

Summary of Recent Amendments to Code of Business Conduct and Ethics

The Board of Directors (the “Board”) of Bank OZK (the “Company”) approved and adopted amendments to the Company’s Code of Business Conduct and Ethics (the “Code”), effective as of May 6, 2019, to incorporate the “OZK Way,” the Company’s guiding principles, into the Code, to highlight the option to report Human Resources issues through the Company’s Ethics Helpline, and to reflect recent title changes and make other clarifying revisions.