BancFirst Corporation

- Total Assets: $7.6 billion
- Total Equity: $838 million
- 159,000 Oklahoma Households
- 36,000 Oklahoma Businesses
- 1,880+ Employees
- Largest State Chartered Bank in Oklahoma
- Symbol BANF on NASDAQ Global Select
- 105 Staffed Offices
- 58 Communities
- 33 Counties
- 25 County seat communities
- 350+ Total ATMs including Oklahoma Walgreens, 7-Eleven, and EZ G0 stores.
Deposit Mix

- Beta of all deposits was 0.48 for 1st quarter 2018 and 0.20 over last 5 rate increases (125 basis points since December 2015).
### Capital Ratios

<table>
<thead>
<tr>
<th></th>
<th>March 31, 2018</th>
<th>Basel III</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>BancFirst (Bank)</td>
<td>BancFirst Corp</td>
<td>Well Capitalized</td>
</tr>
<tr>
<td>Total Capital/Risk Assets</td>
<td>13.46%</td>
<td>15.48%</td>
<td>&gt; 10.00%</td>
</tr>
<tr>
<td>Common Equity Tier 1/Risk Assets</td>
<td>12.10%</td>
<td>13.93%</td>
<td>&gt; 6.50%</td>
</tr>
<tr>
<td>Tier 1 Capital/Risk Assets</td>
<td>12.48%</td>
<td>14.51%</td>
<td>&gt; 8.00%</td>
</tr>
<tr>
<td>Leverage Ratio (Tier 1 Capital/TA)</td>
<td>8.96%</td>
<td>10.43%</td>
<td>&gt; 5.00%</td>
</tr>
</tbody>
</table>

*NOTE: Basel III became effective on 1/1/2015*
Loan Portfolio Composition

- RE 1-4 Family, 19%
- RE Constr, 10%
- Consumer, 5%
- Agriculture, 3%
- Direct Energy, 2%
- Indirect Energy, 1%
- Other, 4%
- Commercial, 18%
- RE Comm - Investor, 19%
- RE Comm - Owner Occupied, 13%
- RE Other, 6%
- Community Banks, 50%
- Metro Areas, 50%
- Retail, 16%
- Commercial, 84%
• Average increase in common stock price since IPO has been 12.6% vs. S&P 500 of 6.8% and KBW Bank Index of 4.4%
• BancFirst has a beta of 0.61
One of America’s Strongest Banks

Safe.
Ranked on the list of SAFEST & STRONGEST BANKS IN THE NATION
11 consecutive years.
Ranked by Bank Director Magazine

Loyal.
Oklahoma’s largest state-chartered bank
SERVING MORE THAN 50 COMMUNITIES IN OKLAHOMA.
Forward-Looking Statements

This presentation contains 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 with respect to earnings and other financial information, corporate objectives, and other business matters. Forward-looking statements include estimates and give our current expectations or forecasts of future events. These forward-looking statements are subject to numerous assumptions, risks and uncertainties. Actual results may differ materially. These risks and other factors are described more fully in the Company’s Annual Report on Form 10-K for 2016 and other filings with the Securities and Exchange Commission.