



Bank OZK Announces Comprehensive Assistance Program for Arkansans Impacted by Recent Storms

April 6, 2023

LITTLE ROCK, Ark., April 06, 2023 (GLOBE NEWSWIRE) -- Bank OZK (Nasdaq: OZK) announced today a five-part relief and recovery program designed to provide immediate assistance to residents, businesses and Bank OZK employees impacted by severe storms and tornadoes that struck communities throughout Central Arkansas on Friday, March 31, 2023.

"All of us at Bank OZK were saddened to see the devastation caused by the tornadoes that tore through Arkansas last week impacting our friends, families and neighbors," said George Gleason, Chairman and CEO. "As a regional bank proudly headquartered in Little Rock, our team at Bank OZK is committed to doing our part to help Arkansans obtain the resources they need to recover and rebuild."

Bank OZK will provide the following assistance:

Tornado Relief Loan Program

To support Arkansas residents and businesses in impacted areas with fast and efficient access to financial resources, Bank OZK is launching a \$25 million disaster relief loan program available to qualifying storm-impacted participants over the next 90 days. Loans available under this program will feature discounted interest rates, no loan fees and limited closing costs. Special loan options are available as follows:

- Emergency Loan (Individuals) - Up to \$10,000
- Home Equity Line of Credit (HELOC) - Up to \$50,000
- Business Loan or Line of Credit - Up to \$100,000

Loan applicants will be considered on a first-come, first-served basis up to the \$25 million program maximum authorization. This program will expire on July 6, 2023. For more information, please visit ozk.com/TornadoRelief.

Tornado Relief Payment Deferral Program

To assist current clients affected by this disaster, Bank OZK will allow for deferred-interest, short-term payment extensions on existing loans for up to 90 days. All loans fees will be waived for these payment extensions. This program will expire on July 6, 2023. For more information, please contact your Bank OZK lender or call the Customer Care Center at 1-800-274-4482.

Donation to Community Organizations

Bank OZK will donate \$50,000 to various organizations providing disaster relief in affected areas including shelter, food, clothing and other vital assistance.

Bank OZK Branch Donation Sites

All Bank OZK branches in the Greater Little Rock area will be accepting donations of food, diapers and personal items through Friday, April 28, 2023 to be distributed by local food pantries to those in need.

Bank OZK Employee Relief

To lessen the financial burden on our many Bank OZK team members and their families who were impacted by this historic storm, we are making a tax-free disaster assistance relief payment available to employees to help cover uninsured expenses or losses.

Additional Resources

Financial assistance provided by FEMA and/or the U.S. Small Business Administration (SBA) may be available to individuals and businesses impacted by this disaster. Additional information can be found at fema.gov/disaster/4698 and disasterloanassistance/sba.gov.

General Information

Bank OZK (Nasdaq: OZK) is a regional bank providing innovative financial solutions delivered by expert bankers with a relentless pursuit of excellence. Established in 1903, Bank OZK conducts banking operations with over 240 offices in eight states including Arkansas, Georgia, Florida, North Carolina, Texas, New York, California and Mississippi and had \$27.66 billion in total assets as of December 31, 2022. Bank OZK can be found at www.ozk.com and on [Facebook](#), [Twitter](#) and [LinkedIn](#) or contacted at (501) 978-2265 or P.O. Box 8811, Little Rock, Arkansas 72231-8811. Member FDIC.

Media Contact: Michelle Rossow, Chief Communications Officer, 501-906-3922



Source: Bank OZK