

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

Bank OZK (the “Bank”) recently implemented the realignment of certain reporting responsibilities related to its consumer lending and community bank commercial lending units. This realignment is intended to enhance the performance of these units. The Bank terminated the employment of Alan Jessup, Chief Lending Officer, effective as of August 21, 2025. Mr. Jessup’s former direct reports will report to various other members of executive management.

Cautionary Statements Regarding Forward-Looking Information

This Current Report on Form 8-K and certain other communications by the Bank contain statements that constitute “forward-looking statements” within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933 and Section 21E of the Exchange Act. Such statements are based on currently available information and are subject to various risks and uncertainties that could cause actual results to differ materially from the Bank’s present expectations. Additional information regarding these and other risks is contained in the Bank’s filings with the Federal Deposit Insurance Corporation (“FDIC”). Undue reliance should not be placed on such forward-looking statements, as such statements speak only as of the date on which they are made. The Bank undertakes no duty or obligation to publicly update or revise the information contained in this report, although it may do so from time to time as its management believes is warranted. Any such updating may be made through the filing of other reports or documents with the FDIC, through press releases, or through other public disclosure, including disclosure on the Bank’s website.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OZK

Date: August 22, 2025

By: /s/ Tim Hicks

Name: Tim Hicks

Title: Chief Financial Officer