

Item 7.01 Regulation FD Disclosure

Bank OZK (the “Company”) has published its quarterly Investor Presentation, reflecting Third Quarter 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 (November 2025)

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: November 3, 2025

By: /s/ Tim Hicks

Name: Tim Hicks

Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Document Description
99.1	Bank OZK Investor Presentation (November 2025)



Nasdaq: OZK | November 2025

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,” “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 the current 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, 2024 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 248 retail branches in Arkansas, Georgia, Florida, North Carolina, Texas and Tennessee and 13 loan production offices.

Recent Financial Highlights*

▪ Total Assets	\$41.6 billion
▪ Total Loans	\$32.8 billion
▪ Total Deposits	\$34.0 billion
▪ 9M25 Net Interest Margin	4.34%
▪ 9M25 Efficiency Ratio	35.4%
▪ 9M25 Net Charge-off Ratio**	0.26%
▪ 9M25 Return on Average Assets**	1.77%
▪ 9M25 Return on Average TCE+ **	14.44%
▪ TCE / TA Ratio ⁺	12.44%

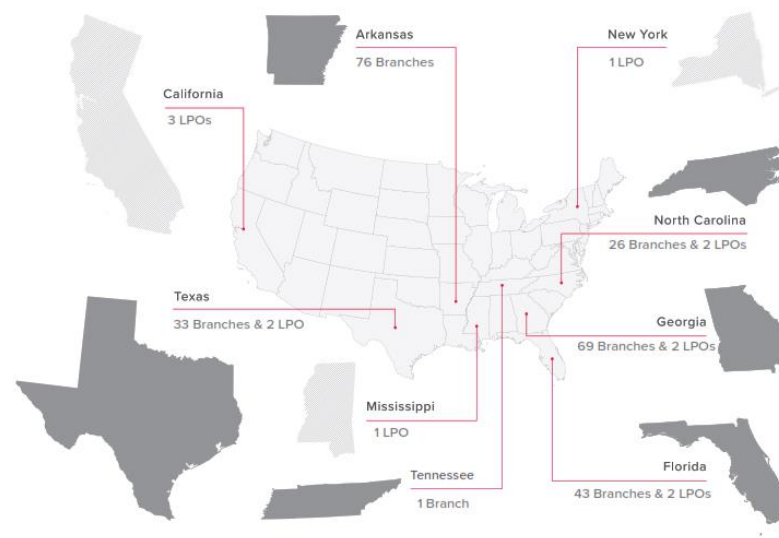
* As of and for the nine months ended September 30, 2025.

** Annualized.

+ 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 located in Little Rock, AR; our Real Estate Specialties Group headquarters located in Dallas, TX; our Corporate and Institutional Banking Group headquarters located in Houston, TX; and our Indirect Lending headquarters located in Alpharetta, GA (each including a branch or LPO counted above); as well as an operations campus located in Ozark, AR; and a solar power plant located in Stuttgart, AR.

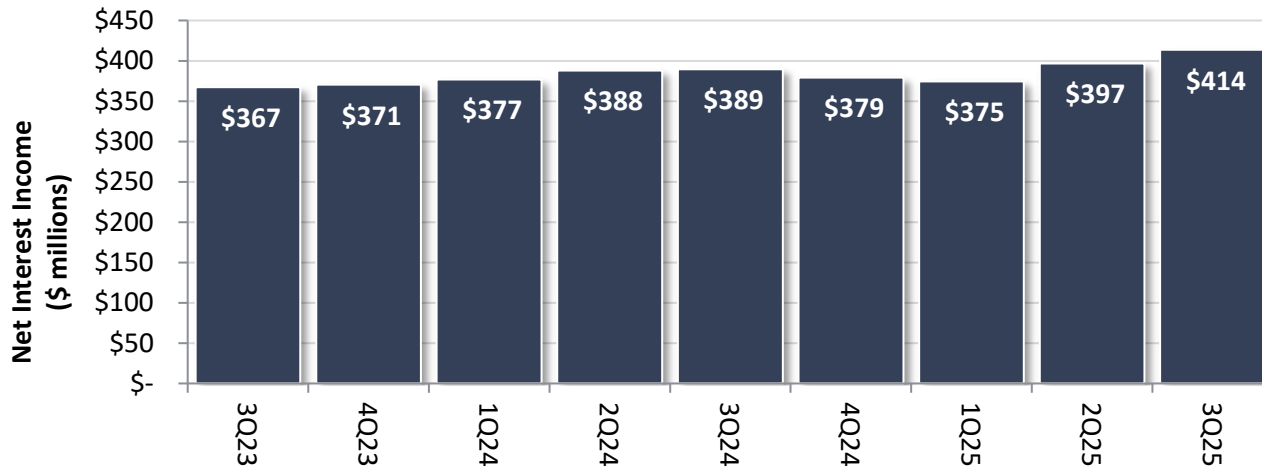
Third Quarter 2025 Highlights

- ◇ **Record Net Income Available to Common Stockholders** of \$180.5 million.
- ◇ **Record Diluted Earnings Per Common Share** of \$1.59.
- ◇ **Record Net Interest Income** of \$413.9 million.
- ◇ **Loan Balances** – Loans decreased \$0.16 billion, or 0.5% not annualized, due to \$2.44 billion in Real Estate Specialties Group (“RESG”) loan repayments.
- ◇ **Record Deposit Balances** – Deposits grew to a record \$33.98 billion, an increase of \$0.46 billion, or 1.4% not annualized.
- ◇ **Asset Quality** – Our annualized net charge-off ratios were 0.41% for the quarter and 0.26% for the first nine months of 2025, consistent with our previous guidance.
- ◇ **ACL Build** – Over the last 13 quarters we have more than doubled our Allowance for Credit Losses (“ACL”) from \$300 million to \$680 million, including a \$14 million increase in the quarter just ended. We believe this ACL build has been a prudent and appropriate response to the shifting mix of risk factors that have driven the challenging and uncertain macroeconomic environment over those 13 quarters.
- ◇ **Efficiency Ratio** of 35.1%, among the best in the industry.
- ◇ **Return on Average Assets** of 1.74% (annualized) in the quarter just ended.
- ◇ **Capital*** – At September 30, 2025, our ratios of total common stockholders’ equity to total assets and total tangible common stockholders’ equity to tangible assets (“TCE ratio”) were 13.83% and 12.44%, respectively.
- ◇ **Book Value and Tangible Book Value Per Common Share*** – Our book value and tangible book value per common share at September 30, 2025 were \$51.09 and \$45.23, respectively, increases of \$1.50 and \$1.51 during the quarter just ended and \$4.78 and \$4.74 over the last four quarters. Over the last ten years we have consistently increased book value and tangible book value per common share resulting in compounded annual growth rates of 13.1% and 13.2%, respectively.
- ◇ **Dividends** – We recently increased our dividend on our common stock for the 61st consecutive quarter.
- ◇ **Share Repurchases** – Our growth in risk-based capital ratios in the quarter just ended has positively influenced our new share repurchase parameters, both price and volume, pursuant to our \$200 million stock repurchase program which became effective July 1, 2025. **UPDATE: From October 21 through November 3, 2025, we repurchased 600,000 shares for \$27.2 million.**

* The calculations of the Bank’s non-GAAP financial measures and the reconciliations to GAAP are included in the schedules at the end of this presentation.

Net Interest Income Trends

Our net interest income for the third quarter of 2025 was a record \$413.9 million, a 6.3% increase from the third quarter of 2024. Our net interest income for the first nine months of 2025 was \$1.19 billion, a 2.7% increase from \$1.15 billion for the first nine months of 2024.



Our excellent net interest income in the quarter just ended was our second consecutive quarterly record and was consistent with our previous guidance which anticipated record net interest income in one or more quarters of 2025. Assuming two more 25-basis point Fed funds rate cuts this year, we would expect our fourth quarter net interest income to be in the range of the second quarter's \$397 million, more or less. We continue to expect to achieve record net interest income for the full year of 2025.

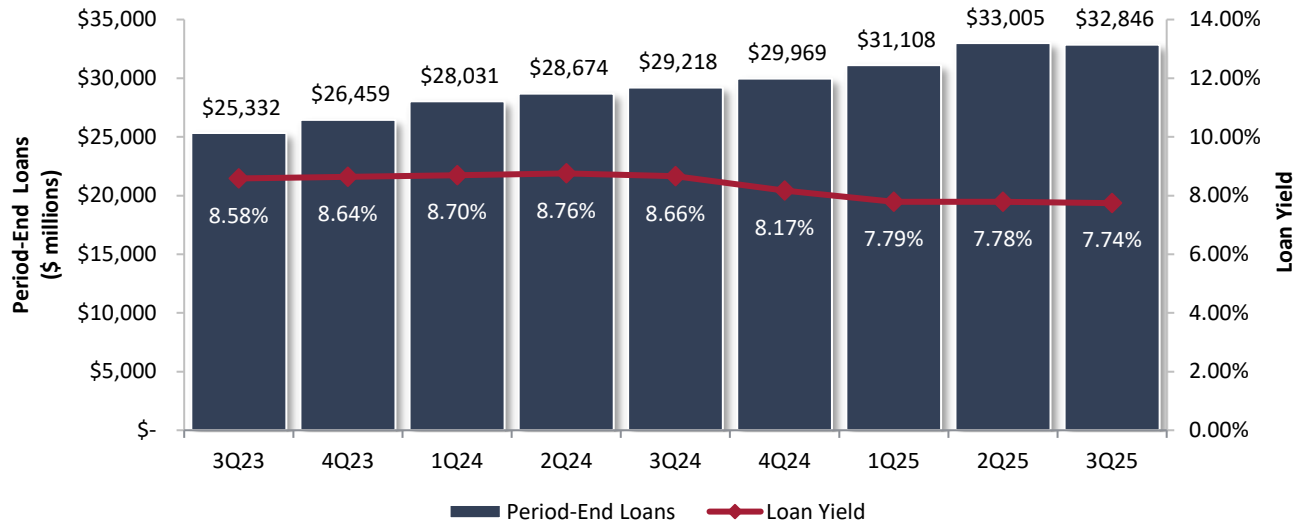
Our goal for 2026 is to improve on the expected record net interest income for the full year of 2025. Achieving this goal will depend on achieving sufficient growth in average earning assets to offset the expected reduction in our net interest margin from loans repricing more quickly than deposits in a declining interest rate environment. Of course, future net interest income will depend on numerous factors, including the timing and magnitude of both growth in earning assets and any Fed interest rate changes.

Trends in Loan Balances and Yields

Our loans were \$32.85 billion at September 30, 2025, a decrease of \$0.16 billion, or 0.5% not annualized, from the record level at June 30, 2025, but an increase of \$2.88 billion, or 9.6% not annualized, from December 31, 2024. During the quarter just ended, RESG loan repayments offset excellent growth from Corporate & Institutional Banking (“CIB”) and other lending teams.

In the third quarter of 2025, our yield on loans was 7.74%, a decrease of four basis points (“bps”) from the second quarter of 2025 and a decrease of 92 bps from the third quarter of 2024. These decreases reflect the impact on our predominately variable-rate loan portfolio of the cumulative 100-basis point reduction in the Fed funds rate during the last four months of 2024 and some impact of the 25-basis point reduction in September 2025.

Quarterly Loan Balances & Yields



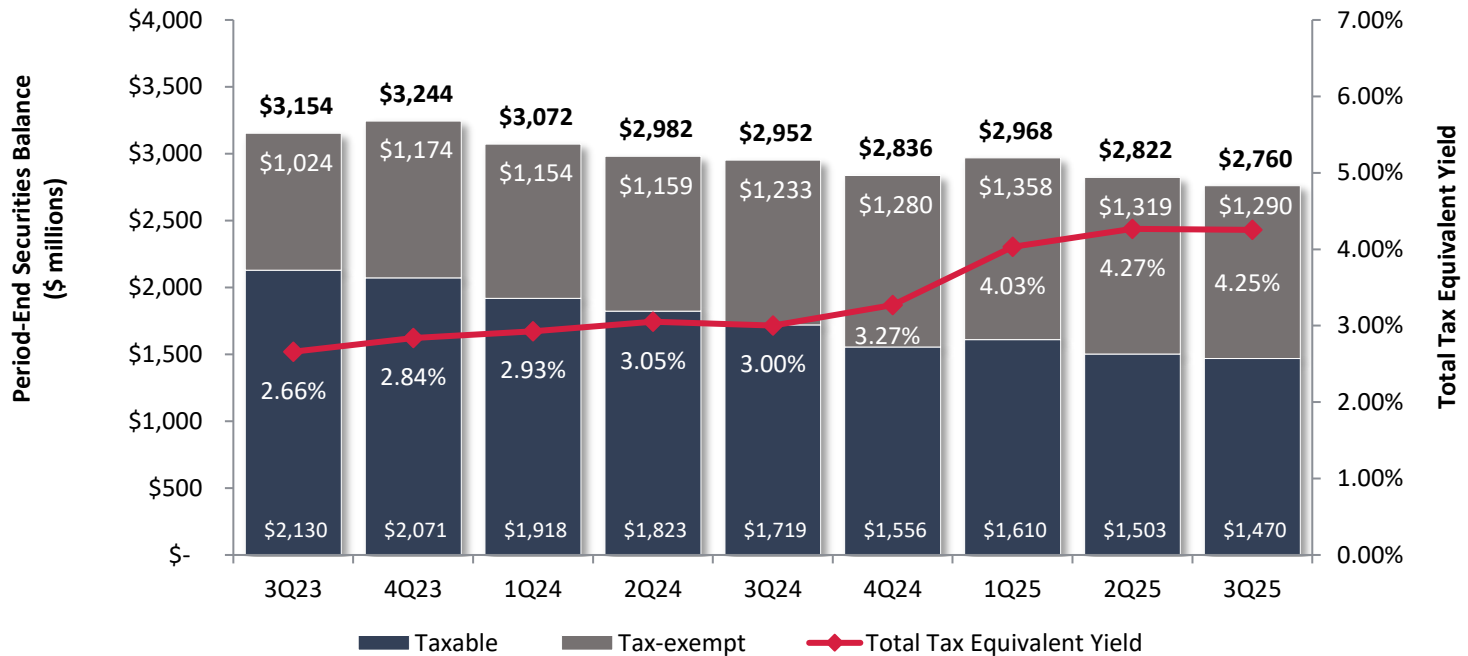
In the fourth quarter of 2025, we expect another quarter of excellent growth from CIB and other lending teams to be offset by elevated RESG repayments, likely resulting in some further contraction in total loan balances. For the full year of 2026, we expect mid-single digit percentage loan growth including strong CIB growth offset by significant RESG loan repayments. Following the expected 2025-2026 RESG elevated repayment cycle, we expect loan growth to increase meaningfully in 2027 and subsequent years with CIB, RESG and our other lending teams all contributing to future growth.



Well-Positioned Investment Securities Portfolio

Our investment securities, all of which are categorized as available-for-sale, were \$2.76 billion at September 30, 2025, decreases of \$0.06 billion, or 2.2% not annualized, from June 30, 2025 and \$0.08 billion, or 2.7% not annualized, from December 31, 2024. At September 30, 2025, our investment securities had an average effective duration of approximately 5.29 years.

Quarterly Investment Securities Balances & Yields

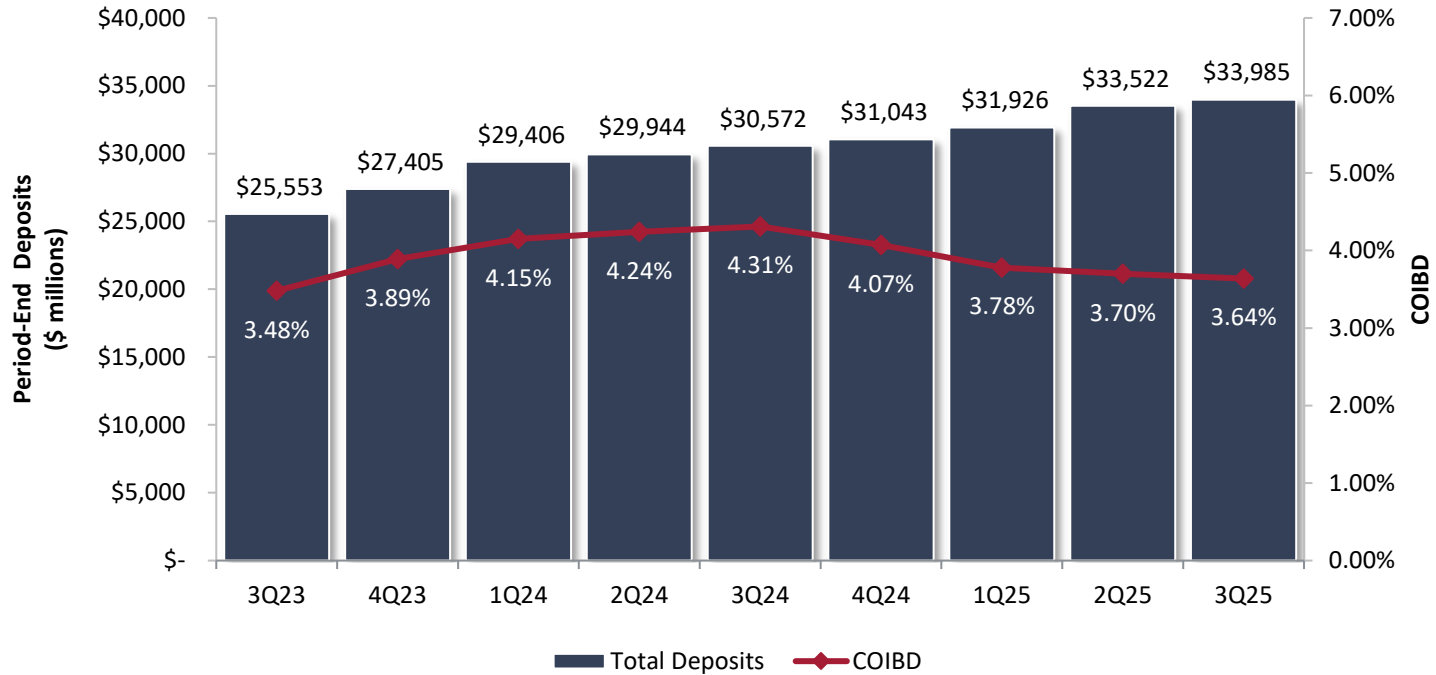


In the third quarter of 2025, our tax-equivalent yield on investment securities was 4.25%, decreasing two bps from the second quarter of 2025, but increasing 125 bps from the third quarter of 2024. Our portfolio yield has benefited from the reinvestment, at more favorable rates, of the proceeds from a significant volume of lower-yielding bonds which matured in the final quarter of 2024 and the first two quarters of 2025.

Consistent Growth in Deposits to Fund Our Growth in Earning Assets

Our deposits were a record \$33.98 billion at September 30, 2025, increases of \$0.46 billion, or 1.4% not annualized, from June 30, 2025 and \$2.94 billion, or 9.5% not annualized, from December 31, 2024. This was our twelfth consecutive quarterly record for deposit balances.

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

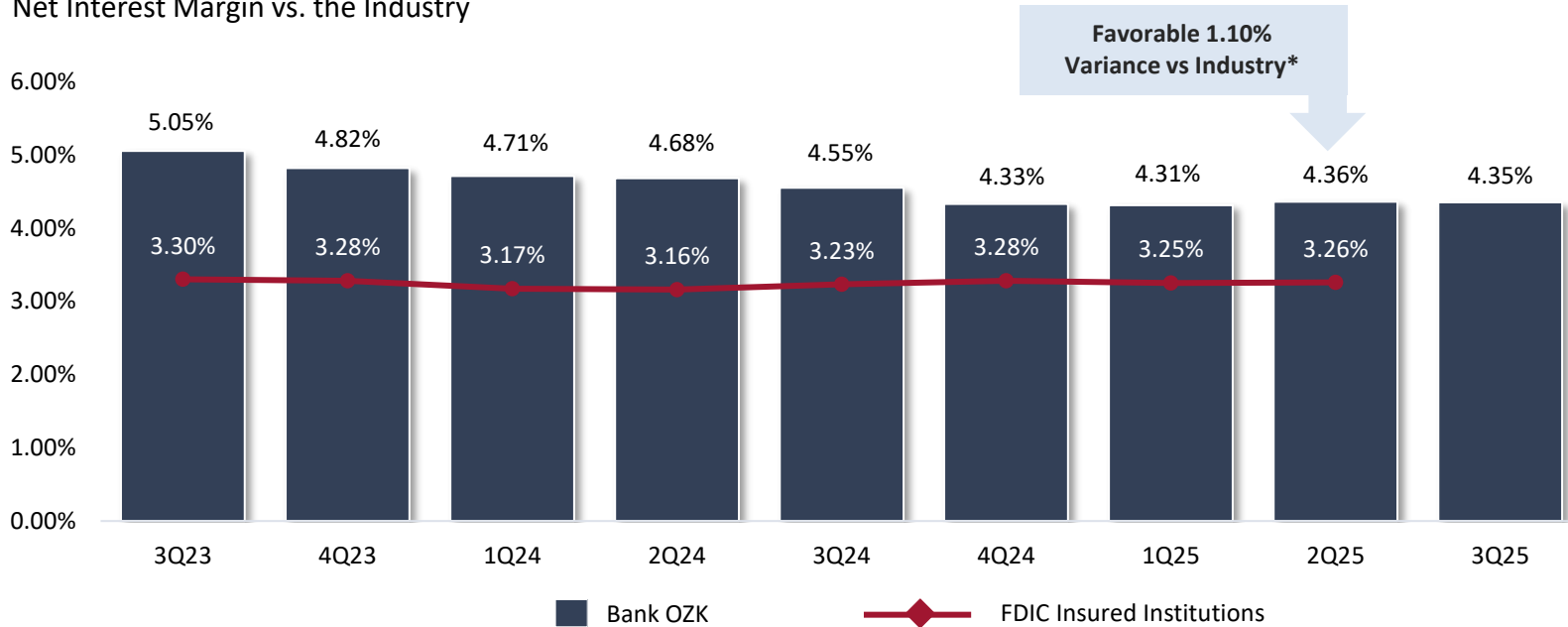


In the third quarter of 2025, our COIBD was 3.64%, decreases of six bps and 67 bps, respectively, from the second quarter of 2025 and the third quarter of 2024 reflecting the cumulative 100-basis point reduction in the Fed funds rate during the last four months of 2024 and some impact of the 25-basis point reduction in September 2025. 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.

Net Interest Margin Consistently Better Than the Industry

During the quarter just ended, our net interest margin was 4.35%, a decrease of one basis point from the second quarter of 2025, and a decrease of 20 bps from the third quarter of 2024. In the second quarter of 2025, the latest quarter for which comparative data is available, our net interest margin outperformed the industry by 110 bps, continuing our long history of outperformance.

Net Interest Margin vs. the Industry



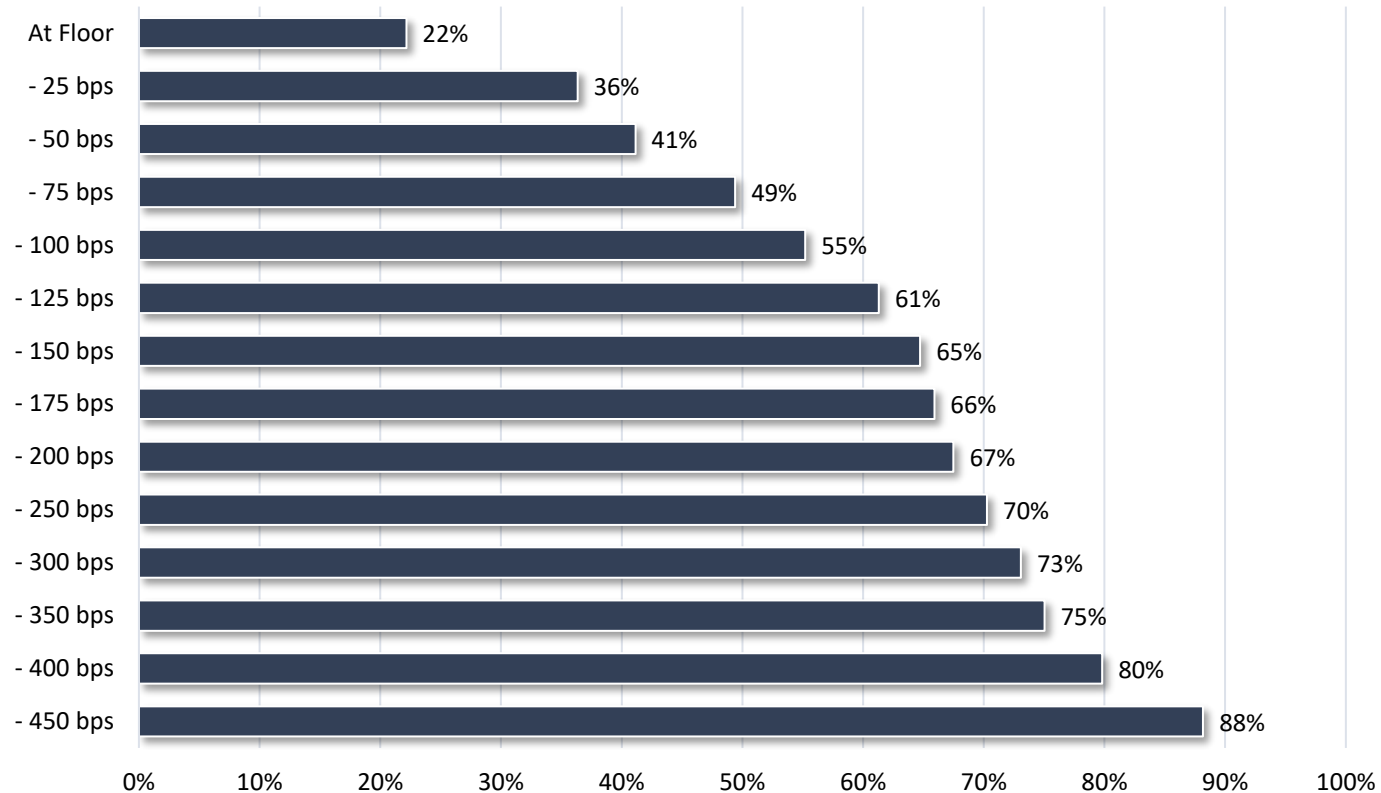
Following any Fed interest rate reduction, we anticipate our loan yields will decrease faster than our deposit costs, likely resulting in some decrease in our net interest margin, at least until time deposits reprice and/or floor rates are reached on more variable rate loans (see Page 10). Although no Fed interest rate increases are currently expected, 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 second quarter 2025.

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

At September 30, 2025, 86% of our total commitment of loans had variable rates, of which 82% were tied to 1-month term SOFR, 14% to WSJ Prime and 4% to other indexes. At September 30, 2025, 93% of our total commitment of variable rate loans had floor rates.

The following chart the percentage of our total commitment of variable rate loans at September 30, 2025 that were at their floor rate or would have been at their floor rate following various hypothetical decreases in the applicable index rates.



Expertise in Diverse Lending Verticals Contributes to Our Favorable Asset Quality, Strong Profitability & Growth

We conduct extensive lending operations through our 248* retail branches and 13* loan production offices:

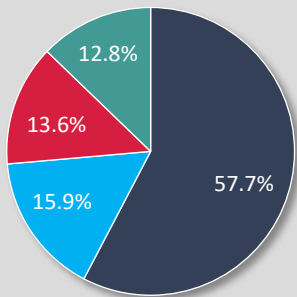
- Real Estate Specialties Group (“RESG”) is a nationally recognized leader in commercial real estate construction and development finance.
- Our Community Bank originates loans primarily throughout our six-state branch footprint through commercial (generalist) lenders and specialty lending teams.
- Corporate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

* As of November 3, 2025.

Executing on Our “Growth, Growth and Diversification” Strategy

Loan Portfolio as of 9/30/25

\$ millions	9/30/2025 Balances
RESG	\$ 18,945
Community Banking	5,231
CIB	4,470
Indirect Lending	4,200
Total	\$ 32,846



RESG’s percentage of loans declined to 57.7% as of September 30, 2025, compared to 60.0% at June 30, 2025 and an 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 while continuing to capitalize on the unique strengths and expertise of RESG to contribute to longer term growth.

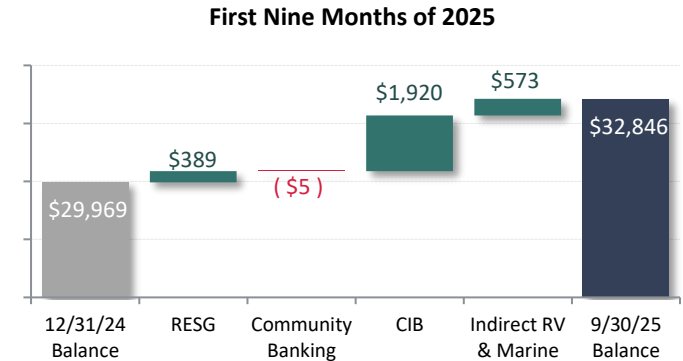
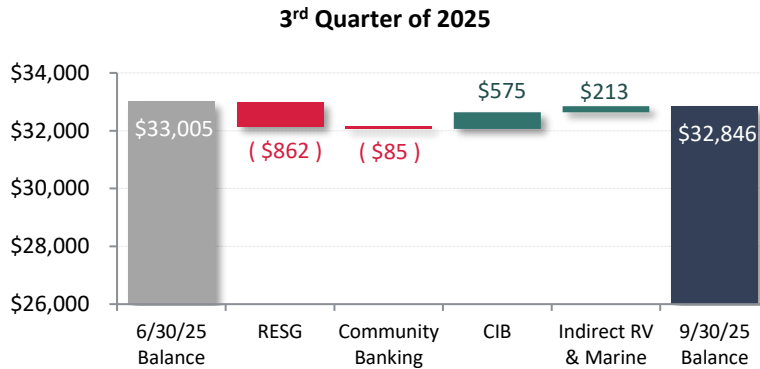
- We expect these other lending teams will continue to contribute meaningfully to further growth and diversification, especially as RESG is likely to continue to have elevated repayments during the remainder of 2025 and in 2026. Implicit in this diversification strategy is an unwavering focus on asset quality from each of these lending teams.
- We believe the development and ramp-up of CIB over the past several years was well timed. CIB has achieved significant growth at the same time RESG has absorbed elevated repayments, including record repayments in the quarter just ended. This has resulted in a timely handoff of the “growth baton” from RESG to CIB.
- Given our expectation that RESG is likely to have elevated repayments in most quarters through 2026, RESG’s percentage of loans should continue to decline in the remainder of 2025 and 2026, and we expect it will go below 50% during 2026.
- Of course, we expect that RESG will resume meaningful growth following its expected 2025-2026 elevated repayment cycle.

Our long-term goal is for all of our lending teams to grow significantly and with more balance 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 very beneficial, while maximizing future growth opportunities.

Changes in Funded and Unfunded Balances

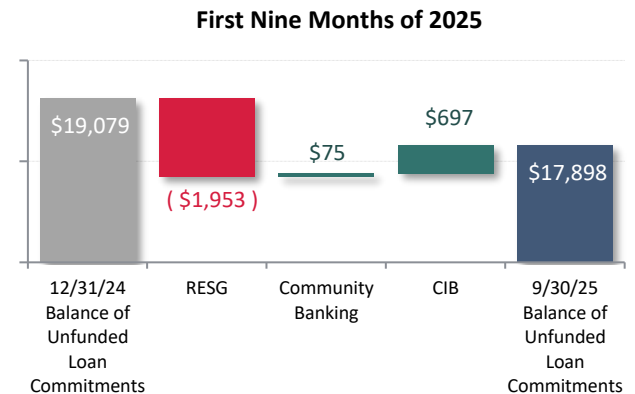
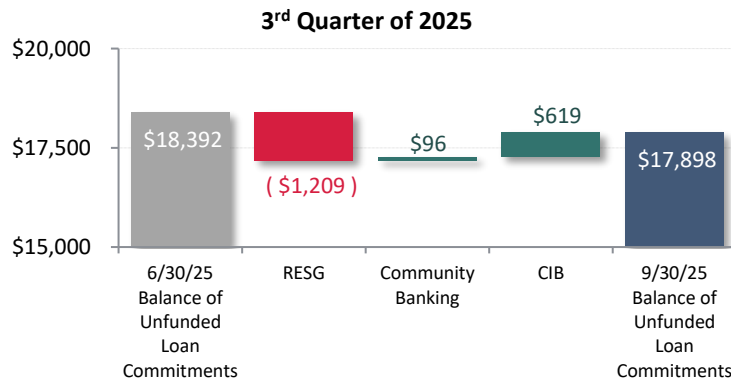
During the quarter just ended, CIB loans increased \$575 million and Indirect RV & Marine increased \$213 million while RESG loans declined \$862 million. Community Banking declined \$85 million due to the transfer of its \$183 million Business Aviation Group portfolio into CIB's Equipment Finance Group. We expect this diversification trend to continue in future quarters.

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



Consistent with our strategy of greater portfolio diversification, RESG's percentage of the unfunded loan commitments decreased 6% to 66%, while CIB increased 5% to 26% in the first nine months of 2025.

Changes in Unfunded Loan Commitments (\$ millions)



RESG – Nationally Recognized Industry Leader

Started in 2003, RESG is a nationally recognized industry leader in construction, land & development lending and handles our largest and most complex loans. 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 22-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 September 30, 2025

Total funded	\$18.95 Billion
Total funded & unfunded	\$30.80 Billion

RESG Loans at September 30, 2025 accounted for:

- 58% of our funded loans
- 66% of our unfunded loan commitments
- 61% 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 50% and loan-to-value (“LTV”) ratio* of 46% at September 30, 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.*



Quarterly Trends in RESG Loan Originations and Repayments

RESG 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		\$3.42

- RESG loan originations were \$0.70 billion in the third quarter and \$3.42 billion for the first nine months of 2025.
- For some time, many sponsors have faced challenges raising equity capital for new projects as capital partners have been cautious due to macroeconomic uncertainty and tight monetary policy. This has restrained new project starts.
- At the same time, a surge in liquidity available for debt financing has created significant competition for the new deals that do raise equity. The current environment of “too many lenders chasing too few deals” has contributed to our subdued RESG origination volume.
- We have said for years that origination volume may vary significantly from quarter to quarter and may be impacted by economic conditions, interest rates, competition or other factors. Our reduced level of RESG originations in the quarter just ended reflects the impact of such factors in the current market.
- We expect a higher origination volume in the final quarter of 2025.

RESG Loan Repayments & Other Activity (\$ billions)

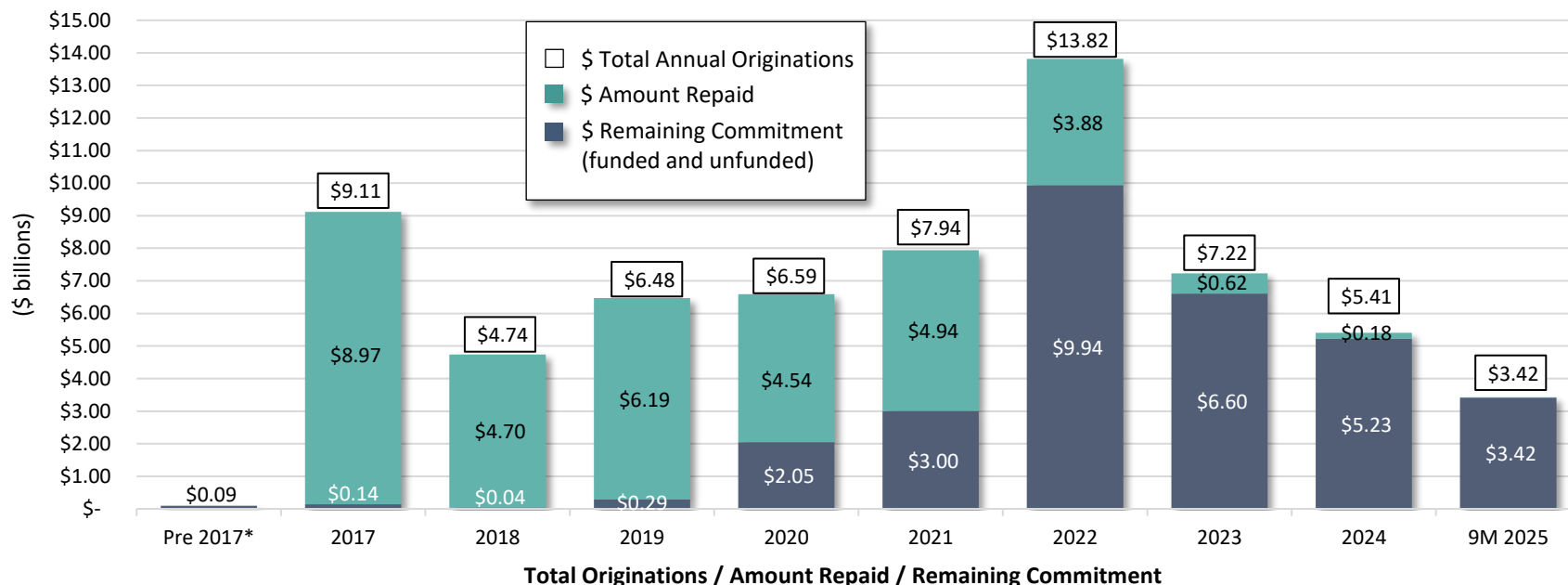
	Q1	Q2	Q3	Q4	Total*
FY2020	\$1.00	\$0.69	\$0.65	\$1.19	\$3.54
FY2021	\$1.48	\$1.68	\$1.34	\$1.72	\$6.22
FY2022	\$1.31	\$2.34	\$1.28	\$0.72	\$5.65
FY2023	\$0.91	\$1.03	\$1.10	\$0.97	\$4.01
FY2024	\$0.79	\$1.84	\$1.60	\$1.83	\$6.06
FY2025	\$0.85	\$0.95	\$2.44		\$4.24

- Consistent with our guidance, RESG’s loan repayments increased to a record \$2.44 billion in the quarter just ended bringing the total for the first nine months of 2025 to \$4.24 billion.
- The recent increase in debt financing available for projects has also contributed to RESG repayments.
- We expect RESG loan repayments will remain elevated in most quarters through 2026.
- Loan repayments may vary substantially from quarter to quarter based on a variety of factors including interest rate levels and refinancing alternatives.



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.



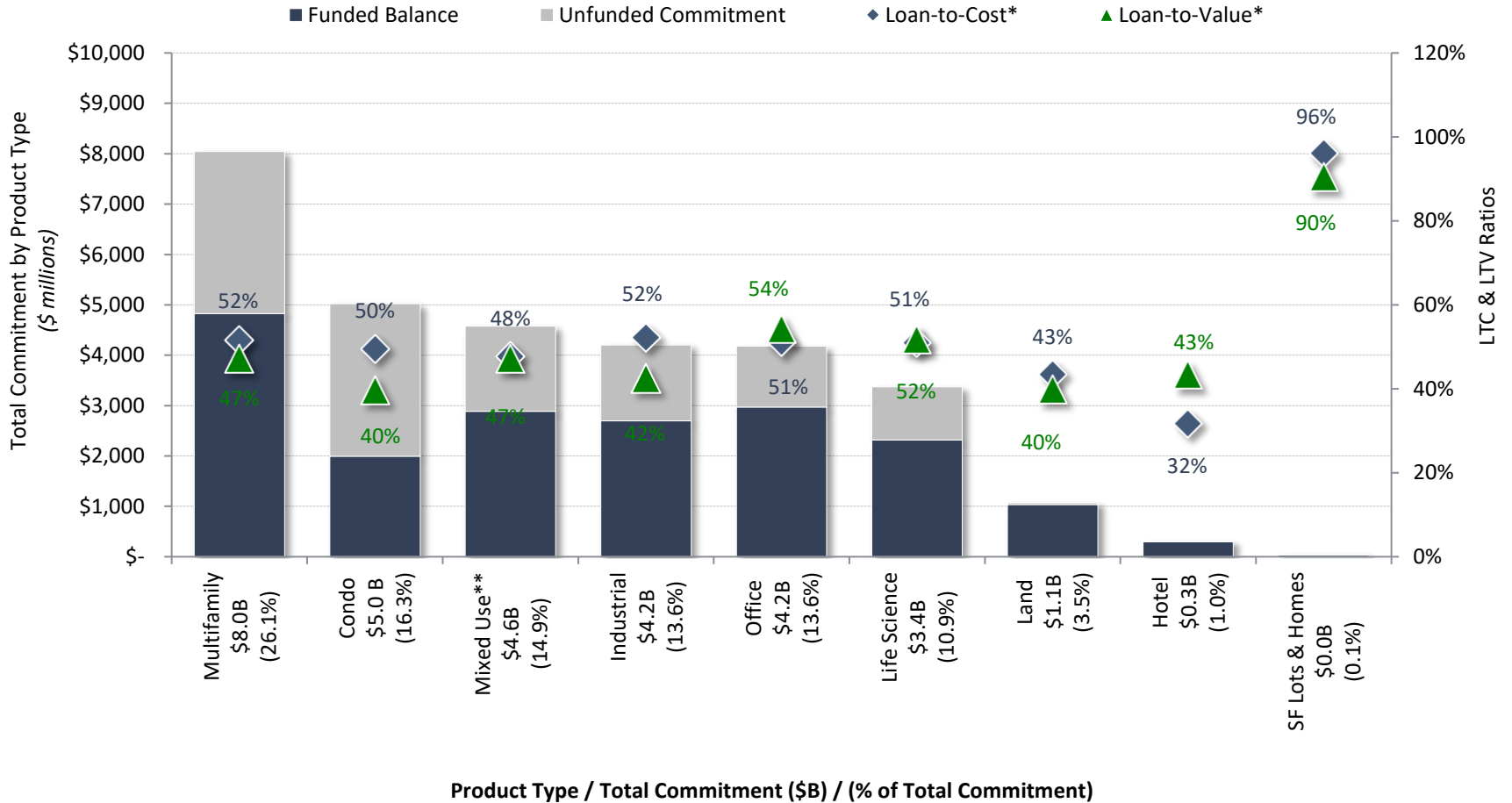
	2017	2018	2019	2020	2021	2022	2023	2024	9M 2025
\$ Remaining Commitment	\$0.14B	\$0.04B	\$0.29B	\$2.05B	\$3.00B	\$9.94B	\$6.60B	\$5.23B	\$3.42B
\$ Amount Funded	\$0.14B	\$0.02B	\$0.27B	\$1.76B	\$2.52B	\$7.82B	\$4.24B	\$1.71B	\$0.38B
\$ Amount Unfunded	\$0.00B	\$0.02B	\$0.02B	\$0.29B	\$0.48B	\$2.12B	\$2.36B	\$3.52B	\$3.04B

RESG repayments in the quarter just ended included significant repayments of older vintage loans. Specifically, during the quarter total commitments (both funded and unfunded) were reduced by \$0.49 billion for 2019, \$0.12 billion for 2020 originations, \$0.63 billion for 2021 originations, \$1.25 billion for 2022 originations and \$0.30 billion for 2023 originations.

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



RESG's Portfolio Diversification by Product Type



Data as of September 30, 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.

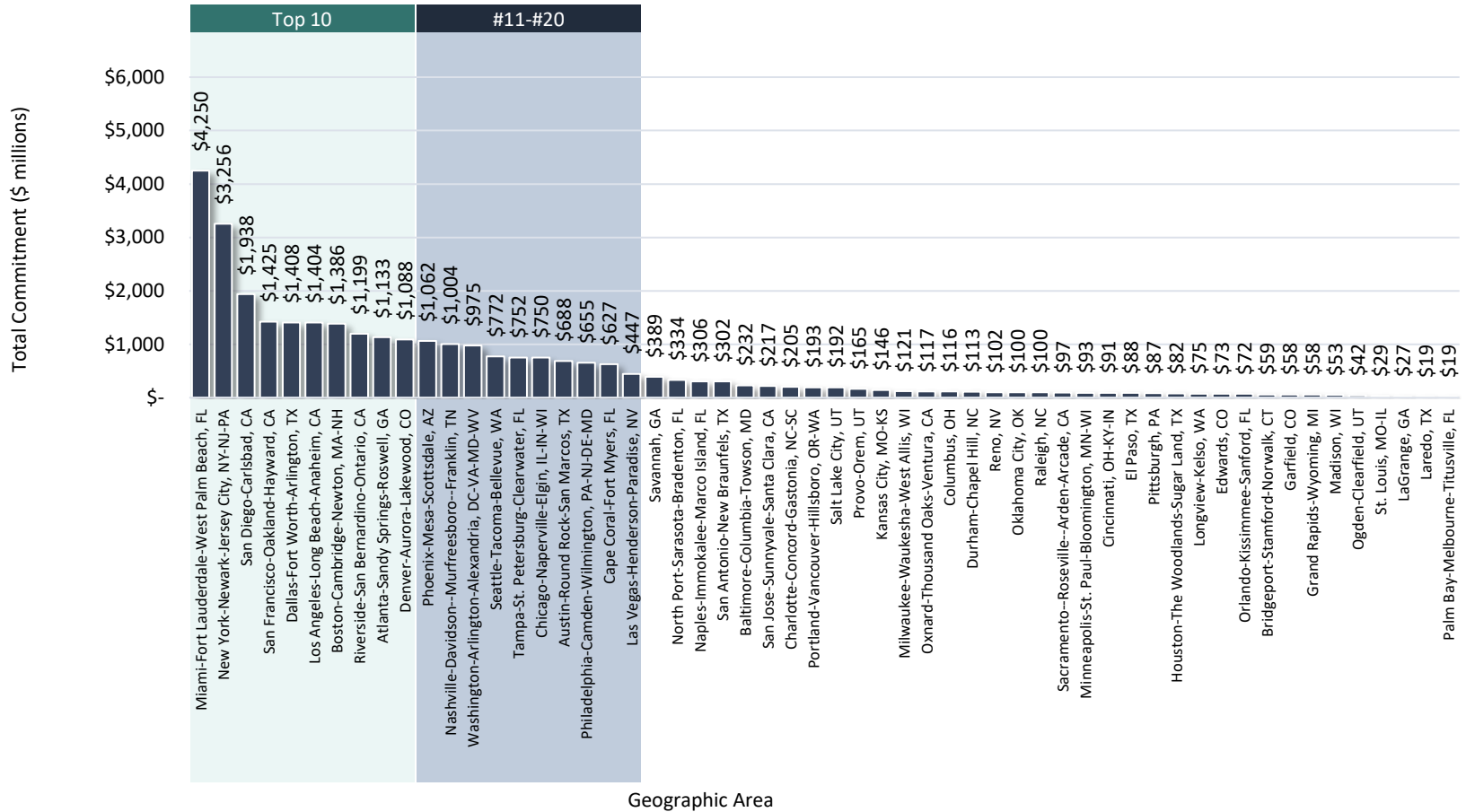
** Mixed use projects contain multiple property types, none of which individually contribute 75% or more of the project value.





RESG's Portfolio Diversification By Geography

RESG's total commitments in each geographic area in which it had loans at September 30, 2025 reflect the national scope and significant geographic diversification in RESG's business.

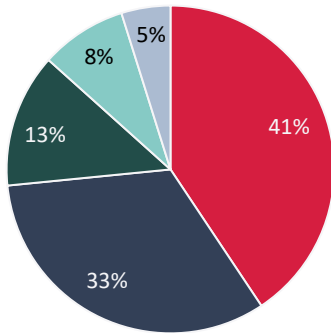


RESG Portfolio Stratification by Loan Size (as of September 30, 2025)

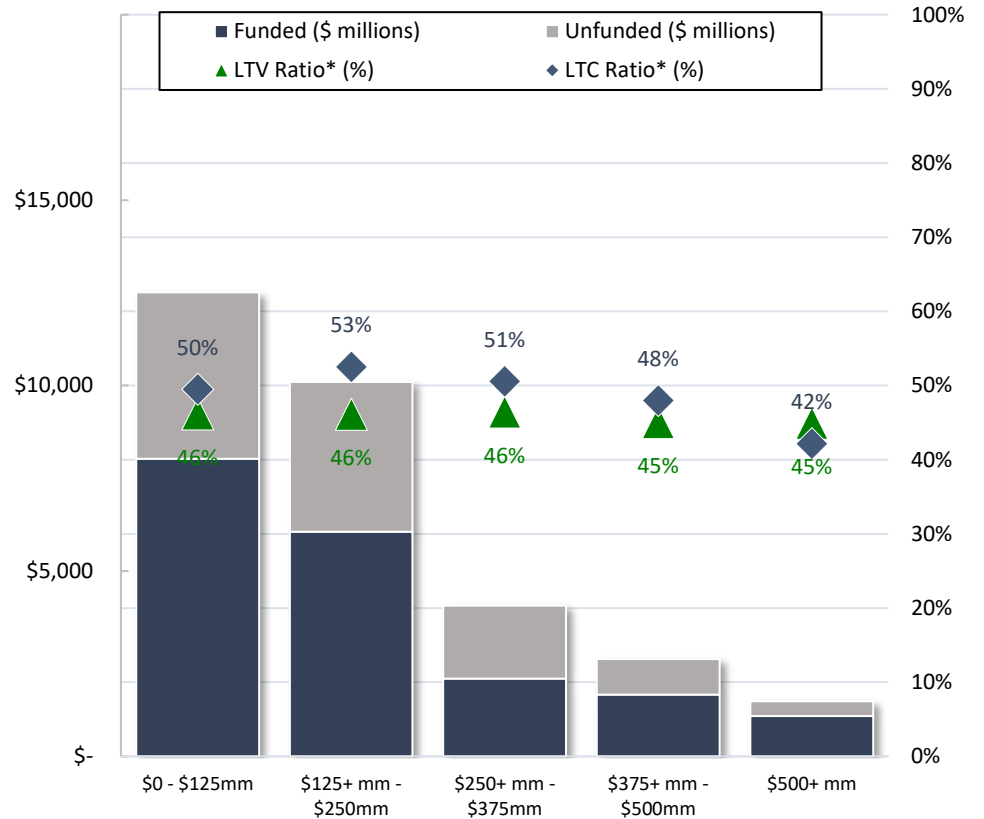
(\$ millions)

Tranche	No. of Loans	Funded	Total Funded & Unfunded
\$0 - \$125mm	213	\$ 8,024	\$ 12,516
\$125+ mm - \$250mm	57	6,057	10,099
\$250+ mm - \$375mm	14	2,101	4,070
\$375+ mm - \$500mm	6	1,671	2,624
\$500+ mm	2	1,092	1,490
Total	292	\$ 18,945	\$ 30,799

% of Total Commitment



Commitment Distribution by Size



Data as of September 30, 2025.

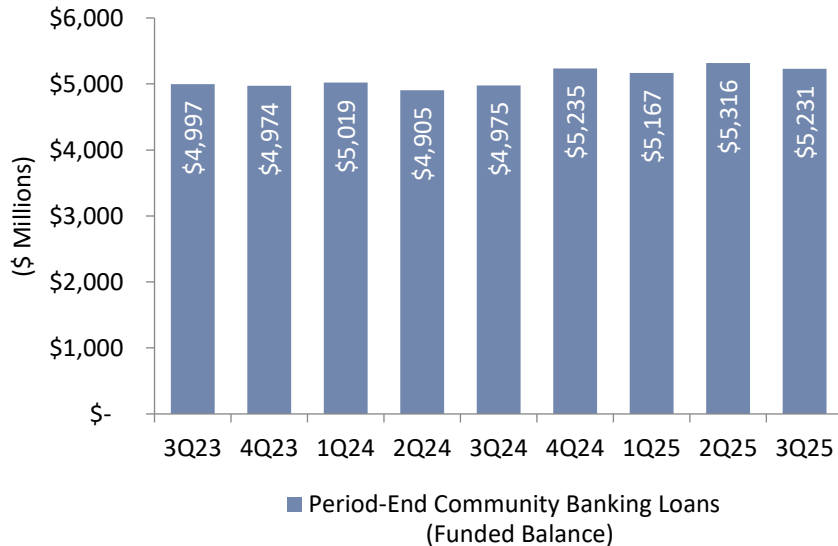
* Weighted average; assumes all loans are fully funded; calculation based on total commitment by tranche as a % of total cost and total appraised value of loans within each tranche. LTV data based on most recent appraisals and utilizing, in most cases, "as stabilized" values for income-producing properties.



Community Bank Lending – An Important & Well-Established Business

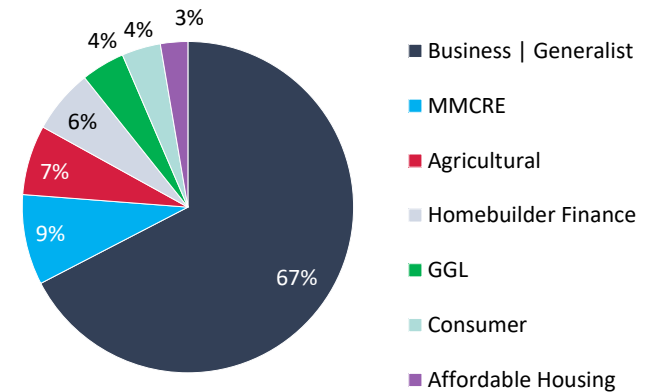
- Community Banking accounted for \$5.23 billion, or 15.9%, of the funded balance of loans as of September 30, 2025, and included consumer and small business loans, business banking loans, loans originated by our commercial (generalist) lenders, and loans originated by our specialty lending teams in Community Banking, which included our government guaranteed (“GGL”), agricultural (including poultry), affordable housing, middle market CRE (“MMCRE”) and homebuilder finance lending teams.
- Growth in these units is an important part of our broader strategy for portfolio diversification, both in terms of product types and geography.

Community Banking Loan Balances



Community Banking Loan Composition

* At September 30, 2025



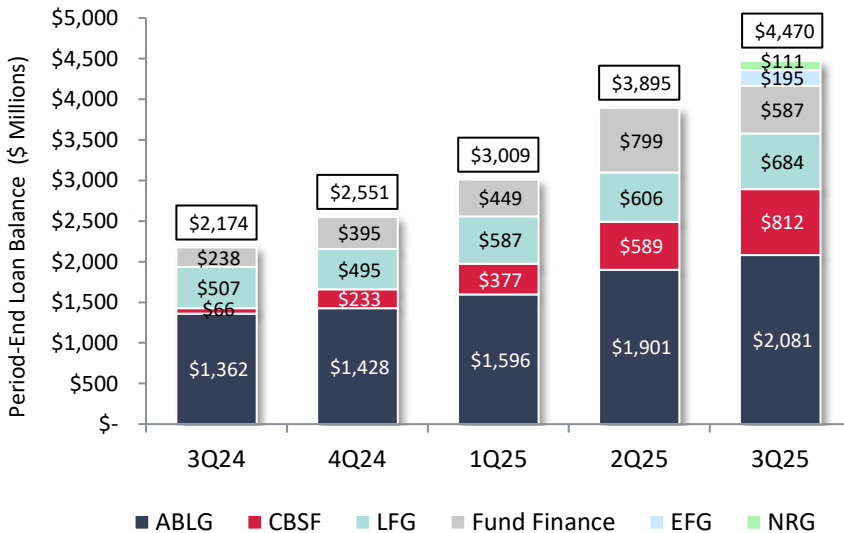
Corporate & Institutional Banking – Driving Diversified Growth

CIB continued to achieve excellent growth and enhance portfolio diversification in the quarter just ended. It accounted for \$4.47 billion, or 13.6%, of the funded balance of loans as of September 30, 2025, an increase from 11.8% as of June 30, 2025 and 7.4% as of September 30, 2024.

Portfolio Statistics – as of September 30, 2025

Total funded \$4.47 Billion
 Total funded & unfunded \$8.04 Billion
 CIB Loans at September 30, 2025 accounted for:

- 14% of our funded loans
- 26% of our unfunded closed loans
- 18% of our total funded and unfunded balances of loans

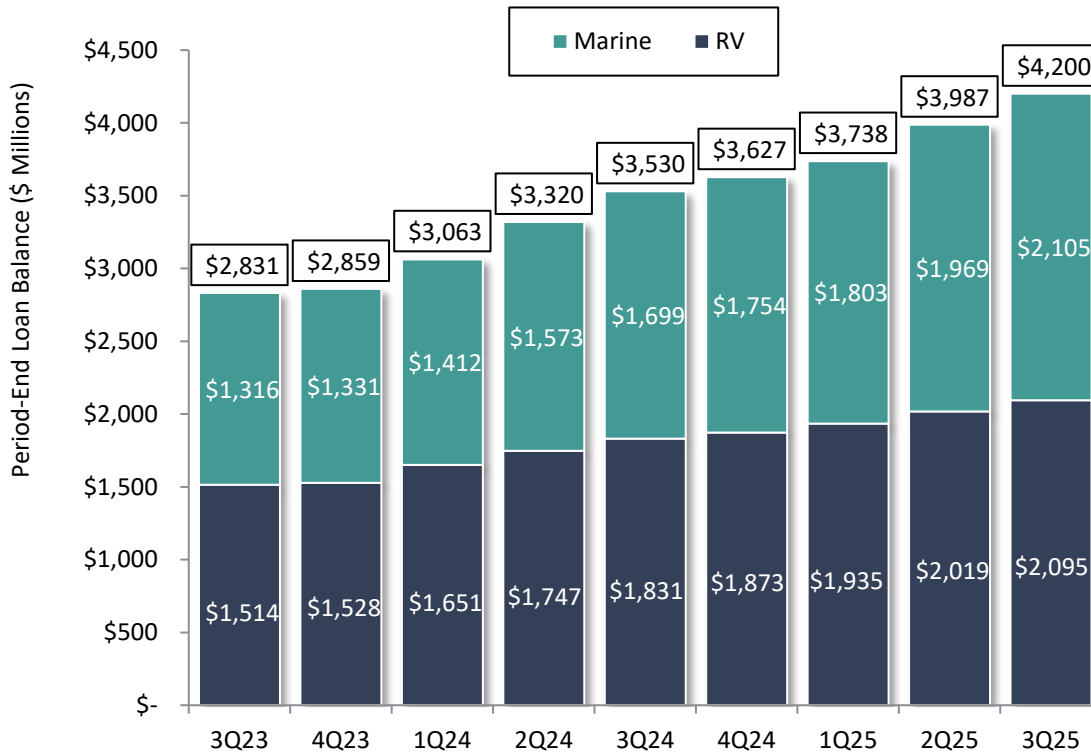


Targeting Stable & Predictable Industries

- **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.).

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 12.8% of the funded balance of loans as of September 30, 2025. Our objective is to maintain this portfolio within a range of 10% to 15% of our total loans.
- As of September 30, 2025, the indirect portfolio had a 30+ day delinquency ratio of 0.22%.
- For the third quarter and first nine months of 2025, our annualized net charge-off ratio for the indirect portfolio was 0.30% and 0.33%, respectively.

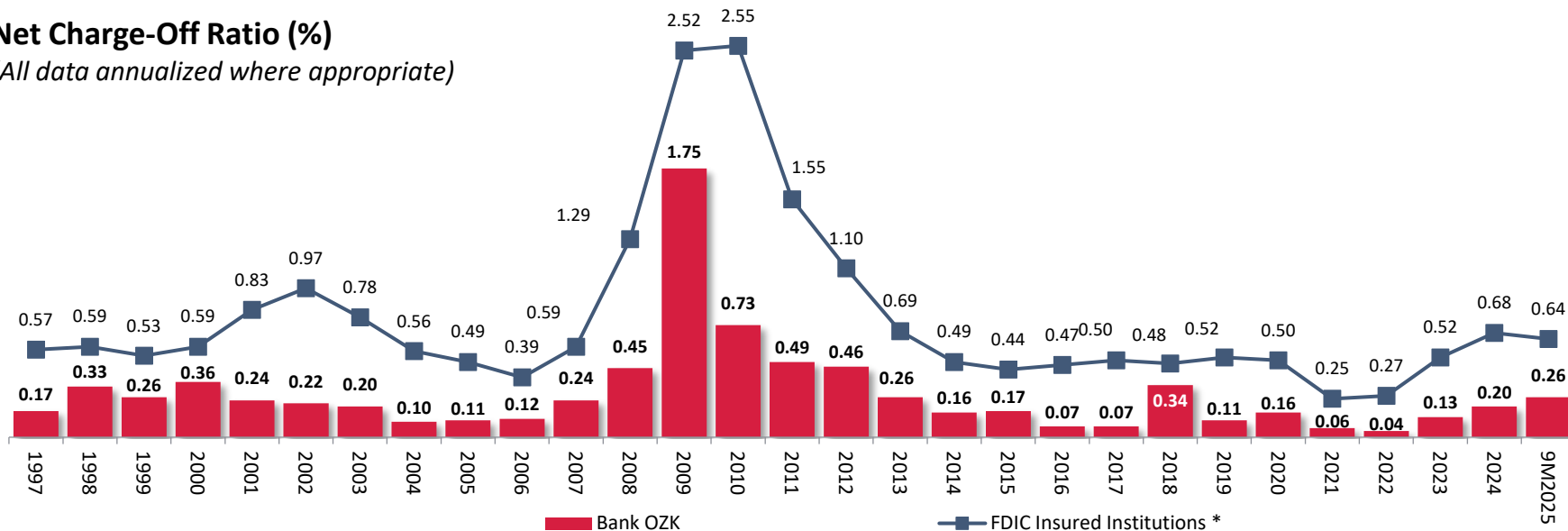
 **Prudent ACL Build While Our Net Charge-off Ratio Has Remained Below The Industry Average**

Net Charge-off Ratio Consistently Better than the Industry Average

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.

Net Charge-Off Ratio (%)

(All data annualized where appropriate)



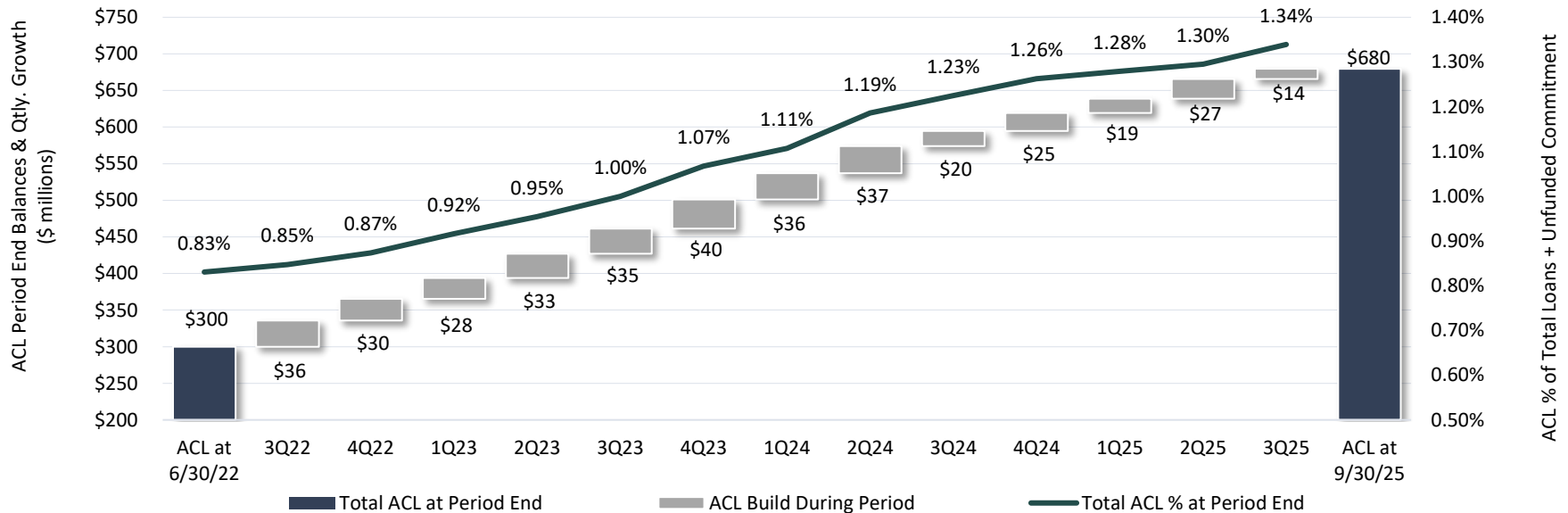
- We have continued our long track record of having a net charge-off ratio well below the industry average. Our annualized net charge-off ratios were 0.41% for the quarter just ended and 0.26% for the first nine months of 2025, consistent with our previous guidance.
- We continue to expect that our full-year 2025 net charge-off ratio will exceed 2024's 20-bps ratio, but remain below the industry average. Our net charge-off ratio may vary significantly from quarter to quarter.
- We have built our portfolio with the goal that it will perform well in adverse conditions, and that discipline has been evident in our recent results through the pandemic, the Fed's increasing interest rates, higher rates of inflation leading to "higher for longer" interest rate policy, and numerous other sources of macroeconomic, political and geo-political turbulence.
- Notwithstanding the considerable uncertainty regarding the macroeconomic and interest rate environment, we expect that our net charge-offs for the full year of 2026 will once again compare favorably to industry metrics.

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

Allowance for Credit Losses (“ACL”) Build Over the Last 13 Quarters

As of September 30, 2025, our ACL had increased to \$679.6 million, or 1.34% of loans and unfunded loan commitments. This consisted of our allowance for loan losses (“ALL”) at \$532.3 million, or 1.62% of loans, and our reserve for losses on unfunded loan commitments at \$147.3 million, or 0.82% of unfunded loan commitments.

In percentage terms, over those 13 quarters, our ACL has increased from 0.83% to 1.34% of loans and unfunded loan commitments at September 30, 2025. We believe this ACL build has been a prudent and appropriate response to the shifting mix of risk factors that have driven the challenging and uncertain macroeconomic environment over those 13 quarters.



Portfolio Credit Quality Trends

We have seen a reasonably well-contained migration of risk ratings and credit quality metrics since the Federal Reserve initiated its most recent tightening cycle.

Classified and Criticized Assets (\$ millions)

During the third quarter, we had a modest net reduction in total classified and criticized assets as summarized below. The significant changes included (i) liquidation of our largest foreclosed asset with net proceeds equal to its carrying value; (ii) migration of one RESG credit from substandard accrual to substandard non-accrual with a partial charge-off; (iii) migration of one RESG credit from special mention to substandard non-accrual with a partial charge-off; and (iv) migration of one RESG credit from special mention to substandard accrual.

	6/30/25	9/30/25	Change
Loans:			
Special Mention	\$ 631	\$ 365	\$ (266)
Substandard accrual	185	363	178
Substandard non-accrual	59	150	91
Foreclosed Assets	160	79	(81)
Total Classified & Criticized	\$ 1,035	\$ 957	\$ (78)

An update on our three largest foreclosed assets was included in our Management Comments dated October 16, 2025.

Risk Categories and Asset Quality Metrics (\$ millions)

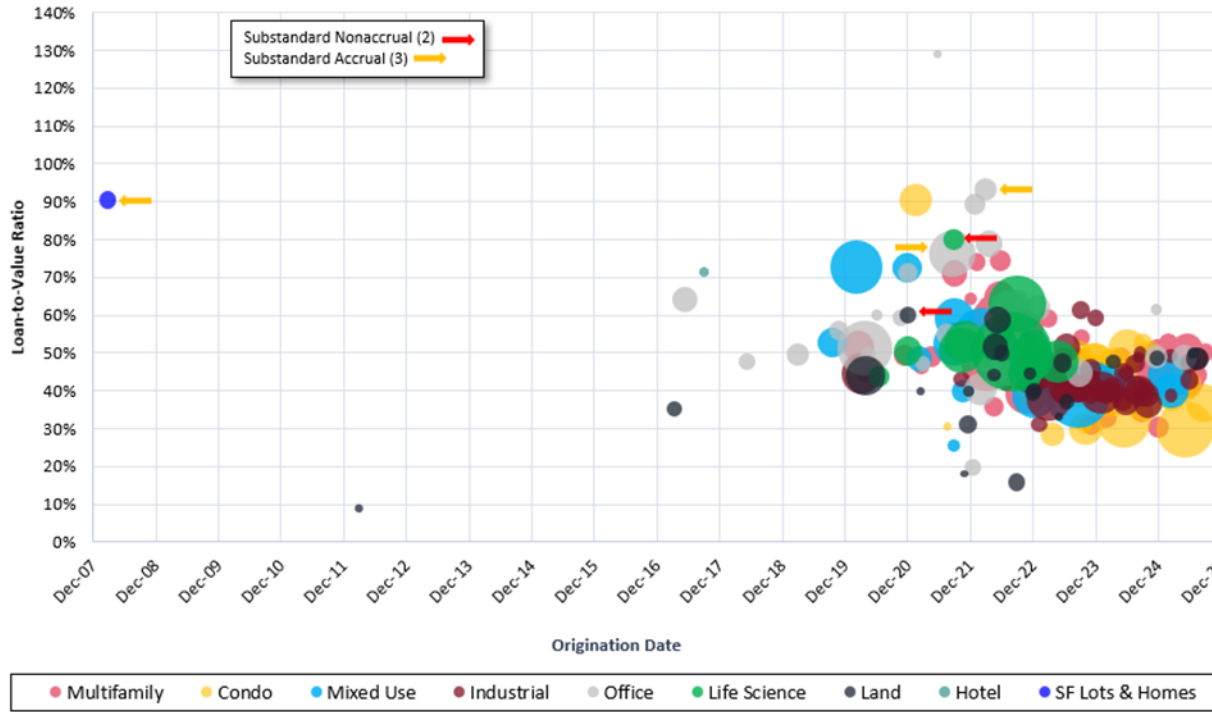
At September 30, 2025, our ratio of loans 30 or more days past due to total loans was 0.14% compared to 0.15% at June 30, 2025 and 0.14% at September 30, 2024; our ratio of nonperforming loans to total loans was 0.46% compared to 0.18% at June 30, 2025 and 0.60% at September 30, 2024; and our ratio of nonperforming assets to total assets was 0.55% compared to 0.53% at June 30, 2025 and 0.68% at September 30, 2024.

	As of				
	9/30/24	12/31/24	3/31/25	6/30/25	9/30/25
Loans:					
Pass	\$ 28,217	\$ 29,057	\$ 30,426	\$ 32,132	\$ 31,968
Special Mention	693	654	455	631	365
Substandard Accrual	132	126	164	185	363
Substandard Non-accrual	176	131	63	59	150
Total Loans	\$ 29,218	\$ 29,969	\$ 31,108	\$ 33,005	\$ 32,846
Foreclosed Assets	\$ 78	\$ 69	\$ 151	\$ 160	\$ 79
Loans Past Due	\$ 40	\$ 50	\$ 45	\$ 50	\$ 46
Loans Past Due % of Total Loans	0.14%	0.17%	0.14%	0.15%	0.14%
Nonperforming Loans	\$ 176	\$ 131	\$ 63	\$ 59	\$ 150
Nonperforming Loans % of Total Loans	0.60%	0.44%	0.20%	0.18%	0.46%
Nonperforming Assets	\$ 254	\$ 201	\$ 214	\$ 218	\$ 228
Nonperforming Assets % of Total Assets	0.68%	0.53%	0.55%	0.53%	0.55%

RESG Portfolio By Origination Date & LTV (As of September 30, 2025)

The loan-to-value (“LTV”) metrics on each of the 292 credits within the RESG portfolio as of September 30, 2025, are illustrated below. Assuming every RESG loan is fully funded, the weighted average LTC for the RESG portfolio was 50% and the weighted average LTV was 46% as of September 30, 2025.

As of September 30, 2025, the RESG portfolio had three substandard accrual loans and two substandard non-accrual loans, and updates on these five credits were included in our Management Comments dated October 16, 2025.



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.

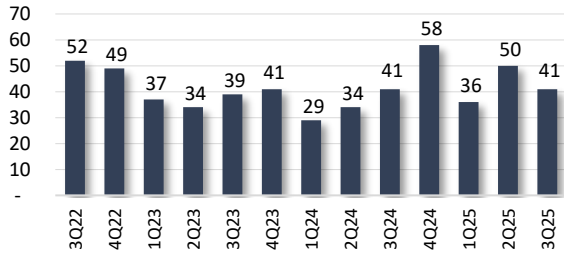
Overview of Our Appraisals Services Group

- An independent, second line function reporting to the Chief Risk Officer.
- Team reviewing RESG loans consists of certified appraisers with Member of the Appraisal Institute (“MAI”) designations.
- Responsible for ordering appraisals from qualified independent, external appraisers.
- Reviews and approves appraisals to ensure compliance with Bank OZK Policy, regulatory standards and Uniform Standards of Professional Appraisal Practice.

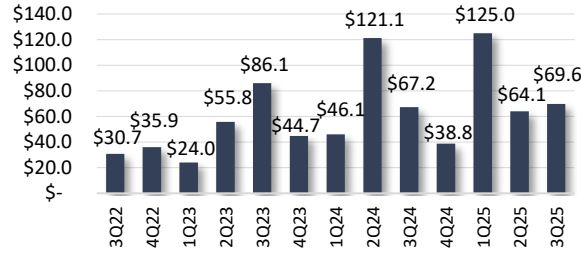
Demonstrated Sponsor/Capital Partner Support of RESG Loans

An important element of our business model is to structure loans so that sponsors and their capital partners are highly incentivized to support the loans, even in challenging times. To achieve this, we obtain sizable equity investments relative to our low leverage loans, assuring that sponsors/capital partners are likely to have too much invested to walk away. Additionally, we focus on loans secured by high quality assets that have good long-term prospects, which motivates sponsors to stay engaged, even if sales or leasing take more time than expected.

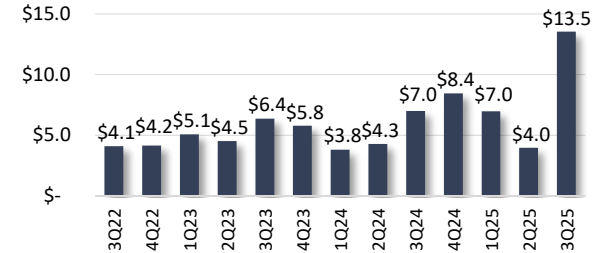
of Modifications & Extensions



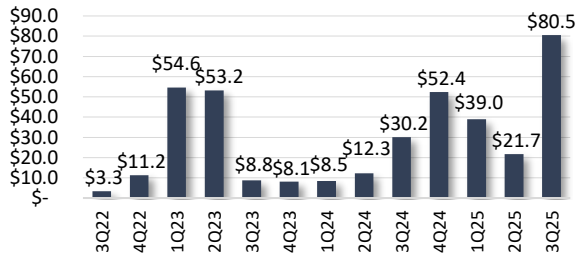
Additional Reserve Deposits



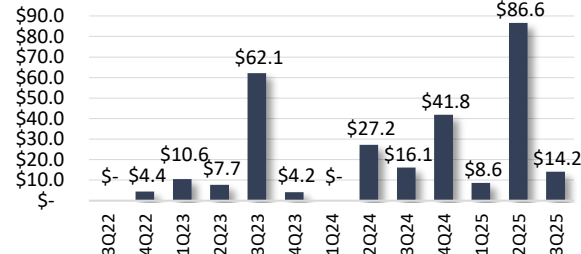
Modification Fees Collected



Unscheduled Paydowns



Reductions in Unfunded Amount



Enhancements

- # of Index Floors ▲ : 200
- # of Index Floors ▼ : 1
- # of Spreads ▲ : 11
- # of Spreads ▼ : 5

The effectiveness of our approach is evident in our results since the Federal Reserve started increasing the Fed funds target rate. We have seen significant support by sponsors/capital partners for our RESG loans, evidenced by the \$1.2 billion of total additional equity contributions (\$809 million of additional reserve deposits and \$384 million of unscheduled paydowns) received related to the 541 modifications/extensions. Additionally, we enhanced our floor rates and spreads on 200 loans and 11 loans, respectively, while granting 1 floor reduction and 5 spread reductions over the last 13 quarters.

-  **High Performing Regional Branch Network Provides Diverse and Growing Deposit Base**
-  **Substantial and Diverse Sources of Liquidity**
-  **Our Favorable Efficiency Ratio Remains Among the Best in the Industry**
-  **Our Strong Capital Provides Significant Optionality and Shareholder Returns**



Diverse & Growing Deposit Base and Substantial Liquidity Sources

Because of the substantial “retail” nature of our deposit base, 79% of our deposits are either insured (64% at September 30, 2025) or, in the case of public funds and certain other deposits, collateralized (15% at September 30, 2025). As of September 30, 2025, our average account balance was approximately \$49,000. The diversity of our deposit base is an important factor in the demonstrated stability of our deposits.

Deposit Composition Overview (\$ millions)

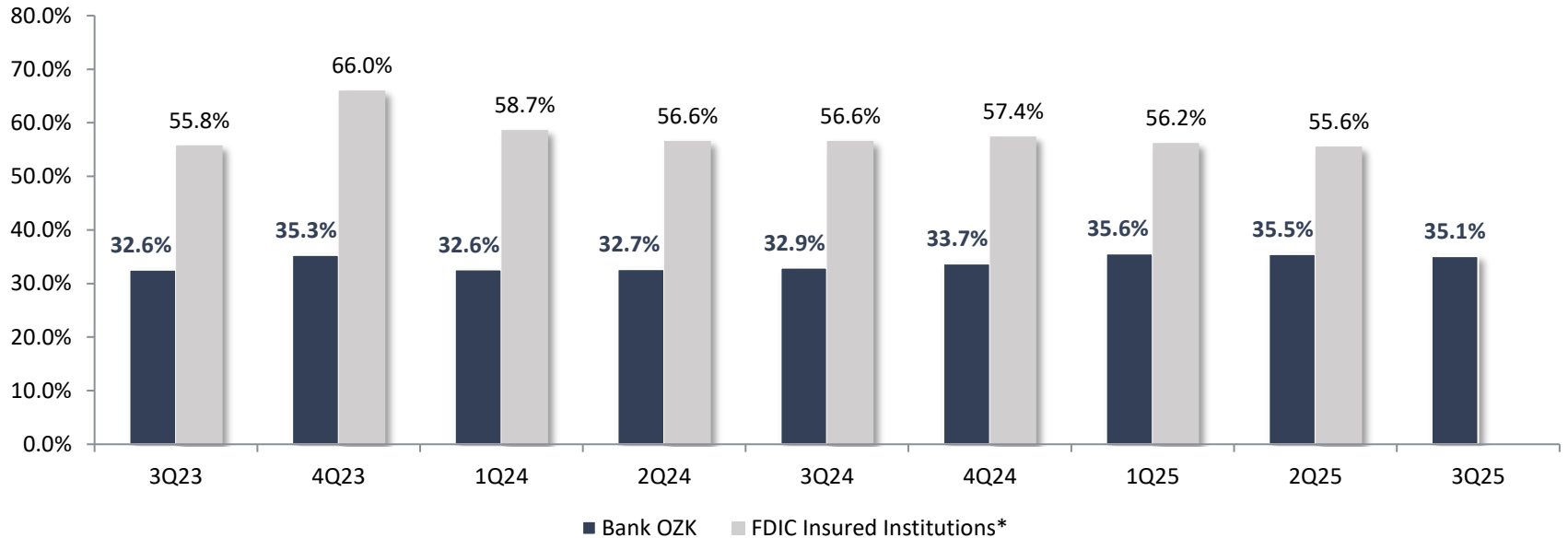
	Period Ended									
	9/30/2024		12/31/2024		3/31/2025		6/30/2025		9/30/2025	
Noninterest Bearing	\$ 3,855	12.6%	\$ 3,770	12.1%	\$ 3,868	12.1%	\$ 3,836	11.4%	\$ 3,902	11.5%
Consumer and Commercial										
Interest Bearing:										
Consumer - Non-time	2,854	9.3%	2,983	9.6%	3,177	10.0%	3,145	9.4%	3,190	9.4%
Consumer - Time	13,133	43.0%	13,447	43.3%	13,940	43.7%	14,746	44.0%	15,313	45.1%
Commercial - Non-time	2,819	9.2%	2,728	8.8%	2,601	8.1%	3,071	9.2%	3,210	9.4%
Commercial - Time	972	3.2%	970	3.1%	914	2.9%	981	2.9%	1,016	3.0%
Public Funds	3,629	11.9%	3,964	12.8%	4,369	13.7%	4,403	13.1%	4,249	12.5%
Brokered	2,716	8.9%	2,611	8.4%	2,562	8.0%	2,850	8.5%	2,650	7.8%
Reciprocal	594	1.9%	569	1.9%	495	1.5%	490	1.5%	454	1.3%
Total	<u>\$ 30,572</u>	<u>100.0%</u>	<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>

Primary and Secondary Liquidity Sources: We maintain substantial and diverse sources of primary and secondary liquidity. At September 30, 2025 these sources totaled \$15.6 billion, consisting of \$3.1 billion of cash and cash equivalents, \$1.9 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.

Efficiency Ratio Among the Best in the Industry

As shown below, in the quarter just ended, our efficiency ratio was 35.1%.

Efficiency Ratio (%) vs. the Industry



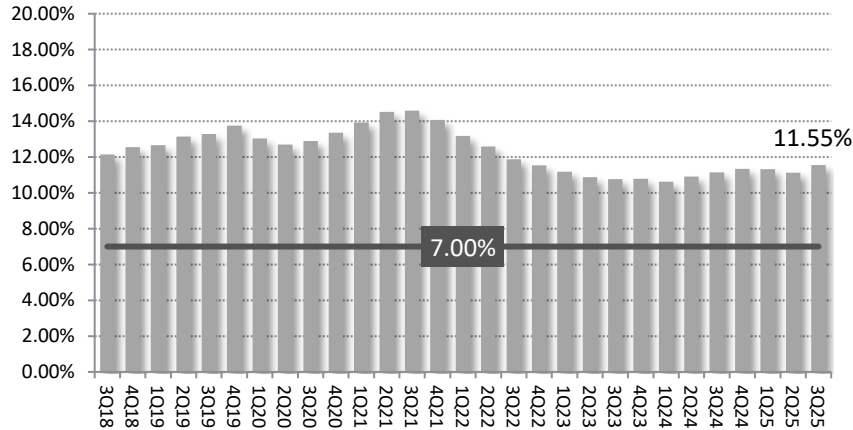
*We have consistently been among the nation's most efficient banks, having ranked in the top decile of the industry for 23 consecutive years.***

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

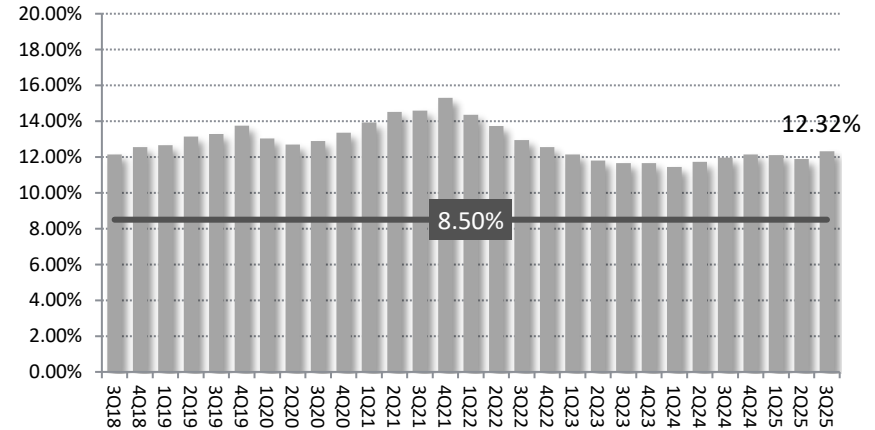
** Data from S&P Global CapIQ.

Strong Capital Position Provides Significant Optionality

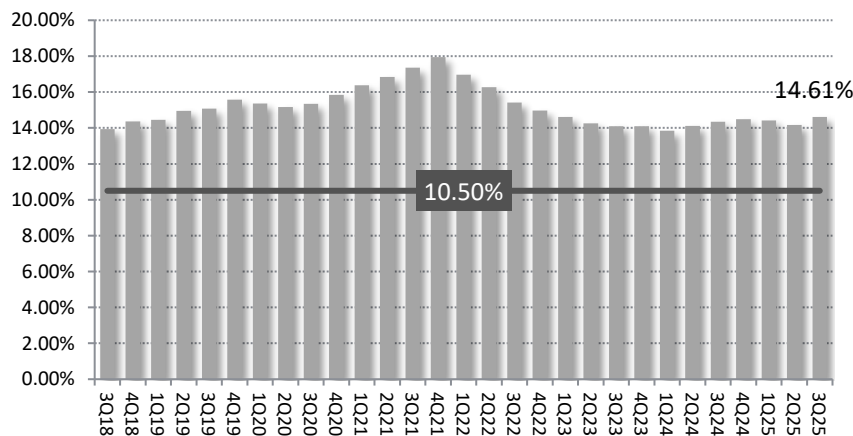
CET 1 Capital Ratio
(11.55% at 9/30; +40 bps since 3Q24)



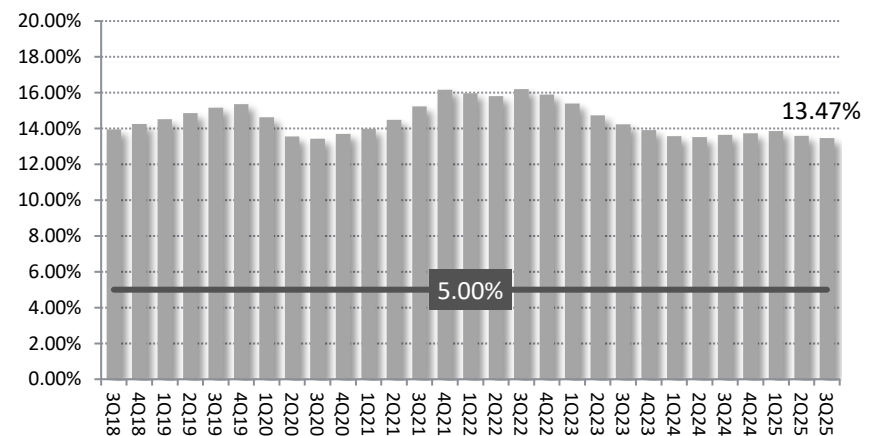
Tier 1 Capital Ratio
(12.32% at 9/30; +36 bps since 3Q24)



Total Risk Based Capital Ratio
(14.61% at 9/30; +27 bps since 3Q24)



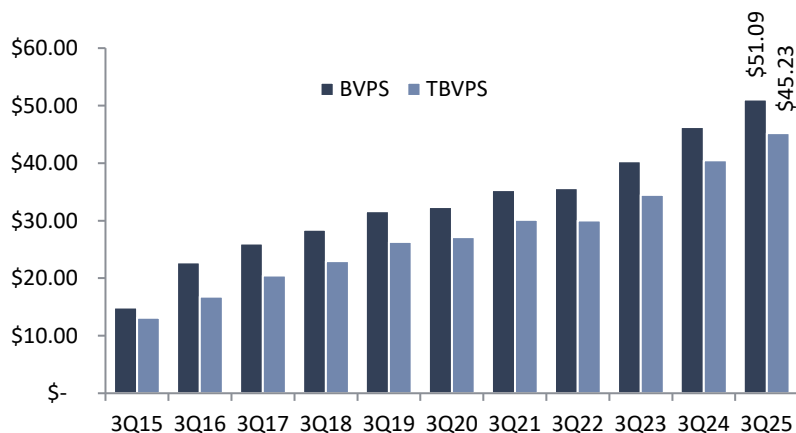
Tier 1 Leverage Ratio
(13.47% at 9/30; -17 bps since 3Q24)



— 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)

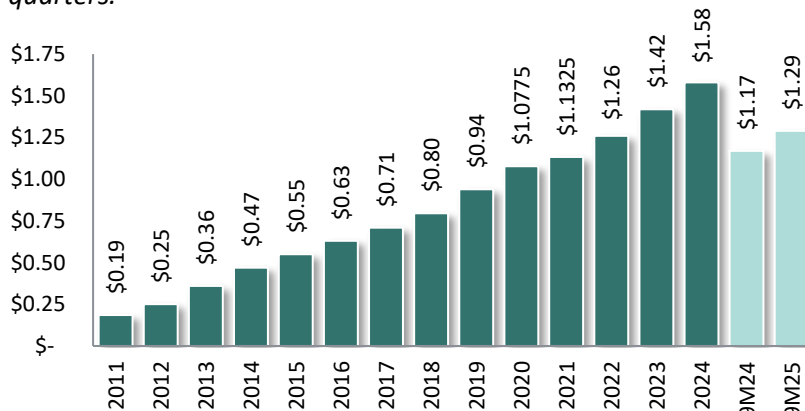


Over the last four quarters, our book value per common share increased \$4.78, or 10.3%, and our tangible book value per common share increased \$4.74, or 11.7%.

Over the last 10 years, we increased book value and tangible book value per common share by a cumulative 243% and 245%, respectively, resulting in compound annual growth rates of 13.1% and 13.2%, respectively.

Common Dividend Payments & Stock Repurchase Program

We have increased our common stock cash dividend in each of the last 61 quarters and every year since our IPO in 1997. We expect to continue to increase our common stock cash dividend in future quarters.



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 period of October 21, 2025 through November 3, 2025, we repurchased 600,000 shares of common stock for \$27.2 million.
- The market price of our shares will likely be the primary factor in the timing and volume of additional stock repurchases, if any, between now and the June 30, 2026 expiration of our current program.

*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

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 September 30,					
	2015	2016	2017	2018	2019	2020
Total stockholders' equity before noncontrolling interest	\$ 1,314,517	\$ 2,756,346	\$ 3,334,740	\$ 3,653,596	\$ 4,078,324	\$ 4,186,285
Less preferred stock	-	-	-	-	-	-
Total common stockholders' equity	1,314,517	2,756,346	3,334,740	3,653,596	4,078,324	4,186,285
Less intangible assets:						
Goodwill	(128,132)	(657,806)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(28,624)	(64,347)	(51,396)	(38,817)	(26,608)	(16,462)
Total intangibles	(156,756)	(722,153)	(712,185)	(699,606)	(687,397)	(677,251)
Total tangible common stockholders' equity	\$ 1,157,761	\$ 2,034,193	\$ 2,622,555	\$ 2,953,990	\$ 3,390,927	\$ 3,509,034
Common shares outstanding (thousands)	88,265	121,134	128,174	128,609	128,946	129,342
Book value per common share	\$ 14.89	\$ 22.75	\$ 26.02	\$ 28.41	\$ 31.63	\$ 32.37
Tangible book value per common share	\$ 13.12	\$ 16.79	\$ 20.46	\$ 22.97	\$ 26.30	\$ 27.13

	As of September 30,					As of
	2021	2022	2023	2024	2025	June 30, 2025
Total stockholders' equity before noncontrolling interest	\$ 4,553,240	\$ 4,539,424	\$ 4,903,504	\$ 5,592,859	\$ 6,093,406	\$ 5,924,875
Less preferred stock	-	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	4,553,240	4,200,444	4,564,524	5,253,879	5,754,426	5,585,895
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	(9,791)	(3,943)	-	-	-	-
Total intangibles	(670,580)	(664,732)	(660,789)	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	\$ 3,882,660	\$ 3,535,712	\$ 3,903,735	\$ 4,593,090	\$ 5,093,637	\$ 4,925,106
Common shares outstanding (thousands)	128,818	117,762	113,136	113,450	112,628	112,641
Book value per common share	\$ 35.35	\$ 35.67	\$ 40.35	\$ 46.31	\$ 51.09	\$ 49.59
Tangible book value per common share	\$ 30.14	\$ 30.02	\$ 34.50	\$ 40.49	\$ 45.23	\$ 43.72

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)

	September 30, 2025
Total stockholders' equity before noncontrolling interest	\$ 6,093,406
Less preferred stock	(338,980)
Total common stockholders' equity	5,754,426
Less Goodwill	(660,789)
Total tangible common stockholders' equity	<u>\$ 5,093,637</u>
Total assets	\$ 41,606,548
Less Goodwill	(660,789)
Total tangible assets	<u>40,945,759</u>
Ratio of total common stockholders' equity to total assets	<u>13.83%</u>
Ratio of total tangible common stockholders' equity to total tangible assets	<u>12.44%</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)

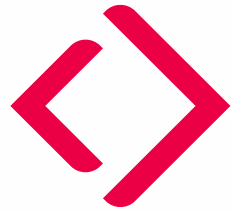
	Three Months Ended *		Nine Months Ended*	
	9/30/2024	9/30/2025	9/30/2024	9/30/2025
Net Income Available To Common Stockholders	\$ 177,147	\$ 180,533	\$ 522,134	\$ 527,377
Average Stockholders' Equity Before Noncontrolling Interest	5,502,526	5,997,434	5,348,540	5,881,686
Less Average Preferred Stock	(338,980)	(338,980)	(338,980)	(338,980)
Total Average common stockholders' equity	5,163,546	5,658,454	5,009,560	5,542,706
Less Goodwill	(660,789)	(660,789)	(660,789)	(660,789)
Average Tangible Common Stockholders' Equity	<u>\$ 4,502,757</u>	<u>\$ 4,997,665</u>	<u>\$ 4,348,771</u>	<u>\$ 4,881,917</u>
Return On Average Common Stockholders' Equity	<u>13.65%</u>	<u>12.66%</u>	<u>13.92%</u>	<u>12.72%</u>
Return On Average Tangible Common Stockholders' Equity	<u>15.65%</u>	<u>14.33%</u>	<u>16.04%</u>	<u>14.44%</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		Nine Months Ended	
	9/30/2024	9/30/2025	9/30/2024	9/30/2025
Net income available to common stockholders	\$ 177,147	\$ 180,533	\$ 522,134	\$ 527,377
Preferred stock dividends	4,047	4,047	12,141	12,141
Earnings attributable to noncontrolling interest	12	(6)	22	31
Provision for income taxes	54,953	57,740	161,958	166,288
Provision for credit losses	46,443	48,314	138,378	121,945
Pre-tax pre-provision net revenue	<u>\$ 282,602</u>	<u>\$ 290,628</u>	<u>\$ 834,633</u>	<u>\$ 827,782</u>



Bank OZK