

CORPORATE
RESPONSIBILITY
REPORT
2023



Bank OZK
Greater awaits™





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LETTER FROM

OUR CHAIRMAN AND CEO



I am pleased to share our 2023 Corporate Responsibility report and the positive results of our efforts over the past year.

Our mission at Bank OZK is simple – to be the best banking organization for our shareholders, customers, and employees, all while positively contributing to the communities we serve.

Our approach to corporate responsibility supports our mission and is highlighted by a business strategy which maintains a foundation of strong capital and liquidity, as well as safe, sound and prudent banking practices. These foundational principles further assure our long-term success by focusing on our asset quality, profitability and growth. This constant focus on creating value for our stakeholders promotes loyalty and strengthens our reputation as a trusted partner committed to the highest standards.

In this year's report, we illustrate how we are making a positive impact in five key areas that are of importance to our stakeholders and help fuel Bank OZK's long-term success:

1. Maintaining a strong **governance** framework that reinforces the highest standards of integrity, ethics and fair dealing in all we do.
2. Fulfilling the needs of our **customers** with innovative, accessible products and services that help them build a brighter financial future.
3. Nurturing a workplace culture where our **employees** feel safe, respected, well compensated and empowered to grow in their careers.
4. Giving back to our local **communities** through employee volunteerism, philanthropic donations, financial literacy courses and other grassroots initiatives.
5. Reducing the **environmental** impact of our operations through investments in renewable electricity sources, energy-efficient building designs and digital technologies.

I would like to extend my gratitude to our Board of Directors and each of our dedicated employees for bringing our corporate responsibility initiatives to life through their actions and ideas. Thank you to all of our stakeholders for the trust and confidence you place in our bank. I remain excited about Bank OZK's future, and I firmly believe that our best years lie ahead.

GEORGE GLEASON

Chairman and Chief Executive Officer

2023 CORPORATE RESPONSIBILITY

HIGHLIGHTS

14,341

Community members who attended financial education or technical assistance seminars facilitated by Bank OZK

6.8 Million

Kilowatt-hours of renewable electricity generated from our solar power plant in Arkansas

\$6.9 Million

Donated to community philanthropic programs and organizations

1,579

Affordable housing units financed for LMI individuals and families totaling \$185 million

17,329

Students enriched through Bank-supported financial literacy education programs

3,271

Employee volunteer hours

748,110

Pounds of paper recycled





2023 AWARDS & RECOGNITION

Forbes

World's Best Banks, America's Best Banks

Bank Director

RankingBanking®: The Best U.S. Banks

BauerFinancial

Superior 5-Star Rating

Commercial Observer

Power Finance: The 50 Most Important Figures of Commercial Real Estate Finance

ABOUT THIS REPORT

This annual Corporate Responsibility ("CR") report is published by Bank OZK (the "Bank") and focuses on CR matters and other issues that are important to our business, including the communities we serve.

Throughout the report we have guided readers to sources of more information, including our corporate website, annual report and proxy statement. This report is also informed by disclosure frameworks maintained by the Sustainability Accounting Standards Board ("SASB").

Unless otherwise noted, statements made throughout this report cover the period of January 1, 2023, through December 31, 2023.



Stakeholder Engagement

We continuously engage in dialogue with our shareholders, employees, customers, community groups, regulators and other relevant parties. This engagement provides us with valuable feedback about key issues related to our business and the communities we serve.



ABOUT OUR BANK

Bank OZK has a rich heritage of cultivating relationships that encourage communities, large and small, to grow and thrive. Over our 121-year history, we've grown to become nationally recognized as a banking industry leader. We're investing in small businesses, fueling economies in local communities and changing skylines in the largest cities across America. Our focus on relationships, expertise and excellence in execution are hallmarks of our Bank.

Bank OZK is a regional bank providing innovative financial solutions delivered by expert bankers. Our wide range of banking services includes deposit and lending products designed to offer convenience and safety while helping our customers attain their goals. Our loan services include various real estate, consumer, commercial, industrial and agricultural loans, including small business and affordable housing loans.

Our values and culture — The OZK Way — are the keys to our long-term success.

The OZK Way

The OZK Way reflects the guiding principles that drive our success. These are the standards we expect every Bank OZK team member to strive to achieve:

Better Character

- We conduct ourselves and our business with the highest standards of honesty, ethics, integrity and fair dealing.

Better Experiences

- We provide exceptional service, develop meaningful products and leverage technology to serve our clients effectively while fostering relationships rooted in trust.

Better^x

- We relentlessly pursue excellence through continuous innovation and improvement, realizing that many small incremental enhancements can compound mightily over time.

Better Together

- We champion teamwork and collaboration, and appreciate that our collective accomplishments lead to exponentially greater results.

Corporate Overview

ASSETS:¹

\$34.24B

YEAR FOUNDED:

1903

NASDAQ:

OZK

LOANS:¹

\$26.46B

TOTAL STOCKHOLDERS' EQUITY:¹

\$5.14B

DEPOSITS:¹

\$27.41B

OFFICES IN 8 STATES:

240

ATMS:

250

HEADQUARTERS:

Little Rock, Arkansas

EMPLOYEES:²

2,774

¹ Financial data as of December 31, 2023.

² Full-time equivalent employees as of December 31, 2023.

ENSURING STRONG CORPORATE GOVERNANCE AND ETHICS

At Bank OZK, we are committed to practicing strong governance and upholding the highest standards of ethical conduct throughout our business. We believe that our corporate governance and ethics practices should reflect our values. Moreover, these practices are essential to providing long-term value for our shareholders, customers, employees and communities.

Our Board of Directors has adopted Corporate Governance Guidelines and a Code of Business Conduct and Ethics (the "Code"), to promote sound and effective governance practices and establish a set of expectations and requirements to ensure our business is conducted ethically and effectively.

To learn more about our corporate governance practices and to view our Corporate Governance Guidelines and Code of Business Conduct and Ethics, please visit our Investor Relations website at <https://ir.ozk.com>.

Board of Directors

As of December 31, 2023, our Board consisted of 12 independent directors and our Chairman and CEO, George Gleason. Our Presiding Independent Director advises and collaborates with our Chairman and coordinates open communication between the independent directors and management. Board members Paula Cholmondeley and Peter Kenny have each been named a National Association of Corporate Directors Fellow, a prestigious credential that signifies their experience and commitment to continuous learning.

Board diversity

We prioritize Board diversity and are mindful of the benefits from receiving a wide range of viewpoints and perspectives. Our directors have a variety of backgrounds and skills, giving them valuable insights, and they come from many of the key markets that we serve around the United States. We strive to maintain a healthy blend of director tenure, recognizing that longer-serving directors possess crucial institutional knowledge of our Bank and its culture. We also recognize that newly appointed Board members bring a fresh outlook, which enhance the Board's effective oversight.

Board members
who are women

31%

Board members who
are ethnically diverse

31%

For more detailed information about our Board members' unique set of experiences and qualifications, see our Investor Relations website and our [2024 Proxy Statement](#).

Board Oversight

Our Board oversees the Bank's strategic direction and the performance of our business and management. To assist with this oversight, the Board has established a number of standing independent committees, including the Governance & Compensation Committee ("Compensation Committee"), Risk Committee, Audit Committee and Trust and Wealth Committee.

Our full Board oversees our overall Corporate Responsibility objectives. In addition, various Board committees oversee specific corporate responsibility ESG topics in their respective areas. For example:

- Governance & Compensation Committee oversees corporate governance and corporate culture, human capital management, and diversity, equity and inclusion initiatives.
- Risk Committee oversees regulatory compliance and environmental risks and issues.

Committee charters and current membership for each of our Board-level committees can be found on our Investor Relations website.



Bank OZK Board of Directors as of December 31, 2023.

Corporate Governance Highlights

Shareholder rights

- Majority vote standard in uncontested director elections with all directors elected annually
- No shareholder rights plans or poison pills
- Shareholders representing 10 percent or more of shares outstanding may call special meetings
- One-share, one-vote standard

Responsive and responsible governance

- Frequent shareholder engagement
- Independent director meetings at every regularly scheduled Board meeting
- Anti-hedging policy for all employees and anti-pledging policy for executive officers and directors
- Annual Board and Committee self-assessments and evaluations
- Annual review of director skill sets and experience
- Focus on director refreshment, succession planning and diversity
- Stock ownership guidelines for all executive officers and directors

Executive compensation

We are committed to an executive compensation program that is transparent, pays for performance and aligns the interests of our executives and shareholders. Our Compensation Committee reviews and approves our executive and director compensation programs annually to ensure they are appropriate and reflect best practices.

Our executive compensation program includes the following elements:

- Variable compensation tied to explicit quantitative performance measures
- Capped payouts for all executive incentive plans
- Clawback policy for all executive officers and employees
- All equity awards have double-trigger acceleration upon change in control
- No employment, change in control or contractual severance agreements with executive officers
- No option repricing without shareholder approval
- Annual market analysis of executive and director compensation relative to a high-performance industry peer group
- Annual risk assessments of compensation programs to avoid incentivizing unnecessary and excessive risk-taking
- All equity incentive compensation for executive officers granted in the form of performance-vesting restricted stock units earned (or not earned) based on the Bank's performance compared with peers over a three-year period, with an additional one-year post-vest holding requirement

For more information on our compensation governance, please see our [2024 Proxy Statement](#).



Ethics and Compliance

Bank OZK is committed to the highest standards of ethical and professional conduct for all employees, officers and directors. Supervisors play a critical role in upholding our ethics and demonstrating our core values in everything they do. They are expected to create an environment of open communication within their teams, invite questions and concerns from their employees without fear of reprisal, and publicly celebrate examples of ethical behavior.

In addition to adhering to all state and federal laws, rules and regulations affecting the banking industry, we expect all employees to adhere to our [Code of Business Conduct and Ethics](#). Together with our corporate policies, the Code is a vital part of our risk management framework. The Code covers topics such as diversity, harassment, fostering a productive work environment, conflicts of interest, protecting bank assets, anti-bribery/anti-corruption, information security and political contributions.

The Code applies to all employees who work at the Bank and its affiliates, including officers, employees and directors. Anyone who violates the Code may face disciplinary action, up to and including termination. All employees, including officers, are required to complete annual training on the Code; all employees, officers and directors are required to certify that they have read and understand the Code.

We also maintain a Third Party Code of Business Conduct and Ethics that applies to our business partners, such as vendors and consultants.

Employee training on ethics and compliance

We annually conduct training for employees on ethics and compliance topics that are especially important to the Bank and to our customers.

These ethics and compliance training modules include:

- Code of Business Conduct & Ethics
- Security Awareness
- Identity Theft Red Flags
- Physical Security
- Workplace Civility and Harassment Awareness
- Harassment and Productive Work Environment
- Understanding Fair Lending Practices
- Fair and Responsible Lending
- Bank Secrecy Act
- Office of Foreign Assets Control ("OFAC")
- Unethical and Unusual Incident Reporting
- Insider Trading Policy
- Elder Financial Abuse
- Community Reinvestment Act
- Active Aggressor

Learn more about Bank OZK's professional development curriculum in the Supporting Our Employees section starting on page 20.

Reporting and investigating ethics concerns

Our Ethics Confidential Helpline is available 24 hours a day, seven days a week, by phone and website for employees to report suspected violations of the Code or other policies or laws. The Ethics Helpline call center is staffed by an independent third-party provider, and callers may remain anonymous. Employees can also discuss concerns with any manager in their department or reporting line with whom they feel comfortable, or reach out directly to one of the Bank's Human Resource Business Partners.

We are committed to investigating all potential violations of the Code and dealing with each report fairly and reasonably. During investigations, the identities of employees who report concerns are kept confidential to the fullest extent possible.

We maintain a whistleblower policy to encourage reporting of wrong doing without fear of retaliation. Employees who engage in retaliation against a colleague who has raised a concern or question in good faith and in accordance with the Code are subject to disciplinary action, up to and including termination.



Risk Management

As a financial services organization, certain elements of risk — including sustainability-related risks — are inherent in our operations. We regularly encounter risks as part of the normal course of our business, and we have developed an enterprise-wide risk management framework to identify, measure, monitor, manage and report risks that affect, or could affect, the achievement of our strategic, financial and other goals and objectives.

Our Board is responsible for approving the Bank’s overall risk management framework and establishing risk tolerances for each of our key risks. The Risk Committee, composed of independent directors, oversees the Bank’s risk management processes and meets at least quarterly. Our Executive Risk Council, composed of senior Bank executives and chaired by the Bank’s Chief Risk Officer, assists the Board in review and approval of risk management processes and procedures, monitoring of key performance indicators and key risk indicators, assessing current and emerging risks, monitoring the Bank’s risk culture, and overseeing compliance with regulatory expectations and requirements.

In addition, appropriate Board committees monitor certain risks and oversee management advisory councils throughout the organization that assist the Board in monitoring risks at the day-to-day level, including operational, market, liquidity, compliance/regulatory, credit, strategic and reputational risks. The Board receives regular reports from members of senior management, on behalf of such councils, to enable the Board to understand our risk identification, risk management and risk mitigation strategies.

For a list of the principal risks overseen by our Board committees, please see our [2024 Proxy Statement](#).

“In today’s world, organizations face a multitude of risks, including financial risks, safety risks and reputational risks, among others. By implementing a comprehensive enterprise risk management strategy, Bank OZK is protecting our business and customers from these dangers and helping to ensure we are prepared for any situation.”

Arindam Majumdar

Deputy Chief Risk Officer



Data Security and Privacy Protection

In a cybersecurity landscape that is constantly changing, all banking institutions and financial services organizations must diligently guard against risks to customer privacy and internal security. As increasingly powerful and interconnected technologies bring expansive benefits to businesses and consumers, they may also expose new vulnerabilities that cybercriminals can exploit.

Bank OZK takes an in-depth, layered, defensive approach to protecting systems, data and privacy. We fulfill this crucial responsibility through ongoing investments in enhancing our technology, processes and people to be more adept at countering cybersecurity threats.

Our cybersecurity control infrastructure employs a variety of preventive and detective tools to monitor information security in our environment, provide alerts regarding suspicious activity and block

potential breaches. We also employ tools to report on suspected, advanced and persistent threats.

We believe we have effective measures in place to appropriately segment our systems and environment to reduce access, exposure and impact. Additional defense mechanisms around the perimeter of our infrastructure and at both endpoints further protect against internal and external threats.



“Trust and reputation create the foundation on which banking is built. Our customers want to bank with confidence, knowing their transactions are efficient, secure and private. We rigorously protect personal information while implementing technological advancements to protect and serve sensitive information against cyber criminals.”

Jeff Evans

Chief Information Security Officer

Processes

The National Institute of Standards and Technology (NIST) and Center for Internet Security (CIS) are foundational resources in the Bank's cybersecurity program. We employ various NIST and CIS frameworks as part of the backbone for implementing our security processes. In addition, our Information Security team works closely with government and industry associations to stay abreast of developments and share best practices.

The Bank's information security program, policies and standards undergo annual review. We obtain independent audits of the Bank's information security function, program maturity assessments and penetration testing throughout the year. We also maintain a Network Security and Privacy Liability insurance policy that provides coverage for an array of costs associated with a cybersecurity incident.

Functioning within our overall Enterprise Risk Management framework, the Bank's Chief Information Security Officer reports directly to the Bank's Chief Risk Officer. Our Risk Committee receives quarterly updates on cybersecurity-related performance and risk indicators.

Our full Board participates in annual cybersecurity training. Board members also receive an annual report on the state of the Bank's cybersecurity program and quarterly cybersecurity updates from the Chief Information Security Officer.

Our Chief Information Security Officer also oversees the Bank's Third Party Risk Management Program. This program classifies the risks associated with our service providers or business partners based on several factors, including the sensitivity of data being provided, accessed or retained. When applicable, service providers and business partners are contractually obligated to protect sensitive data provided by or received from the Bank. We conduct risk assessments and ongoing monitoring of third-party relationships that are deemed critical or significant to the Bank and require third parties to certify that they will comply with our Third Party Code of Business Conduct and Ethics, which addresses data security and privacy.

People

The Bank's information security program, policies and standards apply to all business lines, employees and contractors. We conduct internally focused exercises throughout the year to help raise employees' awareness of the risks associated with cybersecurity.

All Bank OZK employees are required to complete an annual Security Awareness Training Program and attest that they understand the program. Also, they must certify each year that they have read and understand the Bank's relevant information and data policies.

OZK  **S.A.F.E.**
SECURE. AWARE. FOCUS. EDUCATE.

We reinforce data security and privacy best practices through the **OZK S.A.F.E.** (Be **Secure**. Stay **Aware**. Keep **Focus**. **Educate** Others.) program. In addition to posting weekly security awareness articles on the S.A.F.E. intranet page, we honor one employee each month for taking action to help prevent or report a cyberthreat.

Fair and Responsible Banking

Our commitment to fair and responsible banking has been key to earning our customers' trust over the past 121 years. The Bank requires all employees to complete a robust compliance education program on an annual basis that delivers numerous training courses throughout the year. Bank practices and controls are designed to encourage adherence to our commitment to fair and responsible banking. In addition, the Board of Directors receives annual Fair Lending training from our Chief Compliance Officer.

We are committed to treating prospective and existing customers in a manner that is equitable, transparent and consistent with laws and regulations, including consumer protection laws and regulations that prohibit unfair, deceptive or abusive acts or practices.

We prohibit discrimination in banking on the basis of race, color, religion, sex, marital status, familial status (including pregnancy and parental leave), national origin, sexual orientation, gender identity, age, disability or handicap, military and veteran status, the fact that all or part of a customer's income is derived from any public assistance program, the fact that a customer has in good faith exercised any of their rights under the Consumer Credit Protection Act, or any other protected status under federal, state or local law.





Product Development and Compliance Oversight

Bank OZK has a product and service development and oversight structure that starts at the grassroots level with various working groups. Key stakeholders from across the Bank are involved in the development of new or significantly modified products and services, and our Commercial and Retail Banking Committee is responsible for approving such products and services following its review of a risk assessment conducted by our Enterprise Risk Management department.

New products and services are subject to a thorough compliance vetting and approval process to ensure the mission of being a good corporate citizen is always in focus. Also, we ensure that existing products continue to be delivered to customers as intended, designed in accordance with contractual terms and in compliance with applicable laws and regulations.

Bank OZK has numerous corporate compliance policies and programs that lay out the standards for all Bank personnel and departments to follow. The pillars of our approach to compliance and fair and responsible banking include:

Compliance Training

Advisory/Oversight

Customer Complaints

Change Management

Risk Assessment

Monitoring and Testing

Fair Lending

Reporting

We maintain a robust Customer Complaint program to listen to feedback and resolve issues in a timely manner and on a fair basis.

Marketing

Bank OZK's Corporate Compliance officers are involved in the development of products, the approval of marketing materials and campaigns, and oversight of marketing processes and procedures. Compliance officers ensure that information within advertising is prominent, clear, conspicuous and factually accurate.

Monitoring

Our Fair Lending unit performs testing of our consumer portfolios by using approved data analytical models to evaluate market area lending patterns and fairness in our pricing and underwriting practices. Additionally, Fair Lending assessments are performed to evaluate fairness in all aspects of lending, including marketing, appraisals, and servicing.

SUPPORTING OUR EMPLOYEES

Our employees fuel our success through their hard work, commitment, positive attitude and performance. We recognize and reward their efforts by nurturing a supportive work environment that includes respectful relationships, fair compensation and competitive benefits. Investing in our people's success is a critical priority. We provide opportunities for all employees to grow, develop and achieve their career objectives.

Resources for greater work/life balance

Bank OZK is committed to helping our employees balance their work schedules with their family and home lives. We have several programs in place and offer various benefits to help. These include generous paid holiday leave, sick leave and vacation time.

Our Employee Assistance Program ("EAP") helps Bank employees and their families navigate various aspects of life. EAP benefits include online resources, as well as access to counselors and therapists who are trained to guide individuals toward healing and long-term success.

Our paid parental leave benefit provides for bonding time with newborns and adopted children.

We also provide employees and their families with no-cost access to Cariloop, a service that connects users with elder and adult care, special-needs resources, child day care, backup care facilities and tutoring services.



Compensation and benefits

We have awarded regular merit-based salary increases for virtually all employees consistently during the past decade. The Bank maintains a qualified retirement plan with a salary deferral feature. This benefit includes matching 100 percent of deferrals on the first 3 percent of compensation, plus 50 percent of deferrals on the next 2 percent of compensation.

We provide comprehensive group medical benefits that offer flexibility for the diverse and changing needs of our employees and their family members, and contribute toward employee and family premiums on group medical and dental plans. For four consecutive years, Bank employees have not experienced an increase in health insurance premiums.

New employees are eligible for group benefits on the first day of the month following their hire date. For some employees, this means they become eligible for coverage in their first week of employment.

Starting in 2024, we combined vacation and sick time as paid time off to give employees greater flexibility.

Benefits include:

- Medical, with multiple plan options for employees and family
- Hospital indemnity (new for 2023)
- Dental for employees and family (increased annual maximum with no change in premiums)
- Vision for employees and family
- Short-term and Bank-provided long-term disability insurance (increased the weekly benefit for short-term disability)
- Life insurance that pays out at a multiple of salary
- Optional life insurance for employees and family
- Health Savings Account with matching Bank contribution of \$500 for employee-only participants and \$600 for family participants (increased from \$500 to \$600 in 2023)
- Medical Reimbursement Flexible Spending Account
- Dependent Care Flexible Spending Account
- 401(k) Plan with Bank match and 100 percent vesting at eligibility (30 days from hire) delivered on an intuitive self-service platform
- Pet insurance
- Employee Assistance Program: a confidential program that offers counseling sessions with professional health care providers

Paid leave benefits include:

- Holiday, vacation and sick leave
- Six weeks of parental leave following births and adoptions
- Enhanced military leave
- Enhanced bereavement leave
- Jury duty leave

In addition, all employees have access to:

- Assistance finding quality providers at best price
- Telemedicine: allows employees to connect with doctors, 24/7, 365 days a year
- Access to preferred vendors and discounts
- Access to NEOU, a digital platform that offers interactive fitness and wellness classes, streaming live and on-demand

Professional Development

We believe that continuous learning is critical to the success of the Bank and each employee. That is why we invest significantly in employee education and skills development through our Learning & Development initiative.

Our curriculum encompasses not just regulatory requirements and corporate policies but also broad-ranging opportunities for employees to build their professional knowledge, acquire the skills needed to meet evolving customer needs and continue advancing their careers at Bank OZK.

We regularly evaluate and refine the Bank's professional development opportunities to make them more engaging, convenient and relevant for our employees. We also facilitate hands-on learning for new retail employees with onsite training rooms so that employees do not need to leave their branches to attend training. Employees are provided monthly courses on topics such as unethical and unusual incident reporting, elder financial abuse, and consumer identity theft. Manager-level training resources are available in one online catalogue to make it easier for managers to find the resources they need on topics such as leadership and team development, conflict resolution and unconscious bias.

DEPENDING ON THEIR ROLE WITHIN THE BANK, EACH EMPLOYEE DEDICATED APPROXIMATELY:

20-28 hours to learning, resulting in completion of over 149,055 training modules Bank-wide throughout 2023.

Onboarding for new employees

Bank OZK offers new employees a comprehensive learning experience to help them become proficient in their roles. We lay the foundation for long-term success through a blended experience composed of eLearning, microlearning, self-directed courses, learning paths, webinars, virtual classrooms and more. New employees also receive on-the-job coaching from their manager or other experienced team members.

“We help our employees prepare for the future. Whether building leadership skills or gaining expertise on new technological advances, lifelong learning is essential to unlocking their full potential.”

Tamara Gotham

Chief Administrative Officer

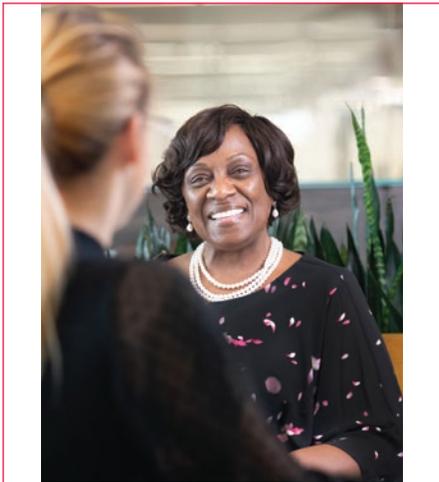


Tailored learning and growth pathways

Thrive, our automated online learning management system, contains a searchable catalogue of more than 550 in-person and virtual training courses, along with supplemental materials that correspond to various departments and job roles throughout the Bank. Using this platform, employees can easily view and register for training sessions, track their learning progress, participate in self-directed online courses and map out short- or long-range professional development plans. Thrive also allows our managers to assign or recommend specific courses to their team members.

Diversity

We recognize that fostering diversity throughout our operations and workplace culture is key to our long-term success. At Bank OZK, we value and celebrate our diverse talents and experiences. We strive to create a culture that respects and values each other’s differences, promotes dignity and respect, and encourages all employees to develop and maximize their full potential.



Cathy Bonner, Director of Diversity, Equity & Inclusion & Outreach Programs, leads our efforts to attract and retain diverse, quality talent by:

- Developing pipelines of diverse talent at all levels by casting a wide net for prospective employees, which includes working with diverse colleges, universities, and other community organizations
- Engaging and developing diverse team members through education, career growth and mobility, and community service opportunities
- Strengthening our connections to the diverse communities we serve through outreach and partnerships with local and state organizations

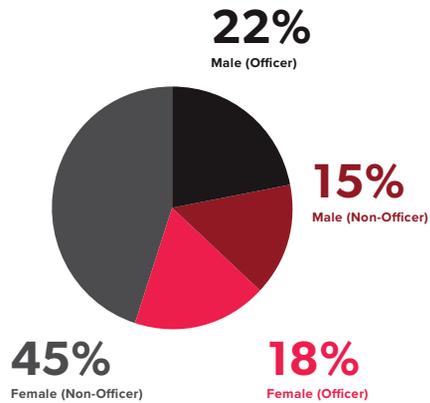
“By advancing our diversity initiatives and implementing equitable and bias-free employment practices, we unlock our employees’ full potential to succeed. By building a pipeline of diverse talent, we support individual growth, increase creativity and improve employee engagement.”

Cathy Bonner

Director of Diversity, Equity & Inclusion & Outreach Programs

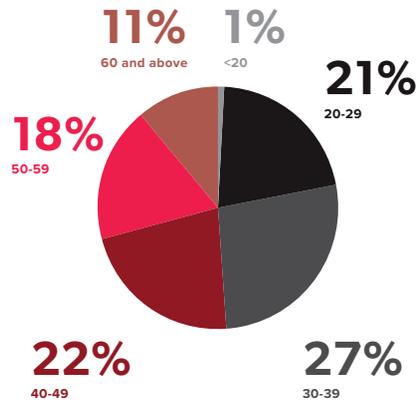
2023 GENDER

(OFFICER/NON-OFFICER)



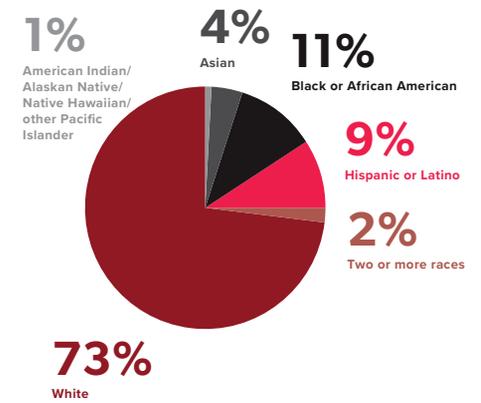
- Female (Non-Officer)
- Female (Officer)
- Male (Non-Officer)
- Male (Officer)

2023 AGE DIVERSITY



- 60 and above
- 50-59
- 40-49
- 30-39
- 20-29
- <20

2023 RACE AND ETHNICITY



- White
- Two or more races
- Hispanic or Latino
- Black or African American
- Asian
- American Indian/Alaskan Native/Native Hawaiian/other Pacific Islander

Demographic information as of December 31, 2023

Source: December 31, 2023, employee data produced in a manner consistent with EEO-1 reporting with aggregation across EEO-1 ethnicity categories

Protecting against discrimination and harassment

Our highly talented and diverse workforce is one of the Bank's greatest strengths. We are committed to supporting all employees' success through our Workplace Civility and Freedom from Harassment and Discrimination Policy, which prohibits unlawful discrimination and harassment of any type. This policy affords equal employment opportunity to employees and applicants without regard to race, color, religion, sex (including pregnancy), national origin, sexual orientation, gender identity, age, disability, genetic information, veteran status or any other protected status under federal, state or local law.

Employee engagement and recognition

We believe strengthening the connection employees feel toward their work, their teams and the overall organization is at the core of employee well-being, customer satisfaction and organizational success.

Employee engagement is fostered at both the individual and company levels so our team members can excel and feel proud of their contributions that have resulted in Bank OZK being recognized repeatedly by leading industry sources as one of the nation's best banks.

To capitalize on the unique insights and experiences of each of our team members, employees can provide suggestions and feedback through our "BetterX" portal. The BetterX name symbolizes our commitment to becoming exponentially better through continuous innovation and improvements to our processes, procedures, policies, and practices. In 2023, more than 1,300 ideas were submitted through the portal, with hundreds implemented to enhance the experience both employees and customers have with our bank.

Abra, Community Banking

Abra is always quick to help others and manages to keep on top of everything! She initiated the first catch for a chain of suspicious checks and through her quick thinking she helped save the bank and our client thousands of dollars! Thank you for always looking out for your teammates and your clients!

Fatimah, RESG Closing

Recently, during quarter end, Fatimah really embodied our Teamwork Core Value. In helping her colleagues' prep for closings, she completed many time-consuming tasks that are outside of her role's responsibilities in order for the team to succeed. Your work made a difference, and we're so thrilled you are part of the team!

Dante, Corporate Security

I rely heavily on Security for several tasks and I always have the pleasure of communicating with Dante. He is always so cordial, sincere, professional, and acts with urgency. Thank you, Dante!

Employee Health and Wellness

We strive to provide a safe and healthy work environment for all employees.

The Bank has a company-wide tobacco- and smoke-free policy at all of our offices. In addition, we are supporting employees' ergonomic health with amenities in our new corporate headquarters such as height-adjustable workstations, keyboard trays, monitor arms and ergonomic task chairs.



Workplace safety and security

Our Managing Director of Corporate Security and Resilience oversees the Bank's workplace safety and security efforts. The Managing Director is responsible for providing regular updates to our Board and coordinating with our executive Crisis Management Team.

The Bank invests in advanced security and resilience technologies designed to safeguard our employees and business locations and provide reasonable assurance of protection, resilience, and recovery capabilities during disruptions. In addition, we continually assess our incident response plans, systems and processes to keep pace with evolving threats.

We operate a 24/7 Security Support Center and on-call Crisis Managers that handle event-based monitoring and response to threats. Additionally, our security systems are integrated with third-party monitoring services for resilient 24/7 protection.

The Bank utilizes an integrated security and resilience platform which seamlessly unifies security operations, operational resilience, business continuity, incident and crisis management. The platform empowers the bank to plan, coordinate, and streamline our response efforts to minimize negative consequences of an incident or crisis and return operations to normal as quickly as possible.

OZK  **S.A.F.E.**
SECURE. AWARE. FOCUS. EDUCATE.

Under our OZK S.A.F.E. program, all Bank OZK employees receive annual physical security and workplace violence awareness training. We also provide access to an extensive library of other security, fraud prevention and workplace safety training resources through our Learning & Development Department.

SUPPORTING OUR CUSTOMERS

Our goal is to provide the best, most convenient and most secure banking experience for our customers — whether they are an individual, a small-business owner, a state or local municipality or a large company. To do so, we combine the best of community, personalized banking with the power of technology to deliver exceptional service that helps our customers attain their financial goals.

Customer service and satisfaction

When it comes to customer service, our over 2,700 employees are always striving to do better — to make banking simpler, less time-consuming and more enjoyable for our customers.

For the fifth consecutive year, *Forbes* named Bank OZK among the [World's Best Banks](#) in 2023. This honor is based on customer satisfaction and key attributes such as trust, fees, digital services and financial advice.

Products and services to meet customer needs

Whether our customers interact with Bank OZK at one of our branches, online or on their mobile device, we provide access to products and services that are designed to make personal banking accessible, convenient and secure. We also offer support for all customers to meet their short- and long-term financial goals, and we dedicate significant resources toward expanding financial inclusion in the communities that we serve.

Our technology group works to develop new and expanded digital solutions that enable our employees and customers to interact more efficiently. We continually balance the desire for faster and simpler banking experiences with the need to protect customers' financial accounts and personal information. (Learn more about our data security and privacy framework on page 15 of the report.)

In 2023, we continued to enhance the digital banking tools for our customers, including:

- Redesign of the transaction history display
- New “save and apply later” automated follow up email for new account openings
- Ongoing optimization of our Digital Account Opening product

We offer OZK Cards, which add extra fraud protection for Bank OZK debit card holders. OZK Cards allow customers to track spending from their phones, get instant alerts whenever their card is used, freeze their card if they temporarily misplace it, restrict transactions to a certain area and set security preferences to match their spending habits.

Our variety of personal savings accounts and money market accounts allows customers to tailor their savings strategy to meet their short-term or long-term goals.

Options to help easily grow savings include:

- **My Change Keeper**—a free add-on for any Bank OZK checking account that provides an option to round up every debit transaction to the next whole dollar and transfer the difference to the customer's savings. Or customers can choose to transfer a specific amount between \$1 and \$5 to their savings with every debit card transaction.
- **Automatic Transfer**—a simple way for Bank OZK customers to schedule one-time or recurring transfers from checking to savings through our online banking portal and the mobile app.
- **Safety Link**—a free service that automatically transfers funds from a linked savings, checking, money market or line-of-credit account at Bank OZK to another deposit account at Bank OZK in order to prevent an overdraft.
- **Freedom Advantage Checking**—a checkless account that features no overdraft or insufficient fund fees, no dormancy or inactivity fees, and no telephone transfer fees.

Helping Customers Save

In 2023, we awarded \$270,000 to Bank OZK customers in Arkansas, Texas, Georgia and North Carolina for establishing healthy savings habits. During our Greater Savings Promotion (previously called Prize Linked Savings), each \$25 deposited into a qualifying OZK savings account earned one entry (maximum 10 per month) for a chance to be one of the 100 winners in our monthly drawing to get \$200.

Bilingual Client Support

To better assist our Spanish-speaking clients, we offer bilingual Client Care Center representatives. Ozzy, our interactive voice response ("IVR") system, also offers both English and Spanish options.

Expanding financial inclusion

For customers who have been turned down by other banks when trying to open a checking account, our Pathway Checking, which allows for a low opening deposit, may be an option. In addition, the Bank OZK New Start Loan Program helps eligible customers with overdrawn checking accounts develop a manageable repayment plan.

We are proud to support Bank On, a national initiative established to ensure that low- and moderate-income, unbanked and underbanked individuals and households have access to safe, affordable transactional banking accounts. Our Freedom Advantage Checking Account is certified by Bank On.

Additionally, we also offer qualifying customers the Freedom Advantage Home Loan, which allows up to 100% financing to low- and moderate-income borrowers or individuals buying or refinancing a home in a low- to moderate-income census tract within our assessment area. A Freedom Advantage Home Loan does not require private mortgage insurance, and borrowers may be eligible to receive down-payment assistance.

We also allow qualifying borrowers to refinance their loans through our Freedom Advantage Refinance product. A dedicated group of Bank OZK community mortgage loan professionals works with local realtors and community organizations to raise awareness of Freedom Advantage. In 2023, the Bank provided Freedom Advantage Loans totaling \$11.6 million for 68 single-family residential units.



SUPPORTING OUR COMMUNITIES

Local communities are the heart and soul of Bank OZK. Our focus on being “Better to the X Power®” inspires us to give back — through our core business, philanthropic resources and employees’ time and expertise — in ways that make our communities even stronger.

Affordable housing assistance

Bank OZK provides innovative and flexible lending programs to meet the credit needs of low- to moderate-income residents in the communities we serve.

Established in 2018, our Affordable Housing Finance Group oversees lending and investing for the construction of multifamily housing for families and seniors whose household income is 80 percent or less of the local area average. An estimated 95 percent of these loans benefit low-income families.

During 2023, Our Affordable Housing Finance Group financed \$75.5 million projects across three states, totaling 483 affordable housing units.

Since 2018, the Affordable Housing Finance Group has financed and invested over \$1 billion in projects to help create affordable housing in the Bank’s market areas.

RESG

Since 2017, our Real Estate Specialties Group (RESG) has provided financing for buildings in numerous markets across the United States that include affordable housing units. In 2023, RESG provided more than \$331 million for financing for 1,873 affordable housing units* in 18 U.S. markets.

* Below market units/rent

Employee Volunteering

We encourage Bank OZK employees to become actively involved in local volunteer programs and projects. In 2023, our employees recorded 3,271 volunteer hours. These activities included conducting financial literacy lessons at grade schools, providing support at health care clinics, assisting at community restoration events, offering financial expertise and resources to small businesses, and conducting homebuyer education classes for those seeking affordable housing.

Volunteer Spotlight: **Laura Rich**

Laura Rich, Senior Vice President, Market Executive, Commercial Banking, supports the United Way of Charlotte County by giving her time and recruiting others to volunteer. In 2023, she volunteered over 60 hours, helping families and individuals who are low- and moderate-income prepare their tax returns as part of the U.S. Internal Revenue Service's Volunteer Income Tax Assistance ("VITA") program.

Disaster relief

Bank OZK provided \$50,000 to relief organizations throughout Central Arkansas to help provide shelter, food, clothing and other basic needs to those impacted by severe storms and tornadoes that occurred in March 2023.

GIVING BACK IN 2023

\$6.9 Million* in
philanthropic giving by
Bank OZK

3,271 employee
volunteer hours

30,000

Pounds of
Thanksgiving
meals to 1,694
individuals

* Our total contribution includes \$3,500,000 to Reform Alliance, \$1,300,000 to Step Up for Students, \$450,000 to Georgia Goal, \$116,250 to Habitat for Humanity of Mantee County, and \$122,904 to Atlanta Youth Academy for which we receive state income tax credits in Arkansas, Florida, and Georgia.

Helping those in need

Bank OZK is an active supporter of hunger relief efforts. The Arkansas Foodbank recognized Bank OZK as their December 2023 Corporate Partner of the Month. For 20 years, Bank OZK has helped provide over 595,000 meals to individuals and families throughout the state.

In an effort to remove barriers to accessing technology, we donated 21 laptops and other technical equipment to Life Skills for Youth, Big Brothers Big Sisters and Arkansas Single Parent Scholarship Fund for their low- and moderate-income clients.

The Bank provided a \$3.5MM investment to the Reform Alliance for the new Philanthropic Investment in Arkansas Kids program. The programs provide scholarships for K-12 students to attend qualified private schools. The scholarships give students the chance to learn, grow and thrive in the environment that best meets their needs.

Health care support

The Georgia HEART Tax Credit Program encourages businesses and individuals to donate to rural hospitals that are experiencing financial hardship. In 2023, Bank OZK supported Higgins General Hospital, Union General Hospital, Inc. and Memorial Hospital and Manor under the Georgia Heart Hospital Program totaling \$450,000.



Supporting small businesses

We understand that many small business owners and entrepreneurs face difficulties obtaining traditional financing. We strive to address this challenge through an array of products and services and by participating in programs such as the U.S. Small Business Administration ("SBA") Loan Program.

As a preferred lender, Bank OZK makes the SBA loan process easy to navigate, offering loans with as little as 10% down. We specialize in SBA loans for veterans, women-owned businesses and minority-owned businesses. In addition, we participate in the Business and Industry programs of the U.S. Department of Agriculture by providing loans to rural communities.

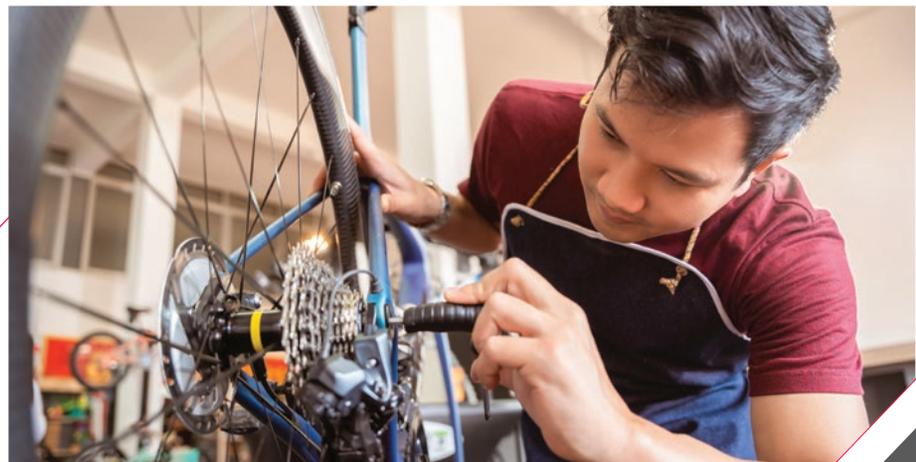
Bank OZK employees work in partnership with Small Business Development Centers and Community Development Financial Institutions, which provide tools, resources and technical assistance to small businesses across our footprint and help raise awareness of the Bank's Government Guaranteed Loan Products.

Helping Small Businesses



Bank OZK supports Access to Capital for Entrepreneurs ("ACE"), a certified Community Development Financial Institution ("CDFI") that works to improve the economic health of small businesses in Georgia. It focuses on businesses owned by women and people of color, as well as low- and moderate-income business owners and community facilities that create jobs. Our funding helped ACE provide business advisory services and coaching to more than 2,000 clients. Bank OZK team members also led trainings and participated in ACE's annual speed coaching event.

We also support LiftFund, a CDFI based in San Antonio, Texas, that provides small businesses with access to affordable credit and capital. It also works to remove barriers for entrepreneurs who are women, low-income and people of color. Our assistance enabled LiftFund to host over 1,200 attendees at 81 workshops, training sessions and events and provide more than 1,200 one-on-one consultation sessions to aspiring entrepreneurs.





Supporting minority-owned businesses

Bank OZK provided support to the Russell Innovation Center for Entrepreneurs ("RICE"), a nonprofit incubator serving minority businesses and entrepreneurs. The Bank's funding supported RICE's Big IDEAS Learning Continuum signature programs. Bank employees also volunteered their time providing financial expertise.

In 2023, Bank OZK provided a grant to Prospera, a nonprofit economic development organization that provides bilingual assistance to Hispanic entrepreneurs trying to establish or expand their businesses. Our funding supported staff capacity training, one-on-one counseling for over 900 entrepreneurs, and over 1,600 seminars that created and/or retained 1,728 jobs in North Carolina and Florida.

Helping women-owned startups succeed

The Women's Business Center of Charlotte ("WBCC") seeks to empower women with tools, resources, and opportunities to establish businesses, generate sustainable profits, and contribute to the economic development and growth of their community. It also provides financial literacy support to small businesses in hard-to-reach areas in Gaston and Lincoln counties. Approximately 89% of their clients are people of color and, of those, 92% are minority women.

In 2023, Bank OZK provided funding to support WBCC's 18-hour Quick Training Series, Boss Conference and financial literacy workshops technical assistance programs. In addition, Bank OZK Commercial Lenders provided their knowledge and expertise during workshops. In total, the WBCC offered 61 business workshops and educated over 850 clients.

2023 Community Reinvestment Impact

CRA-Qualified Investments

\$145 Million

Community development lending for affordable housing, economic development, community service, revitalizing and stabilizing low- and moderate-income communities

\$1.56 Billion

Community development donations supporting low- and moderate-income individuals, families, neighborhoods and small businesses

\$611,750

Loans to small businesses located in low- and moderate-income communities

\$54.7 Million

Participants in Bank OZK-facilitated financial education seminars on topics such as purchasing a home, budgeting and investing

14,341

Grants awarded through Federal Home Loan Bank programs

\$144,300

Community Reinvestment

We are proud to reinvest in our communities by offering a wide range of support to low- and moderate-income individuals and small businesses throughout our footprint. Our community development efforts help promote economic development, affordable housing, community services, revitalization and stabilization.

We also assist qualified applicants with securing grants for affordable housing projects by leveraging community programs offered by the Federal Home Loan Bank of Dallas as a member bank. These programs include the Affordable Housing Program ("AHP"), Special Needs Assistance Program ("SNAP"), Homebuyer Equity Leverage Partnership ("HELP") and the Partnership Grant Program ("PGP").

All Bank OZK employees have a role in making our products and services available in our community.

Helping to strengthen financial literacy

The Bank and our employees contribute time and expertise to help people build financial literacy skills crucial for achieving lifelong success. Together with our partner, Banzai, a leading education technology innovator, we host courses for K-12 students in low- to moderate-income communities on topics such as purchasing a home, saving, budgeting, insurance, taxes and investing. Through the Banzai curriculum and the Bank OZK Financial Scholars Program, we reached more than 6,680 students in 82 schools in 2023 with practical guidance to help them make informed decisions about their financial futures.

Bank OZK employees volunteered more than 570 hours to support Junior Achievement Financial Parks and local school programs in Florida and Georgia. Bank employees participated in the Junior Achievement Biz Town Programs, which simulates a real economy that challenges students to run a business. Our employees teach them responsibilities of operating a business and participate in pitch competitions.

We also supported a math and English tutoring program for students at Beacon Hill Preparatory Institute in Dallas. Bank staff also volunteered more than 75 hours conducting financial literacy lessons with the students. Additionally, we provided a \$10,000 grant to support their financial literacy program, which was matched during the North Texas Giving Day.

In 2023, Project Prosper recognized Bank OZK with its highest honor – the Molly Auld Empowerment Award. The Tampa Bay, Florida, organization provides recent immigrants and refugees financial services and tools to help them achieve financial stability and inclusion. Our employees have provided more than 65 hours of volunteer time to support Project Prosper and the Bank has invested over \$25,000 the past three years.

We also provided a \$10,000 grant to help the Credit Coalition provide free financial and home buyer counseling and education to people in the greater Houston, Beaumont and Port Arthur, Texas, communities. The Coalition is a HUD-approved Housing Counseling Agency.

Support for Habitat for Humanity

Bank OZK provided Habitat for Humanity Mantee County, Florida, with a \$116,250 donation via Florida's Community Contribution Tax Credit Program. The funds helped purchase a single-family home for an early childhood educator and single mother of four. In addition, we lease space to the organization in our Bradenton Market Branch at below-market rents.

We also were proud to sponsor and volunteer for the Habitat for Humanity of Central Arkansas' 2023 Women Build event. The event is an opportunity to empower women and build strong, safe homes for low-to-moderate income individuals.

Affordable housing support for rural citizens

Universal Housing Development Corporation (UHDC) is a HUD-approved counseling agency and a chartered member of NeighborWorks America. UHDC offers a wide range of programs and services to meet the housing-related needs in a nine-county service area to low- and moderate-income clients in rural Arkansas. Bank OZK provided a \$25,000 grant to help rehabilitate homes for disabled seniors. We are also supporting the Fay Jones School at the University of Arkansas. It is developing a Housing Innovation Center that will design and implement home prototypes for regional communities in the state.

Coming Together

We hosted "Bank On Arkansas+" at our Little Rock headquarters as it celebrated five years of "Building Beyond the Bank Account." This coalition of financial institutions, nonprofits, grant-making organizations and government agencies seeks to enhance and establish financial products for unbanked and underbanked residents across Arkansas.

Providing Real-Life Experience through Internships

Bank OZK works with Arkansas Tech University-Ozark Campus to provide internship opportunities. Participating students earn college credit while they explore a career pathway in the banking industry.

As part of the program, interns participate in monthly sessions led by Bank and university staff designed to help them transition from student to professional life. Topics include communication styles, professional dress and appearance, time management and financial aid for college. At the end of the program, interns share their experiences in a written paper that is reviewed by Bank managers, School Board members, high school administrators and teachers, and officials from the Arkansas Department of Education.



“I have read about banking in books but the experience with the Bank helps me put what I’d read about into practice, while giving me the flexibility to go to school.”

Jayleigh Smith

a freshmen at Arkansas Tech University and Bank OZK intern

RESG Program

Hansen Harris, Associate Vice President, Asset Management, in the Bank’s Dallas office, supports the Bank’s Real Estate Specialties Group internship program. In addition to gaining experience, interns are matched with an asset manager who serves as his or her mentor. Each year, the team hosts five to six summer interns – typically in their junior year or pursuing master-level studies – with the goal to convert them to full-time analysts.

He points to Calen Mayfield, a 2022 summer intern and a graduate of the University of Arkansas, as an example. Calen, who joined the Bank full-time in June 2023, explained, “It’s a big jump going from school to the real world and I was asking myself ‘Am I smart enough...do I know enough to do this position?’ The internship helped grow my confidence and showed that what is important is your attitude and problem-solving ability, and introduced me to the culture at the Bank.”

Hansen says that this is what it’s all about. “One of my favorite things is seeing people grow and break out of their shell when they come to the office, proving what I already knew they were capable of achieving.”



Supporting college-bound students and young entrepreneurs

We believe that today’s youth hold the keys to building stronger communities. Bank OZK helps bring higher education within reach of more students by funding local and regional scholarships. We also support programs designed to help young people start a career in banking or launch their own business.

In 2023, the Bank contributed \$1.3 million to the Florida-based nonprofit organization Step Up for Students, which awards college scholarships to young people from low-income households. We have funded over 300 Step Up for Students scholarships since 2017. Bank OZK also provided a \$122,904 grant to the Georgia GOAL Scholarship Program for its Atlanta Youth Academy, which offers thousands of children greater access to learning opportunities each year.

REDUCING OUR ENVIRONMENTAL IMPACT

At Bank OZK, we are dedicated to making a positive contribution to a sustainable environment by developing business practices that help protect and conserve natural resources in our workplaces and communities. Our efforts include increasing the energy efficiency and water conservation in our offices to investing in renewable electricity sources and developing technologies that cut our paper usage.

Investing in Renewable Energy

Our solar power plant in Stuttgart, Arkansas, provides renewable energy for the Bank's entire headquarters' building in Little Rock and 40 of our branch locations around the state. Consisting of approximately 11,000 solar panels, the plant can generate more than 8 million kilowatt-hours (kWh) of renewable electricity each year. In 2023, it generated 6.8 million kWh.



Designing environmentally sustainable branches and offices

We have initiated a multiyear course that retrofits existing Bank OZK locations with more energy-efficient lighting and other equipment designed to conserve natural resources.

During 2023, we harvested 150 pounds of honey from our onsite bee hives. We provided 350 five-ounce jars of the honey to our headquarters employees.



"We keep biodiversity in mind at our sites by including native plants in our landscapes. For example, at our Little Rock headquarters we planted over 550 native trees and have 11 acres of native wildflowers, home to many small animals and insects."

Eric Digsby

SVP Corporate Facilities

SASB INDEX

Sustainability Accounting Standards Board ("SASB") Index

Bank OZK's services are classified under the Commercial Banks (CB) and Consumer Finance (CF) industries within the Financials sector, which are those most closely aligned with our business. All reported data is as of or for the year ended December 31, 2023, unless otherwise noted.

¹ Certain information is not disclosed herein because that information (i) is not considered material or is privileged or confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner wholly correlative with the related SASB metric.



Reporting status:


Fully reporting



Partially reporting



Not reported

Industry	SASB Accounting Metric	SASB Code	Disclosure	
DATA SECURITY				
CB, CF	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1 FN-CF-230a.1	If applicable, any material cybersecurity incidents would be reported in our Annual Report on Form 10-K for the year ending December 31, 2023. ("2023 Form 10-K")	<input type="radio"/>
CF	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	FN-CF-230a.2	Not disclosed. ¹	<input type="radio"/>
CB, CF	Description of approach to identifying and addressing data security risks	FN-CB-230a.2 FN-CF-230a.3	<ul style="list-style-type: none"> 2023 Corporate Responsibility ("CR Report"), Data Security and Privacy Protection (page 15) 2023 Form 10-K, Management's Discussion and Analysis, Operational Risk Management (page 81), Cybersecurity (page 37) 	<input checked="" type="radio"/>
FINANCIAL INCLUSION & CAPACITY BUILDING				
CB	Number and amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	<ul style="list-style-type: none"> 2023 CR Report, 2023 Community Reinvestment Impact (page 37) Call Report for Q4 2023 (Schedule RC-C Part II, Items 3 and 4) 	<input type="radio"/>
CB	Number and amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	Not disclosed. ¹	<input type="radio"/>
CB	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Not disclosed. ¹	<input type="radio"/>
CB	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	2023 CR Report, Helping to Strengthen Financial Literacy (page 38) <i>Note: Includes youth, adult, and small business financial literacy initiatives.</i>	<input checked="" type="radio"/>

Reporting status:

Fully reporting



Partially reporting



Not reported

Industry	SASB Accounting Metric	SASB Code	Disclosure	
INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS				
CB	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	2023 Form 10-K, Management's Discussion and Analysis of Financial Condition and Results of Operations, Total Loans (page 100), Total Construction/Land Development Loans (page 56)	<input checked="" type="radio"/>
CB	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	Not disclosed. ¹	<input type="radio"/>
BUSINESS ETHICS				
CB	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	If applicable, any material legal proceedings would be reported in our 2023 Form 10-K.	<input checked="" type="radio"/>
CB	Description of whistleblower policies and procedures	FN-CB-510a.2	<ul style="list-style-type: none"> Code of Business Conduct and Ethics, Raising Concerns and Reporting Violations (page 3) 2023 CR Report, Ethics & Compliance (page 12) 	<input checked="" type="radio"/>
SYSTEMIC RISK MANAGEMENT				
CB	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	According to the Basel Committee on Banking Supervision's assessment methodology, Bank OZK is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	<input checked="" type="radio"/>
CB	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	2023 Form 10-K, Business, Supervision and Regulation, Capital Stress Testing (page 10), Management's Discussion and Analysis, Credit Risk Management (page 52), Liquidity Risk Management (page 64) and Capital Management (page 76)	<input checked="" type="radio"/>

Reporting status:


Fully reporting



Partially reporting



Not reported

Industry	SASB Accounting Metric	SASB Code	Disclosure	
CUSTOMER PRIVACY				
CF	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	We use our customer data for the secondary purposes of modeling data to improve our product and service offerings, evaluate the overall strength of our customer relationships and to predict customer behavior. We do not sell our customer data to third parties. See our Privacy Policy for more information.	<input type="radio"/>
CF	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	If applicable, any material legal proceedings would be reported in our 2023 Form 10-K.	<input checked="" type="radio"/>
SELLING PRACTICES				
CF	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	FN-CF-270a.1	Not disclosed. ¹	<input type="radio"/>
CF	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	FN-CF-270a.2	Not disclosed. ¹	<input type="radio"/>
CF	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	FN-CF-270a.3	Not disclosed. ¹	<input type="radio"/>
CF	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4	CFPB Consumer Complaint Database (www.consumerfinance.gov)	<input type="radio"/>
CF	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	If applicable, any material legal proceedings would be reported in our 2023 Form 10-K.	<input checked="" type="radio"/>

Reporting status:

Fully reporting

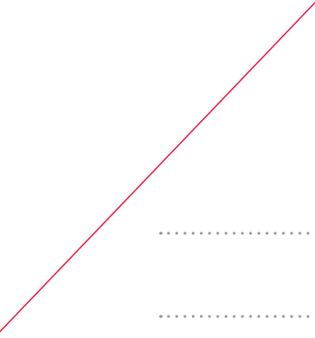


Partially reporting



Not reported

Industry	SASB Accounting Metric	SASB Code	Disclosure	
ACTIVITY METRICS				
CB	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	Not disclosed. ¹	<input type="radio"/>
CB	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	Not disclosed. ¹	<input type="radio"/>
CF	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	Not applicable. We do not offer credit cards accounts or pre-paid debit card accounts.	<input checked="" type="radio"/>
CF	Number of (1) credit card accounts and (2) pre-paid debit card accounts	FN-CF-000.B	Not applicable. We do not offer credit cards accounts or pre-paid debit card accounts.	<input checked="" type="radio"/>



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FOR MORE INFORMATION ABOUT OUR BANK

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Forward-Looking Statements

This report and other communications by the Bank include certain “forward-looking statements” regarding the Bank’s plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on management’s expectations as well as certain assumptions and estimates made by, and information available to, management at the time. Those statements are not guarantees of future results or performance and are subject to certain known and unknown risks, uncertainties and other factors that may cause actual results to differ materially from those expressed in, or implied by, such forward-looking statements. These risks, uncertainties and other factors are described in detail in the public reports the Bank files with the FDIC, including those factors described in the disclosures under the headings “Forward-Looking Information” and “Item 1A. Risk Factors” in the Bank’s most recent Annual Report on Form 10-K for the year ended December 31, 2023, and its quarterly reports on Form 10-Q. Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those projected 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.



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