



# Bank OZK

## EARNINGS RELEASE FINANCIAL SUPPLEMENT

Third Quarter  
& First Nine Months  
2026

**Bank OZK**  
**Consolidated Balance Sheets**  
Unaudited

|                                                                                                                                                                                    | September 30, 2026                               | December 31, 2025    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------|
|                                                                                                                                                                                    | (Dollars in thousands, except per share amounts) |                      |
| ASSETS                                                                                                                                                                             |                                                  |                      |
| Cash and cash equivalents                                                                                                                                                          | \$ 1,150,795                                     | \$ 2,833,821         |
| Investment securities – available for sale (“AFS”)                                                                                                                                 | 4,355,290                                        | 2,610,143            |
| Federal Home Loan Bank of Dallas (“FHLB”) and other bankers’ bank stocks                                                                                                           | 36,034                                           | 14,292               |
| Loans                                                                                                                                                                              | 34,134,666                                       | 32,317,785           |
| Allowance for loan losses                                                                                                                                                          | (469,859)                                        | (475,721)            |
| Net Loans                                                                                                                                                                          | 33,664,807                                       | 31,842,064           |
| Premises and equipment, net                                                                                                                                                        | 984,445                                          | 921,998              |
| Foreclosed assets                                                                                                                                                                  | 420,408                                          | 61,076               |
| Accrued interest receivable                                                                                                                                                        | 192,582                                          | 171,583              |
| Bank owned life insurance                                                                                                                                                          | 869,226                                          | 851,632              |
| Goodwill                                                                                                                                                                           | 660,789                                          | 660,789              |
| Other assets                                                                                                                                                                       | 854,973                                          | 818,442              |
| Total assets                                                                                                                                                                       | <u>\$ 43,189,349</u>                             | <u>\$ 40,785,840</u> |
| LIABILITIES AND STOCKHOLDERS’ EQUITY                                                                                                                                               |                                                  |                      |
| Deposits:                                                                                                                                                                          |                                                  |                      |
| Demand non-interest bearing                                                                                                                                                        | \$ 3,943,886                                     | \$ 3,832,875         |
| Savings and interest bearing transaction                                                                                                                                           | 12,023,512                                       | 11,268,506           |
| Time                                                                                                                                                                               | 18,860,541                                       | 18,283,584           |
| Total deposits                                                                                                                                                                     | 34,827,939                                       | 33,384,965           |
| Other borrowings                                                                                                                                                                   | 750,000                                          | 537                  |
| Subordinated notes                                                                                                                                                                 | 349,998                                          | 349,389              |
| Subordinated debentures                                                                                                                                                            | 113,404                                          | 113,652              |
| Reserve for losses on unfunded loan commitments                                                                                                                                    | 151,257                                          | 156,130              |
| Accrued interest payable and other liabilities                                                                                                                                     | 848,354                                          | 651,316              |
| Total liabilities                                                                                                                                                                  | 37,040,952                                       | 34,655,989           |
| Commitments and contingencies                                                                                                                                                      |                                                  |                      |
| Stockholders’ equity:                                                                                                                                                              |                                                  |                      |
| Preferred stock: \$0.01 par value; 100,000,000 shares authorized; 14,000,000 issued and outstanding at September 30, 2026 and December 31, 2025                                    | 338,980                                          | 338,980              |
| Common stock: \$0.01 par value; 300,000,000 shares authorized; 108,397,557 and 110,382,626 shares issued and outstanding at September 30, 2026 and December 31, 2025, respectively | 1,084                                            | 1,104                |
| Additional paid-in capital                                                                                                                                                         | 1,400,852                                        | 1,497,334            |
| Retained earnings                                                                                                                                                                  | 4,648,875                                        | 4,317,292            |
| Accumulated other comprehensive loss                                                                                                                                               | (241,394)                                        | (24,859)             |
| Total stockholders’ equity                                                                                                                                                         | 6,148,397                                        | 6,129,851            |
| Total liabilities and stockholders’ equity                                                                                                                                         | \$ 43,189,349                                    | \$ 40,785,840        |

**Bank OZK**  
**Consolidated Statements of Income**  
Unaudited

|                                                       | Three Months Ended September 30, |            | Nine Months Ended September 30, |              |
|-------------------------------------------------------|----------------------------------|------------|---------------------------------|--------------|
|                                                       | 2026                             | 2025       | 2026                            | 2025         |
| (Dollars in thousands, except per share amounts)      |                                  |            |                                 |              |
| <b>Interest income:</b>                               |                                  |            |                                 |              |
| Loans                                                 | \$ 604,968                       | \$ 643,218 | \$ 1,770,335                    | \$ 1,851,165 |
| Investment securities:                                |                                  |            |                                 |              |
| Taxable                                               | 20,151                           | 12,262     | 54,202                          | 38,436       |
| Tax-exempt                                            | 25,747                           | 13,968     | 62,555                          | 41,493       |
| Deposits with banks                                   | 7,264                            | 25,584     | 35,073                          | 68,016       |
| Total interest income                                 | 658,130                          | 695,032    | 1,922,165                       | 1,999,110    |
| <b>Interest expense:</b>                              |                                  |            |                                 |              |
| Deposits                                              | 247,799                          | 271,010    | 723,866                         | 789,379      |
| Other borrowings                                      | 2,870                            | 5,525      | 4,334                           | 10,817       |
| Subordinated notes                                    | 2,631                            | 2,631      | 7,808                           | 7,808        |
| Subordinated debentures                               | 1,843                            | 2,007      | 5,456                           | 5,992        |
| Total interest expense                                | 255,143                          | 281,173    | 741,464                         | 813,996      |
| Net interest income                                   | 402,987                          | 413,859    | 1,180,701                       | 1,185,114    |
| Provision for credit losses                           | 47,762                           | 48,314     | 135,310                         | 121,945      |
| Net interest income after provision for credit losses | 355,225                          | 365,545    | 1,045,391                       | 1,063,169    |
| <b>Non-interest income:</b>                           |                                  |            |                                 |              |
| Deposit-related fees                                  | 11,703                           | 11,398     | 34,159                          | 32,931       |
| Loan-related fees                                     | 11,225                           | 9,181      | 32,522                          | 26,090       |
| Other                                                 | 13,326                           | 15,498     | 39,979                          | 43,072       |
| Total non-interest income                             | 36,254                           | 36,077     | 106,660                         | 102,093      |
| <b>Non-interest expense:</b>                          |                                  |            |                                 |              |
| Salaries and employee benefits                        | 94,155                           | 89,954     | 280,927                         | 258,378      |
| Net occupancy and equipment                           | 23,708                           | 21,111     | 69,931                          | 58,233       |
| Other operating expenses                              | 59,951                           | 48,243     | 162,144                         | 142,814      |
| Total non-interest expense                            | 177,814                          | 159,308    | 513,002                         | 459,425      |
| Income before taxes                                   | 213,665                          | 242,314    | 639,049                         | 705,837      |
| Provision for income taxes                            | 45,303                           | 57,740     | 139,951                         | 166,288      |
| Net income                                            | 168,362                          | 184,574    | 499,098                         | 539,549      |
| Earnings attributable to noncontrolling interest      | —                                | 6          | —                               | (31)         |
| Preferred stock dividends                             | 4,047                            | 4,047      | 12,141                          | 12,141       |
| Net income available to common stockholders           | \$ 164,315                       | \$ 180,533 | \$ 486,957                      | \$ 527,377   |
| Basic earnings per common share                       | \$ 1.50                          | \$ 1.60    | \$ 4.44                         | \$ 4.66      |
| Diluted earnings per common share                     | \$ 1.50                          | \$ 1.59    | \$ 4.43                         | \$ 4.64      |

**Bank OZK**  
**Consolidated Statements of Stockholders' Equity**  
Unaudited

|                                                                                                                      | Preferred<br>Stock | Common<br>Stock | Additional<br>Paid-in<br>Capital | Retained<br>Earnings | Accumulated<br>Other<br>Comprehensive<br>(Loss) Income | Total              |
|----------------------------------------------------------------------------------------------------------------------|--------------------|-----------------|----------------------------------|----------------------|--------------------------------------------------------|--------------------|
| (Dollars in thousands, except per share amounts)                                                                     |                    |                 |                                  |                      |                                                        |                    |
| <b>Three months ended September 30, 2026</b>                                                                         |                    |                 |                                  |                      |                                                        |                    |
| Balances – June 30, 2026                                                                                             | \$ 338,980         | \$ 1,090        | \$ 1,427,636                     | \$4,537,125          | \$ (26,763)                                            | \$6,278,068        |
| Net income                                                                                                           | —                  | —               | —                                | 168,362              | —                                                      | 168,362            |
| Total other comprehensive loss                                                                                       | —                  | —               | —                                | —                    | (214,631)                                              | (214,631)          |
| Preferred stock dividends, \$0.28906 per share                                                                       | —                  | —               | —                                | (4,047)              | —                                                      | (4,047)            |
| Common stock dividends, \$0.48 per share                                                                             | —                  | —               | —                                | (52,565)             | —                                                      | (52,565)           |
| Repurchase and cancellation of 650,626 shares of common stock under share repurchase program, including excise tax   | —                  | (6)             | (31,350)                         | —                    | —                                                      | (31,356)           |
| Common stock activity pursuant to stock-based compensation plans                                                     | —                  | —               | (569)                            | —                    | —                                                      | (569)              |
| Stock-based compensation expense                                                                                     | —                  | —               | 5,135                            | —                    | —                                                      | 5,135              |
| Balances – September 30, 2026                                                                                        | <u>\$ 338,980</u>  | <u>\$ 1,084</u> | <u>\$ 1,400,852</u>              | <u>\$4,648,875</u>   | <u>\$ (241,394)</u>                                    | <u>\$6,148,397</u> |
| <b>Nine months ended September 30, 2026</b>                                                                          |                    |                 |                                  |                      |                                                        |                    |
| Balances – December 31, 2025                                                                                         | \$ 338,980         | \$ 1,104        | \$ 1,497,334                     | \$4,317,292          | \$ (24,859)                                            | \$6,129,851        |
| Net income                                                                                                           | —                  | —               | —                                | 499,098              | —                                                      | 499,098            |
| Total other comprehensive loss                                                                                       | —                  | —               | —                                | —                    | (216,535)                                              | (216,535)          |
| Preferred stock dividends, \$0.86718 per share                                                                       | —                  | —               | —                                | (12,141)             | —                                                      | (12,141)           |
| Common stock dividends, \$1.41 per share                                                                             | —                  | —               | —                                | (155,374)            | —                                                      | (155,374)          |
| Repurchase and cancellation of 2,297,540 shares of common stock under share repurchase program, including excise tax | —                  | (23)            | (106,783)                        | —                    | —                                                      | (106,806)          |
| Common stock activity pursuant to stock-based compensation plans                                                     | —                  | 3               | (5,340)                          | —                    | —                                                      | (5,337)            |
| Stock-based compensation expense                                                                                     | —                  | —               | 15,641                           | —                    | —                                                      | 15,641             |
| Balances – September 30, 2026                                                                                        | <u>\$ 338,980</u>  | <u>\$ 1,084</u> | <u>\$ 1,400,852</u>              | <u>\$4,648,875</u>   | <u>\$ (241,394)</u>                                    | <u>\$6,148,397</u> |

**Bank OZK**  
**Allowance for Credit Losses**  
Unaudited

|                                        | Allowance for<br>Loan Losses | Reserve for Losses<br>on Unfunded Loan<br>Commitments | Total Allowance for<br>Credit Losses |
|----------------------------------------|------------------------------|-------------------------------------------------------|--------------------------------------|
|                                        |                              | (Dollars in thousands)                                |                                      |
| Three months ended September 30, 2026: |                              |                                                       |                                      |
| Balances – June 30, 2026               | \$ 461,534                   | \$ 156,274                                            | \$ 617,808                           |
| Net charge-offs                        | (44,454)                     | —                                                     | (44,454)                             |
| Provision for credit losses            | 52,779                       | (5,017)                                               | 47,762                               |
| Balances – September 30, 2026          | <u>\$ 469,859</u>            | <u>\$ 151,257</u>                                     | <u>\$ 621,116</u>                    |
| Nine months ended September 30, 2026:  |                              |                                                       |                                      |
| Balances – December 31, 2025           | \$ 475,721                   | \$ 156,130                                            | \$ 631,851                           |
| Net charge-offs                        | (146,045)                    | —                                                     | (146,045)                            |
| Provision for credit losses            | 140,183                      | (4,873)                                               | 135,310                              |
| Balances – September 30, 2026          | <u>\$ 469,859</u>            | <u>\$ 151,257</u>                                     | <u>\$ 621,116</u>                    |
| Three months ended September 30, 2025: |                              |                                                       |                                      |
| Balances – June 30, 2025               | \$ 518,634                   | \$ 147,132                                            | \$ 665,766                           |
| Net charge-offs                        | (34,480)                     | —                                                     | (34,480)                             |
| Provision for credit losses            | 48,187                       | 127                                                   | 48,314                               |
| Balances – September 30, 2025          | <u>\$ 532,341</u>            | <u>\$ 147,259</u>                                     | <u>\$ 679,600</u>                    |
| Nine months ended September 30, 2025:  |                              |                                                       |                                      |
| Balances – December 31, 2024           | \$ 465,547                   | \$ 153,813                                            | \$ 619,360                           |
| Net charge-offs                        | (61,705)                     | —                                                     | (61,705)                             |
| Provision for credit losses            | 128,499                      | (6,554)                                               | 121,945                              |
| Balances – September 30, 2025          | <u>\$ 532,341</u>            | <u>\$ 147,259</u>                                     | <u>\$ 679,600</u>                    |

**Bank OZK**  
**Selected Consolidated Financial Data**  
Unaudited

|                                                                          | Three Months Ended    |                  |                       | % Change         |                       |
|--------------------------------------------------------------------------|-----------------------|------------------|-----------------------|------------------|-----------------------|
|                                                                          | September 30,<br>2026 | June 30,<br>2026 | September 30,<br>2025 | June 30,<br>2026 | September 30,<br>2025 |
| (Dollars in thousands, except per share amounts)                         |                       |                  |                       |                  |                       |
| <b>Income statement data:</b>                                            |                       |                  |                       |                  |                       |
| Net interest income                                                      | \$ 402,987            | \$ 392,146       | \$ 413,859            | 2.8%             | (2.6%)                |
| Provision for credit losses                                              | 47,762                | 45,601           | 48,314                | 4.7              | (1.1)                 |
| Non-interest income                                                      | 36,254                | 37,874           | 36,077                | (4.3)            | 0.5                   |
| Non-interest expense                                                     | 177,814               | 170,647          | 159,308               | 4.2              | 11.6                  |
| Net income available to common stockholders                              | 164,315               | 163,325          | 180,533               | 0.6              | (9.0)                 |
| Pre-tax pre-provision net revenue <sup>(1)</sup>                         | 261,427               | 259,373          | 290,628               | 0.8              | (10.0)                |
| <b>Common share and per common share data:</b>                           |                       |                  |                       |                  |                       |
| Diluted earnings per common share                                        | \$ 1.50               | \$ 1.49          | \$ 1.59               | 0.7%             | (5.7%)                |
| Book value per common share                                              | 53.59                 | 54.47            | 51.09                 | (1.6)            | 4.9                   |
| Tangible book value per common share <sup>(1)</sup>                      | 47.50                 | 48.41            | 45.23                 | (1.9)            | 5.0                   |
| Common stock dividends per share                                         | 0.48                  | 0.47             | 0.44                  | 2.1              | 9.1                   |
| Weighted-average diluted shares outstanding (thousands)                  | 109,574               | 109,702          | 113,301               | (0.1)            | (3.3)                 |
| End of period shares outstanding (thousands)                             | 108,398               | 109,040          | 112,628               | (0.6)            | (3.8)                 |
| <b>Balance sheet data at period end:</b>                                 |                       |                  |                       |                  |                       |
| Total assets                                                             | \$ 43,189,349         | \$ 41,703,135    | \$ 41,606,548         | 3.6%             | 3.8%                  |
| Loans                                                                    | 34,134,666            | 32,560,970       | 32,846,115            | 4.8              | 3.9                   |
| Allowance for loan losses                                                | 469,859               | 461,534          | 532,341               | 1.8              | (11.7)                |
| Investment Securities - AFS                                              | 4,355,290             | 4,235,075        | 2,759,722             | 2.8              | 57.8                  |
| Deposits                                                                 | 34,827,939            | 33,996,752       | 33,984,925            | 2.4              | 2.5                   |
| Other borrowings                                                         | 750,000               | 734              | 300,554               | —                | 149.5                 |
| Unfunded loan commitments                                                | 18,011,924            | 17,858,327       | 17,897,812            | 0.9              | 0.6                   |
| Reserve for losses on unfunded loan commitments                          | 151,257               | 156,274          | 147,259               | (3.2)            | 2.7                   |
| Total common stockholders' equity <sup>(1)</sup>                         | 5,809,417             | 5,939,088        | 5,754,426             | (2.2)            | 1.0                   |
| Total tangible common stockholders' equity ("TCE") <sup>(1)</sup>        | 5,148,628             | 5,278,299        | 5,093,637             | (2.5)            | 1.1                   |
| <b>Average balance sheet data:</b>                                       |                       |                  |                       |                  |                       |
| Total average earning assets                                             | \$ 38,379,738         | \$ 37,604,576    | \$ 38,095,963         |                  |                       |
| Total average assets                                                     | 41,937,998            | 41,009,313       | 41,119,770            |                  |                       |
| Total average common stockholders' equity                                | 5,959,384             | 5,879,367        | 5,658,454             |                  |                       |
| <b>Selected ratios:</b>                                                  |                       |                  |                       |                  |                       |
| Return on average assets <sup>(2)</sup>                                  | 1.55%                 | 1.60%            | 1.74%                 |                  |                       |
| Return on average common stockholders' equity <sup>(1)(2)</sup>          | 10.94                 | 11.14            | 12.66                 |                  |                       |
| Return on average tangible common stockholders' equity <sup>(1)(2)</sup> | 12.30                 | 12.55            | 14.33                 |                  |                       |
| Loan to deposit ratio                                                    | 98.01                 | 95.78            | 96.65                 |                  |                       |
| TCE to total tangible assets <sup>(1)</sup>                              | 12.11                 | 12.86            | 12.44                 |                  |                       |
| Net interest margin - FTE <sup>(2)</sup>                                 | 4.24                  | 4.24             | 4.35                  |                  |                       |
| Efficiency Ratio                                                         | 39.85                 | 39.16            | 35.11                 |                  |                       |
| <b>Asset quality ratios:</b>                                             |                       |                  |                       |                  |                       |
| Net charge-offs to average loans <sup>(2)</sup>                          | 0.53%                 | 0.69%            | 0.41%                 |                  |                       |
| Nonperforming loans to loans                                             | 0.26                  | 0.92             | 0.46                  |                  |                       |
| Nonperforming assets to total assets                                     | 1.18                  | 1.42             | 0.55                  |                  |                       |
| Allowance for loan losses to loans                                       | 1.38                  | 1.42             | 1.62                  |                  |                       |
| Allowance for credit losses to loans and unfunded loan commitments       | 1.19                  | 1.23             | 1.34                  |                  |                       |
| <b>Other Information:</b>                                                |                       |                  |                       |                  |                       |
| Non-accrual loans                                                        | \$ 89,117             | \$ 300,416       | \$ 149,742            |                  |                       |
| Foreclosed assets                                                        | 420,408               | 292,744          | 78,580                |                  |                       |

<sup>(1)</sup> See accompanying schedules for reconciliation of non-GAAP financial measures.

<sup>(2)</sup> Ratios for interim periods annualized based on actual days.

**Bank OZK**  
**Selected Consolidated Financial Data**  
Unaudited

|                                                                            | Nine Months Ended     |                       |          |
|----------------------------------------------------------------------------|-----------------------|-----------------------|----------|
|                                                                            | September 30,<br>2026 | September 30,<br>2025 | % Change |
| (Dollars in thousands, except per share amounts)                           |                       |                       |          |
| <b>Income statement data:</b>                                              |                       |                       |          |
| Net interest income                                                        | \$ 1,180,701          | \$ 1,185,114          | (0.4%)   |
| Provision for credit losses                                                | 135,310               | 121,945               | 11.0     |
| Non-interest income                                                        | 106,660               | 102,093               | 4.5      |
| Non-interest expense                                                       | 513,002               | 459,425               | 11.7     |
| Net income available to common stockholders                                | 486,957               | 527,377               | (7.7)    |
| Pre-tax pre-provision net revenue <sup>(1)</sup>                           | 774,359               | 827,782               | (6.5)    |
| <b>Common share and per common share data:</b>                             |                       |                       |          |
| Diluted earnings per common share                                          | \$ 4.43               | \$ 4.64               | (4.5%)   |
| Book value per common share                                                | 53.59                 | 51.09                 | 4.9      |
| Tangible book value per common share <sup>(1)</sup>                        | 47.50                 | 45.23                 | 5.0      |
| Common stock dividends per share                                           | 1.41                  | 1.29                  | 9.3      |
| Weighted-average diluted shares outstanding (thousands)                    | 110,014               | 113,621               | (3.2)    |
| End of period shares outstanding (thousands)                               | 108,398               | 112,628               | (3.8)    |
| <b>Balance sheet data at period end:</b>                                   |                       |                       |          |
| Total assets                                                               | \$ 43,189,349         | \$ 41,606,548         | 3.8%     |
| Loans                                                                      | 34,134,666            | 32,846,115            | 3.9      |
| Allowance for loan losses                                                  | 469,859               | 532,341               | (11.7)   |
| Investment Securities - AFS                                                | 4,355,290             | 2,759,722             | 57.8     |
| Deposits                                                                   | 34,827,939            | 33,984,925            | 2.5      |
| Other borrowings                                                           | 750,000               | 300,554               | 149.5    |
| Unfunded loan commitments                                                  | 18,011,924            | 17,897,812            | 0.6      |
| Reserve for losses on unfunded loan commitments                            | 151,257               | 147,259               | 2.7      |
| Total common stockholders' equity <sup>(1)</sup>                           | 5,809,417             | 5,754,426             | 1.0      |
| Total tangible common stockholders' equity ("TCE") <sup>(1)</sup>          | 5,148,628             | 5,093,637             | 1.1      |
| <b>Average balance sheet data:</b>                                         |                       |                       |          |
| Total average earning assets                                               | \$ 37,883,818         | \$ 36,855,415         |          |
| Total average assets                                                       | 41,273,632            | 39,747,790            |          |
| Total average common stockholders' equity                                  | 5,894,472             | 5,542,706             |          |
| <b>Selected ratios:</b>                                                    |                       |                       |          |
| Return on average assets <sup>(2)</sup>                                    | 1.58%                 | 1.77%                 |          |
| Return on average common stockholders' equity <sup>(1)(2)</sup>            | 11.05                 | 12.72                 |          |
| Return on average tangible common stockholders' equity <sup>(1), (2)</sup> | 12.44                 | 14.44                 |          |
| Loan to deposit ratio                                                      | 98.01                 | 96.65                 |          |
| TCE to total tangible assets ("TCE ratio") <sup>(1)</sup>                  | 12.11                 | 12.44                 |          |
| Net interest margin - FTE <sup>(2)</sup>                                   | 4.23                  | 4.34                  |          |
| Efficiency Ratio                                                           | 39.33                 | 35.38                 |          |
| <b>Asset quality ratios:</b>                                               |                       |                       |          |
| Net charge-offs to average loans <sup>(2)</sup>                            | 0.59%                 | 0.26%                 |          |
| Nonperforming loans to loans                                               | 0.26                  | 0.46                  |          |
| Nonperforming assets to total assets                                       | 1.18                  | 0.55                  |          |
| Allowance for loan losses to loans                                         | 1.38                  | 1.62                  |          |
| Allowance for credit losses to loans and unfunded loan commitments         | 1.19                  | 1.34                  |          |
| <b>Other Information:</b>                                                  |                       |                       |          |
| Non-accrual loans                                                          | \$ 89,117             | \$ 149,742            |          |
| Foreclosed assets                                                          | 420,408               | 78,580                |          |

<sup>(1)</sup> See accompanying schedules for reconciliation of non-GAAP financial measures.

<sup>(2)</sup> Ratios for interim periods annualized based on actual days.

**Bank OZK**  
**Selected Quarterly Consolidated Financial Data**  
Unaudited

|                                                                                      | Three Months Ended |                   |                   |                   |                    |
|--------------------------------------------------------------------------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
|                                                                                      | September 30, 2026 | June 30, 2026     | March 31, 2026    | December 31, 2025 | September 30, 2025 |
| (Dollars in thousands, except per share amounts)                                     |                    |                   |                   |                   |                    |
| <b>Income Statement Data:</b>                                                        |                    |                   |                   |                   |                    |
| Net interest income                                                                  | \$ 402,987         | \$ 392,146        | \$ 385,568        | \$ 407,047        | \$ 413,859         |
| Provision for credit losses                                                          | 47,762             | 45,601            | 41,948            | 50,568            | 48,314             |
| Non-interest income                                                                  | 36,254             | 37,874            | 32,531            | 33,604            | 36,077             |
| Non-interest expense                                                                 | 177,814            | 170,647           | 164,540           | 161,649           | 159,308            |
| Net income available to common stockholders                                          | 164,315            | 163,325           | 159,317           | 171,916           | 180,533            |
| Pre-tax pre-provision net revenue <sup>(1)</sup>                                     | 261,427            | 259,373           | 253,559           | 279,002           | 290,628            |
| <b>Common share and per common share data:</b>                                       |                    |                   |                   |                   |                    |
| Diluted earnings per common share                                                    | \$ 1.50            | \$ 1.49           | \$ 1.44           | \$ 1.53           | \$ 1.59            |
| Book value per share                                                                 | 53.59              | 54.47             | 53.19             | 52.46             | 51.09              |
| Tangible book value per common share <sup>(1)</sup>                                  | 47.50              | 48.41             | 47.15             | 46.48             | 45.23              |
| Common stock dividends per share                                                     | 0.48               | 0.47              | 0.46              | 0.45              | 0.44               |
| <b>Balance sheet data at period end:</b>                                             |                    |                   |                   |                   |                    |
| Total assets                                                                         | \$ 43,189,349      | \$ 41,703,135     | \$ 41,663,976     | \$ 40,785,840     | \$ 41,606,548      |
| Loans                                                                                | 34,134,666         | 32,560,970        | 32,975,210        | 32,317,785        | 32,846,115         |
| Investment securities – AFS                                                          | 4,355,290          | 4,235,075         | 3,843,525         | 2,610,143         | 2,759,722          |
| Deposits                                                                             | 34,827,939         | 33,996,752        | 33,764,926        | 33,384,965        | 33,984,925         |
| Unfunded loan commitments                                                            | 18,011,924         | 17,858,327        | 17,622,654        | 17,996,454        | 17,897,812         |
| <b>Allowance for credit losses:</b>                                                  |                    |                   |                   |                   |                    |
| Balance at beginning of period                                                       | \$ 617,808         | \$ 628,460        | \$ 631,851        | \$ 679,600        | \$ 665,766         |
| Net charge-offs                                                                      | (44,454)           | (56,253)          | (45,339)          | (98,317)          | (34,480)           |
| Provision for credit losses                                                          | 47,762             | 45,601            | 41,948            | 50,568            | 48,314             |
| Balance at end of period                                                             | <u>\$ 621,116</u>  | <u>\$ 617,808</u> | <u>\$ 628,460</u> | <u>\$ 631,851</u> | <u>\$ 679,600</u>  |
| Allowance for loan losses                                                            | \$ 469,859         | \$ 461,534        | \$ 479,945        | \$ 475,721        | \$ 532,341         |
| Reserve for losses on unfunded loan commitments                                      | 151,257            | 156,274           | 148,515           | 156,130           | 147,259            |
| Total allowance for credit losses                                                    | <u>\$ 621,116</u>  | <u>\$ 617,808</u> | <u>\$ 628,460</u> | <u>\$ 631,851</u> | <u>\$ 679,600</u>  |
| Allowance for loan losses to loans                                                   | 1.38%              | 1.42%             | 1.46%             | 1.47%             | 1.62%              |
| Allowance for credit losses to loans and unfunded loan commitments                   | 1.19%              | 1.23%             | 1.24%             | 1.26%             | 1.34%              |
| <b>Selected ratios:</b>                                                              |                    |                   |                   |                   |                    |
| Net interest margin – FTE <sup>(2)</sup>                                             | 4.24%              | 4.24%             | 4.20%             | 4.30%             | 4.35%              |
| Efficiency ratio                                                                     | 39.85              | 39.16             | 38.96             | 36.36             | 35.11              |
| Net charge-offs to average loans <sup>(2)</sup>                                      | 0.53               | 0.69              | 0.57              | 1.18              | 0.41               |
| Nonperforming loans to total loans                                                   | 0.26               | 0.92              | 0.90              | 1.06              | 0.46               |
| Nonperforming assets to total assets                                                 | 1.18               | 1.42              | 1.08              | 0.99              | 0.55               |
| Loans past due 30 days or more, including past due non-accrual loans, to total loans | 0.26               | 0.92              | 1.41              | 0.64              | 0.14               |
| <b>Other Information:</b>                                                            |                    |                   |                   |                   |                    |
| Non-accrual loans                                                                    | \$ 89,117          | \$ 300,416        | \$ 296,575        | \$ 341,223        | \$ 149,742         |
| Foreclosed assets                                                                    | 420,408            | 292,744           | 154,496           | 61,076            | 78,580             |

<sup>(1)</sup> Calculations of pre-tax pre-provision net revenue and tangible book value per common share and the reconciliations to GAAP are included in the schedules accompanying this release.

<sup>(2)</sup> Ratios for interim periods annualized based on actual days.

**Bank OZK**  
**Average Consolidated Balance Sheets and Net Interest Analysis – FTE**  
Unaudited

|                                                           | Three Months Ended September 30, |                   |              |                     |                   |              | Nine Months Ended September 30, |                    |              |                     |                    |              |
|-----------------------------------------------------------|----------------------------------|-------------------|--------------|---------------------|-------------------|--------------|---------------------------------|--------------------|--------------|---------------------|--------------------|--------------|
|                                                           | 2026                             |                   |              | 2025                |                   |              | 2026                            |                    |              | 2025                |                    |              |
|                                                           | Average Balance                  | Income/Expense    | Yield/Rate   | Average Balance     | Income/Expense    | Yield/Rate   | Average Balance                 | Income/Expense     | Yield/Rate   | Average Balance     | Income/Expense     | Yield/Rate   |
| (Dollars in thousands)                                    |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| <b>ASSETS</b>                                             |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Interest earning assets:                                  |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Interest earning deposits                                 | \$ 802,807                       | \$ 7,264          | 3.59%        | \$ 2,338,838        | \$ 25,584         | 4.34%        | \$ 1,252,843                    | \$ 35,073          | 3.74%        | \$ 2,094,779        | \$ 68,016          | 4.34%        |
| Investment securities:                                    | —                                |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Taxable                                                   | 1,988,202                        | 20,151            | 4.02         | 1,459,936           | 12,262            | 3.33         | 1,860,187                       | 54,202             | 3.90         | 1,564,136           | 38,436             | 3.29         |
| Tax-exempt – FTE                                          | 2,295,732                        | 32,591            | 5.63         | 1,333,013           | 17,682            | 5.26         | 1,922,443                       | 79,182             | 5.51         | 1,343,662           | 52,524             | 5.23         |
| Total Loans – FTE                                         | 33,292,997                       | 605,128           | 7.21         | 32,964,176          | 643,311           | 7.74         | 32,848,345                      | 1,770,731          | 7.21         | 31,852,838          | 1,851,459          | 7.77         |
| Total earning assets – FTE <sup>(1)</sup>                 | 38,379,738                       | 665,134           | 6.88         | 38,095,963          | 698,839           | 7.28         | 37,883,818                      | 1,939,188          | 6.84         | 36,855,415          | 2,010,435          | 7.29         |
| Non-interest earning assets                               | 3,558,260                        |                   |              | 3,023,807           |                   |              | 3,389,814                       |                    |              | 2,892,375           |                    |              |
| Total assets                                              | <u>\$41,937,998</u>              |                   |              | <u>\$41,119,770</u> |                   |              | <u>\$41,273,632</u>             |                    |              | <u>\$39,747,790</u> |                    |              |
| <b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>               |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Interest bearing liabilities:                             |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Deposits:                                                 |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Savings and interest bearing transactions                 | \$11,432,634                     | \$ 72,263         | 2.51%        | \$10,849,322        | \$ 76,307         | 2.79%        | \$11,445,743                    | \$ 211,418         | 2.47%        | \$10,465,234        | \$ 213,349         | 2.73%        |
| Time deposits                                             | 18,671,722                       | 175,536           | 3.73         | 18,655,710          | 194,703           | 4.14         | 18,208,724                      | 512,448            | 3.76         | 18,030,322          | 576,030            | 4.27         |
| Total interest bearing deposits                           | 30,104,356                       | 247,799           | 3.27         | 29,505,032          | 271,010           | 3.64         | 29,654,467                      | 723,866            | 3.26         | 28,495,556          | 789,379            | 3.70         |
| Other borrowings                                          | 296,842                          | 2,870             | 3.84         | 557,673             | 5,525             | 3.93         | 152,509                         | 4,334              | 3.80         | 402,720             | 10,817             | 3.60         |
| Subordinated notes                                        | 349,898                          | 2,631             | 2.98         | 349,084             | 2,631             | 2.99         | 349,696                         | 7,808              | 2.99         | 348,882             | 7,808              | 2.99         |
| Subordinated debentures                                   | 113,404                          | 1,843             | 6.45         | 113,652             | 2,007             | 7.00         | 113,540                         | 5,456              | 6.42         | 113,652             | 5,992              | 7.05         |
| Total interest bearing liabilities <sup>(2)</sup>         | 30,864,500                       | 255,143           | 3.28         | 30,525,441          | 281,173           | 3.65         | 30,270,212                      | 741,464            | 3.27         | 29,360,810          | 813,996            | 3.71         |
| Non-interest bearing liabilities:                         |                                  |                   |              |                     |                   |              |                                 |                    |              |                     |                    |              |
| Non-interest bearing deposits                             | 3,858,809                        |                   |              | 3,838,461           |                   |              | 3,863,436                       |                    |              | 3,815,158           |                    |              |
| Other non-interest bearing liabilities                    | 916,325                          |                   |              | 758,229             |                   |              | 906,532                         |                    |              | 689,764             |                    |              |
| Total liabilities                                         | 35,639,634                       |                   |              | 35,122,131          |                   |              | 35,040,180                      |                    |              | 33,865,732          |                    |              |
| Total stockholders' equity before noncontrolling interest | 6,298,364                        |                   |              | 5,997,434           |                   |              | 6,233,452                       |                    |              | 5,881,686           |                    |              |
| Noncontrolling interest                                   | —                                |                   |              | 205                 |                   |              | —                               |                    |              | 372                 |                    |              |
| Total liabilities and stockholders' equity                | <u>\$41,937,998</u>              |                   |              | <u>\$41,119,770</u> |                   |              | <u>\$41,273,632</u>             |                    |              | <u>\$39,747,790</u> |                    |              |
| Net interest income – FTE                                 |                                  | <u>\$ 409,991</u> |              |                     | <u>\$ 417,666</u> |              |                                 | <u>\$1,197,724</u> |              |                     | <u>\$1,196,439</u> |              |
| Net interest margin – FTE                                 |                                  |                   | <u>4.24%</u> |                     |                   | <u>4.35%</u> |                                 |                    | <u>4.23%</u> |                     |                    | <u>4.34%</u> |

<sup>(1)</sup> Net interest income and net interest margin are analyzed on a fully taxable equivalent basis ("FTE"). For the three months ended September 30, 2026 and 2025, the total FTE adjustments included in the analysis above were \$7.0 million and \$3.8 million, respectively. For the nine months ended September 30, 2026 and 2025, the FTE adjustments included in the analysis above were \$17.0 million and \$11.3 million, respectively.

<sup>(2)</sup> The interest expense and the rates paid on "Total interest bearing liabilities" include capitalized interest which totaled \$0.5 million and \$1.6 million in the third quarter and first nine months of 2026 compared to \$0.7 million and \$2.6 million for the third quarter and first nine months of 2025.

**Bank OZK**  
**Reconciliation of Non-GAAP Financial Measures**

**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

|                                                                       | Three Months Ended |             |             | Nine Months Ended |             |
|-----------------------------------------------------------------------|--------------------|-------------|-------------|-------------------|-------------|
|                                                                       | September 30,      |             | June 30,    | September 30,     |             |
|                                                                       | 2026               | 2025        | 2026        | 2026              | 2025        |
| (Dollars in thousands)                                                |                    |             |             |                   |             |
| Net income available to common stockholders                           | \$ 164,315         | \$ 180,533  | \$ 163,325  | \$ 486,957        | \$ 527,377  |
| Average stockholders' equity before noncontrolling interest           | \$6,298,364        | \$5,997,434 | \$6,218,347 | \$6,233,452       | \$5,881,686 |
| Less average preferred stock                                          | (338,980)          | (338,980)   | (338,980)   | (338,980)         | (338,980)   |
| Total average common stockholders' equity                             | \$5,959,384        | \$5,658,454 | \$5,879,367 | \$5,894,472       | \$5,542,706 |
| Less goodwill                                                         | (660,789)          | (660,789)   | (660,789)   | (660,789)         | (660,789)   |
| Average tangible common stockholders' equity                          | \$5,298,595        | \$4,997,665 | \$5,218,578 | \$5,233,683       | \$4,881,917 |
| Return on average common stockholders' equity <sup>(1)</sup>          | 10.94%             | 12.66%      | 11.14%      | 11.05%            | 12.72%      |
| Return on average tangible common stockholders' equity <sup>(1)</sup> | 12.30%             | 14.33%      | 12.55%      | 12.44%            | 14.44%      |

<sup>(1)</sup> Ratios for interim periods annualized based on actual days.

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

|                                            | September 30,<br>2026 | June 30,<br>2026 | March 31,<br>2026 | December 31,<br>2025 | September 30,<br>2025 |
|--------------------------------------------|-----------------------|------------------|-------------------|----------------------|-----------------------|
| (In thousands, except per share amounts)   |                       |                  |                   |                      |                       |
| Total stockholders' equity                 | \$ 6,148,397          | \$ 6,278,068     | \$ 6,156,210      | \$ 6,129,851         | \$ 6,093,406          |
| Less preferred stock                       | (338,980)             | (338,980)        | (338,980)         | (338,980)            | (338,980)             |
| Total common stockholders' equity          | \$ 5,809,417          | \$ 5,939,088     | \$ 5,817,230      | \$ 5,790,871         | \$ 5,754,426          |
| Less goodwill                              | (660,789)             | (660,789)        | (660,789)         | (660,789)            | (660,789)             |
| Total tangible common stockholders' equity | \$ 5,148,628          | \$ 5,278,299     | \$ 5,156,441      | \$ 5,130,082         | \$ 5,093,637          |
| Shares of common stock outstanding         | 108,398               | 109,040          | 109,368           | 110,383              | 112,628               |
| Book value per common share                | \$ 53.59              | \$ 54.47         | \$ 53.19          | \$ 52.46             | \$ 51.09              |
| Tangible book value per common share       | \$ 47.50              | \$ 48.41         | \$ 47.15          | \$ 46.48             | \$ 45.23              |

**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

|                                                                                 | September 30,          |               | June 30,      |
|---------------------------------------------------------------------------------|------------------------|---------------|---------------|
|                                                                                 | 2026                   | 2025          | 2026          |
|                                                                                 | (Dollars in thousands) |               |               |
| Total stockholders' equity                                                      | \$ 6,148,397           | \$ 6,093,406  | \$ 6,278,068  |
| Less preferred stock                                                            | (338,980)              | (338,980)     | (338,980)     |
| Total common stockholders' equity                                               | \$ 5,809,417           | \$ 5,754,426  | \$ 5,939,088  |
| Less goodwill                                                                   | (660,789)              | (660,789)     | (660,789)     |
| Total tangible common stockholders' equity                                      | \$ 5,148,628           | \$ 5,093,637  | \$ 5,278,299  |
| Total assets                                                                    | \$ 43,189,349          | \$ 41,606,548 | \$ 41,703,135 |
| Less goodwill                                                                   | (660,789)              | (660,789)     | (660,789)     |
| Total tangible assets                                                           | \$ 42,528,560          | \$ 40,945,759 | \$ 41,042,346 |
| Ratio of total common stockholders' equity to total assets                      | 13.45%                 | 13.83%        | 14.24%        |
| Ratio of total tangible common stockholders' equity to<br>total tangible assets | 12.11%                 | 12.44%        | 12.86%        |

**Calculation of Pre-Tax Pre-Provision Net Revenue**

Unaudited

|                                                     | Three Months Ended     |                  |                  |                  |                  | Nine Months Ended |                  |
|-----------------------------------------------------|------------------------|------------------|------------------|------------------|------------------|-------------------|------------------|
|                                                     | Sept. 30,              | June 30,         | March 31,        | Dec. 31,         | Sept. 30,        | September 30,     |                  |
|                                                     | 2026                   | 2026             | 2026             | 2025             | 2025             | 2026              | 2025             |
|                                                     | (Dollars in thousands) |                  |                  |                  |                  |                   |                  |
| Net income available to common<br>stockholders      | \$164,315              | \$163,325        | \$159,317        | \$171,916        | \$180,533        | \$486,957         | \$527,377        |
| Preferred stock dividends                           | 4,047                  | 4,047            | 4,047            | 4,047            | 4,047            | 12,141            | 12,141           |
| Earnings attributable to noncontrolling<br>interest | —                      | —                | —                | (52)             | (6)              | —                 | 31               |
| Provision for income taxes                          | 45,303                 | 46,400           | 48,247           | 52,523           | 57,740           | 139,951           | 166,288          |
| Provision for credit losses                         | 47,762                 | 45,601           | 41,948           | 50,568           | 48,314           | 135,310           | 121,945          |
| Pre-tax pre-provision net revenue                   | <u>\$261,427</u>       | <u>\$259,373</u> | <u>\$253,559</u> | <u>\$279,002</u> | <u>\$290,628</u> | <u>\$774,359</u>  | <u>\$827,782</u> |