

Beverly Cole is an Independent Board Member of Bank OZK, \$22.39 billion in total assets as of December 31, 2018. Bank OZK is top performing bank in nation 13 times over the past eight years with 254 branches. She serves on the Risk, Community Reinvestment Act (CRA) and commercial loan committees. She is the CEO of Cole Renwick, LLC, a multi-state property management company and retired CEO of CR Foods. She is a consultant to several doctors preparing alternative wellness devices for market. She is a National Association of Corporate Directors Ambassador and an African American Board Leadership Institute alumna, Class 10. She is a member of The Wharton School Angel network, Belle Capital LLC fund, and board member of Founders First LLC, a small business accelerator and revenue backed fund. She was a Wall Street institutional sales person and an investment banker with Merrill Lynch, where she identified clients and structured and marketed asset-backed / real estate investments. In addition to structuring transactions, she managed corporate acquisitions and divestitures and strategic partnering for Eastman Kodak Company. She received national recognition for her creative sourcing, partnership and real estate efforts. While at Kodak, she received the State of California's recognition for public and private economic development partnerships. She was a Disney's strategic sourcing executive. While at Disney, the company earned national recognition. Disney's Procurement program received US Congressional Record recognition, Governor's awards, Congressmen, SBA and multiple state, multi-city and county recognition. She is known as a master networker. Her past positions included Federal Regulator positions with the Office of Thrift Supervision and the FDIC. She conducted safety and soundness, CRA, Commercial Lending examinations of the top 20 US financial institutions. During her FDIC tenure, Ms. Cole led multi-state marketing efforts selling billions of failed financial institutions' assets. She had oversight over billions of Loss Share Agreements. Her last Federal position was with the Small Business Administration's Liquidation Division where she managed over \$1 Billion in Small Business Investment Corporation (SBICs) portfolios, guiding bio medical, pharmaceutical, medical device and health care companies. During each Federal tenure, she was awarded Federal performance merit awards. Ms. Cole has been an advisor to Asian and European companies seeking US expansion and strategic opportunities. When Ms. Cole was an attorney with Union Carbide Corporation, she was responsible for SEC and regulatory legal matters and practiced real estate law. Ms. Cole has structured Low Income Tax Credit transactions and is also helping hospitals with New Market Tax Credit financing. She was chosen to attend prestigious Renaissance Weekend and Morgan Stanley Multicultural Summit. A World Traveler, visiting Asia, Middle East, Europe, Africa, South America and Australia.