

Item 7.01 Regulation FD Disclosure

Bank OZK (the “Company”) has published its quarterly Investor Presentation, reflecting Fourth Quarter and year-end 2025 financial information and other data. A copy of the Company’s Investor Presentation is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information furnished pursuant to this Item 7.01, including Exhibit 99.1, shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities under that section, and shall not be deemed to be incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act except as expressly set forth by specific reference in such filing.

The information contained in this presentation is summary information that is intended to be considered in the context of the Company’s filings with the Federal Deposit Insurance Corporation (“FDIC”) and other public announcements that the Company may make, by press release or otherwise, from time to time. The Company undertakes no duty or obligation to publicly update or revise the information contained in this report, although it may do so from time to time as its management believes is warranted. Any such updating may be made through the filing of other reports or documents with the FDIC, through press releases, or through other public disclosure, including disclosure on the Company’s website.

Cautionary Statements Regarding Forward-Looking Information

This Current Report on Form 8-K and certain other communications by the Company contain statements that constitute “forward-looking statements” within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933 and Section 21E of the Exchange Act. Such statements are based on currently available information and are subject to various risks and uncertainties that could cause actual results to differ materially from the Company’s present expectations. Undue reliance should not be placed on such forward-looking statements, as such statements speak only as of the date on which they are made and the Company undertakes no obligation to update such statements. Additional information regarding these and other risks is contained in the Company’s filings with the FDIC.

Item 9.01 Financial Statements and Exhibits

(d) *Exhibits.* The following exhibit is being furnished to this Current Report on Form 8-K:

99.1 Bank OZK Investor Presentation (March 9, 2026)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OZK

Date: March 9, 2026

By: /s/ Tim Hicks

Name: Tim Hicks

Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Document Description
99.1	Bank OZK Investor Presentation (March 9, 2026)



Nasdaq: OZK | March 9, 2026

Forward Looking Statements

This presentation and other communications by the Bank and its management may include certain statements that constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as “anticipates,” “targets,” “expects,” “hopes,” “estimates,” “intends,” “plans,” “goals,” “believes,” “feels,” “continue” and other similar expressions or future or conditional verbs such as “will,” “may,” “might,” “should,” “would” and “could.” Forward-looking statements represent the Bank’s current expectations, plans or forecasts of its future results, revenues, liquidity, net interest income, provision for credit losses, expenses, efficiency ratio, capital measures, strategy, deposits, assets, and future business and economic conditions more generally, and other future matters. Those statements are not guarantees of future results or performance and are subject to certain known and unknown risks, uncertainties and other factors that may cause actual results to differ materially from those expressed in, or implied by, such forward-looking statements. These risks, uncertainties and other factors include, but are not limited to: potential delays or other problems in implementing the Bank’s growth, expansion and acquisition strategies, including hiring or retaining qualified personnel, obtaining regulatory or other approvals, acquiring satisfactory sites, obtaining permits and designing, constructing and opening new offices or relocating, selling or closing existing offices, or integrating any acquisitions; the availability of and access to capital; possible downgrades in the Bank’s credit ratings or outlook which could increase the costs of or decrease the availability of funding from capital markets; the ability to attract new or retain existing deposits or to retain or grow loans, including growth from unfunded closed loans; the ability to generate future revenue growth or to control future growth in non-interest expense; interest rate fluctuations, including changes in the yield curve between short-term and long-term interest rates or changes in the relative relationships of various interest rate indices; competitive factors and pricing pressures, including their effect on the Bank’s net interest margin; general economic, unemployment, credit market and real estate market conditions, and the effect of such conditions on the creditworthiness of borrowers, collateral values, the value of investment securities and asset recovery values; conditions within the banking industry; recently enacted and potential new federal or state laws and regulatory requirements or changes to existing federal or state laws and regulatory requirements, including changes affecting oversight of the financial services industry, changes intended to manage or mitigate climate and related environmental risks, changes in the interpretation and enforcement of such laws and requirements, changes as a result of U.S. presidential, congressional, state and local elections, and the costs and expenses to comply with new and/or existing legislation and regulatory requirements; impacts of potential changes in U.S. tax, tariff and immigration laws, regulations and policies and changes in state and local tax laws, regulations and policies; uncertainty regarding changes in U.S. government monetary and fiscal policy; the impact of any U.S. federal government shutdown or budgetary crisis; Federal Deposit Insurance Corporation (“FDIC”) special assessments or changes to regular assessments; the ability to keep pace with technological changes, including changes regarding artificial intelligence and maintaining cybersecurity; the impact of any failure in, or breach of, our operational or security systems or infrastructure, or those of third parties with whom we do business or others, including as a result of cyber-attacks or an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting the Bank or our customers or others; natural disasters; acts of war or terrorism; the potential impact of continuing inflationary pressures; the potential impact of supply chain disruptions; national or international political instability or military conflicts; the competition for and costs of recruiting and retaining qualified personnel; impairment of our goodwill; adoption of new accounting standards, or changes in existing standards; and adverse results (including costs, fines, reputational harm and/or other negative effects) from current or future litigation, regulatory examinations or other legal and/or regulatory actions or rulings as well as other factors identified in this communication or as detailed from time to time in our public filings, including those factors described in the disclosures under the headings “Forward-Looking Information” and “Item 1A. Risk Factors” in our most recent Annual Report on Form 10-K for the year ended December 31, 2025 and in Item 2 of Part I and Item 2A of Part II of the Bank’s Quarterly Report(s) on Form 10-Q filed after the Annual Report, which are available on the Bank’s website (<https://ir.ozk.com/filings/documents>) and on the FDIC’s website (<https://efr.fdic.gov/fcxweb/efr/index.html>). Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those described in, or implied by, such forward-looking statements. The Bank disclaims any obligation to update or revise any forward-looking statements based on the occurrence of future events, the receipt of new information or otherwise.

Bank OZK (Nasdaq: OZK) – At a Glance

Bank OZK is a high-performing regional bank with deep expertise in specialized lending businesses nationwide. We operate through 254* retail branches in Arkansas, Georgia, Florida, Texas, North Carolina, and Tennessee and 13* loan production offices.

Recent Financial Highlights**

▪ Total Assets	\$40.8 billion
▪ Total Loans	\$32.3 billion
▪ Total Deposits	\$33.4 billion
▪ FY25 Net Interest Margin	4.33%
▪ FY25 Efficiency Ratio	35.6%
▪ FY25 Net Charge-off Ratio	0.50%
▪ FY25 Return on Average Assets	1.75%
▪ FY25 Return on Average TCE ⁺	14.15%
▪ TCE / TA Ratio ⁺	12.79%

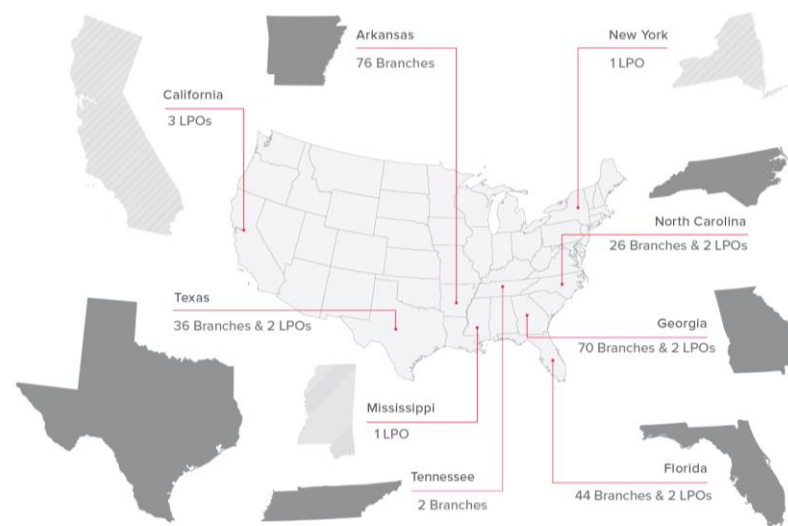
* As of March 9, 2026.

** As of and for the twelve months ended December 31, 2025.

+ TCE = Tangible Common Equity; TA = Tangible Assets

The calculations of the Bank's non-GAAP financial measures and the reconciliations to generally accepted accounting principles ("GAAP") are included in the schedules at the end of this presentation.

Offices

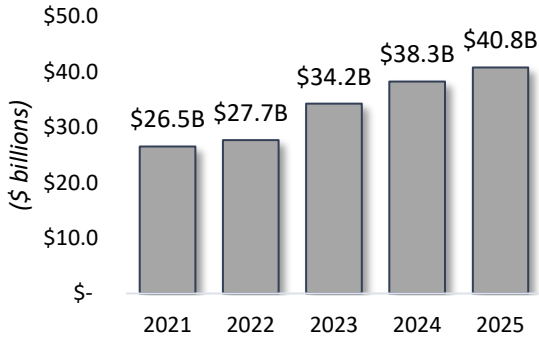


In addition to the branches and LPOs identified above, we have our corporate headquarters in Little Rock, AR; our Real Estate Specialties Group headquarters in Dallas, TX; our Corporate and Institutional Banking Group headquarters in Houston, TX; and our Indirect Lending headquarters in Alpharetta, GA (each including a branch or LPO counted above); as well as an operations campus in Ozark, AR; a customer care center in Alpharetta, GA; OZK Labs in St. Petersburg, FL; and two solar power plants in Arkansas.

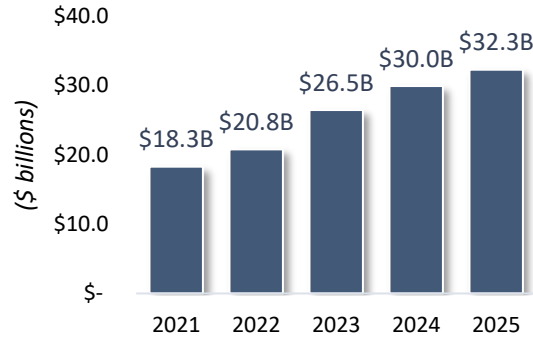
Growth and Performance

Over the last four years, we have grown our assets 54%, loans 77% and deposits 65%, while maintaining robust capital with our TCE ratio (currently 12.8%) among the highest in the industry.

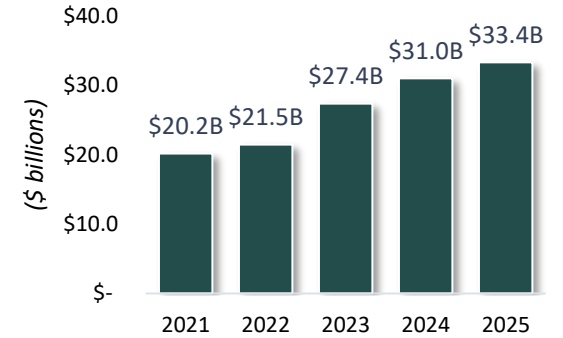
Total Assets



Total Loans

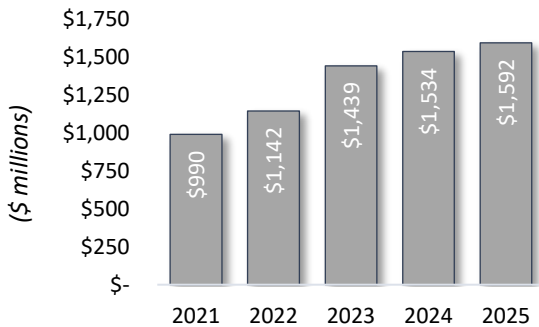


Total Deposits

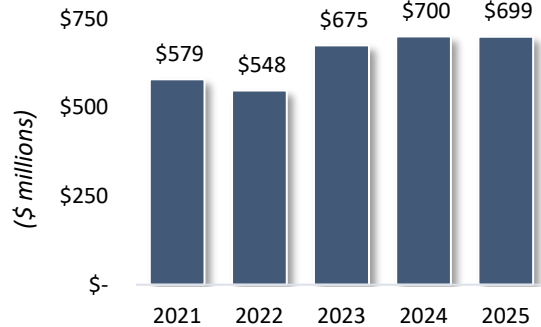


We have achieved strong earnings resulting in five consecutive years of record Diluted Earnings Per Share ("EPS").

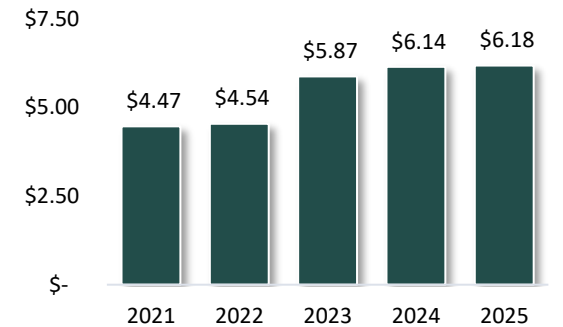
Net Interest Income



Net Income Available to Common



Diluted EPS



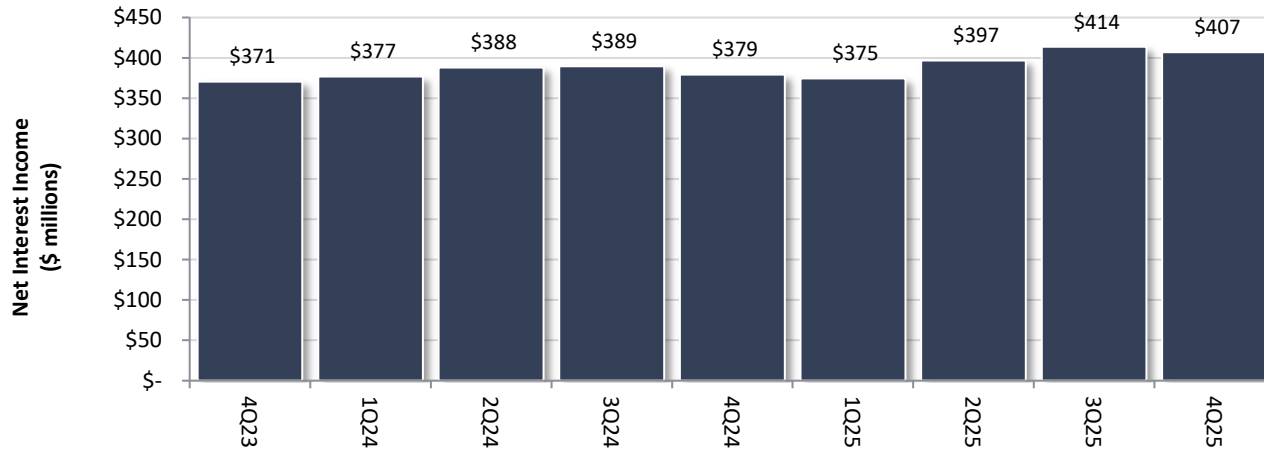


Fourth Quarter and Full Year 2025 Highlights



Fifth Consecutive Annual Record Net Interest Income

Our full year 2025 net interest income was a record \$1.59 billion, a 3.8% increase from \$1.53 billion for the full year 2024. This was our fifth consecutive year of record net interest income. Our fourth quarter of 2025 net interest income was \$407.0 million, a decrease of 1.6% compared to the third quarter of 2025 but a 7.3% increase compared to the fourth quarter of 2024.



There is an element of seasonality in our net interest income attributable to the number of days in each quarter. Considering the two fewer days in the first quarter compared to the quarter just ended and the full impact of the December Fed rate cut, we expect first quarter 2026 net interest income to be between \$385 million and \$390 million. We expect net interest income will be higher in each subsequent quarter of 2026 due to increased days, loan growth, and time deposit repricing catching up with earlier loan repricing.

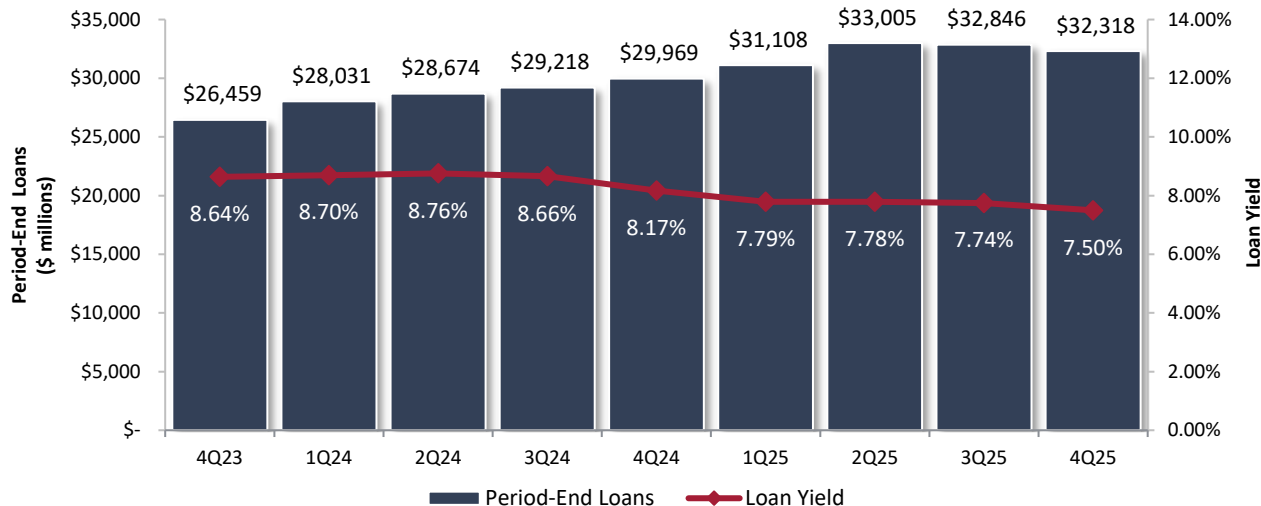
Our goal for 2026 is to improve on our record net interest income in 2025. To achieve this goal, we will need sufficient growth in average earning assets to offset the expected reduction in our net interest margin. Future net interest income will depend on numerous factors, including, among others, growth in earning assets, changes in loan yields, changes in cost of interest bearing deposits, and any Fed interest rate changes.

Growth in Loan Balances with Strong Yields

Our loans were \$32.32 billion at December 31, 2025, an increase of \$2.35 billion, or 7.8%, from December 31, 2024. As expected, during the quarter just ended, RESG loan repayments offset excellent growth from Corporate & Institutional Banking (“CIB”) and other lending teams resulting in a decrease of \$0.53 billion, or 1.6% not annualized, from September 30, 2025.

For the full year of 2025, our yield on loans was 7.70%, a decrease of 86 bps from 8.56% in 2024. In the fourth quarter of 2025, our yield on loans was 7.50%, decreases of 24 basis points (“bps”) and 67 bps, respectively, from the third quarter of 2025 and the fourth quarter of 2024. These decreases reflect the impact on our predominately variable-rate loan portfolio of the 100-basis point reduction in the Fed funds rate during the last four months of 2024 and the 75-basis point reduction during the last four months of 2025.

Quarterly Loan Balances & Yields



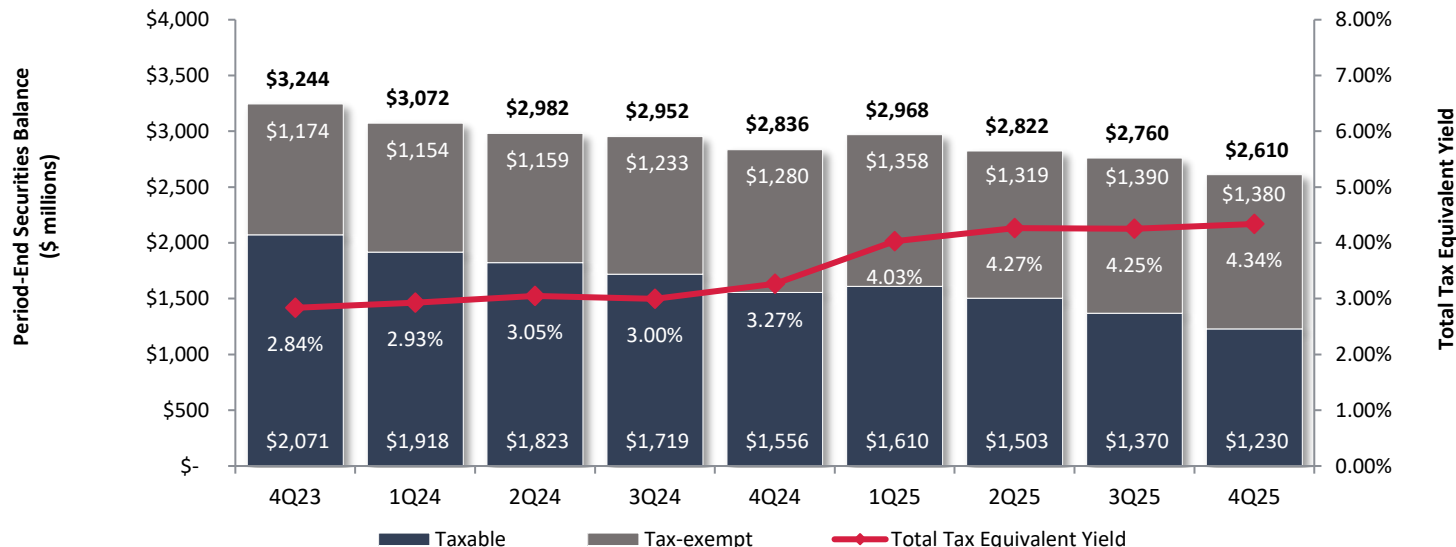
For the full year of 2026, we continue to expect mid-single digit percentage loan growth including strong CIB growth offset by significant RESG loan repayments. For the full year of 2027, we expect loan growth to accelerate to a 10% to 11% range with headwinds from RESG repayments subsiding while CIB and our other lending teams are expected to grow significantly. Our goal in subsequent years is to continue to have strong loan growth with all our lending teams contributing.



Well-Positioned Investment Securities Portfolio

Our investment securities portfolio, all of which are categorized as available-for-sale, was \$2.61 billion at December 31, 2025, decreases of \$0.15 billion, or 5.4% not annualized, from September 30, 2025 and \$0.23 billion, or 8.0%, from December 31, 2024. At December 31, 2025, our investment securities had an average effective duration of approximately 5.32 years.

Quarterly Investment Securities Balances & Yields



In the fourth quarter of 2025, our tax-equivalent yield on investment securities was 4.34%, increasing nine bps from the third quarter of 2025 and 107 bps from the fourth quarter of 2024. For the full year of 2025, our tax-equivalent yield on investment securities was 4.22%, an increase of 116 bps from 3.06% in 2024. During 2025 our portfolio yield benefited from the reinvestment, at more favorable rates, of the proceeds from lower-yielding bond maturities.

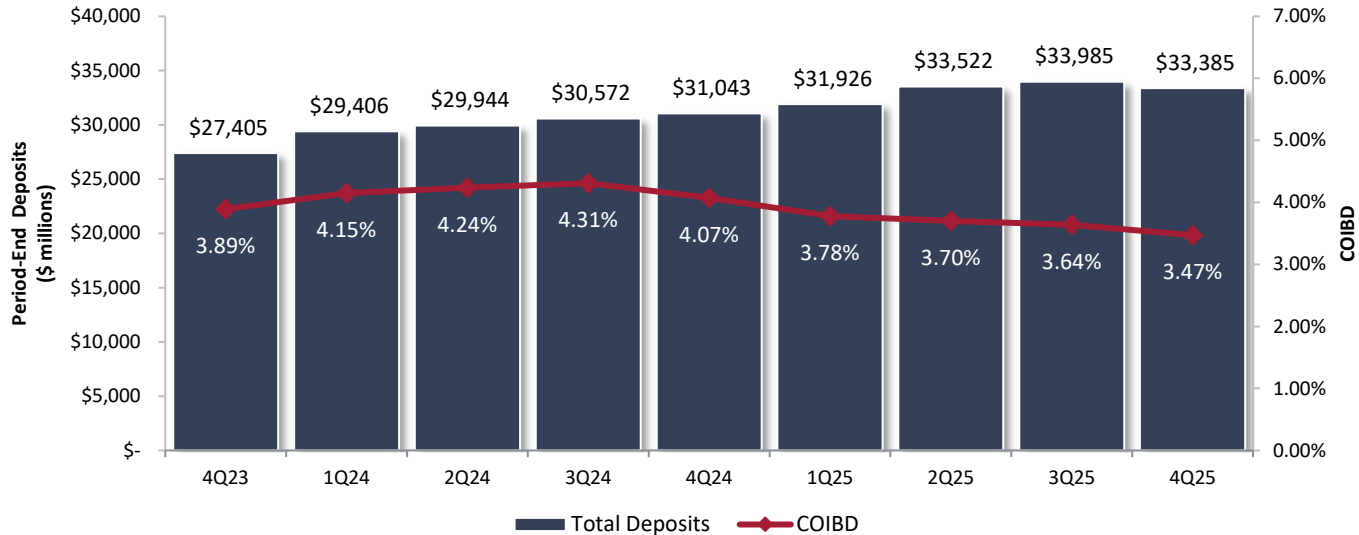
Depending on market conditions and available investment opportunities, we will likely see some growth in our investment securities portfolio in 2026, contrary to the recent trend of declining balances. In 2026 through March 9, we purchased approximately \$695 million of U.S. Government agency mortgage-backed securities with a weighted average yield of 4.47% and approximately \$465 million of obligations of state and political subdivisions with a weighted average yield - FTE of 5.95%.



Deposit Growth Synchronized with Loan Growth

Our deposits were \$33.38 billion at December 31, 2025 an increase of \$2.34 billion, or 7.5%, from December 31, 2024, but a decrease of \$0.60 billion, or 1.8% not annualized, from September 30, 2025.

Quarterly Deposit Balances & Cost of Interest Bearing Deposits (“COIBD”)



In the fourth quarter of 2025, our COIBD was 3.47%, decreases of 17 bps and 60 bps, respectively, from the third quarter of 2025 and the fourth quarter of 2024, reflecting the impact of the cumulative 100-basis point reduction in the Fed funds rate during the last four months of 2024 and some impact of the 75-basis point reduction in the last four months of 2025. For the full year of 2025, our COIBD was 3.64%, a decrease of 55 bps from 4.19% in 2024. Following each Fed funds rate reduction, our COIBD should move lower over several quarters, but should tend to lag the more immediate decrease in our loan yields.

We synchronize our deposit growth as needed to fund growth in loans. This has been evident in the last three years when deposits and loans grew 7.5% and 7.8%, respectively, in 2025, after deposits and loans both grew 13.3% in 2024 and grew 27.5% and 27.3%, respectively, in 2023.



Diverse Deposit Base and Substantial Liquidity Sources

Because of the substantial “retail” nature of our deposit base, 78% of our deposits are either insured (64% at December 31, 2025) or, in the case of public funds and certain other deposits, collateralized (14% at December 31, 2025). As of December 31, 2025, our average account balance was approximately \$53,000. The diversity of our deposit base is an important factor in the demonstrated stability of our deposits.

Deposit Composition Overview (\$ millions)

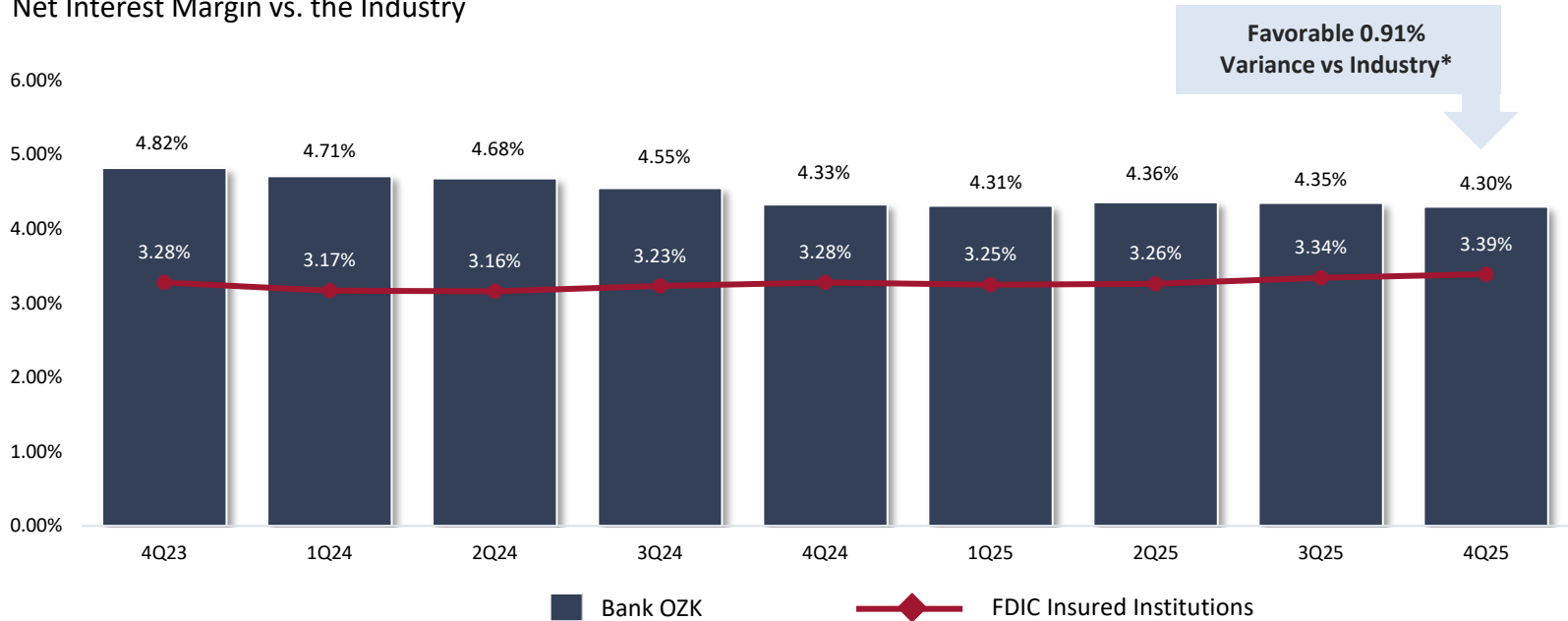
	Period Ended									
	12/31/2024		3/31/2025		6/30/2025		9/30/2025		12/31/2025	
Noninterest Bearing	\$ 3,770	12.1%	\$ 3,868	12.1%	\$ 3,836	11.4%	\$ 3,902	11.5%	\$ 3,833	11.5%
Consumer and Commercial										
Interest Bearing:										
Consumer - Non-time	2,983	9.6%	3,177	10.0%	3,145	9.4%	3,190	9.4%	3,276	9.8%
Consumer - Time	13,447	43.3%	13,940	43.7%	14,746	44.0%	15,313	45.1%	15,168	45.4%
Commercial - Non-time	2,728	8.8%	2,601	8.1%	3,071	9.2%	3,210	9.4%	2,984	8.9%
Commercial - Time	970	3.1%	914	2.9%	981	2.9%	1,016	3.0%	978	2.9%
Public Funds	3,964	12.8%	4,369	13.7%	4,403	13.1%	4,249	12.5%	4,248	12.7%
Brokered	2,611	8.4%	2,562	8.0%	2,850	8.5%	2,650	7.8%	2,508	7.5%
Reciprocal	569	1.9%	495	1.5%	490	1.5%	454	1.3%	390	1.3%
Total	<u>\$ 31,043</u>	<u>100.0%</u>	<u>\$ 31,926</u>	<u>100.0%</u>	<u>\$ 33,522</u>	<u>100.0%</u>	<u>\$ 33,985</u>	<u>100.0%</u>	<u>\$ 33,385</u>	<u>100.0%</u>

Primary and Secondary Liquidity Sources: We maintain substantial and diverse sources of primary and secondary liquidity. At December 31, 2025 these sources totaled \$15.1 billion, consisting of \$2.8 billion of cash and cash equivalents, \$1.6 billion of unpledged investment securities, \$8.8 billion of available FHLB borrowing capacity, \$1.2 billion of available unsecured lines of credit and \$0.6 billion of Fed discount window borrowing availability.

Net Interest Margin Consistently Better Than the Industry

During the quarter just ended, our net interest margin was 4.30%, decreases of five bps from the third quarter of 2025 and three bps from the fourth quarter of 2024. In the fourth quarter of 2025, the latest quarter for which comparative data is available, our net interest margin outperformed the industry by 91 bps, continuing our long history of outperformance. For the full year of 2025, our net interest margin was 4.33%, a decrease of 23 bps from 4.56% in 2024.

Net Interest Margin vs. the Industry



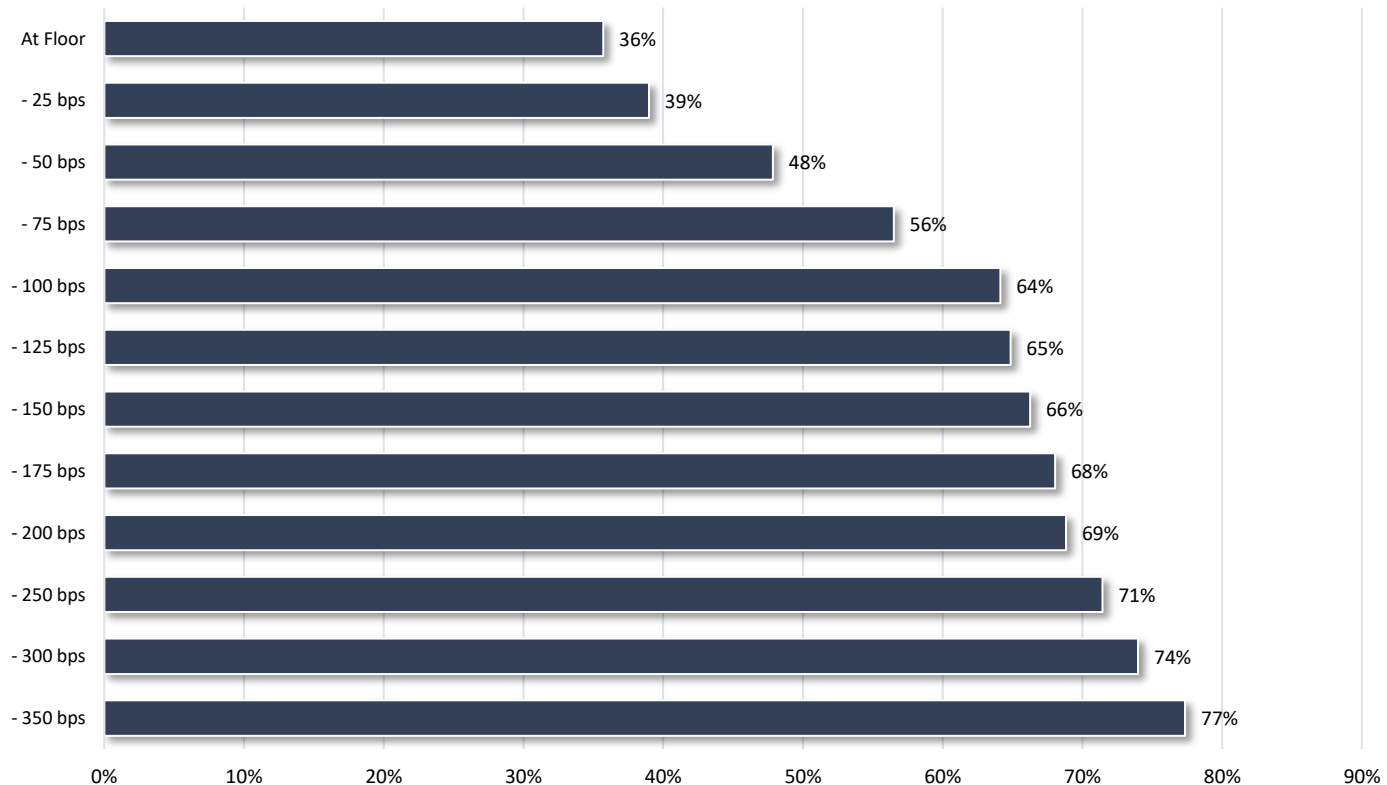
Following any Fed interest rate reduction, we anticipate our loan yields will decrease faster than our deposit costs, likely resulting in some decrease in our net interest margin, at least until time deposits reprice further and/or floor rates are reached on more variable rate loans. Although no Fed interest rate increases are expected in the near term, following any Fed interest rate increase, we anticipate our loan yields would increase faster than our deposit costs, likely resulting in some increase in our net interest margin until time deposits reprice.

* Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2025.

Variable Rate Loans With Floors Provide Support to Our NIM as Rates Decline

At December 31, 2025, 86% of our total commitment of loans had variable rates, of which 80% were tied to 1-month term SOFR, 15% to WSJ Prime and 5% to other indexes. At December 31, 2025, 91% of our total commitment of variable rate loans had floor rates.

The following chart illustrates the percentage of our total commitment of variable rate loans at December 31, 2025 that were at their floor rate or would have been at their floor rate following various hypothetical decreases in the applicable index rates.

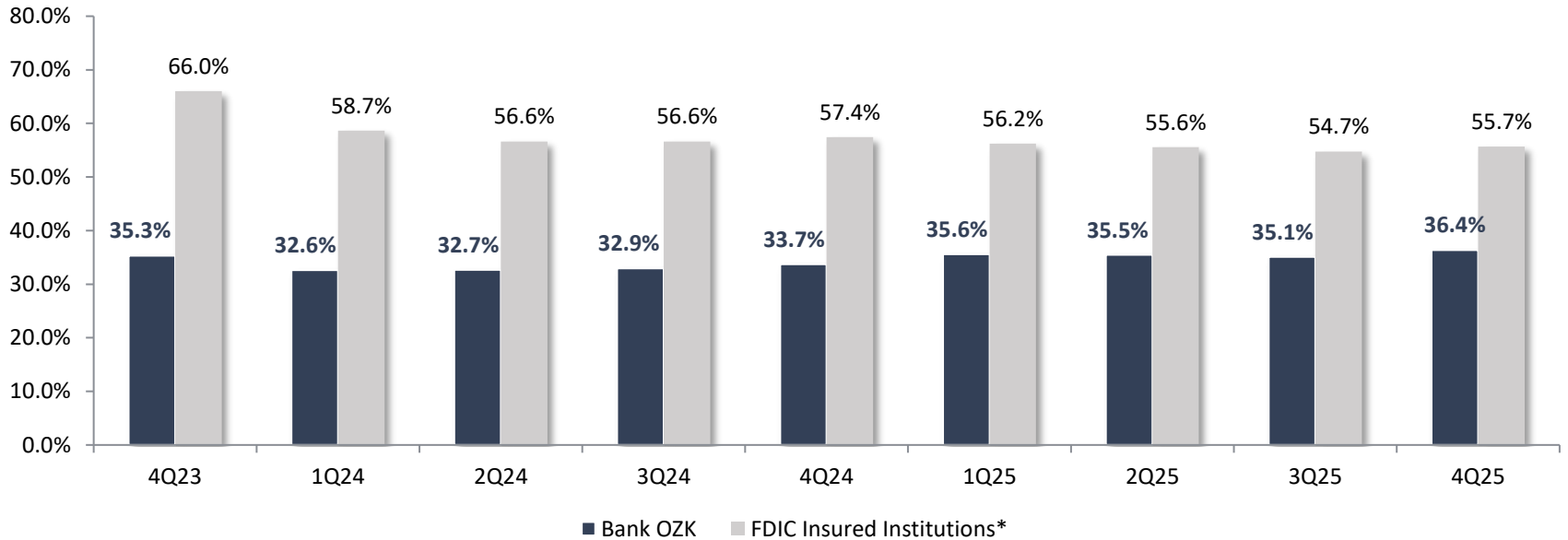


Efficiency Ratio Among the Best in the Industry

Even with our increase in non-interest expense, our efficiency ratio continues to be among the best in the industry, and we believe that our significant recent investments will generate substantial returns in future years.

Our efficiency ratio was 36.4% for the quarter just ended and 35.6% for the full year of 2025.

Efficiency Ratio (%) vs. the Industry



*We have consistently been among the nation's most efficient banks, having ranked in the top decile of the industry for 23 consecutive years.***

* Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2025.

** Data from S&P Global CapIQ.



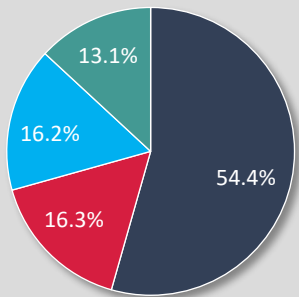
Diverse Lending Verticals Contribute to Favorable Asset Quality, Profitability & Growth

- Real Estate Specialties Group (“RESG”) is a nationally recognized leader in commercial real estate construction and development finance.
- Corporate and Institutional Banking (“CIB”) includes our Asset Based Lending Group (“ABLG”), Corporate Banking & Sponsor Finance (“CBSF”), Fund Finance, Lender Finance Group (“LFG”), Natural Resources Group (“NRG”) and Equipment Finance Group (“EFG”). These teams primarily focus on non-real estate lending primarily within our branch footprint and secondarily in other markets nationwide.
- Our Community Bank originates loans primarily throughout our six-state branch footprint through commercial (generalist) lenders and specialty lending teams.
- Indirect RV & Marine lending is a nationwide business originating consumer loans through an extensive dealer network.

Executing on Our “Growth, Growth and Diversification” Strategy

Loan Portfolio as of 12/31/25

\$ millions	12/31/2025 Balances
RESG	\$ 17,582
CIB	5,253
Community Banking	5,245
Indirect Lending	4,238
Total	\$ 32,318



RESG’s percentage of loans declined to 54.4% as of December 31, 2025, down 3.3% from 57.7% at September 30, 2025, and well below its all-time high of 70%.

Our “growth, growth and diversification” strategy is achieving greater portfolio diversification through growth in our CIB, Indirect RV & Marine and Community Banking portfolios.

- We expect these lending teams will continue to contribute meaningfully to further growth and diversification, especially as RESG is likely to continue to have elevated repayments throughout 2026. Implicit in this diversification strategy is an unwavering focus on asset quality from each of these lending teams.
- The ramp-up of CIB over the past several years and the handoff of the “growth baton” from RESG to CIB has been well timed. CIB has achieved significant growth while RESG has absorbed elevated repayments, including record repayments in each of the last two quarters.
- Given our expectation that RESG is likely to have elevated repayments throughout 2026 while other parts of our loan portfolio continue to grow, we expect its percentage of loans will go below 50% sometime during 2026. Of course, we expect that the unique strengths and expertise of RESG will result in meaningful growth over the longer term following this elevated repayment cycle.

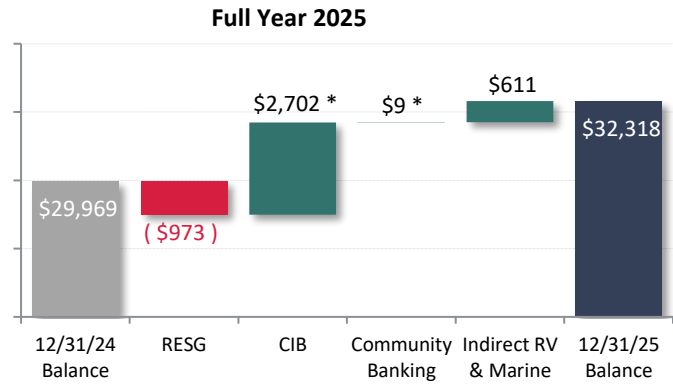
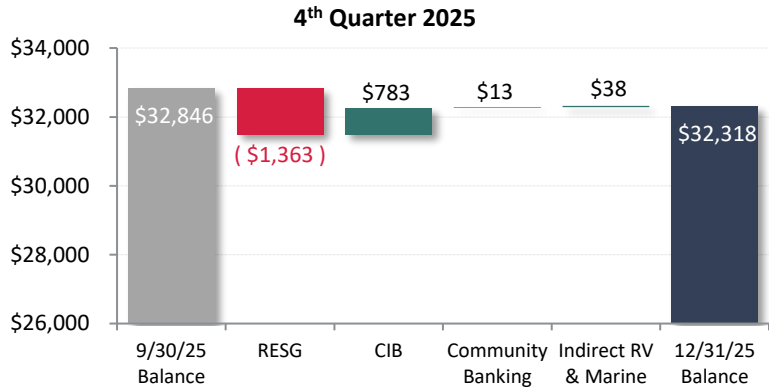
Our long-term goal is for all of our lending teams to grow significantly and to achieve more balance and diversification in the portfolio. Of course, opportunities will shift over time, and we will always want to capitalize on the best opportunities. Eventually, we expect CIB’s and RESG’s loan portfolios could be roughly equal in size with each accounting for about one-third of our outstanding loans. The remainder would be a combination of loans from Community Banking and Indirect RV & Marine. We believe such balance and diversification would be beneficial, while maximizing future growth opportunities.



Changes in Funded and Unfunded Balances

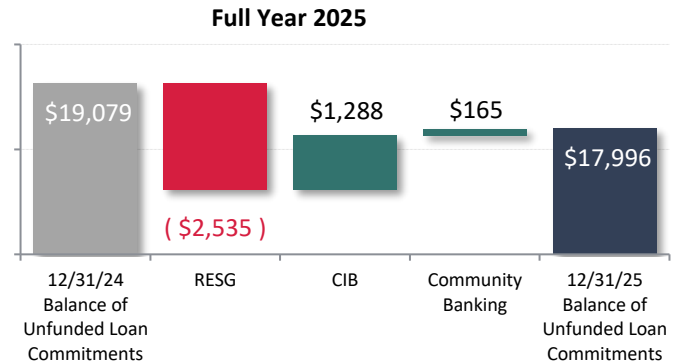
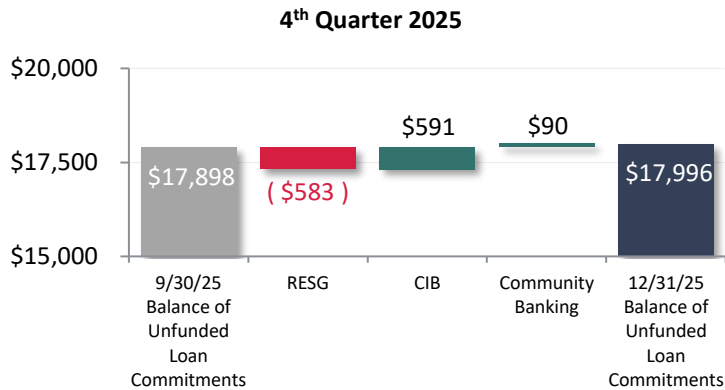
Changes in Funded Balances of Total Loans
(\$ millions)

During 2025, CIB loans increased \$2.70 billion, Indirect RV & Marine increased \$0.61 billion, and Community Banking increased modestly while RESG declined \$0.97 billion. We expect this diversification trend will continue for some time.



Changes in Unfunded Loan Commitments
(\$ millions)

Consistent with our greater portfolio diversification during 2025, RESG's share of unfunded loan commitments decreased 10% to 62%, while CIB's share increased 9% to 30%. We expect this diversification trend will continue for some time.



* Loan growth amounts reflect the transfer of \$183 million of loans from Community Banking's Business Aviation Group to CIB's Equipment Finance Group in the third quarter of 2025.



RESG – Nationally Recognized Industry Leader

Started in 2003, RESG is a nationally recognized industry leader in construction, land & development lending. It has historically been our most significant growth engine and should contribute meaningfully to growth in the future. RESG provides superior risk-adjusted returns through a disciplined and differentiated business model.

RESG's industry leading position reflects the fact that throughout its 23-year history we have been open for business every day, in every market, always pursuing the opportunities, and only the opportunities, that meet our rigorous credit quality standards. Our reputation for expertise, consistency, dependability and execution help us maintain our industry leading position.

Portfolio Statistics – as of December 31, 2025

Total funded	\$17.58 Billion
Total funded & unfunded	\$28.84 Billion

RESG Loans accounted for:

- 54% of our funded loans
- 62% of our unfunded loan commitments
- 57% of our total funded and unfunded loan commitments

RESG Business Model Reduces Credit Risk

- RESG is always the sole senior secured lender, making RESG loans the lowest risk position in the capital stack.
- RESG loans are characterized by low leverage, as reflected in its weighted average loan-to-cost (“LTC”) ratio* of 49% and loan-to-value (“LTV”) ratio* of 46% at December 31, 2025.
- RESG loans are primarily for ground-up, new construction of high-quality assets which tend to be the most desirable for sale or leasing.
- RESG usually works with strong and capable sponsors, including some of the most seasoned and capable developers in the country.
- RESG loan documents include defensive structures, providing substantial protection to the bank.
 - Loans are typically (i) the last dollars to fund project costs (ii) and the first to be repaid, providing assurance of project completion and loan repayment.
 - Many loans also include some combination of preferred equity and mezzanine debt (all subordinate to our senior secured loan) providing repayment support in addition to that of the sponsor.
- RESG's “life of loan” focus utilizes thorough underwriting, rigorous economic analysis, stress testing, comprehensive and consistent documentation, precision at closing and life-of-loan asset management by teams of skilled asset managers.

**Weighted average; assumes all loans are fully funded; LTV data based on most recent appraisals and utilizing, in most cases, “as stabilized” values for income producing properties.*



RESG Originations and Repayments

RESG Loan Originations (\$ billions)

	Q1	Q2	Q3	Q4	Total
FY2020	\$1.76	\$1.67	\$1.40	\$1.77	\$6.59
FY2021	\$1.28	\$1.46	\$2.21	\$2.99	\$7.94
FY2022	\$3.14	\$3.53	\$4.35	\$2.81	\$13.82
FY2023	\$1.81	\$1.41	\$1.95	\$2.05	\$7.22
FY2024	\$1.58	\$1.60	\$1.23	\$1.00	\$5.41
FY2025	\$1.21	\$1.51	\$0.70	\$1.61	\$5.03

- RESG loan originations were \$1.61 billion in the fourth quarter and \$5.03 billion for the full year of 2025.
- During 2025 many sponsors faced challenges raising equity capital for new projects as capital partners were cautious due to macroeconomic uncertainty and tight monetary policy. This restrained new project starts.
- At the same time, a surge in liquidity available for debt financing created significant competition for the new deals that did raise equity. This environment of “too many lenders chasing too few deals” contributed to our subdued 2025 RESG origination volume.
- As expected, our origination volume improved in the final quarter of 2025 and was our best quarterly origination volume in two years. We expect origination volume in 2026 to be similar to the levels we achieved in 2024 and 2025.
- Origination volume may vary significantly from quarter to quarter and may be impacted by economic conditions, interest rates, competition or other factors.

RESG Loan Repayments & Other Activity (\$ billions)

	Q1	Q2	Q3	Q4	Total
FY2020	\$1.00	\$0.69	\$0.65	\$1.19	\$3.54
FY2021	\$1.48	\$1.68	\$1.34	\$1.72	\$6.22
FY2022	\$1.31	\$2.34	\$1.28	\$0.72	\$5.65
FY2023	\$0.91	\$1.03	\$1.10	\$0.97	\$4.01
FY2024	\$0.79	\$1.84	\$1.60	\$1.83	\$6.06
FY2025	\$0.85	\$0.95	\$2.44	\$3.00	\$7.24

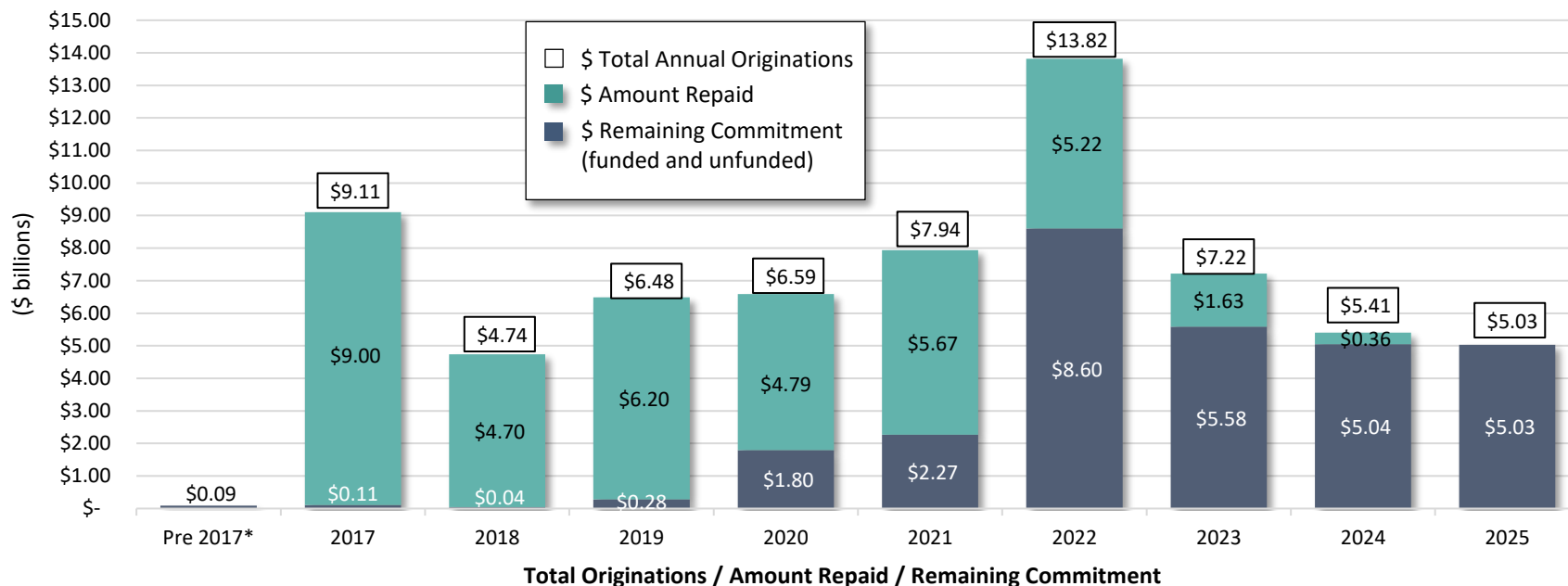
- RESG’s loan repayments and other activity increased to a record \$3.00 billion in the quarter just ended, our second consecutive quarterly record, bringing the total for the full year of 2025 to a record \$7.24 billion.
- The recent increase in debt financing available for projects contributed to RESG repayments.
- Additionally, from time to time we will sell a loan. During the quarter just ended, we sold a San Diego, CA life science loan (\$0.10 billion outstanding, \$0.27 billion total commitment), resulting in full repayment of all outstanding principal and accrued interest. Such occasional transactions do not reflect any change in our strategy.
- We expect RESG loan repayments will remain elevated throughout 2026.
- Loan repayments may vary substantially from quarter to quarter based on a variety of factors including interest rate levels and refinancing alternatives.

Elevated RESG loan repayments coupled with the lower origination volume have resulted in RESG total commitments, both funded and unfunded, receding by \$5.7 billion from a peak of \$34.5 billion at March 31, 2024 to \$28.8 billion at December 31, 2025. This decreasing trend in RESG total commitments is likely to continue through 2026 and possibly into 2027.



Cadence of RESG Originations and Repayments - by Year of Origination

The illustration below shows the cadence of RESG loan originations and repayments. It shows the amount of each year's originations which have been repaid and which remain as outstanding commitments, both funded and unfunded.



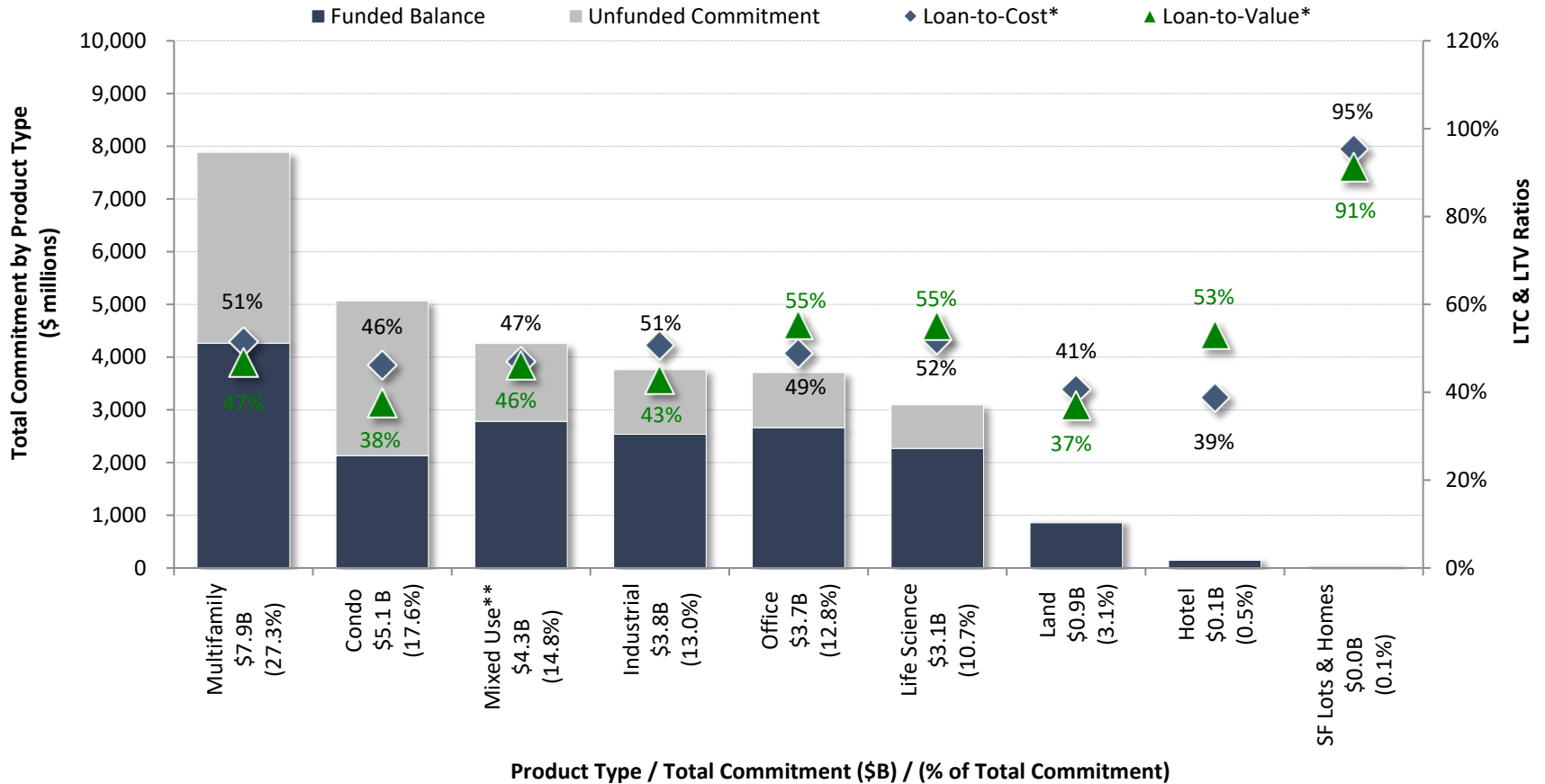
	2017	2018	2019	2020	2021	2022	2023	2024	2025
\$ Remaining Commitment	\$0.11B	\$0.04B	\$0.28B	\$1.80B	\$2.27B	\$8.60B	\$5.58B	\$5.04B	\$5.03B
\$ Amount Funded	\$0.11B	\$0.02B	\$0.27B	\$1.52B	\$1.91B	\$6.95B	\$3.91B	\$2.11B	\$0.71B
\$ Amount Unfunded	\$0.00B	\$0.02B	\$0.01B	\$0.28B	\$0.36B	\$1.65B	\$1.67B	\$2.93B	\$4.32B

RESG repayments in the quarter just ended included repayments of older vintage loans. Specifically, during the quarter total commitments (both funded and unfunded) were reduced by \$0.03 billion for 2017 originations, \$0.25 billion for 2020 originations, \$0.72 billion for 2021 originations, \$1.34 billion for 2022 originations, \$1.02 billion for 2023 originations and \$0.18 billion for 2024 originations.

* Amounts repaid and total annual originations are not shown for pre-2017 originations.

RESG's Portfolio Diversification by Product Type

During the quarter just ended, our loan repayments included, among others, four office loans and one mixed use (including office) loan with total commitments of \$768 million (\$604 million funded; \$164 million unfunded) and the sale of one life science loan with a total commitment of \$265 million (\$100 million funded; \$165 million unfunded).



Data as of December 31, 2025.

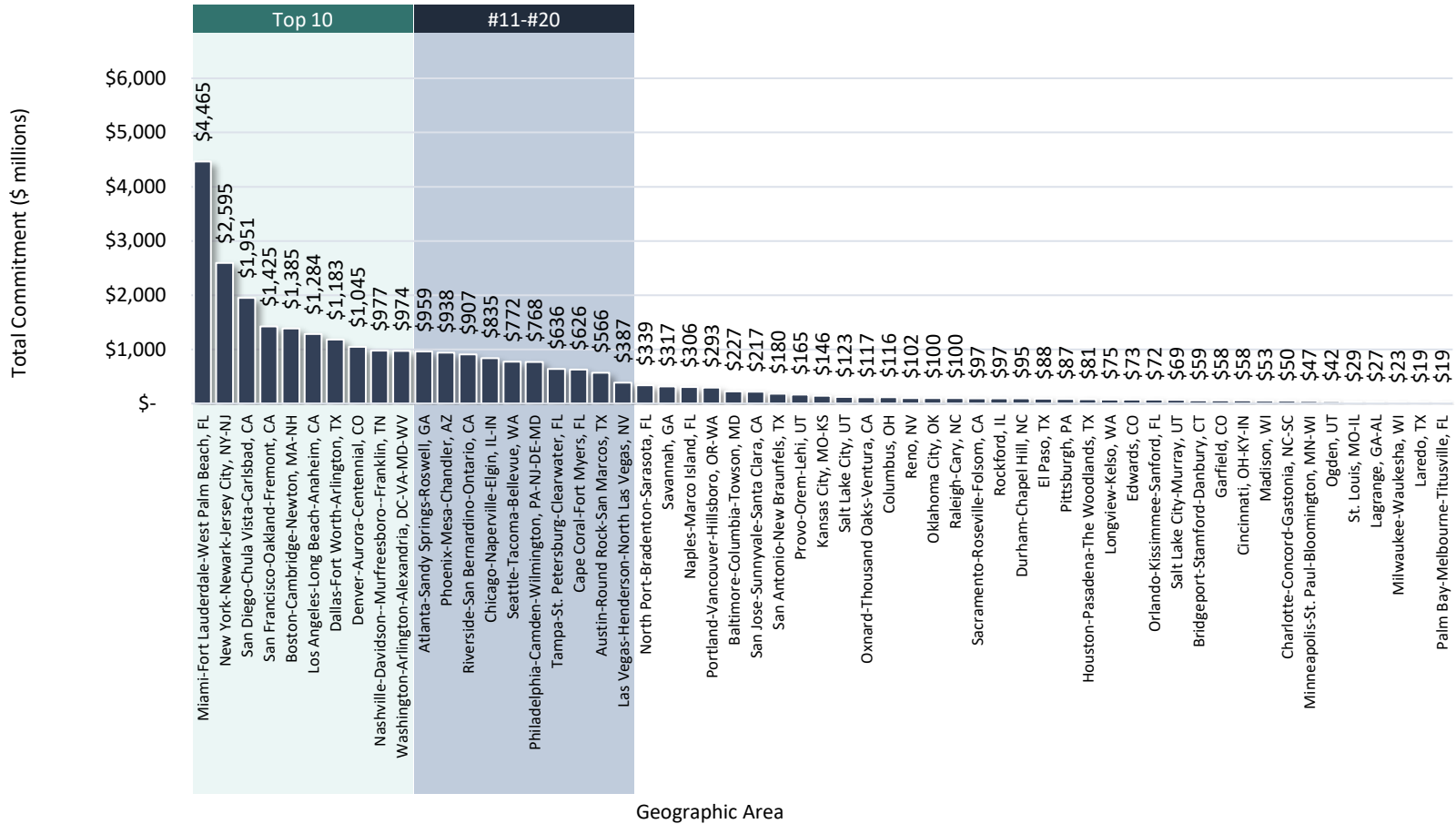
* LTC and LTV ratios are weighted averages and assume all loans are fully funded. LTV data based on most recent appraisals and utilizing, in most cases, "as stabilized" values for income producing properties.

** Mixed use projects contain multiple property types, none of which individually contribute 75% or more of the project value.



RESG's Portfolio Diversification By Geography

RESG's total commitments in each geographic area in which it had loans at December 31, 2025 reflect the national scope and significant geographic diversification in RESG's business.

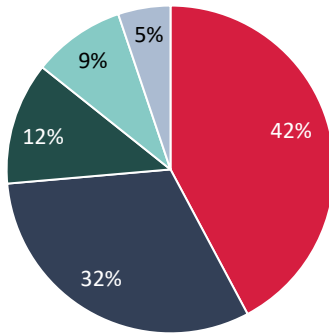


RESG Portfolio Stratification by Loan Size (as of December 31, 2025)

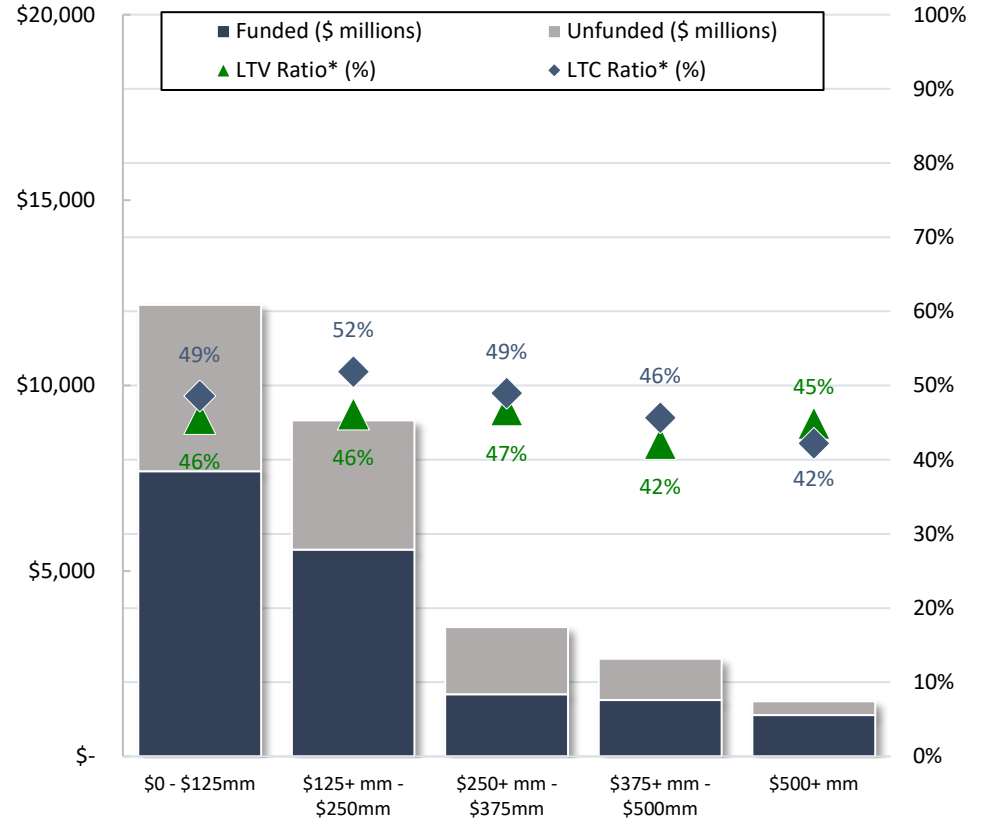
(\$ millions)

Tranche	No. of Loans	Funded	Total Funded & Unfunded
\$0 - \$125mm	206	\$ 7,692	\$ 12,173
\$125+ mm - \$250mm	52	5,573	9,061
\$250+ mm - \$375mm	12	1,678	3,488
\$375+ mm - \$500mm	6	1,523	2,632
\$500+ mm	2	1,116	1,490
Total	278	\$ 17,582	\$ 28,843

% of Total Commitment



Commitment Distribution by Size



Data as of December 31, 2025.

* Weighted average; assumes all loans are fully funded; calculation based on total commitment by tranche as a % of total cost and total appraised value of loans within each tranche. LTV data based on most recent appraisals and utilizing, in most cases, "as stabilized" values for income-producing properties.

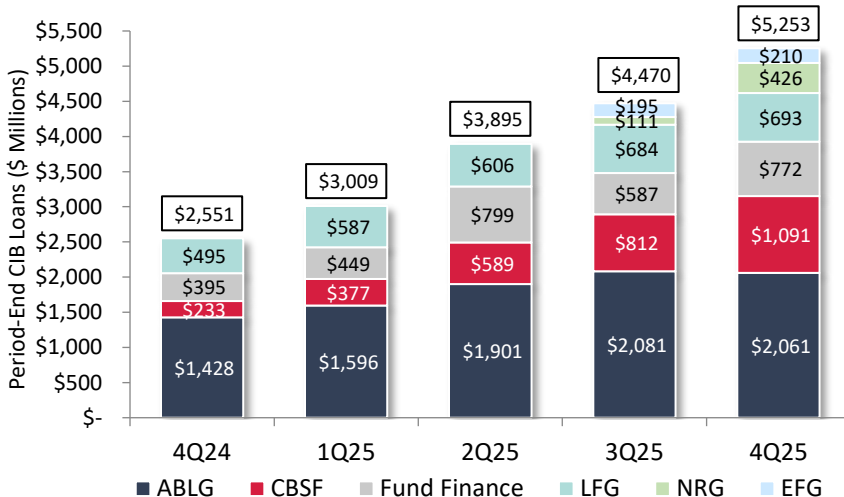
Corporate & Institutional Banking – Driving Diversified Growth

CIB continued to achieve excellent growth and enhance portfolio diversification in the quarter just ended. It accounted for \$5.25 billion, or 16.3%, of the funded balance of loans as of December 31, 2025, an increase from 13.6% as of September 30, 2025 and 9.0% as of December 31, 2024.

Portfolio Statistics – as of December 31, 2025

Total funded \$5.25 Billion
 Total funded & unfunded \$10.56 Billion
 CIB Loans accounted for:

- 16% of our funded loans
- 30% of our unfunded closed loans
- 21% of our total funded and unfunded balances of loans



* EFG balance includes \$183 million of loans transferred from Community Banking's Business Aviation Group in the third quarter of 2025.

Targeting Stable & Predictable Industries

- **Proven Client Base** – CIB is targeting C&I opportunities in industries that have:
 - steady and easily projectable cash flow
 - historically lower probabilities of default (“PD”) built on conservative structuring
 - lower loss given default (“LGD”) metrics
- **Defensive Leverage & Structures** – CIB is targeting high credit quality clients, with low leverage and favorable repayment capacity:
 - Proven management teams
 - Senior lien positions
 - Meaningful equity in the capital structure
 - Strong Sponsors (including Private Equity/Family Offices)
 - Properly margined with secondary sources of repayment
- **Lower Risk Industries** – Core focus on proven, high-quality, lower-risk industries, and avoiding those more susceptible to exacerbated movements in economic and business cycles such as automotive, discretionary-focused retail, venture-capital and early-stage technology, and other highly cyclical sectors.
- **Impactful Opportunities** – CIB is focused on originating direct (single lender), club (two banks with 100% voting rights), and syndicated relationships focused on the Admin Agent or Joint Lead Arranger roles.
- **Strategic Relationships** – Focus is to develop C&I relationships where we can drive the loan structure, provide quality services to clients, and reap the rewards of enhanced cross-selling (Deposits, Treasury Management Solutions, Capital Markets, Derivative Instrument, etc.).

Community Bank Lending – Loans through our Branch Network

Community Banking accounted for \$5.24 billion, or 16.2%, of the funded balance of loans as of December 31, 2025, and included consumer and small business loans, business banking loans, loans originated by our commercial (generalist) lenders, and loans originated by our specialty lending teams in Community Banking, which included our government guaranteed (“GGL”), agricultural (including poultry), affordable housing, middle market CRE (“MMCRE”) and homebuilder finance lending teams.

These business units are an important part of our strategy for serving our customers through our branch network and achieving portfolio diversification, both in terms of product types and geography.

Portfolio Statistics – as of December 31, 2025

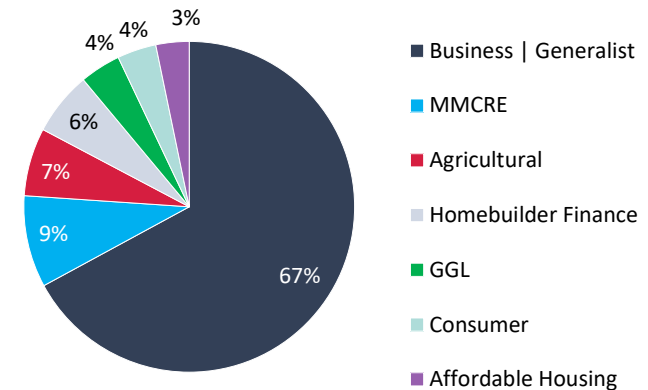
Total funded	\$5.25 Billion
Total funded & unfunded	\$6.68 Billion

Community Bank Loans accounted for:

- 16% of our funded loans
- 8% of our unfunded closed loans
- 13% of our total funded and unfunded balances of loans

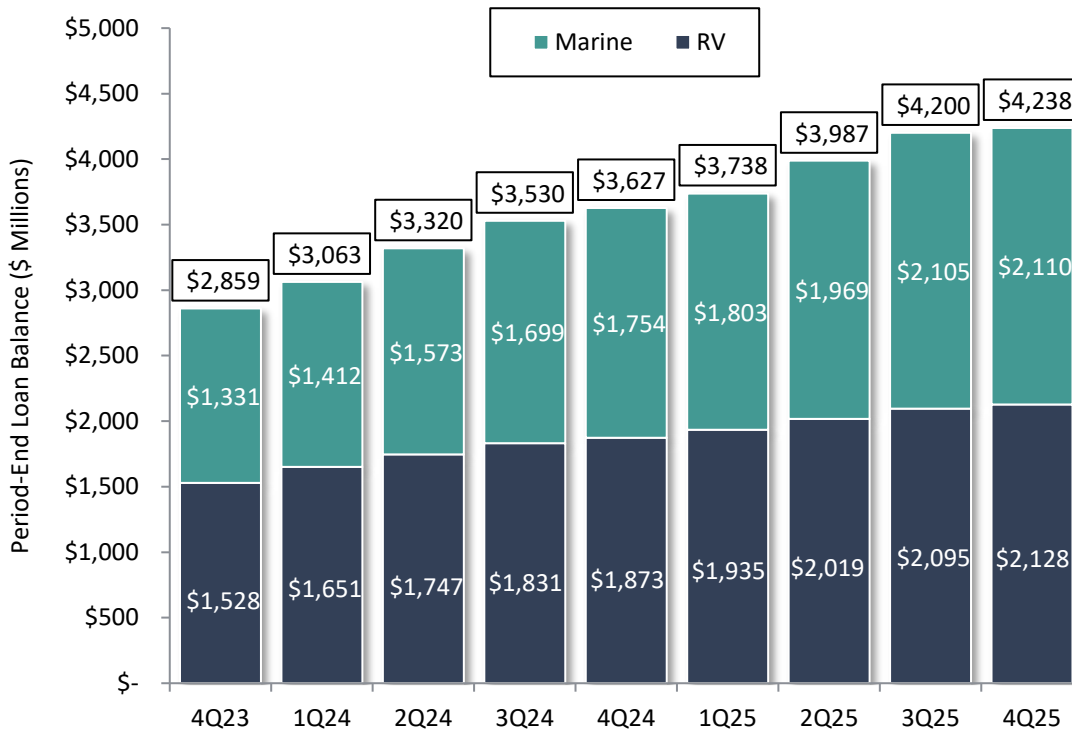
Community Banking Loan Composition

* At December 31, 2025



Indirect RV & Marine Lending – National Consumer Lending Platform

Indirect RV & Marine lending (“ILD”) is a nationwide business that has allowed us to originate consumer loans while maintaining our conservative credit-quality standards.



ILD Trends

- This portfolio accounted for \$4.24 billion, or 13.1%, of the funded balance of our loans as of December 31, 2025.
- This portfolio had a 30+ day delinquency ratio of 0.31% as of year-end.
- For the fourth quarter and full year of 2025, our annualized net charge-off ratio for the indirect portfolio was 0.44% and 0.36%, respectively.



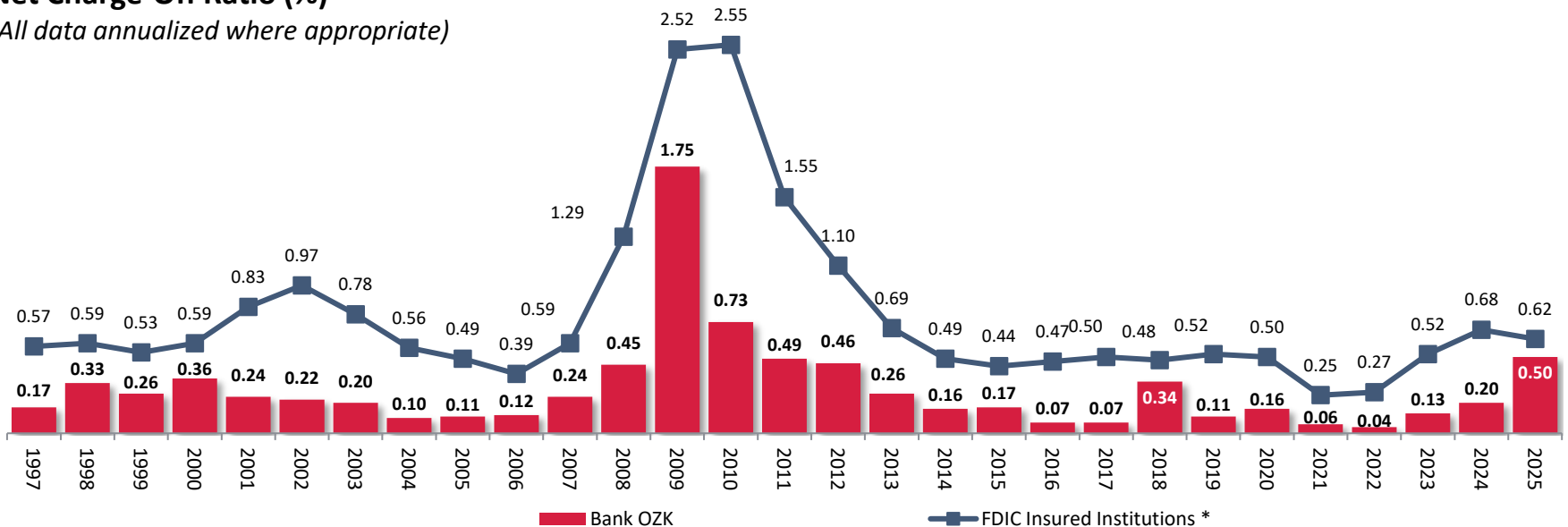
Asset Quality

Net Charge-off Ratio Consistently Better than the Industry Average

- Our annualized net charge-off ratios were 1.18% for the quarter just ended and 0.50% for the full year of 2025. During the quarter just ended, we recognized charge-offs on four previously classified or criticized RESG loans that are now substandard non-accrual.
- Although our net charge-off ratio was elevated in the quarter just ended, our full year 2025 net charge-off ratio was consistent with our previous guidance that it would exceed 2024's 20-bps ratio but remain below the industry average, and that it could vary significantly from quarter to quarter.
- We expect our net charge-off ratio for 2026 to once again outperform the industry average. Similar to 2024 and 2025, we expect that a small number of our sponsors may become unable or unwilling to continue to support their projects in 2026, which could result in our net charge-offs remaining elevated for 2026. However, we expect to see an improving trend in 2027.

Net Charge-Off Ratio (%)

(All data annualized where appropriate)



In our 28 years as a public company, our net charge-off ratio has outperformed the industry's net charge-off ratio every year and has averaged only about one-third of the industry's net charge-off ratio.

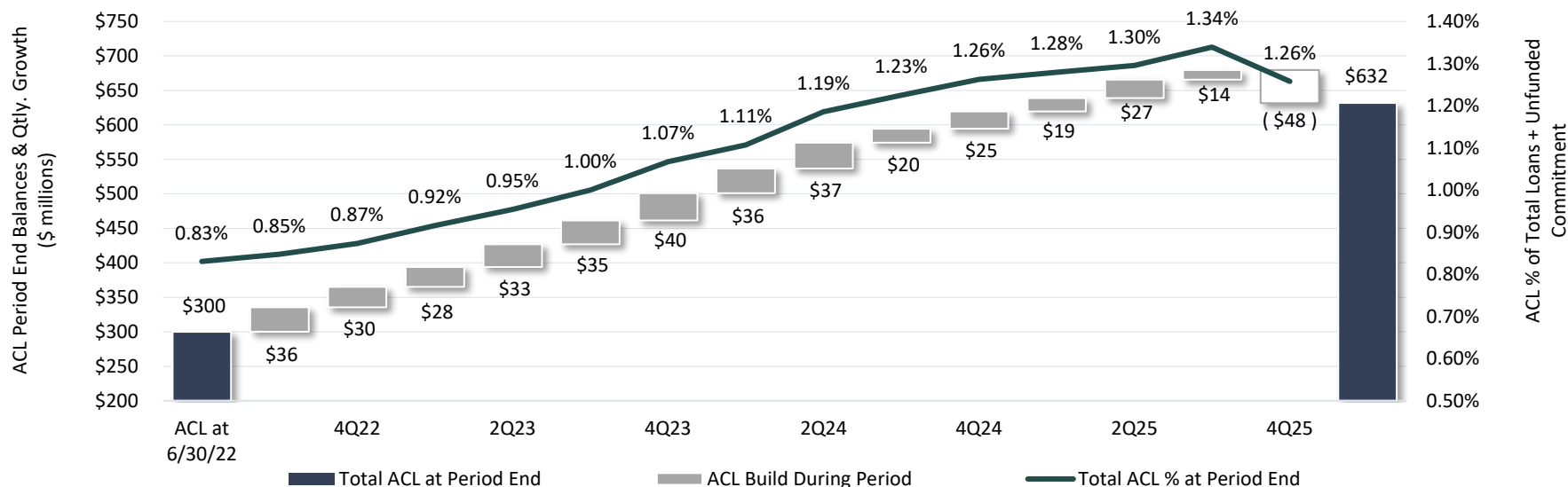
* Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2025. Annualized when appropriate.

Allowance for Credit Losses (“ACL”) Build Over the Last 14 Quarters

Our ACL ratio (ACL to total loans and unfunded loan commitments) both started and ended 2025 at 1.26%. As of December 31, 2025, our ACL of \$631.9 million consisted of our allowance for loan losses (“ALL”) at \$475.7 million, or 1.47% of loans, and our reserve for losses on unfunded loan commitments at \$156.1 million, or 0.87% of unfunded loan commitments.

For the fourth quarter of 2025, our provision for credit losses was \$50.6 million and our net charge-offs were \$98.3 million resulting in a decrease in our ACL of \$47.7 million. However, for the full year of 2025, our provision for credit losses was \$172.5 million more than offsetting our net charge-offs of \$160.0 million resulting in an increase in our ACL of \$12.5 million.

Over the last 14 quarters, our cumulative provision expense was \$586 million, or 2.3 times our cumulative net charge-offs of \$254 million, resulting in a cumulative increase of \$332 million in our ACL. This large increase is attributable to both growth in loans and unfunded loan commitments and our cautious outlook on macroeconomic conditions. We believe this ACL build, including the increase in our ACL ratio from 0.83% to 1.26%, has been a prudent and appropriate response to the shifting mix of risk factors over those 14 quarters.





Portfolio Credit Quality Trends

Classified and Criticized Assets (\$ millions)

Despite some risk rating migrations during the past two quarters, the total amount of our classified and criticized assets has been relatively stable. Specifically, foreclosed assets, substandard accrual loans and special mention loans decreased while substandard non-accrual loans increased.

	6/30/25	9/30/25	12/31/25
Loans:			
Special Mention	\$ 631	\$ 365	\$ 421
Substandard accrual	185	363	161
Substandard non-accrual	59	150	341
Foreclosed Assets	160	79	61
Total Classified & Criticized Assets	\$ 1,035	\$ 957	\$ 984

During the quarter just ended, we sold the Boston office and Seattle office properties which were previously in foreclosed assets, resulting in a small combined net gain on sale of \$0.3 million. Our remaining foreclosed assets consist primarily of one RESG asset. An update on that asset and RESG substandard credits was included in our Management Comments dated January 20, 2026.

During 2025, we successfully liquidated three of the four RESG properties that were in foreclosed assets at some point in the year.

Risk Categories and Asset Quality Metrics (\$ millions)

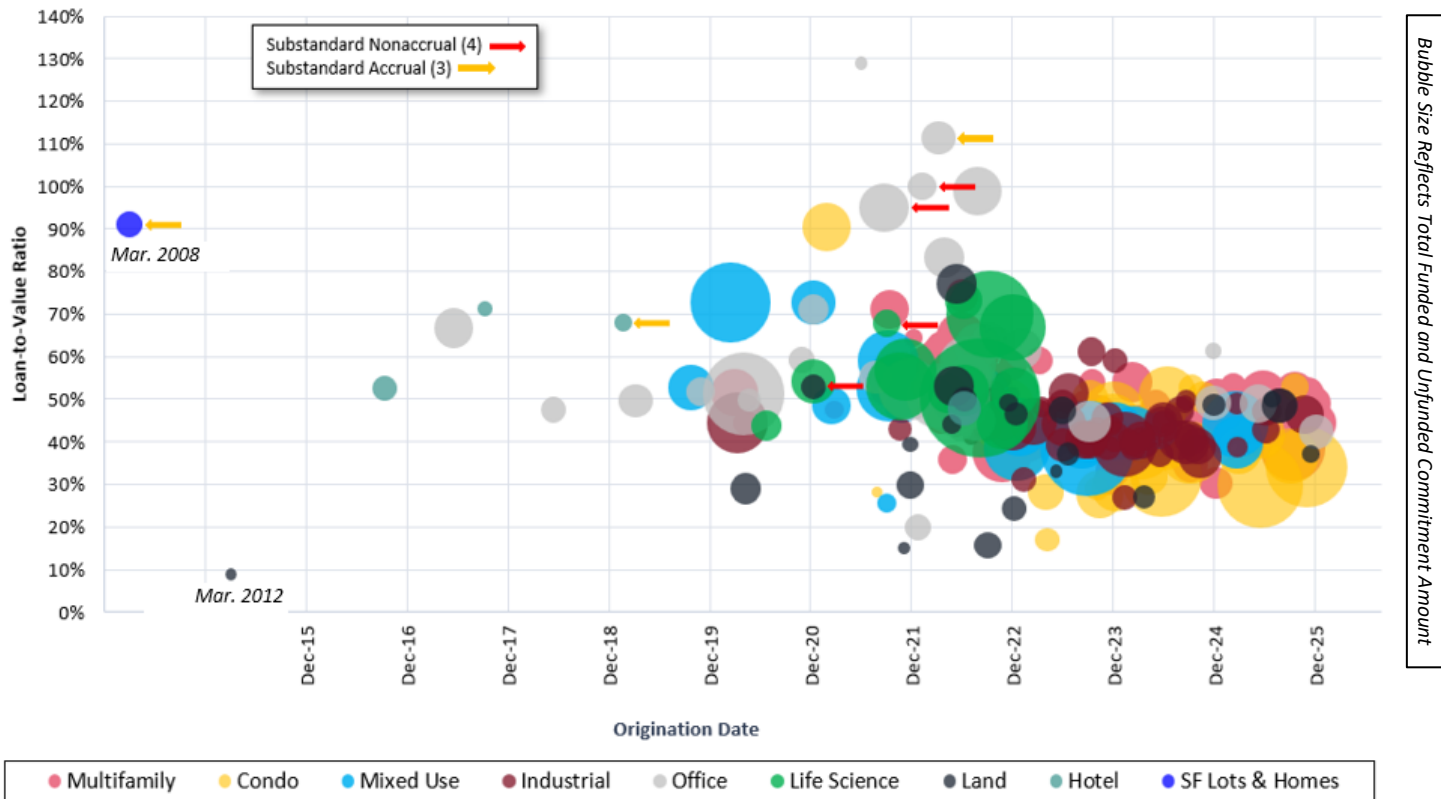
At December 31, 2025, our ratio of loans 30 or more days past due to total loans was 0.64% compared to 0.14% at September 30, 2025 and 0.17% at December 31, 2024; our ratio of nonperforming loans to total loans was 1.06% compared to 0.46% at September 30, 2025 and 0.44% at December 31, 2024; and our ratio of nonperforming assets to total assets was 0.99% compared to 0.55% at September 30, 2025 and 0.53% at December 31, 2024. The increase in these ratios at December 31, 2025 was primarily related to the four RESG substandard non-accrual credits.

	As of				
	12/31/24	3/31/25	6/30/25	9/30/25	12/31/25
Loans:					
Pass	\$ 29,057	\$ 30,426	\$ 32,132	\$ 31,968	\$ 31,394
Special Mention	654	455	631	365	421
Substandard Accrual	126	164	185	363	161
Substandard Non-accrual	131	63	59	150	341
Total Loans	\$ 29,969	\$ 31,108	\$ 33,005	\$ 32,846	\$ 32,318
Foreclosed Assets	\$ 69	\$ 151	\$ 160	\$ 79	\$ 61
Loans Past Due	\$ 50	\$ 45	\$ 50	\$ 46	\$ 207
Loans Past Due % of Total Loans	0.17%	0.14%	0.15%	0.14%	0.64%
Nonperforming Loans	\$ 131	\$ 63	\$ 59	\$ 150	\$ 341
Nonperforming Loans % of Total Loans	0.44%	0.20%	0.18%	0.46%	1.06%
Nonperforming Assets	\$ 201	\$ 214	\$ 218	\$ 228	\$ 402
Nonperforming Assets % of Total Assets	0.53%	0.55%	0.53%	0.55%	0.99%

RESG Portfolio By Origination Date & LTV (As of December 31, 2025)

The loan-to-value (“LTV”) metrics on each of the 278 credits within the RESG portfolio as of December 31, 2025, are illustrated below. Assuming every RESG loan is fully funded, the weighted average LTC for the RESG portfolio was 49% and the weighted average LTV was 46% as of December 31, 2025.

As of December 31, 2025, the RESG portfolio had three substandard accrual loans and four substandard non-accrual loans, and updates on these seven credits were included in our Management Comments dated January 20, 2026.

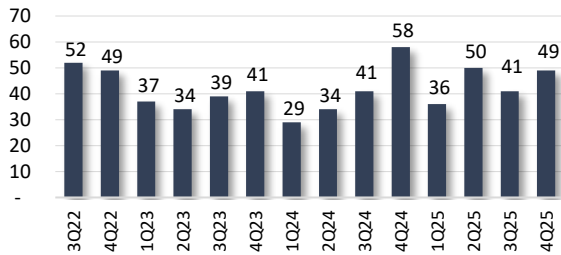


LTV ratios assume all loans are fully funded. LTV data based on most recent appraisals and utilizing, in most cases, "as stabilized" values for income producing properties.

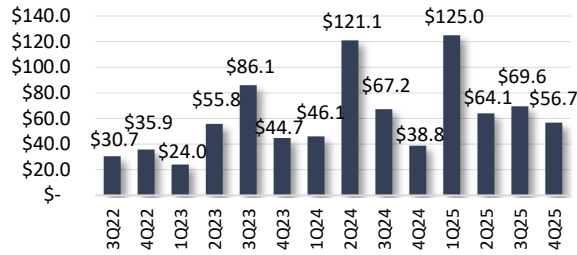
Demonstrated Sponsor/Capital Partner Support of RESG Loans

We structure RESG loans so that sponsors/capital partners are highly incentivized to support their loans, even in challenging times. Important elements include sizable equity investments relative to our low leverage loans and originating loans secured by high quality assets with excellent long-term prospects, motivating sponsors to stay engaged even if sales or leasing take longer than expected. Strong support from the vast majority of RESG sponsors/capital partners is one of the reasons that, despite the unusually challenging macroeconomic environment, we have not had more RESG substandard credits and foreclosed assets over the past 14 quarters.

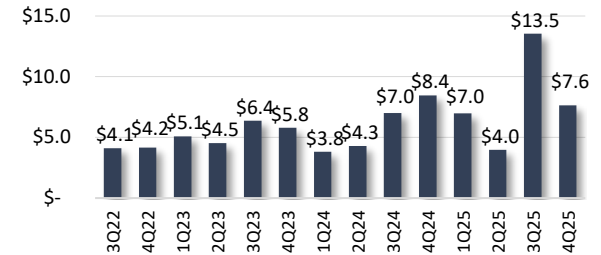
of Modifications & Extensions



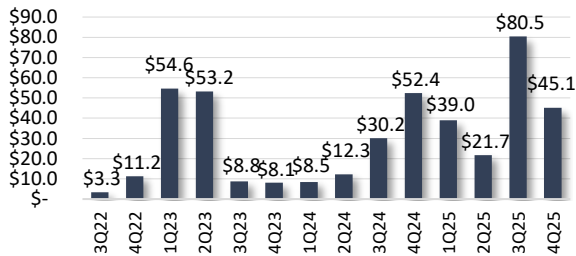
Additional Reserve Deposits



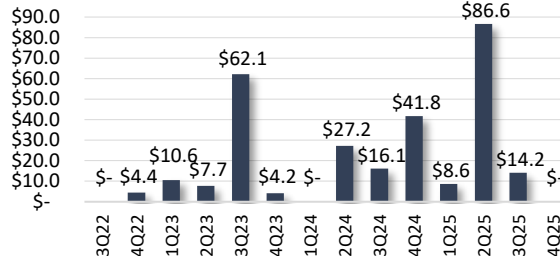
Modification Fees Collected



Unscheduled Paydowns



Reductions in Unfunded Amount



Enhancements

- # of Index Floors ▲ : 202
- # of Index Floors ▼ : 2
- # of Spreads ▲ : 11
- # of Spreads ▼ : 6

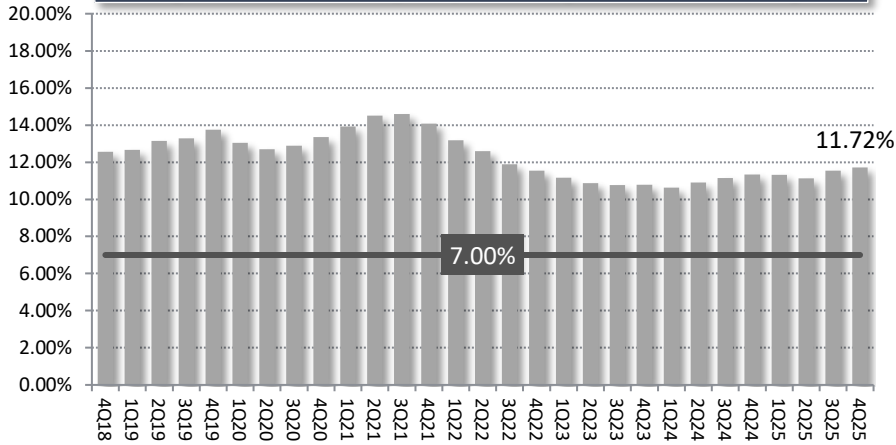
We have seen significant support by sponsors/capital partners for our RESG loans over the last 14 quarters, evidenced by the \$1.3 billion of total additional equity contributions (\$866 million of additional reserve deposits and \$429 million of unscheduled paydowns) received related to the 590 modifications/extensions. Additionally, we enhanced our floor rates and spreads on 202 loans and 11 loans, respectively, while granting two floor reductions and six spread reductions during that time frame.



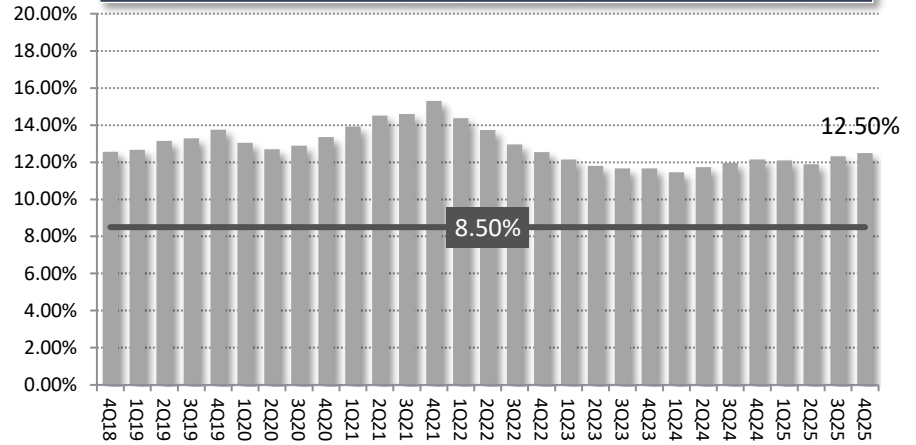
**Our Strong Capital Provides Significant
Optionality and Shareholder Returns**

Strong Capital Position Provides Significant Optionality

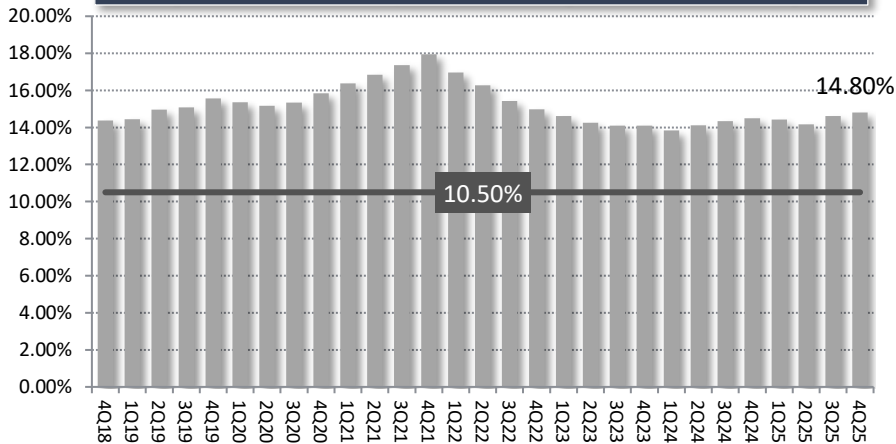
CET 1 Capital Ratio
(11.72% at 12/31; +38 bps since 4Q24)



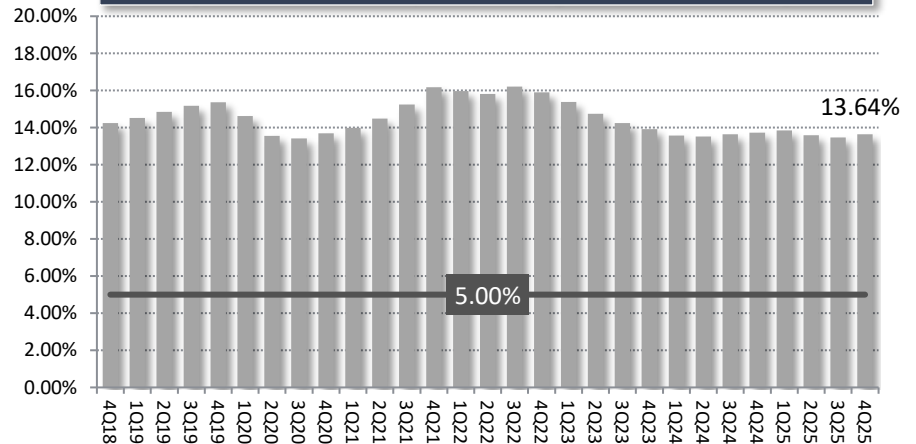
Tier 1 Capital Ratio
(12.50% at 12/31; +35 bps since 4Q24)



Total Risk Based Capital Ratio
(14.80% at 12/31; +31 bps since 4Q24)



Tier 1 Leverage Ratio
(13.64% at 12/31; -9 bps since 4Q24)

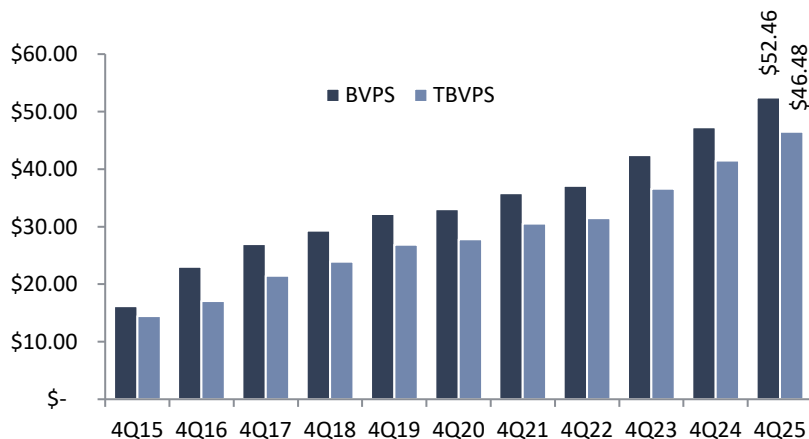


— Basel III Regulatory Capital Minimum to be considered well capitalized.



Building Value and Delivering for Shareholders

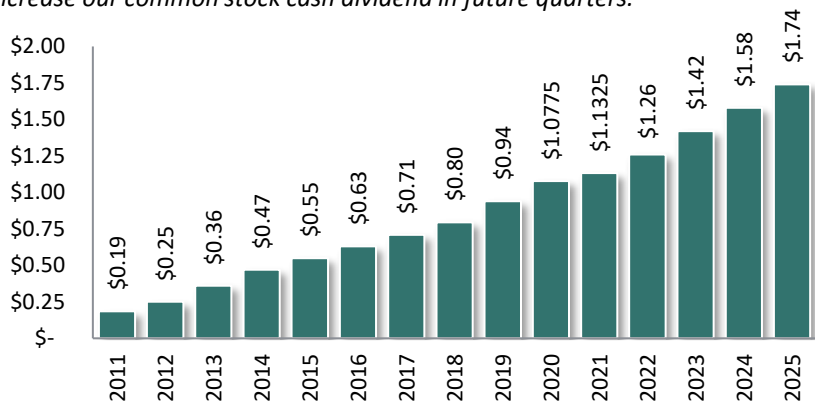
Book Value and Tangible Book Value Per Share* (Period end)



- Over the last four quarters, our book value per common share increased \$5.16, or 10.9%, and our tangible book value per common share increased \$5.00, or 12.1%.
- Over the last 10 years, we increased book value and tangible book value per common share by a cumulative 225% and 221%, respectively, resulting in compound annual growth rates of 12.5% and 12.4%, respectively.

Common Dividend Payments

We have increased our common stock cash dividend in each of the last 62 quarters and every year since our IPO in 1997. We expect to continue to increase our common stock cash dividend in future quarters.



*Calculation of the Bank's tangible book value per common share, including the reconciliation to the most directly comparable GAAP financial measure is included in the schedules available on our investor relations website ir.ozk.com

** Through March 9, 2026.

Stock Repurchase Program

- Our current stock repurchase program for up to \$200 million of our outstanding common stock, was effective July 1, 2025, and expires on July 1, 2026, unless extended, shortened or suspended by the Board.
- During the fourth quarter of 2025, we repurchased 2.25 million shares of common stock for \$100 million, or approximately \$44.45 per share, plus \$1.0 million of applicable federal excise tax.
- Subsequent to year-end through March 9, 2026, we repurchased 0.5 million shares of common stock for \$21.7 million at an average cost of \$46.20.
- **Since our first share repurchase authorization was approved in 2021, we have repurchased 20.80 million shares of our common stock for \$859 million at a weighted average price of \$41.29. These share repurchases represented roughly 16.1% of the shares that were outstanding at December 31, 2020.****





Non-GAAP Reconciliations



Non-GAAP Reconciliations

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

Unaudited (Dollars in Thousands, Except per Share)

	As of December 31,					
	2015	2016	2017	2018	2019	2020
Total stockholders' equity before noncontrolling interest	\$ 1,464,631	\$ 2,791,607	\$ 3,460,728	\$ 3,770,330	\$ 4,150,351	\$ 4,272,271
Less preferred stock	-	-	-	-	-	-
Total common stockholders' equity	1,464,631	2,791,607	3,460,728	3,770,330	4,150,351	4,272,271
Less intangible assets:						
Goodwill	(125,442)	(660,119)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(26,898)	(60,831)	(48,251)	(35,672)	(23,753)	(14,669)
Total intangibles	(152,340)	(720,950)	(709,040)	(696,461)	(684,542)	(675,458)
Total tangible common stockholders' equity	\$ 1,312,291	\$ 2,070,657	\$ 2,751,688	\$ 3,073,869	\$ 3,465,809	\$ 3,596,813
Common shares outstanding (thousands)	90,612	121,268	128,288	128,611	128,951	129,350
Book value per common share	\$ 16.16	\$ 23.02	\$ 26.98	\$ 29.32	\$ 32.19	\$ 33.03
Tangible book value per common share	\$ 14.48	\$ 17.08	\$ 21.45	\$ 23.90	\$ 26.88	\$ 27.81

	As of December 31,					As of
	2021	2022	2023	2024	2025	Sep. 30, 2025
Total stockholders' equity before noncontrolling interest	\$ 4,836,243	\$ 4,689,579	\$ 5,139,001	\$ 5,705,623	\$ 6,129,851	\$ 6,093,406
Less preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	4,497,263	4,350,599	4,800,021	5,366,643	5,790,871	5,754,426
Less intangible assets:						
Goodwill	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(8,274)	(2,754)	-	-	-	-
Total intangibles	(669,063)	(663,543)	(660,789)	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	\$ 3,828,200	\$ 3,687,056	\$ 4,139,232	\$ 4,705,854	\$ 5,130,082	\$ 5,093,637
Common shares outstanding (thousands)	125,444	117,177	113,149	113,458	110,383	112,628
Book value per common share	\$ 35.85	\$ 37.13	\$ 42.42	\$ 47.30	\$ 52.46	\$ 51.09
Tangible book value per common share	\$ 30.52	\$ 31.47	\$ 36.58	\$ 41.48	\$ 46.48	\$ 45.23

Represents ending balances, as determined in accordance with accounting principles generally accepted in the U.S., ending shares outstanding and tangible book value per share as of the date indicated.

Unaudited, financial data in thousands, except per share amounts.



Non-GAAP Reconciliations

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 (Dollars in Thousands)

	December 31, 2025
Total stockholders' equity before noncontrolling interest	\$ 6,129,851
Less preferred stock	(338,980)
Total common stockholders' equity	5,790,871
Less Goodwill	(660,789)
Total tangible common stockholders' equity	<u>\$ 5,130,082</u>
Total assets	\$ 40,785,840
Less Goodwill	(660,789)
Total tangible assets	<u>40,125,051</u>
Ratio of total common stockholders' equity to total assets	<u>14.20%</u>
Ratio of total tangible common stockholders' equity to total tangible assets	<u>12.79%</u>

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 (Dollars in Thousands)

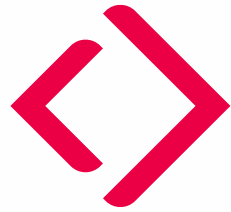
	Three Months Ended *		Twelve Months Ended	
	12/31/2024	12/31/2025	12/31/2024	12/31/2025
Net Income Available To Common Stockholders	\$ 178,135	\$ 171,916	\$ 700,269	\$ 699,293
Average Stockholders' Equity Before Noncontrolling Interest	5,655,337	6,119,467	5,425,658	5,941,620
Less Average Preferred Stock	(338,980)	(338,980)	(338,980)	(338,980)
Total Average common stockholders' equity	5,316,357	5,780,487	5,086,678	5,602,640
Less Goodwill	(660,789)	(660,789)	(660,789)	(660,789)
Average Tangible Common Stockholders' Equity	<u>\$ 4,655,568</u>	<u>\$ 5,119,698</u>	<u>\$ 4,425,889</u>	<u>\$ 4,941,851</u>
Return On Average Common Stockholders' Equity	<u>13.33%</u>	<u>11.80%</u>	<u>13.77%</u>	<u>12.48%</u>
Return On Average Tangible Common Stockholders' Equity	<u>15.22%</u>	<u>13.32%</u>	<u>15.82%</u>	<u>14.15%</u>

* Ratios for interim periods annualized based on actual days

Calculation of Pre-Tax Pre-Provision Net Revenue

Unaudited (Dollars in Thousands)

	Three Months Ended		Year Ended	
	12/31/2024	12/31/2025	12/31/2024	12/31/2025
Net income available to common stockholders	\$ 178,135	\$ 171,916	\$ 700,269	\$ 699,293
Preferred stock dividends	4,047	4,047	16,187	16,187
Earnings attributable to noncontrolling interest	26	(52)	47	(21)
Provision for income taxes	52,831	52,523	214,789	218,811
Provision for credit losses	37,174	50,568	175,552	172,514
Pre-tax pre-provision net revenue	<u>\$ 272,213</u>	<u>\$ 279,002</u>	<u>\$ 1,106,844</u>	<u>\$ 1,106,784</u>



Bank OZK