UNITED STATES
FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429

FORM 8-K
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **November 13, 2024**

BANK OZK
(Exact name of registrant as specified in its charter)

Arkansas	**110**	**71-0130170**
(State or other jurisdiction of incorporation)	(FDIC Certificate Number)	(IRS Employer Identification No.)

18000 Cantrell Road, Little Rock, Arkansas	**72223**
(Address of principal executive offices)	(Zip Code)

(501) 978-2265
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.):

( ) Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

( ) Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

( ) Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

( ) Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, $0.01 par value per share	OZK	Nasdaq Global Select Market
4.625% Series A Non-Cumulative Perpetual Preferred Stock, $0.01 par value per share	OZKAP	Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure

Bank OZK (the "Company") has published its quarterly Investor Presentation, reflecting Third Quarter 2024 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 2024)

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 13, 2024	By: /s/ Tim Hicks
	Name: Tim Hicks
	Title: Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Document Description
99.1	Bank OZK Investor Presentation (November 2024)

Exhibit 99.1

Bank OZK

Nasdaq: OZK | November 2024

Forward Looking Statements

This presentation and other communications by Bank OZK (the "Bank") include certain "forward-looking statements" regarding the Bank's plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on management's expectations as well as certain assumptions and estimates made by, and information available to, management at the time. 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 obtaining regulatory or other approvals, delays in acquiring satisfactory sites, obtaining permits and designing, constructing and opening new offices, relocating, selling or closing existing offices; 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 or core spread; 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 laws and regulatory requirements or changes to existing laws and regulatory requirements, including changes affecting oversight of the financial services industry, changes intended to manage or mitigate climate and related environmental risks or changes in the interpretation and enforcement of such laws and requirements, and the costs and expenses to comply with new and/or existing legislation and regulatory requirements; uncertainty regarding changes in U.S. government monetary and fiscal policy; the impact of any U.S. federal government shutdown or budgetary crisis; 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 cyberattacks or an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting the Bank, its 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 conflict, including the conflict in the Middle East and the ongoing war in Ukraine; 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, 2023 and our quarterly reports on Form 10-Q. 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

Bank OZK (Nasdaq: OZK) – At a Glance

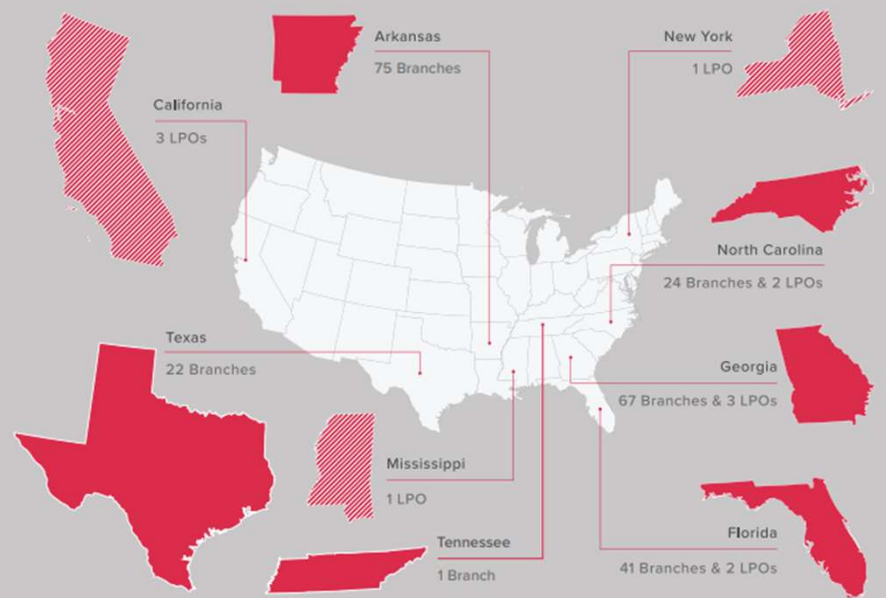
Bank OZK is a high-performing regional bank with deep expertise in specialized lending businesses nationwide. It operates through 230 retail branches in Arkansas, Georgia, Florida, North Carolina, Texas and Tennessee and 12 loan production offices.

Recent Financial Highlights*

Total Assets	$37.4 billion
Total Loans	$29.2 billion
Total Deposits	$30.6 billion
Total Common Stockholders' Equity	$5.25 billion
9M24 Net Interest Margin	4.64%
9M24 Efficiency Ratio	32.8%
9M24 Net Charge-off Ratio**	0.21%
9M24 Return on Average Assets**	1.93%
9M24 Return on Average TCE+	16.0%
TCE / TA Ratio+	12.5%

As of September 30, 2024
*** Annualized*
+ The calculations of the Bank's tangible common stockholders' equity ("TCE"), return on average TCE, ratio of TCE to tangible assets and the reconciliations to GAAP are included in the schedule at the end of this presentation.

Offices



In addition to the branches and loan production offices ("LPOs") above, we have our corporate headquarters located in Little Rock, AR; our RESG headquarters located in Dallas, 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; our OZK Labs in St. Petersburg, FL; and a solar power plant located in Stuttgart, AR.

Bank OZK

3rd Quarter 2024 Highlights

- **Record Quarterly Net Income Available to Common Stockholders** of $177.1 million, an increase of 4.4% compared to the third quarter of 2023.
- **Record Quarterly Diluted Earnings Per Common Share** of $1.55, an increase of 4.0% compared to the third quarter of 2023.
- **Record Quarterly Pre-tax Pre-provision Net Revenue* (“PPNR”)** of $282.6 million, an increase of 7.0% compared to the third quarter of 2023.
- **Record Quarterly Net Interest Income** of $389.4 million, an increase of 6.0% compared to third quarter of 2023.
- **Efficiency Ratio** of 32.9%, among the best in the industry.
- **Return on Average Assets (“ROAA”)** – We achieved an annualized ROAA of 1.90% in the quarter just ended.
- **Record Loan Balances** – Total loans outstanding were $29.22 billion, increasing $0.54 billion, or 1.9% not annualized, in the quarter just ended.
- **Record Deposit Balances** – Deposits were $30.57 billion, increasing $0.63 billion, or 2.1% not annualized, in the quarter just ended.
- **Liquidity** – Available primary and secondary liquidity sources increased to $13.5 billion at September 30, 2024.
- **Asset Quality** – Despite some migration in credit quality and risk ratings since the Fed started increasing rates, our low leverage and conservative underwriting practices have kept our annualized net charge-off ratio (0.36% for the quarter just ended and 0.21% for the first nine months of 2024) well below the industry average.
- **ACL Build** – Over the last nine quarters since the Fed started increasing rates, we have nearly doubled our Allowance for Credit Losses (“ACL”) from $300 million to $595 million, including a $20 million increase in the quarter just ended.
- **Capital** – At September 30, 2024, our common stockholders’ equity ratio and tangible common stockholders’ equity ratio* increased to 14.03% and 12.49%, respectively, and our book value and tangible book value per common shares were $46.31 and $40.49, respectively, increases of $5.96 and $5.99, over the last four quarters.
- **Dividends** – We recently increased our dividend on common stock for the 57th consecutive quarter.

** The calculations of the Bank’s PPNR, tangible common stockholders’ equity and tangible book value per share and the reconciliations to generally accepted accounting principles (“GAAP”) are included in the schedule at the end of this presentation.*

Bank OZK

Expertise in Key Lending Verticals Contributes to Our Favorable Asset Quality

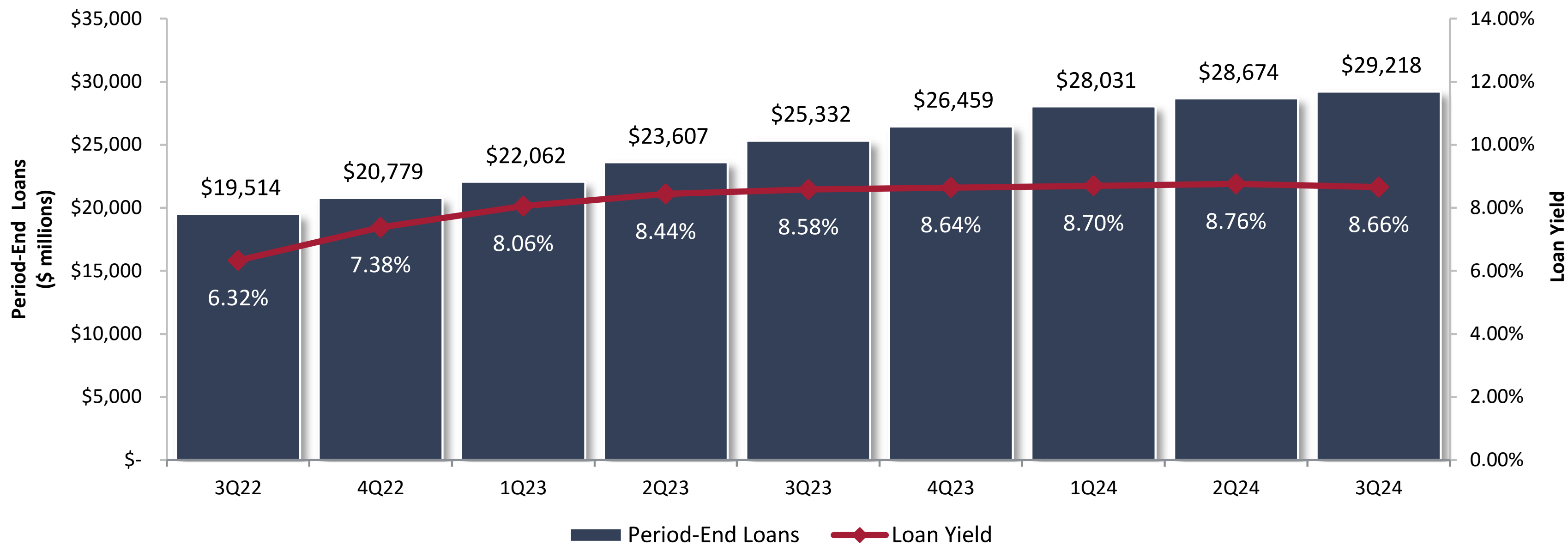
We conduct extensive lending operations through our network of 230 branches and 12 loan production offices:

- Real Estate Specialties Group (“RESG”) is a nationally recognized leader in commercial real estate construction and development finance.
- Our Community Bank originates loans through commercial (generalist) lenders and specialty lending teams.
- Indirect RV & Marine lending is a nationwide business originating consumer loans through an extensive dealer network.
- Corporate and Institutional Banking (“CIB”) includes our Asset Based Lending Group, Fund Finance, Equipment Finance & Capital Solutions and Corporate Banking & Sponsor Finance teams. These teams focus on non-real estate lending within our footprint and nationwide.

Bank OZK

Loans Are Our Largest Category of Earning Assets

Our loans* at September 30, 2024 were $29.22 billion, our ninth consecutive quarterly record and having increased $0.54 billion, or 1.9% not annualized, from June 30, 2024 and $2.76 billion, or 10.4% not annualized, from December 31, 2023.



- In the third quarter of 2024, our yield on loans was 8.66%, an increase of eight basis points ("bps") from the third quarter of 2023, but a decrease of 10 bps from the second quarter of 2024 when higher than usual fees on RESG loan repayments benefitted loan yields. In the first nine months of 2024, our yield on loans was 8.70%, an increase of 33 bps from the first nine months of 2023.

** Because loans previously disclosed as "purchased loans" are not significant in amount, we have discontinued providing separate disclosures for purchased and non-purchased loans.*

Bank OZK

Expert Lending Teams Driving Diversified Growth

Loans by Lending Group

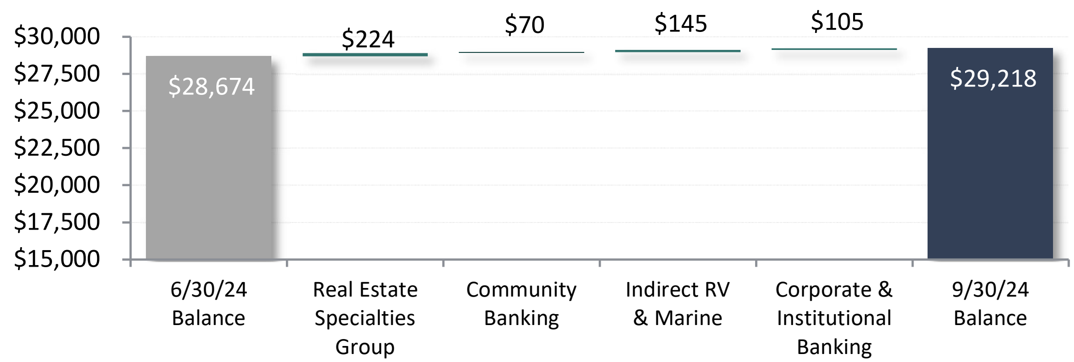
Reflecting our ongoing focus on greater portfolio diversification, Indirect RV & Marine, CIB and Community Banking, collectively, contributed $0.32 billion to loan growth in the quarter just ended, while RESG grew just $0.22 billion due to elevated of repayments.

	9/30/2024 Balances	
	$ millions	*%*
RESG	$ 18,539	64%
Community Banking	4,976	17%
Indirect Lending	3,529	12%
CIB	2,174	7%
Total	**$ 29,218**	**100%**

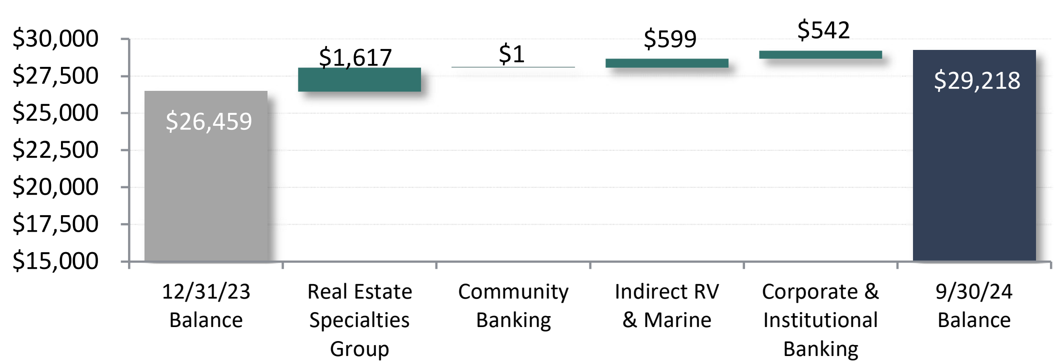
We want to continue to grow our RESG portfolio longer term, while also achieving greater portfolio diversification through growth in our CIB, Indirect RV & Marine and Community Banking portfolios. As seen in the two most recent quarters, we have good momentum with these other lending teams, which we expect to contribute meaningfully to future growth and diversification, especially while RESG is expected to continue to have elevated levels of repayments in the fourth quarter of 2024, in 2025 and in 2026.

Our "growth, growth and diversification" strategy is intended to capitalize on RESG's unique strengths and expertise, while also achieving greater growth through our other lending teams and thus enhancing portfolio diversification.

3rd Quarter of 2024 ($ millions)



First Nine Months of 2024 *($ millions)*



We expect further loan growth in the fourth quarter of 2024, and we expect loan growth in 2025 should be in the mid- to upper-single digit percentage range. Loan growth may vary significantly from quarter to quarter and may be impacted by loan repayments, interest rates, economic conditions, competition or other factors.

Bank OZK

RESG – Nationally Recognized Industry Leader

Started in 2003, RESG is a nationally recognized industry leader in construction, land & development ("CL&D") lending and handles our largest and most complex loans. It has been our most significant growth engine and should continue to contribute meaningfully to our growth. RESG provides superior risk-adjusted returns through a disciplined and differentiated business model developed over its 20+ year history.

RESG's industry leading position reflects the fact that throughout our 20+ 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, 2024

Total funded	$18.54 Billion
Total funded & unfunded	$33.38 Billion

RESG Loans at September 30, 2024 accounted for:

- 64% of our funded loans
- 76% of our unfunded closed loans
- 69% of our total funded and unfunded balances of loans

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 51% and loan-to-value ("LTV") ratio* of 43% at September 30, 2024.
- 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*

Bank OZK

Recent Quarterly Trends in RESG Loan Originations and Repayments

RESG Originations ($ billions)

- RESG loan originations were $1.23 billion in the quarter just ended and $4.41 billion for the first nine months of 2024.
- The headwinds from higher rates and uncertain economic conditions have restrained origination volume this year, particularly in the quarter just ended which was our lowest quarterly origination volume since the second quarter of 2019.
- Origination volume may vary significantly from quarter to quarter and may be impacted by interest rates, economic conditions, competition or other factors.

	Q1	Q2	Q3	Q4	Total*
FY2019	$1.86	$1.15	$2.03	$1.44	$6.48
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		$4.41

**9M24 Not Annualized*

RESG Loan Repayments & Other Activity ($ billions)

- RESG's loan repayments and other activity were $1.60 billion in the quarter just ended and $4.23 billion for the first nine months of 2024.
- RESG loan repayments have been elevated in the two most recent quarters and are expected to continue to be elevated in coming quarters.
- Sponsors continue to carefully monitor interest rates and refinance market conditions to determine when to move projects from our portfolio to bridge or permanent financing. Lower interest rates should tend to encourage that movement.
- RESG loan repayments may vary substantially from quarter to quarter and may have an outsized impact on our outstanding loan balances in one or more quarters.

	Q1	Q2	Q3	Q4	Total*
FY2019	$1.13	$1.54	$1.34	$1.66	$5.67
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		$4.23

**9M24 Not Annualized*

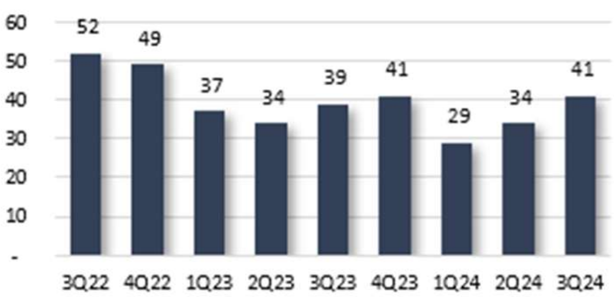
Over the last two quarters, elevated RESG repayments coupled with the lower volume of originations resulted in RESG total commitments, both funded and unfunded, receding by $1.1 billion from a peak of $34.5 billion at March 31, 2024 to $33.4 billion at September 30, 2024. This trend is expected to continue for several quarters.

Bank OZK

Demonstrated Sponsor/Capital Partner Support of RESG Loans

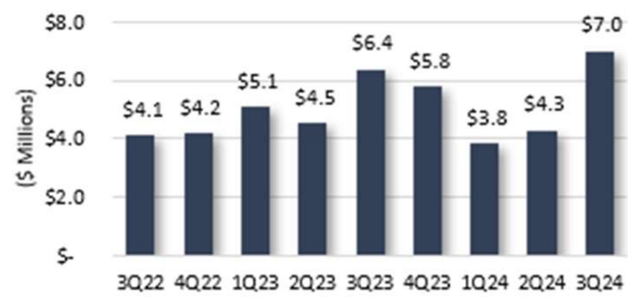
An important element of our business model is to structure loans so that sponsors and their capital partners are highly incentivized to support the loans, even in challenging times. To achieve this, we obtain sizable equity investments relative to our low leverage loans, assuring that sponsors/capital 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



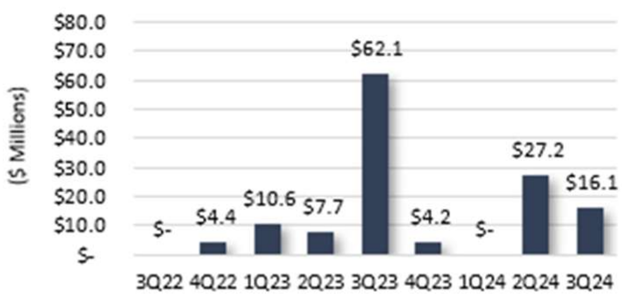
Additional Reserve Deposits

Modification Fees Collected



Unscheduled Paydowns

Reductions in Unfunded Amount



Enhancements

of Index Floors ▲: 159

# of Index Floors ▼: 0

# of Spreads ▲: 11

# of Spreads ▼: 0

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 $702 million of total additional equity contributions (additional reserve deposits ($512 million) & unscheduled paydowns ($190 million)) received related to the 356 modifications/extensions. Additionally, we enhanced our floor rates and spreads on 159 loans and 11 loans, respectively, while granting no floor or spread concessions over the last nine quarters.

Bank OZK

Cadence of RESG Originations and Repayments - by Year of Origination

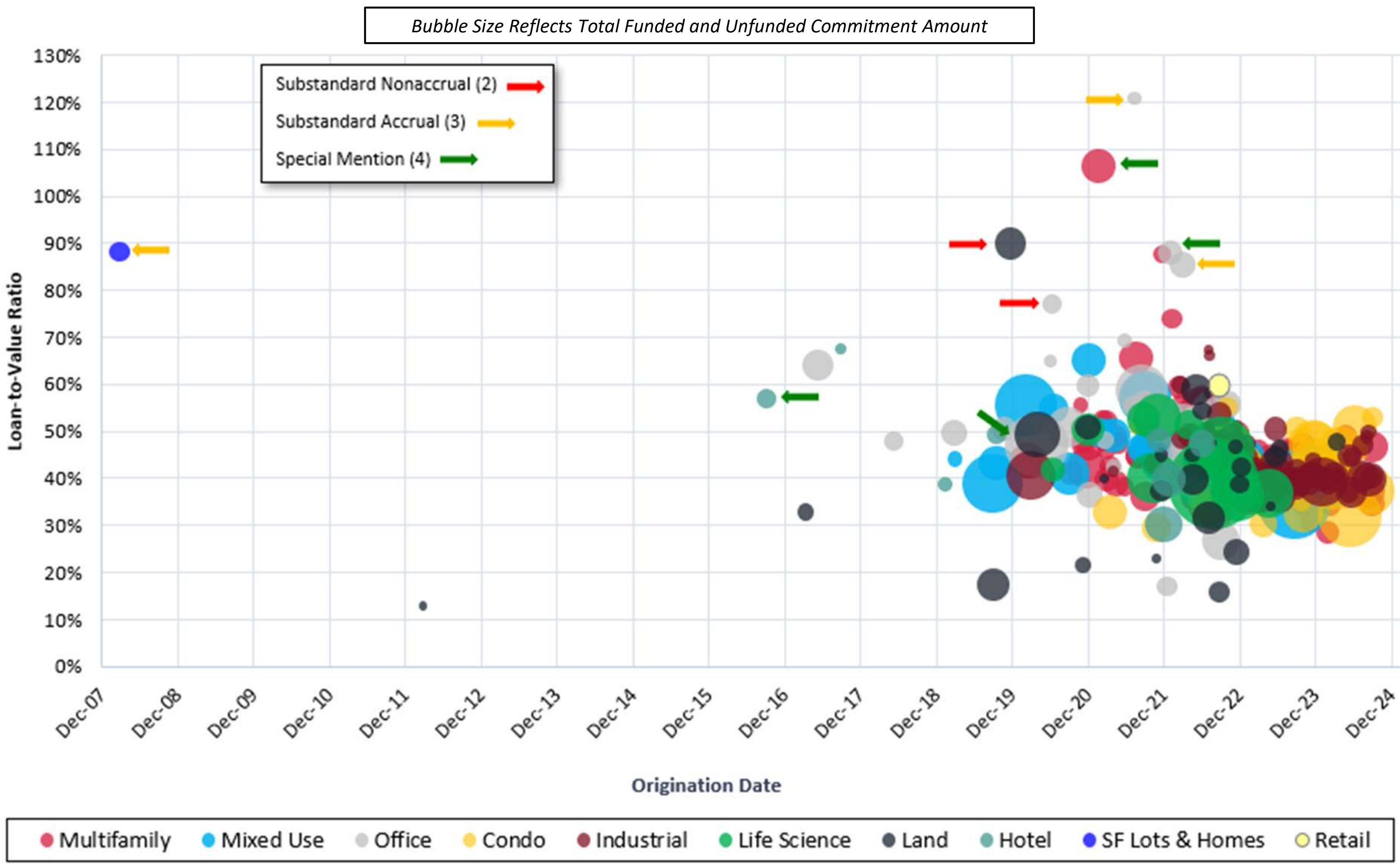
The illustration below shows the amount of each year's originations which have been repaid and which remain as outstanding commitments, both funded and unfunded, as of September 30, 2024.

$ Remaining Commitment	*$0.04B*	*$0.14B*	*$0.04B*	*$0.96B*	*$3.02B*	*$5.33B*	*$12.28B*	*$7.11B*	*$4.41B*
$ Amount Funded	*$0.04B*	*$0.14B*	*$0.02B*	*$0.89B*	*$2.63B*	*$4.28B*	*$7.57B*	*$2.50B*	*$0.42B*
$ Amount Unfunded	*$0.00B*	*$0.00B*	*$0.02B*	*$0.07B*	*$0.39B*	*$1.05B*	*$4.71B*	*$4.61B*	*$3.99B*

** Amounts repaid and total annual originations are not shown for pre-2016 originations.*

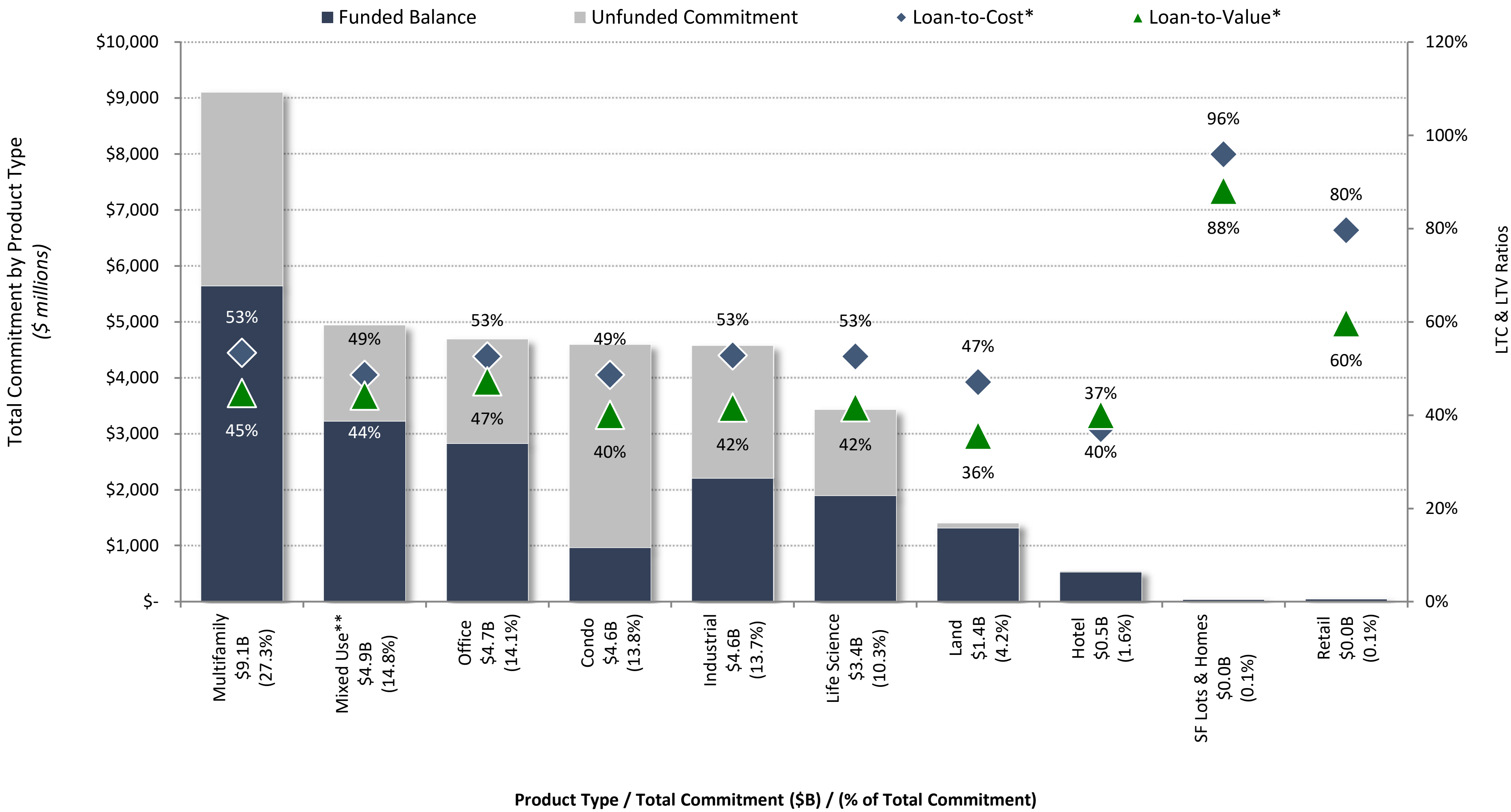
RESG Portfolio By Origination Date & LTV (As of September 30, 2024)

The loan-to-value ("LTV") metrics on each of the 333 individual loans within the RESG portfolio as of September 30, 2024, are illustrated below. As of September 30, 2024, the RESG portfolio has two substandard non-accrual loans and three substandard accrual loans, and updates on these credits were included in our Management Comments dated October 17, 2024.



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.

RESG's Portfolio Diversification by Product Type – as of September 30, 2024

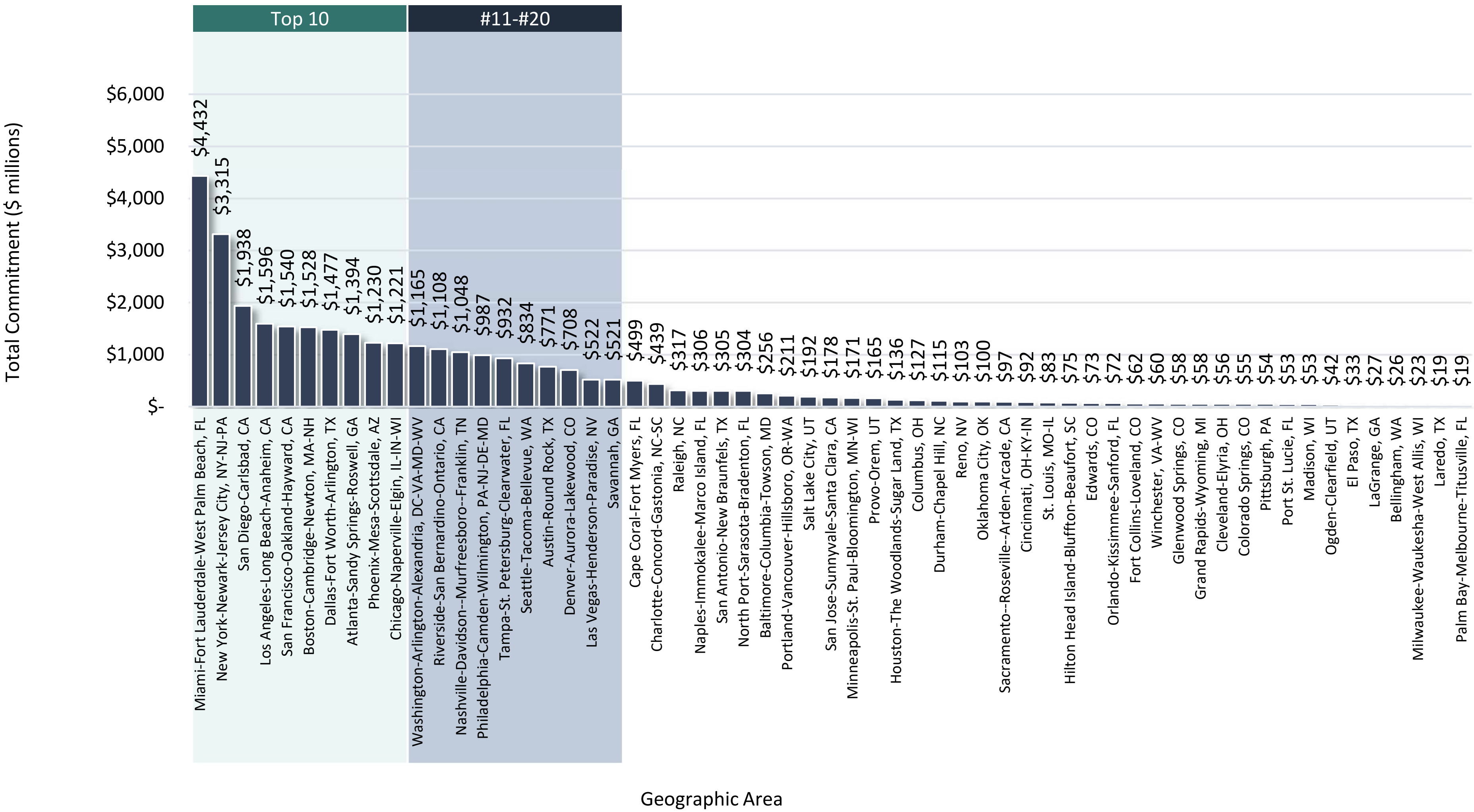


** LTC and LTV ratios are weighted averages and assume all loans are fully funded. LTV data based on most recent appraisals and utilizing, in most cases, "as stabilized" values for income producing properties.*
*** Mixed use projects contain multiple property types, none of which individually contribute 75% or more of the project value.*

BankOZK

RESG's Portfolio Diversification By Geography

RESG's total commitments in each geographic area in which it had loans at September 30, 2024 reflect the national scope and significant geographic diversification in RESG's business.

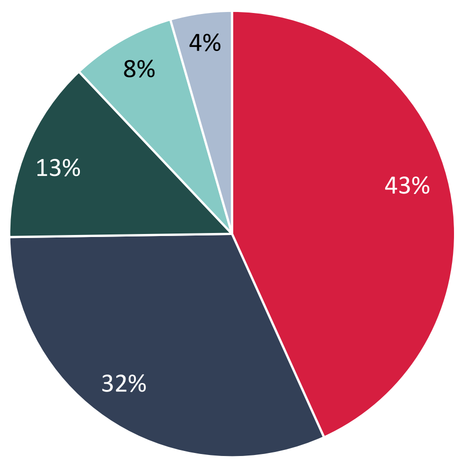


The RESG Portfolio Includes Loans of Many Different Sizes

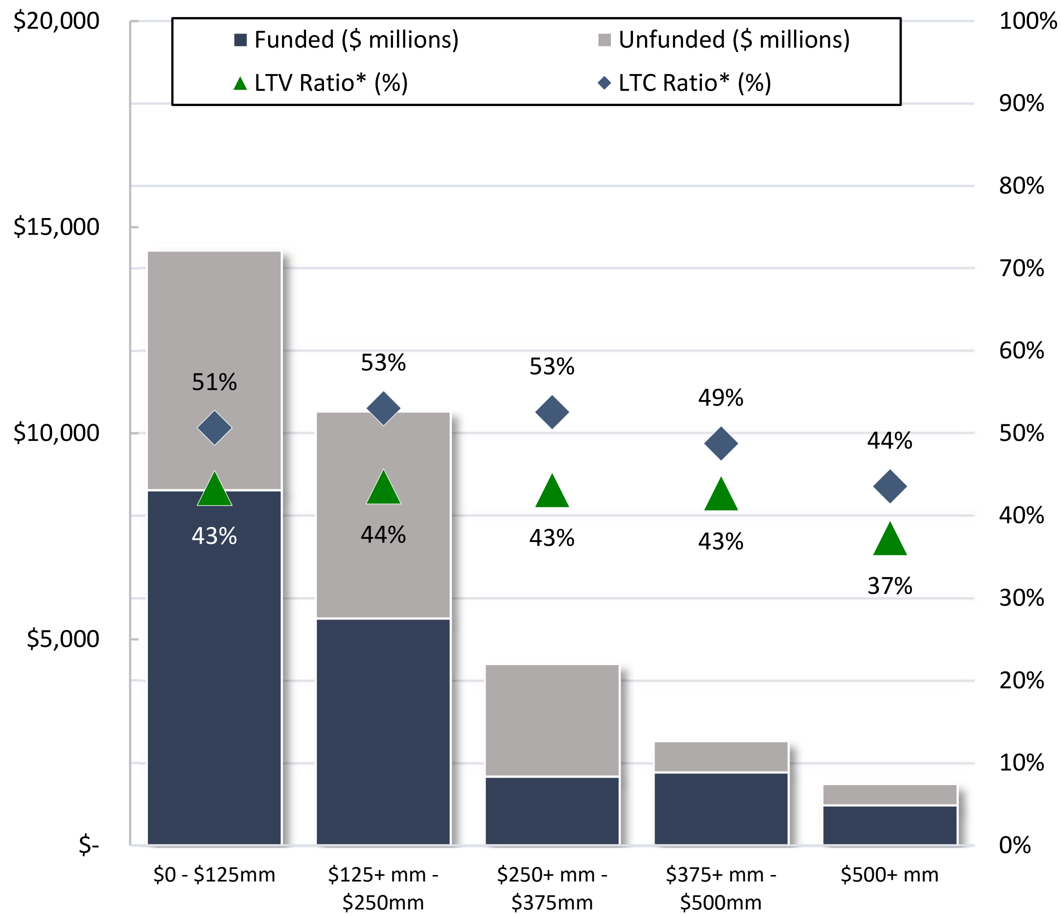
($ millions)

Tranche	No. of Loans	Funded	Total Funded & Unfunded
$0 - $125mm	250	$ 8,620	$ 14,436
$125+ mm - $250mm	60	5,510	10,528
$250+ mm - $375mm	15	1,672	4,399
$375+ mm - $500mm	6	1,770	2,530
$500+ mm	2	967	1,490
Total	**333**	**$ 18,539**	**$ 33,383**

% of Total Commitment



Commitment Distribution by Size



** 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.*

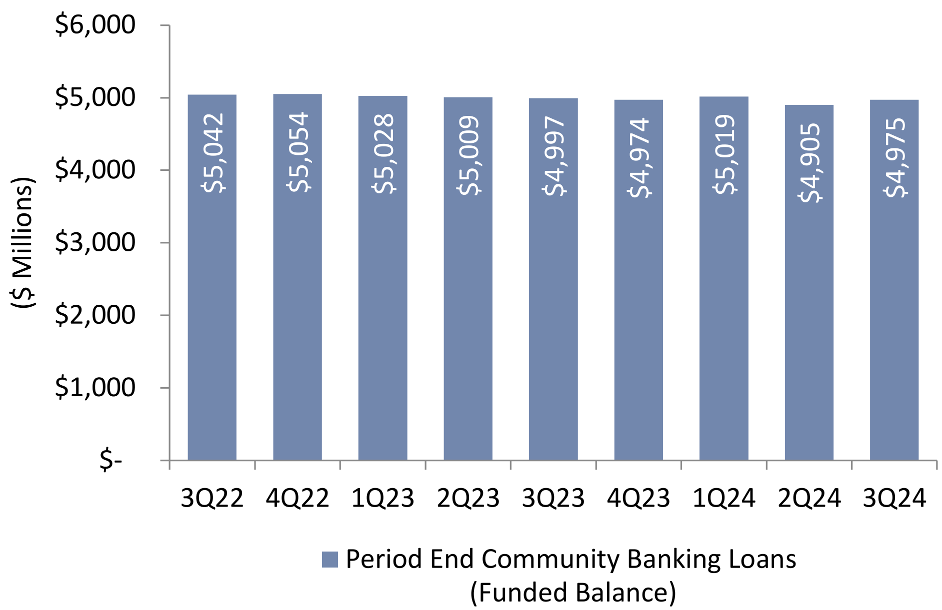
Bank OZK

Community Bank Lending – An Important & Well-Established Business

- Community Banking accounted for 17% of the funded balance of loans as of September 30, 2024, 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), business aviation, affordable housing, middle market CRE ("MMCRE") and homebuilder finance lending teams.

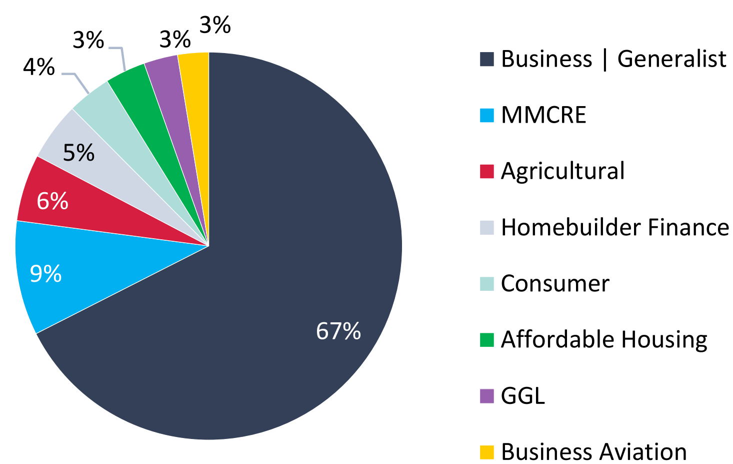
- Growth in these units is an important part of our broader strategy for portfolio diversification, both in terms of product types and geography.

Community Banking Loan Balances



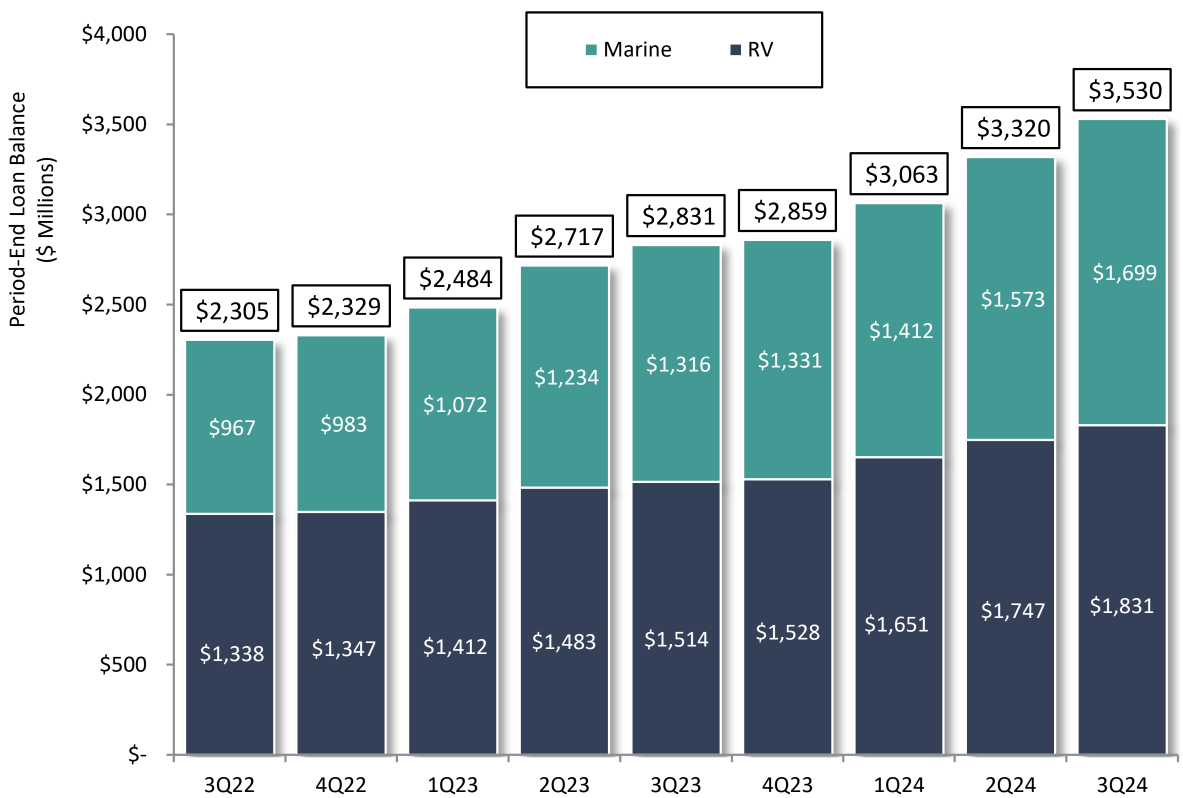
Community Banking Loan Composition

** At September 30, 2024*



Indirect RV & Marine Lending

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

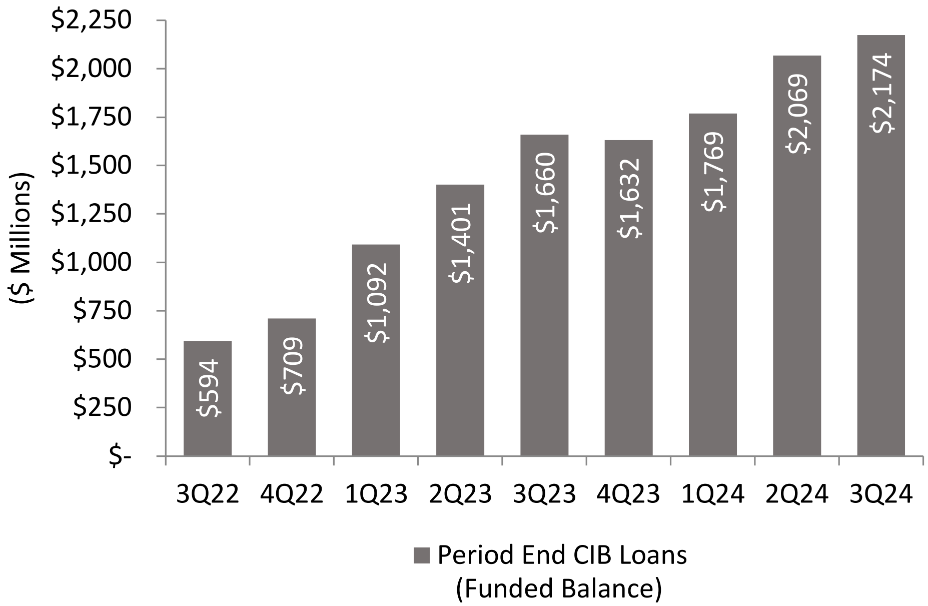
- This portfolio accounted for 12% of the funded balance of loans as of September 30, 2024. Our objective is to maintain this portfolio within a range of 10% to 15% of our total loans.
- As of September 30, 2024, the indirect portfolio had a 30+ day past due ratio of 0.27%.
- For the third quarter and first nine months of 2024, our annualized net charge-off ratio for the indirect portfolio was 0.27% and 0.32%, respectively.

Bank OZK

Corporate & Institutional Banking

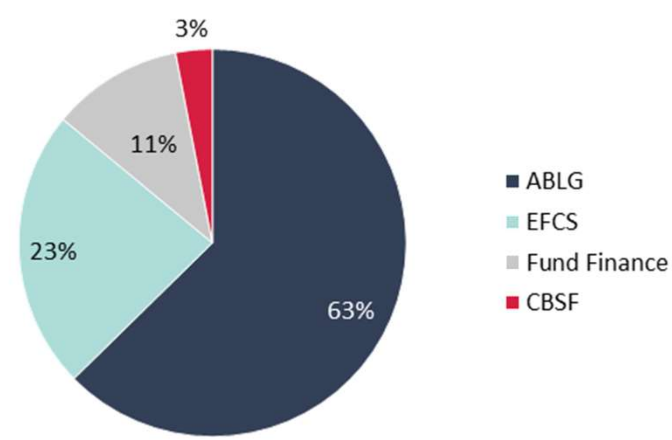
- Corporate and Institutional Banking ("CIB") includes our Asset Based Lending Group ("ABLG"), Fund Finance, Equipment Finance & Capital Solutions ("EFCS") and Corporate Banking & Sponsor Finance ("CBSF"). These teams focus on non-real estate lending within our footprint and nationwide.
- CIB accounted for 7% of the funded balance of loans as of September 30, 2024. Growth in these units is an important part of our broader strategy for portfolio diversification, both in terms of product types and geography.

CIB Loan Growth



CIB Loan Composition

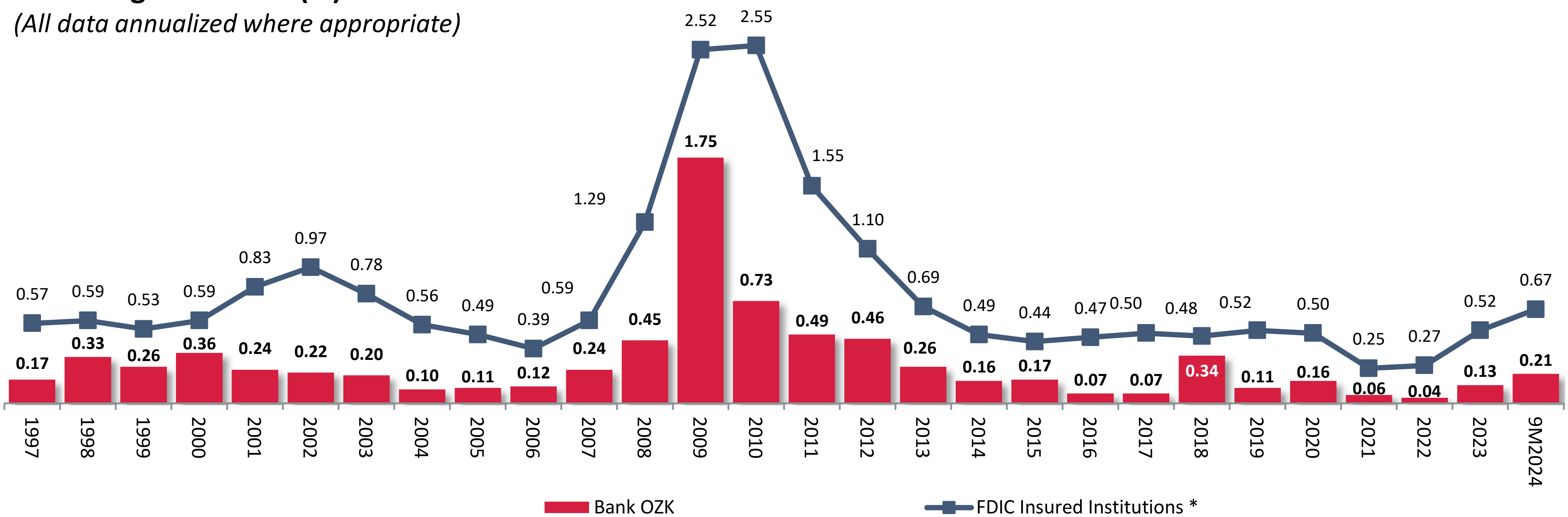
** At September 30, 2024*



Net Charge-off Ratio Consistently Better than the Industry Average

Since going public in 1997, our net charge-off ratio has outperformed the industry in every year, and it has averaged approximately one-third of the industry's net charge-off ratio.

Net Charge-Off Ratio (%)
(All data annualized where appropriate)



- Our annualized net charge-off ratios for total loans were 0.36% and 0.21% for the third quarter and first nine months of 2024, respectively. Our net charge-off results through September 30, 2024 are consistent with our 2024 guidance, which anticipated increased net charge-offs for the full year of 2024 compared to 2023, while remaining below the industry average for the full year. Similarly, we expect annualized net charge-off ratios for the fourth quarter of 2024 and full year of 2025 to remain below the industry average net charge-off ratio. 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, and numerous other sources of macroeconomic, political and geo-political turbulence.

** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated second quarter 2024. Annualized when appropriate.*

Bank OZK

Asset Quality Trends

We have seen a reasonably well-contained migration of risk ratings and credit quality metrics. In the quarter just ended, our total substandard loans (both accrual and non-accrual) declined $27.7 million while special mention loans increased $89.8 million. The cumulative $295 million increase in our ACL over the last nine quarters, reflects our prudent response to our credit migration.

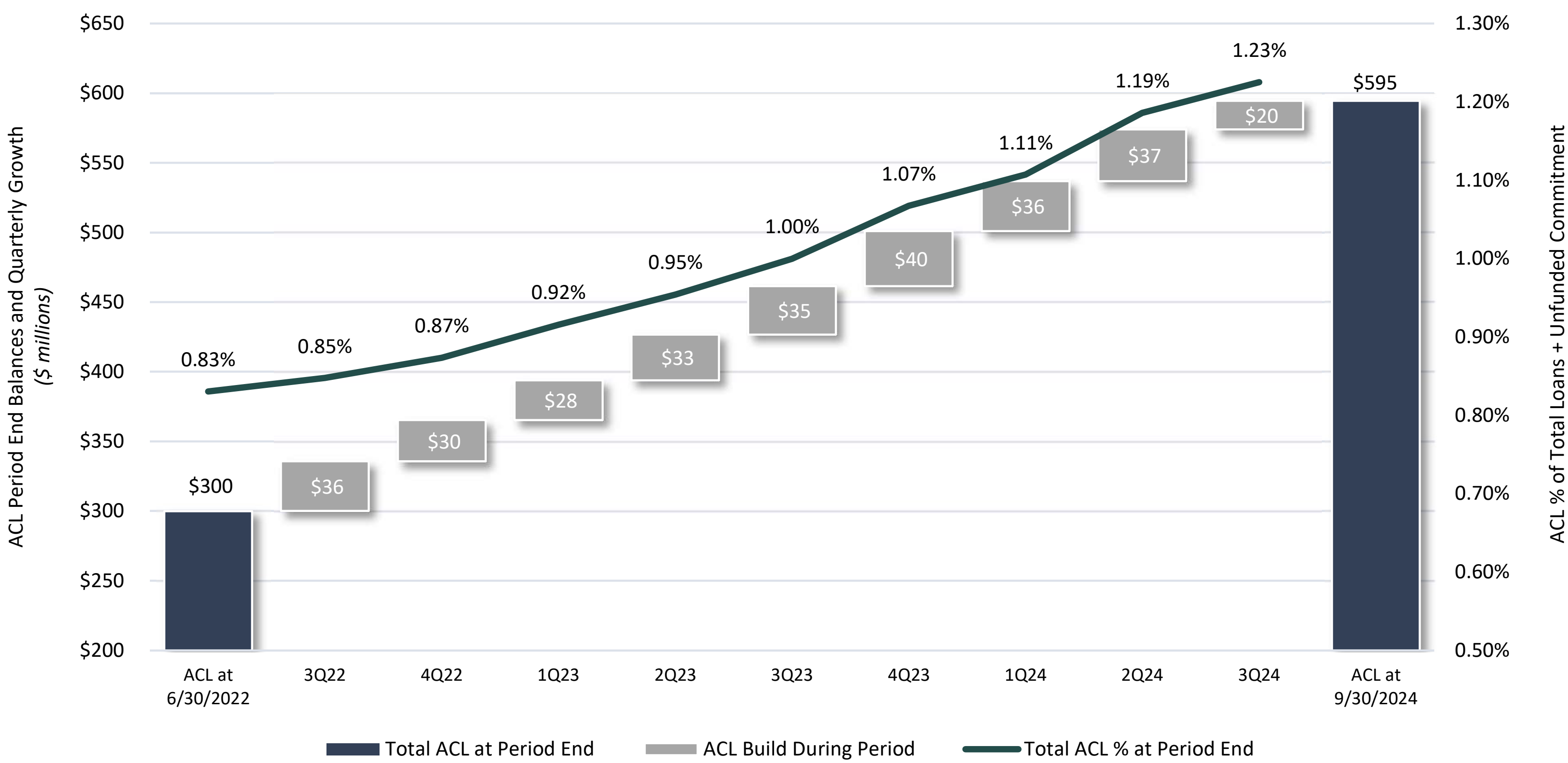
	As of				
	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Pass	$ 25,013	$ 26,128	$ 27,708	$ 27,735	$ 28,217
Special Mention	198	86	78	603	693
Substandard	121	245	245	336	308
Total Loans	$ 25,332	$ 26,459	$ 28,031	$ 28,674	$ 29,218
Foreclosed Assets	$ 69	$ 62	$ 61	$ 71	$ 78
Loans Past Due	$ 56	$ 55	$ 51	$ 48	$ 40
Loans Past Due % of Total Loans	*0.22%*	*0.21%*	*0.18%*	*0.17%*	*0.14%*
Nonperforming Loans	$ 68	$ 67	$ 61	$ 85	$ 176
Nonperforming Loans % of Total Loans	*0.27%*	*0.25%*	*0.22%*	*0.30%*	*0.60%*
Nonperforming Assets	$ 137	$ 128	$ 122	$ 156	$ 254
Nonperforming Assets % of Total Assets	*0.42%*	*0.38%*	*0.34%*	*0.42%*	*0.68%*

- At September 30, 2024, our ratio of loans 30 or more days past due to total loans was 0.14%, compared to 0.17% at June 30, 2024 and 0.22% as of September 30, 2023.
- At September 30, 2024, our ratio of nonperforming loans to total loans increased to 0.60% compared to 0.30% as of June 30, 2024 and 0.27% as of September 30, 2023. The increase in the quarter just ended was due to our moving a single RESG loan, which continues to be current, from substandard accrual to substandard non-accrual. Excluding that single loan, our nonperforming loans ratio would have improved compared to both June 30, 2024 and September 30, 2023.
- That loan also was solely responsible for the increase in our ratio of nonperforming assets to total assets to 0.68% at September 30, 2024 compared to 0.42% as of June 30, 2024 and September 30, 2023. At September 30, 2024, our nonperforming assets consisted of $176 million in nonperforming loans and $78 million in foreclosed assets.

Bank OZK

Allowance for Credit Losses ("ACL") Build Over the Last Nine Quarters

Over the last nine quarters we have increased our total ACL by a net $295 million. This large increase reflects both our $12.41 billion combined growth in total funded and unfunded loan commitments and our cautious outlook on macroeconomic conditions. This has resulted in cumulative provision expense of $377 million even as our cumulative net charge-offs were only $82 million. Likewise, over those nine quarters, our overall ACL percentage has increased from 0.83% to 1.23% of total funded and unfunded loan commitments at September 30, 2024. This ACL percentage increase primarily reflects (i) changes in economic assumptions, including the migration of risk ratings within our portfolio as the Fed increased the Fed funds target rate and (ii) our more heavily weighting the Moody's downside macroeconomic scenarios than the Moody's Baseline scenario.



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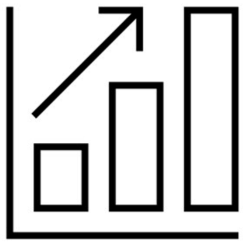
Robust Stress Testing

Even though the Economic Growth, Regulatory Relief and Consumer Protection Act of 2018 repealed portions of the Dodd-Frank Act stress testing requirements applicable to us, we continue to conduct robust stress tests.



Capital stress testing, including the most severe annual Federal Reserve stress scenario and six other scenarios, is completed annually

Liquidity stress testing with four different scenarios is completed quarterly

Commercial Real Estate ("CRE") stress testing is completed quarterly utilizing at least seven different scenarios

These tests provide us excellent insight into our expected performance under a broad range of stress scenarios.

Bank OZK

High Performing Regional Branch Network Provides Diverse and Stable Deposits

Substantial and Diverse Sources of Liquidity

Well-Positioned Securities Portfolio

Bank OZK

Diverse & Stable Deposit Base and Liquidity Sources

In recent years, we have worked to improve the mix and quality of our deposit base by focusing significant efforts on growing our core relationships. This groundwork has been very helpful in the current environment, allowing us to continue to grow deposits even as many banks have seen deposit outflows. Like many in the industry, we have seen a shift in the mix of deposits away from noninterest bearing and lower cost deposits to more time deposits as many customers have been taking advantage of increases in time deposit rates.

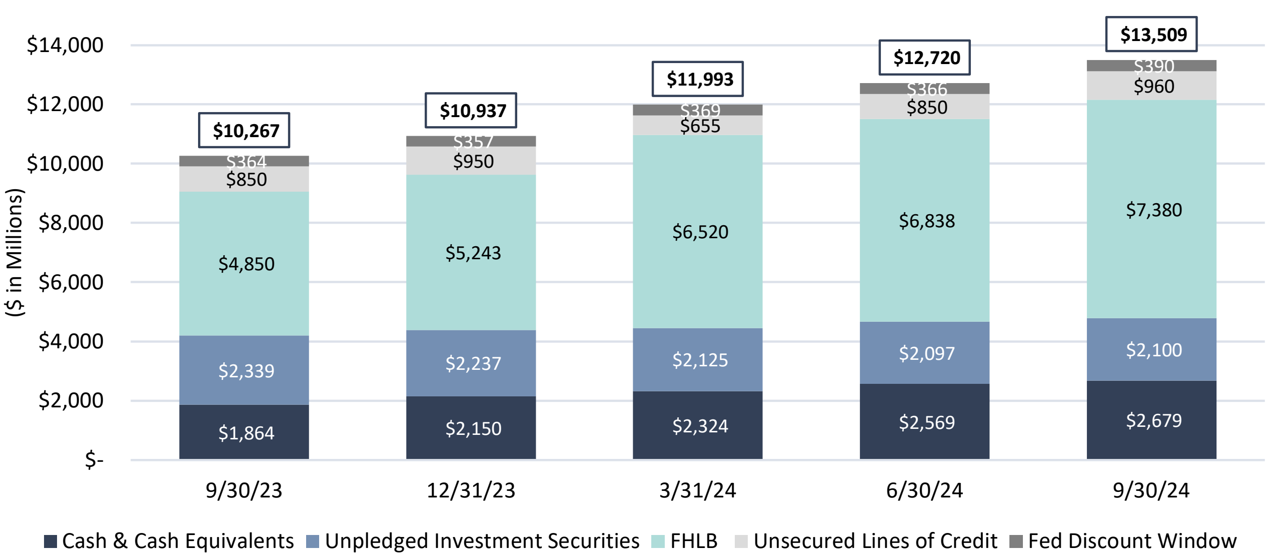
Deposit Composition Overview

($ millions)

	Period Ended 9/30/2023		12/31/2023		3/31/2024		6/30/2024		9/30/2024	
Noninterest Bearing	$ 4,284	16.8%	$ 4,096	14.9%	$ 4,046	13.8%	$ 4,046	13.5%	$ 3,855	12.6%
Consumer and Commercial Interest Bearing:										
Consumer - Non-time	2,928	11.5%	2,792	10.2%	2,807	9.5%	2,832	9.5%	2,854	9.3%
Consumer - Time	8,756	34.3%	10,216	37.3%	11,546	39.3%	12,188	40.7%	13,133	43.0%
Commercial - Non-time	2,321	9.1%	2,439	8.9%	2,860	9.7%	2,781	9.3%	2,819	9.2%
Commercial - Time	684	2.7%	768	2.8%	868	3.0%	906	3.0%	972	3.2%
Public Funds	2,992	11.7%	3,726	13.6%	3,631	12.3%	3,761	12.6%	3,628	11.9%
Brokered	2,775	10.9%	2,655	9.7%	2,842	9.7%	2,860	9.6%	2,716	8.9%
Reciprocal	813	3.0%	713	2.6%	805	2.7%	570	1.8%	594	1.9%
Total	$ 25,553	100.0%	$ 27,405	100.0%	$ 29,406	100.0%	$ 29,944	100.0%	$ 30,572	100.0%

Available Primary & Secondary Liquidity Sources – Last Five Quarters

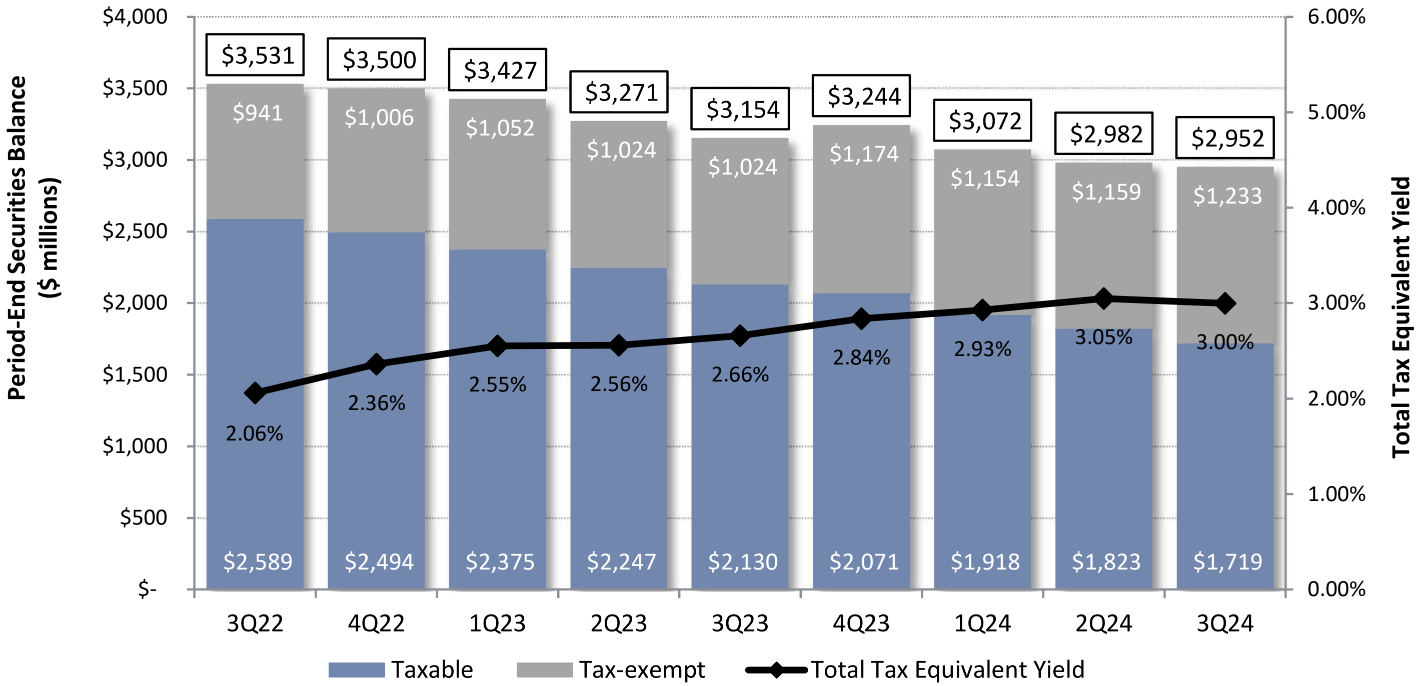
($ millions)



Most of our deposits are generated through our network of 230 retail branches in Arkansas, Georgia, Florida, North Carolina, Texas and Tennessee. Because of the substantial "retail" nature of our deposit base, 79% of our deposits are either insured (65% at September 30, 2024) or, in the case of public funds and certain other deposits, collateralized (14% at September 30, 2024). As of September 30, 2024, our average account balance was approximately $45,000. The diversity of our deposit base is an important factor in the demonstrated stability of our deposits.

Bank OZK

Well-Positioned Investment Securities Portfolio



- At September 30, 2024, our investment securities portfolio was $2.95 billion, a decrease of $0.03 billion, or 1.0% not annualized, from June 30, 2024, and $0.29 billion, or 9.0% not annualized, from December 31, 2023.
- As of quarter end, our investment securities portfolio, all of which is categorized as AFS, comprises a relatively low percentage of our total assets and had a short effective duration of 3.87 years, providing us cash flow to reinvest or otherwise redeploy.
- Principal cash flow for the fourth quarter of 2024 is expected to be approximately $0.56 billion with a weighted average yield of approximately 1.34%. Cumulative principal cash flow for the next four quarters through September 30, 2025, is expected to be approximately $1.00 billion, or about 34% of the portfolio, with a weighted average yield of approximately 1.92%.
- We may increase or decrease our investment securities portfolio in future quarters based on changes in our liquidity position, prevailing market conditions and other factors.

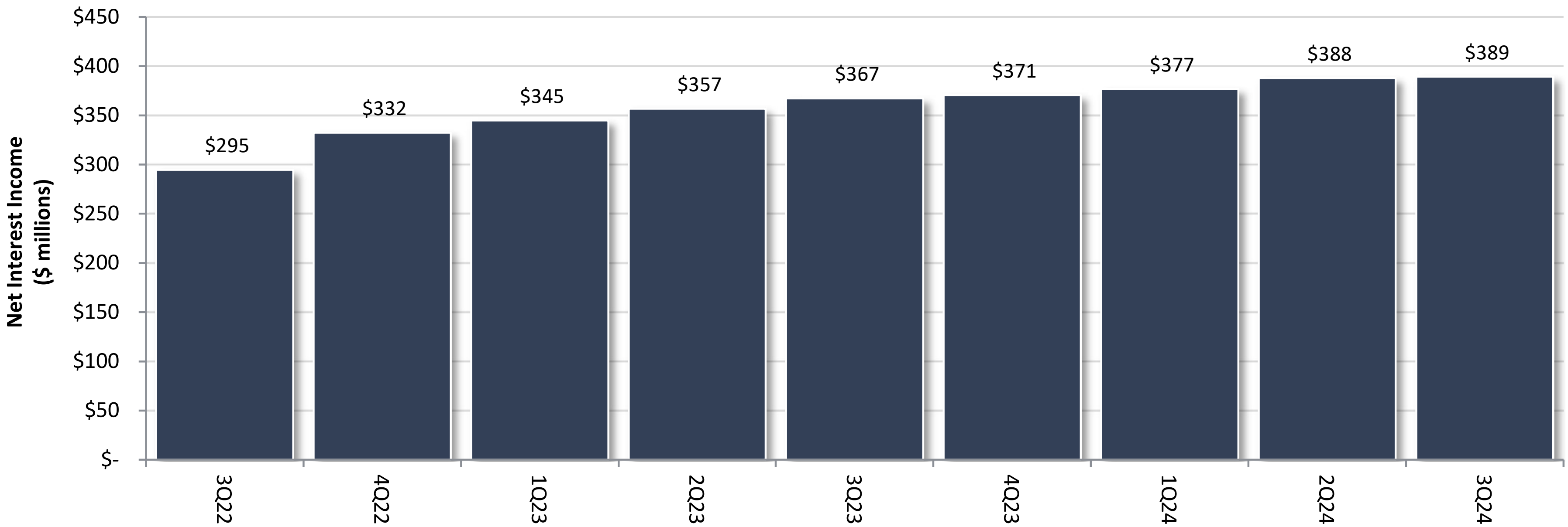
Bank OZK

Our Industry Leading Net Interest Margin and Efficiency Ratio Result in Dominant Profitability

Bank OZK

Net Interest Income Is Our Largest Category of Revenue

Our net interest income for the third quarter of 2024 was a record $389.4 million, our ninth consecutive quarterly record and a 6.0% increase from $367.3 million for the third quarter of 2023.



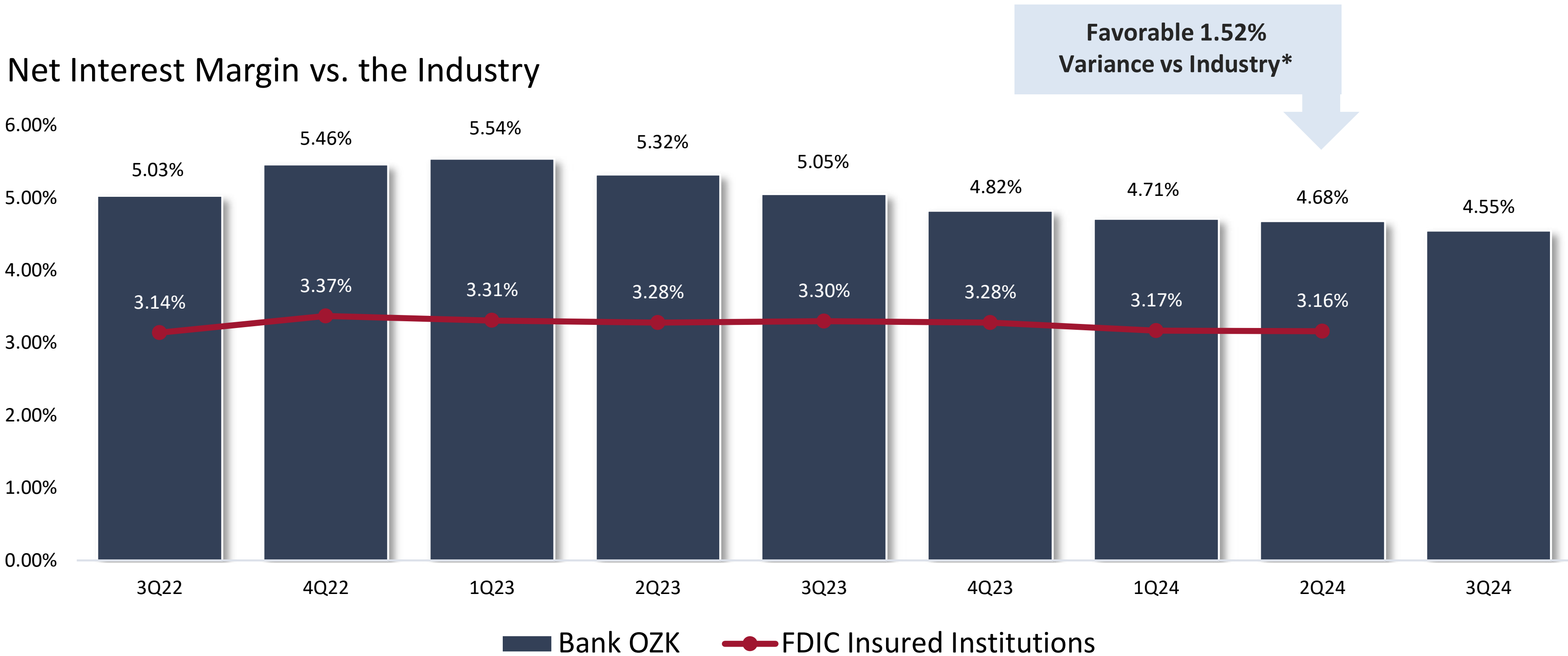
- We expect our net interest margin to decline further in the fourth quarter of 2024 and the first half of 2025 based on the assumption that the Fed will continue lowering the Fed funds target rate. Our net interest margin should stabilize in mid-2025 as more variable rate loans reach their floor and more time deposits reprice, and it should then improve later in 2025. The changes in our net interest margin will depend upon the timing and magnitude of Fed interest rate changes, among other factors.
- In the fourth quarter of 2024, we expect further growth in average earning assets along with the expected decrease in net interest margin. Achieving record quarterly net interest income for the fourth quarter of 2024 and the first quarter of 2025 is expected to be challenging.

We expect further growth in average earning assets in 2025, and we believe this growth will result in record net interest income for the full year and in one or more quarters of 2025. Prospects for achieving quarterly record net interest income should improve over the course of 2025.

Bank OZK

Net Interest Margin Trends

- During the quarter just ended, our net interest margin was 4.55%, decreasing 13 bps and 50 bps from the second quarter of 2024 and third quarter of 2023, respectively.



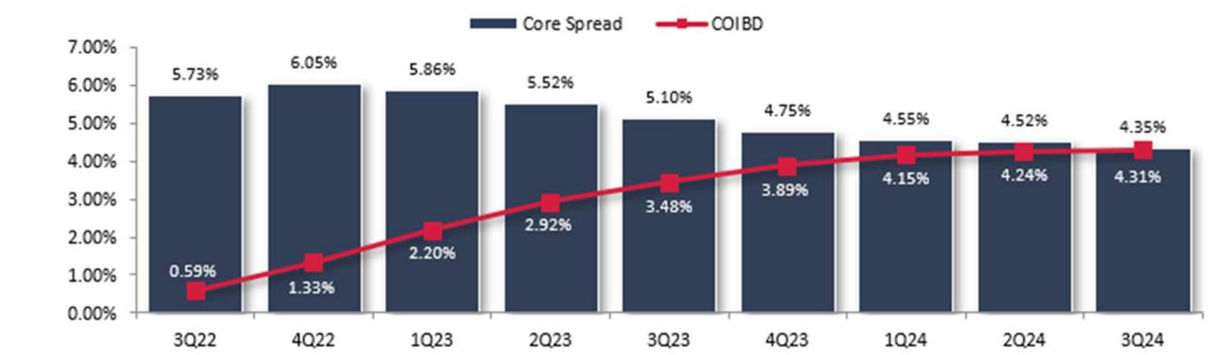
We continue to outperform the industry on net interest margin. In fact, in the second quarter of 2024, the latest quarter for which comparative data is available, our net interest margin outperformed the industry by 152 bps.

** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated second quarter 2024.*

Bank OZK

Our Core Spread and Cost of Interest Bearing Deposits ("COIBD")

- During the quarter just ended, our core spread, which is how we describe the difference between our yield on loans and our COIBD, was 4.35%, decreases of 17 bps and 75 bps from the second quarter of 2024 and third quarter of 2023, respectively, as deposit rates have been catching up with earlier increases in loan yields.



	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24
Yield on Total Loans	6.32%	7.38%	8.06%	8.44%	8.58%	8.64%	8.70%	8.76%	8.66%
COIBD	0.59%	1.33%	2.20%	2.92%	3.48%	3.89%	4.15%	4.24%	4.31%
Core Spread	5.73%	6.05%	5.86%	5.52%	5.10%	4.75%	4.55%	4.52%	4.35%

- In September we achieved an inflection point in our COIBD, which declined six bps compared to the month of August and was three bps below our COIBD for the quarter just ended. We expect our COIBD to continue to decline.
- The Time Deposit Maturity Schedule shows our volume and average interest rates on time deposits maturing over the next four quarters and thereafter.

Time Deposit Maturity Schedule as of September 30, 2024 *($ millions)*

	Time Deposits	Wtd. Avg. Rate
4Q24	$ 5,863	5.19%
1Q25	6,286	5.10%
2Q25	2,715	4.46%
3Q25	1,892	4.49%
4Q25 & Beyond	657	2.69%
Total	**$ 17,413**	**4.87%**

With the Fed reducing the Fed funds rate, our loan yields may initially decline more quickly than our COIBD. However, the impact of declining rates on our net interest margin in the next few quarters should be somewhat mitigated by a combination of (i) floor rates on our variable rate loans, (ii) repayments of lower yielding investment securities and (iii) the relatively short duration of our time deposits. These same factors should lead to net interest margin improvement later in 2025.

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Variable Rate Loans at Floors as Rates Decline

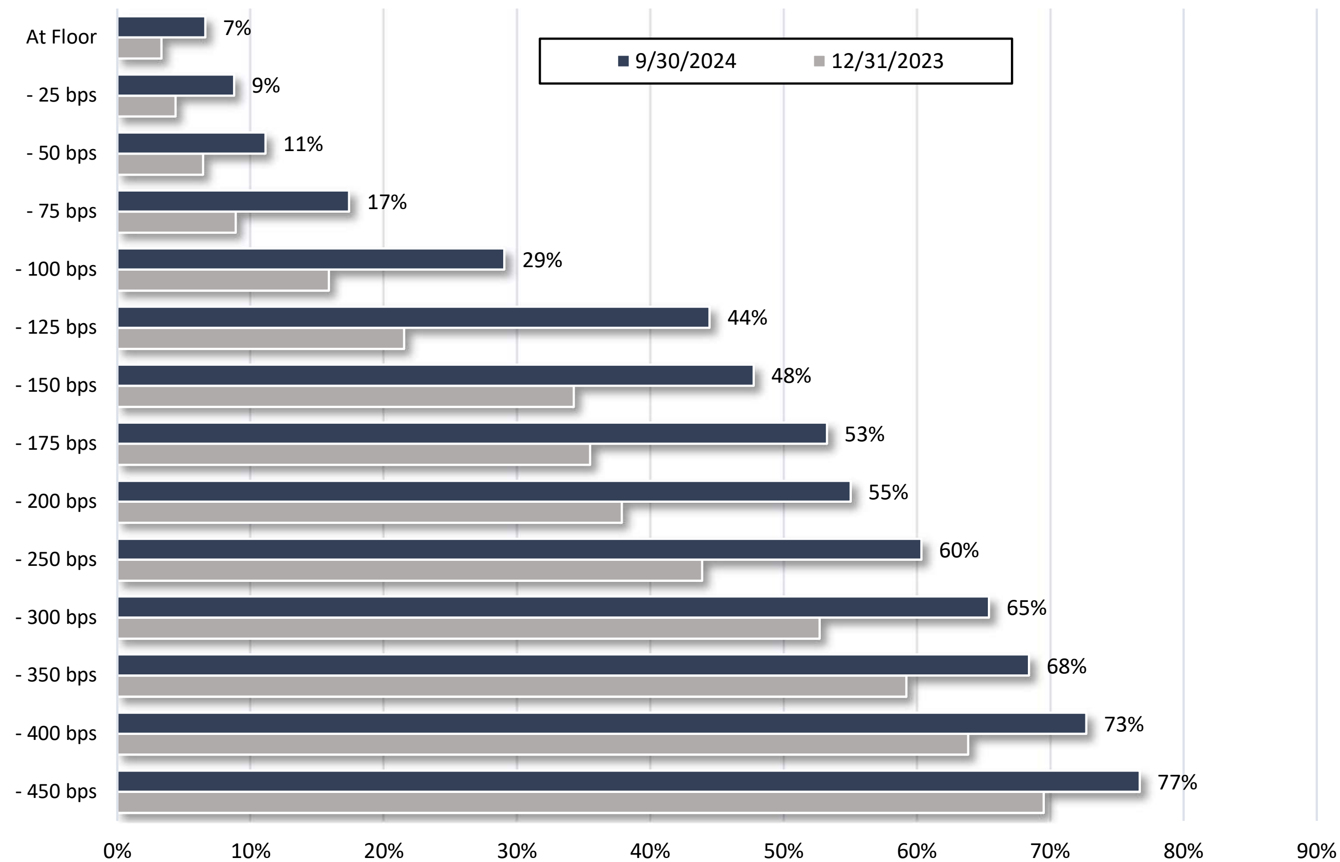
Variable Rate Loan Floors Overview

At September 30, 2024, 81% of our funded balance of total loans had variable rates, of which 85% were tied to 1-month term SOFR, 12% to WSJ Prime and 3% to other indexes. At September 30, 2024, 98% of our total commitment of variable rate loans had floor rates.

Some floor rates are high enough to already provide yield protection, and such protection becomes more prevalent as interest rates decline.

We expect our average floor rate to increase as (i) new variable rate loans are originated with floor rates closer to current rates and (ii) older variable rate loans with lower floors are paid off or modified with increased floor rates.

The following chart illustrates the percentage of our total commitment of variable rate loans that would be at their floor rate following decreases in the applicable index rates, and it also shows the improvement in our floor rate profile over the first nine months of 2024.



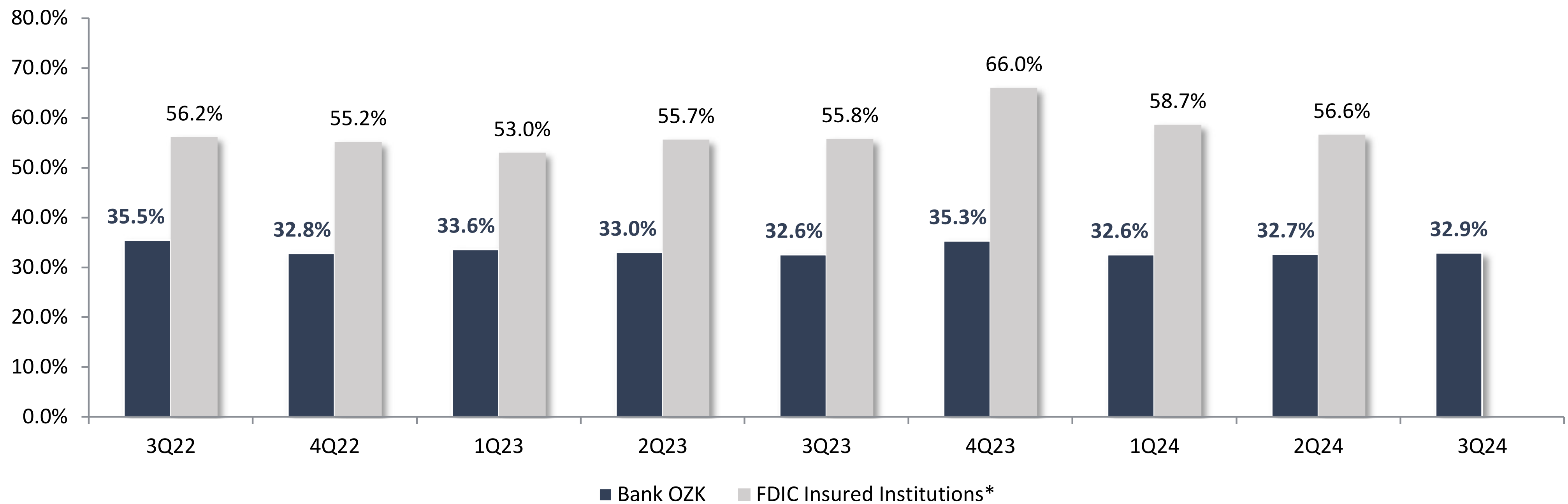
The full impact of the September 18, 2024 decrease in the Fed funds target rate is not reflected as the majority of RESG's loan rates reset monthly on either the first or tenth of each month.

Bank OZK

Efficiency Ratio Among the Best in the Industry

- Most banks with a good efficiency ratio focus relentlessly on controlling costs. We take a different approach. We achieve our excellent efficiency ratio by pursuing a business model that generates strong revenue. This allows us to be highly efficient while also constantly improving our products and technology for our customers and providing competitive pay and benefits for our teammates.
- As shown below, in the quarter just ended, our efficiency ratio was 32.9%.

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 22 consecutive years.***

** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated second quarter 2024.*
*** Data from S&P Global CapIQ.*

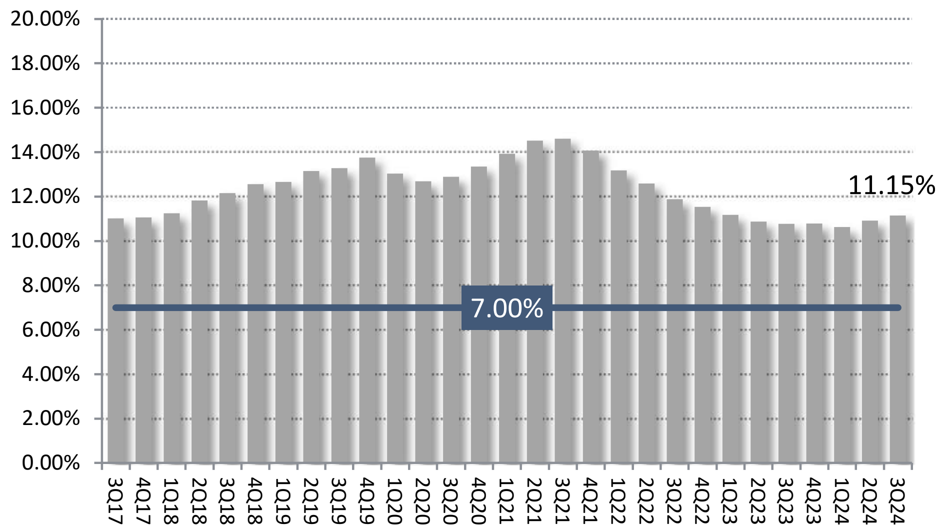
Bank OZK

Our Strong Capital Provides Significant Optionality and Shareholder Returns

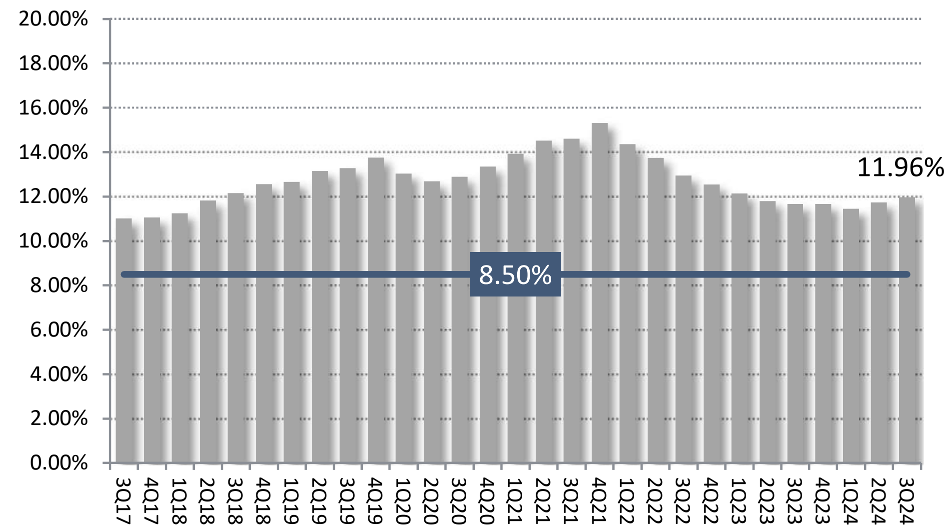
Bank OZK

Strong Capital Position Provides Significant Optionality

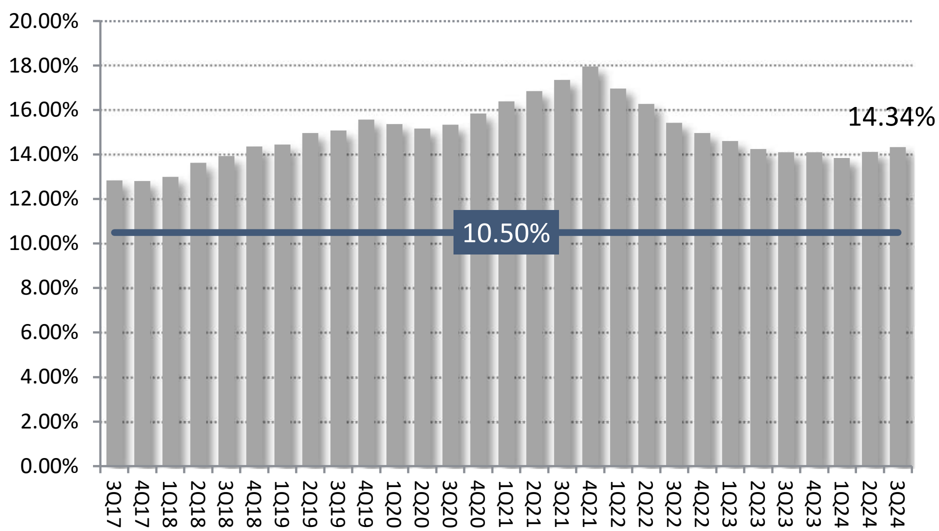
CET 1 Capital Ratio



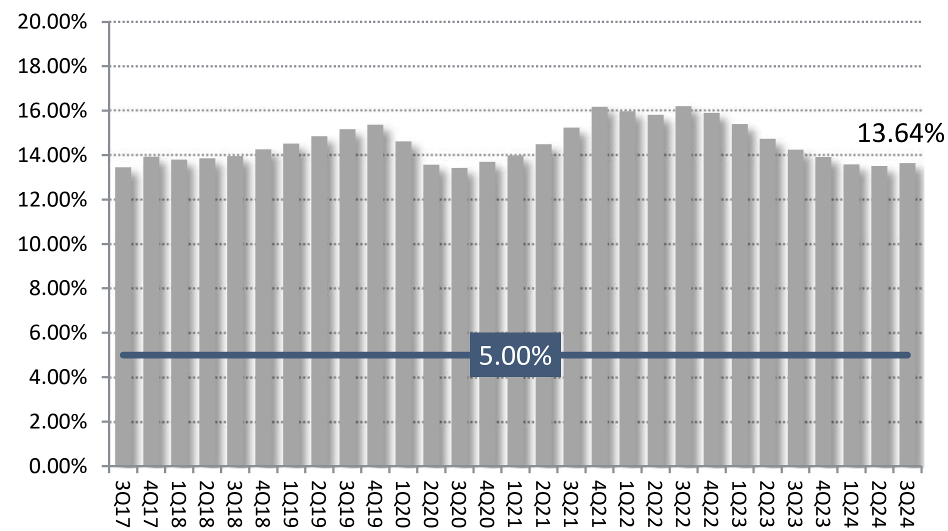
Tier 1 Capital Ratio



Total Risk Based Capital Ratio



Tier 1 Leverage Ratio

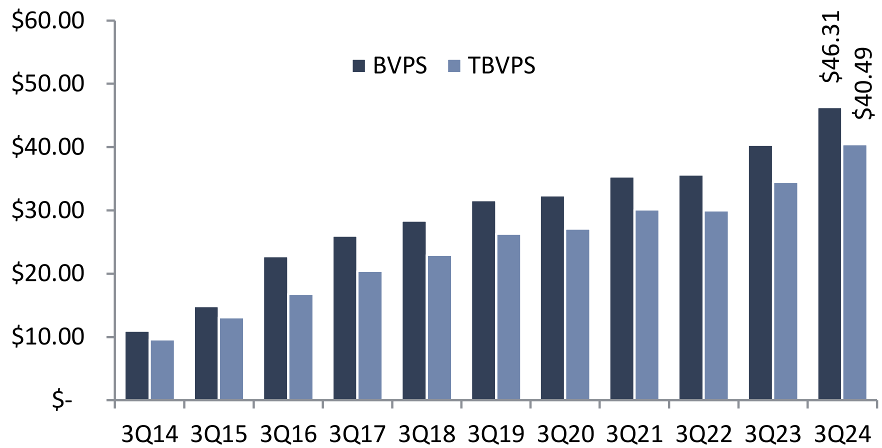


Basel III Regulatory Capital Minimum to be considered well capitalized

Bank OZK

Building Capital and Delivering for Shareholders

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

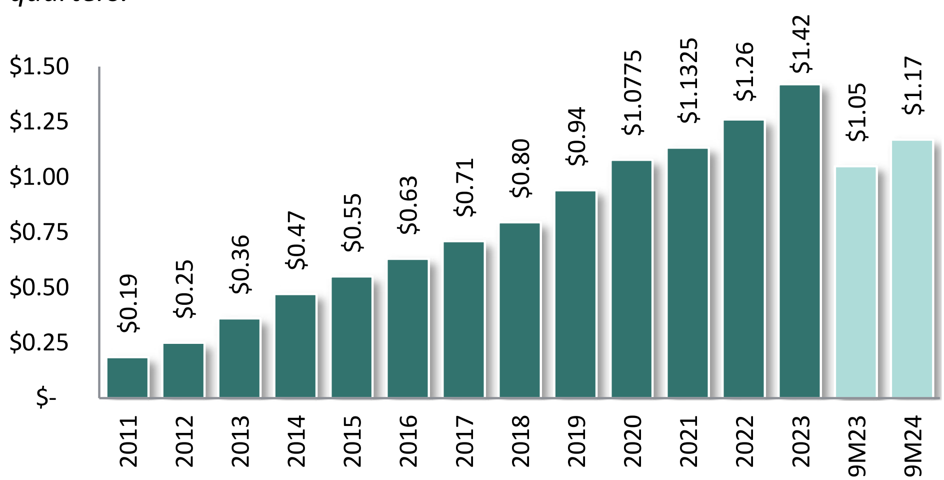


Over the last four quarters, our book value per common share has increased $5.96, or 14.8%, and our tangible book value per common share has increased $5.99, or 17.4%.

Over the last 10 years, we have increased book value and tangible book value per common share by a cumulative 321% and 320%, respectively, resulting in compound annual growth rates of 15.5% and 15.4%, respectively.

Common Dividend Payments

We have increased our common stock cash dividend in each of the last 57 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

In July 2024, our Board approved a new stock repurchase program authorizing the purchase of up to $200 million of our outstanding common stock. The stock repurchase program will expire on July 1, 2025, unless extended or shortened by the Board, and may be suspended by the Bank at any time.

In evaluating stock repurchases, including our parameters for repurchase price and share volume, management will consider a variety of factors including our stock price, expected growth, capital position, alternative uses of capital, liquidity, financial performance, the current and expected macroeconomic environment, regulatory requirements and other factors.

*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 schedule at the end of this presentation. Management believes presentation of the non-GAAP financial measures provides useful supplemental information that contributes to a proper understanding of the financial results and capital levels of the Bank.

Bank OZK

Strong Results, Driven by Strong Leadership

Bank OZK

Deep and Talented Executive Management Team

Our management team has on average 15 years of experience with Bank OZK.

Executive Name | Title | Years of OZK Service | Years of Relevant Experience

George Gleason
Chairman & CEO
45 years with OZK
47 years

Brannon Hamblen
President
16 years with OZK
34 years

Tim Hicks
Chief Financial Officer
15 years with OZK
30 years

Cindy Wolfe
Chief Operating Officer
26 years with OZK
36 years

Alan Jessup
Chief Lending Officer
16 years with OZK
30 years

John Carter
Chief Credit Officer
12 years with OZK
22 years

Scott Trapani
Chief Risk Officer
5 years with OZK
36 years

Helen Brown
General Counsel and Corporate Secretary
10 years with OZK
22 years

Stan Thomas
Chief Accounting Officer
13 years with OZK
22 years

Tamara Gotham
Chief Administrative Officer
8 years with OZK
16 years

Jason Cathey
Chief Information Officer
8 years with OZK
20 years

Patrick Carr
Managing Director – Corporate Finance Data & Technology
2 years with OZK
29 years

Bank OZK

We Have a Strong and Diverse Board of Directors

Our Board of Directors consists of 13 members, 12 of whom are independent. Our directors possess high levels of technical skill and significant and diverse business experience. Active engagement creates an atmosphere of effective challenge and collaboration with management.

Director Name & Principal Occupation

Nicholas Brown
Retired President & CEO
Southwest Power Pool

Paula Cholmondeley
Principal
The Sorrel Group

Beverly Cole
CEO
Cole Renwick, LLC

Robert East
Chairman
Robert East Company, Inc.

Kathleen Franklin
Global Ethics & Compliance Strategy Leader
Sony Group Corporation

Jeffrey Gearhart
Retired EVP, Global Governance & Corporate Secretary
Walmart, Inc.

George Gleason
Chairman & CEO
Bank OZK

Peter Kenny
Independent Market Strategist

William A. Koefoed, Jr.
CFO
OneStream Software LLC

Elizabeth Musico
VP, Human Resources
McKesson Corporation

Christopher Orndorff
CEO & Chief Investment Officer
Cercano Management LLC

Steven Sadoff
Chief Information Officer
Cantor Fitzgerald L.P.

Ross Whipple
President
Horizon Timber Services, Inc.

- ❖ Average independent tenure of 8.5 years
- ❖ Average age of 65 years, with a range of 47 to 76 years
- ❖ Four female members (31%)
- ❖ Four directors self identified as racially or ethnically diverse (31%)

Our Governance Committee takes a long-term approach to Board composition. By retaining some longer-serving directors and periodically refreshing the composition of the Board, the Governance Committee seeks a blend of Board tenure that preserves institutional knowledge of the Company, our industry and our culture – a key element of our long-term success – while also injecting fresh perspectives and maintaining effective strategic direction and independence.

Note: All statistics referenced on this page are as of the Annual Shareholder Meeting on May 6, 2024.

BankOZK

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, 2014	2015	2016	2017	2018	2019
Total stockholders' equity before noncontrolling interest	$ 875,578	$ 1,314,517	$ 2,756,346	$ 3,334,740	$ 3,653,596	$ 4,078,324
Less preferred stock	-	-	-	-	-	-
Total common stockholders' equity	875,578	1,314,517	2,756,346	3,334,740	3,653,596	4,078,324
Less intangible assets:						
Goodwill	(78,669)	(128,132)	(657,806)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(28,439)	(28,624)	(64,347)	(51,396)	(38,817)	(26,608)
Total intangibles	(107,108)	(156,756)	(722,153)	(712,185)	(699,606)	(687,397)
Total tangible common stockholders' equity	$ 768,470	$ 1,157,761	$ 2,034,193	$ 2,622,555	$ 2,953,990	$ 3,390,927
Common shares outstanding (thousands)	79,705	88,265	121,134	128,174	128,609	128,946
Book value per common share	$ 10.99	$ 14.89	$ 22.75	$ 26.02	$ 28.41	$ 31.63
Tangible book value per common share	$ 9.64	$ 13.12	$ 16.79	$ 20.46	$ 22.97	$ 26.30

	As of September 30, 2020	2021	2022	2023	2024	As of June 30, 2024
Total stockholders' equity before noncontrolling interest	$ 4,186,285	$ 4,553,240	$ 4,539,424	$ 4,903,504	$ 5,592,859	$ 5,407,800
Less preferred stock	-	-	(338,980)	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	4,186,285	4,553,240	4,200,444	4,564,524	5,253,879	5,068,820
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	(16,462)	(9,791)	(3,943)	-	-	-
Total intangibles	(677,251)	(670,580)	(664,732)	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	$ 3,509,034	$ 3,882,660	$ 3,535,712	$ 3,903,735	$ 4,593,090	$ 4,408,031
Common shares outstanding (thousands)	129,342	128,818	117,762	113,136	113,450	113,465
Book value per common share	$ 32.37	$ 35.35	$ 35.67	$ 40.35	$ 46.31	$ 44.67
Tangible book value per common share	$ 27.13	$ 30.14	$ 30.02	$ 34.50	$ 40.49	$ 38.85

Note: All share and per share data adjusted to reflect impact of 2-for-1 stock split on June 23, 2014.

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.

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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, 2024
Total stockholders' equity before noncontrolling interest	$ 5,592,859
Less preferred stock	(338,980)
Total common stockholders' equity	5,253,879
Less Goodwill	(660,789)
Total tangible common stockholders' equity	$ 4,593,090
Total assets	$ 37,441,804
Less Goodwill	(660,789)
Total tangible assets	36,781,015
Ratio of total common stockholders' equity to total assets	14.03%
Ratio of total tangible common stockholders' equity to total tangible assets	12.49%

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*	
	9/30/2023	9/30/2024	9/30/2023	9/30/2024
Net Income Available To Common Stockholders	$ 169,746	$ 177,147	$ 503,517	$ 522,134
Average Stockholders' Equity Before Noncontrolling Interest	4,885,620	5,502,526	4,809,053	5,348,540
Less Average Preferred Stock	(338,980)	(338,980)	(338,980)	(338,980)
Total Average common stockholders' equity	4,546,640	5,163,546	4,470,073	5,009,560
Less Average Intangible Assets:				
Goodwill	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangible assets, net of accumulated amortization	-	-	(1,098)	-
Total Average Intangibles	(660,789)	(660,789)	(661,887)	(660,789)
Average Tangible Common Stockholders' Equity	$ 3,885,851	$ 4,502,757	$ 3,808,186	$ 4,348,771
Return On Average Common Stockholders' Equity	14.81%	13.65%	15.06%	13.92%
Return On Average Tangible Common Stockholders' Equity	17.33%	15.65%	17.68%	16.04%

* 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	
	9/30/2023	9/30/2024	9/30/2023	9/30/2024
Net income available to common stockholders	$ 169,746	$ 177,147	$ 503,517	$ 522,134
Preferred stock dividends	4,047	4,047	12,141	12,141
Earnings attributable to noncontrolling interest	37	12	50	22
Provision for income taxes	46,144	54,953	132,564	161,958
Provision for credit losses	44,036	46,443	121,638	138,378
Pre-tax pre-provision net revenue	$ 264,010	$ 282,602	$ 769,910	$ 834,633

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