

## **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 May 6, 2024, to clarify certain definitions and provisions.

The Board previously approved and adopted amendments to the Code, effective as of May 8, 2023, to update the various resources available for guidance and reporting related to the Code, enhance the supervisor and third-party sections of the Code, and make other clarifying revisions.