

Form 3 Confirmation Number: EFR29935

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Form 3

Initial Statement of Beneficial Ownership of Securities
Filed pursuant to Section 16(a) of the Securities Exchange Act 1934

FRB OMB Number: 7100-0091
FDIC OMB Number: 3084-0030
OCC OMB Number: 1557-0108
OTS OMB Number: 1550-0019

Filing Information									
Issuer Name	Ticker or Trading Symbol	Date of Event Requiring Statement	If Amendment, Date of Original Filing						
Bank OZK	OZK	02/25/2020							
Filer Information									
Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer				
Helen W Brown	17901 Chenal Parkway	Little Rock	AR	72223	Officer Description: General Counsel and Corporate Secretary				
Table I - Non-Derivative Securities Beneficially Owned									
Title of Security	Amount of Securities Beneficially Owned	Ownership	Nature of Indirect Beneficial Ownership						
Common Stock	11,759 Shares	Direct							
Common Stock	3,458 Shares	Indirect	Shares held in 401k at 02/18/2020						
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		
Employee Stock Option Right to Buy	11/05/2016	11/05/2020	Common Stock	4,000 Shares	\$24.98	Direct			
Employee Stock Option Right to Buy	11/17/2017	11/17/2021	Common Stock	1,500 Shares	\$36.05	Direct			
Employee Stock Option Right to Buy	11/18/2018	11/18/2022	Common Stock	5,000 Shares	\$53.01	Direct			
Employee Stock Option Right to Buy	01/18/2020	01/18/2024	Common Stock	2,688 Shares	\$52.08	Direct			
Employee Stock Option Right to Buy	01/18/2021	01/18/2025	Common Stock	1,592 Shares	\$51.07	Direct			
Employee Stock Option Right to Buy	01/23/2022	01/23/2026	Common Stock	1,421 Shares	\$31.66	Direct			
Explanation of Responses									
* Signed by: _____ /s/ Helen W. Brown Date: 02/27/2020 ✓									
<small>The agencies are collecting the information on Forms 3, 4, and 5 pursuant to 15 USC 78f, to assist investors in making investment decisions. The burden estimate for providing the required information on Forms 3, 4, and 5 ranges from 0.5 to 1.0 hour for each form. Comments on the accuracy of this burden estimate and suggestions for reducing this burden may be addressed to PRA Clearance Officer, Legal Division, FDIC, 560 17 St. NW, Washington, DC 20429 (for State nonmember banks); Cindy Ayouch, Division of Research and Statistics, Board of Governors of the Federal Reserve System, 20th & C St., NW, Mailstop 41, Washington, DC 20551 (for State member banks); or Jessie Dunaway, Clearance Officer, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 250 E Street, SW, Mailstop 8-4, Washington, DC 20219 (for National banks); or Marilyn Burton, Senior Paralegal (Regulations), Chief Counsel, Regulations & Legislation, Office of Thrift Supervision, 1700 G Street, NW, 5th/3, Washington, DC 20562 (for OTS regulated savings institutions). The agencies may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. * Intentional misstatements or omission of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).</small>									
Exhibit Information									
Title of Exhibit	Exhibit Text					Holder Name	Signed By	Duration	Date Signed
Power of Attorney	I hereby constitute and appoint Greg McKinney and Joseph Strack, 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 and 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 26th day of February, 2020.					Greg McKinney and/or Joseph Strack	Helen Brown	while employed with Bank OZK	02/26/2020
There is no Other information									