

**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): **October 12, 2026**

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.)
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18000 Cantrell Road, Little Rock, Arkansas (Address of principal executive offices)	72223 (Zip Code)
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(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 7.01 Regulation FD Disclosure

In response to inquiries, Bank OZK (the “Company”) is providing information on the long-term extension of its largest credit, a \$915 million loan commitment secured by a project in San Diego, California. On October 9, 2026, the Company and the borrower entered into an agreement extending the maturity date of the loan to December 2029. In connection with the extension, the sponsor and its capital partners contributed an additional \$100 million of capital. That contribution, together with \$21.3 million previously held by the Company in a reserve account, has been applied to reduce the outstanding principal balance of the loan. The \$121.3 million principal reduction may be readvanced during the extended term to fund approved interest and other costs in accordance with a revised budget.

The sponsor and capital partners have continued to demonstrate their commitment to the project. Prior to the recent \$100 million capital contribution made in connection with the extension, the sponsor and its capital partners previously made additional capital contributions of \$87.1 million in June 2024, \$8.7 million in September 2024, \$9.3 million in November 2024 and \$82.0 million in January 2025. In aggregate the sponsor and its capital partners have invested approximately \$1.23 billion in this project. The long-term extension executed on October 9, 2026 followed a 45-day short-term extension during which the sponsor and its capital partners negotiated an agreement to govern the terms of future capital contributions, if needed, further indicating their commitment to this project.

San Diego Project Additional Details as of October 9, 2026

- Total loan commitment – \$915 million
- Funded balance as of October 9, 2026, following payoff – \$579.1 million
- Unfunded balance as of October 9, 2026, following payoff – \$335.9 million, which is designated for “good news funding” (tenant improvements and leasing commissions), interest and other costs. In addition, the Company maintains a reserve account for good news funding of \$28.6 million, which was previously provided by the sponsor and its capital partners.
- Updated maturity date – December 2029
- Loan-to-cost ratio – 44.8% assuming loan is fully funded
- Loan-to-value ratio – 68.4% assuming loan is fully funded, based on “as-stabilized” value from appraisal dated September 2026

The information furnished pursuant to this Item 7.01 shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities under that section, and shall not be deemed to be incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act except as expressly set forth by specific reference in such filing.

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 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 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 Federal Deposit Insurance Corporation.

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: October 12, 2026

By: /s/Tim Hicks
Name: Tim Hicks
Title: Chief Financial Officer