



John Carter Rejoins Bank OZK as Chief Credit Officer

April 24, 2023

LITTLE ROCK, Ark., April 24, 2023 (GLOBE NEWSWIRE) -- Bank OZK (Nasdaq: OZK) announced today that John Carter has returned as Chief Credit Officer. In this capacity, he will be responsible for oversight of the bank's credit, loan operations, special assets and mortgage lending functions. In addition, Carter will participate in the development of corporate strategy for lending practices and policies.

"We are so pleased to welcome John back to the Bank OZK team to once again lead our credit management practices," stated George Gleason, Chairman and Chief Executive Officer. "He has a proven record, having risen through our ranks during his previous tenure with the bank where John was instrumental in the expansion of our community banking footprint throughout the southeast. Given his deep understanding of our business and corporate culture, I know John will hit the ground running to deliver value to our team and clients."

"I am thrilled to return to Bank OZK as Chief Credit Officer where I spent the formative years of my banking career," said Carter. "During my previous eleven-year tenure, I witnessed firsthand the drive, discipline and commitment to excellence that resulted in Bank OZK's strong asset quality, impressive growth and its repeated recognition as one of the top banks in the country. I look forward to collaborating with the bank's dynamic leadership team and helping our clients achieve their financial goals."

Carter rejoins Bank OZK from Huffman and Company where he was Chief Investment Officer responsible for strategic direction, growth, personnel and capital expenditures.

A native Arkansan, Carter was named by *Arkansas Business* to its 40 Under 40 list and is a graduate of Leadership Greater Little Rock. Since 2013, he has served as a board member of Ronald McDonald House Charities of Arkansas.

Carter received his undergraduate degree in Economics and Finance from Arkansas Tech University, and his MBA from the University of Arkansas at Little Rock.

ABOUT BANK OZK

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 \$28.97 billion in total assets as of March 31, 2023. Bank OZK can be found at ozk.com.

A photo accompanying this announcement is available at <https://www.globenewswire.com/NewsRoom/AttachmentNg/7755c2b1-501e-4d2b-8300-1e82f33973db>

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



Source: Bank OZK

John Carter



Bank OZK Chief Credit Officer