



Bank OZK Announces Increase to Quarterly Common Stock Dividend and Announces Preferred Stock Dividend

October 1, 2025

Sixty-one consecutive quarters of increased quarterly cash dividend on its common stock

LITTLE ROCK, Ark., Oct. 01, 2025 (GLOBE NEWSWIRE) -- Bank OZK (the "Bank") (Nasdaq: OZK) announced its Board of Directors declared a quarterly cash dividend on the Bank's common stock of \$0.45 per share, up \$0.01, or 2.27% from the prior quarter. The common stock dividend is payable on October 21, 2025 to shareholders of record as of October 14, 2025. Bank OZK has increased its quarterly cash dividend on its common stock in each of the last sixty-one quarters.

The Board of Directors also declared a quarterly cash dividend of \$0.28906 per share on the Bank's 4.625% Series A Non-Cumulative Perpetual Preferred Stock ("Series A Preferred Stock") (Nasdaq: OZKAP) for the period covering August 15, 2025 through, but excluding November 15, 2025. The Series A Preferred Stock dividend is payable on November 17, 2025, to the holders of record of the Series A Preferred Stock at the close of business on November 3, 2025.

Bank OZK's consistent track record of increasing its common stock dividend has led to it being included in the S&P High Yield Dividend Aristocrats[®] index (Ticker: SPHYDA) since January 2018. The index consists of members of the S&P Composite 1500[®] that have followed a managed-dividends policy of consistently increasing common stock dividends every year for at least 20 years, and that meet minimum float-adjusted market capitalization and liquidity requirements. For more information on the index, visit www.spglobal.com/spdji.

GENERAL INFORMATION

Bank OZK (Nasdaq: OZK) is a regional bank providing innovative financial solutions delivered by expert bankers with a relentless pursuit of excellence. Established in 1903, Bank OZK conducts banking operations in over 250 offices in nine states including Arkansas, Georgia, Florida, North Carolina, Texas, Tennessee, New York, California and Mississippi and had \$41.5 billion in total assets as of June 30, 2025. For more information, visit ozk.com.

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Source: Bank OZK