

NEWS RELEASE

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Bank OZK Announces Fourth Quarter and Full Year 2025 Earnings

LITTLE ROCK, ARKANSAS: Bank OZK (the “Bank”) (Nasdaq: OZK) today announced that net income available to common stockholders for the fourth quarter of 2025 was \$171.9 million, a 3.5% decrease from \$178.1 million for the fourth quarter of 2024. For the full year of 2025, net income available to common stockholders was \$699.3 million, a 0.1% decrease from \$700.3 million for the full year of 2024. Diluted earnings per common share (“EPS”) for the fourth quarter of 2025 were \$1.53, a 1.9% decrease from \$1.56 for the fourth quarter of 2024. EPS for the full year of 2025 were a record \$6.18, a 0.7% increase from \$6.14 for the full year of 2024.

George Gleason, Chairman and Chief Executive Officer, stated, “Our 2025 net income available to common stockholders of \$699.3 million almost equaled our record results of \$700.3 million for 2024, and our 2025 EPS of \$6.18 was a new record, improving on 2024’s record \$6.14. Our solid 2025 earnings were driven by \$2.35 billion (7.8%) growth in loans and \$2.34 billion (7.5%) growth in deposits resulting in record annual net interest income of \$1.59 billion. Over the last three years, we have grown assets a cumulative 47% and produced record EPS each year. Our goal for 2026 is to produce another year of record EPS.”

MANAGEMENT COMMENTS, FINANCIAL SUPPLEMENT AND CONFERENCE CALL

In connection with this release, the Bank released its [management comments](#) on its quarterly and full year results and a [financial supplement](#), which are available at the Bank's investor relations [website](#).

Management will conduct a conference call to take questions at 7:30 a.m. CT (8:30 a.m. ET) on Wednesday, January 21, 2026. Interested parties may access the conference call live via webcast on the Bank’s investor relations [website](#), or may participate via telephone by registering using this [online form](#). Upon registration, all telephone participants will receive the dial-in number along with a unique PIN number that can be used to access the call. A replay of the conference call webcast will be archived on the Bank’s website for at least 30 days.

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 265 offices in nine states including Arkansas, Georgia, Florida, North Carolina, Texas, Tennessee, New York, California and Mississippi and had \$40.8 billion in total assets as of December 31, 2025. For more information, visit ozk.com.

The Bank files annual, quarterly and current reports, proxy materials, and other information required by the Securities Exchange Act of 1934 with the Federal Deposit Insurance Corporation ("FDIC"), copies of which are available electronically at the [FDIC's website](#) and are also available on the Bank's investor relations website at ir.ozk.com. Use this [online form](#) to receive automated email notifications for these materials.

FORWARD-LOOKING STATEMENTS

This press release 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. These statements are not guarantees of future results or performance and involve certain known and unknown risks, uncertainties and assumptions that are difficult to predict and are often beyond the Bank's control. Actual outcomes and results may differ materially from those expressed in, or implied by, any of these forward-looking statements.