

Reporting Required by the Securities Exchange Act

connect BANK OZK (FDIC Certificate Number: 110)

LITTLE ROCK, AR

Form 4 Confirmation Number: EFR35498

Submission Date: 02/19/2026 4:04 PM

Filing Date: 02/19/2026 4:04 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 1(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	02/17/2026	

Filer Information

Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer
OTTIE KERLEY	18000 CANTRELL ROAD	LITTLE ROCK	AR	72223	Officer Description: CHIEF BANKING OFFICER

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

Title of Security	Transaction Date	Deemed Execution Date	Transaction Code	Y	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	02/17/2026		A		1,108 Shares (A)		4564 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	Y	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. 100% of these shares vest on 02/17/2029, three years after the date of the grant, if the individual remains employed with the Bank throughout such date.

* Signed by: _____ /s/ Jillian Yant as POA for Ottie Kerley Date: 02/19/2026

**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