

Form 3 Confirmation Number: EFR30923

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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: 7100-0061
FDIC OMB Number: 3084-0030
OCC OMB Number: 1557-0106
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	11/16/2020	

Filer Information					
Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer
Carmen M McClennon	18000 Cantrell Road	Little Rock	AR	72223	Officer Description: Chief Retail 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	2,071 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/ Carmen McClennon Date: 11/20/2020 ✓

The agencies are collecting the information on Forms 3, 4, and 5 pursuant to 15 USC 78j, 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, 550 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 20561 (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, 5M/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).

Exhibit Information				
Title of Exhibit	Exhibit Text	Holder Name	Signed By	Date Signed
Power of Attorney	I hereby constitute and appoint Greg McKinney, Joseph Strack, Helen Brown, 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 16th day of November, 2020.	Greg McKinney, Joseph Strack, Helen Brown	Carmen McClennon	Until undersigned is no longer required to file 11/16/2020
There is no Other information				