



Bank OZK Releases Inaugural Environmental, Social and Governance (ESG) Report

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LITTLE ROCK, Ark., June 10, 2020 (GLOBE NEWSWIRE) -- Bank OZK (the "Bank") (Nasdaq: OZK) has released its inaugural Environmental, Social and Governance (ESG) Report, detailing the Bank's 2019 ESG practices and performance. The report provides a comprehensive view of ESG matters the Bank believes are most critical to our stakeholders, including:

- Ensuring a strong governance framework to propel a culture of ethics and integrity in all we do
- Investing in the development and well-being of our employees
- Supporting the needs of all customers and communities in which we operate through innovative and accessible products and services
- Focusing on making a positive contribution to a sustainable environment

"Throughout my four decades as Chairman and CEO, we have worked to instill in every Bank OZK employee a personal commitment to excellence, fair dealing and exceptional service. Our Bank's continued success is built on our adherence to these cornerstone values as we implement new ideas to exponentially improve our performance," George Gleason stated.

In 2019, Bank OZK formalized its focus on implementing new ideas and initiatives to improve performance exponentially, branding it as "Better to the X-Power." Key developments in 2019, among numerous others outlined in the ESG report, included:

- Launched Sustainable World Investments through the Bank's Trust and Wealth Division
- Continued investing in technology and practices to protect and conserve natural resources, including a planned \$6 million investment in solar power
- Created a Diversity & Inclusion Council
- Completed a pilot program for leadership development
- Enhanced employee benefits, including paid parental leave, expanded paid bereavement leave and enhanced paid military leave
- Launched the first company-wide employee engagement survey

To view Bank OZK's full ESG Report, please visit <http://ir.ozk.com>.

GENERAL INFORMATION

Bank OZK (Nasdaq: OZK) is a regional bank providing innovative financial solutions delivered by expert bankers with a relentless pursuit of excellence. Bank OZK is the #1 capitalized bank among the nation's top 100 U.S. publicly traded banks based on asset size and Tier 1 Leverage Capital Ratio as of March 31, 2020, according to data obtained from S&P Global Market Intelligence. Bank OZK was named Best Bank in the South for 2019-2020 by Money, the personal finance news and advice brand. Established in 1903, Bank OZK conducts banking operations through more than 250 offices in ten states including Arkansas, Georgia, Florida, North Carolina, Texas, Alabama, South Carolina, New York, California and Mississippi and had \$24.57 billion in total assets as of March 31, 2020. 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.

The Bank files annual, quarterly and current reports, proxy materials, and other information required by the Securities Exchange Act of 1934 with the Federal Deposit Insurance Corporation ("FDIC"), copies of which are available electronically at the FDIC's website at <https://efr.fdic.gov/fcxweb/efr/index.html> and are also available on the Bank's investor relations website at <http://ir.ozk.com>. To receive automated email alerts for these materials please visit <http://ir.ozk.com/EmailNotification> to sign up.

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