

**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): **May 30, 2024**

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.)

18000 Cantrell Road, Little Rock, Arkansas (Address of principal executive offices) **72223** (Zip Code)

(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

On May 29, 2024, Bank OZK (the “Company”) management received inquiries regarding a recently published analyst research report, and in conversations with investors management provided information on two loans as follows:

San Diego Life Science Project

- Total loan commitment - \$915 million
- Funded balance as of May 29, 2024 - \$555 million
- Unfunded balance as of May 29, 2024 - \$360 million, a majority of which is designated for “good news funding” (tenant improvements and leasing commissions)
- Origination date - August 2022
- Original term - Four years maturing in August 2026
- Loan-to-cost ratio - 48.4% assuming loan is fully funded
- Loan-to-value ratio - 38.9% assuming loan is fully funded, based on “as-stabilized” value from appraisal dated July 2022
- Sponsor has recently executed several leases for the retail portion of the property and is actively engaged in additional lease negotiations and discussions
- Management is confident in the project based on the excellent location, high quality construction, experienced sponsorship and its strong capital partners

Atlanta Mixed Use Project

- Total loan commitment - \$135 million
- Funded balance as of May 29, 2024 - \$97 million
- Unfunded balance as of May 29, 2024 - \$38 million, a majority of which is designated for “good news funding” (tenant improvements and leasing commissions)
- Origination date - April 2021
- Original term - Four years maturing in April 2025
- Loan-to-cost ratio - 50.6% assuming loan is fully funded
- Loan-to-value ratio - 49.1% assuming loan is fully funded, based on “as-stabilized” value from appraisal dated March 2024
- Sponsor is actively engaged in leasing activity with portions of the multifamily and retail already leased
- Management is confident in the project based on the strength of the Atlanta market, quality of construction, experienced sponsorship and its strong capital partners

Prior Guidance

During the conversations with investors, management referred to its April 17, 2024 Management Comments document and reiterated the guidance contained therein.

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: May 30, 2024

By: /s/ Brannon Hamblen

Name: Brannon Hamblen

Title: President