

**BANK OZK**  
**PORTFOLIO OVERSIGHT COMMITTEE CHARTER**  
**Effective November 13, 2023**

**Introductory Statement and Purpose**

The Board of Directors (the “Board”) of Bank OZK (the “Company”) has appointed a Portfolio Oversight Committee (the “Committee) to assist the Board in fulfilling its oversight responsibilities relating to the lending and credit strategies and objectives of the Company.

**Committee Membership and Meetings**

The Committee shall be comprised of a minimum of three (3) directors. Additional Committee members need not be members of the Board. The qualifications of persons to serve on the Committee shall be determined by the Board and all standing members shall be appointed annually by the Board. Committee members may be replaced or added by the Board.

The Committee shall meet at least four (4) times annually, or more frequently as circumstances dictate. The chairperson shall preside at each meeting. In the event the chairperson is not present at a meeting, the longest-serving director serving on the Committee will serve as acting chairperson.

**Committee Authority and Responsibilities**

1. The Committee shall oversee the performance and overall quality of the Company’s loan portfolio, including the quarterly review of reports described in the Company’s Loan Policy.
2. The Committee shall review and approve revisions to the Company’s Loan Policy and related RESG Loan Policy from time to time, including loan authorities, relevant management committee designations and other limitations or authorities set forth therein, as the Committee deems necessary or appropriate, while the Board shall approve the Company’s Loan Policy and related RESG Loan Policy no less than annually.
3. Except as specifically provided in the Company’s Loan Policy, the Committee is not expected to approve or review individual loans or relationships, but may provide strategic input and guidance to the Loan Committee and management to the extent the Committee deems appropriate or in accordance with the Company’s Loan Policy.
4. The Committee may form and delegate authority to subcommittees or councils when appropriate to the extent permitted by law and receive periodic reports from such subcommittees or councils.
5. The Committee shall submit the minutes of all meetings of the Committee to the Board and shall make regular reports to the Board.
6. The Committee shall, at least annually: (i) review this Charter and recommend any

proposed changes to the Board for approval and (ii) conduct an annual evaluation of the performance of the Committee and its members.

7. The Committee may take any other actions consistent with this Charter, the Company's governing documents, and applicable law, as the Committee or the Board deems necessary or appropriate.