

## Form 4 Confirmation Number: EFR28387

Submission Date: 01/25/2019 4:20 PM  
Filing Date: 01/25/2019 4:20 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 4

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

FRB OMB Number: 7100-0091  
FDIC OMB Number: 3064-0030  
OCC OMB Number: 1557-0106  
OTS OMB Number: 1550-0019

Filing Information														
No longer subject to Section 16. Form 4 or Form 5 obligations may continue. <input type="checkbox"/>														
Issuer Name	Ticker or Trading Symbol			Date of Earliest Transaction Required to be Reported			If Amendment, Date of Original Filing							
Bank OZK	OZK			01/23/2019										
Filer Information														
Name of Reporting Person	Street Address			City	State	ZIP Code	Relationship of Reporting Person to Issuer							
John C Carter	17901 Chenal Parkway			Little Rock	AR	72223	Officer Description: Chief Credit Officer/Chairman of Directors Loan Committee							
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned														
Title of Security	Transaction Date	Deemed Execution Date	Transaction Code	<input checked="" type="checkbox"/>	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	01/23/2019		A		3,317 Shares (A)		15154 Shares	Direct						
Common Stock							8866 Shares	Indirect	Shares held in 401K at 01/23/2019					
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned														
Title of Derivative Security	Conversion or Exercise Price of Derivative Security	Transaction Date	Deemed Execution Date	Transaction Code	<input checked="" type="checkbox"/>	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
Employee Stock Option Right to Buy	\$31.66	01/23/2019		A		3,317 Shares (A)	01/23/2022	01/23/2026	Common Stock	3,317 Shares		3,317	Direct	
Explanation of Responses														
These shares were issued under the Bank's Restricted Stock and Incentive Plan in accordance with Rule 16b-3(d) and are subject to a substantial risk of forfeiture until vested. 100% of these shares vest on 01/23/2022, three years after the date of grant, if the individual remains employed with the Bank throughout such date.														
* Signed by: _____ /s/ John C Carter Date: 01/25/2019 ✓														
<small>The agencies are collecting the information on Forms 3, 4, and 5 pursuant to 15 USC 78l, 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 &amp; 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 &amp; Legislation, Office of Thrift Supervision, 1700 G Street, NW, 5/M3, Washington, DC 20552 (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>														