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BANK OZK (FDIC Certificate Number: 110)  
LITTLE ROCK, AR

Form 3 Confirmation Number: EFR33681

Submission Date: 05/09/2023 4:13 PM  
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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

OMB Number: 3064-0030

Filing Information									
Issuer Name	Ticker or Trading Symbol	Date of Event Requiring Statement			If Amendment, Date of Original Filing				
Bank OZK	OZK	05/08/2023							
Filer Information									
Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer				
JOHN C CARTER	18000 CANTRELL ROAD	LITTLE ROCK	AR	72223	Officer Description: CHIEF CREDIT OFFICER				
Table I - Non-Derivative Securities Beneficially Owned									
Title of Security	Amount of Securities Beneficially Owned	Ownership			Nature of Indirect Beneficial Ownership				
There are no Non-Derivative Securities									
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/ Jillian Yant as POA for John C Carter Date: 05/09/2023 ✓									
<p>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, 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 &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, 5/1M3, 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.</p> <p>* Intentional misstatements or omission of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).</p>									
Exhibit Information									
Title of Exhibit	Exhibit Text					Holder Name	Signed By	Duration	Date Signed
Power of Attorney	I hereby constitute and appoint Tim Hicks, Jillian Yant, Helen Brown, Aaron Brooks, 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 8th day of May, 2023.					Tim Hicks, Jillian Yant, Helen Brown, Aaron Brooks	John Carter	until the undersigned is no longer required	05/08/2023
There is no Other information									