

**UNITED STATES
FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429
FORM 8-K
CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **October 7, 2020 (October 5, 2020)**

Bank OZK

(Exact name of registrant as specified in its charter)

Arkansas (State or other jurisdiction of incorporation) **110** (FDIC Certificate Number) **71-0130170** (IRS Employer Identification No.)

18000 Cantrell Road, Little Rock, Arkansas (Address of principal executive offices) **72223** (Zip Code)

(501) 978-2265
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.):

- () Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- () Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- () Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- () Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, \$0.01 par value per share	OZK	NASDAQ Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangement of Certain Officers.

On October 5, 2020, John Carter notified Bank OZK (the “Bank”) of his decision to resign as Chief Credit Officer of the Bank to pursue an opportunity with a real estate development and construction company. Mr. Carter joined the Bank in 2009 and has served as the Chief Credit Officer since 2018. To ensure a smooth transition of his duties, Mr. Carter has agreed to continue to serve as the Bank’s Chief Credit Officer until October 29, 2020, the effective date of his resignation.

Effective October 29, 2020, Tim Hicks, the Bank’s Chief Administrative Officer and Executive Director of Investor Relations, will assume the role of Chief Credit Officer in addition to his current duties. Mr. Hicks’ new title will be Chief Credit & Administrative Officer. In addition to their current areas of responsibility, Mr. Hicks will assume responsibility for the Bank’s special assets department; Alan Jessup, the Bank’s Chief Lending Officer, will assume responsibility for our indirect lending division, loan administration, credit services and community banking credit underwriting; and Brannon Hamblen, the President & Chief Operating Officer of our Real Estate Specialties Group, will assume responsibility for our Corporate and Business Specialties Group.

Mr. Carter’s resignation was not a result of any disagreement with the Bank or any matter relating to its operations, policies or procedures. The Bank appreciates Mr. Carter’s hard work and dedication throughout his 11 years of service to the Bank and wishes him success in his new endeavor.

Cautionary Statements Regarding Forward-Looking Information

This Current Report on Form 8-K and certain other communications by the Bank contain statements that constitute “forward-looking statements” within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended (the “Exchange Act”). Such statements are based on currently available information and are subject to various risks and uncertainties that could cause actual results to differ materially from the Bank’s present expectations. Undue reliance should not be placed on such forward-looking statements, as such statements speak only as of the date on which they are made and the Bank undertakes no obligation to update such statements. Additional information regarding these and other risks is contained in the Bank’s filings with the FDIC.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OZK

Date: October 7, 2020

By: /s/ Greg McKinney

Name: Greg McKinney

Title: Chief Financial Officer