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Form 4 Statement of Changes in Beneficial Ownership of Securities FRB OMB Number: 7100-0091 FDIC OMB Number: 3064-0030 Filed pursuant to Section 16(a) of the Securities Exchange Act 1934 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. leauer Name Ticker or Trading Symbol Date of Earliest Transaction Required to be Reported If Amendment, Date of Original Filing Bank OZK 107K 01/18/2020 Filer Information Name of Reporting Street Address ZIP Code Relationship of Reporting Person to Issuer Person Alan Jessup 17901 Chenal Parkway Little Rock 72223 Description: Chief Lending Officer/Managing Director Community Banking Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned V Amount of Securities Acquired or Price of Securities Acquired or I Title of Security Transaction Date Deemed Amount of Securities Beneficially Owned Following Transaction Code Ownership Form Nature of Indirect Beneficial Ownership Execution Date Reported Transactions Disposed of Disposed of Common Stock 01/18/2020 .324 Shares (D) \$29.97 6573 Shares Direct Common Stock 9322 Shares Indirect Shares held in 401K at 1/17/2020 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned Conversion or Exercise Price of Transaction Deemed Number of Derivative Securities Acquired Expiration Date | Title of Underlying Securities Price of Derivative Number of Derivative Securities Beneficially Owned Following | Ownership Form of Derivative | Nature of Indirect Beneficial Transaction Date Amount of Underlying Exercisable There are no Derivative Securities **Explanation of Responses** These shares were withheld by the Issuer in order to satisfy certain tax withholding obligations in connection with the vesting and net settlement of previously reported restricted stock awards in accordance with Rule 16b-3(e). /s/ Alan Jessup Date: 01/22/2020 ✓ The agencies are collecting the information on Forms 3, 4, and 5 pursuant to 15 USC 781, 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 nonnember banks); Cridy 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 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, 51M3, 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 There is no Power of Attorney information There is no Other information