

FORM 4

FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429

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| OMB APPROVAL |
| OMB Number: 3064-0030 |
| Expires: 04/30/2026 |
| Estimated average burden hours per response. . . .0.5 |

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

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.

(Print or Type Responses)

| | | | | | | |
|--|---------|----------|---|--|--|--|
| 1. Name and Address of Reporting Person* | | | 2. Issuer Name and Ticker or Trading Symbol | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) | |
| KENNY | PETER | C | BANK OZK | | OZK | <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner |
| (Last) | (First) | (Middle) | 3. Date of Earliest Transaction Required to be Reported (Month/Day/Year) | | 4. If Amendment, Date Original Filed(Month/Day/Year) | <input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) |
| 18000 CANTRELL ROAD | | | 05/08/2023 | | | |
| (Street) | | | | | | |
| LITTLE ROCK | AR | 72223 | | | | |
| (City) | (State) | (Zip) | | | | |
| 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | | |
| <input checked="" type="checkbox"/> Form filed by One Reporting Person | | | | | | |
| <input type="checkbox"/> Form filed by More than One Reporting Person | | | | | | |

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

| 1. Title of Security (Instr. 3) | 2. Trans- action Date (Month/ Day/ Year) | 2A. Deemed Execution Date, if any (Month/ Day/Year) | 3. Trans- action Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Follow- ing Reported Transaction (s) (Instr. 3 and 4) | 6. Owner- ship Form: Direct (D) or Indirect (I) (In- str. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|------------------------------------|---|---|---|---|---|---------------|-------|--|---|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| COMMON STOCK | 05/08/2023 | | A | | 2,453 | A | | 13,277 | D | |
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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 control number.

Table II — Derivative Securities Acquired, Disposed of, or Beneficially Owned
 (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned at End of Month (Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|--|--------------------------------------|--|--------------------------------|--|---|--|--|-----------------|---|-----|--|--|--|--|
| | | | | | | | | Date Exercisable | Expiration Date | | | | | | |
| | | | | | | | | Code | V | (A) | (D) | | | | |
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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. These shares will vest 100% on the earliest to occur of (i) 05/08/2024 or (ii) the day immediately prior to the day of the Bank’s first annual meeting of shareholders following the grant date.

/s/ Jillian Yant as POA for Peter Kenny

05-10-2023

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

 **Signature of Reporting Person

 Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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