

Reporting Required by the Securities Exchange Act

connect BANK OZK (FDIC Certificate Number: 110)

LITTLE ROCK, AR

Form 3 Confirmation Number: EFR35191

Submission Date:08/14/2025 4:07 PM
 Filing Date:08/14/2025 4:07 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 3 – 6800/03

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES
 Filed pursuant to Section 16(a) of the Securities Exchange Act 1934

OMB APPROVAL
OMB Number: 3064-0030 Expires: 4/30/2026 Estimated average burden hours per response ...1.0

Filing Information			
Issuer Name	Ticker or Trading Symbol	Date of Event Requiring Statement	If Amendment, Date of Original Filing
Bank OZK	OZK	08/10/2025	

Filer Information					
Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer
OTTIE KERLEY	18000 CANTRELL ROAD	LITTLE ROCK	AR	72223	Officer Description: CHIEF BANKING OFFICER

Table I - Non-Derivative Securities Beneficially Owned			
Title of Security	Amount of Securities Beneficially Owned	Ownership	Nature of Indirect Beneficial Ownership
COMMON STOCK	3,456 Shares	Direct	

Table II - Derivative Securities Beneficially Owned							
Title of Derivative Security	Date Exercisable	Expiration Date	Title of Securities Underlying Derivative Security	Amount of Securities Underlying Derivative Security	Conversion or Exercise Price of the Derivative Security	Ownership Form of Derivative Securities	Nature of Indirect Beneficial Ownership
There are no Derivative Securities							

Explanation of Responses

* Signed by: _____ /s/ Ottie Kerley Date: 08/13/2025

NOTE: File three copies of this Form, one of which must be manually signed. If the space provided is insufficient, see Instruction 6 for procedure (12 C.F.R. 335.611). Potential persons who are to respond to the collection of information contained on this form are not required to respond unless the form displays a current, valid OMB Control Number. **Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

BURDEN STATEMENT

Public reporting burden for this collection of information is estimated to average 1.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to, the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th St. NW, Washington, D.C. 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0030), Washington, D.C. 20503. An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control.

Exhibit Information					
Title of Exhibit	Exhibit Text	Holder Name	Signed By	Duration	Date Signed
Power of Attorney	I hereby constitute and appoint Tim Hicks, Jillian Yant, Helen Brown, Aaron Brooks, or any one of them, as my agent and attorney-in-fact with full powers of substitution and resubstitution, to act in my own name, place and stead, in any and all capacities, for the purpose of executing and filing any and all reports regarding Bank OZK ("Bank") required to be filed by me with the Federal Deposit Insurance Corporation ("FDIC") and any stock exchange or similar authority under Section 16 of the Securities Exchange Act of 1934, as amended, and the rules thereunder as in effect from time to time. This appointment revokes all prior appointments of agent and attorney-in-fact to execute and file reports under Section 16 of the Securities Exchange Act of 1934, as amended. This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file forms with respect to the undersigned's holdings of transactions in securities issued by the Bank, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact. IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney as of the 12th day of August, 2025.	Tim Hicks, Jillian Yant, Helen Brown, Aaron Brooks	OTTIE KERLEY	until the undersigned is no longer required	08/12/2025

There is no Other information