

BANK OZK
CRA & FAIR LENDING COMMITTEE CHARTER
As Revised Effective August 10, 2018

Introductory Statement and Purpose

The Board of Directors (the “Board”) of Bank OZK (the “Company”) has appointed a CRA and Fair Lending Committee (the “Committee”) to oversee the operation of the CRA and Fair Lending Compliance Programs and the Community Development activities of the Company.

Committee Membership

The Committee shall be comprised of at least two (2) directors, at least one of whom must be a non-employee director. Additional Committee members need not be members of the Board. The qualification of persons to serve on the Committee shall be determined by the Board, and all members and the Committee’s Chairman shall be reviewed and approved annually. Committee members may be added or replaced by the Board.

Committee Authority and Responsibilities

1. The Committee shall oversee the operation of the CRA and Fair Lending Compliance Programs and the Community Development activities of the Company. The Committee shall perform such tasks as it determines to be necessary and appropriate to discharge this function.
2. The Committee shall meet at least four times annually, or more frequently as circumstances dictate.
3. The Committee may form and delegate authority to subcommittees or councils when appropriate. The minutes of all subcommittee or council meetings shall be submitted to and discussed with the Committee.
4. The Committee shall submit the minutes of all meetings of the Committee to, or discuss the matters discussed at each Committee meeting with, the Board.
5. The Committee shall, at least annually, (i) review and reassess this Charter and recommend any proposed changes to the Board for approval and (ii) review and evaluate the performance of the Committee and the Committee’s role and responsibility.