

**UNITED STATES
FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429**

**FORM 8-K
CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **March 14, 2022 (March 11, 2022)**

BANK OZK

(Exact name of registrant as specified in its charter)

Arkansas (State or other jurisdiction of incorporation) **110** (FDIC Certificate Number) **71-0130170** (IRS Employer Identification No.)

18000 Cantrell Road, Little Rock, Arkansas (Address of principal executive offices) **72223** (Zip Code)

(501) 978-2265
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.):

- () Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- () Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- () Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- () Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$0.01 par value per share	OZK	Nasdaq Global Select Market
4.625% Series A Non-Cumulative Perpetual Preferred Stock, \$0.01 par value per share	OZKAP	Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company

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 Arrangement of Certain Officers

On March 11, 2022, Greg McKinney notified Bank OZK (the “Company”) of his intent to retire as Chief Financial Officer after 18 years with the Company, in order to spend more time with his family and travel. His retirement will become effective June 10, 2022, which should allow for a smooth and orderly transition. His retirement is not a result of any disagreement with the Company on any matter relating to its operations, policies or practices. The Company greatly appreciates Mr. McKinney’s hard work, dedication and leadership throughout his nearly two decades of service to the Company, its customers and its shareholders and wishes him well in his retirement.

In accordance with the Company’s long-standing management succession plan, upon Mr. McKinney’s retirement, Tim Hicks, currently Chief Credit and Administrative Officer, will succeed Mr. McKinney as Chief Financial Officer. Mr. Hicks has been with the Company for over 12 years and has 28 years of finance, accounting and managerial experience. Prior to assuming his current role, Mr. Hicks held various other positions with the Company, including Chief Administrative Officer & Executive Director of Investor Relations; Executive Vice President and Chief of Staff; Executive Vice President, Corporate Finance; and Senior Vice President, Corporate Finance. Prior to joining the Company, he served as director of investor relations and assistant treasurer of a publicly traded telecommunications company and held various positions with a big-four public accounting firm. Mr. Hicks is a C.P.A. (inactive) and holds a B.A. in Business and Economics from Hendrix College.

Mr. Hicks will assume the majority of Mr. McKinney’s current direct reports and responsibilities. Other direct reports of Mr. McKinney and most current direct reports of Mr. Hicks will be reassigned to other officers of the Company. George Gleason, Chairman and Chief Executive Officer, will become Chairman of the Loan Committee and will assume two of Mr. Hicks’ direct reports. Cindy Wolfe, currently Chief Banking Officer, will become Chief Operating Officer, and she or her direct reports will assume several direct reports currently reporting to Mr. Hicks, including the heads of human resources, facilities and vendor management. Alan Jessup, Chief Lending Officer; Carmen McClennon, Chief Retail Banking Officer; Ottie Kerley, Chief Deposit Officer; Scott Trapani, Chief Risk Officer; Tamara Gotham, who will become Chief Administrative Officer; Stan Thomas, Chief Accounting Officer; Patrick Carr, Managing Director - Corporate Finance Data and Technology; and several other members of our corporate finance team will each assume one or more new direct reports.

Cautionary Statements Regarding Forward-Looking Information

This Current Report on Form 8-K and certain other communications by the Company 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 Securities Exchange Act of 1934. 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 Company’s present expectations. 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 and the Company undertakes no obligation to update such statements. Additional information regarding these and other risks is contained in the Company’s filings with the FDIC.

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: March 14, 2022

By: /s/ Greg McKinney

Name: Greg McKinney

Title: Chief Financial Officer