

Bank OZK Named Overall Top Performer in Bank Director's 2021 Rankings

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LITTLE ROCK, Ark., Jan. 15, 2021 (GLOBE NEWSWIRE) -- Bank OZK (Nasdaq: OZK) (the "Bank") has been ranked as the top performing bank in Bank Director's 2021 RankingBanking Performance Powerhouses study.

"Bank Director's study naming Bank OZK as the industry's best performer over two decades is a testament to our steadfast strategic focus on long-term results for our shareholders and for our customers," stated George Gleason, Chairman and CEO. "We have an extraordinary bank with an extraordinary team of people and one of the best business models in the banking industry. Our entire team is committed to delivering industry-leading results for decades to come."

Bank Director, a leading information resource for directors and officers of financial institutions nationwide, identified 20 banks creating the highest long-term shareholder value over a twenty-year period. They conducted in-depth analysis to further evaluate those banks on ten categories: best retail strategy, best lending strategy, best technology strategy, best credit risk strategy, best employer, best board of directors, best bank for creating value, best revenue strategy, best growth strategy and most efficient bank, all factors described as key components of a well-rounded bank.

Bank OZK's total shareholder return for the 20-year period covered by the study was 3,142%, the highest return achieved by any publicly traded bank in the country over that period according to the study. Information about the study's methodology and results is available at <u>Bank Director</u> 2021 RankingBanking Performance Powerhouses study.

Bank OZK has been named the top performing bank in the U.S. by leading industry publications 14 times since 2012. Bank Director named Bank OZK as the top performing bank in its asset category each year from 2013 – 2018. S&P Global Market Intelligence ranked Bank OZK as the nation's top performer in its asset category six times from 2012-2018 and ABA Banking Journal named Bank OZK as the top performer in its asset group in 2011 and 2012.

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 through more than 250 offices in nine states including Arkansas, Georgia, Florida, North Carolina, Texas, South Carolina, New York, California and Mississippi and had \$26.89 billion in total assets as of September 30, 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 ("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 ir.ozk.com. To receive automated email alerts for these materials please visit https://ir.ozk.com. To receive automated email alerts for these materials please visit https://ir.ozk.com/other/email-notification/default.aspx to sign up.

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Source: Bank OZK