

Reporting Required by the Securities Exchange Act

Accessibility

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

Form 4 Confirmation Number: EFR32684

Submission Date: 05/18/2022 4:12 PM
Filing Date: 05/18/2022 4:12 PM

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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: 3004-0030
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.

Issuer Name	Ticker or Trading Symbol	Date of Earliest Transaction Required to be Reported	If Amendment, Date of Original Filing
Bank OZK	OZK	05/16/2022	

Filer Information

Name of Reporting Person	Street Address	City	State	ZIP Code	Relationship of Reporting Person to Issuer
Ross Whipple	18000 Cantrell Road	Little Rock	AR	72223	Director Description:

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

Title of Security	Transaction Date	Deemed Execution Date	Transaction Code	V	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	05/16/2022		A		1,856 Shares (A)		136332 Shares	Direct	
COMMON STOCK							845000 Shares	Indirect	SHARES HELD BY LLLP

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	V	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
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There are no Derivative Securities

Explanation of Responses

These shares were issued under the Bank's 2019 Omnibus Equity Incentive Plan in accordance with Rule 16b-3(d) and are subject to a substantial risk of forfeiture until vested. These shares will vest 100% on the earliest to occur of (i) 05/16/2023 or (ii) the day immediately prior to the day of the Bank's first annual meeting of shareholders following the grant date.

* Signed by: _____ /s/ Jillian Yant as POA for Ross Whipple Date: 05/17/2022 ✓

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 & 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 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 15th day of May, 2022.	Tim Hicks, Jillian Yant, Helen Brown, Aaron Brooks	Ross Whipple	until the undersigned is no longer required	05/15/2022

There is no Other information