

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 February 28, 2022, to reference the Company’s Third Party Code of Business Conduct and Ethics and make other clarifying revisions.

The Board approved and adopted amendments to the Code, effective as of May 16, 2022, to further describe the approval and disclosure process for waivers of the Code applicable to executive officers and directors, modify the processes for other approvals required by the Code, and make other clarifying revisions.