Reporting Required by the Securities Exchange Act

BANK OZK (FDIC Certificate Number: 110)

LITTLE ROCK, AR

Form 3 Confirmation Number: EFR29645

Submission Date:01/03/2020 4:06 PM Filing Date Date:01/03/2020 4:06 PM

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FRB OMB Number: 7100-0091 Initial Statement of Beneficial Ownership of Securities Form 3 FDIC OMB Number: 3064-0030 OCC OMB Number: 1557-0106 OTS OMB Number: 1550-0019 Filed pursuant to Section 16(a) of the Securities Exchange Act 1934 Filing Information If Amendment, Date of Original Filing Issuer Name Ticker or Trading Symbo Bank OZK OZK 01/02/2020 Filer Information Relationship of Reporting Person to Issues Name of Reporting Person Street Addres City 72223 Officer Little Rock Stanley L Thomas 17901 Chenal Pkwy Description: Chief Accounting Officer Table I - Non-Derivative Securities Beneficially Owned Nature of Indirect Beneficial Ownership Title of Security 3,193 Shares Direct Common Stock Table II - Derivative Securities Beneficially Owned Nature of Indirect Beneficial Ownership Date Exercisable Expiration Date Title of Securities Underlying Derivative Security Employee Stock Option Right to Buy 11/17/2017 11/17/2021 Common Stock 3,600 Shares \$36.04 Direct 1,500 Shares \$53.00 Direct 11/18/2018 11/18/2022 Common Stock Employee Stock Option Right to Buy Employee Stock Option Right to Buy 01/18/2020 01/18/2024 Common Stock 1,152 Shares \$52.08 Direct Common Stock 796 Shares \$51.06 Direct 01/18/2025 Employee Stock Option Right to Buy 01/18/2021 663 Shares \$31.65 Direct 01/23/2022 01/23/2026 Common Stock Employee Stock Option Right to Buy **Explanation of Responses** Stan Thomas Date: 01/03/2020 Signed by: The agencies are collecting the information on Forms 3, 4, and 5 pursuant to 15 USC 781, to assist investors in making investors in making investment decisions. The burden estimate of 5 ranges from 0.5 to 1.0 hour for each form. Comments on the security of this burden estimate and suggestions for reducing this burden may be addressed to PRA Clearance Officer, Legal Division, FDIC, 559 17 St. NW. Washington, DC 20429 (for State member banks), Cody, Ayonch, Division of Research and Statistics, Board of Governors of the Federal Reserve System, 20th & C St., NW. Malstop 41, Washington, DC 20519 (for National banks), or Jessie Danaway, Clearance Officer, Legalative and Regulatory Activities Division, Office of the Compreteller of the Currency, 259 E Steer, SW. Mulstop 8.4. Washington, DC 20519 (for National banks), or Jessie Danaway, Clearance Officer, Legalative and Regulatory, Activities Division, Office of the Currency, 259 E Steer, SW. Mulstop 8.4. Washington, DC 20519 (for National banks), or Jessie Danaway, Clearance Officer, Legalative and Regulatory, Activities Division, Office of the Currency, 259 E Steer, SW. Mulstop 8.4. Washington, DC 20519 (for National banks), or Jessie Danaway, Clearance Officer, Legalative and Regulatory, Activities Division, Office of the Currency, 259 E Steer, SW. Mulstop 8.4. Washington, DC 20519 (for National banks), or Jessie Danaway, Clearance Officer, Legalative and Regulatory, Activities Division, Office of the Currency, 259 E Steer, SW. Mulstop 8.4. Washington, DC 20519 (for Steer Invasion Collection of the Countering of the Countering of the Countering of the Countering of the Currency of the Curr Exhibit Information Date Signed Title of Exhibit 01/03/2020 I hereby constitute and appoint Greg McKinney, Joseph Strack, Helen Brown, or any one Greg Stan Thomas Until undersigned is no Power of Attorney of them, as my agent and attorney-in-fact with full powers of substitution and McKinney, longer required to file resubstitution, to act in my own name, place and stead, in any and all capacities, for the Joseph Strack purpose of executing and filing any and all reports regarding Bank OZK ("Bank") and Helen required to be filed by me with the Federal Deposit Insurance Corporation ("FDIC") and Brown 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 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 3rd day of January, 2020. There is no Other information