

**BANK OZK**  
**TRUST COMMITTEE CHARTER**  
**As Revised Effective July 16, 2018**

**Introductory Statement and Purpose**

The Board of Directors (the “Board”) of Bank OZK (the “Company”) has appointed a Trust Committee (the “Committee”) to oversee the operation of the Trust and Wealth Management Division and the administration of the trust accounts of the Company.

**Committee Membership**

The Committee shall be comprised of at least three (3) directors, at least one (1) of whom must be a non-employee director. Additional Committee members need not be members of the Board. The qualification of persons to serve on the Committee shall be determined by the Board, and all members shall be elected annually. Committee members may be added or replaced by the Board.

**Committee Authority and Responsibilities**

1. The Committee shall oversee the operations of the Trust and Wealth Management Division and the administration of the Company’s trust accounts. The Committee shall perform such tasks as it determines to be necessary and appropriate to discharge this function.
2. The Committee shall meet at least four (4) times annually, or more frequently as circumstances dictate.
3. The Committee may form and delegate authority to subcommittees when appropriate.
4. The Committee shall submit the minutes of all meetings of the Committee to, or discuss the matters discussed at each Committee meeting with, the Board.
5. The Committee shall obtain the Board’s approval of this Charter and review and reassess this Charter, the performance of the Committee and the Committee’s role and responsibility, as conditions dictate.