



Greater awaits™
ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

2022

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LETTER FROM OUR CHAIRMAN AND CEO



I am pleased to share our 2022 Environmental, Social, and Governance (ESG) report and the positive impact we have made over the past year.

Everything we do at Bank OZK is centered around creating value – value for our customers, our employees, our shareholders, our local communities and our environment. When we create value for stakeholders, we encourage loyalty and strengthen our brand and our reputation as a trusted partner committed to the highest standards.

In this year's report, we share stories that illustrate how we are making a positive impact in the five core ESG areas that we recognize as being most critical to our stakeholders and fueling Bank OZK's growth:

1. Maintaining a strong **governance** framework that reinforces the highest standards of integrity, ethics and fair dealing in all we do.
2. Fulfilling the needs of our **customers** with innovative, accessible products and services that help them build a brighter financial future.
3. Nurturing a workplace culture in which our **employees** feel safe, respected, well compensated and empowered to grow in their careers.
4. Giving back to our local **communities** through philanthropic donations, employee volunteerism, financial literacy courses and other grassroots initiatives.
5. Reducing the **environmental** impact of our operations through investments in renewable electricity sources, energy-efficient building designs and digital technologies.



At Bank OZK, doing the right thing matters. Integrity, transparency and accountability are vital to our success. Our principled approach to corporate governance is the foundation that helps us instill trust, protect the interests of shareholders, and maintain the confidence of our employees, customers and communities.

As a regional bank providing innovative financial solutions delivered by expert bankers, Bank OZK offers a wide range of products and services, including deposit and lending products designed to help our customers reach their goals. Whether at a retail location or online, we harness the latest technologies to deliver easy, convenient and safe banking experiences that meet the needs of our customers today, while building for the future.

Many employees join Bank OZK because they want to be part of the positive impact we have. In turn, we invest in them by providing the training and development they need to advance their careers and offer an exceptional workplace that values their contributions. We remain committed to diversity, equity and inclusion, and continue to build a team environment where everyone feels respected and included.

Our roots run deep in the communities we serve, and our focus is on helping our neighbors access the resources that enable them to prosper. In 2022, we donated more than \$4.7 million to local and regional philanthropic causes, and our employees

dedicated 2,420 hours of volunteer service to nonprofits and community campaigns.

We are also working to protect the planet for future generations. Last May, we completed a solar power plant in our home state of Arkansas that can generate more than 8 million kilowatt-hours of renewable electricity each year. The plant's 11,000 solar panels offset the electricity needs of our corporate headquarters and nearly 40 other branch locations in Arkansas.

Greater Awaits

For 120 years, we have built on our rich heritage by combining high ethical standards with innovative technologies to deliver truly exceptional service to our clients and communities. As a result, we are repeatedly recognized as one of the top-performing financial institutions in the country.

As always, I am grateful to our Board of Directors and each of our teammates for bringing our ESG initiatives to life through their actions and ideas. To all our stakeholders: Thank you for the trust and confidence you place in Bank OZK. We are excited to partner with you to accomplish great things in 2023 and for many years to come.

GEORGE GLEASON

Chairman and Chief Executive Officer

2022 Corporate Responsibility Highlights

8,123

Community members who attended Bank OZK financial education or technical assistance seminars

Over 8 Million

Kilowatt-hours of renewable electricity anticipated annually from our solar power plant in Arkansas

\$4.7 Million

Donated to community philanthropic programs and organizations

1,300

Affordable housing units financed for LMI totaling \$157 million

10,967

Students enriched through Bank-supported financial literacy education programs

2,420 2.3 Million

Employee volunteer hours

Pounds of paper recycled



2022 Awards & Recognition

Forbes

World's Best Banks, America's Best Banks

Bank Director

Ranking Banking: Top 25 U.S. Banks
Ranking Banking: Top Banks \$5 Billion-\$50 Billion

American Banker

Best Places to Work in Fintech

BauerFinancial

Superior 5-Star Rating

Commercial Observer

Power Finance: The 50 Most Important Figures of Commercial Real Estate Finance

ABOUT THIS REPORT

This annual ESG report is published by Bank OZK (the "Bank") and focuses on ESG matters and other issues that are important to our business and our stakeholders, including the communities we serve.

Throughout the report, we have guided readers to sources of more information, including our corporate website, annual report and proxy statement. This report is also informed by disclosure frameworks maintained by the Sustainability Accounting Standards Board (SASB).

Unless otherwise noted, statements made throughout this report cover the period of January 1, 2022 through December 31, 2022.

Stakeholder Engagement

We continuously engage in dialogue with our stakeholders, including investors, employees, customers, communities and regulators. This engagement provides us with valuable feedback about key issues related to our business and the communities we serve.



ABOUT OUR BANK

Bank OZK has a rich heritage of cultivating relationships that encourage communities, large and small, to grow and thrive. Over our 120-year history, we've grown to become nationally recognized as a banking industry leader. We're investing in small business, fueling economies in local communities and changing skylines in the largest cities across America. Our focus on relationships, expertise and excellence in execution are hallmarks of our Bank.

Bank OZK is a regional bank providing innovative financial solutions delivered by expert bankers. Our wide range of banking services includes deposit and lending products designed to offer convenience and safety while helping our customers attain their goals. Our loan services include various real estate, consumer, commercial, industrial and agricultural loans, including small business and affordable housing loans.

Our values and culture — The OZK Way — are the keys to our long-term success.

The OZK Way

- ◆ Provide Exceptional Customer Experiences.**
 We want to provide exceptional service, present our products and services in an engaging way, and leverage our evolving technology to maximize the experience of each customer.
- ◆ Teamwork Rocks.** We believe that capitalizing on the unique insights, abilities and experiences of each team member is critical in achieving the Bank's full potential. We embrace teamwork, collaboration and diversity in all its forms, recognizing that our potential together far exceeds the sum of what we could achieve as individuals.
- ◆ Do Right.** We expect our team members to conduct themselves and our business with the highest standards of honesty, ethics, integrity and fair dealing.
- ◆ Pursue Excellence.** We will relentlessly pursue excellence. This quest for excellence includes continuous innovation and improvement, realizing that many small incremental enhancements can compound mightily over time.

Corporate Overview¹

ASSETS:

\$27.66B

YEAR FOUNDED:

1903

NASDAQ:

OZK

LOANS:

\$20.78B

TOTAL STOCKHOLDERS' EQUITY:

\$4.69B

DEPOSITS:

\$21.50B

OFFICES IN 8 STATES:

241

ATMS:

250

HEADQUARTERS:

Little Rock, Arkansas

 EMPLOYEES:²
2,646
¹ Financial data as of December 31, 2022.

² Full-time equivalent employees as of December 31, 2022.

ENSURING STRONG CORPORATE GOVERNANCE AND ETHICS

At Bank OZK, we are committed to practicing strong governance and upholding the highest standards of ethical conduct throughout our business. We believe that our corporate governance and ethics practices should reflect our values. Moreover, these practices are essential to providing long-term value for our shareholders, customers, employees and communities.

Our Board of Directors has adopted Corporate Governance Guidelines and a Code of Business Conduct and Ethics (The "Code"), and many other things to promote sound and effective governance and establish a set of expectations and requirements to ensure our business is conducted ethically and effectively.

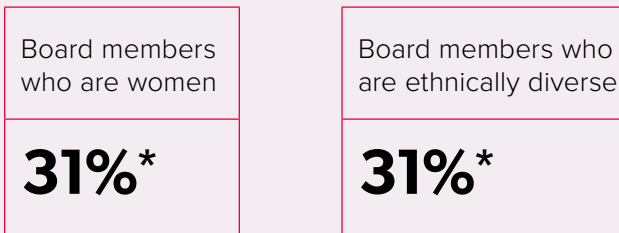
To learn more about our corporate governance practices and to view our Corporate Governance Guidelines and a Code of Business Conduct and Ethics, please visit our Investor Relations website at <https://ir.ozk.com>

Board of Directors

As of December 31, 2022, our Board consisted of 11 independent directors and our Chairman and CEO, George Gleason. Our Presiding Independent Director advises and collaborates with our Chairman and coordinates open communication between the independent directors and management. Board members Paula Cholmondeley and Peter Kenny have each been named a National Association of Corporate Directors (NACD) Fellow, a prestigious credential that signifies their experience and commitment to continuous learning.

Board diversity

We prioritize Board diversity and are mindful of the many ways the Board benefits from receiving a wide range of viewpoints and perspectives. Our directors have a variety of backgrounds and skills, giving us valuable insight, and they come from many of the key markets that we serve around the United States. We strive to maintain a healthy blend of director tenure, recognizing that longer-serving directors possess crucial institutional knowledge of our Bank and its culture. We also recognize that newly appointed Board members bring a fresh outlook, which enhances the Board’s independence and oversight.



For more detailed information about our Board members’ unique set of experiences and qualifications, see our Investor Relations website and our [2023 Proxy Statement](#).

*Data as of May 8, 2023

Board Oversight

Our Board oversees the Bank's strategic direction and the performance of our business and management. To assist with this oversight, the Board has established a number of standing independent committees, including the Governance & Compensation Committee (Compensation Committee), Risk Committee, Audit Committee and Trust and Wealth Committee.

Our full Board oversees our overall ESG objectives. In addition, various Board committees oversee specific ESG topics in their respective areas. For example:

- ◆ Governance & Compensation Committee oversees corporate governance aspects of ESG and corporate culture, human capital management, and diversity, equity and inclusion initiatives.
- ◆ Risk Committee oversees regulatory compliance and environmental risks and issues.

Committee charters and current membership for each of our Board-level committees can be found on our Investor Relations website.



Bank OZK Board of Directors as of May 8, 2023.

Corporate Governance Highlights

Shareholder rights

- Majority vote standard in uncontested director elections with all directors elected annually
- No shareholder rights plans or poison pills
- Shareholders representing 10 percent or more of shares outstanding may call special meetings
- One-share, one-vote standard

Responsive and responsible governance

- Frequent shareholder engagement
- Independent director meetings at every regularly scheduled Board meeting
- Anti-hedging policy for all employees and anti-pledging policy for executive officers and directors
- Annual Board and Committee self-assessments and evaluations
- Annual review of director skill sets and experience
- Focus on director refreshment, succession planning, and diversity
- Stock ownership guidelines for all executive officers and directors

Executive compensation

We are committed to an executive compensation program that is transparent, pays for performance and aligns the interests of our executives with those of shareholders. Our Compensation Committee reviews and approves our executive and director compensation programs annually to ensure they are appropriate and reflect best practices.

Our executive compensation program includes the following elements:

- Variable compensation tied to explicit quantitative performance measures
- Capped payouts for all executive incentive plans
- Clawback policy for all executive officers and employees
- All equity awards have double-trigger acceleration upon change in control
- No employment, change in control or contractual severance agreements with executive officers
- No option repricing without shareholder approval
- Annual market analysis of executive and director compensation relative to a high-performance industry peer group
- Annual risk assessments of compensation programs to avoid incentivizing unnecessary and excessive risk-taking
- All equity incentive compensation for executive officers granted in the form of performance-vesting restricted stock units earned (or not earned) based on the Bank's performance compared with peers over a three-year period, with an additional one-year post-vest holding requirement

For more information on our compensation governance, please see our [2023 Proxy Statement](#).



Ethics and Compliance

Bank OZK is committed to the highest standards of ethical and professional conduct for all employees, officers and directors. Supervisors play a critical role in upholding our ethics and demonstrating our core values in everything they do. They are expected to create an environment of open communication within their teams, invite questions and concerns from their employees without fear of reprisal, and publicly celebrate examples of ethical behavior.

In addition to adhering to all state and federal laws, rules and regulations affecting the banking industry, we expect all employees to adhere to our [Code of Business Conduct and Ethics](#). Together with our corporate policies, the Code is a vital part of our risk management framework. Available on our Investor Relations website, the Code covers topics such as diversity, equity and inclusion, harassment, fostering a productive work environment, conflicts of interest, protecting bank assets, anti-bribery/anti-corruption, information security, and political contributions.

The Code applies to all employees who work at the Bank and its affiliates, including officers, employees and directors. Anyone who violates the Code may face disciplinary action, up to and including termination. All employees, including officers, are required to complete annual training on the Code; all employees, officers and directors are required to certify that they have read and understand the Code.

We also maintain a Third Party Code of Business Conduct and Ethics that applies to our business partners, such as vendors and consultants.

Employee training on ethics and compliance

We annually conduct training for employees on ethics and compliance topics that are especially important to the Bank and to our customers.

These ethics and compliance training modules include:

- ◆ Code of Business Conduct and Ethics
- ◆ Information Security Awareness
- ◆ Identity Theft Prevention
- ◆ Physical Security Awareness, Fraud and Investigations
- ◆ Preventing Workplace Violence
- ◆ Harassment and Productive Work Environment
- ◆ Fair and Responsible Lending
- ◆ BSA/AML, OFAC, and Suspicious Activity Reporting
- ◆ Insider Trading
- ◆ Elder Abuse and Financial Exploitation

Learn more about Bank OZK’s professional development curriculum in the Supporting Our Employees section starting on page 20.

Reporting and investigating ethics concerns

Our Ethics Confidential Helpline is available 24 hours a day, seven days a week, by phone and website for employees to report suspected violations of the Code or other policies or laws. The Ethics Helpline call center is staffed by an independent third-party provider, and callers may remain anonymous. Employees can also discuss concerns with any manager in their department or reporting line with whom they feel comfortable, or reach out directly to one of the Bank’s Human Resources Business Partners.

We are committed to investigating all potential violations of the Code and dealing with each report fairly and reasonably. During investigations, the identities of employees who report concerns are kept confidential to the fullest extent possible.

We maintain a strict non-retaliation policy. Employees who engage in retaliation against a colleague who has raised a concern or question in good faith and in accordance with the Code are subject to disciplinary action, up to and including termination.



Risk Management

As a financial services organization, certain elements of risk — including sustainability-related risks — are inherent in our operations. We regularly encounter risks as part of the normal course of our business, and we have developed an enterprise-wide risk management framework to identify, measure, monitor, manage and report risks that affect or could affect the achievement of our strategic, financial, and other goals and objectives.

Our Board is responsible for approving the Bank’s overall risk management framework and establishing risk tolerances for each of our key risks. The Risk Committee, composed of independent directors, oversees the Bank’s risk management processes and meets at least quarterly. Our Executive Risk Council, composed of senior Bank executives and chaired by the Bank’s Chief Risk Officer, assists the Board in review and approval of risk management processes and procedures, monitoring of key performance indicators and key risk indicators, assessing current and emerging risks, monitoring the Bank’s risk culture, and overseeing compliance with regulatory expectations and requirements.

In addition, appropriate Board committees monitor certain risks and oversee management advisory councils throughout the organization that assist the Board in monitoring risks at the day-to-day level, including operational, market, liquidity, compliance/regulatory, credit, strategic and reputational risks. The Board receives regular reports from members of senior management, on behalf of such councils, to enable the Board to understand our risk identification, risk management and risk mitigation strategies.

For a list of the principal risks overseen by our Board committees, please see our [2023 Proxy Statement](#).

<i>“In today’s world, organizations face a multitude of risks, including financial risks, safety risks and reputational risks, among others. By implementing a comprehensive enterprise risk management strategy, Bank OZK is protecting our business and customers from these dangers and helping to ensure we are prepared for any situation.”</i>	
Arindam Majumdar	Deputy Chief Risk Officer



Data Security and Privacy Protection

In a cybersecurity landscape that is constantly changing, all banking institutions and financial services organizations must diligently guard against risks to customer and internal security and privacy. As increasingly powerful and interconnected technologies bring expansive benefits to businesses and consumers, they may also expose new vulnerabilities that cybercriminals can exploit.

Bank OZK takes an in-depth, layered, defensive approach to protecting systems, data and privacy. We fulfill this crucial responsibility through ongoing investments in enhancing our technology, processes and people to be more adept at countering cybersecurity threats.

Our cybersecurity control infrastructure employs a variety of preventive and detective tools to monitor information security in our environment, provide alerts regarding suspicious activity and block potential breaches. We also employ tools to report on suspected, advanced and persistent threats.

We believe we have effective measures in place to appropriately segment our systems and environment to reduce access, exposure and impact. Additional defense mechanisms around the perimeter of our infrastructure and at both endpoints further protect against internal and external threats.

During 2022, Bank OZK advanced our Insider Threat Program by adding additional technical and logical controls that help our Information Security team track anomalies and identify abnormal characteristics and behaviors, helping to keep customer information confidential and secure.

<p><i>“Trust and reputation create the foundation on which banking is built. Our customers want to bank with confidence, knowing their transactions are efficient, secure and private. We rigorously protect personal information while implementing technological advancements to help defend against fraud and fight financial crimes.”</i></p>	
<p>Jeff Evans</p>	<p>Chief Information Security Officer</p>



Processes

The National Institute of Standards and Technology (NIST) and Center for Internet Security (CIS) are foundational resources in the Bank’s cybersecurity program. We employ various NIST and CIS frameworks as part of the backbone for implementing our security processes. In addition, our Information Security team works closely with government and industry associations to stay abreast of developments and share best practices.

The Bank’s information security program, policies and standards undergo periodic review. We obtain independent audits of the Bank’s information security function, program maturity assessments and penetration testing throughout the year. We also maintain a Network Security and Privacy Liability insurance policy that provides coverage for an array of costs associated with a cybersecurity incident.

Functioning within our overall Enterprise Risk Management framework, the Bank’s Chief Information Security Officer reports directly to the Bank’s Chief Risk Officer. Our Risk Committee receives quarterly updates on cybersecurity-related performance and risk indicators.

Our full Board participates in annual cybersecurity training. Board members also receive an annual report on the state of the Bank’s cybersecurity program and quarterly cybersecurity updates from the Chief Risk Officer.

Our Chief Information Security Officer also oversees the Bank’s Third-Party Risk Management Program. This program classifies the risks associated with our service providers or business partners based on several factors, including the sensitivity of data being provided, accessed or retained. When applicable, service providers and business partners are contractually obligated to protect sensitive data provided by or received from the Bank. We conduct risk assessments and ongoing monitoring of third-party relationships that are deemed critical or significant to the Bank and require third-parties to certify that they will comply with our Third Party Code of Business Conduct and Ethics, which addresses data security and privacy.

People

The Bank’s information security program, policies and standards apply to all business lines, employees and contractors. We conduct internally focused exercises throughout the year to help raise employees’ awareness of the risks associated with cybersecurity.

All Bank OZK employees are required to complete an annual Security Awareness Training Program and attest that they understand the program. Also, they must certify each year that they have read and understand the Bank’s relevant information and data policies. In 2022, we launched data privacy training to help employees understand key areas of focus for cybersecurity and data privacy, as well how they overlap.



We reinforce data security and privacy best practices through the **OZK S.A.F.E.** (Be **Secure**. Stay **Aware**. Keep **Focus**. **Educate** Others.) program. In addition to posting weekly security awareness articles on the S.A.F.E. intranet page, we honor one employee each month for taking action to help prevent or report a cyberthreat.

Fair and Responsible Banking

Our commitment to fair and responsible banking has been key to earning our customers' trust over the past 120 years. The Bank requires all employees to complete a robust compliance education program on an annual basis that delivers numerous training courses throughout the year. Bank practices and controls are designed to ensure adherence to our fair and responsible banking commitment. In addition, the Board of Directors receives annual Fair Lending training from our Chief Compliance Officer.



We are committed to treating prospective and existing customers in a manner that is equitable, transparent and consistent with laws and regulations, including consumer protection laws and regulations that prohibit unfair, deceptive or abusive acts or practices.

We prohibit discrimination in banking on the basis of race, color, religion, sex, marital status, familial status (including pregnancy and parental leave), national origin, sexual orientation, gender identity, age, disability or handicap, military and veteran status, or any other protected status under federal, state or local law, the fact that all or part of a customer's income is derived from any public assistance program, the fact that a customer has in good faith exercised any of their rights under the Consumer Credit Protection Act, and on any other basis prohibited by law.



Product Development and Compliance Oversight

Bank OZK has a product and service development and oversight structure that starts at the grassroots level with various working groups. Key stakeholders from across the Bank are involved in the development of new or significantly modified products and services, and our Commercial and Retail Banking Committee is responsible for approving such products and services following its review of a risk assessment conducted by our Enterprise Risk Management department.

New products and services are subject to a robust compliance vetting and approval process to ensure the mission of being a good corporate citizen is always in focus. Also, we ensure that existing products continue to be delivered to customers as intended, designed in accordance with contractual terms, and in compliance with applicable laws and regulations.

Bank OZK has numerous corporate compliance policies and programs that lay out the standards for all Bank personnel and departments to follow. The pillars of our approach to compliance and fair and responsible banking include:

Compliance Training

Risk Assessment

Advisory/Oversight

Monitoring and Testing

Customer Complaints

Fair Lending

Change Management

Reporting

We maintain a robust Customer Complaint program to ensure we listen to feedback and resolve issues on a timely and fair basis.

Marketing

Bank OZK’s Corporate Compliance officers are involved in the development of products, the approval of marketing materials and campaigns, and oversight of marketing processes and procedures. Compliance officers ensure that information within advertising is prominent, easy to understand, placed where the customer would expect to find it, and factually accurate.

Monitoring

Our Fair Lending unit provides active surveillance of our consumer portfolios and uses approved data analytical models to ensure fairness in our pricing and underwriting practices.

SUPPORTING OUR EMPLOYEES

Our employees fuel our success through their hard work, loyalty, positive attitude and performance. We recognize and reward their efforts by nurturing a supportive work environment that includes respectful relationships, fair compensation and generous benefits. Also, investing in our people's success is a critical priority. We provide opportunities for all employees to grow, develop and achieve their career objectives.

Resources for greater work/life balance

Bank OZK is committed to helping our employees balance their work schedules with their family and home lives. We have several programs in place and offer various benefits to help. These include generous paid holiday leave, sick leave and vacation time.

Our Employee Assistance Program ("EAP") helps Bank employees and their families navigate various aspects of life. EAP benefits include online resources, as well as access to counselors and therapists who are trained to guide individuals toward healing and long-term success.

Our paid parental leave benefit provides for bonding time with newborns and adopted children.

We also provide employees and their families with no-cost access to Cariloop, a service that connects users with elder and adult care, special-needs resources, child day care, and backup care facilities and tutoring services.



Compensation and benefits

We have awarded regular merit-based salary increases for virtually all employees consistently during the past decade. The Bank maintains a qualified retirement plan with a salary deferral feature. This benefit includes matching 100 percent of deferrals on the first 3 percent of compensation, plus 50 percent of deferrals on the next 2 percent of compensation.

We provide comprehensive group medical benefits that offer flexibility for the diverse and changing needs of our employees and their family members, and contribute toward employee and family premiums on group medical and dental plans. We worked closely with our insurance providers to keep employee-paid premiums from increasing for the past three years for all lines of health and wellness coverage and supplemental coverage.

New employees are eligible for group benefits on the first day of the month following their hire date. For some employees, this means they become eligible for coverage in their first week of employment.

Bank OZK continued our emergency COVID-19 paid leave through Q1 2022 to assist employees directly affected by the pandemic. In total, this benefit enabled impacted employees to take more than 23,200 hours of time away from work during the first quarter of 2022.

Benefits include:

- Medical, with multiple plan options for employees and family
- Dental for employees and family
- Vision for employees and family
- Short-term and Bank-provided long-term disability insurance
- Life insurance that pays out at a multiple of salary
- Optional life insurance for employees and family
- Health Savings Account with matching Bank contribution, which increased from \$350 to \$500 in 2022
- Medical Reimbursement Flexible Spending Account
- Dependent Care Flexible Spending Account
- 401(k) Plan with Bank match and 100 percent vesting at eligibility (30 days from hire) delivered on an intuitive self-service platform
- Pet insurance
- Employee Assistance Program: a confidential program that offers counseling sessions with professional health care providers

Paid leave benefits include:

- Holiday, vacation and sick leave
- Six weeks of parental leave following births and adoptions
- Enhanced military leave
- Enhanced bereavement leave
- Jury duty leave

In addition, all employees have access to:

- Assistance finding quality providers at best price
- Telemedicine: allows employees to connect with doctors 365 days a year, 24/7
- Access to preferred vendors and discounts
- Access to NEOU, a digital platform that offers interactive fitness and wellness classes, streaming live and on-demand

Helping employees dress for success

All new employees receive free Bank OZK-branded attire and \$100 toward additional Bank OZK apparel or other Bank-related items. In 2022, all employees received an additional \$300 Bank OZK apparel allowance.

Professional Development

We believe that continuous learning is critical to the success of the Bank and each employee. That is why we invest significantly in employee education and skills development through our Learning & Development department.

Our curriculum encompasses not just regulatory requirements and corporate policies but also broad-ranging opportunities for employees to build their professional knowledge, acquire the skills needed to meet evolving customer needs and continue advancing their careers within Bank OZK.

We regularly evaluate and refine the Bank’s professional development opportunities to make them more engaging, convenient and relevant for our employees. In 2022, we focused on expanding hands-on learning for new Community Bank employees with onsite training rooms so that employees did not need to leave their branches to attend training. Employees are provided monthly fraud courses on topics such as unethical and unusual incident reporting, elder financial abuse, and consumer identity theft. We also compiled manager-level training resources into one online catalogue to make it easier for managers to find the resources they need on topics such as leadership and team development, conflict resolution, and unconscious bias.

DEPENDING ON THEIR ROLE WITHIN THE BANK, EACH EMPLOYEE DEDICATED APPROXIMATELY:

20-30 hours to learning, resulting in completion of over 180,000 training modules Bank-wide throughout 2022.

Onboarding for new employees

Bank OZK offers new employees a comprehensive learning experience to help them become proficient in their roles. We lay the foundation for long-term success through a blended experience composed of eLearning, microlearning, self-directed courses, learning paths, webinars, virtual classrooms and more. New employees also receive on-the-job coaching from their manager or other experienced team members.

“Engaged employees drive our success by applying their best efforts to advancing their performance and earning our customer’s loyalty. We support a high-performance culture where employees have the tools they need to contribute and be successful.”

Tamara Gotham

Chief Administrative Officer



Tailored learning and growth pathways

Thrive, our automated online learning management system, contains a searchable catalogue of more than 530 in-person and virtual training courses, along with supplemental materials that correspond to various departments and job roles throughout the Bank. Using this platform, employees can easily view and register for training sessions, track their learning progress, participate in self-directed online courses and map out short- or long-range professional development plans. Thrive also allows our managers to assign or recommend specific courses to their team members.

Resources for Current and Future Leaders

Strong leaders are indispensable for our organization because they are critical to our success. As leaders, our employees drive innovation, create a good working environment and help newcomers within our organization gain a solid footing. Moreover, we recognize that our people desire meaningful leadership opportunities that allow them to engage more directly in the Bank's success and be recognized for their contributions.

Leadership Summit: aligning on shared vision of Bank's future

In 2022, we refreshed our leadership development approach by offering a series of in-person, interactive, small group workshops for 140 high-performing employees across the Bank. During each multi-day Leadership Summit, a new group of participants interacted with our Chairman/CEO George Gleason and other members of our Executive Team, and participated in workshops hosted by external partners.

Program sessions covered principles of change management, communication, diversity, equity and inclusion, strategic team building and more. Bank OZK executives also shared their insights on current and future organizational goals, the ability to contribute to our culture, and other leadership priorities. In 2023, we will continue our focus on leadership development.

What Leadership Summit attendees had to say:

“It was particularly insightful to get to know the executives on a more personal level.”

“The Summit was fantastic in teaching me how my role fits into the overall framework of the Bank, and how it will be important in moving toward our collective goal.”

“Overall, a very positive experience that made me feel more connected with other leaders across the Bank.”

“Gaining new insights on the vision for the future of the Bank is incredibly valuable to bring back to the team. When we all understand where we’re going, we can move toward it together in each of our roles.”

“The investment the Bank puts into leadership development is outstanding. The Summit not only gave me a better sense of how our Executive Team is leading our company, but it also provided a feeling of belonging and teamwork. I definitely took away that we must continue to collaborate and learn from each other to help each other grow.”

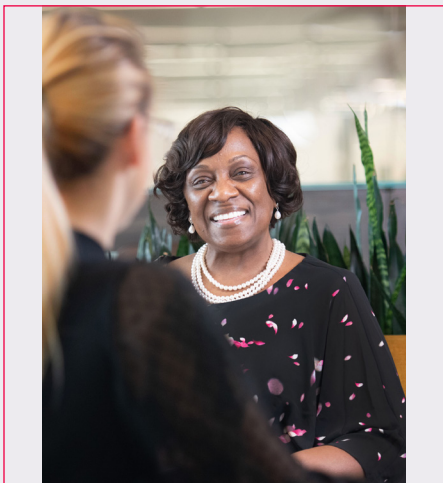
Justin Miller

Regional Executive for Community Banking, Central Georgia



Diversity, Equity and Inclusion (DEI)

We recognize that fostering DEI throughout our operations and workplace culture is critical to our long-term success. Therefore, we strive to create a culture that respects and values each other's differences, promotes dignity and respect, and encourages employees to develop and maximize their full potential.



Our DEI strategy, led by Cathy Bonner, Director of Diversity, Equity & Inclusion & Outreach Programs, focuses on three core priorities:

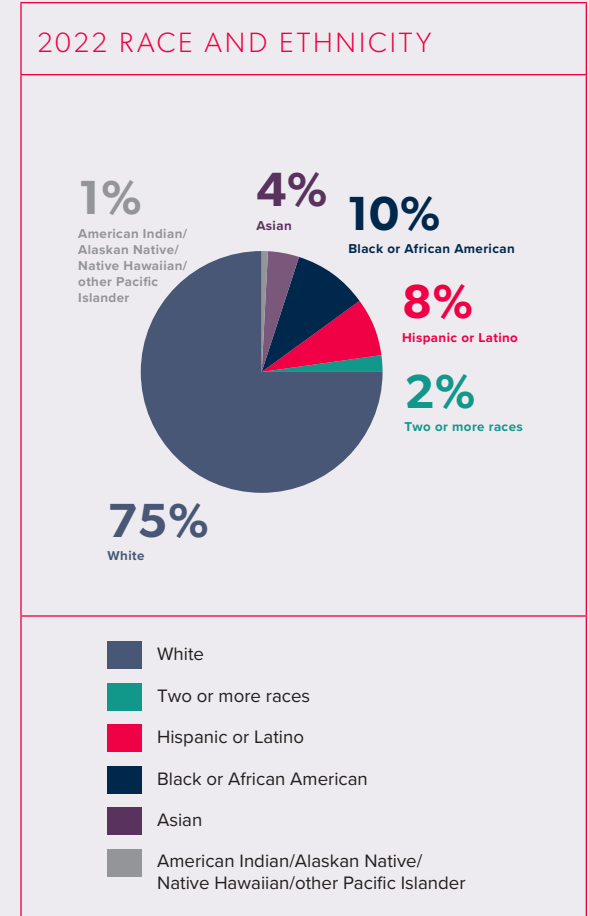
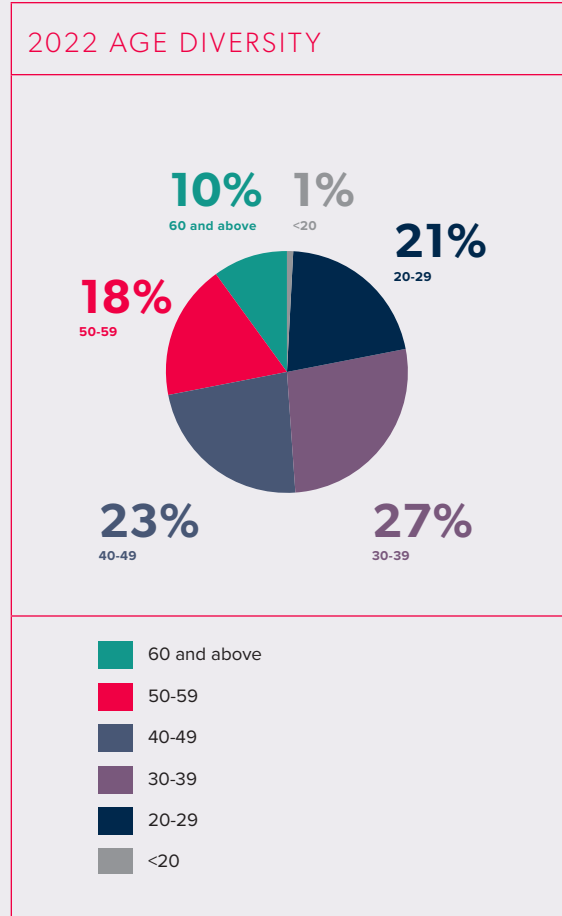
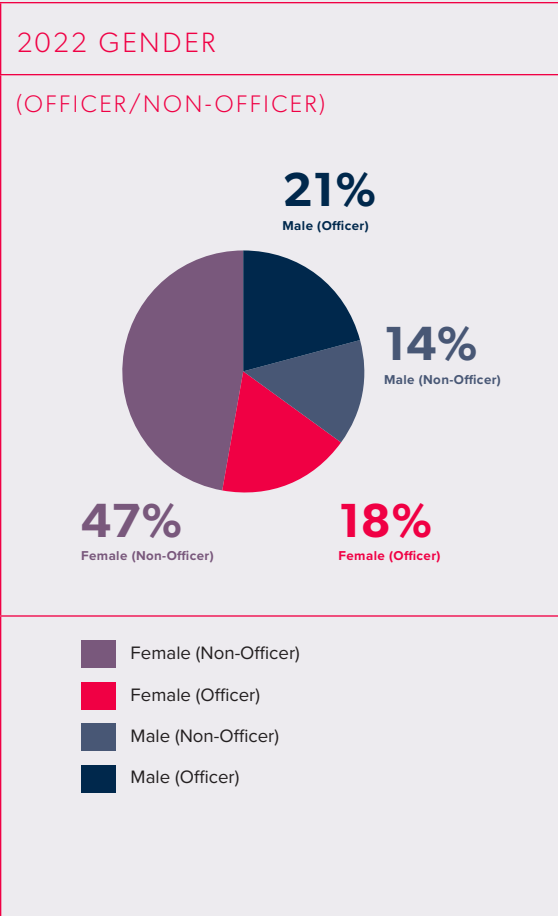
- Engaging and developing diverse team members through leadership development programs and mentoring opportunities
- Attracting diverse talent by casting a wider net for prospective employees, which includes working with historically Black colleges and universities
- Strengthening our connections to the diverse communities we serve through partnerships with local organizations

Bonner works closely with the Bank's DEI Strategy Council, composed of senior leaders from across our business units, to embed these priorities even more deeply in the organization and ensure we remain accountable for driving sustained progress toward our DEI objectives.

“By advancing diversity, equity and inclusion and implementing equitable and bias-free employment practices, we unlock our employees’ full potential to succeed. By building a pipeline of diverse talent, we support individual growth, increase creativity and improve employee engagement.”

Cathy Bonner

Director of Diversity, Equity & Inclusion & Outreach Programs



Demographic information as of December 31, 2022

Source: December 31, 2022, employee data produced in a manner consistent with EEO-1 reporting with aggregation across EEO-1 ethnicity categories.

Protecting against discrimination and harassment

Our highly talented and diverse workforce is one of the Bank's greatest strengths. We are committed to supporting all employees' success through our Workplace Civility and Freedom from Harassment and Discrimination Policy, which prohibits unlawful discrimination and harassment of any type. This policy affords equal employment opportunity to employees and applicants without regard to race, color, religion, sex (including pregnancy), national origin, sexual orientation, gender identity, age, disability, genetic information, veteran status or any other protected status under federal, state or local law.

Employee engagement and recognition

Especially in this challenging employment market, with limited talent pools and increasingly expensive labor, we continue to focus on and assess employee engagement. We believe strengthening the connection employees feel toward their work, their teams and the overall organization is at the core of employee well-being, customer satisfaction and organizational success.

In 2022, we worked with an independent third-party partner to conduct a company-wide employee engagement survey, OZK Insights, which had an 84 percent response rate, and we are using the survey results to assess and execute continuous improvements to the employee experience.

We share information and engage with our employees through our internal employee portal, OZK Inside, and through face-to-face and electronic communication.

Team members can also provide suggestions and feedback at "BetterX portal." To date, more than 1,000 ideas have been submitted through the portal, with hundreds implemented. For example, we received many suggestions to digitize paper forms, leading to OZKiosk. Many forms that we previously scanned and emailed are now submitted electronically and virtually approved, resulting in greater efficiency, better tracking and reduced paper use.

Brian Lending

"I wanted to take a moment to recognize my teammate, Brian. He is a huge contributing factor to the success of our team in Georgia. He works hard to guarantee this success and does a great job at it. His attitude is always positive, along with a great personality that adds to an enjoyable work environment."

Corey Digital Services

"I want to recognize Corey for his excellent service. He always has a positive attitude when I call with digital service issues that I need assistance resolving for our clients. Corey always goes above and beyond to make sure I can take care of the client in front of me and ensures we provide exceptional experiences for our customers!"

Gail Banking Relationship Specialist

"I had a client come in and tell me that he just wanted me to know how much of an asset Gail was to our company. He stated he had fraud on his account, and she handled it with the utmost professionalism while also being courteous and kind. He stated that he believes that when someone does such an amazing job as she does, it should be recognized, and he wanted to make sure he did!"

Employee Health and Wellness

We strive to provide a safe and healthy work environment for all employees.

The Bank has a company-wide tobacco- and smoke-free policy at all of our offices. In addition, we are supporting employees' ergonomic health with amenities in our new corporate headquarters, such as height-adjustable workstations, keyboard trays, monitor arms and ergonomic task chairs.

Workplace safety and security

Our Managing Director of Fraud Risk and Corporate Security oversees the Bank's workplace safety and security efforts. The director is responsible for providing regular updates to our Board and coordinating with our Crisis Management Team.

The Bank invests in advanced security technologies such as intrusion detection, access control and surveillance systems designed to safeguard our employees and business locations against criminal activity and other incidents. In addition, we continually assess our incident response plans, systems and processes to keep pace with evolving threats.

Our security systems are integrated with third-party monitoring services for 24/7 protection. We also operate a separate Security Support Center that handles event-based monitoring and response to threats.



Our mobile safety application called SafeBanker assists our employees at more than 240 locations with safely opening and closing Bank OZK facilities. This application also helps protect our employees as they enter or exit bank facilities.

OZK  **S.A.F.E.**

SECURE. AWARE. FOCUS. EDUCATE.

Under our OZK S.A.F.E. program, all Bank OZK employees receive annual physical security training. We also provide access to an extensive library of other security, fraud prevention and workplace safety training resources through our Learning & Development Department.

SUPPORTING OUR CUSTOMERS

Our goal is to provide the best, most convenient and most secure banking experience for our customers — whether they are an individual, a small-business owner, a state or local municipality or a large company. To do so, we combine the best of community, personalized banking with the power of technology to deliver truly exceptional service that helps our customers attain their financial goals.

Customer service and satisfaction

When it comes to customer service, our over 2,600 employees are always striving to do better — to make banking simpler, less time-consuming and more enjoyable for our customers.

For the fourth consecutive year, *Forbes* named Bank OZK among the [World's Best Banks](#) in 2022. This honor is based on customer satisfaction and key attributes such as trust, fees, digital services and financial advice.

Products and services to meet customer needs

Whether our customers interact with Bank OZK at one of our branches, online or on their mobile device, we provide access to products and services that are designed to make personal banking accessible, convenient and secure. We also offer support for all customers to meet their short- and long-term financial goals, and we dedicate significant resources toward expanding financial inclusion in the communities that we serve.

Our technology group works to develop new and expanded digital solutions that enable Bank OZK employees and customers to interact more efficiently. We continually balance the desire for faster and simpler banking experiences with the need to protect customers' financial accounts and personal information. (Learn more about our security and privacy framework on page 15 of the report.)

In 2022, we continued to enhance the options for our customers to access their favorite digital banking tools such as Bill Pay, Transfers, Mobile Deposit, OZK Cards and Zelle®. The enhanced experience also includes time-saving features such as:

- Quicker login and logout
- Intuitive, more efficient navigation
- Prominently displayed balance

We offer OZK Cards, which add extra fraud protection for Bank OZK debit card holders. OZK Cards allow customers to track spending from their phones, get instant alerts whenever their card is used, freeze their card if they temporarily misplace it, restrict transactions to a certain area and set security preferences to match their spending habits.

Our variety of personal savings accounts and money market accounts allows customers to tailor their savings strategy to meet their short-term or long-term goals.

Options to help easily grow savings include:

- **My Change Keeper**—a free add-on for any Bank OZK checking account that provides an option to round up every debit transaction to the next whole dollar and transfer the difference to the customer's savings. Or customers can choose to transfer a specific amount between \$1 and \$5 to their savings with every debit card transaction.
- **Automatic Transfer**—a simple way for Bank OZK customers to schedule one-time or recurring transfers from checking to savings through our online banking portal and the mobile app.
- **Safety Link**—a free service that automatically transfers funds from a linked savings, checking, money market or line-of-credit account at Bank OZK to another deposit account at Bank OZK in order to prevent an overdraft.
- **Freedom Advantage Checking**—a checkless account that features no overdraft or insufficient fund fees, no dormancy or inactivity fees, and no telephone transfer fees.
- **Win at Money**—a unique mobile-app-based savings experience as well as a series of informative blog articles that explores the keys to building a healthy financial future.

Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Helping Customers Save

In March 2022, we introduced a new program to help customers establish smart saving habits. All OZK Savings accountholders in Arkansas, Texas, Georgia and North Carolina were automatically enrolled into the Bank's Prize Linked Savings Program. Every \$25 of qualifying deposits made in an OZK savings account earned one entry (maximum 10 per month) in a monthly drawing to win \$1,000. Each month, we awarded 25 OZK Savings customers with \$1,000.



Bilingual Client Support

To better assist our Spanish-speaking clients, we offer bilingual Client Care Center representatives. Ozzy, our interactive voice response (IVR) system, also offers both English and Spanish options.



Expanding financial inclusion

For customers who have been turned down by other banks when trying to open a checking account, we offer Pathway Checking, which allows for a low opening deposit. In addition, the Bank OZK New Start Loan Program helps eligible customers with overdrawn checking accounts develop a manageable repayment plan.

We are proud to support Bank On, a national initiative established to ensure that low- and moderate-income, unbanked and underbanked individuals and households have access to safe, affordable transactional banking accounts. Our Freedom Advantage Checking Account is certified by Bank On.

We also offer qualifying customers the Freedom Advantage Home Loan, which allows up to 100 percent financing to low- and moderate-income borrowers or individuals buying or refinancing a home in a low- to moderate-income census tract within our assessment area. A Freedom Advantage Home Loan does not require private mortgage insurance, and borrowers may be eligible to receive down-payment assistance.

Through our Trust and Wealth division, we also offer Sustainable World Investments, an investment approach committed to fostering a healthier, more socially conscious planet. Our Trust and Wealth team considers environmental, social and corporate governance criteria when selecting investments used in this strategy.



SUPPORTING OUR COMMUNITIES

Local communities are the heart and soul of Bank OZK. Our focus on being “Better to the X Power®” inspires us to give back — through our core business, philanthropic resources and employees’ time and expertise — in ways that make our communities even stronger.

Affordable housing assistance

Bank OZK provides innovative and flexible lending programs to meet the credit needs of low- to moderate-income residents in every community that we serve.

Established in 2018, our Affordable Housing Finance Group oversees lending and investing for the construction of multifamily housing for families and seniors whose household income is 80 percent or less of the local area average. An estimated 95 percent of these loans benefit low-income families.

In 2022, we provided \$95 million in financing for projects across four states — totaling 648 affordable housing units — through our Affordable Housing Finance Group.

Since 2018, the Affordable Housing Group has provided more than \$626 million in financing and equity investments, helping to create approximately 5,013 units of affordable housing.

RESG

Since 2017 our Real Estate Specialties Group (RESG) has provided financing for buildings in numerous markets across the United States that include affordable housing units. In 2022, RESG provided more than \$289 million for financing for 1,764 affordable housing units* in 17 U.S. markets.

* Below market units/rent

Freedom Advantage Loans

The Bank OZK Freedom Advantage Home Loan program is our flexible, affordable mortgage product. This program allows up to 100% financing, flexible credit criteria and long-term fixed rates to low- and moderate-income borrowers as well as borrower(s) who are purchasing residential units in a low- to moderate-income census tract within the Bank's assessment area.

We also allow qualifying borrowers to refinance their loans through our Freedom Advantage Refinance product. A dedicated group of Bank OZK community mortgage loan professionals works with local realtors and community organizations to raise awareness of Freedom Advantage. In 2022, the Bank provided Freedom Advantage Loans totaling \$13.8 million for 74 single-family residential units.

Health care support

The Georgia HEART Tax Credit Program encourages businesses and individuals to donate to rural hospitals in the state that are dealing with financial hardship. In 2022, we supported this valuable program with \$450,000.

Employee Volunteering

We encourage Bank OZK employees to become actively involved in local volunteer programs and projects. In 2022, our employees recorded 2,420 volunteer hours. These activities included conducting financial literacy lessons at grade schools, providing support at health care clinics, assisting at community restoration events, offering financial expertise and resources to small businesses, and conducting homebuyer education classes for those seeking affordable housing.

Helping in times of need

Bank OZK is an active supporter of hunger relief efforts. In 2022, we helped the Arkansas Foodbank provide 126,000 meals totaling 40 million pounds of food to Arkansans experiencing hunger. Our donations to Harvest Regional Food Bank in Texarkana, Texas, helped to provide 27,500 meals. In Dallas, we are a proud supporter of Rescuing Leftover Cuisine (RLC), which redistributes excess food to people experiencing food insecurity. RLC's Dallas program has an annual goal to offset more than 28,700 lbs. of greenhouse gas emissions — primarily methane and CO₂— by rescuing 15,120 lbs. of food and providing 12,500 meals to those in need. The Bank provided a grant to support this mission in 2022.

Volunteer spotlight: **Adam Rivers**

Adam Rivers, Vice President, Business Development Officer, regularly volunteers his time with Beacon Hill Preparatory Institute in Dallas, which provides supplemental in-school and after-school education to Pre-K through 12th-grade students in partnership with the Dallas Independent School District (DISD). Through this financial literacy program, Rivers makes it fun for low-to-moderate income (LMI) students to learn math while also learning how to save. He contributes approximately 20 hours quarterly teaching fundamental financial concepts, so students have the information they need to succeed in school, career and life.

Disaster relief

Bank OZK provided \$50,000 to United Way of Lee, Hendry, Glades, and Okeechobee and United Way of Charlotte County to assist with Hurricane Ian relief efforts. The Bank's support helped provide food and temporary housing to residents impacted by the historic storm.

GIVING BACK IN 2022

\$4.7 Million* in
philanthropic giving by
Bank OZK

2,420
employee
volunteer
hours

30,000

Pounds of Thanksgiving
meals to 1,715 individuals

* Our total contributions for 2022 include our contributions of \$2,750,000 to Step Up for Students, a Florida needs-based student scholarship provider, \$450,000 to the Georgia Heart Hospital program and \$122,904 to the Atlanta Youth Academy program, for which we receive state income tax credits in Florida and Georgia.

Supporting small businesses

We understand that many small business owners and entrepreneurs face difficulties obtaining traditional financing. We strive to address this challenge through an array of products and services and by participating in programs such as the U.S. Small Business Administration (SBA) Loan Program.

As a preferred lender, Bank OZK makes the SBA loan process easy to navigate, offering loans with as little as 10% down. We specialize in SBA loans for veterans, women-owned businesses and minority-owned businesses. In addition, we participate in the Business and Industry programs of the U.S. Department of Agriculture by providing loans to rural communities.

Bank OZK employees work in partnership with Small Business Development Centers and Community Development Financial Institutions, which provide tools, resources and technical assistance to small businesses across our footprint and help raise awareness of the Bank's many Government Guaranteed Loan Products.

Helping Small Businesses



In Winston-Salem, North Carolina, Bank OZK proudly invested funds to support the Center for Creative Economy's (CCE) Velocity Program. The program is a 10-week accelerator for 10 high-performing businesses to help them launch and grow. Bank OZK's funding will support educational programming and seed funding for the top two entrepreneurs.

Bank OZK also supports PeopleFund, whose mission is to create economic opportunity and financial stability for underserved people and communities by providing access to capital, education and resources to build healthy small businesses throughout the state of Texas. The Bank provided \$30,000 to support and fortify the BIPOC (Black, Indigenous, People of Color) Small Business Accelerator program, covering costs such as staff salaries for delivery of technical and financial assistance, loan loss reserves, costs of maintaining technology infrastructure, and content delivery for participants.



Supporting Black-owned businesses

Bank OZK provided support to the Russell Innovation Center for Entrepreneurs, a non-profit incubator dedicated to advancing Black-owned businesses. The Russell Innovation Center for Entrepreneurs serves more than 1,000 minority businesses and entrepreneurs annually by offering educational, mentoring and capital resources for businesses in the metro Atlanta area. Bank OZK employees volunteer by providing financial expertise to help businesses expand.

We also support the Urban League of Greater Atlanta, which invests in the economic success of African-Americans. Bank OZK provided a grant to support its Financial Empowerment & Emergency Relief Center, which includes the Center for Housing and Wealth Building and the Entrepreneurship Center Small Business.

Helping women-owned startups succeed

The Women's Business Center of Charlotte (WBCC) seeks to empower women with tools, resources and opportunities to establish businesses, generate sustainable profits, and contribute to the economic development and growth of their community. Bank OZK provided a grant to support WBCC's 18-Hour Quick Book training series and Boss Conference. Additionally, the Bank's commercial team conducted sessions on managing finances, creating a positive cashflow and other business-related topics.

We are also a proud supporter of Arkansas Women's Business Center (AWBC), a project of Winrock International. AWBC helps women-owned small businesses start, grow and compete in global markets by providing training, counseling and access to capital. In 2022, a Bank OZK SBA Lender facilitated a financial literacy lesson with the participants. The Bank also provided funds to support the organization.

Community Reinvestment

We are proud to reinvest in our communities by offering a wide range of support to low- and moderate-income individuals and small businesses throughout our footprint. Our community development funding helps promote economic development, affordable housing, community services, revitalization and stabilization.

We also assist qualified applicants with securing grants for affordable housing projects by leveraging community programs offered by the Federal Home Loan Bank of Dallas as a Member Bank. These programs include the Affordable Housing Program (AHP), Special Needs Assistance Program (SNAP), Homebuyer Equity Leverage Partnership (HELP) and the Partnership Grant Program (PGP).

All Bank OZK employees share in the responsibility to support our mission to make products and services available in our community.

2022 Community Reinvestment Impact

CRA-Qualified Investments

\$154 Million

Community development investments supporting low- and moderate-income individuals, families, neighborhoods and small businesses

\$601,700

Participants in Bank OZK-facilitated financial education seminars on topics such as purchasing a home, budgeting and investing

8,123

Community development lending for affordable housing, economic development, community service, revitalizing and stabilizing low- and moderate-income communities

\$294.4 Million

Loans to small businesses located in low- and moderate-income communities

\$64.5 Million

Grant funding leveraged through Federal Home Loan Bank programs

\$35,120

Strengthening Financial Literacy

The Bank and our employees contribute time and expertise to help people build financial literacy skills crucial for achieving lifelong success. Together with our partner, Banzai, a leading education technology innovator, we host courses for K-12 students in low- to moderate-income communities on topics such as purchasing a home, saving, budgeting, insurance, taxes and investing. Through the Banzai curriculum and the Bank OZK Financial Scholars Program, we reached more than 4,400 students in 74 schools in 2022 with practical guidance to help them make informed decisions about their financial futures.



Helping to strengthen financial literacy

Bank OZK employees volunteered more than 380 hours to support Junior Achievement Financial Parks and local school programs in Florida and Georgia. Bank employees participated in the Junior Achievement Biz Town Programs, which simulates a real economy that challenges students to run a business. Our employees teach them responsibilities of operating a business and participate in pitch competitions.

We also supported a math and English tutoring program for students at Beacon Hill Preparatory Institute in Dallas. Bank staff also volunteered more than 80 hours conducting financial literacy lessons with the students.

Support for Habitat for Humanity

Bank OZK provided Habitat for Humanity of Jacksonville, Florida, with a \$65,000 donation via the state of Florida's Community Contribution Tax Credit Program. The funds were used to purchase a single-family home within a low- to moderate-income community.

Affordable housing support for rural citizens

Universal Housing Development Corporation (UHDC) is a HUD-approved counseling agency and a chartered member of NeighborWorks America. UHDC offers a wide range of programs and services to meet the housing-related needs in a nine-county service area to low- and moderate-income clients in rural Arkansas. Bank OZK provided a \$25,000 grant to be used as matching funds for the USDA Rural Development Housing Preservation Grant. The grant provides sponsoring organizations funds for repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.

Supporting college-bound students and young entrepreneurs

We believe that today's youth hold the keys to building stronger communities. Bank OZK helps bring higher education within reach of more students by funding local and regional scholarships. We also support programs designed to help young people start a career in banking or launch their own business.

In 2022, the Bank contributed \$2,750,000 to the Florida-based non-profit organization Step Up for Students, which awards college scholarships to young people from low-income households. We have funded over 300 Step Up for Students scholarships since 2017. Bank OZK also provided a \$122,904 grant to the Georgia GOAL Scholarship Program for its Atlanta Youth Academy, which offers thousands of children greater access to learning opportunities each year.



REDUCING OUR ENVIRONMENTAL IMPACT

At Bank OZK, we are dedicated to making a positive contribution to a sustainable environment by developing business practices that help protect and conserve natural resources in our workplaces and communities. Our efforts include increasing the energy efficiency and water conservation in our offices to investing in renewable electricity sources and developing technologies that cut our paper usage.

Dawn of a Solar-Powered Future

In May 2022, we completed construction of a new \$7 million solar power plant located in Stuttgart, Arkansas. This facility provides renewable energy for the Bank's entire headquarters building in Little Rock and 40 of our branch locations around the state. Consisting of approximately 11,000 solar panels, the plant can generate more than 8 million kilowatt-hours (kWh) of renewable electricity each year. From May through December 2022, it generated 5.02 million kWh, helping to avert 3,227 metric tons in CO2 emissions.

Our solar power plant will shrink the Bank's carbon footprint by an estimated 160,000 tons of carbon dioxide over the next 30 years, equivalent to the emissions of more than 390 million passenger-car miles.



Designing environmentally sustainable branches and offices

We are on a multiyear course to retrofit existing Bank OZK locations with more energy-efficient lighting and other equipment designed to conserve natural resources.

In 2022, we retrofitted branches in Florida and Georgia with LED lighting upgrades. All Bank OZK branch offices constructed since 2015 feature state-of-the-art LED lighting as well as other environmentally friendly design touches.

“We own or lease over 2 million square feet of real estate for our offices and branches around the United States, about the same area as 34 football fields. Responsible use of the resources required to construct, maintain and operate these facilities not only helps protect local communities and our planet, but can also reduce operating costs and risks to our business.”

Eric Digsby

VP/Multi-Market Facilities Manager



SASB INDEX

Sustainability Accounting Standards Board (SASB) Index

Bank OZK's services are classified under the Commercial Banks (CB) and Consumer Finance (CF) industries within the Financials sector, which are those most closely aligned with our business. All reported data is as of or for the year ended December 31, 2022, unless otherwise noted.

¹ Certain information is not disclosed herein because that information (i) is not considered material or is privileged or confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner wholly correlative with the related SASB metric.



Reporting status: Fully reporting Partially reporting Not reported

Industry	SASB Accounting Metric	SASB Code	Disclosure	
DATA SECURITY				
CB, CF	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1 FN-CF-230a.1	If applicable, any material cybersecurity incidents would be reported in our Annual Report on Form 10-K for the year ending December 31, 2022. ("2022 Form 10-K")	<input type="radio"/>
CF	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	FN-CF-230a.2	Not disclosed. ¹	<input type="radio"/>
CB, CF	Description of approach to identifying and addressing data security risks	FN-CB-230a.2 FN-CF-230a.3	<ul style="list-style-type: none"> 2022 Environmental, Social and Governance Report ("ESG Report"), Data Security and Privacy Protection (page 15) 2022 Form 10-K, Management's Discussion and Analysis, Operational Risk Management (page 82) 	<input checked="" type="radio"/>
FINANCIAL INCLUSION & CAPACITY BUILDING				
CB	Number and amount of loans outstanding qualified to programs designed to promote small business and community development	FN-CB-240a.1	<ul style="list-style-type: none"> 2022 ESG Report, 2022 Community Reinvestment Impact (page 39) Call Report for Q4 2022 (Schedule RC-C Part II, Items 3 and 4) 	<input type="radio"/>
CB	Number and amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	Not disclosed. ¹	<input type="radio"/>
CB	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Not disclosed. ¹	<input type="radio"/>
CB	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	2022 ESG Report, Strengthening Financial Literacy (page 39) <i>Note: Includes youth, adult, and small business financial literacy initiatives.</i>	<input checked="" type="radio"/>

Reporting status:



Fully reporting



Partially reporting



Not reported



Industry	SASB Accounting Metric	SASB Code	Disclosure	
INCORPORATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE FACTORS IN CREDIT ANALYSIS				
CB	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	2022 Form 10-K, Management’s Discussion and Analysis of Financial Condition and Results of Operations, Total Loan Portfolio (page 54), Total Construction/Land Development Loans (page 56)	●
CB	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	Not disclosed. ¹	○
BUSINESS ETHICS				
CB	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	If applicable, any material legal proceedings would be reported in our 2022 Form 10-K.	●
CB	Description of whistleblower policies and procedures	FN-CB-510a.2	<ul style="list-style-type: none"> Code of Business Conduct and Ethics, Raising Concerns and Reporting Violations (page 3) 2022 ESG Report, Ethics & Compliance (page 13) 	●
SYSTEMIC RISK MANAGEMENT				
CB	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	According to the Basel Committee on Banking Supervision’s assessment methodology, Bank OZK is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	●
CB	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	2022 Form 10-K, Business, Supervision and Regulation, Capital Stress Testing (page 10), Management’s Discussion and Analysis, Credit Risk Management (page 52), Liquidity Risk Management (page 65) and Capital Management (page 76)	●

Reporting status:	<input checked="" type="radio"/> Fully reporting	<input type="radio"/> Partially reporting	<input type="radio"/> Not reported
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Industry	SASB Accounting Metric	SASB Code	Disclosure	
CUSTOMER PRIVACY				
CF	Number of account holders whose information is used for secondary purposes	FN-CF-220a.1	We use our customer data for the secondary purposes of modeling data to improve our product and service offerings, evaluate the overall strength of our customer relationships and to predict customer behavior. We do not sell our customer data to third parties. See our Privacy Policy for more information.	<input type="radio"/>
CF	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	FN-CF-220a.2	If applicable, any material legal proceedings would be reported in our 2022 Form 10-K.	<input checked="" type="radio"/>
SELLING PRACTICES				
CF	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	FN-CF-270a.1	Not disclosed. ¹	<input type="radio"/>
CF	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	FN-CF-270a.2	Not disclosed. ¹	<input type="radio"/>
CF	(1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	FN-CF-270a.3	Not disclosed. ¹	<input type="radio"/>
CF	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	FN-CF-270a.4	CFPB Consumer Complaint Database (www.consumerfinance.gov)	<input type="radio"/>
CF	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	FN-CF-270a.5	If applicable, any material legal proceedings would be reported in our 2022 Form 10-K.	<input checked="" type="radio"/>

Reporting status:



Fully reporting



Partially reporting



Not reported



Industry	SASB Accounting Metric	SASB Code	Disclosure	
ACTIVITY METRICS				
CB	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	Not disclosed. ¹	<input type="radio"/>
CB	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	Not disclosed. ¹	<input type="radio"/>
CF	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	FN-CF-000.A	Not applicable. We do not offer credit cards accounts or pre-paid debit card accounts.	<input checked="" type="radio"/>
CF	Number of (1) credit card accounts and (2) pre-paid debit card accounts	FN-CF-000.B	Not applicable. We do not offer credit cards accounts or pre-paid debit card accounts.	<input checked="" type="radio"/>

FOR MORE INFORMATION ABOUT OUR BANK		
ESG Information ESG@ozk.com ir.ozk.com/esg	Investor Relations Investor.Relations@ozk.com (501) 978-2265	Customer Service 1 (800) 274-4482
www.ozk.com P.O. Box 8811 Little Rock, Arkansas 72231-8811		

Forward-Looking Statements

This report and other communications by the Bank include certain “forward-looking statements” regarding the Bank’s plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on management’s expectations as well as certain assumptions and estimates made by, and information available to, management at the time. Those statements are not guarantees of future results or performance and are subject to certain known and unknown risks, uncertainties and other factors that may cause actual results to differ materially from those expressed in, or implied by, such forward-looking statements. These risks, uncertainties and other factors are described in detail in the public reports the Bank files with the FDIC, including those factors described in the disclosures under the headings “Forward-Looking Information” and “Item 1A. Risk Factors” in the Bank’s most recent Annual Report on Form 10-K for the year ended December 31, 2022, and its quarterly reports on Form 10-Q. Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those projected in, or implied by, such forward-looking statements. The Bank disclaims any obligation to update or revise any forward-looking statements based on the occurrence of future events, the receipt of new information or otherwise.





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