



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, 2024, unless otherwise noted.

¹Certain 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	Reporting Status
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, 2024 ("2024 Form 10-K")	●
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	○
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">• Data Security and Protection (ir.ozk.com/landing/crr-supporting-our-customers)• 2024 Form 10-K, Management's Discussion and Analysis, Operational Risk Management (page 74), Cybersecurity (page 34)	●
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">• Call Report for Q4 2024 (Schedule RC-C Part II, Items 3 and 4)	●

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	Not disclosed. ¹	<input type="radio"/>
Incorporation of Environmental, Social and Governance Factors in Credit Analysis				
CB	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	Not disclosed. ¹	<input type="radio"/>
Business Ethics				
CB	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, 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 2024 Form 10-K.	<input checked="" type="radio"/>
CB	Description of whistleblower policies and procedures	FN-CB-510a.2	• Code of Business Conduct and Ethics, Raising Concerns and Reporting Violations (page 3)	<input checked="" type="radio"/>
Financed Emissions				
CB	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-CB-410b.1	Not disclosed. ¹	<input type="radio"/>
CB	Gross exposure for each industry by asset class	FN-CB-410b.2	Not disclosed. ¹	<input type="radio"/>
CB	Percentage of gross exposure included in the financed emissions calculation	FN-CB-410b.3	Not disclosed. ¹	<input type="radio"/>
CB	Description of the methodology used to calculate financed emissions	FN-CB-410b.4	Not disclosed. ¹	<input type="radio"/>
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	2024 Form 10-K, Business, Supervision and Regulation, Capital Stress Testing (page 9), Management's Discussion and Analysis, Credit Risk Management (page 49), Liquidity Risk Management (page 58) and Capital Management (page 69)	●
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.	◐
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 2024 Form 10-K.	●
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	○
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	○
CF	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products	FN-CF-270a.3	Not disclosed. ¹	○
CF	(1) Number of customer complaints filed, (2) percentage with monetary or non-monetary relief	FN-CF-270a.4	CFPB Consumer Complaint Database (www.consumerfinance.gov)	◐
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 2024 Form 10-K.	●

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 card 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 card accounts or pre-paid debit card accounts.	<input checked="" type="radio"/>