

Reporting Required by the Securities Exchange Act

connect BANK OZK (FDIC Certificate Number: 110)

LITTLE ROCK, AR

Form 4 Confirmation Number: EFR35185

Submission Date:07/23/2025 4:05 PM
 Filing Date:07/23/2025 4:05 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: 4/30/2026 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 I(b).

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.

| Issuer Name | Ticker or Trading Symbol | Date of Earliest Transaction Required to be Reported | If Amendment, Date of Original Filing |
|-------------|--------------------------|--|---------------------------------------|
| Bank OZK | OZK | 07/22/2025 | |

Filer Information

| Name of Reporting Person | Street Address | City | State | ZIP Code | Relationship of Reporting Person to Issuer |
|--------------------------|---------------------|-------------|-------|----------|--|
| TIMOTHY D HICKS | 18000 CANTRELL ROAD | LITTLE ROCK | AR | 72223 | Officer Description: CHIEF FINANCIAL OFFICER |

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 | 07/22/2025 | | S | | 10,000 Shares (D) | \$53.13 | 62214 Shares | Direct | |
| COMMON STOCK | | | | | | | 10909 Shares | Indirect | SHARES HELD IN 401K AT 7/22/25 |

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

All shares in Table I were sold on July 22, 2025 in multiple trades at prices ranging from \$53.085 to \$53.17 inclusive. The reporting person hereby undertakes to provide to Bank OZK, a shareholder of Bank OZK or the staff of the Federal Deposit Insurance Corporation, upon request, full information regarding the number of shares and prices at which the transaction was effected.

* Signed by: _____ /s/ Timothy Hicks Date: 07/22/2025

**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