

Reporting Required by the Securities Exchange Act

connect BANK OZK (FDIC Certificate Number: 110)

LITTLE ROCK, AR

Form 4 Confirmation Number: EFR35707

Submission Date: 05/20/2026 4:34 PM
 Filing Date: 05/20/2026 4:34 PM

Your filing has been submitted and will be published on the FDIC.gov web site under Industry Analysis, Bank Data & Statistics. The confirmation number for your filing is included above and the contents of the filing are included below. Please print a copy of this screen for your records and have the appropriate person(s) sign a paper copy of this filing. When printing, you should select Landscape orientation (not Portrait). To add another filing, click **Submit Another Filing** on the bottom of the screen.

Form 4 - 6800/04

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL
OMB Number: 3064-0030 Expires: 2/28/2029 Estimated average burden hours per response ...0.5

Filing Information			
Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). <input type="checkbox"/>			
Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. <input type="checkbox"/>			
Issuer Name	Ticker or Trading Symbol	Date of Earliest Transaction Required to be Reported	If Amendment, Date of Original Filing
Bank OZK	OZK	05/18/2026	

Filer Information					
Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer
KATHLEEN M FRANKLIN	18000 CANTRELL ROAD	LITTLE ROCK	AR	72223	Director Description:

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
Title of Security	Transaction Date	Deemed Execution Date	Transaction Code	<input checked="" type="checkbox"/>	Amount of Securities Acquired or Disposed of	Price of Securities Acquired or Disposed of	Amount of Securities Beneficially Owned Following Reported Transactions	Ownership Form	Nature of Indirect Beneficial Ownership	
COMMON STOCK	05/18/2026		A		2,113 Shares (A)		19743 Shares	Direct		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned														
Title of Derivative Security	Conversion or Exercise Price of Derivative Security	Transaction Date	Deemed Execution Date	Transaction Code	<input checked="" type="checkbox"/>	Number of Derivative Securities Acquired or Disposed of	Date Exercisable	Expiration Date	Title of Underlying Securities	Amount of Underlying Securities	Price of Derivative Security	Number of Derivative Securities Beneficially Owned Following Reported Transactions	Ownership Form of Derivative Securities	Nature of Indirect Beneficial Ownership
There are no Derivative Securities														

Explanation of Responses
 These shares were issued under the Bank's 2019 Omnibus Equity Incentive Plan in accordance with Rule 16b-3(d) and are subject to a substantial risk of forfeiture until vested. These shares will vest 100% on the earliest to occur of (i) 05/18/2027 or (ii) the day immediately prior to the day of the Bank's first annual meeting of shareholders following the grant date.

* Signed by: _____ /s/Jillian Yant as POA for Kathleen M Franklin Date: 05/20/2026

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
 Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.
 Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

Exhibit Information
There is no Power of Attorney information
There is no Other information