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2016-12-31 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember bokf:MortgagebankingrevenueMember 2017-01-01 2017-09-30
0000875357 us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
bokf:MortgagebankingrevenueMember 2017-01-01 2017-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember
bokf:InterestRateSpreadMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-09-30
0000875357 us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
bokf:InterestRateSpreadMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-09-30
0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MeasurementInputDiscountForLackOfMarketabilityMember
bokf:QuotedpricesofloanssoldinsecuritizationtransactionswithaliquiditydiscountappliedMember
2017-09-30 0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MeasurementInputDiscountForLackOfMarketabilityMember
bokf:QuotedpricesofloanssoldinsecuritizationtransactionswithaliquiditydiscountappliedMember
2017-12-31 0000875357 us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember bokf:InterestRateSpreadMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
bokf:InterestRateSpreadMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-12-31
0000875357 bokf:FairValueRealEstateAndOtherRepossessedAssetsMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsNonrecurringMember
bokf:RecoverableoilandgasreservesforwardlookingcommoditypricesandestimatedoperatingcostsMember

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember
bokf:RecoverableoilandgasreservesforwardlookingcommoditypricesandestimatedoperatingcostsMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2017-09-30 0000875357
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember bokf:ManagementknowledgeofIndustryMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000875357
bokf:FairValueRealEstateAndOtherRepossessedAssetsMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember
bokf:RecoverableoilandgasreservesforwardlookingcommoditypricesandestimatedoperatingcostsMember
us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30 0000875357
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember
bokf:InterestRateSpreadMember us-gaap:ValuationTechniqueDiscountedCashFlowMember 2018-09-30
0000875357 bokf:ResidentialMortgageLoansHeldforSaleMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:MeasurementInputDiscountForLackOfMarketabilityMember
bokf:QuotedpricesofloanssoldinsecuritizationtransactionswithaliquiditydiscountappliedMember
2018-09-30 0000875357 srt:MinimumMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-12-31 0000875357 srt:MaximumMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-12-31
0000875357 srt:MinimumMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2018-09-30 0000875357
srt:WeightedAverageMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-09-30 0000875357 srt:MaximumMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-09-30
0000875357 srt:MinimumMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-09-30 0000875357 srt:MaximumMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2018-09-30 0000875357 srt:MaximumMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
srt:WeightedAverageMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2017-12-31 0000875357 srt:WeightedAverageMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2018-09-30 0000875357 srt:MaximumMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357 srt:MinimumMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:OtherDebtSecuritiesMember 2017-12-31
0000875357 srt:MinimumMember us-gaap:AvailableforsaleSecuritiesMember

us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357 srt:MaximumMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-12-31 0000875357 srt:MinimumMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357 srt:WeightedAverageMember
us-gaap:AvailableforsaleSecuritiesMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsRecurringMember us-gaap:USStatesAndPoliticalSubdivisionsMember
2017-12-31 0000875357 srt:WeightedAverageMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:USStatesAndPoliticalSubdivisionsMember 2017-09-30 0000875357
srt:WeightedAverageMember us-gaap:AvailableforsaleSecuritiesMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsRecurringMember
us-gaap:OtherDebtSecuritiesMember 2018-09-30 0000875357 srt:WeightedAverageMember
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357 srt:MaximumMember
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357 srt:MaximumMember
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2017-09-30 0000875357 srt:MinimumMember
bokf:FairValueImpairedLoansMember us-gaap:FairValueInputsLevel3Member
us-gaap:FairValueMeasurementsNonrecurringMember 2018-09-30 0000875357
srt:WeightedAverageMember bokf:FairValueImpairedLoansMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsNonrecurringMember
2018-09-30 0000875357 srt:MinimumMember bokf:FairValueImpairedLoansMember
us-gaap:FairValueInputsLevel3Member us-gaap:FairValueMeasurementsNonrecurringMember
2017-09-30 iso4217:USD xbrli:shares iso4217:USD xbrli:pure xbrli:shares

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

FORM 10-Q

(Mark One)

**QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934**

For the quarterly period ended September 30, 2018

OR

**TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934**

For the transition period from _____ to _____

Commission File No. 0-19341

BOK FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Oklahoma

73-1373454

**(State or other jurisdiction
of Incorporation or Organization)**

**(IRS Employer
Identification No.)**

Bank of Oklahoma Tower
Boston Avenue at Second Street
Tulsa, Oklahoma

74192

(Address of Principal Executive Offices) (Zip Code)

(918) 588-6000

(Registrant's telephone number, including area code)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes No

Indicate by check mark whether the registrant has submitted electronically and posted on its corporate Web site, if any, every Interactive Data File required to be submitted and posted pursuant to Rule 405 of Regulation S-T (§232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit and post such files). Yes No

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, or a non-accelerated filer. See definition of "accelerated filer and large accelerated filer" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer

Accelerated filer

Non-accelerated filer (Do not check if a smaller reporting company) Smaller reporting company

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes No

Indicate the number of shares outstanding of each of the issuer's classes of common stock, as of the latest practicable date: 65,434,258 shares of common stock (\$.00006 par value) as of September 30, 2018.

BOK Financial Corporation
Form 10-Q
Quarter Ended September 30, 2018

Index

Part I. Financial Information	
Management's Discussion and Analysis (Item 2)	<u>1</u>
Market Risk (Item 3)	<u>42</u>
Controls and Procedures (Item 4)	<u>46</u>
Consolidated Financial Statements – Unaudited (Item 1)	<u>47</u>
Quarterly Financial Summary – Unaudited (Item 2)	<u>121</u>
Quarterly Earnings Trend – Unaudited	<u>125</u>
Part II. Other Information	
Item 1. Legal Proceedings	<u>125</u>
Item 2. Unregistered Sales of Equity Securities and Use of Proceeds	<u>125</u>
Item 6. Exhibits	<u>125</u>
Signatures	<u>126</u>

Management's Discussion and Analysis of Financial Condition and Results of Operations

Performance Summary

BOK Financial Corporation (“the Company”) reported net income of \$117.3 million or \$1.79 per diluted share for the third quarter of 2018, including \$11.5 million or 18 cents per share from a client asset management fee. Net income was \$85.6 million or \$1.31 per diluted share for the third quarter of 2017 and \$114.4 million or \$1.75 per diluted share for the second quarter of 2018.

On October 1, 2018, the Company acquired CoBiz Financial, Inc. (CoBiz). CoBiz is headquartered in Denver with a presence in Colorado and Arizona. The Company paid total consideration of \$944 million, which included \$242 million in cash along with the issuance of 7.2 million shares of BOK Financial stock valued at \$702 million, in exchange for all outstanding shares of CoBiz stock. As of September 30, 2018, CoBiz had \$3.1 billion in loans, \$3.9 billion in total assets, \$3.3 billion in deposits and \$339 million in equity. The pro forma common equity Tier 1 capital ratio at September 30, 2018 on a combined basis was 10.92 percent, Tier 1 capital ratio was 10.92 percent, total capital ratio was 12.37 percent, and leverage ratio was 9.18 percent. We expect to incur approximately \$45 million of total closing and integration costs during the fourth quarter of 2018 and first quarter of 2019 with an anticipated bank consolidation in the first quarter of 2019.

Highlights of the third quarter of 2018 included:

Net interest revenue totaled \$240.9 million, up \$22.4 million over the third quarter of 2017. The increase in net interest revenue over the prior year was driven by both growth in average earning assets and improving yields. Net interest margin was 3.21 percent for the third quarter of 2018 compared to 3.01 percent for the third quarter of 2017. Average earning assets were \$30.0 billion for the third quarter of 2018 compared to \$29.6 billion for the third quarter of 2017. Net interest revenue increased \$2.3 million over the second quarter of 2018. Excluding the impact of interest recoveries in the second quarter, net interest margin grew by 11 basis points primarily due to the Company reducing excess cash balances held at the Federal Reserve funded by borrowings from the Federal Home Loan Banks.

Fees and commissions revenue totaled \$167.5 million. Adoption of the new revenue recognition accounting standard in the first quarter of 2018 resulted in interchange fees we pay to issuing banks being netted against transaction card revenue. Previously these fees were included in data processing and communications expense. Excluding this impact, fees and commissions revenue increased \$4.0 million compared to the third quarter of 2017. Trust fees and commissions increased \$16.8 million largely as a result of a fee generated from the sale of client assets during the third quarter of 2018. Brokerage and trading revenue decreased \$10.1 million while mortgage banking revenue decreased \$1.4 million, both affected by the impact of rising interest rates on mortgage loan origination volumes and margins. Fees and commissions revenue increased \$9.7 million compared to the second quarter of 2018. Trust fees and commissions increased \$15.8 million compared to the second quarter of 2018. Brokerage and trading revenue decreased \$3.4 million and mortgage banking revenue decreased \$2.8 million.

Other operating expense totaled \$252.6 million, a \$3.4 million or 1 percent decrease compared to the third quarter of 2017 on a comparable basis. Personnel expense decreased \$4.4 million, primarily due to decreased incentive compensation expense. Non-personnel expense increased \$977 thousand. Operating expense increased \$6.1 million over the second quarter of 2018. Personnel expense increased \$4.6 million, primarily due to a reduction in share-based compensation expense in the second quarter of 2018 based on a change in assumptions for performance-based awards. Non-personnel expense increased \$1.6 million. Professional fees and services expense and mortgage banking costs were higher in the second quarter.

Income tax expense was \$34.7 million or 22.8 percent of net income before taxes for the third quarter of 2018 compared to \$42.4 million or 33.1 percent for the third quarter of 2017 and \$33.3 million or 22.4 percent for the second quarter of 2018. Beginning January 1, 2018, the Tax Cuts and Jobs Act ("the Act") decreased the corporate income tax rate from 35% to 21%.

The Company recorded provision for credit losses of \$4.0 million in the third quarter of 2018. No provision for credit losses was recorded in the second quarter of 2018 or third quarter of 2017. Net charge-offs totaled \$9.0 million or 0.20 percent of average loans on an annualized basis in the third quarter of 2018 compared to net charge-offs of \$10.5 million or 0.24 percent of average loans on an annualized basis for the second quarter of 2018. Net charge-offs were \$32.5 million or 0.18 percent of average loans over the last four quarters.

- 1 -

The combined allowance for credit losses totaled \$213 million or 1.16 percent of outstanding loans at September 30, 2018 compared to \$218 million or 1.21 percent of outstanding loans at June 30, 2018. Nonperforming assets that are not guaranteed by U.S. government agencies totaled \$170 million or 0.93 percent of outstanding loans and repossessed assets at September 30, 2018 and \$186 million or 1.04 percent of outstanding loans and repossessed assets at June 30, 2018. Potential problem loans increased \$36 million to \$176 million at September 30, 2018.

Average loan balances grew by \$453 million over the previous quarter, primarily due to growth in commercial and commercial real estate loan balances. Period-end outstanding loan balances totaled \$18.3 billion at September 30, 2018, an increase of \$346 million over June 30, 2018.

Average deposits were largely unchanged compared to the previous quarter. Average demand deposit balances increased \$102 million, while interest-bearing transaction deposit balances decreased \$179 million. Period-end deposits were \$21.6 billion at September 30, 2018, a \$537 million decrease compared to June 30, 2018.

The common equity Tier 1 capital ratio at September 30, 2018 was 12.05 percent. Other regulatory capital ratios were Tier 1 capital ratio, 12.05 percent, total capital ratio, 13.35 percent, and leverage ratio, 9.90 percent. At June 30, 2018, the common equity Tier 1 capital ratio was 11.92 percent, the Tier 1 capital ratio was 11.92 percent, total capital ratio was 13.26 percent, and leverage ratio was 9.57 percent. The company paid a regular cash dividend of \$32.6 million or \$0.50 per common share during the third quarter of 2018. On October 30, 2018, the board of directors approved a quarterly cash dividend of \$0.50 per common share payable on or about November 26, 2018 to shareholders of record as of November 12, 2018.

- 2 -

Results of Operations

Net Interest Revenue and Net Interest Margin

Net interest revenue is the interest earned on debt securities, loans and other interest-earning assets less interest paid for interest-bearing deposits and other borrowings. The net interest margin is calculated by dividing tax-equivalent net interest revenue by average interest-earning assets. Net interest spread is the difference between the average rate earned on interest-earning assets and the average rate paid on interest-bearing liabilities. Net interest margin is typically greater than net interest spread due to interest income earned on assets funded by non-interest bearing liabilities such as demand deposits and equity.

Net interest revenue totaled \$240.9 million for the third quarter of 2018, up from \$218.5 million in the third quarter of 2017. Net interest margin was 3.21 percent for the third quarter of 2018, compared to 3.01 percent for the third quarter of 2017. Recoveries of foregone interest on nonaccruing loans added \$4.6 million or 6 basis points to the net interest margin in the third quarter of 2017. Recoveries of foregone interest were not significant in the third quarter of 2018. The discussion following excludes the impact of recoveries of foregone interest.

Tax-equivalent net interest revenue increased \$20.0 million over the third quarter of 2017. Table 1 shows the effect on net interest revenue from changes in average balances and interest rates for various types of earning assets and interest-bearing liabilities. Changes in interest rates and yields increased net interest revenue by \$5.1 million. The benefit of an increase in short-term interest rates on the floating-rate earning assets was partially offset by higher borrowing costs. Tax-equivalent net interest revenue increased \$15.0 million due to growth in average assets. Growth in the average balances of trading securities and loans was partially offset by decreases in interest-bearing cash and cash equivalents.

Net interest margin increased 26 basis points due largely to changes in market interest rates and spreads, along with a change in the mix of earning assets.

The tax-equivalent yield on earning assets was 4.04 percent, up 60 basis points over the third quarter of 2017 primarily due to increases in short-term interest rates resulting from increases in the federal funds rate by the Federal Reserve. Loan yields increased 59 basis points to 4.80 percent. The available for sale securities portfolio yield increased 20 basis points to 2.37 percent. The yield on interest-bearing cash and cash equivalents increased 70 basis points. Funding costs were up 50 basis points over the third quarter of 2017. The cost of interest-bearing deposits increased 32 basis points and the cost of other borrowed funds increased 81 basis points. The benefit to net interest margin from earning assets funded by non-interest bearing liabilities was 42 basis points for the third quarter of 2018, up 16 basis points over the third quarter of 2017.

Average earning assets for the third quarter of 2018 increased \$319 million or 1 percent over the third quarter of 2017. The average balance of trading securities grew by \$1.3 billion, primarily due to expansion of U.S. agency residential mortgage-backed securities trading activities. Average loans, net of allowance for loan losses, increased \$984 million, due primarily to growth in commercial loans. Interest-bearing cash and cash equivalent balances decreased \$1.3 billion. The Company reduced excess cash balances held at the Federal Reserve funded by borrowings from the Federal Home Loan Banks. Available for sale securities decreased \$299 million. Average balances of fair value option securities held as an economic hedge of mortgage servicing rights decreased \$215 million. Investment securities balances decreased \$96 million.

Average deposits decreased \$183 million compared to the third quarter of 2017. Time deposit balances decreased \$79 million, interest-bearing transaction account balances decreased \$78 million and demand deposit balances decreased \$65 million. Savings account balances increased \$40 million. Average borrowed funds increased \$385 million over the third quarter of 2017, primarily due to the net impact of increased borrowings from the Federal Home Loan Banks. Funds purchased and repurchase agreement balances also increased over the prior year.

Net interest revenue increased \$2.3 million over the second quarter of 2018. Recoveries of foregone interest on nonaccruing loans added \$5.3 million to net interest revenue or 7 basis points to net interest margin in the previous quarter. Excluding this impact, net interest margin was 3.21 percent for the third quarter of 2018, up 11 basis points over the second quarter of 2018. Net interest margin improved 10 basis points in the third quarter due to the Company reducing excess cash balances held at the Federal Reserve funded by borrowings from the Federal Home Loan Banks.

- 3 -

The yield on average earning assets was up 20 basis points over the prior quarter. The loan portfolio yield increased 12 basis points. The yield on the available for sale securities portfolio increased 7 basis points. The yield on the trading securities portfolio was up 35 basis. Funding costs were 1.25 percent, up 14 basis points. The cost of interest-bearing deposits increased 11 basis points to 0.77 percent. The cost of other borrowed funds was up 20 basis points to 2.04 percent. The benefit to net interest margin from earning assets funded by non-interest bearing liabilities increased 5 basis points over the prior quarter. Average earning assets decreased \$345 million compared to the second quarter of 2018. Average loan balances grew by \$453 million. Trading securities balances increased \$280 million. Average interest-bearing cash and cash equivalents balances decreased \$985 million. Average available for sale securities decreased \$34 million. In addition, average balances of restricted equity securities, investment securities, fair value option securities held as an economic hedge of our mortgage servicing rights and residential mortgage loans held for sale all decreased compared to the prior quarter. Average deposit balances decreased \$119 million compared to the second quarter of 2018. Demand deposit balances grew by \$102 million, offset by a \$179 million decrease in interest-bearing transaction account balances and a \$41 million decrease in time deposit balance. The average balance of borrowed funds decreased \$131 million, primarily due to decreased borrowings from the Federal Home Loan Banks.

Our overall objective is to manage the Company's balance sheet to be relatively neutral to changes in interest rates as is further described in the Market Risk section of this report. Approximately 82% of our commercial and commercial real estate loan portfolios are either variable rate or fixed rate that will reprice within one year. These loans are funded primarily by deposit accounts that are either non-interest bearing, or that reprice more slowly than the loans. The result is a balance sheet that would be asset sensitive, which means that assets generally reprice more quickly than liabilities. One of the strategies that we use to manage toward a relative rate-neutral position is to purchase fixed-rate residential mortgage-backed securities issued primarily by U.S. government agencies and fund them with market-rate-sensitive liabilities. The liability-sensitive nature of this strategy provides an offset to the asset-sensitive characteristics of our loan portfolio. We also may use derivative instruments to manage our interest rate risk. We currently expect additional increases in the Federal Funds rate to be accretive, although at a decreasing rate as competition for deposits intensifies in the future.

The effectiveness of these strategies is reflected in the overall change in net interest revenue due to changes in interest rates as shown in Table 1 and in the interest rate sensitivity projections as shown in the Market Risk section of this report.

- 4 -

Table 1 -- Volume/Rate Analysis
(In thousands)

	Three Months Ended			Nine Months Ended		
	September 30, 2018 / 2017			September 30, 2018 / 2017		
	Change Due To ¹			Change Due To ¹		
	Change	Volume	Yield/Rate	Change	Volume	Yield/Rate
Tax-equivalent interest revenue:						
Interest-bearing cash and cash equivalents	\$(2,934)	\$(5,259)	\$ 2,325	\$3,346	\$(5,703)	\$ 9,049
Trading securities	13,297	11,912	1,385	25,304	24,096	1,208
Investment securities:						
Taxable securities	(103)	(53)	(50)	(246)	(10)	(236)
Tax-exempt securities	(633)	(590)	(43)	(1,979)	(1,752)	(227)
Total investment securities	(736)	(643)	(93)	(2,225)	(1,762)	(463)
Available for sale securities:						
Taxable securities	4,342	(192)	4,534	11,632	(1,309)	12,941
Tax-exempt securities	(571)	(223)	(348)	(1,690)	(1,005)	(685)
Total available for sale securities	3,771	(415)	4,186	9,942	(2,314)	12,256
Fair value option securities	(1,185)	(1,599)	414	1,642	273	1,369
Restricted equity securities	406	50	356	2,223	1,439	784
Residential mortgage loans held for sale	56	(460)	516	11	(890)	901
Loans	32,739	10,857	21,882	98,421	18,696	79,725
Total tax-equivalent interest revenue	45,414	14,443	30,971	138,664	33,835	104,829
Interest expense:						
Transaction deposits	8,967	2	8,965	22,803	(158)	22,961
Savings deposits	18	7	11	19	22	(3)
Time deposits	1,020	(264)	1,284	2,389	(731)	3,120
Funds purchased and repurchase agreements	3,512	1,484	2,028	4,556	1,080	3,476
Other borrowings	11,931	(1,748)	13,679	41,762	4,069	37,693
Subordinated debentures	(45)	1	(46)	(22)	6	(28)
Total interest expense	25,403	(518)	25,921	71,507	4,288	67,219
Tax-equivalent net interest revenue	20,011	14,961	5,050	67,157	29,547	37,610
Change in tax-equivalent adjustment	(2,420)			(7,186)		
Net interest revenue	\$22,431			\$74,343		

¹ Changes attributable to both volume and yield/rate are allocated to both volume and yield/rate on an equal basis.

- 5 -

Other Operating Revenue

Other operating revenue was \$167.9 million for the third quarter of 2018, a \$2.1 million increase over the third quarter of 2017 and an \$11.5 million increase over the second quarter of 2018. Fees and commissions revenue increased \$4.0 million compared to the third quarter of 2017 and \$9.7 million compared to the prior quarter. Rising interest rates have slowed the origination of mortgage loans and related investment products leading to compressed margins. This has adversely affected both our brokerage and trading revenue as well as our mortgage banking revenue.

Table 2 -Other Operating Revenue

(In thousands)

	Three Months Ended September 30,			%	%	Three Months Ended Jun 30, 2018			
	2018	2017	Increase (Decrease)			Increase (Decrease)	Increase (Decrease)	% Increase (Decrease)	
Brokerage and trading revenue	\$23,086	\$33,169	\$(10,083)	(30)	%	\$26,488	\$(3,402)	(13)	%
Transaction card revenue ¹	21,396	22,929	(1,533)	(7)	%	20,975	421	2	%
Fiduciary and asset management revenue	57,514	40,687	16,827	41	%	41,699	15,815	38	%
Deposit service charges and fees	27,765	28,191	(426)	(2)	%	27,827	(62)	—	%
Mortgage banking revenue	23,536	24,890	(1,354)	(5)	%	26,346	(2,810)	(11)	%
Other revenue	14,213	13,670	543	4	%	14,518	(305)	(2)	%
Total fees and commissions revenue	167,510	163,536	3,974	2	%	157,853	9,657	6	%
Other gains (losses), net	1,441	(1,283)	2,724	N/A		3,983	(2,542)	N/A	
Loss on derivatives, net	(2,847)	1,033	(3,880)	N/A		(3,057)	210	N/A	
Loss on fair value option securities, net	(4,385)	661	(5,046)	N/A		(3,341)	(1,044)	N/A	
Change in fair value of mortgage servicing rights	5,972	(639)	6,611	N/A		1,723	4,249	N/A	
Gain (loss) on available for sale securities, net	250	2,487	(2,237)	N/A		(762)	1,012	N/A	
Total other operating revenue	\$167,941	\$165,795	\$2,146	1	%	\$156,399	\$11,542	7	%
Non-GAAP Reconciliation:¹									
Transaction card revenue on income statement	\$21,396	\$32,844	N/A	N/A		\$20,975	N/A	N/A	
Netting adjustment	—	(9,915)	N/A	N/A		—	N/A	N/A	
Transaction card revenue after netting adjustment	\$21,396	\$22,929	(1,533)	(7)	%	\$20,975	421	2	%

¹ Non-GAAP measure to net interchange charges from prior quarters between transaction card revenue and data processing and communications expense. This measure has no effect on net income or earnings per share.

Certain percentage increases (decreases) in non-fees and commissions revenue are not meaningful for comparison purposes based on the nature of the item.

Fees and commissions revenue

Diversified sources of fees and commissions revenue are a significant part of our business strategy and represented 41 percent of total revenue for the third quarter of 2018, excluding provision for credit losses and gains and losses on other assets, securities and derivatives and the change in the fair value of mortgage servicing rights. We believe that a variety of fee revenue sources provides an offset to changes in interest rates, values in the equity markets, commodity prices and consumer spending, all of which can be volatile. As an example of this strength, many of the economic factors such as rising interest rates

resulting in growth in net interest revenue or fiduciary and asset management revenue, may also decrease mortgage production volumes. We expect growth in other operating revenue to come through offering new products and services and by further development of our presence in other markets. However, current and future economic conditions, regulatory constraints, increased competition and saturation in our existing markets could affect the rate of future increases.

- 6 -

Brokerage and Trading Revenue

Brokerage and trading revenue, which includes revenues from trading, customer hedging, retail brokerage and investment banking, decreased \$10.1 million or 30 percent compared to the third quarter of 2017.

Trading revenue includes net realized and unrealized gains and losses primarily related to sales of U.S. government securities, residential mortgage-backed securities guaranteed by U.S. government agencies and municipal securities to institutional customers and related derivative instruments. Trading revenue was \$4.8 million for the third quarter of 2018, a \$7.1 million or 59 percent decrease compared to the third quarter of 2017. Rising mortgage interest rates narrowed trading margins and slowed turnover of our trading inventory. However, the higher average balance of trading securities generated an increase in net interest revenue of \$5.6 million.

Customer hedging revenue is based primarily on realized and unrealized changes in the fair value of derivative contracts held for customer risk management programs. As more fully discussed under Customer Derivative Programs in Note 3 of the Consolidated Financial Statements, we offer commodity, interest rate, foreign exchange and equity derivatives to our customers. Customer hedging revenue totaled \$8.5 million for the third quarter of 2018, a \$2.0 million or 19 percent decrease compared to the third quarter of 2017.

Revenue earned from retail brokerage transactions decreased \$748 thousand or 14 percent compared to the third quarter of 2017 to \$4.5 million. Retail brokerage revenue includes fees and commissions earned on sales of fixed income securities, annuities, mutual funds and other financial instruments to retail customers. Revenue is primarily based on the volume of customer transactions and applicable commission rate for each product type. We expect retail brokerage revenue to continue to decline as more relationships are transitioned to managed accounts, which are included in fiduciary and asset management revenue.

Investment banking revenue, which includes fees earned upon completion of underwriting and financial advisory services and loan syndication fees, totaled \$5.2 million for the third quarter of 2018, a \$254 thousand or 5 percent decrease compared to the third quarter of 2017. Changes in investment banking revenue are primarily related to the timing and volume of completed transactions.

Brokerage and trading revenue decreased \$3.4 million compared to the previous quarter due largely to the continued impact of rising interest rates on mortgage-backed securities and related derivative products.

Transaction Card Revenue

Transaction card revenue depends largely on the volume and amount of transactions processed, the number of TransFund automated teller machine (“ATM”) locations and the number of merchants served. Transaction card revenue decreased \$1.5 million or 7 percent compared to the third quarter of 2017, primarily due to an early customer termination fee that was received in the third quarter of 2017. Transaction card revenue was largely unchanged compared to the second quarter of 2018.

Fiduciary and Asset Management Revenue

Fiduciary and asset management revenue is earned through managing or holding of assets for customers and executing transactions or providing related services. Approximately 80 percent of fiduciary and asset management revenue is primarily based on the fair value of assets. Rates applied to asset values vary based on the nature of the relationship. Fiduciary relationships and managed asset relationships generally have higher fee rates than non-fiduciary and/or managed relationships. Fiduciary and asset management revenue increased \$16.8 million or 41 percent over the third quarter of 2017 and \$15.8 million or 38 percent over the second quarter of 2018. A fee earned through the sale of client assets added \$15.4 million to third quarter 2018 revenue.

- 7 -

A distribution of assets under management or administration and related fiduciary and asset management revenue follows:

Table 3 -- Assets Under Management or Administration

	Three Months Ended								
	September 30, 2018			September 30, 2017			June 30, 2018		
	Balance	Revenue ¹	Margin ²	Balance	Revenue ¹	Margin ²	Balance	Revenue ¹	Margin ²
Managed fiduciary assets:									
Personal	\$8,076,312	\$22,921	1.14 %	\$7,611,265	\$21,299	1.12 %	\$7,791,094	\$23,307	1.20 %
Institutional	13,568,115	5,504	0.16 %	12,747,679	5,585	0.18 %	13,448,068	5,596	0.17 %
Total managed fiduciary assets	21,644,427	28,425	0.53 %	20,358,944	26,884	0.53 %	21,239,162	28,903	0.54 %
Non-managed assets:									
Fiduciary	23,915,680	28,591	³ 0.48 %	24,818,241	13,214	0.21 %	25,292,738	12,426	0.20 %
Non-fiduciary	16,146,102	498	0.01 %	16,458,382	589	0.01 %	16,422,810	370	0.01 %
Safekeeping and brokerage assets under administration	15,921,806	—	— %	16,015,342	—	— %	15,918,736	—	— %
Total non-managed assets	55,983,588	29,089	0.21 %	57,291,965	13,803	0.10 %	57,634,284	12,796	0.09 %
Total assets under management or administration	\$77,628,015	\$57,514	0.30 %	\$77,650,909	\$40,687	0.21 %	\$78,873,446	\$41,699	0.21 %

¹ Fiduciary and asset management revenue includes asset-based and other fees associated with the assets.

² Annualized revenue divided by period-end balance.

³ A \$15.4 million fee earned through client asset management added 8 basis points to the margin in the third quarter of 2018.

A summary of changes in assets under management or administration for the three months ended September 30, 2018 and 2017 follows:

Table 4 -- Changes in Assets Under Management or Administration

	Three Months Ended	
	September 30, 2018	2017
Beginning balance	\$78,873,446	\$77,811,762
Net inflows (outflows)	(2,921,653)	(1,781,037)
Net change in fair value	1,676,222	1,620,184
Ending balance	\$77,628,015	\$77,650,909

Mortgage Banking Revenue

Mortgage banking revenue decreased \$1.4 million or 5 percent compared to the third quarter of 2017 due to a decrease in mortgage production revenue. Mortgage loan production volumes decreased \$207 million or 26 percent. Production volumes decreased compared to the prior year as average primary mortgage interest rates were up 69 basis points over the third quarter of 2017. Mortgage servicing revenue was relatively consistent compared to the third quarter of 2017. The outstanding principal balance of mortgage loans serviced for others totaled \$21.8 billion, relatively consistent with the third quarter of 2017.

Table 5 –Mortgage Banking Revenue
(In thousands)

	Three Months Ended September 30,		Increase (Decrease)	% Increase (Decrease)	Three Months Ended June 30, 2018	Increase (Decrease)	% Increase (Decrease)
	2018	2017					
Mortgage production revenue	\$7,250	\$8,329	\$(1,079)	(13)%	\$9,915	\$(2,665)	(27)%
Mortgage loans funded for sale	\$651,076	\$832,796			\$773,910		
Add: Current period end outstanding commitments	197,752	334,337			251,231		
Less: Prior period end outstanding commitments	251,231	362,088			298,318		
Total mortgage production volume	\$597,597	\$805,045	\$(207,448)	(26)%	\$726,823	\$(129,226)	(18)%
Mortgage loan refinances to mortgage loans funded for sale	23	% 38	(1,500)	) bps	22	% 100	bps
Gains on sale margin	1.21	% 1.03	% 18	bps	1.36	% (15)	) bps
Primary mortgage interest rates:							
Average	4.57	% 3.88	% 69	bps	4.54	% 3	bps
Period end	4.72	% 3.83	% 89	bps	4.55	% 17	bps
Mortgage servicing revenue	\$16,286	\$16,561	\$(275)	(2)%	\$16,431	\$(145)	(1)%
Average outstanding principal balance of mortgage loans serviced for others	21,895,041	22,079,177	(184,136)	(1)%	21,986,065	(91,024)	—%
Average mortgage servicing revenue rates	0.30	% 0.30	% —		0.30	% —	

¹ Actual interest earned on fair value option securities less internal transfer-priced cost of funds.

Primary rates disclosed in Table 5 above represent rates generally available to borrowers on 30 year conforming mortgage loans.

Net gains on other assets, securities and derivatives

Other net gains totaled \$1.4 million in the third quarter of 2018 compared to net losses of \$1.3 million in the third quarter of 2017. The third quarter of 2018 includes tornado insurance proceeds whereas the third quarter of 2017 included a write down related to tornado damages. Other net gains totaled \$4.0 million in the second quarter of 2018.

As discussed in the Market Risk section following, the fair value of our mortgage servicing rights ("MSRs") changes in response to changes in primary mortgage loan rates and other assumptions. We attempt to mitigate the earnings volatility caused by changes in the fair value of MSRs by designating certain financial instruments as an economic hedge. Changes in the fair value of these instruments are generally expected to partially offset changes in the fair value of MSRs.

Table 6 - Gain (Loss) on Mortgage Servicing Rights
(In thousands)

	Three Months Ended		
	Sept. 30, 2018	June 30, 2018	Sept. 30, 2017
Gain (loss) on mortgage hedge derivative contracts, net	\$(2,843)	\$(3,070)	\$1,025
Gain (loss) on fair value option securities, net	(4,385)	(3,341)	661
Gain (loss) on economic hedge of mortgage servicing rights, net	(7,228)	(6,411)	1,686
Gain (loss) on change in fair value of mortgage servicing rights	5,972	1,723	(639)
Gain (loss) on changes in fair value of mortgage servicing rights, net of economic hedges included in other operating revenue	(1,256)	(4,688)	1,047
Net interest revenue on fair value option securities ¹	1,100	1,203	2,543
Total economic benefit (cost) of changes in the fair value of mortgage servicing rights, net of economic hedges	\$(156)	\$(3,485)	\$3,590

¹ Actual interest earned on fair value option securities less internal transfer-priced cost of funds.

- 10 -

Other Operating Expense

Other operating expense for the third quarter of 2018 totaled \$252.6 million, a decrease of \$3.4 million or 1 percent compared to the third quarter of 2017. Personnel expense decreased \$4.4 million or 3 percent. Non-personnel expense increased \$977 thousand or 1 percent compared to the prior year.

Other operating expense increased \$6.1 million or 2 percent over the previous quarter. Personnel expense increased \$4.6 million and non-personnel expense increased \$1.6 million.

Table 7 -Other Operating Expense

(In thousands)

	Three Months Ended September 30,		Increase (Decrease)	% Increase (Decrease)		Three Months Ended June 30, 2018		Increase (Decrease)	% Increase (Decrease)
	2018	2017				2018	2017		
Regular compensation	\$86,262	\$83,583	\$2,679	3	%	\$86,231	\$31	—	%
Incentive compensation:									
Cash-based	31,430	33,643	(2,213)	(7)	%	31,933	(503)	(2)	%
Share-based	3,935	8,407	(4,472)	(53)	%	(1,361)	5,296	389	%
Deferred compensation	2,126	975	1,151	N/A		900	1,226	N/A	
Total incentive compensation	37,491	43,025	(5,534)	(13)	%	31,472	6,019	19	%
Employee benefits	19,778	21,302	(1,524)	(7)	%	21,244	(1,466)	(7)	%
Total personnel expense	143,531	147,910	(4,379)	(3)	%	138,947	4,584	3	%
Business promotion	7,620	7,105	515	7	%	7,686	(66)	(1)	%
Professional fees and services	13,209	11,887	1,322	11	%	14,978	(1,769)	(12)	%
Net occupancy and equipment	23,394	21,325	2,069	10	%	22,761	633	3	%
Insurance	6,232	6,005	227	4	%	6,245	(13)	—	%
Data processing and communications ¹	31,665	27,412	4,253	16	%	27,739	3,926	14	%
Printing, postage and supplies	3,837	3,917	(80)	(2)	%	4,011	(174)	(4)	%
Net losses (gains) and operating expenses of repossessed assets	4,044	6,071	(2,027)	(33)	%	2,722	1,322	49	%
Amortization of intangible assets	1,603	1,744	(141)	(8)	%	1,386	217	16	%
Mortgage banking costs	11,741	13,450	(1,709)	(13)	%	12,890	(1,149)	(9)	%
Other expense	5,741	9,193	(3,452)	(38)	%	7,111	(1,370)	(19)	%
Total other operating expense	\$252,617	\$256,019	\$(3,402)	(1)	%	\$246,476	\$6,141	2	%
Average number of employees (full-time equivalent)	4,870	4,887	(17)	—	%	4,875	(5)	—	%
Non-GAAP Reconciliation:¹									
Data processing and communications expense on income statement	31,665	37,327	N/A	N/A		27,739	N/A	N/A	
Netting adjustment	—	(9,915)	N/A	N/A		—	N/A	N/A	
Data processing and communications expense after netting adjustment	31,665	27,412	N/A	N/A		27,739	N/A	N/A	

¹ Non-GAAP measure to net interchange charges from prior quarters between transaction card revenue and data processing and communications expense. This measure has no effect on net income or earnings per share.

Certain percentage increases (decreases) are not meaningful for comparison purposes.

Personnel expense

Regular compensation, which consists of salaries and wages, overtime pay and temporary personnel costs, increased \$2.7 million or 3 percent over the third quarter of 2017. The average number of employees was relatively unchanged compared to the prior year. Standard annual merit increases in regular compensation were effective for the majority of our staff on March 1.

Incentive compensation decreased \$5.5 million or 13 percent compared to the third quarter of 2017, primarily due to decreased share-based compensation expense. The number of performance-based equity awards that will ultimately vest is determined by BOKF's change in earnings per share relative to a defined group of peer banks. Changes in assumptions used to estimate the number of performance-based equity awards that were expected to vest increased compensation expense recognized in the third quarter of 2017. No significant changes in vesting assumptions were made in the third quarter of 2018.

Cash-based incentive compensation plans are either intended to provide current rewards to employees who generate long-term business opportunities for the Company based on growth in loans, deposits, customer relationships and other measurable metrics or intended to compensate employees with commissions on completed transactions. Cash-based incentive compensation expense decreased \$2.2 million or 7 percent compared to the third quarter of 2017.

Employee benefits expense decreased \$1.5 million or 7 percent compared to the third quarter of 2017 mainly due to lower healthcare costs in the third quarter of 2018. The Company is self-insured and these costs may be volatile.

Personnel expense increased \$4.6 million over the second quarter of 2018. Incentive compensation expense increased \$6.0 million. Share-based compensation expense was \$3.9 million in the third quarter of 2018 compared to a negative \$1.4 million in the previous quarter. Changes in assumptions used to estimate the number of performance-based equity awards that are expected to vest decreased compensation expense in the second quarter of 2018. Employee benefits expense decreased \$1.5 million mainly due to a seasonal decrease in payroll tax expense.

Non-personnel operating expense

Non-personnel operating expense increased \$977 thousand or 1 percent over the third quarter of 2017.

Data processing and communications expense increased \$4.3 million or 16 percent primarily due to impairment of a software license along with increased project costs and data processing transaction activity. Occupancy and equipment expense increased \$2.1 million or 10 percent mainly due to an increase in project costs. Professional fees and services expense increased \$1.3 million or 11 percent mainly due to CoBiz acquisition costs in the third quarter of 2018.

Other expense decreased \$3.5 million or 38 percent and mortgage banking costs decreased \$1.7 million or 13 percent primarily as a result of lower loss contingency accruals.

Non-personnel expense increased \$1.6 million over the second quarter of 2018. Data processing and communications expense increased \$3.9 million, primarily due to impairment of a software license. Net losses and operating expenses of repossessed assets increased \$1.3 million as a result of a write down on a healthcare property.

Professional fees and services expense decreased \$1.8 million mainly due to seasonal wealth management tax service fees in the second quarter of 2018. Mortgage banking costs decreased \$1.1

million primarily due to reduced loss contingency accruals.

- 12 -

Income Taxes

The Company's income tax expense was \$34.7 million or 23 percent of net income before taxes for the third quarter of 2018, compared to \$42.4 million or 33 percent of net income before taxes for the third quarter of 2017 and \$33.3 million or 22 percent of net income before taxes for the second quarter of 2018.

The Tax Cut and Jobs Act ("the Act") enacted on December 22, 2017 reduced the federal corporate tax rate from 35 percent to 21 percent beginning January 1, 2018. The Company continues to evaluate the impact the Act will have on its financial position and results of operations, including recognition and measurement of deferred tax assets and liabilities and the determination of effective current and deferred federal and state income tax rates. No adjustments to provisional amounts were made during the second or third quarters of 2018.

The Company's effective tax rate is affected by recurring items such as tax-exempt income, net amortization related to its investments in low-income housing tax credit investments and share-based compensation. The effective tax rate is also affected by items that may occur in any given period but are not consistent from period to period. Accordingly, the comparability of the effective tax rate from period to period may be impacted.

BOK Financial operates in numerous jurisdictions, which requires judgment regarding the allocation of income, expense and earnings under various laws and regulations of each of these taxing jurisdictions. Each jurisdiction may audit our tax returns and may take different positions with respect to these allocations. The reserve for uncertain tax positions was \$20 million at September 30, 2018, \$20 million at June 30, 2018 and \$18 million at September 30, 2017.

Lines of Business

We operate three principal lines of business: Commercial Banking, Consumer Banking and Wealth Management. Commercial Banking includes lending, treasury and cash management services and customer risk management products for small businesses, middle market and larger commercial customers. Commercial Banking also includes the TransFund EFT network. Consumer Banking includes retail lending and deposit services, lending and deposit services to small business customers served through our consumer branch network and all mortgage banking activities. Wealth Management provides fiduciary services, private banking services and investment advisory services in all markets. Wealth Management also underwrites state and municipal securities and engages in brokerage and trading activities.

In addition to our lines of business, we have a Funds Management unit. The primary purpose of this unit is to manage our overall liquidity needs and interest rate risk. Each line of business borrows funds from and provides funds to the Funds Management unit as needed to support their operations. Operating results for Funds Management and other include the effect of interest rate risk positions and risk management activities, securities gains and losses including impairment charges, the provision for credit losses in excess of net loans charged off, tax planning strategies and certain executive compensation costs that are not attributed to the lines of business.

We allocate resources and evaluate the performance of our lines of business using the net direct contribution, which includes the allocation of funds, actual net credit losses and capital costs. In addition, we measure the performance of our business lines after allocation of certain indirect expenses and taxes based on statutory rates.

The cost of funds borrowed from the Funds Management unit by the operating lines of business is transfer priced at rates that approximate market rates for funds with similar repricing and cash flow characteristics. Market rates are generally based on the applicable LIBOR or interest rate swap rates, adjusted for prepayment and liquidity risk. This method of transfer-pricing funds that supports assets of the operating lines of business tends to insulate them from interest rate risk.

The value of funds provided by the operating lines of business to the Funds Management unit is also based on rates that approximate wholesale market rates for funds with similar repricing and cash flow characteristics. Market rates are generally based on LIBOR or interest rate swap rates. The funds credit formula applied to deposit products with indeterminate maturities is established based on their repricing characteristics reflected in a combination of the short-term LIBOR rate and a moving average of an intermediate-term swap rate, with an appropriate spread applied to both. Shorter duration products are weighted towards the short-term LIBOR rate and longer duration products are weighted towards the intermediate-term swap rates. The expected duration ranges from 30 days for certain rate-sensitive deposits to five years.

Economic capital is assigned to the business units by a capital allocation model that reflects management's assessment of risk. This model assigns capital based upon credit, operating, interest rate and other market risk inherent in our business lines and recognizes the diversification benefits among the units. The level of assigned economic capital is a combination of the risk taken by each business line, based on its actual exposures and calibrated to its own loss history where possible. Average invested capital includes economic capital and amounts we have invested in the lines of business.

As shown in Table 8, net income attributable to our lines of business was up \$34.6 million or 39 percent over the third quarter of 2017. Net interest revenue grew by \$22.8 million over the prior year, primarily due to loan growth. Other operating revenue increased by \$2.5 million primarily due to a fiduciary and asset management fee earned through the sale of client assets, partially offset by decreased brokerage and trading revenue. Operating expense was largely unchanged compared to the third quarter of 2017. Income tax expense attributable to the lines of business was down \$16.9 million, primarily due to lower corporate tax rates related to tax reform.

Table 8 -- Net Income by Line of Business

(In thousands)

	Three Months Ended September 30,		Increase (Decrease)	% Increase (Decrease)	Three Months Ended Jun 30, 2018		Increase (Decrease)	% Increase (Decrease)
	2018	2017			2018	2017		
Commercial Banking	\$84,964	\$68,610	\$16,354	24 %	\$87,577	(\$2,613)	(3)%	
Consumer Banking	9,162	4,809	4,353	91 %	6,102	3,060	50 %	
Wealth Management	29,331	15,472	13,859	90 %	20,358	8,973	44 %	
Subtotal	123,457	88,891	34,566	39 %	114,037	9,420	8 %	
Funds Management and other	(6,201)	(3,242)	(2,959)	N/A	335	(6,536)	N/A	
Total	\$117,256	\$85,649	\$31,607	37 %	\$114,372	\$2,884	3 %	

Certain percentage increases (decreases) in non-fees and commissions revenue are not meaningful for comparison purposes based on the nature of the item.

Commercial Banking

Commercial Banking contributed \$85.0 million to consolidated net income in the third quarter of 2018, an increase of \$16.4 million or 24 percent over the third quarter of 2017, primarily due to the positive impact of the Tax Cut and Jobs Act.

Table 9 -- Commercial Banking

(Dollars in thousands)

	Three Months Ended September 30,		Increase (Decrease)	% Increase (Decrease)		Three Months Ended June 30, 2018		Increase (Decrease)	% Increase (Decrease)
	2018	2017							
Net interest revenue from external sources	\$187,417	\$160,572	\$26,845	17	%	\$182,127	\$5,290	3	%
Net interest expense from internal sources	(42,270)	(25,460)	(16,810)	66	%	(37,102)	(5,168)	14	%
Total net interest revenue	145,147	135,112	10,035	7	%	145,025	122	—	%
Net loans charged off	8,047	3,217	4,830	150	%	10,108	(2,061)	(20)	%
Net interest revenue after net loans charged off	137,100	131,895	5,205	4	%	134,917	2,183	2	%
Fees and commissions revenue ¹	39,391	44,747	(5,356)	(12)	%	42,874	(3,483)	(8)	%
Other gains, net	1,131	8	1,123	N/A		173	958	N/A	
Other operating revenue	40,522	44,755	(4,233)	(9)	%	43,047	(2,525)	(6)	%
Personnel expense	31,263	29,181	2,082	7	%	29,584	1,679	6	%
Non-personnel expense ¹	17,873	18,249	(376)	(2)	%	17,899	(26)	—	%
Other operating expense	49,136	47,430	1,706	4	%	47,483	1,653	3	%
Net direct contribution	128,486	129,220	(734)	(1)	%	130,481	(1,995)	(2)	%
Gain (loss) on financial instruments, net	(3)	4	(7)	N/A		9	(12)	N/A	
Loss on repossessed assets, net	(1,869)	(4,126)	2,257	N/A		(67)	(1,802)	N/A	
Corporate expense allocations	11,027	8,733	2,294	26	%	11,269	(242)	(2)	%
Income before taxes	115,587	116,365	(778)	(1)	%	119,154	(3,567)	(3)	%
Federal and state income tax	30,623	47,755	(17,132)	(36)	%	31,577	(954)	(3)	%
Net income	\$84,964	\$68,610	\$16,354	24	%	\$87,577	\$(2,613)	(3)	%
Average assets	\$18,499,979	\$17,780,494	\$719,485	4	%	\$18,072,155	\$427,824	2	%
Average loans	15,321,600	14,511,639	809,961	6	%	14,900,918	420,682	3	%
Average deposits	8,633,204	8,727,221	(94,017)	(1)	%	8,379,584	253,620	3	%
Average invested capital	1,361,475	1,299,821	61,654	5	%	1,345,840	15,635	1	%

Fees and commission revenue for 2017 has been adjusted on a comparable basis with 2018 (Non-GAAP measure) to net \$9.1 million of interchange fees paid to issuing banks on card transactions processed by our TransFund merchant processing services for the three months ended September 30, 2017. The discussion following is based on this comparable basis.

Certain percentage increases (decreases) in non-fees and commissions revenue are not meaningful for comparison purposes based on the nature of the item.

Net interest revenue increased \$10.0 million or 7 percent over the prior year. Growth in net interest revenue was primarily due to an \$810 million or 6 percent increase in average loan balances and yields

on commercial loans rising in excess of funding costs. Yields on deposits sold to the funds management unit also went up due to the increase in short-term interest rates. Net loans charged-off increased \$4.8 million. Net charge-offs for the third quarter of 2018 were primarily related to a single energy production borrower and single wholesale/retail sector borrower, both of which had previously been identified as impaired and appropriately reserved.

- 16 -

Fees and commissions revenue decreased \$5.4 million or 12 percent compared to the third quarter of 2017. Transaction card revenue decreased as the third quarter of 2017 included a \$2.1 million customer early termination fee related to our transaction card business.

Operating expenses increased \$1.7 million or 4 percent over the third quarter of 2017. Personnel expense increased \$2.1 million or 7 percent, primarily due to increased incentive compensation expense related to loan growth combined with an annual increase in regular compensation. Non-personnel expense decreased \$376 thousand or 2 percent.

Corporate expense allocations were up \$2.3 million or 26 percent over the prior year, primarily due to enhancements of activity based costing drivers to better reflect services being utilized by the Commercial Banking line of business.

The average outstanding balance of loans attributed to Commercial Banking were up \$810 million or 6 percent over the third quarter of 2017 to \$15.3 billion. See the Loans section of Management's Discussion and Analysis of Financial Condition following for additional discussion of changes in commercial and commercial real estate loans, which are primarily attributed to the Commercial Banking segment.

Average deposits attributed to Commercial Banking were \$8.6 billion for the third quarter of 2018, a 1 percent decrease compared to the third quarter of 2017. See Management's Discussion and Analysis of Financial Condition and Results of Operations – Liquidity and Capital for further discussion of change. Net interest revenue was relatively consistent with the second quarter of 2018 at \$145 million. Second quarter earnings included \$5.3 million in interest recoveries on nonaccrual loans. Excluding the impact of interest recoveries, growth in net interest revenue was driven by strong growth in loan balances and improved loan yields. This growth was partially offset by a modest increase in our internal cost of funds allocation.

Fees and commissions revenue decreased \$3.5 million or 8 percent as a result of reduced customer hedging revenue primarily from our energy customers and the timing of closing loan syndication transactions after an exceptionally strong second quarter. Expense growth outpaced revenue growth primarily due to an increase in incentive compensation as a result of continued loan growth as well as a \$1.7 million write down of a repossessed property in the third quarter.

Average loan balances increased \$421 million or 3 percent, largely impacted by energy, commercial real estate, service and other commercial and industrial loans. Average customer deposits increased \$254 million or 3 percent, mostly due to energy, real estate, and general commercial and industrial deposits.

Consumer Banking

Consumer Banking provides retail banking services through four primary distribution channels: traditional branches, the 24-hour ExpressBank call center, Internet banking and mobile banking. Consumer Banking also conducts mortgage banking activities through offices located outside of our consumer banking markets and through HomeDirect Mortgage, an online origination channel.

Consumer Banking contributed \$9.2 million to consolidated net income for the third quarter of 2018, an increase of \$4.4 million over the third quarter of 2017. Growth in net interest revenue was partially offset by decreased mortgage banking revenue. Changes in the fair value of mortgage servicing rights, net of economic hedges, decreased pre-tax net income for third quarter of 2018 by \$1.3 million compared to a \$1.0 million increase in pre-tax net income in the third quarter of 2017.

Table 10 -- Consumer Banking

(Dollars in thousands)

	Three Months Ended September 30,			Increase (Decrease)	% Increase (Decrease)	Three Months Ended June 30, 2018			
	2018	2017				Increase (Decrease)	% Increase (Decrease)		
Net interest revenue from external sources	\$ 21,075	\$21,965	\$(890)	(4)	%	\$ 21,746	\$(671)	(3)	%
Net interest revenue from internal sources	19,039	13,981	5,058	36	%	17,548	1,491	8	%
Total net interest revenue	40,114	35,946	4,168	12	%	39,294	820	2	%
Net loans charged off	1,451	1,316	135	10	%	1,139	312	27	%
Net interest revenue after net loans charged off	38,663	34,630	4,033	12	%	38,155	508	1	%
Fees and commissions revenue	44,038	45,006	(968)	(2)	%	46,332	(2,294)	(5)	%
Other losses, net	(15)	(38)	23	N/A		(12)	(3)	N/A	
Other operating revenue	44,023	44,968	(945)	(2)	%	46,320	(2,297)	(5)	%
Personnel expense	23,326	25,121	(1,795)	(7)	%	24,995	(1,669)	(7)	%
Non-personnel expense	29,861	31,026	(1,165)	(4)	%	30,911	(1,050)	(3)	%
Total other operating expense	53,187	56,147	(2,960)	(5)	%	55,906	(2,719)	(5)	%
Net direct contribution	29,499	23,451	6,048	26	%	28,569	930	3	%
Gain (loss) on financial instruments, net	(7,228)	1,686	(8,914)	N/A		(6,411)	(817)	N/A	
Change in fair value of mortgage servicing rights	5,972	(639)	6,611	N/A		1,723	4,249	N/A	
Gain (loss) on repossessed assets, net	(87)	292	(379)	N/A		174	(261)	N/A	
Corporate expense allocations	15,863	16,920	(1,057)	(6)	%	15,867	(4)	—	%
Income before taxes	12,293	7,870	4,423	56	%	8,188	4,105	50	%
Federal and state income tax	3,131	3,061	70	2	%	2,086	1,045	50	%
Net income	\$ 9,162	\$ 4,809	\$ 4,353	91	%	\$ 6,102	\$ 3,060	50	%
Average assets	\$ 8,323,542	\$ 8,683,998	\$(360,456)	(4)	%	\$ 8,353,558	\$(30,016)	—	%
Average loans	1,719,679	1,724,523	(4,844)	—	%	1,716,259	3,420	—	%
Average deposits	6,580,395	6,663,969	(83,574)	(1)	%	6,579,635	760	—	%

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Average invested capital	291,980	289,186	2,794	1	%	293,420	(1,440)	—	%
--------------------------	----------------	---------	-------	---	---	----------------	--------	---	---	---

Certain percentage increases (decreases) in non-fees and commissions revenue are not meaningful for comparison purposes based on the nature of the item.

- 18 -

Net interest revenue from Consumer Banking activities grew by \$4.2 million or 12 percent over the third quarter of 2017, primarily due to increased rates received on deposit balances sold to the Funds Management unit.

Fees and commissions revenue decreased \$968 thousand or 2 percent compared to the third quarter of 2017. Higher interest rates decreased mortgage loan origination volumes.

Operating expenses decreased \$3.0 million or 5 percent compared to the third quarter of 2017. Personnel expenses decreased \$1.8 million or 7 percent as mortgage originations have slowed and efforts have been made to right size current capacity. Non-personnel expenses decreased \$1.2 million or 4 percent compared to the prior year primarily due to a decrease in mortgage banking costs.

Corporate expense allocations were \$1.1 million or 6 percent lower than the prior year.

Average consumer deposits decreased \$84 million compared to the third quarter of 2017. Demand deposit balances grew by \$106 million or 6 percent and savings deposit balances were up \$40 million or 9 percent. Higher-costing time deposit balances decreased \$120 million or 12 percent and interest-bearing transaction account balances decreased \$110 million or 3 percent.

Net interest revenue from Consumer Banking activities increased \$820 thousand or 2 percent over the second quarter of 2018 while deposit service charges and fees increased \$588 thousand. The introduction of a new time deposit product as well as interest rate increases on existing money market products have positively impacted runoff trends.

Revenues from mortgage banking activities decreased \$2.8 million from the prior quarter. Continued rising interest rates and increased market competition slowed origination activity, which declined 16 percent compared to the prior quarter. Efforts to right size current capacity have resulted in personnel expense savings of \$1.7 million from the previous quarter.

Average consumer loans and deposits remained relatively consistent compared to the prior quarter at \$1.7 billion and \$6.6 billion, respectively.

Wealth Management

Wealth Management contributed \$29.3 million to consolidated net income in the third quarter of 2018, up \$13.9 million or 90 percent over the third quarter of 2017. The third quarter of 2018 included an after tax benefit of \$11.5 million as a result of a fee earned on the sale of client assets.

Table 11 -- Wealth Management

(Dollars in thousands)

	Three Months Ended September 30,		Increase (Decrease)	% Increase (Decrease)		Three Months Ended June 30, 2018		Increase (Decrease)	% Increase (Decrease)
	2018	2017							
Net interest revenue from external sources	\$23,131	\$11,170	\$11,961	107	%	\$19,074	\$4,057	21	%
Net interest revenue from internal sources	6,267	9,604	(3,337)	(35)	%	10,232	(3,965)	(39)	%
Total net interest revenue	29,398	20,774	8,624	42	%	29,306	92	—	%
Net loans charged off (recovered)	(84)	(623)	539	(87)	%	(105)	21	(20)	%
Net interest revenue after net loans charged off (recovered)	29,482	21,397	8,085	38	%	29,411	71	—	%
Fees and commissions revenue	83,562	75,915	7,647	10	%	70,489	13,073	19	%
Other gains (losses), net	(205)	(208)	3	N/A		153	(358)	N/A	
Other operating revenue	83,357	75,707	7,650	10	%	70,642	12,715	18	%
Personnel expense	45,571	46,494	(923)	(2)	%	45,653	(82)	—	%
Non-personnel expense	16,684	15,298	1,386	9	%	15,838	846	5	%
Other operating expense	62,255	61,792	463	1	%	61,491	764	1	%
Net direct contribution	50,584	35,312	15,272	43	%	38,562	12,022	31	%
Gain on financial instruments, net	7	—	7	N/A		—	7	N/A	
Corporate expense allocations	11,126	9,819	1,307	13	%	11,142	(16)	—	%
Income before taxes	39,465	25,493	13,972	55	%	27,420	12,045	44	%
Federal and state income tax	10,134	10,021	113	1	%	7,062	3,072	44	%
Net income	\$29,331	\$15,472	\$13,859	90	%	\$20,358	\$8,973	44	%
Average assets	\$8,498,363	\$6,992,021	\$1,506,342	22	%	\$8,495,557	\$2,806	—	%
Average loans	1,439,774	1,324,574	115,200	9	%	1,413,170	26,604	2	%
Average deposits	5,492,048	5,495,250	(3,202)	—	%	5,834,669	(342,621)	(6)	%
Average invested capital	249,817	236,815	13,002	5	%	248,367	1,450	1	%

Net interest revenue increased \$8.6 million or 42 percent over the third quarter of 2017. Average trading securities balances increased \$1.3 billion and average loans attributed to the Wealth Management segment increased \$115 million or 9 percent. Average deposit balances were largely unchanged compared to the third quarter of 2017. Growth in interest-bearing transaction account balances and time deposit account balances of \$177 million or 5 percent and \$41 million or 5 percent, respectively, were offset by a \$221 million decrease in demand deposits balances.

Fees and commissions revenue increased \$7.6 million or 10 percent over the third quarter of 2017. Trust fees and commissions increased \$16.9 million as a result of a fee generated from the sale of client assets.

This increase was offset by a decrease of \$9.8 million or 33 percent in brokerage and trading revenue, which has been adversely affected by rising interest rates that have slowed the origination of mortgage loans and related investment products.

- 20 -

Operating expense increased \$463 thousand or 1 percent over the third quarter of 2017. Personnel expense decreased \$923 thousand while non-personnel expense increased \$1.4 million or 9 percent.

Corporate expense allocations were up \$1.3 million or 13 percent over the prior year.

Net interest revenue remained relatively consistent compared to the second quarter of 2018. Trust fees and commissions increased \$15.8 million as a result of a fee earned on the sale of client assets. Excluding this fee, fiduciary and asset management fees produced relatively consistent results compared to the second quarter of 2018.

Brokerage and trading revenue decreased \$1.7 million or 8 percent compared to the second quarter of 2018 due to a decreased demand in investment products related to rising interest rates and slowing mortgage production.

Average loans increased \$27 million or 2 percent to \$1.4 billion. Average deposits decreased \$343 million or 6 percent, primarily due to client migrations to investments. Assets under management decreased \$1.2 billion or 2 percent to \$77.6 billion at September 30, 2018.

Financial Condition

Securities

We maintain a securities portfolio to enhance profitability, manage interest rate risk, provide liquidity and comply with regulatory requirements. Securities are classified as trading, held for investment, or available for sale. See Note 2 to the Consolidated Financial Statements for the composition of the securities portfolio as of September 30, 2018, December 31, 2017 and September 30, 2017.

We hold an inventory of trading securities in support of sales to a variety of customers, including banks, corporations, insurance companies, money managers and others. Trading securities decreased \$296 million to \$1.6 billion during the third quarter of 2018 in response to slower mortgage origination as a result of increased interest rates. As discussed in the Market Risk section of this report, trading activities involve risk of loss from adverse price movement. We mitigate this risk within board-approved limits through the use of derivative contracts, short-sales and other techniques. These limits remain unchanged from levels set before our expanded trading activities.

At September 30, 2018, the carrying value of investment (held-to-maturity) securities was \$374 million and the fair value was \$383 million. Investment securities consist primarily of residential mortgage-backed securities issued by U.S. government agencies, long-term, fixed rate Oklahoma and Texas municipal bonds, and taxable Texas school construction bonds.

Available for sale securities, which may be sold prior to maturity, are carried at fair value. Unrealized gains or losses, net of deferred taxes, are recorded as accumulated other comprehensive income in shareholders' equity. The amortized cost of available for sale securities totaled \$8.3 billion at September 30, 2018, a \$55 million decrease compared to June 30, 2018. At September 30, 2018, the available for sale securities portfolio consisted primarily of U.S. government agency residential mortgage-backed securities and U.S. government agency commercial mortgage-backed securities. Both residential and commercial mortgage-backed securities have credit risk from delinquency or default of the underlying loans. We mitigate this risk by primarily investing in securities issued by U.S. government agencies. Principal and interest payments on the underlying loans are fully guaranteed. Commercial mortgage-backed securities have prepayment penalties similar to commercial loans.

A primary risk of holding residential mortgage-backed securities comes from extension during periods of rising interest rates or prepayment during periods of falling interest rates. We evaluate this risk through extensive modeling of risk both before making an investment and throughout the life of the security. Our best estimate of the duration of the combined residential mortgage-backed securities portfolio held in investment and available for sale securities at September 30, 2018 is 3.6 years. Management estimates the duration extends to 4.2 years assuming an immediate 200 basis point upward shock. The estimated duration contracts to 3.4 years assuming a 50 basis point decline in the current low rate environment.

The aggregate gross amount of unrealized losses on available for sale securities totaled \$241 million at September 30, 2018, compared to \$205 million at June 30, 2018 due primarily to an increase in longer-term market interest rates. On a quarterly basis, we perform an evaluation on debt securities to determine if the unrealized losses are temporary as more fully described in Note 2 of the Consolidated Financial Statements. No other-than-temporary impairment charges were recognized in earnings during the third quarter of 2018.

- 21 -

Loans

The aggregate loan portfolio before allowance for loan losses totaled \$18.3 billion at September 30, 2018, up \$346 million over June 30, 2018, primarily due to growth in commercial and commercial real estate loan balances. Residential mortgage loan balances increased slightly while personal loans were largely unchanged.

Table 12 -- Loans

(In thousands)

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Commercial:					
Energy	\$3,294,867	\$3,147,219	\$2,969,618	\$2,930,156	\$2,867,981
Services	3,017,311	2,944,499	2,928,294	2,986,949	2,967,513
Healthcare	2,437,323	2,353,722	2,359,928	2,314,753	2,239,451
Wholesale/retail	1,650,729	1,699,554	1,531,576	1,471,256	1,658,098
Manufacturing	660,582	647,816	559,695	496,774	519,446
Other commercial and industrial	515,289	556,229	570,556	534,087	543,445
Total commercial	11,576,101	11,349,039	10,919,667	10,733,975	10,795,934
Commercial real estate:					
Multifamily	1,120,166	1,056,984	1,008,903	980,017	999,009
Office	824,829	820,127	737,144	831,770	797,089
Retail	759,423	768,024	750,396	691,532	725,865
Industrial	696,774	653,384	613,608	573,014	591,080
Residential construction and land development	101,872	118,999	117,458	117,245	112,102
Other commercial real estate	301,611	294,702	279,273	286,409	292,997
Total commercial real estate	3,804,675	3,712,220	3,506,782	3,479,987	3,518,142
Residential mortgage:					
Permanent mortgage	1,094,926	1,068,412	1,047,785	1,043,435	1,013,965
Permanent mortgages guaranteed by U.S. government agencies	180,718	169,653	177,880	197,506	187,370
Home equity	696,098	704,185	720,104	732,745	744,415
Total residential mortgage	1,971,742	1,942,250	1,945,769	1,973,686	1,945,750
Personal	996,941	1,000,187	965,632	965,776	947,008
Total	\$18,349,459	\$18,003,696	\$17,337,850	\$17,153,424	\$17,206,834

Commercial

Commercial loans represent loans for working capital, facilities acquisition or expansion, purchases of equipment and other needs of commercial customers primarily located within our geographical footprint. Commercial loans are underwritten individually and represent ongoing relationships based on a thorough knowledge of the customer, the customer's industry and market. While commercial loans are generally secured by the customer's assets including real property, inventory, accounts receivable, operating equipment, interests in mineral rights and other property and may also include personal guarantees of the owners and related parties, the primary source of repayment of the loans is the ongoing cash flow from operations of the customer's business. Inherent lending risks are centrally monitored on a

continuous basis from underwriting throughout the life of the loan for compliance with commercial lending policies.

Commercial loans totaled \$11.6 billion or 63 percent of the loan portfolio at September 30, 2018, an increase of \$227 million over June 30, 2018. Energy loan balances grew by \$148 million. Healthcare sector loan balances grew by \$84 million. Service sector loans increased \$73 million. This growth was partially offset by a \$49 million decrease in wholesale/retail sector loans and a \$41 million decrease in other commercial and industrial loans.

- 22 -

Table 13 presents the commercial sector of our loan portfolio distributed primarily by collateral location. Loans for which collateral location is less relevant, such as unsecured loans and reserve-based energy loans, are distributed by the borrower's primary operating location.

Table 13 -- Commercial Loans by Collateral Location

(In thousands)

	Oklahoma	Texas	New Mexico	Arkansas	Colorado	Arizona	Kansas/Missouri	Other	Total
Energy	\$702,213	\$1,747,899	\$39,961	\$3,026	\$333,378	\$18,092	\$86,618	\$363,680	\$3,294,867
Services	715,069	836,398	195,957	5,809	353,810	229,825	290,767	389,676	3,017,311
Healthcare	247,956	341,402	115,807	81,435	154,053	110,923	253,843	1,131,904	2,437,323
Wholesale/retail	379,152	583,575	34,116	30,267	87,732	56,742	80,141	399,004	1,650,729
Manufacturing	113,391	189,260	199	5,194	91,286	90,507	83,489	87,256	660,582
Other commercial and industrial	121,115	147,773	2,505	68,318	8,193	1,136	48,189	118,060	515,289
Total commercial loans	\$2,278,896	\$3,846,307	\$388,545	\$194,049	\$1,028,452	\$507,225	\$843,047	\$2,489,580	\$11,576,101

The majority of the collateral securing our commercial loan portfolio is located within our geographical footprint with 33 percent concentrated in the Texas market and 20 percent concentrated in the Oklahoma market. At September 30, 2018, the Other category is primarily composed of California - \$302 million or 3 percent of the commercial loan portfolio, Florida - \$266 million or 2 percent of the commercial loan portfolio, Louisiana - \$162 million or 1 percent of the commercial loan portfolio, Pennsylvania - \$146 million or 1 percent of the commercial loan portfolio, Ohio - \$141 million or 1 percent of the commercial loan portfolio and Maryland - \$114 million or 1 percent of the commercial loan portfolio. All other states individually represent less than one percent of total commercial loans.

Supporting the energy industry with loans to producers and other energy-related entities has been a hallmark of the Company since its founding and represents a large portion of our commercial loan portfolio. In addition, energy production and related industries have a significant impact on the economy in our primary markets. Loans collateralized by oil and gas properties are subject to a semi-annual engineering review by our internal staff of petroleum engineers. This review is utilized as the basis for developing the expected cash flows supporting the loan amount. The projected cash flows are discounted according to risk characteristics of the underlying oil and gas properties. Loans are evaluated to demonstrate with reasonable certainty that crude oil, natural gas and natural gas liquids can be recovered from known oil and gas reservoirs under existing economic and operating conditions at current pricing levels and with existing conventional equipment and operating methods and costs. As part of our evaluation of credit quality, we analyze rigorous stress tests over a range of commodity prices and take proactive steps to mitigate risk when appropriate.

Outstanding energy loans totaled \$3.3 billion or 18 percent of total loans at September 30, 2018. Unfunded energy loan commitments were \$3.1 billion at September 30, 2018, up \$15 million over June 30, 2018. Approximately \$2.7 billion of energy loans were to oil and gas producers, growing \$96 million over June 30, 2018. The majority of this portfolio is first lien, senior secured, reserve-based lending, which we believe is the lowest risk form of energy lending. Approximately 57 percent of the committed production loans are secured by properties primarily producing oil and 43 percent of the committed production loans are secured by properties primarily producing natural gas. Loans to midstream oil and gas companies totaled \$391 million at September 30, 2018, an increase of \$21 million

over June 30, 2018. Loans to borrowers that provide services to the energy industry totaled \$151 million at September 30, 2018, up \$12 million over the prior quarter. Loans to other energy borrowers, including those engaged in wholesale or retail energy sales, totaled \$54 million, a \$19 million increase over the prior quarter.

The services sector of the loan portfolio totaled \$3.0 billion or 16 percent of total loans and consists of a large number of loans to a variety of businesses, including governmental, educational services, consumer services, financial services and commercial services. Service sector loans increased by \$73 million over June 30, 2018. Loans to governmental entities totaled \$549 million at September 30, 2018.

Approximately \$1.5 billion of the services category is made up of loans with individual balances of less than \$10 million. Service sector loans are generally secured by the assets of the borrower with repayment coming from the cash flows of ongoing operations of the customer's business.

The healthcare sector of the loan portfolio totaled \$2.4 billion or 13 percent of total loans and consists primarily of loans for the development and operation of senior housing and care facilities, including independent living, assisted living and skilled nursing. Healthcare also includes loans to hospitals and other medical service providers.

- 23 -

We participate in shared national credits when appropriate to obtain or maintain business relationships with local customers. Shared national credits are defined by banking regulators as credits of more than \$100 million and with three or more non-affiliated banks as participants. At September 30, 2018, the outstanding principal balance of these loans totaled \$3.8 billion. Substantially all of these loans are to borrowers with local market relationships. We serve as the agent lender in approximately 16 percent of our shared national credits, based on dollars committed. We hold shared national credits to the same standard of analysis and perform the same level of review as internally originated credits. Our lending policies generally avoid loans in which we do not have the opportunity to maintain or achieve other business relationships with the customer. In addition to management's quarterly assessment of credit risk, banking regulators annually review a sample of shared national credits for proper risk grading.

Commercial Real Estate

Commercial real estate represents loans for the construction of buildings or other improvements to real estate and property held by borrowers for investment purposes generally within our geographical footprint, with larger concentrations in Texas and Oklahoma which represent 32 percent and 12 percent of the total commercial real estate portfolio at September 30, 2018, respectively. We require collateral values in excess of the loan amounts, demonstrated cash flows in excess of expected debt service requirements, equity investment in the project and a portion of the project already sold, leased or permanent financing already secured. The expected cash flows from all significant new or renewed income producing property commitments are stress tested to reflect the risks in varying interest rates, vacancy rates and rental rates. As with commercial loans, inherent lending risks are centrally monitored on a continuous basis from underwriting throughout the life of the loan for compliance with applicable lending policies.

Commercial real estate loans totaled \$3.8 billion or 21 percent of the loan portfolio at September 30, 2018. The outstanding balance of commercial real estate loans increased \$92 million during the third quarter of 2018. Loans secured by multifamily residential properties increased \$63 million. Loans secured by industrial properties grew by \$43 million while loans secured by residential construction and land development decreased \$17 million. The commercial real estate loan balance as a percentage of our total loan portfolio has ranged from 19 percent to 23 percent over the past five years.

The commercial real estate sector of our loan portfolio distributed by collateral location follows in Table 14.

Table 14 -- Commercial Real Estate Loans by Collateral Location
(In thousands)

	Oklahoma	Texas	New Mexico	Arkansas	Colorado	Arizona	Kansas/Missouri	Other	Total
Multifamily	\$ 136,227	\$ 485,506	\$ 29,032	\$ 27,095	\$ 92,660	\$ 56,249	\$ 156,326	\$ 137,071	\$ 1,120,166
Office	107,938	250,912	91,841	13,057	31,529	51,207	35,032	243,313	824,829
Retail	58,052	269,243	122,203	5,891	45,142	31,256	14,607	213,029	759,423
Industrial	85,532	170,760	23,192	100	8,989	7,178	43,898	357,125	696,774
Residential construction and land development	7,017	19,994	14,891	1,726	25,442	2,017	13,084	17,701	101,872
Other commercial real estate	48,475	37,614	10,184	1,701	22,329	25,334	16,730	139,244	301,611
Total commercial real estate loans	\$ 443,241	\$ 1,234,029	\$ 291,343	\$ 49,570	\$ 226,091	\$ 173,241	\$ 279,677	\$ 1,107,483	\$ 3,804,675

The Other category is primarily composed of California - \$259 million or 7 percent of the commercial real estate portfolio, Florida - \$129 million or 3 percent of the commercial real estate portfolio, Utah - \$82 million or 2 percent of the commercial real estate portfolio and Virginia - \$79 million or 2 percent of the commercial real estate portfolio. All other states represent less than 2% individually.

While recent changes nationally in consumer purchasing trends from brick-and-mortar stores to online has created concern with regards to retail lending, our credit quality remains very good. The portfolio is highly diversified with no material exposure to a single borrower or tenant.

- 24 -

Residential Mortgage and Personal

Residential mortgage loans provide funds for our customers to purchase or refinance their primary residence or to borrow against the equity in their home. Residential mortgage loans are secured by a first or second-mortgage on the customer's primary residence. Personal loans consist primarily of loans to wealth management clients secured by the cash surrender value of insurance policies and marketable securities. It also includes direct loans secured by and for the purchase of automobiles, recreational and marine equipment as well as unsecured loans. Residential mortgage and personal loans are made in accordance with underwriting policies we believe to be conservative and are fully documented. Loans may be individually underwritten or credit scored based on size and other criteria. Credit scoring is assessed based on significant credit characteristics including credit history, residential and employment stability.

Residential mortgage loans totaled \$2.0 billion, an increase of \$29 million over June 30, 2018. In general, we sell the majority of our conforming fixed rate loan originations in the secondary market and retain the majority of our non-conforming and adjustable-rate mortgage loans. We have no concentration in sub-prime residential mortgage loans. Our mortgage loan portfolio does not include payment option adjustable rate mortgage loans or adjustable rate mortgage loans with initial rates that are below market. Collateral for 95% of our residential mortgage loan portfolio is located within our geographical footprint.

The majority of our permanent mortgage loan portfolio is composed of various non-conforming mortgage programs to support customer relationships including jumbo mortgage loans, non-builder construction loans and special loan programs for high net worth individuals or certain professionals. Jumbo loans may be fixed or variable rate and are fully amortizing. The size of jumbo loans exceeds maximums set under government sponsored entity standards, but otherwise generally conform to those standards. These loans generally require a minimum FICO score of 720 and a maximum debt-to-income ratio ("DTI") of 38 percent. Loan-to-value ratios ("LTV") are tiered from 60 percent to 100 percent, depending on the market. Special mortgage programs include fixed and variable rate fully amortizing loans tailored to the needs of certain healthcare professionals. Variable rate loans are fully indexed at origination and may have fixed rates for three to ten years, then adjust annually thereafter.

At September 30, 2018, \$181 million of permanent residential mortgage loans are guaranteed by U.S. government agencies. We have limited credit exposure on loans guaranteed by the agencies. This amount includes residential mortgage loans previously sold into GNMA mortgage pools that the Company may repurchase when certain defined delinquency criteria are met. Because of this repurchase right, the Company is deemed to have regained effective control over these loans and must include them on the Consolidated Balance Sheet. Permanent residential mortgage loans guaranteed by U.S. government agencies increased \$11 million over June 30, 2018.

Home equity loans totaled \$696 million at September 30, 2018, an \$8.1 million decrease compared to June 30, 2018. Our home equity loan portfolio is primarily composed of first-lien, fully amortizing home equity loans. Home equity loans generally require a minimum FICO score of 700 and a maximum DTI of 50 percent. The maximum loan amount available for our home equity loan products is generally \$400 thousand. Revolving loans have a 10 year revolving period followed by a 15 year term of amortizing repayment. Interest-only home equity loans have a 5 year revolving period followed by a 15 year term of amortizing repayments and may not be extended for any additional revolving time. All other home equity loans may be extended at management's discretion for an additional 5 year revolving term subject to an update of certain credit information. A summary of our home equity loan portfolio at

September 30, 2018 by lien position and amortizing status follows in Table 15.

Table 15 -- Home Equity Loans

(In thousands)

	Revolving	Amortizing	Total
First lien	\$ 68,256	\$ 357,039	\$ 425,295
Junior lien	152,885	117,918	270,803
Total home equity	\$ 221,141	\$ 474,957	\$ 696,098

- 25 -

The distribution of residential mortgage and personal loans at September 30, 2018 is as follows in Table 16. Residential mortgage loans are distributed by collateral location. Personal loans are generally distributed by borrower location.

Table 16 -- Residential Mortgage and Personal Loans by Collateral Location

(In thousands)

	Oklahoma	Texas	New Mexico	Arkansas	Colorado	Arizona	Kansas/Missouri	Other	Total
Residential mortgage:									
Permanent mortgage	\$ 174,482	\$ 444,286	\$ 58,153	\$ 13,316	\$ 194,457	\$ 95,578	\$ 64,813	\$ 49,841	\$ 1,094,926
Permanent mortgages guaranteed by U.S. government agencies	45,635	31,780	33,319	8,816	3,758	1,250	13,393	42,767	180,718
Home equity	371,770	130,623	83,068	6,165	40,275	9,481	52,117	2,599	696,098
Total residential mortgage	\$ 591,887	\$ 606,689	\$ 174,540	\$ 28,297	\$ 238,490	\$ 106,309	\$ 130,323	\$ 95,207	\$ 1,971,742
Personal	\$ 326,912	\$ 404,543	\$ 12,759	\$ 12,275	\$ 60,256	\$ 60,901	\$ 61,776	\$ 57,519	\$ 996,941

- 26 -

The Company secondarily evaluates loan portfolio performance based on the primary geographical market managing the loan. Loans attributed to a geographical market may not represent the location of the borrower or the collateral. All permanent mortgage loans serviced by our mortgage banking unit and held for investment by the Company are centrally managed by the Bank of Oklahoma.

Table 17 -- Loans Managed by Primary Geographical Market
(In thousands)

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Oklahoma:					
Commercial	\$3,609,109	\$3,465,407	\$3,265,013	\$3,238,720	\$3,408,973
Commercial real estate	651,315	662,665	668,031	682,037	712,915
Residential mortgage	1,429,843	1,403,658	1,419,281	1,435,432	1,405,900
Personal	376,201	362,846	353,128	342,212	322,320
Total Oklahoma	6,066,468	5,894,576	5,705,453	5,698,401	5,850,108
Texas:					
Commercial	5,115,646	4,922,451	4,715,841	4,520,401	4,434,595
Commercial real estate	1,354,679	1,336,101	1,254,421	1,261,864	1,236,702
Residential mortgage	253,265	243,400	229,761	233,675	229,993
Personal	381,452	394,021	363,608	375,084	375,173
Total Texas	7,105,042	6,895,973	6,563,631	6,391,024	6,276,463
Albuquerque:					
Commercial	325,048	305,167	315,701	343,296	367,747
Commercial real estate	392,494	386,878	348,485	341,282	319,208
Residential mortgage	88,110	90,581	93,490	98,018	101,983
Personal	11,659	11,107	11,667	11,721	12,953
Total Albuquerque	817,311	793,733	769,343	794,317	801,891
Arkansas:					
Commercial	102,237	93,217	94,430	95,644	91,051
Commercial real estate	106,701	90,807	88,700	87,393	80,917
Residential mortgage	7,278	6,927	7,033	6,596	6,318
Personal	12,126	12,331	9,916	9,992	10,388
Total Arkansas	228,342	203,282	200,079	199,625	188,674
Colorado:					
Commercial	1,132,500	1,165,721	1,180,655	1,130,714	1,124,200
Commercial real estate	354,543	267,065	210,801	174,201	186,427
Residential mortgage	68,694	64,839	64,530	63,350	63,734
Personal	56,999	60,504	63,118	63,115	60,513
Total Colorado	1,612,736	1,558,129	1,519,104	1,431,380	1,434,874
Arizona:					
Commercial	621,658	681,852	624,106	687,792	634,809
Commercial real estate	666,562	710,784	672,319	660,094	706,188
Residential mortgage	44,659	47,010	39,227	41,771	40,730
Personal	67,280	65,541	57,023	57,140	55,050

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Total Arizona	1,400,159	1,505,187	1,392,675	1,446,797	1,436,777
Kansas/Missouri:					
Commercial	669,903	715,224	723,921	717,408	734,559
Commercial real estate	278,381	257,920	264,025	273,116	275,785
Residential mortgage	79,893	85,835	92,447	94,844	97,092
Personal	91,224	93,837	107,172	106,512	110,611
Total Kansas/Missouri	1,119,401	1,152,816	1,187,565	1,191,880	1,218,047
Total BOK Financial loans	\$18,349,459	\$18,003,696	\$17,337,850	\$17,153,424	\$17,206,834

- 27 -

Loan Commitments

We enter into certain off-balance sheet arrangements in the normal course of business as shown in Table 18. Loan commitments may be unconditional obligations to provide financing or conditional obligations that depend on the borrower's financial condition, collateral value or other factors. Standby letters of credit are unconditional commitments to guarantee the performance of our customer to a third party. Since some of these commitments are expected to expire before being drawn upon, the total commitment amounts do not necessarily represent future cash requirements.

Table 18 -Off-Balance Sheet Credit Commitments

(In thousands)

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Loan commitments	\$10,715,964	\$ 10,294,211	\$ 10,249,729	\$ 9,958,080	\$ 9,693,489
Standby letters of credit	671,844	659,867	664,342	647,653	665,513
Mortgage loans sold with recourse	101,512	116,269	121,197	125,127	128,681

We have off-balance sheet commitments related to certain residential mortgage loans originated under community development loan programs that were sold to a U.S. government agency with full recourse. These mortgage loans were underwritten to standards approved by the agencies, including full documentation and originated under programs available only for owner-occupied properties. The Company no longer sells residential mortgage loans with recourse. We are obligated to repurchase these loans for the life of these loans in the event of foreclosure for the unpaid principal and interest at the time of foreclosure. Substantially all of these loans are to borrowers in our primary markets including \$63 million to borrowers in Oklahoma and, \$12 million to borrowers in Arkansas. An accrual related to this off-balance sheet risk is included in Other liabilities in the Consolidated Balance Sheets and totaled \$3.1 million at September 30, 2018 and \$3.5 million at June 30, 2018 and \$3.8 million at September 30, 2017.

We also have an off-balance sheet obligation to repurchase residential mortgage loans sold to government sponsored entities through our mortgage banking activities due to standard representations and warranties made under contractual agreements and to service loans in accordance with investor guidelines. The Company has established accruals for losses related to these obligations that are included in Other liabilities in the Consolidated Balance Sheets and in Mortgage banking costs in the Consolidated Statements of Earnings.

For the period from 2010 through the third quarter of 2018 combined, approximately 17 percent of repurchase requests have currently resulted in actual repurchases or indemnification by the Company. There were three loans repurchased from the agencies during the third quarter of 2018. There was one loan with indemnification paid during the third quarter of 2018.

A summary of unresolved deficiency requests from the agencies follows (in thousands, except for number of unresolved deficiency requests):

	September 30,	
	2018	2017
Number of unresolved deficiency requests	170	180
Aggregate outstanding principal balance subject to unresolved deficiency requests	\$6,066	\$ 8,899
Unpaid principal balance subject to indemnification by the Company	7,071	5,206

The accrual for potential loan repurchases under representations and warranties totaled \$1.1 million at

September 30, 2018, \$1.1 million at June 30, 2018, and \$1.4 million at September 30, 2017.

- 28 -

Customer Derivative Programs

We offer programs that permit our customers to hedge various risks, including fluctuations in energy, cattle and other agricultural product prices, interest rates and foreign exchange rates. Each of these programs work essentially the same way. Derivative contracts are executed between the customers and the Company. Offsetting contracts are executed between the Company and selected counterparties to minimize market risk due to changes in commodity prices, interest rates or foreign exchange rates. The counterparty contracts are identical to the customer contracts, except for a fixed pricing spread or a fee paid to us as compensation for administrative costs, credit risk and profit.

The customer derivative programs create credit risk for potential amounts due to the Company from our customers and from the counterparties. Customer credit risk is monitored through existing credit policies and procedures. The effects of changes in commodity prices, interest rates or foreign exchange rates are evaluated across a range of possible scenarios to determine the maximum exposure we are willing to have individually to any customer. Customers may also be required to provide cash margin or other collateral in conjunction with our credit agreements to further limit our credit risk.

Counterparty credit risk is evaluated through existing policies and procedures. This evaluation considers the total relationship between BOK Financial and each of the counterparties. Individual limits are established by management, approved by Credit Administration and reviewed by the Asset/Liability Committee. Margin collateral is required if the exposure between the Company and any counterparty exceeds established limits. Based on declines in the counterparties' credit ratings, these limits may be reduced and additional margin collateral may be required.

A deterioration of the credit standing of one or more of the customers or counterparties to these contracts may result in BOK Financial recognizing a loss as the fair value of the affected contracts may no longer move in tandem with the offsetting contracts. This occurs if the credit standing of the customer or counterparty deteriorated such that either the fair value of underlying collateral no longer supported the contract or the customer or the counterparty's ability to provide margin collateral was impaired. Credit losses on customer derivatives reduce brokerage and trading revenue in the Consolidated Statements of Earnings.

Derivative contracts are carried at fair value. At September 30, 2018, the net fair values of derivative contracts, before consideration of cash margin, reported as assets under these programs totaled \$359 million compared to \$382 million at June 30, 2018. At September 30, 2018, the net fair value of our derivative contracts included \$147 million for foreign exchange contracts, \$134 million for energy contracts, \$45 million for interest rate swaps and \$28 million of to-be-announced residential mortgage-backed securities. The aggregate net fair value of derivative contracts, before consideration of cash margin, held under these programs reported as liabilities totaled \$351 million at September 30, 2018 and \$364 million at June 30, 2018.

At September 30, 2018, total derivative assets were reduced by \$17 million of cash collateral received from counterparties and total derivative liabilities were reduced by \$119 million of cash collateral paid to counterparties related to instruments executed with the same counterparty under a master netting agreement.

A table showing the notional and fair value of derivative assets and liabilities on both a gross and net basis is presented in Note 3 to the Consolidated Financial Statements.

The fair value of derivative contracts reported as assets under these programs, net of cash margin held by the Company, by category of debtor at September 30, 2018 follows in Table 19.

Table 19 -- Fair Value of Derivative Contracts

(In thousands)

Customers	\$ 186,959
Banks and other financial institutions	102,405
Exchanges and clearing organizations	52,320
Fair value of customer risk management program asset derivative contracts, net	\$ 341,684

At September 30, 2018, our largest derivative exposure was to an exchange for to-be-announced mortgage-back security contracts of \$27 million.

- 29 -

Our customer derivative program also introduces liquidity and capital risk. We are required to provide cash margin to certain counterparties when the net negative fair value of the contracts exceeds established limits. Also, changes in commodity prices affect the amount of regulatory capital we are required to hold as support for the fair value of our derivative assets. These risks are modeled as part of the management of these programs. Based on current prices, a decrease in market prices equivalent to \$33.33 per barrel of oil would decrease the fair value of derivative assets by \$108 million. An increase in prices equivalent to \$85.69 per barrel of oil would increase the fair value of derivative assets by \$129 million. Liquidity requirements of this program may also be affected by our credit rating. At September 30, 2018, a decrease in our credit rating to below investment grade did not have a significant impact on our obligation to post cash margin on existing contracts. The fair value of our to-be-announced residential mortgage-backed securities and interest rate swap derivative contracts is affected by changes in interest rates. Based on our assessment as of September 30, 2018, changes in interest rates would not materially impact regulatory capital or liquidity needed to support this portion of our customer derivative program.

Summary of Loan Loss Experience

We maintain an allowance for loan losses and an accrual for off-balance sheet credit risk. At September 30, 2018, the combined allowance for loan losses and off-balance sheet credit losses totaled \$213 million or 1.16 percent of outstanding loans and 146 percent of nonaccruing loans, excluding loans guaranteed by U.S. government agencies. The allowance for loan losses was \$211 million and the accrual for off-balance sheet credit losses was \$2.0 million. At June 30, 2018, the combined allowance for credit losses was \$218 million or 1.21 percent of outstanding loans and 138 percent of nonaccruing loans, excluding loans guaranteed by U.S. government agencies. The allowance for loan losses was \$215 million and the accrual for off-balance sheet credit losses was \$2.4 million.

The provision for credit losses is the amount necessary to maintain the allowance for loan losses and an accrual for off-balance sheet credit risk at an amount determined by management to be appropriate based on its evaluation. The provision includes the combined charge to expense for both the allowance for loan losses and the accrual for off-balance sheet credit risk. All losses incurred from lending activities will ultimately be reflected in charge-offs against the allowance for loan losses following funds advanced against outstanding commitments. Based on an evaluation of all credit factors, including overall loan growth, the trends in nonaccruing loans, potential problem loans and net charge-offs, the Company determined that \$4.0 million provision for credit losses was appropriate for the third quarter of 2018. The Company recorded no provision for credit losses in the second quarter of 2018.

Table 20 -- Summary of Loan Loss Experience
(In thousands)

	Three Months Ended					
	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017	
Allowance for loan losses:						
Beginning balance	\$215,142	\$223,967	\$230,682	\$247,703	\$250,061	
Loans charged off:						
Commercial	(9,602)	(13,775)	(1,563)	(13,254)	(4,429)	
Commercial real estate	—	—	—	—	—	
Residential mortgage	(91)	(135)	(100)	(205)	(168)	
Personal	(1,380)	(1,195)	(1,227)	(1,290)	(1,228)	
Total	(11,073)	(15,105)	(2,890)	(14,749)	(5,825)	
Recoveries of loans previously charged off:						
Commercial	1,263	298	488	1,982	1,014	
Commercial real estate	40	3,097	183	258	739	
Residential mortgage	229	505	242	229	134	
Personal	560	678	663	592	550	
Total	2,092	4,578	1,576	3,061	2,437	
Net loans recovered (charged off)	(8,981)	(10,527)	(1,314)	(11,688)	(3,388)	
Provision for loan losses	4,408	1,702	(5,401)	(5,333)	1,030	
Ending balance	\$210,569	\$215,142	\$223,967	\$230,682	\$247,703	
Accrual for off-balance sheet credit losses:						
Beginning balance	\$2,433	\$4,135	\$3,734	\$5,401	\$6,431	
Provision for off-balance sheet credit losses	(408)	(1,702)	401	(1,667)	(1,030)	
Ending balance	\$2,025	\$2,433	\$4,135	\$3,734	\$5,401	
Total combined provision for credit losses	\$4,000	\$—	\$(5,000)	\$(7,000)	\$—	
Allowance for loan losses to loans outstanding at period-end	1.15	% 1.19	% 1.29	% 1.34	% 1.44	%
Net charge-offs (recoveries) (annualized) to average loans	0.20	% 0.24	% 0.03	% 0.27	% 0.08	%
Total provision for credit losses (annualized) to average loans	0.09	% —	% (0.12)	%(0.16)	%) —	%
Recoveries to gross charge-offs	18.89	% 30.31	% 54.53	% 20.75	% 41.84	%
Accrual for off-balance sheet credit losses to off-balance sheet credit commitments	0.02	% 0.02	% 0.04	% 0.04	% 0.05	%
Combined allowance for credit losses to loans outstanding at period-end	1.16	% 1.21	% 1.32	% 1.37	% 1.47	%
<i>Allowance for Loan Losses</i>						

The appropriateness of the allowance for loan losses is assessed by management based on an ongoing quarterly evaluation of the probable estimated losses inherent in the portfolio. The allowance consists of specific allowances attributed to certain impaired loans, general allowances based on estimated loss rates by loan class and non-specific allowances based on general economic conditions, concentration in loans with large balances and other relevant factors.

Loans are considered to be impaired when it is probable that we will not collect all amounts due according to the original contractual terms of the loan agreement. This includes all nonaccruing loans, all loans modified in troubled debt restructurings and all government guaranteed loans repurchased from GNMA pools. A specific allowance is required when the outstanding principal balance of the loan is not supported by either the discounted cash flows expected to be received from the borrower or the fair value of collateral for collateral dependent loans. At September 30, 2018, impaired loans totaled \$326 million,

including \$38 million with specific allowances of \$14 million and \$287 million with no specific allowances. At June 30, 2018, impaired loans totaled \$328 million, including \$60 million of impaired loans with specific allowances of \$15 million and \$268 million with no specific allowances.

- 31 -

General allowances for unimpaired loans are based on an estimated loss rate by loan class. Estimated loss rates for risk-graded loans are either increased or decreased based on changes in risk grading for each loan class. Estimated loss rates for both risk-graded and non-risk graded loans may be further adjusted for inherent risk identified for the given loan class which have not yet been captured in the loss rate.

The aggregate amount of general allowances for all unimpaired loans totaled \$178 million at September 30, 2018. The general allowance for unimpaired loans decreased \$6.6 million compared to June 30, 2018, primarily related to the commercial loan segment.

Nonspecific allowances are maintained for risks beyond factors specific to a particular portfolio segment or loan class. These factors include trends in the economy in our primary lending areas, concentrations in loans with large balances and other relevant factors. Nonspecific allowances totaled \$19 million at September 30, 2018, a \$3.4 million increase over June 30, 2018. The nonspecific allowance increased primarily related to the estimated impact of interest rate increases on variable-rate borrowers and impact of tariffs on cost of goods borrowers use such as steel.

An allocation of the allowance for loan losses by portfolio segment is included in Note 4 to the Consolidated Financial Statements.

Our loan monitoring process also identified certain accruing substandard loans that possess more than the normal amount of risk due to deterioration in the financial condition of the borrower or the value of the collateral. Because the borrowers are still performing in accordance with the original terms of the loan agreements, and no loss of principal or interest is anticipated, these loans were not included in nonperforming assets. Known information does, however, cause management concern as to the borrowers' ability to comply with current repayment terms. These potential problem loans totaled \$176 million at September 30, 2018 and were primarily composed of \$106 million or 3 percent of energy loans, \$21 million or 3 percent of commercial real estate loans secured by retail facilities, \$16 million or 1 percent of healthcare sector loans, \$13 million or 2 percent of manufacturing sector loans and \$12 million or less than 1 percent of service sector loans. Potential problem loans totaled \$140 million at June 30, 2018.

Based on regulatory guidelines, other loans especially mentioned are in compliance with the original terms of the agreement but may have a weakness that deserves management's close attention. Other loans especially mentioned totaled \$56 million at September 30, 2018 and were composed primarily of \$27 million or 1 percent of service sector loans. Other loans especially mentioned totaled \$124 million at June 30, 2018.

We updated our semi-annual energy loan portfolio stress test at June 30, 2018 to estimate how the energy portfolio may respond in a prolonged low-price environment. Stress test assumptions applied the five year forward pricing curve which decreases from a starting price of \$2.29 per million BTUs for natural gas and \$51.70 per barrel of oil to \$2.17 per million BTUs for natural gas and \$43.37 per barrel of oil in year 5 and then escalated 3 percent annually for years six through ten to a maximum of \$2.50 and \$49.99, respectively. Results of the stress test were considered in conjunction with the determination of the allowance for credit losses.

Net Loans Charged Off

Loans are charged off against the allowance for loan losses when the loan balance or a portion of the loan balance is no longer covered by the paying capacity of the borrower based on an evaluation of

available cash resources and collateral value. Internally risk graded loans are evaluated quarterly and charge-offs are taken in the quarter in which the loss is identified. Non-risk graded loans are generally charged off when payments are between 60 days and 180 days past due, depending on loan class. In addition, non-risk graded loans are generally charged-down to collateral value within 60 days of being notified of a borrower's bankruptcy filing, regardless of payment status.

BOK Financial had net charge-offs of \$9.0 million in the third quarter of 2018, compared to net charge-offs of \$10.5 million in the second quarter of 2018 and net charge-offs of \$3.4 million in the third quarter of 2017. The ratio of net loans charged off to average loans on an annualized basis was 0.20 percent for the third quarter of 2018, compared with 0.24 percent for the second quarter of 2018 and 0.08 percent for the third quarter of 2017.

Net charge-offs of commercial loans were \$8.3 million in the third quarter of 2018, primarily related to a single energy production borrower and single wholesale/retail sector borrower. Net commercial real estate loan recoveries were \$40 thousand in the third quarter of 2018. Net recoveries of residential mortgage loans were \$138 thousand and net charge-offs of personal loans were \$820 thousand for the third quarter. Personal loan net charge-offs include deposit account overdraft losses.

- 32 -

Nonperforming Assets

Table 21 -- Nonperforming Assets
(In thousands)

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Nonaccruing loans:					
Commercial	\$109,490	\$120,978	\$131,460	\$137,303	\$176,900
Commercial real estate	1,316	1,996	2,470	2,855	2,975
Residential mortgage	41,917	42,343	45,794	47,447	45,506
Personal	269	340	340	269	255
Total nonaccruing loans	152,992	165,657	180,064	187,874	225,636
Accruing renegotiated loans guaranteed by U.S. government agencies	83,347	75,374	74,418	73,994	69,440
Real estate and other repossessed assets	24,515	27,891	23,652	28,437	32,535
Total nonperforming assets	\$260,854	\$268,922	\$278,134	\$290,305	\$327,611
Total nonperforming assets excluding those guaranteed by U.S. government agencies	\$169,717	\$185,981	\$194,833	\$207,132	\$249,280
Nonaccruing loans by loan portfolio segment and class:					
Commercial:					
Energy	\$54,033	\$65,597	\$89,942	\$92,284	\$110,683
Healthcare	15,704	16,125	15,342	14,765	24,446
Wholesale/retail	9,249	14,095	2,564	2,574	1,893
Manufacturing	9,202	2,991	3,002	5,962	9,059
Services	4,097	4,377	2,109	2,620	1,174
Other commercial and industrial	17,205	17,793	18,501	19,098	29,645
Total commercial	109,490	120,978	131,460	137,303	176,900
Commercial real estate:					
Retail	777	1,068	264	276	289
Residential construction and land development	350	350	1,613	1,832	1,924
Office	—	275	275	275	275
Multifamily	—	—	—	—	—
Industrial	—	—	—	—	—
Other commercial real estate	189	303	318	472	487
Total commercial real estate	1,316	1,996	2,470	2,855	2,975
Residential mortgage:					
Permanent mortgage	22,855	23,105	24,578	25,193	24,623
Permanent mortgage guaranteed by U.S. government agencies	7,790	7,567	8,883	9,179	8,891
Home equity	11,272	11,671	12,333	13,075	11,992
Total residential mortgage	41,917	42,343	45,794	47,447	45,506
Personal	269	340	340	269	255
Total nonaccruing loans	\$152,992	\$165,657	\$180,064	\$187,874	\$225,636
Ratios:					
Allowance for loan losses to nonaccruing loans ¹	145.02	% 136.09	% 130.84	% 129.09	% 114.28
Accruing loans 90 days or more past due ¹	\$518	\$879	\$90	\$633	\$253

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

¹ Excludes residential mortgages guaranteed by agencies of the U.S. Government.

- 33 -

Nonperforming assets totaled \$261 million or 1.42 percent of outstanding loans and repossessed assets at September 30, 2018. Nonaccruing loans totaled \$153 million, accruing renegotiated residential mortgage loans totaled \$83 million and real estate and other repossessed assets totaled \$25 million. All accruing renegotiated residential mortgage loans and \$7.8 million of nonaccruing loans are guaranteed by U.S. government agencies. Excluding assets guaranteed by U.S. government agencies, nonperforming assets decreased \$16 million compared to the second quarter, primarily due to a decrease in nonaccruing energy and wholesale/retail sector loans. The Company generally retains nonperforming assets to maximize potential recovery, which may cause future nonperforming assets to decrease more slowly.

Loans are generally classified as nonaccruing when it becomes probable that we will not collect the full contractual principal and interest. As more fully discussed in Note 4 to the Consolidated Financial Statements, we may modify loans in troubled debt restructurings. Modifications may include extension of payment terms and rate concessions. We generally do not forgive principal or accrued but unpaid interest. All loans modified in troubled debt restructurings, except for residential mortgage loans guaranteed by U.S. government agencies, are currently classified as nonaccruing. We may also renew matured nonaccruing loans. All nonaccruing loans, including those renewed or modified in troubled debt restructurings, are charged off when the loan balance is no longer covered by the paying capacity of the borrower based on a quarterly evaluation of available cash resources and collateral value. Nonaccruing loans generally remain on nonaccrual status until full collection of principal and interest in accordance with the original terms, including principal previously charged off, is probable. We generally do not voluntarily modify personal loans to troubled borrowers. Personal loans modified at the direction of bankruptcy court orders are identified as troubled debt restructurings and classified as nonaccruing.

Renegotiated loans currently consist solely of accruing residential mortgage loans guaranteed by U.S. government agencies that have been modified in troubled debt restructurings. See Note 4 to the Consolidated Financial Statements for additional discussion of troubled debt restructurings. Generally, we modify residential mortgage loans primarily by reducing interest rates and extending the number of payments in accordance with U.S. government agency guidelines. Generally, no unpaid principal or interest is forgiven. Interest continues to accrue based on the modified terms of the loan. Modified loans guaranteed by U.S. government agencies under residential mortgage loan programs may be sold once they become eligible according to U.S. government agency guidelines.

A rollforward of nonperforming assets for the three and nine months ended September 30, 2018 follows in Table 22.

Table 22 -- Rollforward of Nonperforming Assets
(In thousands)

	Three Months Ended			Total Nonperforming Assets
	September 30, 2018			
	Nonaccruing Loans	Renegotiated Loans	Real Estate and Other Repossessed Assets	
Balance, June 30, 2018	\$ 165,657	\$ 75,374	\$ 27,891	\$ 268,922
Additions	20,063	12,885	—	32,948
Payments	(20,162)	(867)	—	(21,029)
Charge-offs	(11,073)	—	—	(11,073)
Net gains, losses and write-downs	—	—	(1,965)	(1,965)
Foreclosure of nonperforming loans	(770)	—	770	—
Foreclosure of loans guaranteed by U.S. government agencies	(873)	(2,144)	—	(3,017)

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Proceeds from sales	—	(2,136	) (2,648	) (4,784)
Net transfers to nonaccruing loans	150	(150) —	—	
Return to accrual status	—	—	—	—	
Other, net	—	385	467	852	
Balance, September 30, 2018	\$152,992	\$ 83,347	\$ 24,515	\$ 260,854	

- 34 -

	Nine Months Ended September 30, 2018			Total Nonperforming Assets
	Nonaccruing Loans	Renegotiated Loans	Real Estate and Other Reposessed Assets	
Balance, December 31, 2017	\$ 187,874	\$ 73,994	\$ 28,437	\$ 290,305
Additions	72,211	43,506	—	115,717
Payments	(63,700)	(2,242)	—	(65,942)
Charge-offs	(29,068)	—	—	(29,068)
Net gains, losses and write-downs	—	—	(5,971)	(5,971)
Foreclosure of nonperforming loans	(9,513)	—	9,513	—
Foreclosure of loans guaranteed by U.S. government agencies	(4,059)	(5,935)	—	(9,994)
Proceeds from sales	—	(26,221)	(8,164)	(34,385)
Net transfers to nonaccruing loans	1,086	(1,086)	—	—
Return to accrual status	(1,839)	—	—	(1,839)
Other, net	—	1,331	700	2,031
Balance, September 30, 2018	\$ 152,992	\$ 83,347	\$ 24,515	\$ 260,854

We foreclose on loans guaranteed by U.S. government agencies in accordance with agency guidelines. Generally these loans are not eligible for modification programs or have failed to comply with modified loan terms. Principal is guaranteed by agencies of the U.S. government, subject to limitations and credit risk is limited. These properties will be conveyed to the agencies once applicable criteria have been met.

Commercial

Nonaccruing commercial loans totaled \$109 million or 0.95 percent of total commercial loans at September 30, 2018 and \$121 million or 1.07 percent of commercial loans at June 30, 2018. There were \$15 million in newly identified nonaccruing commercial loans during the quarter, offset by \$17 million in payments and \$10 million of charge-offs of nonaccruing commercial loans during the third quarter. There were no foreclosures of commercial loans during the third quarter.

Nonaccruing commercial loans at September 30, 2018 were primarily composed of \$54 million or 1.64 percent of total energy loans, \$17 million or 3.34 percent of total other commercial and industrial sector loans and \$16 million or 0.64 percent of total healthcare sector loans.

Commercial Real Estate

Nonaccruing commercial real estate loans totaled \$1.3 million or 0.03 percent of outstanding commercial real estate loans at September 30, 2018, compared to \$2.0 million or 0.05 percent of outstanding commercial real estate loans at June 30, 2018. Newly identified nonaccruing commercial real estate loans of \$22 thousand were offset by \$702 thousand of cash payments received. There were no charge-offs or foreclosures of nonaccruing commercial real estate loans during the third quarter.

Nonaccruing commercial real estate loans were primarily composed of \$777 thousand or 0.10 percent of loans secured by retail facilities.

Residential Mortgage and Personal

Nonaccruing residential mortgage loans totaled \$42 million or 2.13 percent of outstanding residential mortgage loans at September 30, 2018, a \$426 thousand decrease compared to June 30, 2018. Newly

identified nonaccruing residential mortgage loans totaling \$3.6 million were offset \$2.4 million of payments, \$1.6 million of foreclosures and \$91 thousand of loans charged off during the quarter.

Nonaccruing residential mortgage loans primarily consist of non-guaranteed permanent residential mortgage loans, which totaled \$23 million or 2.09 percent of outstanding non-guaranteed permanent residential mortgage loans at September 30, 2018. Nonaccruing home equity loans totaled \$11 million or 1.62 percent of total home equity loans.

- 35 -

Payments of accruing residential mortgage loans and personal loans may be delinquent. The composition of residential mortgage loans and personal loans past due but still accruing is included in the following Table 23. Substantially all non-guaranteed residential loans past due 90 days or more are nonaccruing. Residential mortgage loans 30 to 59 days past due increased \$3.2 million in the third quarter to \$7.3 million at September 30, 2018. Residential mortgage loans 60 to 89 days past due increased by \$998 thousand. Personal loans past due 30 to 59 days increased by \$722 thousand and personal loans 60 to 89 days decreased \$92 thousand.

Table 23 -- Residential Mortgage and Personal Loans Past Due
(In thousands)

	September 30, 2018			June 30, 2018		
	90 Days or More	60 to 89 Days	30 to 59 Days	90 Days or More	60 to 89 Days	30 to 59 Days
Residential mortgage:						
Permanent mortgage ¹	\$—	\$1,732	\$5,721	\$84	\$796	\$2,568
Home equity	121	156	1,609	65	94	1,612
Total residential mortgage	\$121	\$1,888	\$7,330	149	\$890	\$4,180
Personal	\$—	\$58	\$900	\$—	\$150	\$178

¹ Excludes past due residential mortgage loans guaranteed by agencies of the U.S. government.

Real Estate and Other Repossessed Assets

Real estate and other repossessed assets are assets acquired in partial or total forgiveness of loans. The assets are carried at the lower of cost as determined by fair value at the date of foreclosure or current fair value, less estimated selling costs.

Real estate and other repossessed assets totaled \$25 million at September 30, 2018, composed primarily of \$11 million of oil and gas properties, \$5.3 million of 1-4 family residential properties, \$3.6 million of developed commercial real estate and \$4.5 million of undeveloped land primarily zoned for commercial development. Real estate and other repossessed assets totaled \$28 million at June 30, 2018.

Liquidity and Capital

Based on the average balances for the third quarter of 2018, approximately 65 percent of our funding was provided by deposit accounts, 21 percent from borrowed funds, less than 1 percent from long-term subordinated debt and 11 percent from equity. Our funding sources, which primarily include deposits and borrowings from the Federal Home Loan Banks and other banks, provide adequate liquidity to meet our operating needs.

Subsidiary Bank

Deposits and borrowed funds are the primary sources of liquidity for BOKF, NA, the wholly owned subsidiary bank of BOK Financial. We compete for retail and commercial deposits by offering a broad range of products and services and focusing on customer convenience. Retail deposit growth is supported through personal and small business checking, online bill paying services, mobile banking services, an extensive network of branch locations and ATMs and our ExpressBank call center. Commercial deposit growth is supported by offering treasury management and lockbox services. We also acquire brokered deposits when the cost of funds is advantageous to other funding sources.

Average deposits for the third quarter of 2018 totaled \$22 billion, a decrease of \$119 million compared to the second quarter of 2018. Interest-bearing transaction account balances decreased \$179 million and time deposits decreased \$41 million. Demand deposits increased \$102 million over second quarter of 2018.

Table 24 - Average Deposits by Line of Business

(In thousands)

	Three Months Ended				
	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Commercial Banking	\$8,633,204	\$8,379,584	\$8,679,269	\$8,799,166	\$8,727,221
Consumer Banking	6,580,395	6,579,635	6,533,901	6,622,149	6,663,969
Wealth Management	5,492,048	5,834,669	5,582,554	5,457,566	5,495,250
Subtotal	20,705,647	20,793,888	20,795,724	20,878,881	20,886,440
Funds Management and other	1,230,648	1,261,344	1,331,171	1,282,179	1,232,881
Total	\$21,936,295	\$22,055,232	\$22,126,895	\$22,161,060	\$22,119,321

Average Commercial Banking deposit balances increased \$254 million over second quarter of 2018. Demand deposit balances increased \$218 million and interest-bearing transaction account balances increased \$28 million. Despite the series of federal funds rate increases from the Federal Reserve, as well as modest increases in our earnings credit, commercial customers continue to retain large cash reserves primarily due to a combination of factors including uncertainty about the economic environment and potential for growth, lack of preferable liquid alternatives and a desire to minimize deposit service charges through the earnings credit. The earnings credit is a non-cash method that enables commercial customers to offset deposit service charges based on account balances. Commercial deposit balances may decrease as the economic outlook continues to improve and if short-term rates continue to move higher, enhancing their investment alternatives. As short-term rates move higher, related increases to the earnings credit rate may be appropriate, which will reduce the amount of deposits required to offset service charges.

Average Consumer Banking deposit balances increased \$760 thousand over the prior quarter. Demand

deposit balances grew by \$30 million. This growth was offset by decreases of \$22 million in interest-bearing transaction account balances \$6.9 million in time deposit balances.

Average Wealth Management deposits decreased \$343 million compared to the second quarter of 2018 primarily due to customers deploying funds in other off-balance sheet investment alternatives. Interest-bearing transaction account balances were down \$179 million, demand deposit balances decreased \$124 million, and time deposits balances were down \$39 million.

Average time deposits for the third quarter of 2018 included \$248 million of brokered deposits, a decrease of \$4.2 million compared to the second quarter of 2018. Average interest-bearing transaction accounts for the third quarter included \$813 million of brokered deposits, a decrease of \$14 million compared to the second quarter of 2018.

- 37 -

The distribution of our period end deposit account balances among principal markets follows in Table 25.

Table 25 -- Period End Deposits by Principal Market Area

(In thousands)

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Oklahoma:					
Demand	\$3,564,307	\$3,867,933	\$4,201,842	\$3,885,008	\$4,061,612
Interest-bearing:					
Transaction	6,010,972	5,968,460	6,051,302	5,901,293	5,909,259
Savings	288,080	289,202	289,351	265,870	265,023
Time	1,128,810	1,207,471	1,203,534	1,092,133	1,131,547
Total interest-bearing	7,427,862	7,465,133	7,544,187	7,259,296	7,305,829
Total Oklahoma	10,992,169	11,333,066	11,746,029	11,144,304	11,367,441
Texas:					
Demand	3,353,248	3,317,656	3,015,869	3,239,098	3,094,184
Interest-bearing:					
Transaction	2,181,382	2,168,488	2,208,480	2,397,071	2,272,987
Savings	97,909	97,809	98,852	93,620	93,400
Time	453,119	445,500	475,967	502,879	521,072
Total interest-bearing	2,732,410	2,711,797	2,783,299	2,993,570	2,887,459
Total Texas	6,085,658	6,029,453	5,799,168	6,232,668	5,981,643
Albuquerque:					
Demand	722,188	770,974	695,060	663,353	659,793
Interest-bearing:					
Transaction	593,760	586,593	555,414	552,393	551,884
Savings	57,794	59,415	60,596	55,647	53,532
Time	221,513	212,689	216,306	216,743	224,773
Total interest-bearing	873,067	858,697	832,316	824,783	830,189
Total Albuquerque	1,595,255	1,629,671	1,527,376	1,488,136	1,489,982
Arkansas:					
Demand	36,579	39,896	35,291	30,384	31,442
Interest-bearing:					
Transaction	128,001	143,298	94,206	85,095	126,746
Savings	1,826	1,885	1,960	1,881	1,876
Time	10,214	10,771	11,878	14,045	14,434
Total interest-bearing	140,041	155,954	108,044	101,021	143,056
Total Arkansas	176,620	195,850	143,335	131,405	174,498

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Colorado:					
Demand	593,442	529,912	521,963	633,714	540,300
Interest-bearing:					
Transaction	622,520	701,362	687,785	657,629	628,807
Savings	40,308	38,176	37,232	35,223	34,776
Time	217,628	208,049	215,330	224,962	231,927
Total interest-bearing	880,456	947,587	940,347	917,814	895,510
Total Colorado	1,473,898	1,477,499	1,462,310	1,551,528	1,435,810
Arizona:					
Demand	370,299	387,952	330,196	334,701	335,740
Interest-bearing:					
Transaction	130,837	194,353	248,337	274,846	174,010
Savings	3,559	3,935	4,116	3,343	4,105
Time	23,927	22,447	21,009	20,394	20,831
Total interest-bearing	158,323	220,735	273,462	298,583	198,946
Total Arizona	528,622	608,687	603,658	633,284	534,686
Kansas/Missouri:					
Demand	423,560	459,636	505,802	457,080	462,410
Interest-bearing:					
Transaction	322,747	401,545	381,447	382,066	361,391
Savings	13,125	13,052	13,845	13,574	12,513
Time	20,635	20,805	22,230	27,260	27,705
Total interest-bearing	356,507	435,402	417,522	422,900	401,609
Total Kansas/Missouri	780,067	895,038	923,324	879,980	864,019
Total BOK Financial deposits	\$21,632,289	\$22,169,264	\$22,205,200	\$22,061,305	\$21,848,079

In addition to deposits, liquidity is provided primarily by federal funds purchased, securities repurchase agreements and Federal Home Loan Bank borrowings. Federal funds purchased consist primarily of unsecured, overnight funds acquired from other financial institutions. Funds are primarily purchased from bankers' banks and Federal Home Loan banks from across the country. The largest single source of wholesale federal funds purchased totaled \$250 million at September 30, 2018. Securities repurchase agreements generally mature within 90 days and are secured by certain available for sale securities. Federal Home Loan Bank borrowings are generally short-term and are secured by a blanket pledge of eligible collateral (generally unencumbered U.S. Treasury and agency mortgage-backed securities, 1-4 family residential mortgage loans, multifamily and other qualifying commercial real estate loans). Amounts borrowed from the Federal Home Loan Bank of Topeka averaged \$5.7 billion during the quarter, compared to \$6.5 billion in the second quarter of 2018.

At September 30, 2018, the estimated unused credit available to BOKF, NA from collateralized sources was approximately \$6.3 billion.

A summary of other borrowings for BOK Financial on a consolidated basis follows in Table 26.

Table 26 -- Borrowed Funds
(In thousands)

	Three Months Ended September 30, 2018				Three Months Ended June 30, 2018			
	Sept. 30, 2018	Average Balance During the Quarter	Rate	Maximum Outstanding At Any Month End During the Quarter	June 30, 2018	Average Balance During the Quarter	Rate	Maximum Outstanding At Any Month End During the Quarter
Parent Company and Other Non-Bank Subsidiaries:								
Other borrowings	5,278	5,300	1.57 %	\$ 5,335	—	—	— %	—
Subordinated debentures	144,707	144,702	5.55 %	\$ 144,707	144,697	144,692	5.67 %	144,697
Total parent company and other non-bank subsidiaries	149,985	150,002	5.41 %		144,697	144,692	5.67 %	
BOKF, NA:								
Funds purchased	339,978	725,518	1.90 %	949,531	305,668	133,064	1.44 %	305,668
Repurchase agreements	450,763	468,065	0.25 %	563,139	574,359	460,186	0.26 %	574,359
Other borrowings:								
Federal Home Loan Bank advances	6,000,000	5,731,522	2.19 %	6,000,000	5,900,000	6,470,330	1.96 %	6,500,000
GNMA repurchase liability	16,053	15,199	4.36 %	16,188	14,386	11,658	4.47 %	14,386
Other	4,152	13,419	2.25 %	15,096	15,059	15,032	2.35 %	15,059
Total other borrowings	6,020,205	5,760,140	2.20 %		5,929,445	6,497,020	1.96 %	
Total BOKF, NA	6,810,946	6,953,723	2.04 %		6,809,472	7,090,270	1.84 %	
Total other borrowed funds and subordinated debentures	\$ 6,960,931	\$ 7,103,725	2.11 %		\$ 6,954,169	\$ 7,234,962	1.92 %	

BOKF, NA also has a liability related to the repurchase of certain delinquent residential mortgage loans previously sold in GNMA mortgage pools. Interest is payable monthly at rates contractually due to investors.

Parent Company

At September 30, 2018, cash and interest-bearing cash and cash equivalents held by the parent company totaled \$451 million, including \$242 million of cash consideration available for the closing of the acquisition of CoBiz Financial on October 1, 2018. The primary sources of liquidity for BOK Financial are cash on hand and dividends from BOKF, NA. Dividends from the bank are limited by various banking regulations to net profits, as defined, for the year plus retained profits for the two preceding years. Dividends are further restricted by minimum capital requirements. At September 30, 2018, based upon the most restrictive limitations as well as management's internal capital policy, the bank could declare up to \$79 million of dividends without regulatory approval. Dividend constraints may be alleviated through increases in retained earnings, capital issuances or changes in risk weighted assets. Future losses or increases in required regulatory capital at the bank could affect its ability to pay dividends to the parent company.

Our equity capital at September 30, 2018 was \$3.6 billion, a \$62 million increase over June 30, 2018. Net income less cash dividends paid increased equity \$84 million during the third quarter of 2018. Changes in interest rates resulted in an increase in the accumulated other comprehensive loss to \$162 million at September 30, 2018, compared to \$135 million at June 30, 2018. Capital is managed to maximize long-term value to the shareholders. Factors considered in managing capital include

projections of future earnings including expected benefits from lower federal income tax rates, asset growth and acquisition strategies, and regulatory and debt covenant requirements. Capital management may include subordinated debt or perpetual preferred stock issuance, share repurchase and stock and cash dividends.

- 40 -

On October 27, 2015, the board of directors authorized the Company to purchase up to five million common shares, subject to market conditions, securities law and other regulatory compliance limitations. As of September 30, 2018, a cumulative total of 3,050,083 shares have been repurchased under this authorization. The Company repurchased no shares in the third quarter of 2018. The Company repurchased 8,257 shares in the second quarter of 2018 at an average price of \$99.84 per share.

BOK Financial and BOKF, NA are subject to various capital requirements administered by federal agencies. Failure to meet minimum capital requirements can result in certain mandatory and possibly additional discretionary actions by regulators that could have a material impact on operations. These capital requirements include quantitative measures of assets, liabilities and off-balance sheet items. The capital standards are also subject to qualitative judgments by the regulators. Regulatory capital rules establish a 7 percent threshold for the common equity Tier 1 ratio consisting of a minimum level plus capital conservation buffer. The Company has elected to exclude unrealized gains and losses from available for sale securities from its calculation of Tier 1 capital. Components of the capital rules effective January 1, 2015 for the Company will phase in through January 1, 2019, with certain exceptions.

A summary of minimum capital requirements, including capital conservation buffer follows in Table 27. A bank which falls below these levels, including the capital conservation buffer, would be subject to regulatory restrictions on capital distributions (including but not limited to dividends and share repurchases) and executive bonus payments.

The capital ratios for BOK Financial on a consolidated basis are presented in Table 27.

Table 27 -- Capital Ratios

	Minimum Capital Requirement		Capital Conservation Buffer		Minimum Capital Requirement Including Capital Conservation Buffer		Sept. 30, 2018	June 30, 2018	Sept 30, 2017
Risk-based capital:									
Common equity Tier 1	4.50	%	2.50	%	7.00	%	12.05 %	11.92 %	11.90 %
Tier 1 capital	6.00	%	2.50	%	8.50	%	12.05 %	11.92 %	11.90 %
Total capital	8.00	%	2.50	%	10.50	%	13.35 %	13.26 %	13.47 %
Tier 1 Leverage	4.00	%	N/A		4.00	%	9.90 %	9.57 %	9.30 %
Average total equity to average assets							10.73 %	10.36 %	10.56 %
Tangible common equity ratio							9.55 %	9.21 %	9.23 %

At March 31, 2018, the company exceeded the \$1 billion regulatory capital rules threshold for trading assets plus liabilities. This subjects the company to the market risk rule, which imposes additional modeling, systems, oversight and reporting requirements effective for the second quarter of 2018 and results in an increase in risk weighted assets associated with trading.

Capital resources of financial institutions are also regularly measured by the tangible common shareholders' equity ratio. Tangible common shareholders' equity is shareholders' equity as defined by generally accepted accounting principles in the United States of America ("GAAP") less intangible assets and equity which does not benefit common shareholders. Equity that does not benefit common shareholders includes preferred equity. This non-GAAP measure is a valuable indicator of a financial

institution's capital strength since it eliminates intangible assets from shareholders' equity and retains the effect of unrealized losses on securities and other components of accumulated other comprehensive income in shareholders' equity.

Table 28 provides a reconciliation of the non-GAAP measures with financial measures defined by GAAP.

- 41 -

Table 28 -- Non-GAAP Measure
(Dollars in thousands)

	Sept. 30, 2018	June 30, 2018	Mar. 31, 2018	Dec. 31, 2017	Sept. 30, 2017
Tangible common equity ratio:					
Total shareholders' equity	\$ 3,615,032	\$ 3,553,431	\$ 3,495,029	\$ 3,495,367	\$ 3,488,814
Less: Goodwill and intangible assets, net	480,800	481,366	477,088	476,088	485,710
Tangible common equity	3,134,232	3,072,065	3,017,941	3,019,279	3,003,104
Total assets	33,289,864	33,833,107	33,361,492	32,272,160	33,005,515
Less: Goodwill and intangible assets, net	480,800	481,366	477,088	476,088	485,710
Tangible assets	\$ 32,809,064	\$ 33,351,741	\$ 32,884,404	\$ 31,796,072	\$ 32,519,805
Tangible common equity ratio	9.55	% 9.21	% 9.18	% 9.50	% 9.23

Off-Balance Sheet Arrangements

See Note 7 to the Consolidated Financial Statements for a discussion of the Company's significant off-balance sheet commitments.

Market Risk

Market risk is a broad term for the risk of economic loss due to adverse changes in the fair value of a financial instrument. These changes may be the result of various factors, including interest rates, foreign exchange rates, commodity prices or equity prices. Financial instruments that are subject to market risk can be classified either as held for trading or held for purposes other than trading. Market risk excludes changes in fair value due to credit of the individual issuers of financial instruments.

BOK Financial is subject to market risk primarily through the effect of changes in interest rates on both its assets held for purposes other than trading and trading assets. The effects of other changes, such as foreign exchange rates, commodity prices or equity prices do not pose significant market risk to BOK Financial. BOK Financial has no material investments in assets that are affected by changes in foreign exchange rates or equity prices. Energy and agricultural product derivative contracts, which are affected by changes in commodity prices, are matched against offsetting contracts as previously discussed.

The Asset/Liability Committee is responsible for managing market risk in accordance with policy limits established by the Board of Directors. The Committee monitors projected variation in net interest revenue, net income and economic value of equity due to specified changes in interest rates. These limits also set maximum levels for short-term borrowings, short-term assets, public funds and brokered deposits and establish minimum levels for un-pledged assets, among other things. Further, the Board approved market risk limits for fixed income trading, mortgage pipeline and mortgage servicing assets inclusive of economic hedge benefits. Exposure is measured daily and compliance is reviewed monthly. Deviations from the Board approved limits, which periodically occur throughout the reporting period, may require management to develop and execute plans to reduce exposure. These plans are subject to escalation to and approval by the Board.

The simulations used to manage market risk are based on numerous assumptions regarding the effects of changes in interest rates on the timing and extent of repricing characteristics, future cash flows and customer behavior. These assumptions are inherently uncertain and, as a result, models cannot precisely estimate or precisely predict the impact of higher or lower interest rates. Actual results will differ from simulated results due to timing, magnitude and frequency of interest rate changes, market conditions and management strategies, among other factors.

Interest Rate Risk – Other than Trading

As previously noted in the Net Interest Revenue section of this report, management has implemented strategies to manage the Company's balance sheet to have relatively limited exposure to changes in interest rates over a twelve-month period. The effectiveness of these strategies in managing the overall interest rate risk is evaluated through the use of an asset/liability model. BOK Financial performs a sensitivity analysis to identify more dynamic interest rate risk exposures, including embedded option positions, on net interest revenue. A simulation model is used to estimate the effect of changes in interest rates on our performance across multiple interest rate scenarios. Our current internal policy limit for net interest revenue variation due to a 200 basis point parallel change in market interest rates over twelve months is a maximum decline of 5%. The results of a 200 basis point decrease in interest rates in the current low-rate environment are not meaningful. Until such time as it becomes meaningful, we will instead report the effect of a 50 basis point decrease in interest rates.

The Company's primary interest rate exposures include the Federal Funds rate, which affects short-term borrowings, and the prime lending rate and LIBOR, which are the basis for much of the variable rate loan pricing. Additionally, residential mortgage rates directly affect the prepayment speeds for residential mortgage-backed securities and mortgage servicing rights. Derivative financial instruments and other financial instruments used for purposes other than trading are included in this simulation. In addition, the impact on the level and composition of demand deposit accounts and other core deposit balances resulting from a significant increase in short-term market interest rates and the overall interest rate environment is likely to be material. The simulation incorporates assumptions regarding the effects of such changes based on a combination of historical analysis and expected behavior. The impact of planned growth and new business activities is factored into the simulation model.

Table 29 -- Interest Rate Sensitivity

(Dollars in thousands)

	200 bp Increase		50 bp Decrease	
	September 30,		September 30,	
	2018	2017	2018	2017
Anticipated impact over the next twelve months on net interest revenue	\$979	\$652	\$(17,843)	\$(18,117)
	0.10 %	0.08 %	(1.79)%	(2.10)%

BOK Financial is also subjected to market risk through changes in the fair value of mortgage servicing rights. Changes in the fair value of mortgage servicing rights are highly dependent on changes in primary mortgage rates offered to borrowers, intermediate-term interest rates that affect the value of custodial funds, and assumptions about servicing revenues, servicing costs and discount rates. As primary mortgage rates increase, prepayment speeds slow and the value of our mortgage servicing rights increases. As primary mortgage rates fall, prepayment speeds increase and the value of our mortgage servicing rights decreases.

We maintain a portfolio of financial instruments, which may include debt securities issued by the U.S. government or its agencies and interest rate derivative contracts, held as an economic hedge of the changes in the fair value of our mortgage servicing rights. Composition of this portfolio will change based on our assessment of market risk. Changes in the fair value of residential mortgage-backed securities are highly dependent on changes in secondary mortgage rates required by investors, and interest rate derivative contracts are highly dependent on changes in other market interest rates. While primary and secondary mortgage rates generally move in the same direction, the spread between them may widen and narrow due to market conditions and government intervention. Changes in the

forward-looking spread between the primary and secondary rates can cause significant earnings volatility.

Management performs a stress test to measure market risk due to changes in interest rates inherent in its MSR portfolio and hedges. The stress test shocks applicable interest rates up and down 50 basis points and calculates an estimated change in fair value, net of economic hedging activity, that may result. The Board has approved a \$20 million market risk limit for mortgage servicing rights, net of economic hedges.

- 43 -

Table 30 -- MSR Asset and Hedge Sensitivity Analysis

(Dollars in thousands)

	September 30, 2018		2017	
	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp
	MSR Asset	\$14,068	\$(23,080)	\$26,449	$(33,561)
MSR Hedge	(21,712)	19,921	(32,790)	29,132
Net Exposure	(7,644)	(3,159)	(6,341)	(4,429)

Trading Activities

The Company bears market risk by originating residential mortgages held for sale ("RMHFS"). RMHFS are generally outstanding for 60 to 90 days, which represents the typical period from commitment to originate a loan to sale of the closed loan to an investor. Primary mortgage interest rate changes during this period affect the value of RMHFS commitments and loans. We use forward sale contracts to mitigate market risk on all closed mortgage loans held for sale and on an estimate of mortgage loan commitments that are expected to result in closed loans.

A variety of methods are used to monitor market risk of mortgage origination activities. These methods include daily marking of all positions to market value, independent verification of inventory pricing, and revenue sensitivity limits.

Management performs a stress test to measure market risk due to changes in interest rates inherent in the mortgage production pipeline. The stress test shocks applicable interest rates up and down 50 basis points and calculates an estimated change in fair value, net of economic hedging activity that may result. The Board has approved a \$7 million market risk limit for the mortgage production pipeline, net of forward sale contracts.

Table 31 -- Mortgage Pipeline Sensitivity Analysis

(Dollars in thousands)

	Three Months Ended September 30,				Nine Months Ended September 30,			
	2018		2017		2018		2017	
	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp
Average ¹	\$156	\$(655)	\$(167)	\$(881)	\$335	\$(841)	\$21	\$(1,172)
Low ²	596	(347)	1,314	187	2,077	699	1,314	187
High ³	(101)	(1,025)	(1,533)	(1,993)	(1,015)	(2,447)	(1,553)	(2,377)
Period End	139	(601)	(744)	(374)	139	(601)	(744)	(374)

¹ Average represents the simple average of each daily value observed during the reporting period.

² Low represents least risk of loss in fair value measured as the smallest negative value or the largest positive value observed daily during the reporting period.

³ High represents the greatest risk of loss in fair value measured as the largest negative value or the smallest positive value observed daily during the reporting period.

BOK Financial engages in trading activities both as an intermediary for customers and for its own account. As an intermediary, we take positions in securities, generally residential mortgage-backed securities, government agency securities and municipal bonds. These securities are purchased for resale to customers, which include individuals, corporations, foundations and financial institutions. On a limited basis, we may also take trading positions in U.S. Treasury securities, residential

mortgage-backed securities, and municipal bonds to enhance returns on securities portfolios. Both of these activities involve interest rate, liquidity and price risk. BOK Financial has an insignificant exposure to foreign exchange risk and does not take positions in commodity derivatives.

A variety of methods are used to monitor the interest rate risk of trading activities. These methods include daily marking of all positions to market value, independent verification of inventory pricing, and position limits for each trading activity. Economic hedges in either the futures or cash markets may be used to reduce the risk associated with some trading programs.

- 44 -

Management performs a stress test to measure market risk from changes in interest rates on its trading portfolio. The stress test shocks applicable interest rates up and down 50 basis points and calculates an estimated change in fair value, net of economic hedging activity that may result. The Board has approved an \$8 million market risk limit for the trading portfolio, net of economic hedges.

Table 32 -- Trading Sensitivity Analysis

(Dollars in thousands)

	Three Months Ended September 30,				Nine Months Ended September 30,			
	2018		2017		2018		2017	
	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp	Up 50 bp	Down 50 bp
Average ¹	\$(897)	\$(55)	\$(1,152)	\$1,171	\$(1,329)	\$714	\$(1,711)	\$1,884
Low ²	2,041	3,447	328	3,509	2,041	4,423	328	5,210
High ³	(4,005)	(3,463)	(3,404)	(486)	(4,534)	(3,463)	(4,386)	(486)
Period End	(2,116)	1,573	(1,395)	945	(2,116)	1,573	(1,395)	945

¹ Average represents the simple average of each daily value observed during the reporting period.

² Low represents least risk of loss in fair value measured as the smallest negative value or the largest positive value observed daily during the reporting period.

³ High represents the greatest risk of loss in fair value measured as the largest negative value or the smallest positive value observed daily during the reporting period.

Controls and Procedures

As required by Rule 13a-15(b), BOK Financial's management, including the Chief Executive Officer and Chief Financial Officer, conducted an evaluation as of the end of the period covered by their report, of the effectiveness of the Company's disclosure controls and procedures as defined in Exchange Act Rule 13a-15(e). Based on that evaluation, the Chief Executive Officer and Chief Financial Officer concluded that the disclosure controls and procedures were effective as of the end of the period covered by this report. As required by Rule 13a-15(d), BOK Financial's management, including the Chief Executive Officer and Chief Financial Officer, also conducted an evaluation of the Company's internal controls over financial reporting to determine whether any changes occurred during the quarter covered by this report that have materially affected, or are reasonably likely to materially affect, the Company's internal controls over financial reporting. Based on that evaluation, there has been no such change during the quarter covered by this report.

Forward-Looking Statements

This report contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 including, but not limited to, CoBiz Financial Inc.'s and BOK Financial Corporation's expectations or predictions of future financial or business performance or conditions. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "target," "estimate," "continue," "positions," "plan," "predict," "project," "forecast," "guidance," "goal," "objecti" "possible" or "potential," by future conditional verbs such as "assume," "will," "would," "should," "could" or "m" by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time. Forward-looking statements speak only as of the date they are made and we assume no duty to update forward-looking statements. Actual results may differ materially from current projections.

In addition to factors previously disclosed in CoBiz Financial Inc.'s and BOK Financial Corporation's reports filed with the SEC and those identified elsewhere in this communication, the following factors, among others, could cause actual results to differ materially from forward-looking statements or historical performance: the ability to obtain regulatory approvals and meet other closing conditions to the merger, including approval by CoBiz Financial Inc.'s shareholders on the expected terms and schedule, including the risk that regulatory approvals required for the merger are not obtained or are obtained subject to conditions that are not anticipated; delay in closing the merger; difficulties and delays in integrating CoBiz Financial Inc.'s business or fully realizing cost savings and other benefits; business disruption following the merger; changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer acceptance of BOK Financial Corporation's products and services; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms.

Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

In this report we may sometimes use non-GAAP Financial information. Please note that although non-GAAP financial measures provide useful insight to analysts, investors and regulators, they should

not be considered in isolation or relied upon as a substitute for analysis using GAAP measures. If applicable, we provide GAAP reconciliations for non-GAAP financial measures.

- 46 -

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Consolidated Statements of Earnings (Unaudited)

(In thousands, except share and per share data)

	Three Months Ended		Nine Months Ended	
	September 30,		September 30,	
	2018	2017	2018	2017
Interest revenue				
Loans	\$218,732	\$184,200	\$617,517	\$514,047
Residential mortgage loans held for sale	2,151	2,095	6,328	6,317
Trading securities	17,295	3,975	38,021	12,497
Investment securities	3,598	3,951	11,118	12,127
Available for sale securities	48,917	44,925	142,303	131,660
Fair value option securities	3,881	5,066	12,627	10,985
Restricted equity securities	5,232	4,826	15,757	13,534
Interest-bearing cash and cash equivalents	3,441	6,375	19,163	15,817
Total interest revenue	303,247	255,413	862,834	716,984
Interest expense				
Deposits	24,535	14,530	63,717	38,506
Borrowed funds	35,804	20,361	93,860	47,542
Subordinated debentures	2,025	2,070	6,076	6,098
Total interest expense	62,364	36,961	163,653	92,146
Net interest revenue	240,883	218,452	699,181	624,838
Provision for credit losses	4,000	—	(1,000)	—
Net interest revenue after provision for credit losses	236,883	218,452	700,181	624,838
Other operating revenue				
Brokerage and trading revenue	23,086	33,169	80,222	98,556
Transaction card revenue	21,396	32,844	63,361	90,452
Fiduciary and asset management revenue	57,514	40,687	141,045	121,126
Deposit service charges and fees	27,765	28,191	82,753	84,390
Mortgage banking revenue	23,536	24,890	75,907	80,357
Other revenue	14,213	13,670	41,061	40,406
Total fees and commissions	167,510	173,451	484,349	515,287
Other gains, net	1,441	(1,283)	4,760	8,452
Gain (loss) on derivatives, net	(2,847)	1,033	(11,589)	3,824
Gain (loss) on fair value option securities, net	(4,385)	661	(25,290)	1,505
Change in fair value of mortgage servicing rights	5,972	(639)	28,901	(5,726)
Gain (loss) on available for sale securities, net	250	2,487	(802)	4,916
Total other operating revenue	167,941	175,710	480,329	528,258
Other operating expense				
Personnel	143,531	147,910	422,425	428,079
Business promotion	7,620	7,105	21,316	21,560
Professional fees and services	13,209	11,887	38,387	35,723
Net occupancy and equipment	23,394	21,325	70,201	64,074
Insurance	6,232	6,005	19,070	13,098
Data processing and communications	31,665	37,327	87,221	108,559
Printing, postage and supplies	3,837	3,917	11,937	11,908
Net losses and operating expenses of repossessed assets	4,044	6,071	14,471	9,347
Amortization of intangible assets	1,603	1,744	4,289	5,349
Mortgage banking costs	11,741	13,450	34,780	38,525
Other expense	5,741	9,193	19,426	25,308
Total other operating expense	252,617	265,934	743,523	761,530

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Net income before taxes	152,207	128,228	436,987	391,566
Federal and state income taxes	34,662	42,438	98,940	128,246
Net income	117,545	85,790	338,047	263,320
Net income attributable to non-controlling interests	289	141	857	1,168
Net income attributable to BOK Financial Corporation shareholders	\$ 117,256	\$ 85,649	\$ 337,190	\$ 262,152
Earnings per share:				
Basic	\$ 1.79	\$ 1.31	\$ 5.15	\$ 4.01
Diluted	\$ 1.79	\$ 1.31	\$ 5.15	\$ 4.00
Average shares used in computation:				
Basic	64,901,095	64,742,822	64,883,319	64,729,391
Diluted	64,934,351	64,805,172	64,919,728	64,793,893
Dividends declared per share	\$ 0.50	\$ 0.44	\$ 1.40	\$ 1.32

See accompanying notes to consolidated financial statements.

- 47 -

Consolidated Statements of Comprehensive Income (Unaudited)

(In thousands, except share and per share data)

	Three Months Ended		Nine Months Ended	
	September 30,		September 30,	
	2018	2017	2018	2017
Net income	\$117,545	\$85,790	\$338,047	\$263,320
Other comprehensive income (loss) before income taxes:				
Net change in unrealized gain (loss)	(35,941	) 512	(166,464	) 33,881
Reclassification adjustments included in earnings:				
Loss (gain) on available for sale securities, net	(250	) (2,487	) 802	(4,916
Other comprehensive income (loss) before income taxes	(36,191	) (1,975	) (165,662	) 28,965
Federal and state income taxes	(9,134	) (768	) (42,183	) 11,241
Other comprehensive income (loss), net of income taxes	(27,057	) (1,207	) (123,479	) 17,724
Comprehensive income	90,488	84,583	214,568	281,044
Comprehensive income attributable to non-controlling interests	289	141	857	1,168
Comprehensive income attributable to BOK Financial Corp. shareholders	\$90,199	\$84,442	\$213,711	\$279,876

See accompanying notes to consolidated financial statements.

- 48 -

Consolidated Balance Sheets

(In thousands, except share data)

	Sept. 30, 2018 (Unaudited)	Dec. 31, 2017 (Footnote 1)	Sept. 30, 2017 (Unaudited)
Assets			
Cash and due from banks	\$ 815,458	\$ 602,510	\$ 547,203
Interest-bearing cash and cash equivalents	430,789	1,714,544	1,926,779
Trading securities	1,613,400	462,676	614,117
Investment securities (fair value: September 30, 2018 – \$382,893 ; December 31, 2017 – \$480,035; September 30, 2017 – \$489,895)	374,039	461,793	466,562
Available for sale securities	8,072,014	8,321,578	8,383,199
Fair value option securities	452,150	755,054	819,531
Restricted equity securities	311,189	320,189	347,542
Residential mortgage loans held for sale	175,866	221,378	275,643
Loans	18,349,459	17,153,424	17,206,834
Allowance for loan losses	(210,569)	(230,682)	(247,703)
Loans, net of allowance	18,138,890	16,922,742	16,959,131
Premises and equipment, net	327,129	317,335	320,060
Receivables	277,738	178,800	173,990
Goodwill	447,430	447,430	446,697
Intangible assets, net	33,370	28,658	39,013
Mortgage servicing rights	284,673	252,867	245,858
Real estate and other repossessed assets, net of allowance (September 30, 2018 – \$19,794 ; December 31, 2017 – \$12,648; September 30, 2017 – \$11,738)	24,515	28,437	32,535
Derivative contracts, net	349,481	220,502	352,559
Cash surrender value of bank-owned life insurance	323,628	316,498	314,201
Receivable on unsettled securities sales	421,313	340,077	370,486
Other assets	416,792	359,092	370,409
Total assets	\$ 33,289,864	\$ 32,272,160	\$ 33,005,515
Liabilities and Equity			
Liabilities:			
Noninterest-bearing demand deposits	\$ 9,063,623	\$ 9,243,338	\$ 9,185,481
Interest-bearing deposits:			
Transaction	9,990,219	10,250,393	10,025,084
Savings	502,601	469,158	465,225
Time	2,075,846	2,098,416	2,172,289
Total deposits	21,632,289	22,061,305	21,848,079
Funds purchased and repurchase agreements	790,741	574,964	390,545
Other borrowings	6,025,483	5,134,897	6,241,275
Subordinated debentures	144,707	144,677	144,668
Accrued interest, taxes and expense	231,592	164,895	152,029
Derivative contracts, net	252,387	171,963	336,327
Due on unsettled securities purchases	414,283	338,745	176,498
Other liabilities	172,622	162,380	201,655
Total liabilities	29,664,104	28,753,826	29,491,076
Shareholders' equity:			
Common stock (\$.00006 par value; 2,500,000,000 shares authorized; shares issued and outstanding: September 30, 2018 – 75,308,727 ; December 31, 2017 – 75,147,686; September 30, 2017 – 75,129,535)	4	4	4

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Capital surplus	1,044,430	1,035,895	1,028,489
Retained earnings	3,297,083	3,048,487	2,999,005
Treasury stock (shares at cost: September 30, 2018 – 9,874,469 ; December 31, 2017 – 9,752,749; September 30, 2017 – 9,672,749)	(564,123)	(552,845)	(545,441)
Accumulated other comprehensive gain (loss)	(162,362)	(36,174)	6,757
Total shareholders' equity	3,615,032	3,495,367	3,488,814
Non-controlling interests	10,728	22,967	25,625
Total equity	3,625,760	3,518,334	3,514,439
Total liabilities and equity	\$ 33,289,864	\$ 32,272,160	\$ 33,005,515

See accompanying notes to consolidated financial statements.

- 49 -

Consolidated Statements of Changes in Equity (Unaudited)

(In thousands)

	Common Stock		Capital Surplus	Retained Earnings	Treasury Stock		Accumulated Other Comprehensive Income (Loss)	Total Shareholders' Equity	Non-Controlling Interests	Total Equity
	Shares	Amount			Shares	Amount				
Balance, December 31, 2016	74,993	\$ 4	\$ 1,006,535	\$ 2,823,334	9,656	\$(544,052)	\$(10,967)	\$ 3,274,854	\$ 31,503	\$ 3,306,357
Net income	—	—	—	262,152	—	—	—	262,152	1,168	263,320
Other comprehensive income	—	—	—	—	—	—	17,724	17,724	—	17,724
Share-based compensation plans:										
Stock options exercised	80	—	4,564	—	—	—	—	4,564	—	4,564
Non-vested shares awarded, net	57	—	—	—	—	—	—	—	—	—
Vesting of non-vested shares	—	—	—	—	17	(1,389)	—	(1,389)	—	(1,389)
Share-based compensation	—	—	17,390	—	—	—	—	17,390	—	17,390
Cash dividends on common stock	—	—	—	(86,481)	—	—	—	(86,481)	—	(86,481)
Capital calls and distributions, net	—	—	—	—	—	—	—	—	(7,046)	(7,046)
Balance, September 30, 2017	75,130	\$ 4	\$ 1,028,489	\$ 2,999,005	9,673	\$(545,441)	\$ 6,757	\$ 3,488,814	\$ 25,625	\$ 3,514,439
Balance, December 31, 2017	75,148	\$ 4	\$ 1,035,895	\$ 3,048,487	9,753	\$(552,845)	\$(36,174)	\$ 3,495,367	\$ 22,967	\$ 3,518,334
Transition adjustment of net unrealized gains on equity securities	—	—	—	2,709	—	—	(2,709)	—	—	—
Balance, December 31, 2017, Adjusted	75,148	4	1,035,895	3,051,196	9,753	(552,845)	(38,883)	3,495,367	22,967	3,518,334
Net income	—	—	—	337,190	—	—	—	337,190	857	338,047
Other comprehensive loss	—	—	—	—	—	—	(123,479)	(123,479)	—	(123,479)
Repurchase of common stock	—	—	—	—	90	(8,408)	—	(8,408)	—	(8,408)
Share-based compensation plans:										
Stock options exercised	49	—	2,560	—	—	—	—	2,560	—	2,560
Non-vested shares awarded, net	112	—	—	—	—	—	—	—	—	—
Vesting of non-vested shares	—	—	—	—	31	(2,870)	—	(2,870)	—	(2,870)
Share-based compensation	—	—	5,975	—	—	—	—	5,975	—	5,975
Cash dividends on common stock	—	—	—	(91,303)	—	—	—	(91,303)	—	(91,303)
Sale of non-controlling interests	—	—	—	—	—	—	—	—	(10,000)	(10,000)
Capital calls and distributions, net	—	—	—	—	—	—	—	—	(3,096)	(3,096)
Balance, September 30, 2018	75,309	\$ 4	\$ 1,044,430	\$ 3,297,083	9,874	\$(564,123)	\$(162,362)	\$ 3,615,032	\$ 10,728	\$ 3,625,760

See accompanying notes to consolidated financial statements.

Consolidated Statements of Cash Flows (Unaudited)

(in thousands)

	Nine Months Ended	
	September 30,	
	2018	2017
Cash Flows From Operating Activities:		
Net income	\$ 338,047	\$ 263,320
Adjustments to reconcile net income to net cash used in operating activities:		
Provision for credit losses	(1,000)) —
Change in fair value of mortgage servicing rights due to market changes	(28,901)	) 5,726
Change in the fair value of mortgage servicing rights due to principal payments	25,783	24,928
Net unrealized losses (gains) from derivative contracts	3,309	(3,937)
Share-based compensation	5,975	17,390
Depreciation and amortization	41,999	39,154
Net amortization of securities discounts and premiums	19,001	22,149
Net losses (gains) on financial instruments and other losses (gains), net	5,581	(1,930)
Net gain on mortgage loans held for sale	(26,242)	) (35,778)
Mortgage loans originated for sale	(2,093,860)	) (2,446,793)
Proceeds from sale of mortgage loans held for sale	2,165,989	2,503,759
Capitalized mortgage servicing rights	(28,688)	) (29,439)
Change in trading and fair value option securities	(848,409)	) (1,019,906)
Change in receivables	(249,347)	) 459,480
Change in other assets	(15,157)	) (18,991)
Change in accrued interest, taxes and expense	66,697	(99)
Change in other liabilities	229,815	43,767
Net cash used in operating activities	(389,408)	) (177,200)
Cash Flows From Investing Activities:		
Proceeds from maturities or redemptions of investment securities	89,099	94,243
Proceeds from maturities or redemptions of available for sale securities	1,208,373	1,345,575
Purchases of investment securities	(4,218)	) (18,802)
Purchases of available for sale securities	(1,404,291)	) (2,001,160)
Proceeds from sales of available for sale securities	232,826	966,044
Change in amount receivable on unsettled available for sale securities transactions	67,775	(223,037)
Loans originated, net of principal collected	(1,187,762)	) (156,404)
Net payments on derivative asset contracts	(39,485)	) 334,709
Acquisitions, net of cash acquired	(13,870)) —
Proceeds from disposition of assets	265,786	162,793
Purchases of assets	(250,447)	) (170,937)
Net cash provided by (used in) investing activities	(1,036,214)	) 333,024
Cash Flows From Financing Activities:		
Net change in demand deposits, transaction deposits and savings accounts	(406,446)	) (850,505)
Net change in time deposits	(22,570)	) (49,511)
Net change in other borrowed funds	1,035,549	957,859
Net proceeds on derivative liability contracts	42,883	(339,566)
Net change in derivative margin accounts	(46,390)	) (8,583)
Change in amount due on unsettled available for sale securities transactions	(148,190)	) 154,273
Issuance of common and treasury stock, net	(310)	) 3,175
Repurchase of common stock	(8,408)) —
Dividends paid	(91,303)	) (86,481)

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Net cash provided by (used in) financing activities	354,815	(219,339)
Net decrease in cash and cash equivalents	(1,070,807)	(63,515)
Cash and cash equivalents at beginning of period	2,317,054	2,537,497
Cash and cash equivalents at end of period	\$1,246,247	\$2,473,982

Supplemental Cash Flow Information:

Cash paid for interest	\$163,381	\$89,901
Cash paid for taxes	\$77,373	\$95,967
Net loans and bank premises transferred to repossessed real estate and other assets	\$9,513	\$4,649
Residential mortgage loans guaranteed by U.S. government agencies that became eligible for repurchase during the period	\$70,814	\$101,299
Conveyance of other real estate owned guaranteed by U.S. government agencies	\$32,206	\$32,033
See accompanying notes to consolidated financial statements.		

- 51 -

Notes to Consolidated Financial Statements (Unaudited)

(1) Significant Accounting Policies

Basis of Presentation

The accompanying unaudited consolidated financial statements of BOK Financial Corporation (“BOK Financial” or “the Company”) have been prepared in accordance with accounting principles for interim financial information generally accepted in the United States and with the instructions to Form 10-Q and Article 10 of Regulation S-X. Accordingly, they do not include all of the information and footnotes required by generally accepted accounting principles for complete financial statements. In the opinion of management, all adjustments (consisting of normal recurring accruals) considered necessary for a fair presentation have been included.

The unaudited consolidated financial statements include accounts of BOK Financial and its subsidiaries, principally BOKF, NA (“the Bank”), BOK Financial Securities, Inc., The Milestone Group, Inc. and Cavanal Hill Investment Management Inc. Operating divisions of the Bank include Bank of Albuquerque, Bank of Arizona, Bank of Arkansas, Bank of Oklahoma, Bank of Texas, Colorado State Bank and Trust, Mobank, BOK Financial Mortgage and the TransFund electronic funds network.

Certain reclassifications have been made to conform to the current period presentation.

The financial information should be read in conjunction with BOK Financial’s 2017 Form 10-K filed with the Securities and Exchange Commission, which contains audited financial statements. Amounts presented as of December 31, 2017 have been derived from the audited financial statements included in BOK Financial’s 2017 Form 10-K but do not include all of the information and footnotes required by generally accepted accounting principles for complete financial statements. Operating results for the nine-month period ended September 30, 2018 are not necessarily indicative of the results that may be expected for the year ending December 31, 2018.

Newly Adopted and Pending Accounting Policies

Financial Accounting Standards Board (“FASB”)

FASB Accounting Standards Update No. 2014-09, *Revenue from Contracts with Customers* (“ASU 2014-09”)

On May 28, 2014, the FASB issued ASU 2014-09 to clarify the principles for recognizing revenue by providing a more robust framework that will give greater consistency and comparability in revenue recognition practices. In the new framework, an entity recognizes revenue in an amount that reflects the consideration to which the entity expects to be entitled in exchange for goods or services. The new model requires the identification of performance obligations included in contracts with customers, a determination of the transaction price and an allocation of the price to those performance obligations. The entity recognizes revenue when performance obligations are satisfied. Revenue from financial assets and liabilities is explicitly excluded from the scope of ASU 2014-09. Management adopted the standard in the first quarter of 2018 using the modified retrospective transition method. There were no significant cumulative effect adjustments as a result of implementation as of January 1, 2018 as our current revenue recognition policies generally conform with the principals in ASU 2014-09.

FASB Accounting Standards Update No. 2016-08, *Revenue from Contracts with Customers (Topic 606): Principal versus Agent Considerations (Reporting Revenue Gross versus Net)* ("ASU 2016-08")

On March 17, 2016, the FASB Issued ASU 2016-08 to amend the principal versus agent implementation guidance in ASU 2014-09. The ASU clarifies that an entity should evaluate whether it is the principal or the agent for each specified good or service promised in a contract with a customer. Management adopted the standard in the first quarter of 2018. Interchange fees paid to issuing banks for card transactions processed related to its merchant processing services previously included in data processing and communication expense are now netted against the amounts charged to the merchant in transaction card processing revenue.

- 52 -

FASB Accounting Standards Update No. 2016-01, *Financial Instruments - Overall (Subtopic 825-10): Recognition and Measurement of Financial Assets and Financial Liabilities ("ASU 2016-01")*

On January 5, 2016, the FASB issued ASU 2016-01 over the recognition and measurement of financial assets and liabilities. The update requires equity investments, in general, to be measured at fair value with changes in fair value recognized in earnings. It also eliminates the requirement to disclose the methods and significant assumptions used to estimate the fair value for financial instruments measured at amortized cost, requires entities to use the exit price notion when measuring fair value, requires an entity to present separately in other comprehensive income the portion of the total change in fair value of a liability resulting from a change in the instrument-specific credit risk when the fair value option has been elected, requires separate presentation of financial assets and liabilities by measurement category and form on the balance sheet or accompanying notes, clarifies that an entity should evaluate the need for a valuation allowance on a deferred tax asset related to available-for-sale securities in combination with the entity's other deferred tax assets, and simplifies the impairment assessment of equity investments without readily determinable fair values. Management adopted the standard in the first quarter of 2018. Upon adoption, net unrealized gains of \$2.7 million from equity securities were reclassified from other comprehensive income to retained earnings.

FASB Accounting Standards Update No. 2016-02, *Leases (Topic 842) ("ASU 2016-02")*

On February 25, 2016, the FASB issued ASU 2016-02 to increase transparency and comparability by recognizing lease assets and liabilities on the balance sheet and disclosing key information about leasing arrangements. Lessees will be required to recognize an obligation for future lease payments measured on a discounted basis and a right-of-use asset. The ASU is effective for the Company for interim and annual periods beginning after December 15, 2018. As originally issued, ASU 2016-02 required implementation through the modified transition method applied as of the earliest period presented in the financial statements. In 2018 an additional and optional transition method that allows entities to apply the standard as of the adoption date was approved. BOKF intends to elect this optional transition method. BOKF also plans to elect all practical expedients other than the lessee's practical expedient to combine lease and non-lease components which would further gross up the lease liability and related right of use asset. The Company currently estimates that implementation of ASU 2016-02 will increase reported right of use assets and liabilities by approximately \$100 million to \$150 million.

FASB Accounting Standards Update No. 2016-13, *Financial Instruments - Credit Losses (Topic 326): Assets Measured at Amortized Cost ("ASU 2016-13")*

On June 16, 2016, the FASB issued ASU 2016-13 in order to provide more timely recording of credit losses on loans and other financial instruments. The ASU adds an impairment model (known as the current expected credit loss ("CECL") model) that is based on expected credit losses rather than incurred credit losses. It requires measurement of all expected credit losses for financial assets carried at amortized cost, including loans and investment securities, based on historical experience, current conditions, and reasonable and supportable forecasts. ASU 2016-13 also changes the recognition of other-than-temporary impairment of available for sale securities to an allowance methodology from a direct write-down methodology. ASU 2016-13 will be effective for the Company for annual reporting periods beginning after December 15, 2019, including interim periods within those fiscal years. Early adoption is permitted for annual reporting periods beginning after December 15, 2018. ASU 2016-13 will be applied through a cumulative-effect adjustment to retained earnings as of the beginning of the first reporting period in which the guidance is effective.

The Company has established a CECL implementation team in order to evaluate the impact the adoption of ASU 2016-13 will have on the Company's financial statements. The CECL implementation team, overseen by the Chief Credit Officer, Chief Financial Officer, and Chief Risk Officer, has developed a project plan that incorporates input from various departments within the bank including Credit, Financial Reporting, Risk, and Information Technology among others. Key implementation activities for 2018 include portfolio segmentation, credit risk driver identification, model development, as well as process and information systems enhancements. The Company will adopt the standard on January 1, 2020. FASB Accounting Standards Update No. 2016-15, *Statement of Cash Flows (Topic 230): Classification of Certain Cash Receipts and Cash Payments ("ASU 2016-15")*

On August 26, 2016, the FASB issued ASU 2016-15, which amends guidance in ASC 230 on the classification of certain cash receipts and payments in the statement of cash flows. The amendments address eight cash flow issues. Management adopted the standard in first quarter of 2018. Adoption of ASU 2016-15 did not have a material impact on the Company's financial statements.

- 53 -

FASB Accounting Standards Update No. 2017-12, *Derivatives and Hedging (Topic 815): Targeted Improvements to Accounting for Hedging Activities ("ASU 2017-12")*

On August 28, 2017, the FASB issued ASU 2017-12, which amends the hedge accounting recognition and presentation requirements in ASC 815 in order to improve transparency and understandability of information and reduce the complexity. The update expands the types of transactions eligible for hedge accounting, eliminates the requirement to separately measure and present hedge ineffectiveness, simplifies hedge effectiveness assessments and updates documentation and presentation requirements. The update allows the reclassification of certain debt securities from held to maturity to available for sale if the debt security is eligible to be hedged under the last-of-layer method. ASU 2017-12 is effective for the Company for fiscal years beginning after December 15, 2018, and interim periods therein; however, early adoption is permitted. Adoption of ASU 2017-12 is not expected to have a material impact on the Company's financial statements.

FASB Accounting Standards Update No. 2018-05, *Income Taxes (Topic 740): Amendments to SEC Paragraphs Pursuant to SEC Staff Accounting Bulletin No. 118 (SAB 118)*

On March 13, 2018, the FASB issued ASU 2018-05, which adds SEC guidance related to SAB 118 - *Income Tax Accounting Implications of the Tax Cuts and Jobs Act*. ASU 2018-05 was effective upon issuance. The adoption of ASU 2018-05 has not had a significant impact in 2018.

FASB Accounting Standards Update No. 2018-15, *Intangibles - Goodwill and Other Internal-Use Software (Subtopic 350-40): Customer's Accounting for Implementation Costs Incurred in a Cloud Computing Arrangement that is a Service Contract ("ASU 2018-15")*

On August 29, 2018, the FASB issued ASU 2018-15, which requires a customer in a cloud hosting arrangement that is a service contract to follow the internal use software requirements in ASC 350-40 to determine which implementation costs to capitalize or expense as incurred. Internal use software guidance requires the capitalization of costs incurred during the development phase. Capitalized costs will be amortized over the term of the hosting arrangement beginning when the arrangement is ready for its intended use. ASU 2018-15 is effective for the Company for fiscal years beginning after December 15, 2019; however, early adoption is permitted. The Company elected to early adopt the update prospectively in third quarter of 2018. The adoption of ASU 2018-15 did not have a significant impact in the third quarter.

(2) Securities

Trading Securities

The fair value and net unrealized gain (loss) included in trading securities are as follows (in thousands):

	September 30, 2018		December 31, 2017		September 30, 2017	
	Fair Value	Net Unrealized Gain (Loss)	Fair Value	Net Unrealized Gain (Loss)	Fair Value	Net Unrealized Gain (Loss)
U.S. government agency debentures	\$80,692	\$ 21	\$21,196	\$ 8	\$30,162	\$ (101)
U.S. government agency residential mortgage-backed securities	1,378,450	(3,498)	392,673	(517)	516,760	723
Municipal and other tax-exempt securities	41,345	(161)	13,559	83	56,148	153
Asset-backed securities	72,309	(100)	23,885	(26)	—	—
Other trading securities	40,604	5	11,363	4	11,047	23
Total trading securities	\$1,613,400	\$ (3,733)	\$462,676	\$ (448)	\$614,117	\$ 798

Investment Securities

The amortized cost and fair values of investment securities are as follows (in thousands):

	September 30, 2018			
	Amortized Cost	Fair Value	Gross Unrealized Gain	Unrealized Loss
Municipal and other tax-exempt	\$157,723	\$158,230	\$1,403	\$(896)
U.S. government agency residential mortgage-backed securities	13,234	13,201	205	(238)
Other debt securities	203,082	211,462	10,721	(2,341)
Total investment securities	\$374,039	\$382,893	\$12,329	\$(3,475)

	December 31, 2017			
	Amortized Cost	Fair Value	Gross Unrealized Gain	Unrealized Loss
Municipal and other tax-exempt	\$228,186	\$230,349	\$2,967	\$(804)
U.S. government agency residential mortgage-backed securities	15,891	16,242	446	(95)
Other debt securities	217,716	233,444	17,095	(1,367)
Total investment securities	\$461,793	\$480,035	\$20,508	\$(2,266)

	September 30, 2017			
	Amortized Cost	Fair Value	Gross Unrealized Gain	Unrealized Loss
Municipal and other tax-exempt	\$246,000	\$249,250	\$3,415	\$(165)
U.S. government agency residential mortgage-backed securities	16,926	17,458	594	(62)
Other debt securities	203,636	223,187	20,141	(590)
Total investment securities	\$466,562	\$489,895	\$24,150	\$(817)

The amortized cost and fair values of investment securities at September 30, 2018, by contractual maturity, are as shown in the following table (dollars in thousands):

	Less than One Year	One to Five Years	Six to Ten Years	Over Ten Years	Total	Weighted Average Maturity ²
Municipal and other tax-exempt:						
Amortized cost	\$65,789	\$41,827	\$35,652	\$14,455	\$157,723	4.13
Fair value	65,633	41,432	36,677	14,488	158,230	
Nominal yield ¹	2.06 %	2.82 %	6.00 %	4.33 %	3.36 %	
Other debt securities:						
Amortized cost	14,847	60,825	115,587	11,823	203,082	7.23
Fair value	14,941	62,604	123,236	10,681	211,462	
Nominal yield	4.17 %	4.70 %	5.76 %	4.34 %	5.25 %	
Total fixed maturity securities:						
Amortized cost	\$80,636	\$102,652	\$151,239	\$26,278	\$360,805	5.88
Fair value	80,574	104,036	159,913	25,169	369,692	
Nominal yield	2.44 %	3.94 %	5.82 %	4.33 %	4.42 %	
Residential mortgage-backed securities:						
Amortized cost					\$13,234	³
Fair value					13,201	
Nominal yield ⁴					2.77 %	
Total investment securities:						
Amortized cost					\$374,039	
Fair value					382,893	
Nominal yield					4.36 %	

¹ Calculated on a taxable equivalent basis using a 25 percent effective tax rate.

² Expected maturities may differ from contractual maturities, because borrowers may have the right to call or prepay obligations with or without penalty.

³ The average expected lives of residential mortgage-backed securities were 5.2 years based upon current prepayment assumptions.

The nominal yield on residential mortgage-backed securities is based upon prepayment assumptions at the purchase date.

⁴ Actual yields earned may differ significantly based upon actual prepayments. See Quarterly Financial Summary - Unaudited for current yields on the investment securities portfolio.

Available for Sale Securities

The amortized cost and fair value of available for sale securities are as follows (in thousands):

	September 30, 2018				
	Amortized	Fair	Gross Unrealized		
	Cost	Value	Gain	Loss	OTTI
U.S. Treasury	\$495	\$490	\$—	\$(5)) \$ —
Municipal and other tax-exempt	4,269	4,349	81	(1)) —
Residential mortgage-backed securities:					
U. S. government agencies:					
FNMA	3,057,570	2,959,457	1,653	(99,766)) —
FHLMC	1,562,569	1,512,928	501	(50,142)) —
GNMA	677,496	659,967	450	(17,979)) —
Total U.S. government agencies	5,297,635	5,132,352	2,604	(167,887)) —
Private issue	54,932	74,685	19,753	—) —
Total residential mortgage-backed securities	5,352,567	5,207,037	22,357	(167,887)) —
Commercial mortgage-backed securities guaranteed by U.S. government agencies	2,905,974	2,834,691	1,363	(72,646)) —
Other debt securities	25,502	25,447	11	(66)) —
Total available for sale securities	\$8,288,807	\$8,072,014	\$23,812	\$(240,605)) \$ —
	December 31, 2017				
	Amortized	Fair	Gross Unrealized		
	Cost	Value	Gain	Loss	OTTI
U.S. Treasury	\$1,000	\$1,000	\$—	\$—	\$—
Municipal and other tax-exempt	27,182	27,080	181	(283)) —
Residential mortgage-backed securities:					
U. S. government agencies:					
FNMA	3,021,551	2,997,563	11,549	(35,537)) —
FHLMC	1,545,971	1,531,009	3,148	(18,110)) —
GNMA	787,626	780,580	1,607	(8,653)) —
Total U.S. government agencies	5,355,148	5,309,152	16,304	(62,300)) —
Private issue	74,311	93,221	19,301	—	) (391)
Total residential mortgage-backed securities	5,429,459	5,402,373	35,605	(62,300)	) (391)
Commercial mortgage-backed securities guaranteed by U.S. government agencies	2,858,885	2,834,961	1,963	(25,887)) —
Other debt securities	25,500	25,481	50	(69)) —
Perpetual preferred stock	12,562	15,767	3,205	—) —
Equity securities and mutual funds	14,487	14,916	515	(86)) —
Total available for sale securities	\$8,369,075	\$8,321,578	\$41,519	\$(88,625)	) \$(391)

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

	September 30, 2017				
	Amortized Cost	Fair Value	Gross Unrealized		OTTI
			Gain	Loss	
U.S. Treasury	\$1,000	\$999	\$—	\$(1)	\$ —
Municipal and other tax-exempt	28,411	28,368	240	(283)	—
Residential mortgage-backed securities:					
U. S. government agencies:					
FNMA	3,103,869	3,108,822	25,510	(20,557)	—
FHLMC	1,331,212	1,330,159	6,630	(7,683)	—
GNMA	864,256	862,394	3,254	(5,116)	—
Other	25,000	25,009	51	(42)	—
Total U.S. government agencies	5,324,337	5,326,384	35,445	(33,398)	—
Private issue	80,797	99,994	19,197	—	—
Total residential mortgage-backed securities	5,405,134	5,426,378	54,642	(33,398)	—
Commercial mortgage-backed securities guaranteed by U.S. government agencies	2,899,828	2,889,346	5,577	(16,059)	—
Other debt securities	4,400	4,153	—	(247)	—
Perpetual preferred stock	12,562	16,245	3,683	—	—
Equity securities and mutual funds	17,803	17,710	655	(748)	—
Total available for sale securities	\$8,369,138	\$8,383,199	\$64,797	\$(50,736)	\$ —

- 58 -

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

The amortized cost and fair values of available for sale securities at September 30, 2018, by contractual maturity, are as shown in the following table (dollars in thousands):

	Less than One Year	One to Five Years	Six to Ten Years	Over Ten Years	Total	Weighted Average Maturity ⁴
U.S. Treasuries:						
Amortized cost	\$—	\$495	\$—	\$—	\$495	1.34
Fair value	—	490	—	—	490	
Nominal yield	—	% 1.99	% —	% —	% 1.99	%
Municipal and other tax-exempt:						
Amortized cost	\$—	\$—	\$—	\$4,269	\$4,269	18.72
Fair value	—	—	—	4,349	4,349	
Nominal yield ¹	—	% —	% —	% 5.60	% ⁵ 5.60	%
Commercial mortgage-backed securities:						
Amortized cost	\$74,694	\$1,070,820	\$1,449,084	\$311,376	\$2,905,974	7.11
Fair value	73,929	1,043,429	1,413,692	303,641	2,834,691	
Nominal yield	1.70	% 2.02	% 2.24	% 2.45	% 2.17	%
Other debt securities:						
Amortized cost	\$—	\$—	\$—	\$25,502	\$25,502	13.93
Fair value	—	—	—	25,447	25,447	
Nominal yield	—	% —	% —	% 1.59	% ⁵ 1.59	%
Total fixed maturity securities:						
Amortized cost	\$74,694	\$1,071,315	\$1,449,084	\$341,147	\$2,936,240	7.18
Fair value	73,929	1,043,919	1,413,692	333,437	2,864,977	
Nominal yield	1.70	% 2.02	% 2.24	% 2.42	% 2.17	%
Residential mortgage-backed securities:						
Amortized cost					\$5,352,567	²
Fair value					5,207,037	
Nominal yield ³					2.24	%
Total available-for-sale securities:						
Amortized cost					\$8,288,807	
Fair value					8,072,014	
Nominal yield					2.21	%

¹ Calculated on a taxable equivalent basis using a 25 percent effective tax rate.

² The average expected lives of mortgage-backed securities were 4.4 years based upon current prepayment assumptions.

The nominal yield on mortgage-backed securities is based upon prepayment assumptions at the purchase date. Actual yields earned may differ significantly based upon actual prepayments. See Quarterly Financial Summary — Unaudited following for current yields on available for sale securities portfolio.

³ earned may differ significantly based upon actual prepayments. See Quarterly Financial Summary — Unaudited following for current yields on available for sale securities portfolio.

⁴ Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without penalty.

⁵ Nominal yield on municipal and other tax-exempt securities and other debt securities with contractual maturity dates over ten years are based on variable rates which generally are reset within 35 days.

Sales of available for sale securities resulted in gains and losses as follows (in thousands):

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2018	2017	2018	2017
Proceeds	\$45,293	\$265,632	\$232,826	\$966,044
Gross realized gains	250	2,768	700	7,623
Gross realized losses	—	(281)	(1,502)	(2,707)

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

Related federal and state income tax expense (benefit) **64** 967 **(204**) 1,912

- 59 -

The fair value of debt securities pledged as collateral for repurchase agreements, public trust funds on deposit and for other purposes, as required by law was \$8.0 billion at September 30, 2018, \$7.3 billion at December 31, 2017 and \$7.0 billion at September 30, 2017.

The secured parties do not have the right to sell or repledge these securities.

Temporarily Impaired Securities as of September 30, 2018

(in thousands):

	Number of Securities	Less Than 12 Months		12 Months or Longer		Total	
		Fair Value	Unrealized Loss	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
Investment:							
Municipal and other tax-exempt	85	\$46,618	\$ 277	\$54,149	\$ 619	\$100,767	\$ 896
U.S. government agency residential mortgage-backed securities	3	6,682	96	2,625	142	9,307	238
Other debt securities	93	38,441	2,035	4,714	306	43,155	2,341
Total investment securities	181	\$91,741	\$ 2,408	\$61,488	\$ 1,067	\$153,229	\$ 3,475

	Number of Securities	Less Than 12 Months		12 Months or Longer		Total	
		Fair Value	Unrealized Loss	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
Available for sale:							
U.S. Treasury	1	\$490	\$ 5	\$—	\$—	\$490	\$ 5
Municipal and other tax-exempt	2	1,046	1	—	—	1,046	1
Residential mortgage-backed securities:							
U. S. government agencies:							
FNMA	188	1,584,010	32,919	1,277,814	66,847	2,861,824	99,766
FHLMC	99	702,707	15,450	781,589	34,692	1,484,296	50,142
GNMA	38	285,731	5,326	253,506	12,653	539,237	17,979
Total U.S. government agencies	325	2,572,448	53,695	2,312,909	114,192	4,885,357	167,887
Private issue ¹	—	—	—	—	—	—	—
Total residential mortgage-backed securities	325	2,572,448	53,695	2,312,909	114,192	4,885,357	167,887
Commercial mortgage-backed securities guaranteed by U.S. government agencies	220	1,174,544	24,982	1,238,848	47,664	2,413,392	72,646
Other debt securities	2	—	—	20,435	66	20,435	66
Total available for sale securities	550	\$3,748,528	\$ 78,683	\$3,572,192	\$ 161,922	\$7,320,720	\$ 240,605

¹ Includes securities for which an unrealized loss remains in AOCI after an other-than-temporary credit loss has been recognized in income.

Temporarily Impaired Securities as of December 31, 2017

(In thousands)

	Number of Securities	Less Than 12 Months Fair Value	Unrealized Loss	12 Months or Longer Fair Value	Unrealized Loss	Total Fair Value	Unrealized Loss
Investment:							
Municipal and other tax-exempt	100	\$ 145,960	\$ 643	\$ 5,833	\$ 161	\$ 151,793	\$ 804
U.S. government agency residential mortgage-backed securities	1	—	—	3,356	95	3,356	95
Other debt securities	49	20,091	1,238	3,076	129	23,167	1,367
Total investment securities	150	\$ 166,051	\$ 1,881	\$ 12,265	\$ 385	\$ 178,316	\$ 2,266

	Number of Securities	Less Than 12 Months Fair Value	Unrealized Loss	12 Months or Longer Fair Value	Unrealized Loss	Total Fair Value	Unrealized Loss
Available for sale:							
U.S. Treasury	—	\$—	\$—	\$—	\$—	\$—	\$—
Municipal and other tax-exempt Residential mortgage-backed securities:	19	12,765	18	4,802	265	17,567	283
U. S. government agencies:							
FNMA	113	1,203,041	9,618	824,029	25,919	2,027,070	35,537
FHLMC	69	863,778	7,297	385,816	10,813	1,249,594	18,110
GNMA	27	201,887	1,452	248,742	7,201	450,629	8,653
Total U.S. government agencies	209	2,268,706	18,367	1,458,587	43,933	3,727,293	62,300
Private issue ¹	8	5,898	391	—	—	5,898	391
Total residential mortgage-backed securities	217	2,274,604	18,758	1,458,587	43,933	3,733,191	62,691
Commercial mortgage-backed securities guaranteed by U.S. government agencies	185	1,465,703	11,824	652,296	14,063	2,117,999	25,887
Other debt securities	2	19,959	41	472	28	20,431	69
Perpetual preferred stocks	—	—	—	—	—	—	—
Equity securities and mutual funds	111	911	7	2,203	79	3,114	86
Total available for sale securities	534	\$ 3,773,942	\$ 30,648	\$ 2,118,360	\$ 58,368	\$ 5,892,302	\$ 89,016

¹ Includes securities for which an unrealized loss remains in AOCI after an other-than-temporary credit loss has been recognized in income.

Temporarily Impaired Securities as of September 30, 2017

(In thousands)

	Number of Securities	Less Than 12 Months Fair Value	Unrealized Loss	12 Months or Longer Fair Value	Unrealized Loss	Total Fair Value	Unrealized Loss
Investment:							
Municipal and other tax-exempt	63	\$80,235	\$ 70	\$9,795	\$ 95	\$90,030	\$ 165
U.S. government agency residential mortgage-backed securities	1	3,578	62	—	—	3,578	62
Other debt securities	28	10,022	566	427	24	10,449	590
Total investment securities	92	\$93,835	\$ 698	\$10,222	\$ 119	\$104,057	\$ 817

	Number of Securities	Less Than 12 Months Fair Value	Unrealized Loss	12 Months or Longer Fair Value	Unrealized Loss	Total Fair Value	Unrealized Loss
Available for sale:							
U.S. Treasury	1	\$999	\$ 1	\$—	\$ —	\$999	\$ 1
Municipal and other tax-exempt	11	576	1	4,785	282	5,361	283
Residential mortgage-backed securities:							
U. S. government agencies:							
FNMA	81	1,054,171	10,288	480,994	10,269	1,535,165	20,557
FHLMC	42	477,823	3,546	198,478	4,137	676,301	7,683
GNMA	17	166,565	1,718	124,037	3,398	290,602	5,116
Other	1	19,958	42	—	—	19,958	42
Total U.S. government agencies	141	1,718,517	15,594	803,509	17,804	2,522,026	33,398
Private issue ¹	—	—	—	—	—	—	—
Total residential mortgage-backed securities	141	1,718,517	15,594	803,509	17,804	2,522,026	33,398
Commercial mortgage-backed securities guaranteed by U.S. government agencies	137	1,154,911	7,194	559,984	8,865	1,714,895	16,059
Other debt securities	2	—	—	4,153	247	4,153	247
Perpetual preferred stocks	—	—	—	—	—	—	—
Equity securities and mutual funds	91	3,672	696	1,428	52	5,100	748
Total available for sale securities	383	\$2,878,675	\$ 23,486	\$1,373,859	\$ 27,250	\$4,252,534	\$ 50,736

¹ Includes securities for which an unrealized loss remains in AOCI after an other-than-temporary credit loss has been recognized in income.

Based on evaluations of impaired securities as of September 30, 2018, the Company does not intend to sell any impaired available for sale debt securities before fair value recovers to the current amortized cost and it is more-likely-than-not that the Company will not be required to sell impaired securities before fair value recovers, which may be maturity.

Fair Value Option Securities

Fair value option securities represent securities which the Company has elected to carry at fair value and are separately identified on the Consolidated Balance Sheets. Changes in the fair value are recognized in earnings as they occur. Certain securities are held as an economic hedge of the mortgage servicing rights.

The fair value and net unrealized gain (loss) included in fair value option securities is as follows (in thousands):

	September 30, 2018		December 31, 2017		September 30, 2017	
	Fair Value	Net Unrealized Gain (Loss)	Fair Value	Net Unrealized Gain (Loss)	Fair Value	Net Unrealized Gain (Loss)
U.S. government agency residential mortgage-backed securities	\$452,150	\$ (7,923)	\$755,054	\$ (1,877)	\$819,531	\$ 1,671

(3) Derivatives

Derivative instruments may be used by the Company as part of its internal risk management programs or may be offered to customers. All derivative instruments are carried at fair value and changes in fair value are reported in earnings as they occur. Credit risk is also considered in determining fair value.

Deterioration in the credit rating of customer or other counterparties reduced the fair value of asset contracts. Deterioration of our credit rating could decrease the fair value of our derivative liabilities.

When bilateral netting agreements or similar arrangements exist between the Company and its counterparties that create a single legal claim or obligation to pay or receive the net amount in settlement of the individual derivative contracts, the Company reports derivative assets and liabilities on a net by derivative contract type by counterparty basis.

Derivative contracts may require the Company to provide or receive cash margin as collateral for derivative assets and liabilities. Derivative assets and liabilities are reported net of cash margin when certain conditions are met. In addition, derivative contracts executed with customers under Customer Risk Management Programs may be secured by non-cash collateral in conjunction with a credit agreement with that customer. Access to collateral in the event of default is reasonably assured.

None of these derivative contracts have been designated as hedging instruments for accounting purposes.

Customer Risk Management Programs

BOK Financial offers programs to permit its customers to manage various risks, including fluctuations in energy, cattle and other agricultural products, interest rates and foreign exchange rates with derivative contracts. Customers may also manage interest rate risk through interest rate swaps used by borrowers to modify interest rate terms of their loans or to-be-announced securities used by mortgage banking customers to hedge their loan production. Derivative contracts are executed between the customers and BOK Financial. Offsetting contracts are executed between BOK Financial and other selected counterparties to minimize the risk of changes in commodity prices, interest rates or foreign exchange rates. The counterparty contracts are identical to customer contracts, except for a fixed pricing spread or fee paid to BOK Financial as profit and compensation for administrative costs and credit risk which is recognized over the life of the contracts and included in Other operating revenue – Brokerage and trading revenue in the Consolidated Statements of Earnings.

Internal Risk Management Programs

BOK Financial may use derivative contracts in managing its interest rate sensitivity, as part of its economic hedge of the change in the fair value of mortgage servicing rights and to mitigate the market risk of holding trading securities. Changes in the fair value of derivative instruments used in managing interest rate sensitivity and as part of the economic hedge of changes in the fair value of mortgage servicing rights are included in Other operating revenue – Gain (loss) on derivatives, net in the Consolidated Statements of Earnings. Changes in the fair value of derivative instruments used to mitigate the market risk of holding trading securities are included in Other operating revenue – Brokerage and trading revenue.

As discussed in Note 6, certain derivative contracts not designated as hedging instruments related to mortgage loan commitments and forward sales contracts are included in Residential mortgage loans held for sale on the Consolidated Balance Sheets. See Note 6 for additional discussion of notional, fair value

and impact on earnings of these contracts.

- 64 -

The following table summarizes the fair values of derivative contracts recorded as “derivative contracts” assets and liabilities in the balance sheet at September 30, 2018 (in thousands):

Assets						
	Notional ¹	Gross Fair Value	Netting Adjustments	Net Fair Value Before Cash Collateral	Cash Collateral	Fair Value Net of Cash Collateral
Customer risk management programs:						
Interest rate contracts						
To-be-announced residential mortgage-backed securities	\$12,423,155	\$45,983	\$(18,338)	\$27,645	\$—	\$27,645
Interest rate swaps	1,702,731	46,160	(1,300)	44,860	(13,307)	31,553
Energy contracts	1,509,976	202,086	(67,611)	134,475	(3,020)	131,455
Agricultural contracts	26,318	1,024	(196)	828	—	828
Foreign exchange contracts	148,824	146,719	—	146,719	—	146,719
Equity option contracts	89,606	4,144	—	4,144	(660)	3,484
Total customer risk management programs	15,900,610	446,116	(87,445)	358,671	(16,987)	341,684
Internal risk management programs	1,064,113	23,887	(16,090)	7,797	—	7,797
Total derivative contracts	\$16,964,723	\$470,003	\$(103,535)	\$366,468	\$(16,987)	\$349,481
Liabilities						
	Notional ¹	Gross Fair Value	Netting Adjustments	Net Fair Value Before Cash Collateral	Cash Collateral	Fair Value Net of Cash Collateral
Customer risk management programs:						
Interest rate contracts						
To-be-announced residential mortgage-backed securities	\$12,160,590	\$43,074	\$(18,338)	\$24,736	\$—	\$24,736
Interest rate swaps	1,702,731	46,162	(1,300)	44,862	(3,844)	41,018
Energy contracts	1,485,036	200,290	(67,611)	132,679	(115,191)	17,488
Agricultural contracts	26,316	998	(196)	802	—	802
Foreign exchange contracts	145,943	143,817	—	143,817	(48)	143,769
Equity option contracts	89,606	4,144	—	4,144	—	4,144
Total customer risk management programs	15,610,222	438,485	(87,445)	351,040	(119,083)	231,957
Internal risk management programs	4,079,094	36,520	(16,090)	20,430	—	20,430
Total derivative contracts	\$19,689,316	\$475,005	\$(103,535)	\$371,470	\$(119,083)	\$252,387

¹ Notional amounts for commodity contracts are converted into dollar-equivalent amounts based on dollar prices at the inception of the contract.

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

The following table summarizes the fair values of derivative contracts recorded as “derivative contracts” assets and liabilities in the balance sheet at December 31, 2017 (in thousands):

Assets						
	Notional ¹	Gross Fair Value	Netting Adjustments	Net Fair Value Before Cash Collateral	Cash Collateral	Fair Value Net of Cash Collateral
Customer risk management programs:						
Interest rate contracts						
To-be-announced residential mortgage-backed securities	\$ 12,347,542	\$ 23,606	\$ (18,096)	\$ 5,510	\$ —	\$ 5,510
Interest rate swaps	1,478,944	28,278	—	28,278	(4,964)	23,314
Energy contracts	1,190,067	103,044	(47,873)	55,171	(196)	54,975
Agricultural contracts	53,238	1,576	(960)	616	—	616
Foreign exchange contracts	132,397	129,551	—	129,551	(448)	129,103
Equity option contracts	99,633	5,503	—	5,503	(920)	4,583
Total customer risk management programs	15,301,821	291,558	(66,929)	224,629	(6,528)	218,101
Internal risk management programs	4,736,701	9,494	(7,093)	2,401	—	2,401
Total derivative contracts	\$ 20,038,522	\$ 301,052	\$ (74,022)	\$ 227,030	\$ (6,528)	\$ 220,502
Liabilities						
	Notional ¹	Gross Fair Value	Netting Adjustments	Net Fair Value Before Cash Collateral	Cash Collateral	Fair Value Net of Cash Collateral
Customer risk management programs:						
Interest rate contracts						
To-be-announced residential mortgage-backed securities	\$ 11,537,742	\$ 20,367	\$ (18,096)	\$ 2,271	\$ (704)	\$ 1,567
Interest rate swaps	1,478,944	28,298	—	28,298	(12,896)	15,402
Energy contracts	1,166,924	101,603	(47,873)	53,730	(42,767)	10,963
Agricultural contracts	48,552	1,551	(960)	591	—	591
Foreign exchange contracts	126,251	123,321	—	123,321	(53)	123,268
Equity option contracts	99,633	5,503	—	5,503	—	5,503
Total customer risk management programs	14,458,046	280,643	(66,929)	213,714	(56,420)	157,294
Internal risk management programs	5,728,421	21,762	(7,093)	14,669	—	14,669
Total derivative contracts	\$ 20,186,467	\$ 302,405	\$ (74,022)	\$ 228,383	\$ (56,420)	\$ 171,963

¹ Notional amounts for commodity contracts are converted into dollar-equivalent amounts based on dollar prices at the inception of the contract.

Edgar Filing: Energy Transfer Partners, L.P. - Form 10-Q

The following table summarizes the fair values of derivative contracts recorded as “derivative contracts” assets and liabilities in the balance sheet at September 30, 2017 (in thousands):

Assets						
	Notional¹	Gross Fair Value	Netting Adjustments	Net Fair Value Before Cash Collateral	Cash Collateral	Fair Value Net of Cash Collateral
Customer risk management programs:						
Interest rate contracts						
To-be-announced residential mortgage-backed securities	\$ 14,244,442	\$ 38,875	\$ (9,547)	\$ 29,328	\$—	\$ 29,328
Interest rate swaps	1,368,210	27,016	—	27,016	(2,820)	24,196
Energy contracts	983,794	45,368	(35,166)	10,202	(238)	9,964
Agricultural contracts	60,745	1,870	(1,172)	698	—	698
Foreign exchange contracts	252,525	249,788	—	249,788	—	249,788
Equity option contracts	101,841	4,871	—	4,871	(920)	3,951
Total customer risk management programs	17,011,557	367,788	(45,885)	321,903	(3,978)	317,925
Internal risk management programs	11,941,260	34,634	—	34,634	—	34,634
Total derivative contracts	\$ 28,952,817	\$ 402,422	\$ (45,885)	\$ 356,537	\$ (3,978)	\$ 352,559
Liabilities						
	Notional¹	Gross Fair Value	Netting Adjustments	Net Fair Value Before Cash Collateral	Cash Collateral	Fair Value Net of Cash Collateral
Customer risk management programs:						
Interest rate contracts						
To-be-announced residential mortgage-backed securities	\$ 14,244,442	\$ 34,948	\$ (9,547)	\$ 25,401	\$ (374)	\$ 25,027
Interest rate swaps	1,368,230	27,056	—	27,056	(16,599)	10,457
Energy contracts	939,350	42,744	(35,166)	7,578	—	7,578
Agricultural contracts	60,746	1,846	(1,172)	674	—	674
Foreign exchange contracts	249,269	245,925	—	245,925	(1,395)	244,530
Equity option contracts	101,841	4,871	—	4,871	—	4,871
Total customer risk management programs	16,963,878	357,390	(45,885)	311,505	(18,368)	293,137
Internal risk management programs	9,180,531	43,190	—	43,190	—	43,190
Total derivative contracts	\$ 26,144,409	\$ 400,580	\$ (45,885)	\$ 354,695	\$ (18,368)	\$ 336,327

¹ Notional amounts for commodity contracts are converted into dollar-equivalent amounts based on dollar prices at the inception of the contract.

The following summarizes the pre-tax net gains (losses) on derivative instruments and where they are recorded in the income statement (in thousands):

	Three Months Ended			
	September 30, 2018		September 30, 2017	
	Brokerage and on	Gain (Loss) on	Brokerage and on	Gain (Loss) on
	Trading Derivatives, Revenue Net		Trading Derivatives, Revenue Net	
Customer risk management programs:				
Interest rate contracts				
To-be-announced residential mortgage-backed securities	\$7,272	\$ —	\$9,181	\$ —
Interest rate swaps	618	—	767	—
Energy contracts	541	—	378	—
Agricultural contracts	6	—	38	—
Foreign exchange contracts	78	—	164	—
Equity option contracts	—	—	—	—
Total customer risk management programs	8,515	—	10,528	—
Internal risk management programs	6,124	(2,847)	(711)	1,033
Total derivative contracts	\$14,639	\$ (2,847)	\$9,817	\$ 1,033

	Nine Months Ended			
	September 30, 2018		September 30, 2017	
	Brokerage and on	Gain (Loss) on	Brokerage and on	Gain (Loss) on
	Trading Derivatives, Revenue Net		Trading Derivatives, Revenue Net	
Customer risk management programs:				
Interest rate contracts				
To-be-announced residential mortgage-backed securities	\$21,677	\$ —	\$26,413	\$ —
Interest rate swaps	2,057	—	1,891	—
Energy contracts	5,097	—	4,917	—
Agricultural contracts	36	—	58	—
Foreign exchange contracts	350	—	524	—
Equity option contracts	—	—	—	—
Total customer risk management programs	29,217	—	33,803	—
Internal risk management programs	3,260	(11,589)	5,307	3,824
Total derivative contracts	\$32,477	\$ (11,589)	\$39,110	\$ 3,824

(4) Loans and Allowances for Credit Losses

Loans

Loans are either secured or unsecured based on the type of loan and the financial condition of the borrower. Repayment is generally expected from cash flow or proceeds from the sale of selected assets of the borrower. BOK Financial is exposed to risk of loss on loans due to the borrower's difficulties, which may arise from any number of factors, including problems within the respective industry or local economic conditions. Access to collateral, in the event of borrower default, is reasonably assured through adherence to applicable lending laws and through sound lending standards and credit review procedures. Accounting policies for all loans, excluding residential mortgage loans guaranteed by U.S. government agencies, are as follows.

Interest is accrued at the applicable interest rate on the principal amount outstanding. Loans are placed on nonaccruing status when, in the opinion of management, full collection of principal or interest is uncertain. Internally risk graded loans are individually evaluated for nonaccruing status quarterly. Non-risk graded loans are generally placed on nonaccruing status when more than 90 days past due or within 60 days of being notified of the borrower's bankruptcy filing. Interest previously accrued but not collected is charged against interest income when the loan is placed on nonaccruing status. Payments on nonaccruing loans are applied to principal or recognized as interest income, according to management's judgment as to the collectability of principal. Loans may be returned to accruing status when, in the opinion of management, full collection of principal and interest, including principal previously charged off, is probable based on improvements in the borrower's financial condition or a sustained period of performance.

Loans to borrowers experiencing financial difficulties may be modified in troubled debt restructurings ("TDRs"). All TDRs are classified as nonaccruing, excluding loans guaranteed by U.S. government agencies. Modifications generally consist of extension of payment terms or interest rate concessions and may result either voluntarily through negotiations with the borrower or involuntarily through court order. Generally, principal and accrued but unpaid interest is not voluntarily forgiven.

Performing loans may be renewed under the current collateral value, debt service ratio and other underwriting standards. Nonaccruing loans may be renewed and will remain classified as nonaccruing.

Occasionally, loans, other than residential mortgage loans, may be held for sale in order to manage credit concentration. These loans are carried at the lower of cost or fair value with gains or losses recognized in other gains (losses), net in the Statements of Earnings.

All loans are charged off when the loan balance or a portion of the loan balance is no longer supported by the paying capacity of the borrower or when the required cash flow is reduced in a TDR. The charge-off amount is determined through a quarterly evaluation of available cash resources and collateral value and charge-offs are taken in the quarter in which the loss is identified. Non-risk graded loans that are past due between 60 days and 180 days, based on the loan product type, are charged off. Loans to borrowers whose personal obligation has been discharged through Chapter 7 bankruptcy proceedings are charged off within 60 days of notice of the bankruptcy filing, regardless of payment status.

Loan origination and commitment fees and direct loan acquisition and origination costs are deferred and amortized as an adjustment to yield over the life of the loan or over the commitment period, as applicable. Amortization does not anticipate loan prepayments. Net unamortized fees are recognized in

full at time of payoff.

Qualifying residential mortgage loans guaranteed by U.S. government agencies have been sold into GNMA pools. Under certain performance conditions specified in government programs, the Company may have the right, but not the obligation to repurchase loans from GNMA pools. These loans no longer qualify for sale accounting and are recognized in the Consolidated Balance Sheets. Guaranteed loans are considered impaired because we do not expect to receive all principal and interest based on the loan's contractual terms. The original principal guarantee remains; however, interest accrues at a curtailed rate as specified in the programs. The carrying value of these loans is reduced based on an estimate of the expected cash flows discounted at the original note rate plus a liquidity spread. Guaranteed loans may be modified in TDRs in accordance with U.S. government agency guidelines. Interest continues to accrue based on the modified rate. Guaranteed loans may either be resold into GNMA pools after a performance period specified by the programs or foreclosed and conveyed to the guarantors.

- 69 -

Loans are disaggregated into portfolio segments and further disaggregated into classes. The portfolio segment is the level at which the Company develops and documents a systematic method for determining its allowance for credit losses. Classes are a further disaggregation of portfolio segments based on the risk characteristics of the loans and the Company's method for monitoring and assessing credit risk.

Portfolio segments of the loan portfolio are as follows (in thousands):

	September 30, 2018				December 31, 2017			
	Fixed Rate	Variable Rate	Non-accrual	Total	Fixed Rate	Variable Rate	Non-accrual	Total
Commercial	\$2,150,138	\$9,316,473	\$109,490	\$11,576,101	\$2,217,432	\$8,379,240	\$137,303	\$10,733,975
Commercial real estate	603,515	3,199,844	1,316	3,804,675	548,692	2,928,440	2,855	3,479,987
Residential mortgage	1,592,249	337,576	41,917	1,971,742	1,608,655	317,584	47,447	1,973,686
Personal	163,067	833,605	269	996,941	154,517	810,990	269	965,776
Total	\$4,508,969	\$13,687,498	\$152,992	\$18,349,459	\$4,529,296	\$12,436,254	\$187,874	\$17,153,424
Accruing loans past due (90 days) ¹				\$518				\$633

	September 30, 2017			
	Fixed Rate	Variable Rate	Non-accrual	Total
Commercial	\$2,225,470	\$8,393,564	\$176,900	\$10,795,934
Commercial real estate	564,681	2,950,486	2,975	3,518,142
Residential mortgage	1,589,013	311,231	45,506	1,945,750
Personal	153,750	793,003	255	947,008
Total	\$4,532,914	\$12,448,284	\$225,636	\$17,206,834
Accruing loans past due (90 days) ¹				\$253

¹ Excludes residential mortgage loans guaranteed by agencies of the U.S. government

At September 30, 2018, loans to businesses and collateral primarily located in Texas totaled \$6.1 billion or 33 percent of the total loan portfolio. Loans to businesses and individuals with collateral primarily located in Oklahoma totaled \$3.6 billion or 20 percent of our total loan portfolio. Loans for which the collateral location is not relevant, such as unsecured loans and reserve-based energy loans, are distributed by the borrower's primary operating location. These geographic concentrations subject the loan portfolio to the general economic conditions within these areas.

Commercial

Commercial loans represent loans for working capital, facilities acquisition or expansion, purchases of equipment and other needs of commercial customers primarily located within our geographical footprint. Commercial loans are underwritten individually and represent ongoing relationships based on a thorough knowledge of the customer, the customer's industry and market. While commercial loans are generally secured by the customer's assets including real property, inventory, accounts receivable, operating equipment, interest in mineral rights and other property and may also include personal guarantees of the owners and related parties, the primary source of repayment of the loans is the ongoing cash flow from operations of the customer's business. Inherent lending risk is centrally monitored on a continuous basis from underwriting throughout the life of the loan for compliance with commercial lending policies.

At September 30, 2018, commercial loans with collateral primarily located in Texas market totaled \$3.8 billion or 33 percent of the commercial loan portfolio segment and commercial loans with collateral primarily located in Oklahoma totaled \$2.3 billion or 20 percent of the commercial loan portfolio segment.

- 70 -

The commercial loan portfolio segment is further divided into loan classes. The energy loan class totaled \$3.3 billion or 18 percent of total loans at September 30, 2018, including \$2.7 billion of outstanding loans to energy producers. Approximately 57 percent of committed production loans are secured by properties primarily producing oil and 43 percent are secured by properties producing natural gas. The services loan class totaled \$3.0 billion or 16 percent of total loans at September 30, 2018. Approximately \$1.5 billion of loans in the services category consist of loans with individual balances of less than \$10 million. Businesses included in the services class include governmental, educational services, consumer services, financial services and loans to entities providing services for real estate and construction. The healthcare loan class totaled \$2.4 billion or 13 percent of total loans at September 30, 2018. The healthcare loan class consists primarily of loans for the development and operation of senior housing and care facilities, including independent living, assisted living and skilled nursing. Healthcare also includes loans to hospitals and other medical service providers.

Commercial Real Estate

Commercial real estate loans are for the construction of buildings or other improvements to real estate and property held by borrowers for investment purposes primarily within our geographical footprint. We require collateral values in excess of the loan amounts, demonstrated cash flows in excess of expected debt service requirements, equity investment in the project and a portion of the project already sold, leased or permanent financing already secured. The expected cash flows from all significant new or renewed income producing property commitments are stress tested to reflect the risks in varying interest rates, vacancy rates and rental rates. As with commercial loans, inherent lending risks are centrally monitored on a continuous basis from underwriting throughout the life of the loan for compliance with applicable lending policies.

At September 30, 2018, 32 percent of commercial real estate loans are secured by properties primarily located in the Dallas and Houston areas of Texas. An additional 12 percent of commercial real estate loans are secured by properties located primarily in the Tulsa and Oklahoma City metropolitan areas of Oklahoma.

Residential Mortgage and Personal

Residential mortgage loans provide funds for our customers to purchase or refinance their primary residence or to borrow against the equity in their home. Residential mortgage loans are secured by a first or second mortgage on the customer's primary residence. Personal loans consist primarily of loans secured by the cash surrender value of insurance policies and marketable securities. It also includes direct loans secured by and for the purchase of automobiles, recreational and marine equipment as well as unsecured loans. Residential mortgage and personal loans are made in accordance with underwriting policies we believe to be conservative and are fully documented. Loans may be individually underwritten or credit scored based on size and other criteria. Credit scoring is assessed based on significant credit characteristics including credit history, residential and employment stability. Residential mortgage loans retained in the Company's portfolio are primarily composed of various mortgage programs to support customer relationships including jumbo mortgage loans, non-builder construction loans and special loan programs for high net worth individuals and certain professionals. Jumbo loans may be fixed or variable rate and are fully amortizing. Jumbo loans generally conform to government sponsored entity standards, except that the loan size exceeds maximums required under these standards. These loans generally require a minimum FICO score of 720 and a maximum debt-to-income ratio ("DTI") of 38 percent. Loan-to-value ("LTV") ratios are tiered from 60 percent to 100 percent, depending on the market. Special mortgage programs include fixed and variable fully

amortizing loans tailored to the needs of certain healthcare professionals. Variable rate loans are fully indexed at origination and may have fixed rates for 3 years to ten years, then adjust annually thereafter.

At September 30, 2018, residential mortgage loans included \$181 million of loans guaranteed by U.S. government agencies previously sold into GNMA mortgage pools. These loans either have been repurchased or are eligible to be repurchased by the Company when certain defined delinquency criteria are met. Although payments on these loans generally are past due more than 90 days, interest continues to accrue based on the government guarantee.

Home equity loans totaled \$696 million at September 30, 2018. Approximately 61 percent of the home equity loan portfolio is comprised of first lien loans and 39 percent of the home equity portfolio is comprised of junior lien loans. Junior lien loans are distributed 44 percent to amortizing term loans and 56 percent to revolving lines of credit. Home equity loans generally require a minimum FICO score of 700 and a maximum DTI of 40 percent. The maximum loan amount available for our home equity loan products is generally \$400 thousand. Revolving loans have a revolving period of 5 years followed by 15 years of amortizing repayments. Interest-only home equity loans may not be extended for any additional revolving time. All other home equity loans may be extended at management's discretion for an additional revolving term of 5 years, subject to an update of certain credit information.

- 71 -

Credit Commitments

Commitments to extend credit are agreements to lend to a customer as long as there is no violation of conditions established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. At September 30, 2018, outstanding commitments totaled \$10.7 billion. Because some commitments are expected to expire before being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. BOK Financial uses the same credit policies in making commitments as it does loans.

The amount of collateral obtained, if deemed necessary, is based upon management's credit evaluation of the borrower.

Standby letters of credit are conditional commitments issued to guarantee the performance of a customer to a third party. Because the credit risk involved in issuing standby letters of credit is essentially the same as that involved in extending loan commitments, BOK Financial uses the same credit policies in evaluating the creditworthiness of the customer. Additionally, BOK Financial uses the same evaluation process in obtaining collateral on standby letters of credit as it does for loan commitments. The term of these standby letters of credit is defined in each commitment and typically corresponds with the underlying loan commitment. At September 30, 2018, outstanding standby letters of credit totaled \$672 million.

Allowances for Credit Losses

BOK Financial maintains an allowance for loan losses and an accrual for off-balance sheet credit risk. The accrual for off-balance sheet credit risk is maintained at a level that is appropriate to cover estimated losses associated with credit instruments that are not currently recognized as assets such as loan commitments, standby letters of credit or guarantees. As discussed in greater detail in Note 6, the Company also has separate accruals for off-balance sheet credit risk related to residential mortgage loans previously sold with full or partial recourse and for residential mortgage loans sold to government sponsored agencies under standard representations and warranties.

The appropriateness of the allowance for loan losses and accrual for off-balance sheet credit losses (collectively "allowance for credit losses") is assessed by management based on an ongoing quarterly evaluation of the probable estimated losses inherent in the portfolio, including probable losses on both outstanding loans and unused commitments.

The allowance for loan losses consists of specific allowances attributed to impaired loans that have not yet been charged down to amounts we expect to recover, general allowances for unimpaired loans based on estimated loss rates by loan class and nonspecific allowances based on general economic conditions, risk concentration and related factors. There have been no material changes in the approach or techniques utilized in developing the allowance for loan losses and the accrual for off-balance sheet credit losses for the three and nine months ended September 30, 2018.

Loans are considered to be impaired when it becomes probable that BOK Financial will be unable to collect all amounts due according to the contractual terms of the loan agreements. Internally risk graded loans are evaluated individually for impairment. Substantially all commercial and commercial real estate loans and certain residential mortgage and consumer loans are risk graded based on evaluation of the borrowers' ability to repay. Certain commercial loans and most residential mortgage and consumer loans are small balance, homogeneous pools of loans that are not risk graded. Non-risk graded loans are

identified as impaired based on performance status. Generally, non-risk graded loans 90 days or more past due or modified in a TDR or in bankruptcy are considered to be impaired.

Specific allowances for impaired loans are measured by an evaluation of estimated future cash flows discounted at the loans' initial effective interest rate or the fair value of collateral for certain collateral dependent loans. Collateral value of real property is generally based on third party appraisals that conform to Uniform Standards of Professional Appraisal Practice, less estimated selling costs. Appraised values are on an "as-is" basis and are generally not adjusted by the Company. Updated appraisals are obtained at least annually or more frequently if market conditions indicate collateral values have declined. Collateral value of mineral rights is generally determined by our internal staff of engineers based on projected cash flows under current market conditions. Collateral values and available cash resources that support impaired loans are evaluated quarterly. Historical statistics may be used as a practical way to estimate impairment in limited situations, such as when a collateral dependent loan is identified as impaired at the end of a reporting period, until an updated appraisal of collateral value is received or a full assessment of future cash flows is completed. Estimates of future cash flows and collateral values require significant judgments and may be volatile.

- 72 -

General allowances for unimpaired loans are based on estimated loss rates by loan class. The gross loss rate for each loan class is determined by the greater of the current gross loss rate based on the most recent twelve months or a ten-year gross loss rate. Recoveries are not directly considered in the estimation of loss rates. Recoveries generally do not follow predictable patterns and are not received until well after the charge-off date as a result of protracted legal actions. For risk graded loans, gross loss rates are adjusted for changes in risk grading. For each loan class, the current weighted average risk grade is compared to the long-term average risk grade. This comparison determines whether credit risk in each loan class is increasing or decreasing. Loss rates are adjusted upward or downward in proportion to changes in average risk grading. General allowances for unimpaired loans also consider inherent risks identified for each loan class. Inherent risks consider loss rates that most appropriately represent the current credit cycle and other factors attributable to specific loan classes which have not yet been represented in the gross loss rates or risk grading. These factors include changes in commodity prices or engineering imprecision, which may affect the value of reserves that secure our energy loan portfolio, construction risk that may affect commercial real estate loans, changes in regulations and public policy that may disproportionately impact health care loans and changes in loan products.

Nonspecific allowances are maintained for risks beyond factors specific to a particular loan or loan class. These factors include trends in the economy of our primary lending areas, concentrations in large balance loans and other relevant factors.

An accrual for off-balance sheet credit losses is included in Other liabilities in the Consolidated Balance Sheets. The appropriateness of this accrual is determined in the same manner as the allowance for loan losses.

A provision for credit losses is charged against or credited to earnings in amounts necessary to maintain an appropriate allowance for credit losses. Recoveries of loans previously charged off are added to the allowance when received.

The activity in the allowance for loan losses and the allowance for off-balance sheet credit losses related to loan commitments and standby letters of credit for the three months ended September 30, 2018 is summarized as follows (in thousands):

	Commercial	Commercial Real Estate	Residential Mortgage	Personal	Nonspecific Allowance	Total
Allowance for loan losses:						
Beginning balance	\$ 113,722	\$ 58,758	\$ 18,544	\$ 8,646	\$ 15,472	\$ 215,142
Provision for loan losses	(1,285)	1,391	1	883	3,418	4,408
Loans charged off	(9,602)	—	(91)	(1,380)	—	(11,073)
Recoveries	1,263	40	229	560	—	2,092
Ending balance	\$ 104,098	\$ 60,189	\$ 18,683	\$ 8,709	\$ 18,890	\$ 210,569
Allowance for off-balance sheet credit losses:						
Beginning balance	\$ 2,361	\$ 17	\$ 53	\$ 2	\$ —	\$ 2,433
Provision for off-balance sheet credit losses	(424)	19	(3)	—	—	(408)
Ending balance	\$ 1,937	\$ 36	\$ 50	\$ 2	\$ —	\$ 2,025
Total provision for credit losses	\$ (1,709)	\$ 1,410	\$ (2)	\$ 883	\$ 3,418	\$ 4,000

The activity in the allowance for loan losses and the allowance for off-balance sheet credit losses related to loan commitments and standby letters of credit for the nine months ended September 30, 2018 is summarized as follows (in thousands):

	Commercial	Commercial Real Estate	Residential Mortgage	Personal	Nonspecific Allowance	Total
Allowance for loan losses:						
Beginning balance	\$ 124,269	\$ 56,621	\$ 18,451			