

Form 3 Confirmation Number: EFR32157

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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: 3064-0030
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 | 01/01/2022 | |

Filer Information

| Name of Reporting Person | Street Address | City | State | ZIP Code | Relationship of Reporting Person to Issuer |
|--------------------------|---------------------|-------------|-------|----------|---|
| MALCOLM HICKS | 18000 CANTRELL ROAD | LITTLE ROCK | AR | 72223 | Officer Description: Chief Information Officer |

Table I - Non-Derivative Securities Beneficially Owned

| Title of Security | Amount of Securities Beneficially Owned | Ownership | Nature of Indirect Beneficial Ownership |
|-------------------|---|-----------|---|
| Common Stock | 9,491 Shares | Direct | |
| Common Stock | 1,141 Shares | Indirect | Shares held in 401k at 12/31/2021 |

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 | 11/18/2018 | 11/18/2022 | Common Stock | 150 Shares | \$53.01 | Direct | |
| Employee Stock Option Right to Buy | 01/18/2020 | 01/18/2024 | Common Stock | 850 Shares | \$52.08 | Direct | |
| Employee Stock Option Right to Buy | 01/18/2021 | 01/18/2025 | Common Stock | 1,011 Shares | \$51.07 | Direct | |

Explanation of Responses

* Signed by: _____ /s/ Malcolm Hicks Date: 01/05/2022 ✓

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, 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 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, 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).

Exhibit Information

| Title of Exhibit | Exhibit Text | Holder Name | Signed By | Duration | 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 3rd day of January, 2022. | Greg McKinney, Joseph Strack and Helen Brown | Malcolm Hicks | Until undersigned is no longer required to file | 01/03/2022 |

There is no Other information