

**BANK OZK (FDIC Certificate Number: 110)  
LITTLE ROCK, AR**

**Form 4 Confirmation Number: EFR35785**

Submission Date: 06/15/2026 3:29 PM  
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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

**Form 4 - FDIC 6800/04**

Filed pursuant to Section 16(a) of the Securities Exchange Act 1934, Section 17(a) of the Public Utility Company Holding Act of 1935 or Section 30(h) of the Investment Company Act of 1940

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| <b>OMB APPROVAL</b>   |
| OMB Number: 3064-0030<br>Expires: Feb 28, 2029<br>Estimated average burden<br>hours per response ...0.5 |

|   |                                 |  |  |
|---|---------------------------------|--|--|
| <b>Filing Information</b>   |                                 |  |  |
| <input type="checkbox"/> 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. |                                 |  |  |
| <b>Issuer Name</b>  | <b>Ticker or Trading Symbol</b> | <b>Date of Event Requiring Statement</b> | <b>If Amendment, Date of Original Filing</b> |
| Bank OZK  | OZK                             | 06/12/2026                               |  |

|                                 |                       |             |              |                 |  |
|---------------------------------|-----------------------|-------------|--------------|-----------------|--|
| <b>Filer Information</b>        |                       |             |              |                 |  |
| <b>Name of Reporting Person</b> | <b>Street Address</b> | <b>City</b> | <b>State</b> | <b>ZIP Code</b> | <b>Relationship of Reporting Person to Issuer</b>                      |
| HELEN W BROWN                   | 18000 CANTRELL ROAD   | LITTLE ROCK | AR           | 72223           | Officer<br><b>Description:</b> GENERAL COUNSEL AND CORPORATE SECRETARY |

| <b>Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned</b> |                  |                       |                  |   |  |   |   |                |   |
|---|------------------|-----------------------|------------------|---|--|---|---|----------------|---|
| Title of Security   | Transaction Date | Deemed Execution Date | Transaction Code | V | 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  |                  |                       |                  |   |  |   | 28,423 Shares   | Direct         |   |
| Common Stock  | 06/12/2026       |                       |                  |   | 4,317 Shares (D)                             | \$52  | 2,791 Shares  | Indirect       | Shares held in 401k at 06.15.2026       |

| <b>Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned</b> |   |                  |                       |                  |   |   |                  |                 |                                |                                 |                              |  |   |   |
|--|---|------------------|-----------------------|------------------|---|---|------------------|-----------------|--------------------------------|---------------------------------|------------------------------|--|---|---|
| Title of Derivative Security   | Conversion or Exercise Price of Derivative Security | Transaction Date | Deemed Execution Date | Transaction Code | V | 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**

Shares sold at \$52.1156.

The transaction constitutes an intra-plan transfer in the issuer's 401(k) plan. The transaction was a discretionary transaction that is exempt from Section 16(b) pursuant to Rule 16b-3(f).

**Signed By:** /s/Helen W. Brown **Date:** 06/15/2026

\*\*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.

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| <b>Exhibit Information</b>                |
| There is no Power of Attorney information |
| There is no Other information             |

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