

Reporting Required by the Securities Exchange Act

connect BANK OZK (FDIC Certificate Number: 110)

LITTLE ROCK, AR

Form 4 Confirmation Number: EFR35575

Submission Date:03/11/2026 4:08 PM
 Filing Date:03/11/2026 4:08 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). <input type="checkbox"/>			
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. <input type="checkbox"/>			
Issuer Name	Ticker or Trading Symbol	Date of Earliest Transaction Required to be Reported	If Amendment, Date of Original Filing
Bank OZK	OZK	03/10/2026	

filer Information					
Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer
JOHN C CARTER	18000 CANTRELL ROAD	LITTLE ROCK	AR	72223	Officer Description: CHIEF CREDIT 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	03/10/2026		A		11,816 Shares (A)		11816 Shares	Direct		
COMMON STOCK							2853 Shares	Indirect	SHARES HELD IN 401K AT 03/10/2026	

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
 On April 30, 2023, the Reporting Person was granted performance-based Restricted Stock Units ("PSUs") under the 2019 Omnibus Equity Incentive Plan. The PSUs are earned at 0% - 200% of the target grant award based on the Issuer's achievement of performance goals during a three-year performance period from January 1, 2023 through December 31, 2025 relative to a peer group and vest on the date the Compensation Committee certifies the level of achievement following the end of the performance period. On March 10, 2026 ("PSU Vesting Date"), the Compensation Committee certified the level of achievement of the performance goals under the 2023 grant. The earned and vested PSUs will be settled by delivery of shares of the Issuer's common stock one (1) year after the PSU Vesting Date.

* Signed by: _____ /s/ Jillian Yant as POA for John C Carter Date: 03/11/2026

**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