Bank OZK

EARNINGS RELEASE FINANCIAL SUPPLEMENT

Second Quarter
& First Six Months
2026

Bank OZK
Consolidated Balance Sheets
Unaudited

	June 30, 2026	December 31, 2025
	(Dollars in thousands, except per share amounts)	
ASSETS		
Cash and cash equivalents	$ 1,554,322	$ 2,833,821
Investment securities – available for sale (“AFS”)	4,235,075	2,610,143
Federal Home Loan Bank of Dallas (“FHLB”) and other bankers’ bank stocks	12,617	14,292
Loans	32,560,970	32,317,785
Allowance for loan losses	(461,534)	(475,721)
Net Loans	32,099,436	31,842,064
Premises and equipment, net	980,587	921,998
Foreclosed assets	292,744	61,076
Accrued interest receivable	175,389	171,583
Bank owned life insurance	862,952	851,632
Goodwill	660,789	660,789
Other assets	829,224	818,442
Total assets	$ 41,703,135	$ 40,785,840
LIABILITIES AND STOCKHOLDERS’ EQUITY		
Deposits:		
Demand non-interest bearing	$ 3,951,241	$ 3,832,875
Savings and interest bearing transaction	11,558,850	11,268,506
Time	18,486,661	18,283,584
Total deposits	33,996,752	33,384,965
Other borrowings	734	537
Subordinated notes	349,793	349,389
Subordinated debentures	113,404	113,652
Reserve for losses on unfunded loan commitments	156,274	156,130
Accrued interest payable and other liabilities	808,110	651,316
Total liabilities	35,425,067	34,655,989
Commitments and contingencies		
Stockholders’ equity:		
Preferred stock: $0.01 par value; 100,000,000 shares authorized; 14,000,000 issued and outstanding at June 30, 2026 and December 31, 2025	338,980	338,980
Common stock: $0.01 par value; 300,000,000 shares authorized; 109,040,487 and 110,382,626 shares issued and outstanding at June 30, 2026 and December 31, 2025, respectively	1,090	1,104
Additional paid-in capital	1,427,636	1,497,334
Retained earnings	4,537,125	4,317,292
Accumulated other comprehensive loss	(26,763)	(24,859)
Total stockholders’ equity	6,278,068	6,129,851
Total liabilities and stockholders’ equity	$ 41,703,135	$ 40,785,840

Bank OZK
Consolidated Statements of Income
Unaudited

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
	(Dollars in thousands, except per share amounts)			
Interest income:				
Loans	$ 587,048	$ 619,387	$ 1,165,367	$ 1,207,947
Investment securities:				
Taxable	18,971	12,986	34,051	26,175
Tax-exempt	21,296	14,470	36,808	27,525
Deposits with banks	7,705	21,499	27,809	42,432
Total interest income	635,020	668,342	1,264,035	1,304,079
Interest expense:				
Deposits	237,037	262,564	476,067	518,369
Other borrowings	1,428	4,426	1,465	5,292
Subordinated notes	2,603	2,603	5,177	5,177
Subordinated debentures	1,806	2,003	3,613	3,986
Total interest expense	242,874	271,596	486,322	532,824
Net interest income	392,146	396,746	777,713	771,255
Provision for credit losses	45,601	35,215	87,549	73,632
Net interest income after provision for credit losses	346,545	361,531	690,164	697,623
Non-interest income:				
Deposit-related fees	11,398	11,027	22,456	21,533
Loan-related fees	12,478	7,925	21,297	16,910
Other	13,998	12,339	26,653	27,573
Total non-interest income	37,874	31,291	70,406	66,016
Non-interest expense:				
Salaries and employee benefits	92,194	86,224	186,772	168,424
Net occupancy and equipment	23,638	18,677	46,223	37,122
Other operating expenses	54,815	48,262	102,192	94,571
Total non-interest expense	170,647	153,163	335,187	300,117
Income before taxes	213,772	239,659	425,383	463,522
Provision for income taxes	46,400	56,656	94,648	108,548
Net income	167,372	183,003	330,735	354,974
Earnings attributable to noncontrolling interest	—	(25)	—	(37)
Preferred stock dividends	4,047	4,047	8,094	8,094
Net income available to common stockholders	$ 163,325	$ 178,931	$ 322,641	$ 346,843
Basic earnings per common share	$ 1.49	$ 1.59	$ 2.93	$ 3.06
Diluted earnings per common share	$ 1.49	$ 1.58	$ 2.93	$ 3.05

Bank OZK
Consolidated Statements of Stockholders' Equity
Unaudited

	Preferred Stock	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive (Loss) Income	Total
	(Dollars in thousands, except per share amounts)					
Three months ended June 30, 2026						
Balances – March 31, 2026	$ 338,980	$ 1,094	$ 1,438,574	$4,425,459	$ (47,897)	$6,156,210
Net income	—	—	—	167,372	—	167,372
Total other comprehensive income	—	—	—	—	21,134	21,134
Preferred stock dividends, $0.28906 per share	—	—	—	(4,047)	—	(4,047)
Common stock dividends, $0.47 per share	—	—	—	(51,659)	—	(51,659)
Repurchase and cancellation of 326,921 shares of common stock under share repurchase program, including excise tax	—	(4)	(15,490)	—	—	(15,494)
Stock-based compensation expense	—	—	4,552	—	—	4,552
Balances – June 30, 2026	$ 338,980	$ 1,090	$ 1,427,636	$4,537,125	$ (26,763)	$6,278,068
Six months ended June 30, 2026						
Balances – December 31, 2025	$ 338,980	$ 1,104	$ 1,497,334	$4,317,292	$ (24,859)	$6,129,851
Net income	—	—	—	330,735	—	330,735
Total other comprehensive loss	—	—	—	—	(1,904)	(1,904)
Preferred stock dividends, $0.57812 per share	—	—	—	(8,094)	—	(8,094)
Common stock dividends, $0.93 per share	—	—	—	(102,808)	—	(102,808)
Repurchase and cancellation of 1,646,914 shares of common stock under share repurchase program, including excise tax	—	(17)	(75,432)	—	—	(75,449)
Common stock activity pursuant to stock-based compensation plans	—	3	(4,773)	—	—	(4,770)
Stock-based compensation expense	—	—	10,507	—	—	10,507
Balances – June 30, 2026	$ 338,980	$ 1,090	$ 1,427,636	$4,537,125	$ (26,763)	$6,278,068

Bank OZK
Allowance for Credit Losses
Unaudited

	Allowance for Loan Losses	Reserve for Losses on Unfunded Loan Commitments	Total Allowance for Credit Losses
		(Dollars in thousands)	
Three months ended June 30, 2026:			
Balances – March 31, 2026	$ 479,945	$ 148,515	$ 628,460
Net charge-offs	(56,253)	—	(56,253)
Provision for credit losses	37,842	7,759	45,601
Balances – June 30, 2026	$ 461,534	$ 156,274	$ 617,808
Six months ended June 30, 2026:			
Balances – December 31, 2025	$ 475,721	$ 156,130	$ 631,851
Net charge-offs	(101,592)	—	(101,592)
Provision for credit losses	87,405	144	87,549
Balances – June 30, 2026	$ 461,534	$ 156,274	$ 617,808
Three months ended June 30, 2025:			
Balances – March 31, 2025	$ 488,150	$ 150,609	$ 638,759
Net charge-offs	(8,208)	—	(8,208)
Provision for credit losses	38,692	(3,477)	35,215
Balances – June 30, 2025	$ 518,634	$ 147,132	$ 665,766
Six months ended June 30, 2025:			
Balances – December 31, 2024	$ 465,547	$ 153,813	$ 619,360
Net charge-offs	(27,226)	—	(27,226)
Provision for credit losses	80,313	(6,681)	73,632
Balances – June 30, 2025	$ 518,634	$ 147,132	$ 665,766

Bank OZK
Selected Consolidated Financial Data
Unaudited

	Three Months Ended			% Change	
	June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026	June 30, 2025
	(Dollars in thousands, except per share amounts)				
Income statement data:					
Net interest income	$ 392,146	$ 385,568	$ 396,746	1.7%	(1.2%)
Provision for credit losses	45,601	41,948	35,215	8.7	29.5
Non-interest income	37,874	32,531	31,291	16.4	21.0
Non-interest expense	170,647	164,540	153,163	3.7	11.4
Net income available to common stockholders	163,325	159,317	178,931	2.5	(8.7)
Pre-tax pre-provision net revenue[1]	259,373	253,559	274,874	2.3	(5.6)
Common share and per common share data:					
Diluted earnings per common share	$ 1.49	$ 1.44	$ 1.58	3.5%	(5.7%)
Book value per common share	54.47	53.19	49.59	2.4	9.8
Tangible book value per common share[1]	48.41	47.15	43.72	2.7	10.7
Common stock dividends per share	0.47	0.46	0.43	2.2	9.3
Weighted-average diluted shares outstanding (thousands)	109,702	110,916	113,307	(1.1)	(3.2)
End of period shares outstanding (thousands)	109,040	109,368	112,641	(0.3)	(3.2)
Balance sheet data at period end:					
Total assets	$ 41,703,135	$ 41,663,976	$ 41,454,390	0.1%	0.6%
Loans	32,560,970	32,975,210	33,005,054	(1.3)	(1.3)
Allowance for loan losses	461,534	479,945	518,634	(3.8)	(11.0)
Investment Securities - AFS	4,235,075	3,843,525	2,822,206	10.2	50.1
Deposits	33,996,752	33,764,926	33,522,080	0.7	1.4
Other borrowings	734	350,636	800,589	(99.8)	(99.9)
Unfunded loan commitments	17,858,327	17,622,654	18,391,958	1.3	(2.9)
Reserve for losses on unfunded loan commitments	156,274	148,515	147,132	5.2	6.2
Total common stockholders’ equity[1]	5,939,088	5,817,230	5,585,895	2.1	6.3
Total tangible common stockholders’ equity (“TCE”)[1]	5,278,299	5,156,441	4,925,106	2.4	7.2
Average balance sheet data:					
Total average earning assets	$ 37,604,576	$ 37,659,220	$ 36,844,253		
Total average assets	41,009,313	40,861,758	39,754,292		
Total average common stockholders’ equity	5,879,367	5,843,389	5,527,680		
Selected ratios:					
Return on average assets[2]	1.60%	1.58%	1.81%		
Return on average common stockholders’ equity[1][2]	11.14	11.06	12.98		
Return on average tangible common stockholders’ equity[1][2]	12.55	12.47	14.75		
Loan to deposit ratio	95.78	97.66	98.46		
TCE to total tangible assets (“TCE ratio”)[1]	12.86	12.58	12.07		
Net interest margin - FTE[2]	4.24	4.20	4.36		
Efficiency Ratio	39.16	38.96	35.46		
Asset quality ratios:					
Net charge-offs to average loans[2]	0.69%	0.57%	0.10%		
Nonperforming loans to loans	0.92	0.90	0.18		
Nonperforming assets to total assets	1.42	1.08	0.53		
Allowance for loan losses to loans	1.42	1.46	1.57		
Allowance for credit losses to loans and unfunded loan commitments	1.23	1.24	1.30		
Other Information:					
Non-accrual loans	$ 300,416	$ 296,575	$ 58,545		
Foreclosed assets	292,744	154,496	159,894		

(1) See accompanying schedules for reconciliation of non-GAAP financial measures.
(2) Ratios for interim periods annualized based on actual days.

Bank OZK
Selected Consolidated Financial Data
Unaudited

	Six Months Ended		
	June 30, 2026	June 30, 2025	% Change
	(Dollars in thousands, except per share amounts)		
Income statement data:			
Net interest income	$ 777,713	$ 771,255	0.8%
Provision for credit losses	87,549	73,632	18.9
Non-interest income	70,406	66,016	6.6
Non-interest expense	335,187	300,117	11.7
Net income available to common stockholders	322,641	346,843	(7.0)
Pre-tax pre-provision net revenue[1]	512,932	537,154	(4.5)
Common share and per common share data:			
Diluted earnings per common share	$ 2.93	$ 3.05	(3.9%)
Book value per common share	54.47	49.59	9.8
Tangible book value per common share[1]	48.41	43.72	10.7
Common stock dividends per share	0.93	0.85	9.4
Weighted-average diluted shares outstanding (thousands)	110,264	113,773	(3.1)
End of period shares outstanding (thousands)	109,040	112,641	(3.2)
Balance sheet data at period end:			
Total assets	$ 41,703,135	$ 41,454,390	0.6%
Loans	32,560,970	33,005,054	(1.3)
Allowance for loan losses	461,534	518,634	(11.0)
Investment Securities - AFS	4,235,075	2,822,206	50.1
Deposits	33,996,752	33,522,080	1.4
Other borrowings	734	800,589	(99.9)
Unfunded loan commitments	17,858,327	18,391,958	(2.9)
Reserve for losses on unfunded loan commitments	156,274	147,132	6.2
Total common stockholders' equity[1]	5,939,088	5,585,895	6.3
Total tangible common stockholders' equity ("TCE")[1]	5,278,299	4,925,106	7.2
Average balance sheet data:			
Total average earning assets	$ 37,631,748	$ 36,224,850	
Total average assets	40,935,943	39,065,100	
Total average common stockholders' equity	5,861,477	5,483,873	
Selected ratios:			
Return on average assets[2]	1.59%	1.79%	
Return on average common stockholders' equity[1][2]	11.10	12.75	
Return on average tangible common stockholders' equity[1], [2]	12.51	14.50	
Loan to deposit ratio	95.78	98.46	
TCE to total tangible assets ("TCE ratio")[1]	12.86	12.07	
Net interest margin - FTE[2]	4.22	4.34	
Efficiency Ratio	39.06	35.53	
Asset quality ratios:			
Net charge-offs to average loans[2]	0.63%	0.18%	
Nonperforming loans to loans	0.92	0.18	
Nonperforming assets to total assets	1.42	0.53	
Allowance for loan losses to loans	1.42	1.57	
Allowance for credit losses to loans and unfunded loan commitments	1.23	1.30	
Other Information:			
Non-accrual loans	$ 300,416	$ 58,545	
Foreclosed assets	292,744	159,894	

[1] See accompanying schedules for reconciliation of non-GAAP financial measures.
[2] Ratios for interim periods annualized based on actual days.

Bank OZK

Selected Quarterly Consolidated Financial Data

Unaudited

	Three Months Ended				
	June 30, 2026	**March 31, 2026**	**December 31, 2025**	**September 30, 2025**	**June 30, 2025**
	(Dollars in thousands, except per share amounts)				
Income Statement Data:					
Net interest income	$ 392,146	$ 385,568	$ 407,047	$ 413,859	$ 396,746
Provision for credit losses	45,601	41,948	50,568	48,314	35,215
Non-interest income	37,874	32,531	33,604	36,077	31,291
Non-interest expense	170,647	164,540	161,649	159,308	153,163
Net income available to common stockholders	163,325	159,317	171,916	180,533	178,931
Pre-tax pre-provision net revenue(1)	259,373	253,559	279,002	290,628	274,874
Common share and per common share data:					
Diluted earnings per common share	$ 1.49	$ 1.44	$ 1.53	$ 1.59	$ 1.58
Book value per share	54.47	53.19	52.46	51.09	49.59
Tangible book value per common share(1)	48.41	47.15	46.48	45.23	43.72
Common stock dividends per share	0.47	0.46	0.45	0.44	0.43
Balance sheet data at period end:					
Total assets	$ 41,703,135	$ 41,663,976	$ 40,785,840	$ 41,606,548	$ 41,454,390
Loans	32,560,970	32,975,210	32,317,785	32,846,115	33,005,054
Investment securities – AFS	4,235,075	3,843,525	2,610,143	2,759,722	2,822,206
Deposits	33,996,752	33,764,926	33,384,965	33,984,925	33,522,080
Unfunded loan commitments	17,858,327	17,622,654	17,996,454	17,897,812	18,391,958
Allowance for credit losses:					
Balance at beginning of period	$ 628,460	$ 631,851	$ 679,600	$ 665,766	$ 638,759
Net charge-offs	(56,253)	(45,339)	(98,317)	(34,480)	(8,208)
Provision for credit losses	45,601	41,948	50,568	48,314	35,215
Balance at end of period	$ 617,808	$ 628,460	$ 631,851	$ 679,600	$ 665,766
Allowance for loan losses	$ 461,534	$ 479,945	$ 475,721	$ 532,341	$ 518,634
Reserve for losses on unfunded loan commitments	156,274	148,515	156,130	147,259	147,132
Total allowance for credit losses	$ 617,808	$ 628,460	$ 631,851	$ 679,600	$ 665,766
Allowance for loan losses to loans	1.42%	1.46%	1.47%	1.62%	1.57%
Allowance for credit losses to loans and unfunded loan commitments	1.23%	1.24%	1.26%	1.34%	1.30%
Selected ratios:					
Net interest margin – FTE(2)	4.24%	4.20%	4.30%	4.35%	4.36%
Efficiency ratio	39.16	38.96	36.36	35.11	35.46
Net charge-offs to average loans(2)	0.69	0.57	1.18	0.41	0.10
Nonperforming loans to total loans	0.92	0.90	1.06	0.46	0.18
Nonperforming assets to total assets	1.42	1.08	0.99	0.55	0.53
Loans past due 30 days or more, including past due non-accrual loans, to total loans	0.92	1.41	0.64	0.14	0.15
Other Information:					
Non-accrual loans	$ 300,416	$ 296,575	$ 341,223	$ 149,742	$ 58,545
Foreclosed assets	292,744	154,496	61,076	78,580	159,894

(1) Calculations of pre-tax pre-provision net revenue and tangible book value per common share and the reconciliations to GAAP are included in the schedules accompanying this release.
(2) Ratios for interim periods annualized based on actual days.

Bank OZK
Average Consolidated Balance Sheets and Net Interest Analysis – FTE
Unaudited

	Three Months Ended June 30,						Six Months Ended June 30,					
	2026			2025			2026			2025		
	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate
	(Dollars in thousands)											
ASSETS												
Interest earning assets:												
Interest earning deposits	$ 866,132	$ 7,705	3.57%	$ 1,979,182	$ 21,499	4.36%	$ 1,481,591	$ 27,809	3.79%	$ 1,970,726	$ 42,432	4.34%
Investment securities:												
Taxable	1,941,152	18,971	3.92	1,572,336	12,986	3.31	1,795,118	34,051	3.83	1,617,092	26,175	3.26
Tax-exempt – FTE	1,962,751	26,957	5.51	1,370,401	18,317	5.36	1,732,705	46,594	5.42	1,349,073	34,842	5.21
Total Loans – FTE	32,834,541	587,167	7.17	31,922,334	619,479	7.78	32,622,334	1,165,602	7.21	31,287,959	1,208,148	7.79
Total earning assets – FTE[1]	37,604,576	640,800	6.84	36,844,253	672,281	7.32	37,631,748	1,274,056	6.83	36,224,850	1,311,597	7.30
Non-interest earning assets	3,404,737			2,910,039			3,304,195			2,840,250		
Total assets	$41,009,313			$39,754,292			$40,935,943			$39,065,100		
LIABILITIES AND STOCKHOLDERS' EQUITY												
Interest bearing liabilities:												
Deposits:												
Savings and interest bearing transactions	$11,431,009	$ 70,156	2.46%	$10,281,055	$ 69,302	2.70%	$11,452,406	$ 139,154	2.45%	$10,270,007	$ 137,042	2.69%
Time deposits	17,928,356	166,881	3.73	18,217,108	193,262	4.26	17,973,388	336,913	3.78	17,712,445	381,327	4.34
Total interest bearing deposits	29,359,365	237,037	3.24	28,498,163	262,564	3.70	29,425,794	476,067	3.26	27,982,452	518,369	3.74
Other borrowings	151,284	1,428	3.79	484,468	4,426	3.66	79,147	1,465	3.73	323,959	5,292	3.29
Subordinated notes	349,694	2,603	2.99	348,880	2,603	2.99	349,593	5,177	2.99	348,779	5,177	2.99
Subordinated debentures	113,568	1,806	6.38	113,652	2,003	7.07	113,610	3,613	6.41	113,652	3,986	7.07
Total interest bearing liabilities[2]	29,973,911	242,874	3.25	29,445,163	271,596	3.70	29,968,144	486,322	3.27	28,768,842	532,824	3.73
Non-interest bearing liabilities:												
Non-interest bearing deposits	3,864,367			3,780,192			3,865,787			3,803,311		
Other non-interest bearing liabilities	952,688			661,909			901,555			669,635		
Total liabilities	34,790,966			33,887,264			34,735,486			33,241,788		
Total stockholders' equity before noncontrolling interest	6,218,347			5,866,660			6,200,457			5,822,853		
Noncontrolling interest	—			368			—			459		
Total liabilities and stockholders' equity	$41,009,313			$39,754,292			$40,935,943			$39,065,100		
Net interest income – FTE		$ 397,926			$ 400,685			$ 787,734			$ 778,773	
Net interest margin – FTE			4.24%			4.36%			4.22%			4.34%

(1) Net interest income and net interest margin are analyzed on a fully taxable equivalent basis ("FTE"). For the three months ended June 30, 2026 and 2025, the total FTE adjustments included in the analysis above were $5.8 million and $3.9 million, respectively. For the six months ended June 30, 2026 and 2025, the FTE adjustments included in the analysis above were $10.0 million and $7.5 million, respectively.

(2) The interest expense and the rates paid on "Total interest bearing liabilities" include capitalized interest which totaled $0.5 million and $1.0 million in the second quarter and first six months of 2026 compared to $1.0 million and $1.9 million for the second quarter and first six months of 2025.

Bank OZK
Reconciliation of Non-GAAP Financial Measures

Calculation of Average Common Stockholders' Equity, Average Tangible Common Stockholders' Equity and the Annualized Returns on Average Common Stockholders' Equity and Average Tangible Common Stockholders' Equity
Unaudited

	Three Months Ended			Six Months Ended	
	June 30,		March 31,	June 30,	
	2026	2025	2026	2026	2025
	(Dollars in thousands)				
Net income available to common stockholders	$ 163,325	$ 178,931	$ 159,317	$ 322,641	$ 346,843
Average stockholders' equity before noncontrolling interest	$6,218,347	$5,866,660	$6,182,369	$6,200,457	$5,822,853
Less average preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total average common stockholders' equity	$5,879,367	$5,527,680	$5,843,389	$5,861,477	$5,483,873
Less goodwill	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Average tangible common stockholders' equity	$5,218,578	$4,866,891	$5,182,600	$5,200,688	$4,823,084
Return on average common stockholders' equity[1]	11.14%	12.98%	11.06%	11.10%	12.75%
Return on average tangible common stockholders' equity[1]	12.55%	14.75%	12.47%	12.51%	14.50%

[1] Ratios for interim periods annualized based on actual days.

Calculation of Total Common Stockholders' Equity, Total Tangible Common Stockholders' Equity and Tangible Book Value per Common Share
Unaudited

	June 30,	March 31,	December 31,	September 30,	June 30,
	2026	2026	2025	2025	2025
	(In thousands, except per share amounts)				
Total stockholders' equity	$ 6,278,068	$ 6,156,210	$ 6,129,851	$ 6,093,406	$ 5,924,875
Less preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	$ 5,939,088	$ 5,817,230	$ 5,790,871	$ 5,754,426	$ 5,585,895
Less goodwill	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	$ 5,278,299	$ 5,156,441	$ 5,130,082	$ 5,093,637	$ 4,925,106
Shares of common stock outstanding	109,040	109,368	110,383	112,628	112,641
Book value per common share	$ 54.47	$ 53.19	$ 52.46	$ 51.09	$ 49.59
Tangible book value per common share	$ 48.41	$ 47.15	$ 46.48	$ 45.23	$ 43.72

Calculation of Total Common Stockholders' Equity, Total Tangible Common Stockholders' Equity and the Ratio of Total Tangible Common Stockholders' Equity to Total Tangible Assets

Unaudited

	June 30,		March 31,
	2026	2025	2026
		(Dollars in thousands)	
Total stockholders' equity	$ 6,278,068	$ 5,924,875	$ 6,156,210
Less preferred stock	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	$ 5,939,088	$ 5,585,895	$ 5,817,230
Less goodwill	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	$ 5,278,299	$ 4,925,106	$ 5,156,441
Total assets	$ 41,703,135	$ 41,454,390	$ 41,663,976
Less goodwill	(660,789)	(660,789)	(660,789)
Total tangible assets	$ 41,042,346	$ 40,793,601	$ 41,003,187
Ratio of total common stockholders' equity to total assets	14.24%	13.47%	13.96%
Ratio of total tangible common stockholders' equity to total tangible assets	12.86%	12.07%	12.58%

Calculation of Pre-Tax Pre-Provision Net Revenue

Unaudited

	Three Months Ended					Six Months Ended	
	June 30, 2026	March 31, 2026	Dec. 31, 2025	Sept. 30 2025	June 30, 2025	June 30, 2026	June 30, 2025
				(Dollars in thousands)			
Net income available to common stockholders	$163,325	$159,317	$171,916	$180,533	$178,931	$322,641	$346,843
Preferred stock dividends	4,047	4,047	4,047	4,047	4,047	8,094	8,094
Earnings attributable to noncontrolling interest	—	—	(52)	(6)	25	—	37
Provision for income taxes	46,400	48,247	52,523	57,740	56,656	94,648	108,548
Provision for credit losses	45,601	41,948	50,568	48,314	35,215	87,549	73,632
Pre-tax pre-provision net revenue	$259,373	$253,559	$279,002	$290,628	$274,874	$512,932	$537,154