



Bank OZK

Nasdaq: OZK | May 2026

Forward Looking Statements

This presentation and other communications by the Bank and its management may include certain statements that constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as “anticipates,” “targets,” “expects,” “hopes,” “estimates,” “intends,” “plans,” “goals,” “believes,” “feels,” “continue” and other similar expressions or future or conditional verbs such as “will,” “may,” “might,” “should,” “would” and “could.” Forward-looking statements represent the Bank’s current expectations, plans or forecasts of its future results, revenues, liquidity, net interest income, provision for credit losses, expenses, efficiency ratio, capital measures, strategy, deposits, assets, and future business and economic conditions more generally, and other future matters. 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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; the competition for and costs of recruiting and retaining qualified personnel; 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; the potential impact of continuing inflationary pressures; conditions within the banking industry; recently enacted and potential new federal or state laws and regulatory requirements or changes to existing federal or state laws and regulatory requirements, including changes affecting oversight of the financial services industry, changes intended to manage or mitigate climate and related environmental risks, changes in the interpretation and enforcement of such laws and requirements, changes as a result of U.S. presidential, congressional, state and local elections, and the costs and expenses to comply with new and/or existing legislation and regulatory requirements; impacts of potential changes in U.S. tax, tariff and immigration laws, regulations and policies and changes in state and local tax laws, regulations and policies; uncertainty regarding changes in U.S. government monetary and fiscal policy; the impact of any U.S. federal government shutdown or budgetary crisis; Federal Deposit Insurance Corporation (“FDIC”) special assessments or changes to regular assessments; the ability to keep pace with technological changes, including changes regarding artificial intelligence and maintaining cybersecurity; the impact of any failure in, or breach of, our operational or security systems or infrastructure, or those of third parties with whom we do business or others, including as a result of cyber-attacks or an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting the Bank or our customers or others; natural disasters; acts of war or terrorism; national or international political instability or military conflicts, including the current conflicts in Ukraine and the Middle East; the potential impact of supply chain disruptions; impairment of our goodwill; adoption of new accounting standards, or changes in existing standards; and adverse results (including costs, fines, reputational harm and/or other negative effects) from current or future litigation, regulatory examinations or other legal and/or regulatory actions or rulings as well as other factors identified in this communication or as detailed from time to time in our public filings, including those factors described in the disclosures under the headings “Forward-Looking Information” and “Item 1A. Risk Factors” in our most recent Annual Report on Form 10-K for the year ended December 31, 2025 and in Item 2 of Part I and Item 2A of Part II of the Bank’s Quarterly Report(s) on Form 10-Q filed after the Annual Report, which are available on the Bank’s website (<https://ir.ozk.com/filings/documents>) and on the FDIC’s website (<https://efr.fdic.gov/fcxweb/efr/index.html>). Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those described in, or implied by, such forward-looking statements. The Bank disclaims any obligation to update or revise any forward-looking statements based on the occurrence of future events, the receipt of new information or otherwise.

Bank OZK (Nasdaq: OZK) – At a Glance

Bank OZK is a high-performing regional bank with deep expertise in specialized lending businesses nationwide. We operate through 255* retail branches in Arkansas, Georgia, Florida, Texas, North Carolina, and Tennessee and 13* loan production offices.

Recent Financial Highlights*

▪ Total Assets	\$41.7 billion
▪ Total Loans	\$33.0 billion
▪ Total Deposits	\$33.8 billion
▪ 3M26 Net Interest Margin	4.20%
▪ 3M26 Efficiency Ratio	39.0%
▪ 3M26 Net Charge-off Ratio**	0.57%
▪ 3M26 Return on Average Assets**	1.58%
▪ 3M26 Return on Average TCE+ **	12.47%
▪ TCE / TA Ratio ⁺	12.58%

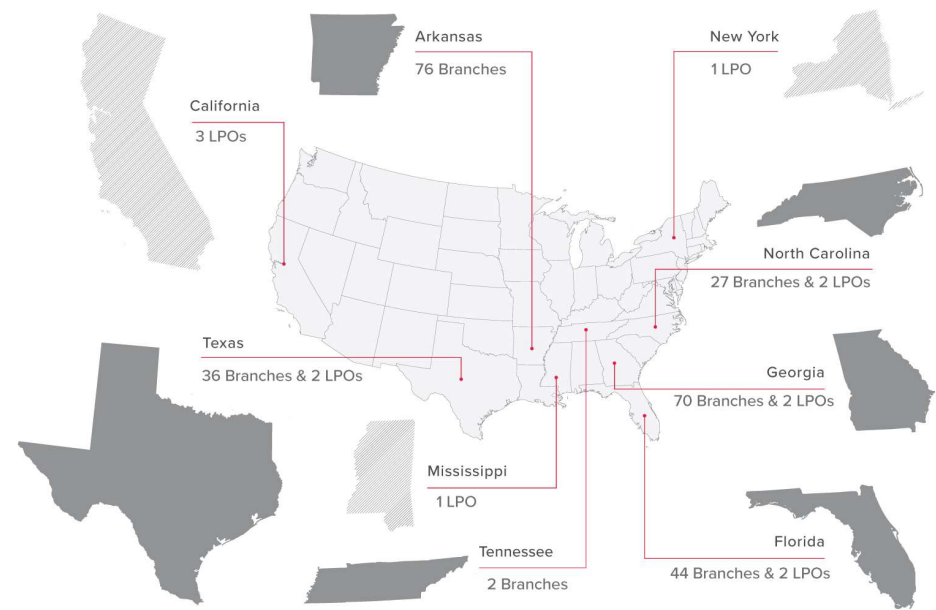
* As of and for the three months ended March 31, 2026.

** Annualized.

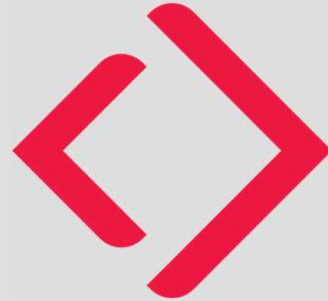
+ TCE = Tangible Common Equity; TA = Tangible Assets

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



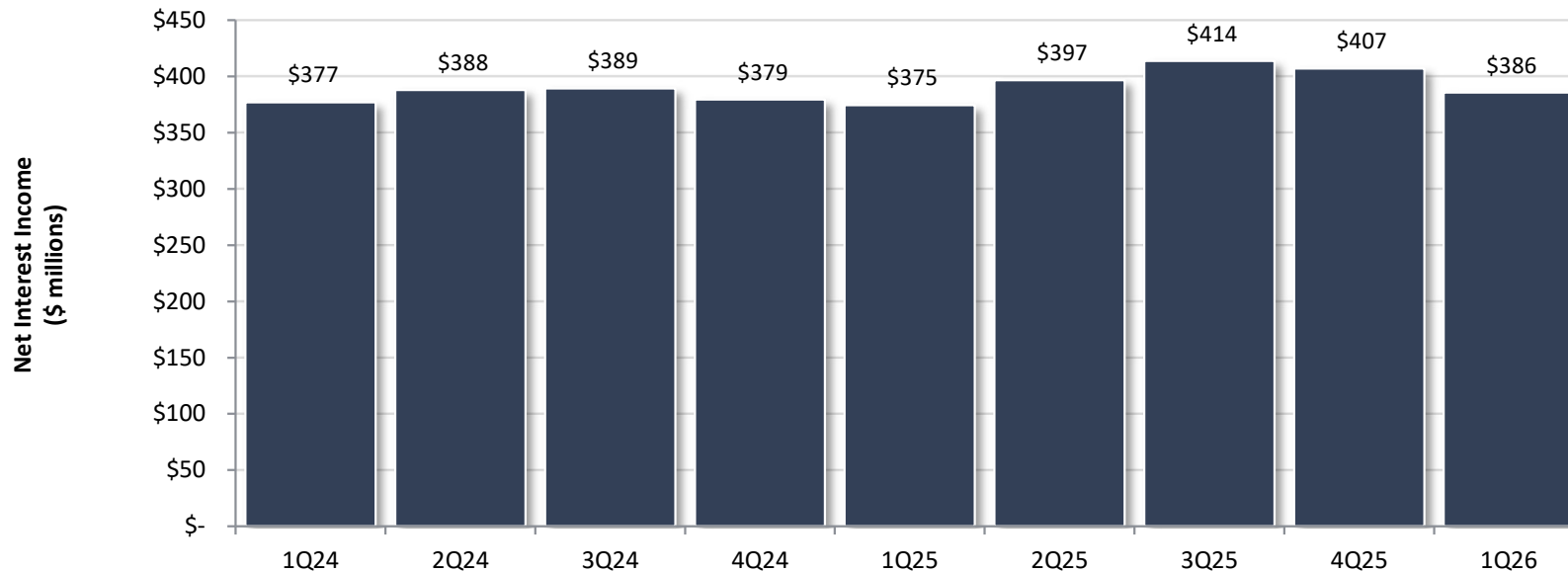
In addition to the branches and LPOs identified above, we have our corporate headquarters in Little Rock, AR; our Real Estate Specialties Group headquarters in Dallas, TX; our Corporate and Institutional Banking Group headquarters in Houston, TX; and our Indirect Lending headquarters in Alpharetta, GA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



First Quarter 2026 Highlights

Net Interest Income Trends

Our net interest income for the first quarter of 2026 was \$385.6 million, a 3.0% increase from the first quarter of 2025 but a 5.3% decrease from the fourth quarter of 2025. There is an element of seasonality in our net interest income attributable, in part, to the first quarter having fewer days than other quarters.



Future net interest income will depend on numerous factors, including, among others, growth in earning assets, changes in loan yields, changes in cost of interest bearing deposits (“COIBD”), and any Fed interest rate changes.

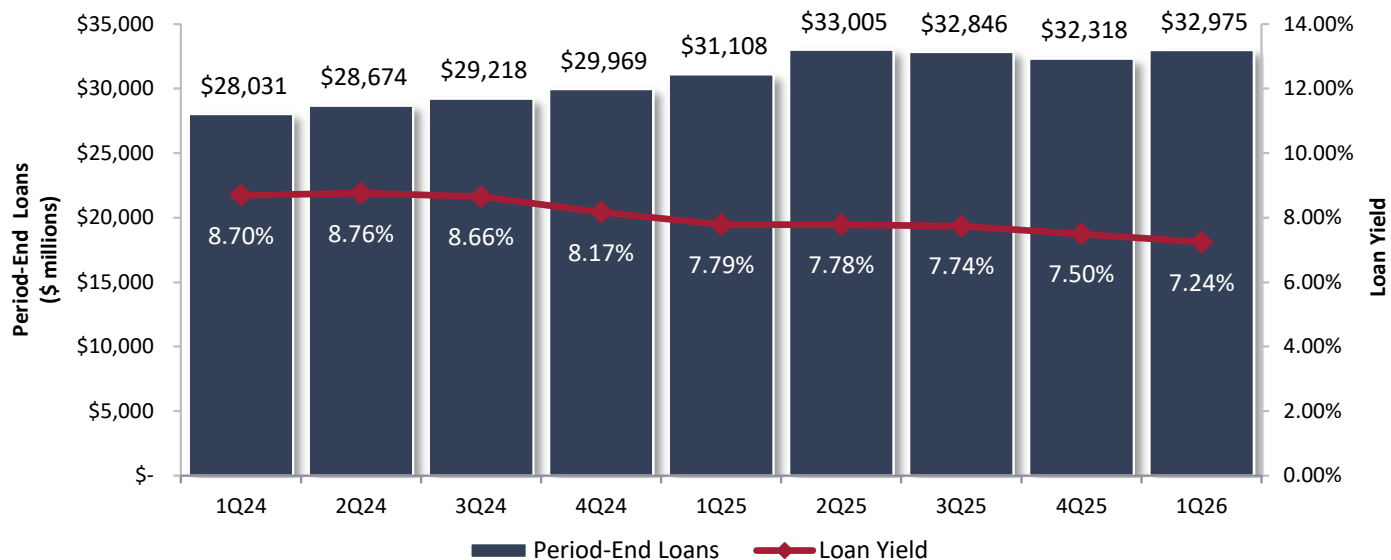
We believe that our net interest income in the quarter just ended provides a good start to achieving our previously stated goal for 2026 of improving on the record \$1.59 billion annual net interest income achieved in 2025. Achieving this year-over-year improvement will require sufficient growth in average earning assets to offset the expected reduction in our net interest margin. Compared to the quarter just ended, we expect net interest income will be higher in each subsequent quarter of 2026 due to increased days and growth in average earning assets.

Growth in Loan Balances with Favorable Yields

Our loans were \$32.98 billion at March 31, 2026, having increased \$0.66 billion, or 2.0% not annualized, from December 31, 2025 and \$1.87 billion, or 6.0%, from March 31, 2025. As expected, during the quarter just ended, excellent growth from CIB and Indirect RV & Marine more than offset our RESG net loan repayments. Loan growth may vary significantly from quarter to quarter and may be impacted by the volume of loan originations and repayments, interest rates, economic conditions, competition or other factors.

In the first quarter of 2026, our yield on loans was 7.24%, decreases of 55 basis points (“bps”) and 26 bps, respectively, from the first quarter of 2025 and the fourth quarter of 2025. These decreases reflect the impact on our predominately variable-rate loan portfolio of the 100-basis point reduction in the Fed funds rate during the last four months of 2024 and the 75-basis point reduction during the last four months of 2025 and various other factors including the very competitive environment.

Quarterly Loan Balances & Yields

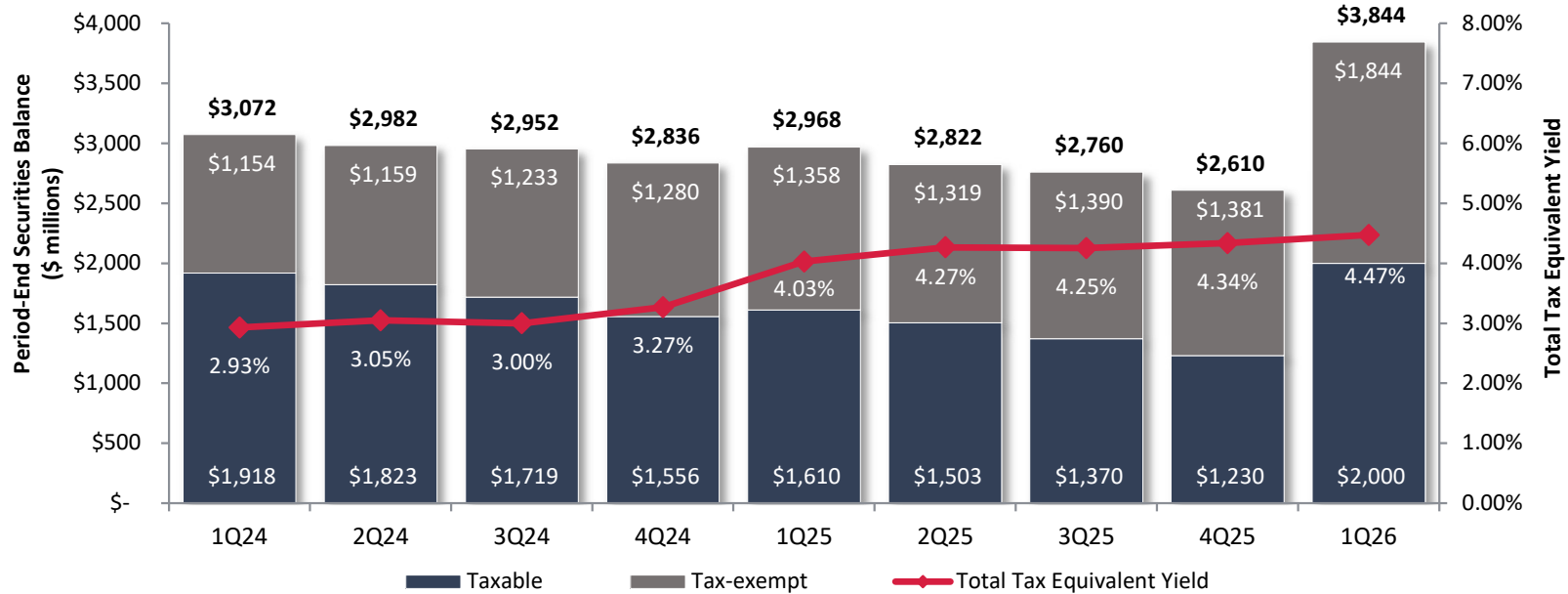


For the full year of 2026, we continue to expect mid-single digit percentage loan growth primarily resulting from strong CIB growth offset by significant RESG loan repayments. For the full year of 2027, we continue to expect loan growth to accelerate to a 10% to 11% range with headwinds from RESG repayments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

Opportunistic Growth in our Investment Securities Portfolio

Our investment securities, all of which are categorized as available-for-sale, were \$3.84 billion at March 31, 2026, increases of \$0.88 billion, or 29.5%, from March 31, 2025 and \$1.23 billion, or 47.3% not annualized, from December 31, 2025. During the quarter just ended, we capitalized on market conditions to purchase \$1.44 billion of investment securities with favorable yields resulting in the portfolio growth.

Quarterly Investment Securities Balances & Yields

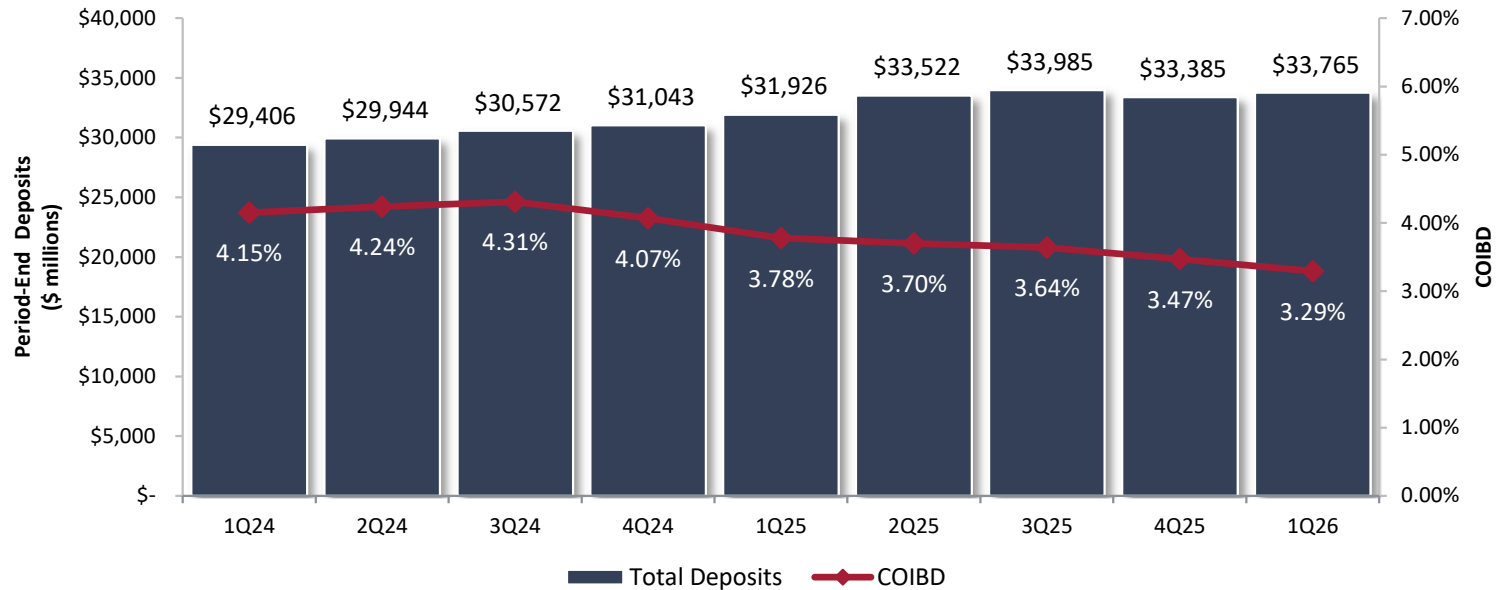


- In the first quarter of 2026, our tax-equivalent yield on investment securities was 4.47%, increases of 44 bps and 13 bps, respectively, from the first quarter of 2025 and the fourth quarter of 2025.
- As a result of the purchases made during the quarter just ended, we expect our tax equivalent yield on investment securities to increase further in the second quarter of 2026 to somewhere in the range of 4.60% to 4.70%.
- At March 31, 2026, our investment securities had an average effective duration of approximately 5.8 years.
- Further growth, if any, in our investment securities portfolio in 2026 will depend on market conditions and resulting investment opportunities.

Deposit Growth Aligned with Loan Growth

Our deposits were \$33.76 billion at March 31, 2026, increases of \$1.84 billion, or 5.8%, from March 31, 2025, and \$0.38 billion, or 1.1% not annualized, from December 31, 2025.

Quarterly Deposit Balances & Cost of Interest Bearing Deposits



In the first quarter of 2026, our COIBD was 3.29%, decreases of 49 bps and 18 bps, respectively, from the first quarter of 2025 and the fourth quarter of 2025. This declining trend reflects the cumulative impact of the 100-basis point reduction in the Fed funds rate during the last four months of 2024 and the 75-basis point reduction in the last four months of 2025, among other factors. The magnitude of this declining trend has been, and may continue to be, tempered by the very competitive environment for deposits.



Diverse Deposit Base and Substantial Liquidity Sources

Because of the substantial “retail” nature of our deposit base, 81% of our deposits are either insured (67% at March 31, 2026) or, in the case of public funds and certain other deposits, collateralized (14% at March 31, 2026). As of March 31, 2026, our average account balance was approximately \$52,000. The diversity of our deposit base is an important factor in the demonstrated stability of our deposits.

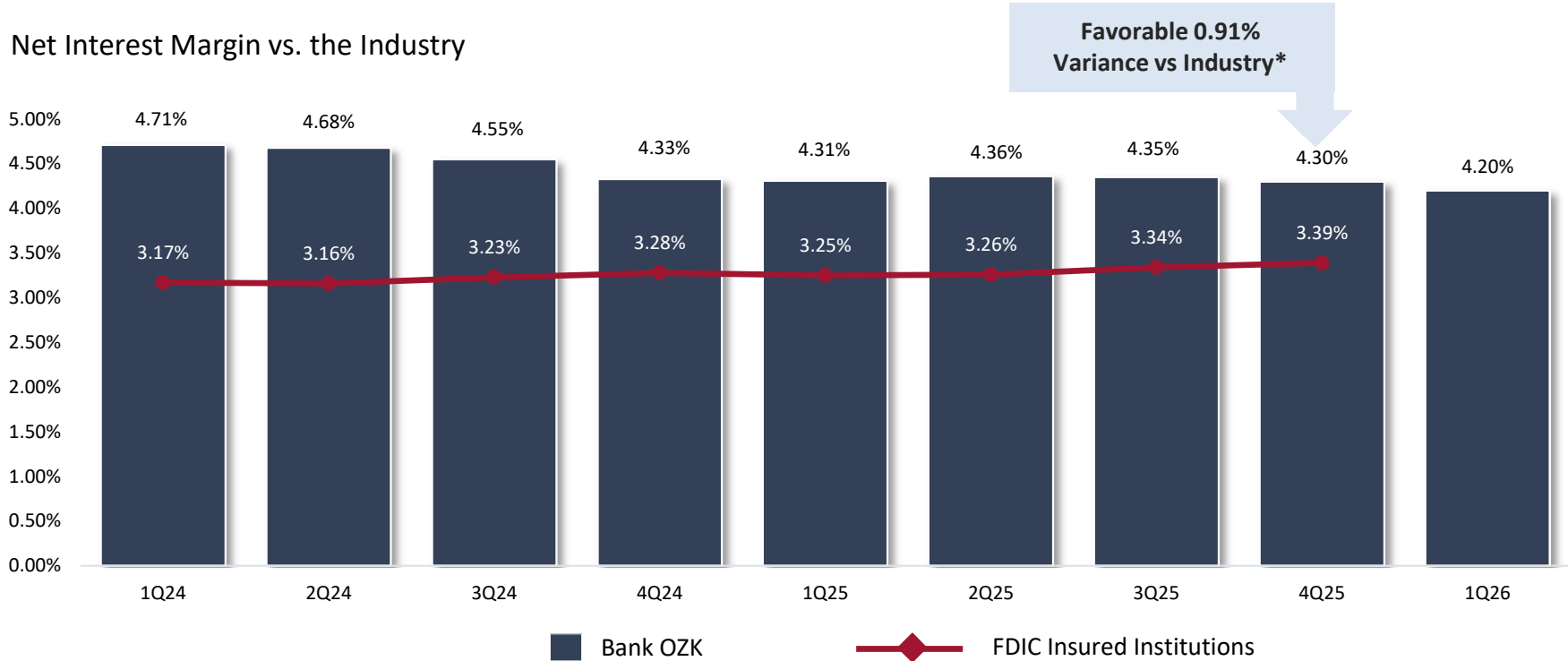
Deposit Composition Overview (\$ millions)

	Period Ended									
	3/31/2025		6/30/2025		9/30/2025		12/31/2025		3/31/2026	
Noninterest Bearing	\$ 3,868	12.1%	\$ 3,836	11.4%	\$ 3,902	11.5%	\$ 3,833	11.5%	\$ 3,901	11.6%
Consumer and Commercial										
Interest Bearing:										
Consumer - Non-time	3,177	10.0%	3,145	9.4%	3,190	9.4%	3,276	9.8%	3,436	10.2%
Consumer - Time	13,940	43.7%	14,746	44.0%	15,313	45.1%	15,168	45.4%	15,221	45.1%
Commercial - Non-time	2,601	8.1%	3,071	9.2%	3,210	9.4%	2,984	8.9%	3,066	9.1%
Commercial - Time	914	2.9%	981	2.9%	1,016	3.0%	978	2.9%	994	2.9%
Public Funds	4,369	13.7%	4,403	13.1%	4,249	12.5%	4,248	12.7%	4,171	12.4%
Brokered	2,562	8.0%	2,850	8.5%	2,650	7.8%	2,508	7.5%	2,483	7.4%
Reciprocal	495	1.5%	490	1.5%	454	1.3%	390	1.3%	493	1.3%
Total	\$ 31,926	100.0%	\$ 33,522	100.0%	\$ 33,985	100.0%	\$ 33,385	100.0%	\$ 33,765	100.0%

Primary and Secondary Liquidity Sources: We maintain substantial and diverse sources of primary and secondary liquidity. At March 31, 2026 these sources were at a record high total of \$16.9 billion, consisting of \$1.7 billion of cash and cash equivalents, \$2.7 billion of unpledged investment securities, \$8.1 billion of available FHLB borrowing capacity, \$3.3 billion of Fed discount window borrowing availability, and \$1.1 billion of available unsecured lines of credit.

Net Interest Margin Consistently Better Than the Industry

During the quarter just ended, our net interest margin was 4.20%, decreases of 11 bps and 10 bps, respectively, from the first quarter of 2025 and the fourth quarter of 2025. In the fourth quarter of 2025, the latest quarter for which comparative data is available, our net interest margin outperformed the industry by 91 bps, continuing our long history of outperformance.



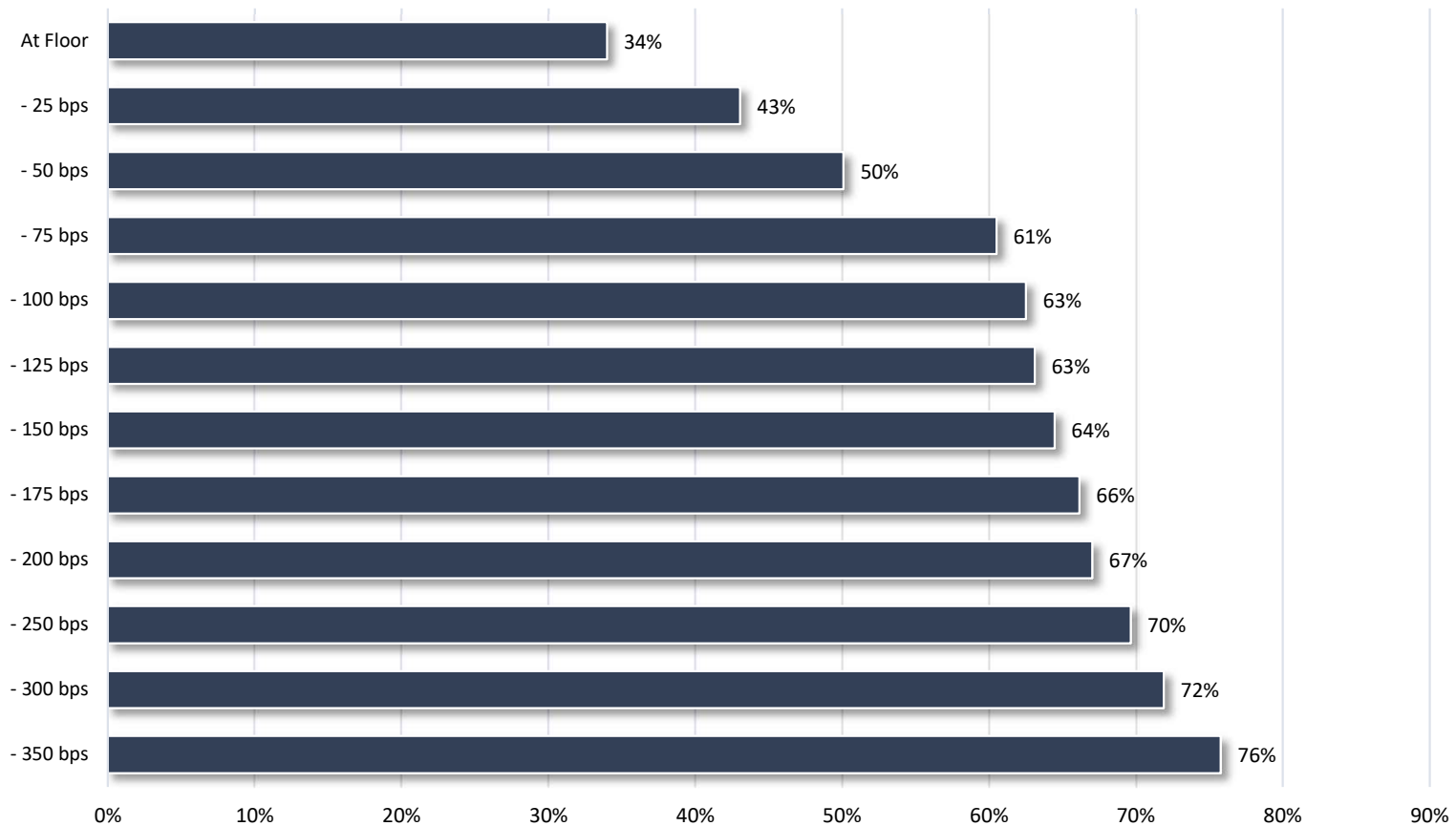
If there is any Fed interest rate reduction, we anticipate our loan yields will decrease faster than our deposit costs, likely resulting in some decrease in our net interest margin, at least until time deposits reprice, typically over several quarters, and/or floor rates are reached on more variable rate loans. Conversely, if there is 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, typically over several quarters.

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

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

At March 31, 2026, 86% of our total commitment of loans had variable rates, of which 78% were tied to 1-month term SOFR, 17% to WSJ Prime and 5% to other indexes. At March 31, 2026, 89% of our total commitment of variable rate loans had floor rates.

The following chart illustrates the percentage of our total commitment of variable rate loans at March 31, 2026 that were at their floor rate or would have been at their floor rate following various hypothetical decreases in the applicable index rates.

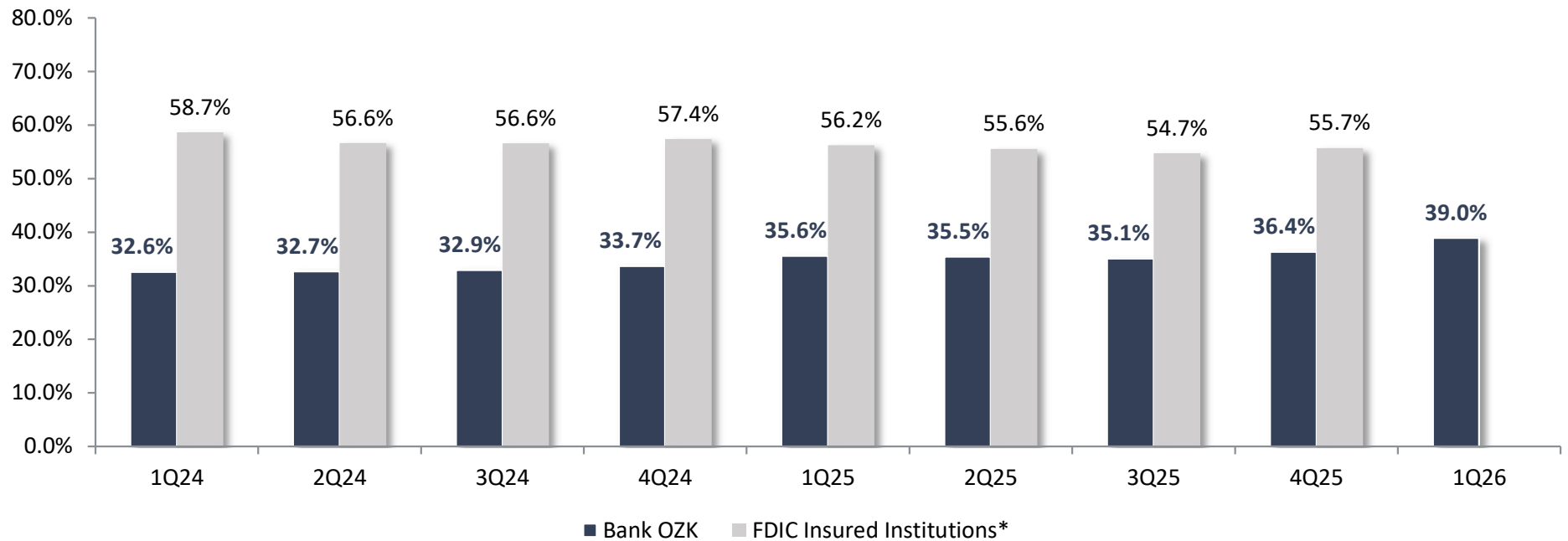


Efficiency Ratio Among the Best in the Industry

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

Our efficiency ratio was 39.0% for the quarter just ended.

Efficiency Ratio (%) vs. the Industry



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

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

** Data from S&P Global CapIQ.



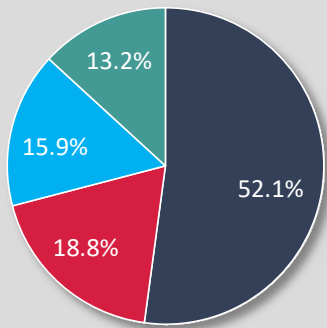
Diverse Lending Verticals Contribute to Favorable Asset Quality, Profitability & Growth

- Real Estate Specialties Group (“RESG”) is a nationally recognized leader in commercial real estate construction and development finance.
- Corporate and Institutional Banking (“CIB”) includes loans from Asset Based Lending Group (“ABLG”), Corporate Banking & Sponsor Finance (“CBSF”), Fund Finance, Lender Finance Group (“LFG”), Natural Resources Group (“NRG”), Equipment Finance Group (“EFG”) and Franchise Capital Solutions (“FCS”). These teams primarily focus on non-real estate lending primarily within our branch footprint and secondarily in other markets nationwide. CIB’s portfolio is naturally diversified because of the broad range of industries served by its different teams, the national scope of its business and, compared to RESG, its much smaller average loan size.
- Our Community Bank originates loans primarily throughout our six-state branch footprint through commercial (generalist) lenders and specialty lending teams.
- Indirect RV & Marine lending is a nationwide business originating consumer loans through an extensive dealer network.

Achieving Meaningful Diversification of our Loan Portfolio

Loan Portfolio as of 3/31/26

\$ millions	Funded	
	Balances	%
RESG	\$ 17,196	52%
CIB	6,197	19%
Community Banking	5,236	16%
Indirect Lending	4,346	13%
Total	\$ 32,975	100%



RESG's percentage of loans declined to 52.1% as of March 31, 2026, down from 54.4% at December 31, 2025, and well below its all-time high of 70%.

We are pleased that our “growth, growth and diversification” strategy has achieved such meaningful portfolio diversification in recent quarters, principally through growth in our CIB and Indirect RV & Marine portfolios. We expect these lending teams will continue to contribute meaningfully to further growth and diversification, while RESG is likely to continue to have elevated repayments throughout 2026. Implicit in this diversification strategy is an unwavering focus on asset quality from each of our lending teams.

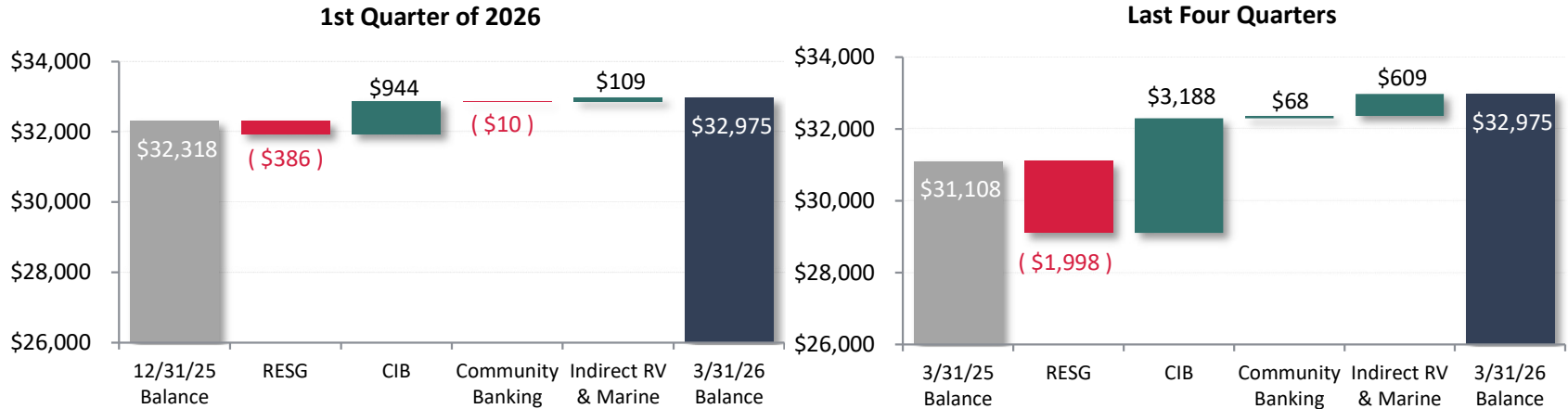
- The ramp-up of CIB over the past several years has been well timed, as CIB has achieved significant growth while RESG has absorbed elevated repayments, including record repayments in two of the last three quarters.
- Given our expectation that RESG is likely to have elevated repayments throughout 2026 while other parts of our loan portfolio continue to grow, we expect its percentage of loans will continue to reduce throughout the year. Of course, we expect that the unique strengths and expertise of RESG will result in meaningful growth over the longer term following this elevated repayment cycle.

Our long-term goal is for all of our lending teams to grow significantly and to achieve more balance and diversification in the portfolio. Of course, opportunities will shift over time, and we will always want to capitalize on the best opportunities. We expect CIB's and RESG's loan portfolios will be roughly equal in size at some point, likely in 2027, with the remainder of the portfolio being a combination of loans from Community Banking and Indirect RV & Marine. We believe such balance and diversification will be beneficial, including maximizing future growth opportunities.

Changes in Funded and Unfunded Balances

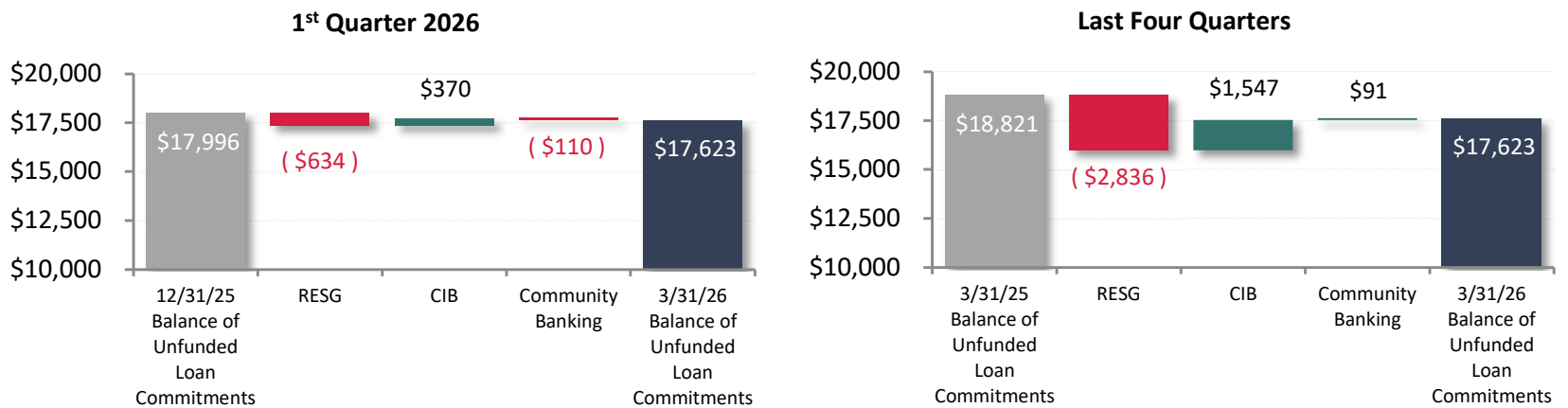
Changes in Funded Balances of Total Loans (\$ millions)

During the quarter just ended, CIB grew \$0.94 billion and Indirect RV & Marine grew \$0.11 billion, while RESG declined \$0.39 billion. Over the last four quarters, CIB grew \$3.19 billion and Indirect RV & Marine grew \$0.61 billion, while RESG declined \$2.00 billion. We expect this diversification trend will continue for some time.



Changes in Unfunded Loan Commitments (\$ millions)

Consistent with our greater portfolio diversification, RESG's share of unfunded loan commitments decreased 11% to 60% over the last four quarters, while CIB's share increased 10% to 32%. We expect this diversification trend will continue for some time.



RESG – Nationally Recognized Industry Leader

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

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

Portfolio Statistics – as of March 31, 2026

Total funded	\$17.20 Billion
Total funded & unfunded	\$27.81 Billion

RESG Loans accounted for:

- 52% of our funded loans
- 60% of our unfunded loan commitments
- 55% of our total funded and unfunded loan commitments

*LTV ratios are weighted averages and assume all loans are fully funded. LTVs are based on the most recent appraisals and, in most cases, utilize "as-stabilized" values for income-producing property types. However, "as-is" values are utilized to calculate LTVs for loans secured by income-producing property types for which there remains no unadvanced commitment for "good news" funding.

RESG Business Model Reduces Credit Risk

- RESG is always the sole senior secured lender, making RESG loans the lowest risk position in the capital stack.
- RESG loans are characterized by low leverage, as reflected in its weighted average loan-to-cost ("LTC") ratio* of 49% and loan-to-value ("LTV") ratio* of 46% at March 31, 2026.
- 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.



RESG Originations and Repayments

RESG Loan Originations (\$ billions)

	Q1	Q2	Q3	Q4	Total*
FY2021	\$1.28	\$1.46	\$2.21	\$2.99	\$7.94
FY2022	\$3.14	\$3.53	\$4.35	\$2.81	\$13.82
FY2023	\$1.81	\$1.41	\$1.95	\$2.05	\$7.22
FY2024	\$1.58	\$1.60	\$1.23	\$1.00	\$5.41
FY2025	\$1.21	\$1.51	\$0.70	\$1.61	\$5.03
FY2026	\$1.00				\$1.00

*3M26 Not Annualized

- RESG loan originations were \$1.00 billion in the first quarter and \$4.82 billion over the last four quarters.
- For some time now, 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, among other factors. This has tended to restrain new project starts.
- At the same time, a surge in liquidity available for debt financing has created significant competition for the new deals that have raised equity, which has contributed to our relatively subdued RESG origination volume.
- We continue to expect origination volume in 2026 to be similar to the levels we achieved in 2024 and 2025, although we acknowledge that the current very competitive environment presents a headwind to achieving this goal.
- Origination volume may vary significantly from quarter to quarter and may be impacted by economic conditions, interest rates, competition or other factors.

RESG Loan Repayments & Other Activity (\$ billions)

	Q1	Q2	Q3	Q4	Total*
FY2021	\$1.48	\$1.68	\$1.34	\$1.72	\$6.22
FY2022	\$1.31	\$2.34	\$1.28	\$0.72	\$5.65
FY2023	\$0.91	\$1.03	\$1.10	\$0.97	\$4.01
FY2024	\$0.79	\$1.84	\$1.60	\$1.83	\$6.06
FY2025	\$0.85	\$0.95	\$2.44	\$3.00	\$7.24
FY2026	\$1.59				\$1.59

*3M26 Not Annualized

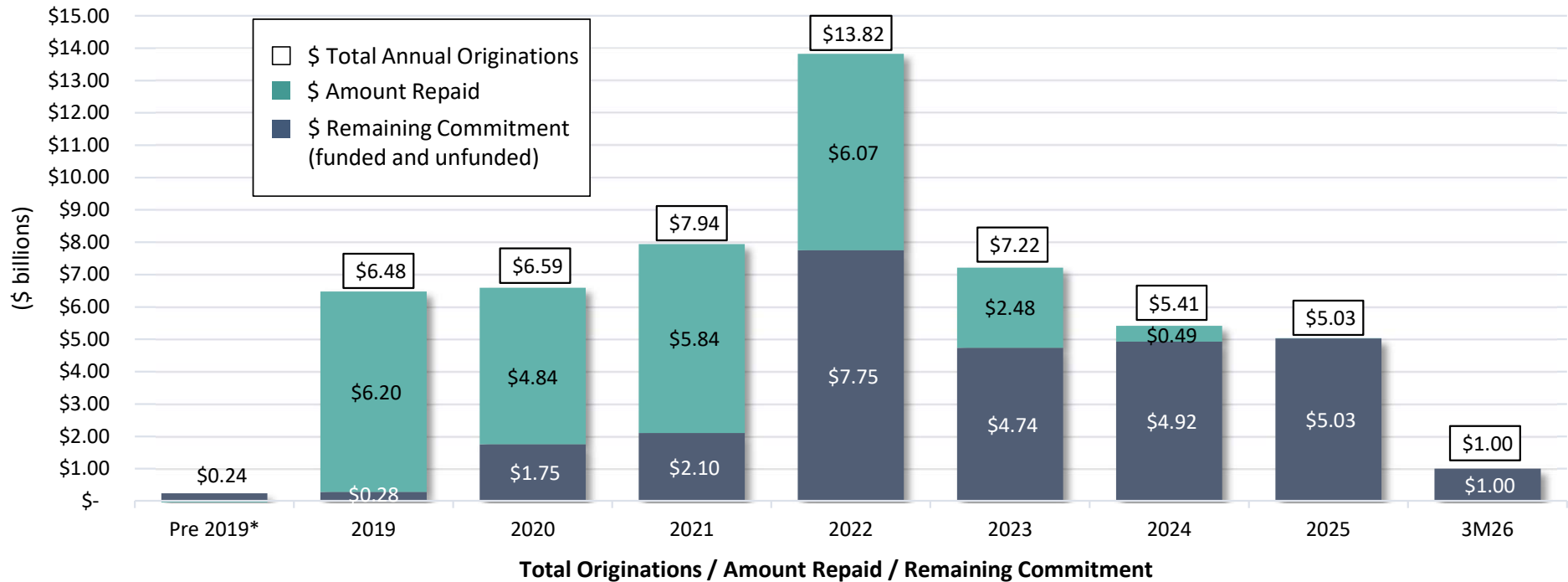
- RESG's loan repayments and other activity were \$1.59 billion in the quarter just ended and \$7.98 billion over the last four quarters.
- The recent increase in debt financing available for projects contributed to RESG repayments.
- We expect RESG loan repayments will remain elevated throughout 2026.
- Loan repayments may vary substantially from quarter to quarter based on a variety of factors including interest rate levels and refinancing alternatives.

Elevated RESG loan repayments coupled with the lower origination volume have resulted in RESG total commitments, both funded and unfunded, receding by \$6.7 billion from a peak of \$34.5 billion at March 31, 2024 to \$27.8 billion at March 31, 2026. This decreasing trend in RESG total commitments is expected to continue through 2026 and likely in 2027. However, the CIB and Indirect RV & Marine teams have more than offset the strong RESG loan repayments, allowing our loan portfolio to grow \$1.87 billion, or 6.0%, over the last four quarters.



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.



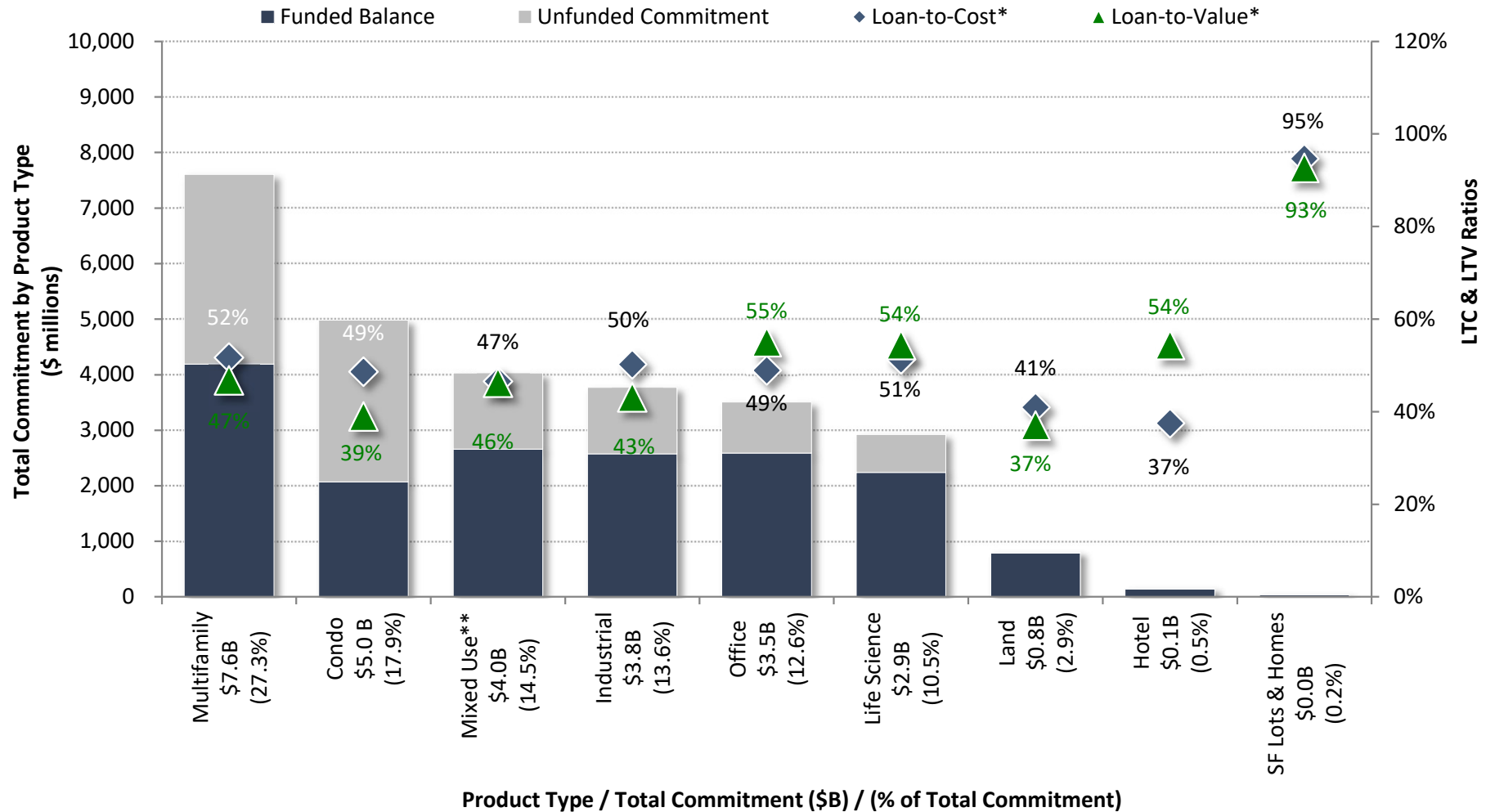
	2019	2020	2021	2022	2023	2024	2025	3M26
\$ Remaining Commitment	\$0.28B	\$1.75B	\$2.10B	\$7.75B	\$4.74B	\$4.92B	\$5.03B	\$1.00B
\$ Amount Funded	\$0.26B	\$1.49B	\$1.83B	\$6.41B	\$3.49B	\$2.47B	\$0.88B	\$0.15B
\$ Amount Unfunded	\$0.02B	\$0.26B	\$0.27B	\$1.34B	\$1.25B	\$2.45B	\$4.15B	\$0.85B

RESG repayments in the quarter just ended included repayments of some older vintage loans. Specifically, during the quarter total commitments (both funded and unfunded) were reduced by \$0.05 billion for 2020 originations, \$0.17 billion for 2021 originations, \$0.85 billion for 2022 originations, \$0.85 billion for 2023 originations and \$0.12 billion for 2024 originations.

* Amounts repaid and total annual originations are not shown for pre-2019 originations.



RESG's Portfolio Diversification by Product Type



Data as of March 31, 2026.

* LTC and LTV ratios are weighted averages and assume all loans are fully funded. LTVs are based on the most recent appraisals and, in most cases, utilize "as-stabilized" values for income-producing property types. However, "as-is" values are utilized to calculate LTVs for loans secured by income-producing property types for which there remains no unadvanced commitment for "good news" funding.

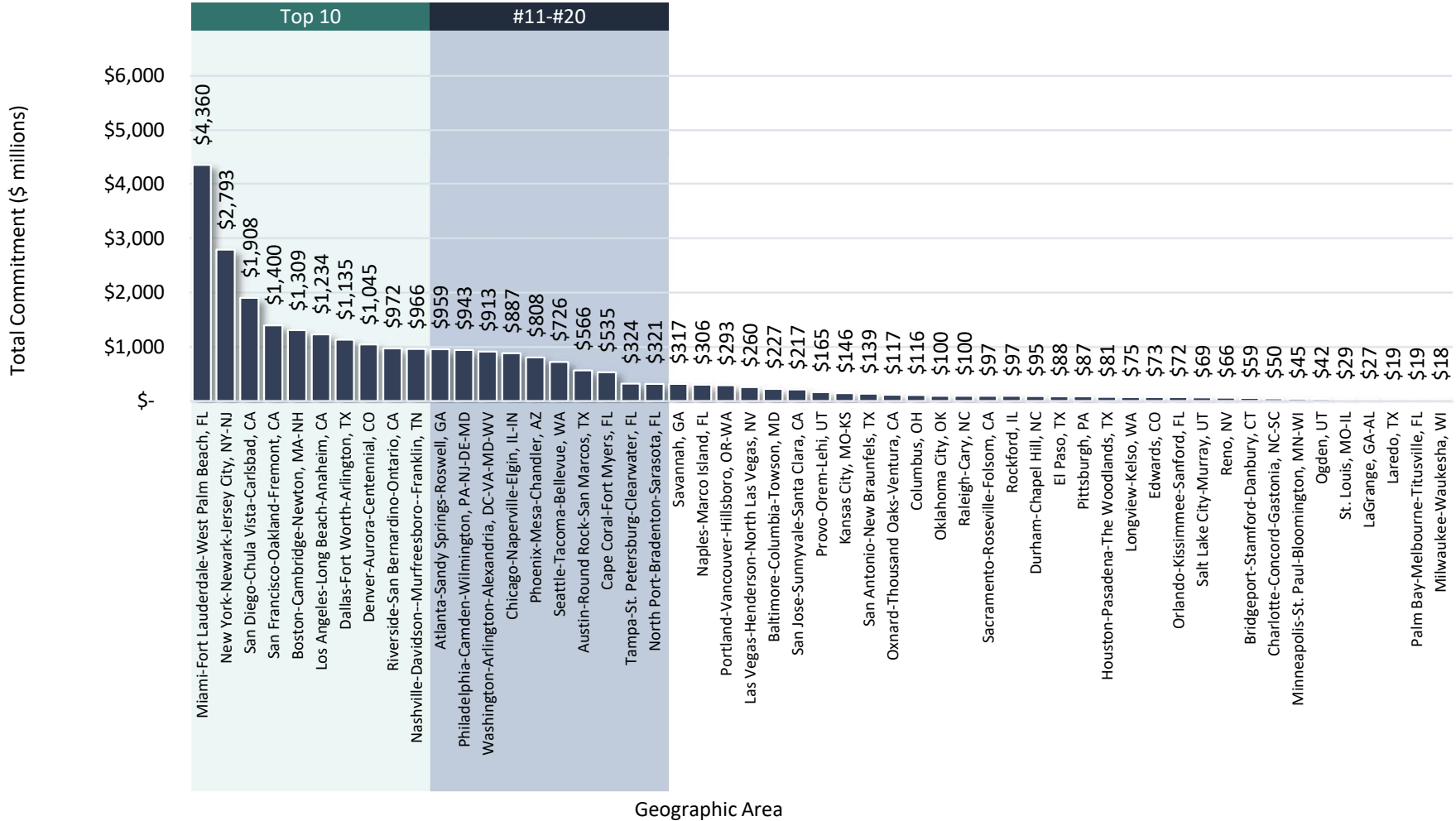
** Mixed use projects contain multiple property types, none of which individually contribute 75% or more of the project value.





RESG's Portfolio Diversification By Geography

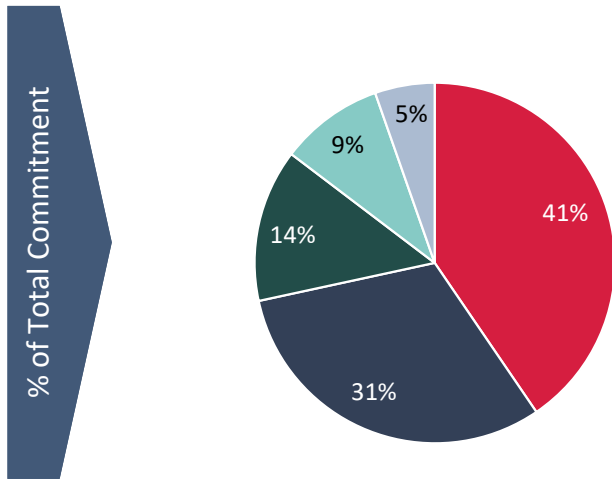
RESG's total commitments in each geographic area in which it had loans at March 31, 2026 reflect the national scope and significant geographic diversification in RESG's business.



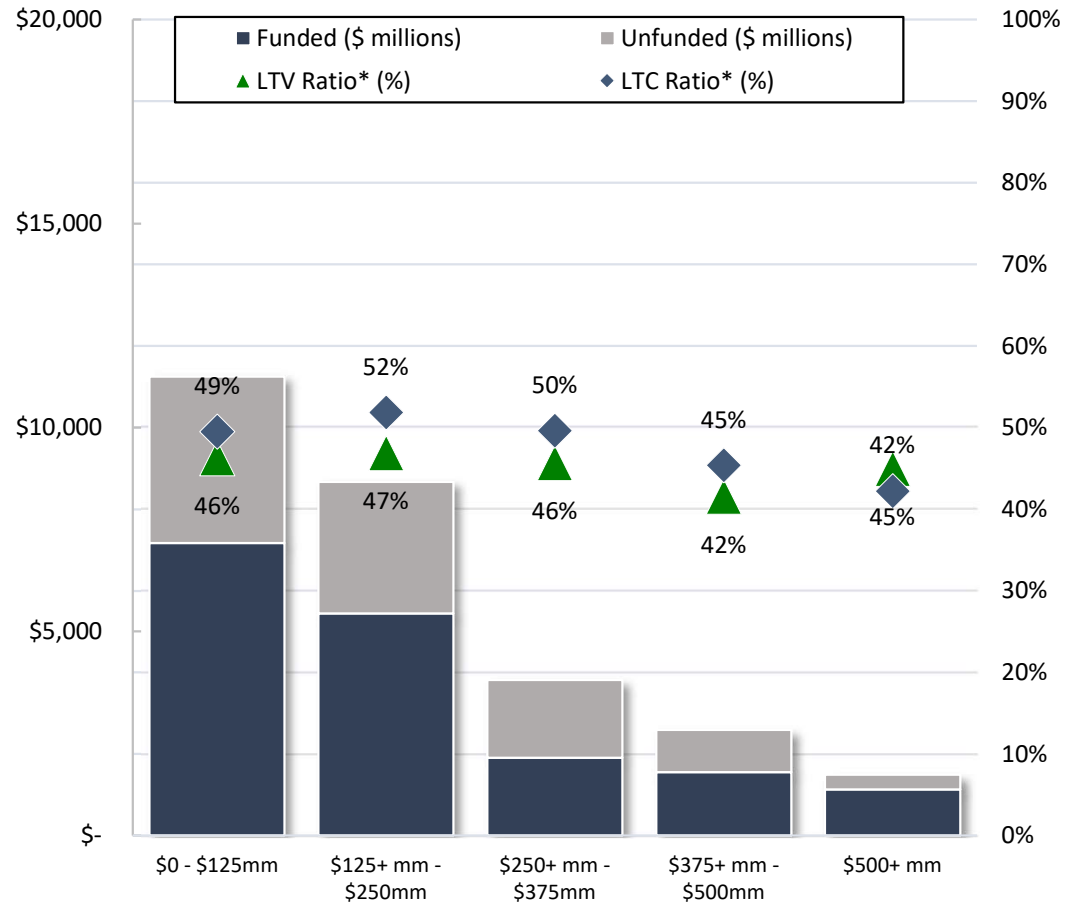
RESG Portfolio Stratification by Loan Size (as of March 31, 2026)

(\$ millions)

Tranche	No. of Loans	Funded	Total Funded & Unfunded
\$0 - \$125mm	190	\$ 7,176	\$ 11,254
\$125+ mm - \$250mm	51	5,440	8,669
\$250+ mm - \$375mm	13	1,903	3,812
\$375+ mm - \$500mm	6	1,548	2,589
\$500+ mm	2	1,130	1,490
Total	262	\$ 17,196	\$ 27,814



Commitment Distribution by Size



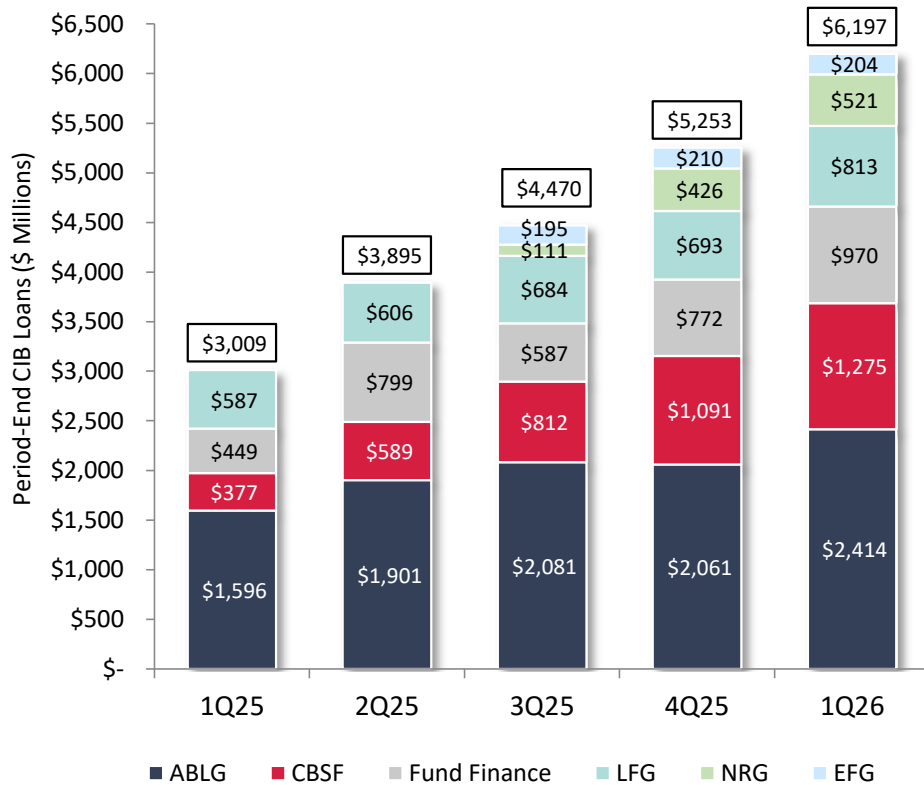
Data as of March 31, 2026.

* Calculation based on total commitment by tranche as a % of total cost and total appraised value of loans within each tranche. LTC and LTV ratios are weighted averages and assume all loans are fully funded. LTVs are based on the most recent appraisals and, in most cases, utilize "as-stabilized" values for income-producing property types. However, "as-is" values are utilized to calculate LTVs for loans secured by income-producing property types for which there remains no unadvanced commitment for "good news" funding.

Corporate & Institutional Banking – Driving Diversified Growth

Portfolio Statistics – as of March 31, 2026

- Total funded \$6.20 Billion
- Total funded & unfunded \$11.92 Billion
- CIB Loans accounted for:
 - 19% of our funded loans
 - 32% of our unfunded closed loans
 - 24% of our total funded and unfunded balances of loans



Targeting Stable, Predictable & Diversified Industries

CIB continued to achieve excellent growth and enhance portfolio diversification in the quarter just ended. It accounted for \$6.20 billion, or 18.8%, of the funded balance of loans as of March 31, 2026, increasing from 9.7% as of March 31, 2025 and 16.3% as of December 31, 2025.

CIB’s portfolio is naturally diversified because of the broad range of industries served by its different teams, the national scope of its business and, compared to RESG, its much smaller average loan size.

We continue to make significant investments in CIB as part of our growth and diversification strategy. Total CIB headcount has grown from 18 at year-end 2023 to 97 at March 31, 2026. This thoughtful and measured growth has supported the addition of new CIB business lines, expansion into new geographies and the growth in our team which oversees underwriting, servicing and maintenance of CIB loans.

In addition to strong loan growth, CIB expects to meaningfully contribute to future growth in non-interest income through its Loan Syndications & Corporate Services teams including the Loan Syndications Group, Interest Rate Hedging Solutions and its Capital Markets Program.

Community Bank Lending – Loans through our Branch Network

Community Banking accounted for \$5.24 billion, or 15.9%, of the funded balance of loans as of March 31, 2026, 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 include our middle market CRE (“MMCRE”), agricultural (including poultry), homebuilder finance and affordable housing lending teams.

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

Portfolio Statistics – as of March 31, 2026

Total funded \$5.24 Billion

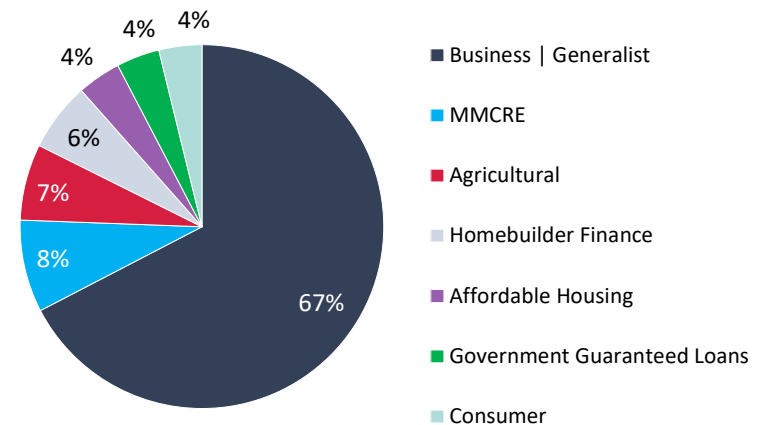
Total funded & unfunded \$6.61 Billion

Community Bank Loans accounted for:

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

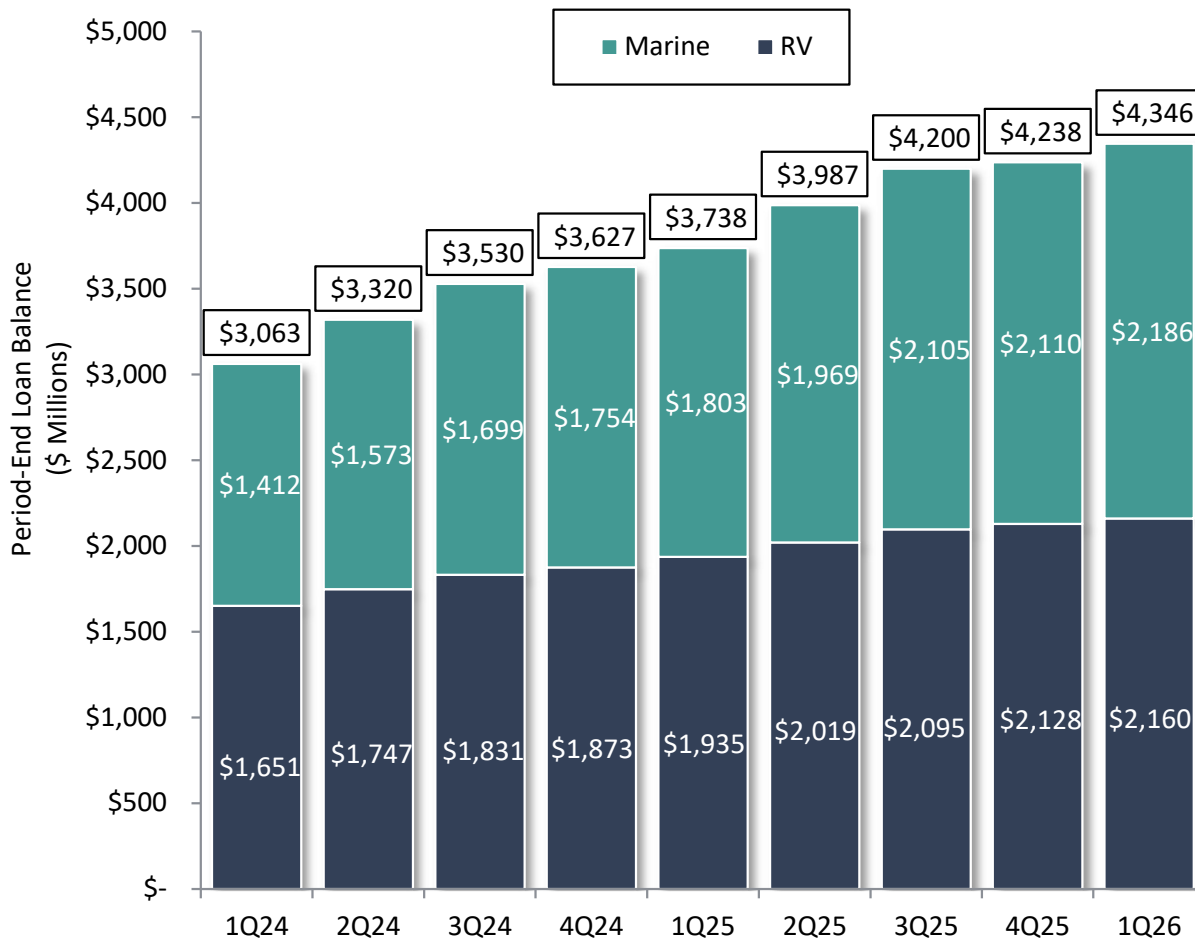
Community Banking Loan Composition

* At March 31, 2026



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 high-quality consumer portfolio accounted for \$4.35 billion, or 13.2%, of the funded balance of our loans as of March 31, 2026.
- As of March 31, 2026, the portfolio had a 30+ day past due ratio of 0.28%.
- For the quarter just ended, our annualized net charge-off ratio for the indirect portfolio was 0.42%.



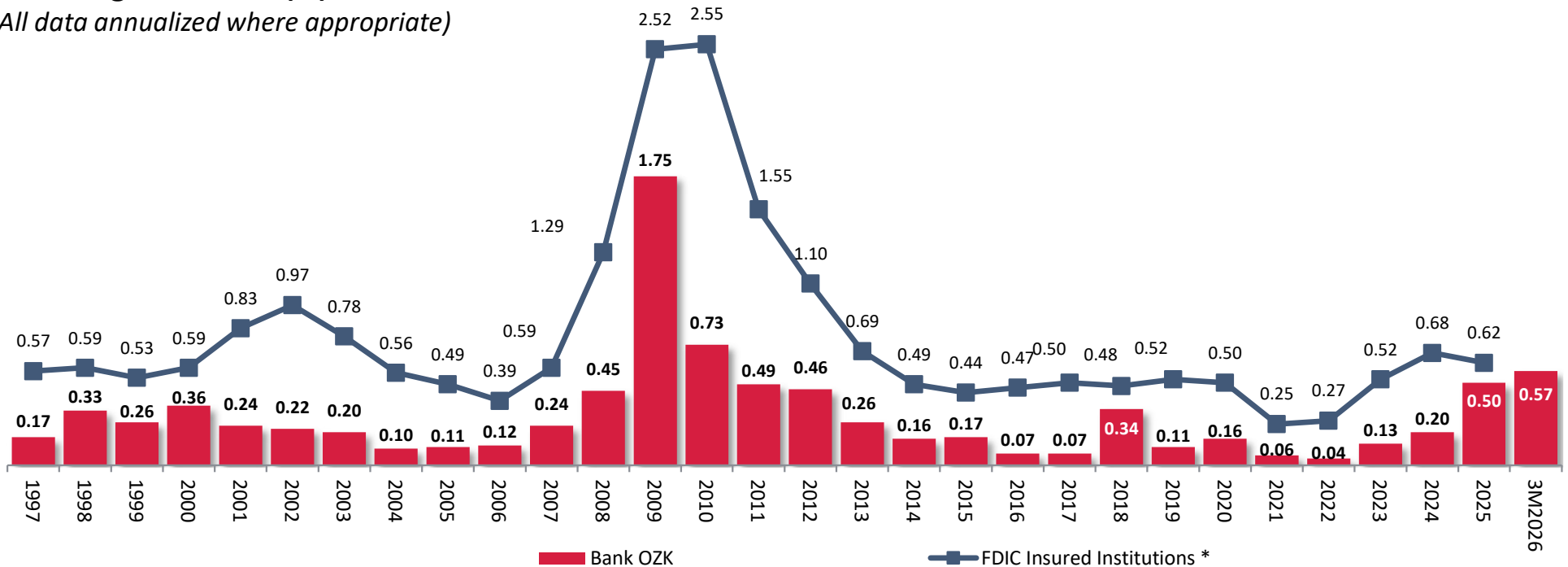
Asset Quality

Net Charge-off Ratio Trends

- Our annualized net charge-off ratio was 0.57% for the quarter just ended. During the quarter just ended, we recognized charge-offs on three previously classified or criticized RESG loans, two of which are now substandard non-accrual and one of which was transferred to foreclosed assets during the quarter, all as detailed detail in our Management Comments dated April 21, 2026.
- We expect our full-year 2026 net charge-off ratio to be roughly in line with 2025, which will likely allow us to outperform the industry average once again. Our net charge-off ratio may vary significantly from quarter to quarter.

Net Charge-Off Ratio (%)

(All data annualized where appropriate)



In our 28 years as a public company, our net charge-off ratio has outperformed the industry's net charge-off ratio every year.

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

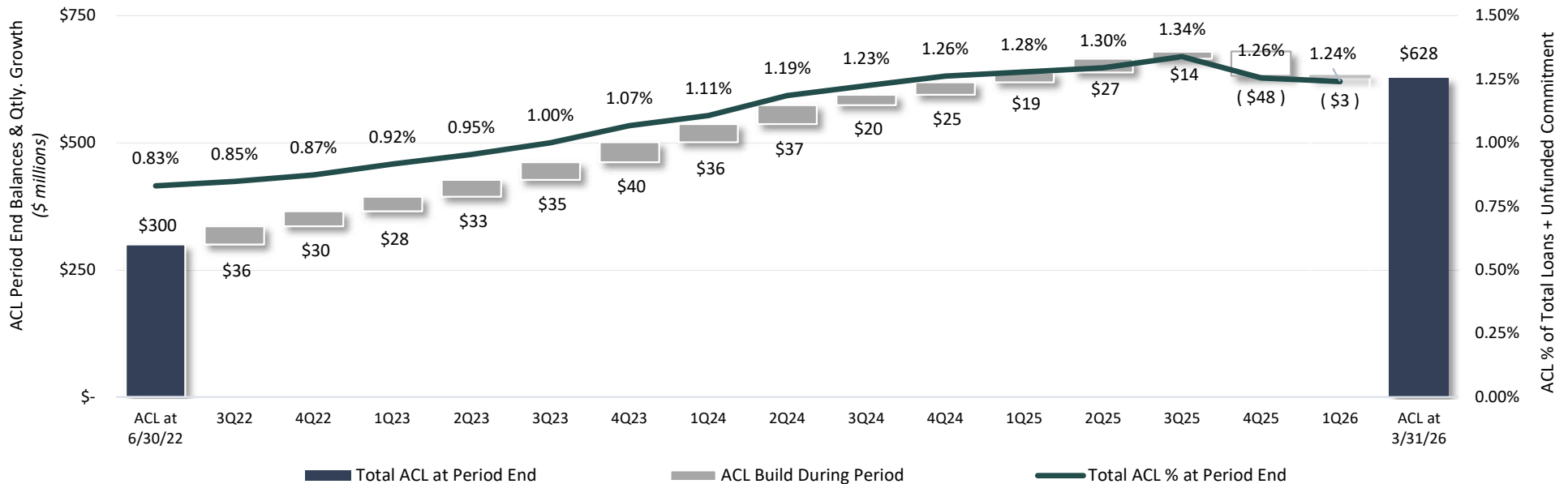


Allowance for Credit Losses (“ACL”) Build Over the Last 15 Quarters

As of March 31, 2026, our ACL of \$628.5 million consisted of our allowance for loan losses (“ALL”) at \$480.0 million, or 1.46% of loans, and our reserve for losses on unfunded loan commitments at \$148.5 million, or 0.84% of unfunded loan commitments.

Over the last 15 quarters, our cumulative provision expense was \$627 million, or 2.1 times our cumulative net charge-offs of \$299 million, resulting in a cumulative increase of \$328 million in our ACL. This large increase is attributable to both growth in loans and unfunded loan commitments and our cautious outlook on macroeconomic conditions. We believe this ACL build, including the increase in our ACL ratio (ACL divided by total loans and unfunded loan commitments) from 0.83% to 1.24%, has been a prudent and appropriate response to the shifting mix of risk factors over those 15 quarters.

Having prudently built our ACL for potential charge-offs, it has been appropriate to decrease our ACL ratio over the last two quarters as charge-offs have been recognized. For the first quarter of 2026, our provision for credit losses was \$41.9 million and our net charge-offs were \$45.4 million resulting in a decrease in our ACL of \$3.5 million.





Portfolio Credit Quality Trends

Risk Categories and Asset Quality Metrics (\$ millions)

	As of				
	3/31/25	6/30/25	9/30/25	12/31/25	3/31/26
Total Loans	\$ 31,108	\$ 33,005	\$ 32,846	\$ 32,318	\$ 32,975
Pass Rated Loans	\$ 30,426	\$ 32,132	\$ 31,968	\$ 31,394	\$ 31,915
Classified and Criticized Assets:					
Loans					
Special Mention	\$ 455	\$ 631	\$ 365	\$ 421	\$ 397
Substandard Accrual	164	185	363	161	367
Substandard Non-accrual	63	59	150	341	297
Foreclosed Assets	151	160	79	61	154
Total Classified and Criticized Assets	\$ 833	\$ 1,034	\$ 957	\$ 984	\$ 1,215
Loans Past Due	\$ 45	\$ 50	\$ 46	\$ 207	\$ 465
<i>Loans Past Due % of Total Loans</i>	0.14%	0.15%	0.14%	0.64%	1.41%
Nonperforming Loans	\$ 63	\$ 59	\$ 150	\$ 341	\$ 297
<i>Nonperforming Loans % of Total Loans</i>	0.20%	0.18%	0.46%	1.06%	0.90%
Nonperforming Assets	\$ 214	\$ 218	\$ 228	\$ 402	\$ 451
<i>Nonperforming Assets % of Total Assets</i>	0.55%	0.53%	0.55%	0.99%	1.08%

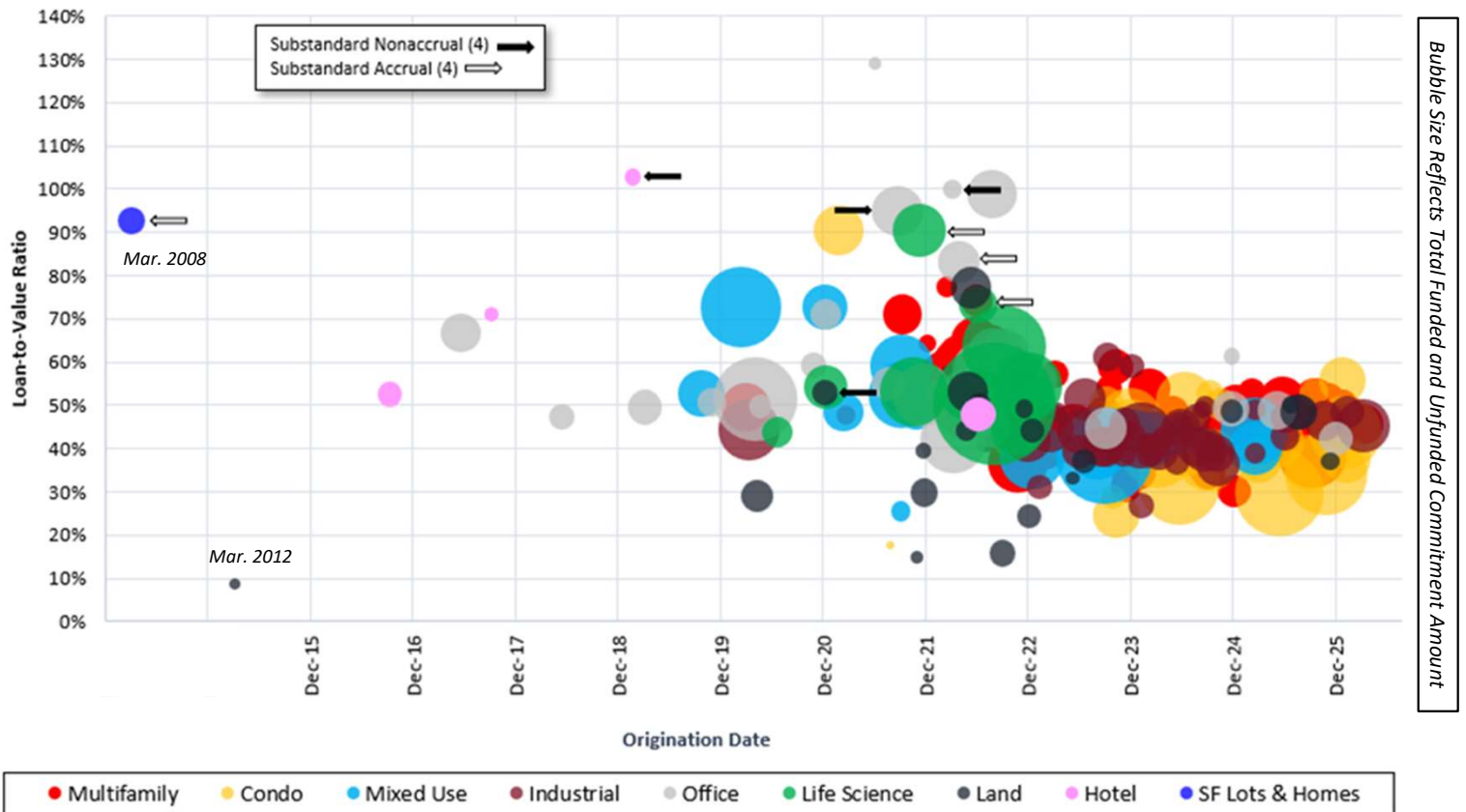
Our total classified and criticized assets have increased moderately over the past five quarters.

Five RESG loans accounted for the vast majority of our past due and nonperforming loans at March 31, 2026. Specifically, these five loans accounted for \$409.5 million, or 124 of the total 141 bps of loans past due, and four of such loans accounted for \$240.2 million, or 73 of the total 90 bps of nonperforming loans.

RESG Portfolio By Origination Date & LTV (As of March 31, 2026)

The loan-to-value (“LTV”) metrics on each of the 262 credits within the RESG portfolio as of March 31, 2026, are illustrated below. The significant protection provided by RESG’s conservative loan-to-cost (“LTC”) and LTV metrics is always important, and especially so in the current CRE cycle. Assuming every RESG loan is fully funded, the weighted average LTC for the RESG portfolio was 49% and the weighted average LTV was 46% as of March 31, 2026. RESG collateral valuations benefit from the fact that the majority of RESG loans are for new construction, which provides a distinct competitive advantage compared to older, less desirable properties.

As of March 31, 2026, the RESG portfolio had four substandard accrual loans and four substandard non-accrual loans, and updates on these eight credits were included in our Management Comments dated April 21, 2026.

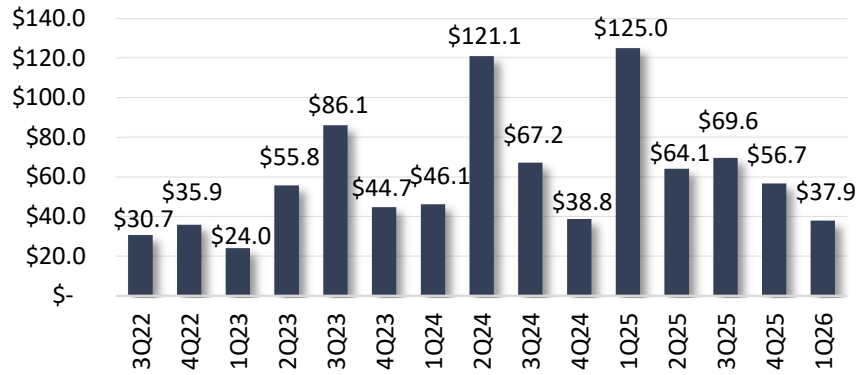


LTV ratios are weighted averages and assume all loans are fully funded. LTVs are based on the most recent appraisals and, in most cases, utilize “as-stabilized” values for income-producing property types. However, “as-is” values are utilized to calculate LTVs for loans secured by income-producing property types for which there remains no advanced commitment for “good news” funding.

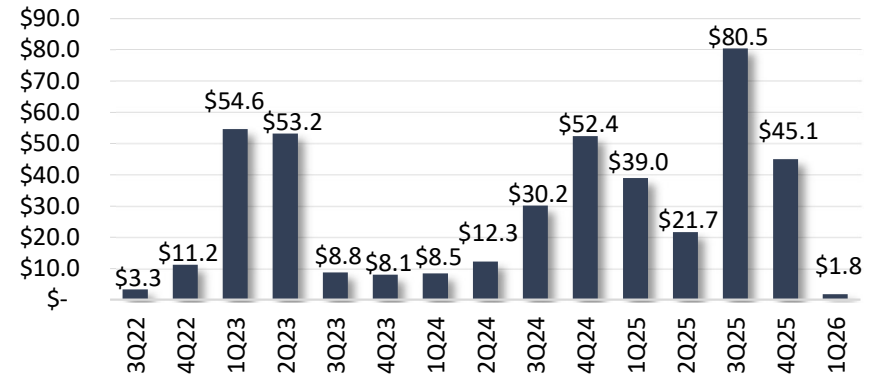
Demonstrated Sponsor/Capital Partner Support of RESG Loans

We structure RESG loans so that sponsors/capital partners are highly incentivized to support their loans, even in challenging times. Important elements include sizable equity investments relative to our low leverage loans and originating loans secured by high quality assets with excellent long-term prospects, motivating sponsors to stay engaged even if sales or leasing take longer than expected. Strong support from the vast majority of RESG sponsors/capital partners is one of the reasons that, despite the unusually challenging environment, we have not had more RESG substandard credits and foreclosed assets over the past 15 quarters.

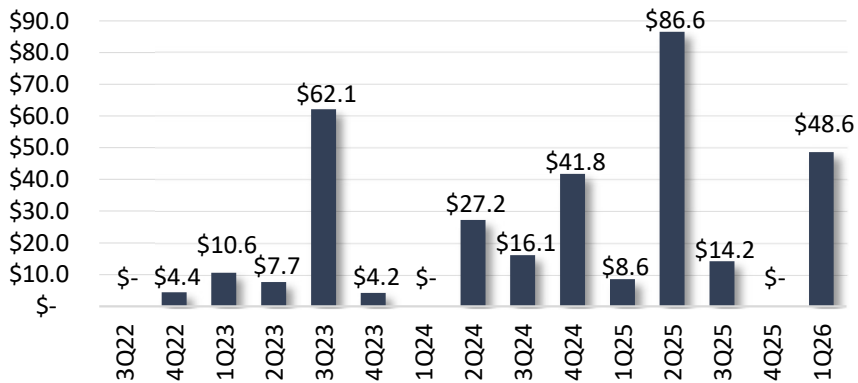
Additional Reserve Deposits



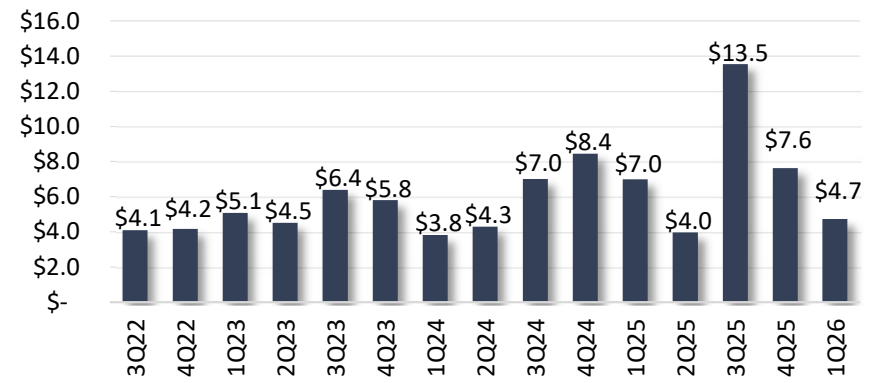
Unscheduled Paydowns



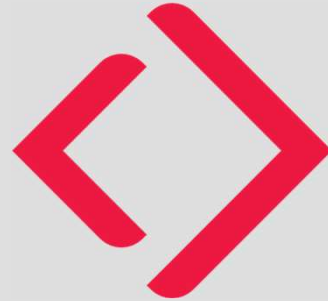
Reductions in Unfunded Amount



Modification Fees Collected



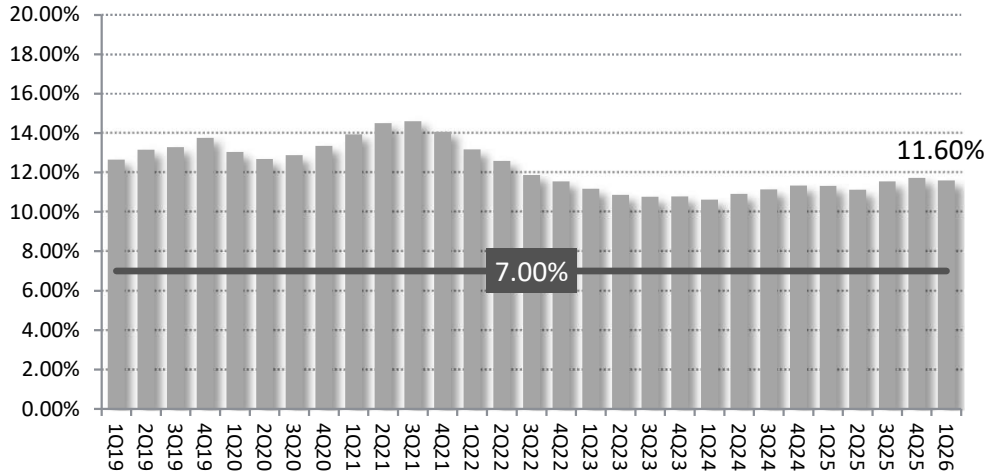
We have seen significant support by sponsors/capital partners for our RESG loans over the last 15 quarters, evidenced by the \$1.3 billion of total additional equity contributions (\$904 million of additional reserve deposits and \$430 million of unscheduled paydowns) received related to the 624 modifications/extensions (34 in the quarter just ended). Additionally, we enhanced our floor rates and spreads on 204 loans and 11 loans, respectively, while granting two floor reductions and six spread reductions during that time frame.



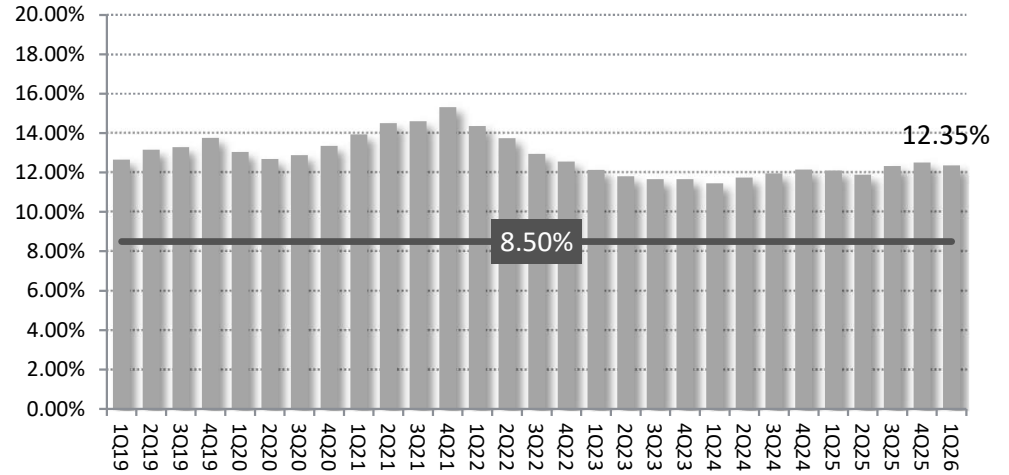
**Our Strong Capital Provides Significant
Optionality and Shareholder Returns**

Strong Capital Position Provides Significant Optionality

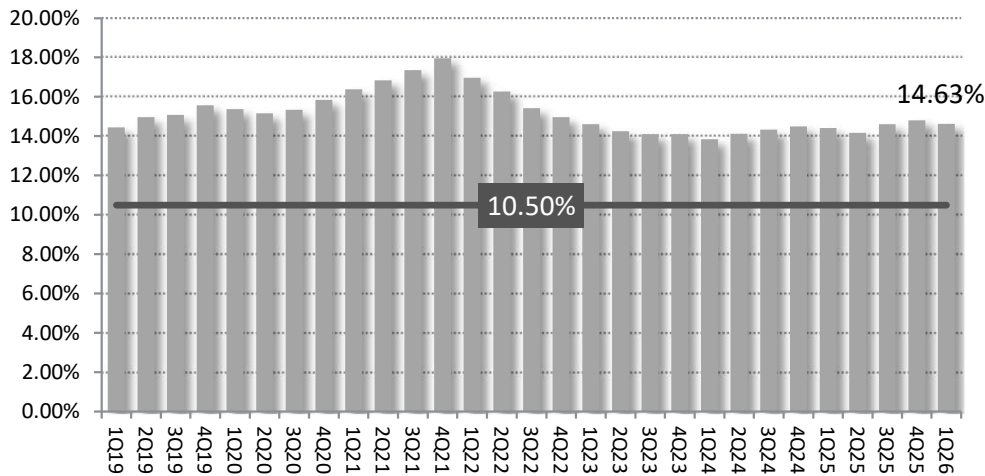
CET 1 Capital Ratio
(11.60% at 3/31; +28 bps since 1Q25)



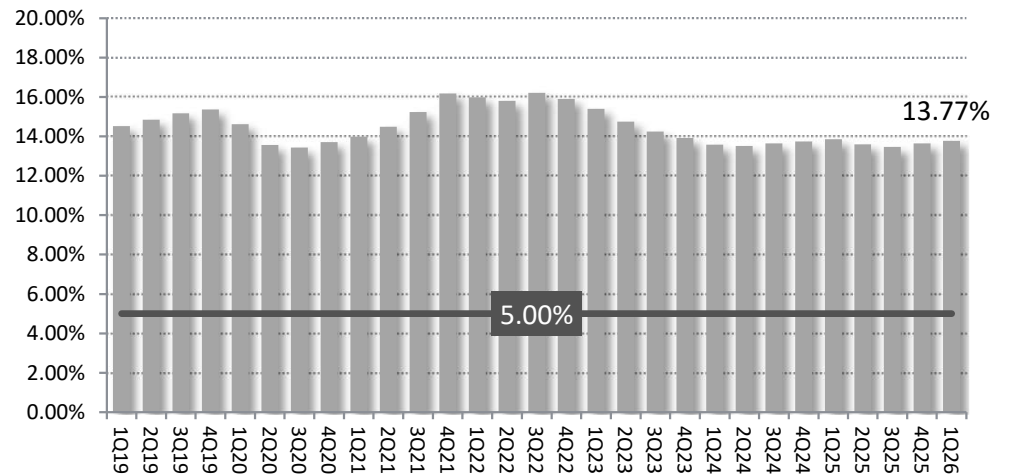
Tier 1 Capital Ratio
(12.35% at 3/31; +25 bps since 1Q25)



Total Risk Based Capital Ratio
(14.63% at 3/31; +21 bps since 1Q25)



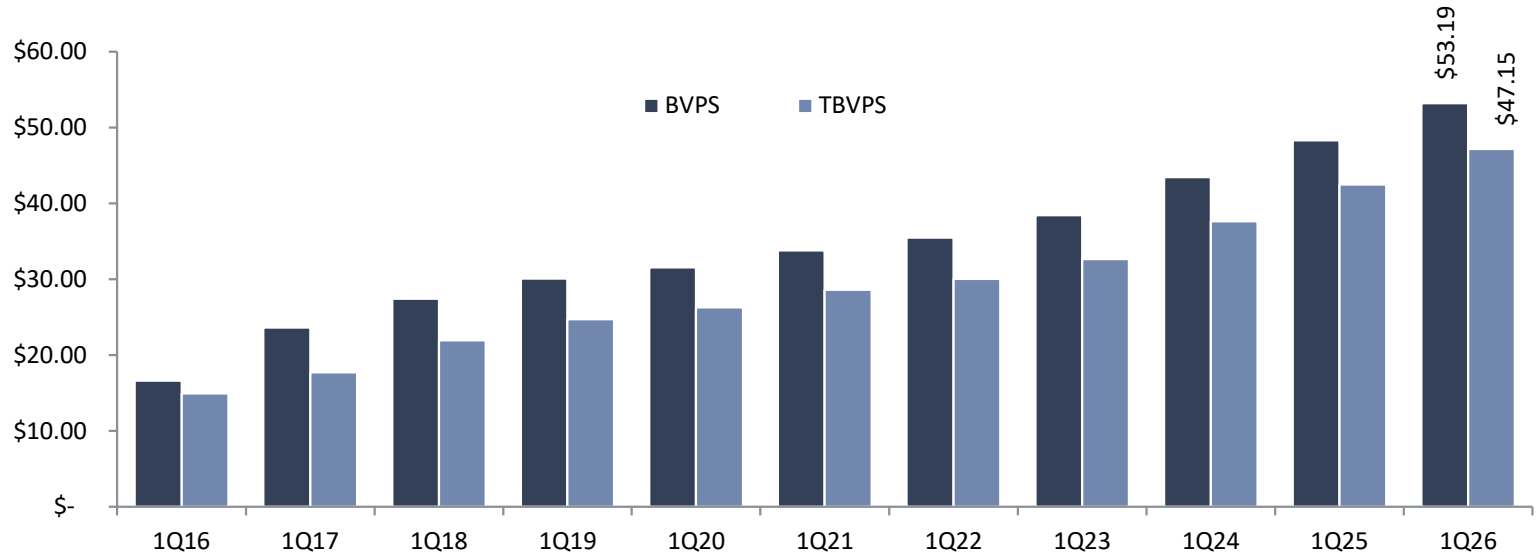
Tier 1 Leverage Ratio
(13.77% at 3/31; -8 bps since 1Q25)



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

Building Value for Shareholders

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



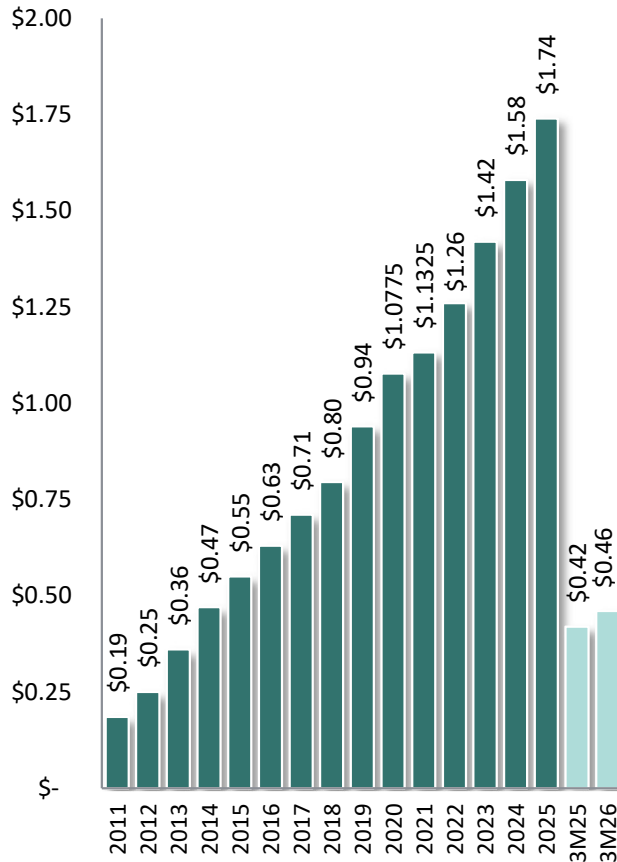
- During the quarter just ended, our book value per common share (“BVPS”) increased \$0.73, or 1.4% not annualized, to \$53.19 and our tangible book value per common share (“TBVPS”) increased \$0.67, or 1.4% not annualized, to \$47.15.
- Over the last four quarters, our book value per common share increased \$4.90, or 10.1%, and our tangible book value per common share increased \$4.67, or 11.0%.
- Over the last 10 years, we increased book value and tangible book value per common share by a cumulative 220% and 215%, respectively, resulting in compound annual growth rates of 12.3% and 12.2%, respectively.

*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

Returning Capital to Shareholders

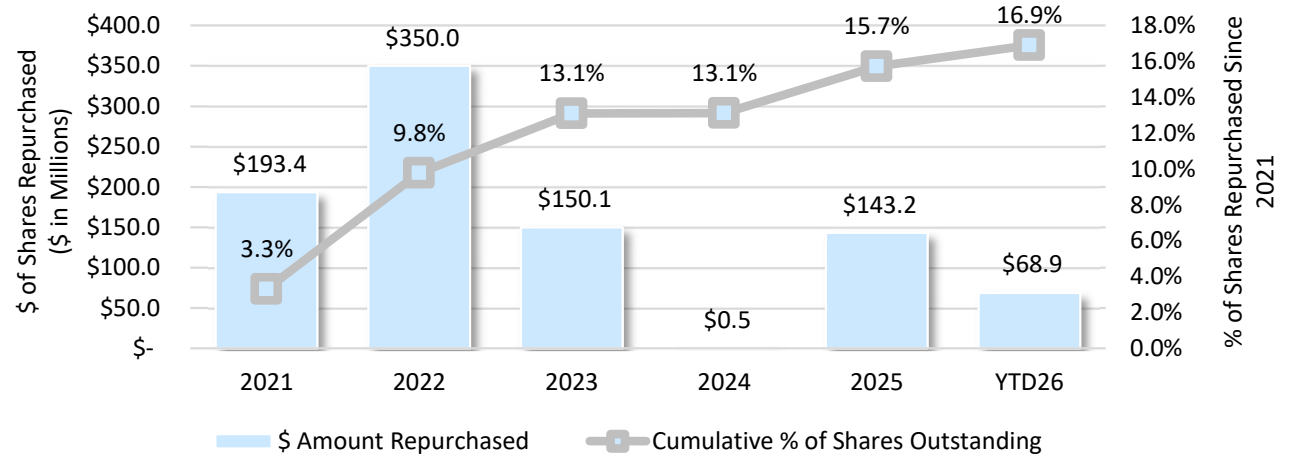
Common Dividend Payments

We have increased our common stock cash dividend in each of the last 63 quarters and every year since our IPO in 1997. We expect to continue to increase our common stock cash dividend in future quarters.



* Through April 30, 2026.

Stock Repurchase Program



- During the quarter just ended, we repurchased 1.32 million shares of common stock for \$59.5 million plus applicable federal excise tax. The average price per share, including excise tax, was \$45.51, below our quarter-end tangible book value of \$47.15 per share. Our purchases were thus accretive to both tangible book value per share and earnings per share.
- In the month of April, we purchased an additional 0.20 million shares of common stock for \$9.4 million, plus applicable federal excise tax, for an average price of \$47.45 per share, including excise tax.
- Following these purchases, we had approximately \$29 million remaining from our \$200 million stock repurchase program commenced effective July 1, 2025. Depending on our stock price and other factors, we may utilize some or all of that remaining authorization prior to the expiration of the current program on July 1, 2026. We expect our board of directors will consider an additional stock repurchase program following the expiration or completion of the current authorization. In establishing parameters for repurchase price and share volume, we 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.

• Since our first share repurchase authorization was approved in 2021, we have repurchased 21.85 million shares of our common stock for \$906.1 million at a weighted average price of \$41.47. These share repurchases represented roughly 16.9% of the shares that were outstanding at December 31, 2020.*



Non-GAAP Reconciliations



Non-GAAP Reconciliations

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

Unaudited (Dollars in Thousands, Except per Share)

	As of March 31,					
	2016	2017	2018	2019	2020	2021
Total stockholders' equity before noncontrolling interest	\$ 1,508,080	\$ 2,873,317	\$ 3,526,605	\$ 3,882,643	\$ 4,083,150	\$ 4,383,205
Less preferred stock	-	-	-	-	-	-
Total common stockholders' equity	1,508,080	2,873,317	3,526,605	3,882,643	4,083,150	4,383,205
Less intangible assets:						
Goodwill	(125,693)	(660,789)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(25,172)	(57,686)	(45,107)	(32,527)	(20,958)	(12,939)
Total intangibles	(150,865)	(718,475)	(705,896)	(693,316)	(681,747)	(673,728)
Total tangible common stockholders' equity	\$ 1,357,215	\$ 2,154,842	\$ 2,820,709	\$ 3,189,327	\$ 3,401,403	\$ 3,709,477
Common shares outstanding (thousands)	90,714	121,575	128,612	128,948	129,324	129,719
Book value per common share	\$ 16.62	\$ 23.63	\$ 27.42	\$ 30.11	\$ 31.57	\$ 33.79
Tangible book value per common share	\$ 14.96	\$ 17.72	\$ 21.93	\$ 24.73	\$ 26.30	\$ 28.60

	As of March 31,					As of
	2022	2023	2024	2025	2026	Dec. 31, 2025
Total stockholders' equity before noncontrolling interest	\$ 4,690,057	\$ 4,761,927	\$ 5,266,847	\$ 5,831,336	\$ 6,156,210	\$ 6,129,851
Less preferred stock	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)	(338,980)
Total common stockholders' equity	4,351,077	4,422,947	4,927,867	5,492,356	5,817,230	5,790,871
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	(6,757)	(1,565)	-	-	-	-
Total intangibles	(667,546)	(662,354)	(660,789)	(660,789)	(660,789)	(660,789)
Total tangible common stockholders' equity	\$ 3,683,531	\$ 3,760,593	\$ 4,267,078	\$ 4,831,567	\$ 5,156,441	\$ 5,130,082
Common shares outstanding (thousands)	122,677	115,080	113,435	113,727	109,368	110,383
Book value per common share	\$ 35.47	\$ 38.43	\$ 43.44	\$ 48.29	\$ 53.19	\$ 52.46
Tangible book value per common share	\$ 30.03	\$ 32.68	\$ 37.62	\$ 42.48	\$ 47.15	\$ 46.48

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)

	March 31, 2026
Total stockholders' equity before noncontrolling interest	\$ 6,156,210
Less preferred stock	(338,980)
Total common stockholders' equity	<u>\$ 5,817,230</u>
Less Goodwill	(660,789)
Total tangible common stockholders' equity	<u>\$ 5,156,441</u>
Total assets	\$ 41,663,976
Less Goodwill	(660,789)
Total tangible assets	<u>\$ 41,003,187</u>
Ratio of total common stockholders' equity to total assets	13.96%
Ratio of total tangible common stockholders' equity to total tangible assets	<u>12.58%</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 *		
	3/31/2025	12/31/2025	3/31/2026
Net Income Available To Common Stockholders	\$ 167,912	\$ 171,916	\$ 159,317
Average Stockholders' Equity Before Noncontrolling Interest	\$ 5,778,560	\$ 6,119,467	\$ 6,182,369
Less Average Preferred Stock	(338,980)	(338,980)	(338,980)
Total Average common stockholders' equity	<u>\$ 5,439,580</u>	<u>\$ 5,780,487</u>	<u>\$ 5,843,389</u>
Less Goodwill	(660,789)	(660,789)	(660,789)
Average Tangible Common Stockholders' Equity	<u>\$ 4,778,791</u>	<u>\$ 5,119,698</u>	<u>\$ 5,182,600</u>
Return On Average Common Stockholders' Equity	<u>12.52%</u>	<u>11.80%</u>	<u>11.06%</u>
Return On Average Tangible Common Stockholders' Equity	<u>14.25%</u>	<u>13.32%</u>	<u>12.47%</u>

* Ratios for interim periods annualized based on actual days



Bank OZK