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): **November 8, 2017**

Bank of the Ozarks
(Exact name of registrant as specified in its charter)

Arkansas
(State or other jurisdiction of incorporation)

110	**71-0130170**
(FDIC Certificate Number)	(IRS Employer Identification No.)
17901 Chenal Parkway, Little Rock, Arkansas	**72223**
(Address of principal executive offices)	(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))

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 7.01 Regulation FD Disclosure

Bank of the Ozarks (the "Company") has updated its Investor Presentation to reflect Third Quarter 2017 financial information and other data. A copy of the Company's Investor Presentation is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

The information furnished pursuant to this Item 7.01, including Exhibit 99.1, shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities under that section, and shall not be deemed to be incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act except as expressly set forth by specific reference in such filing.

The information contained in the presentation is summary information that is intended to be considered in the context of the Company's filings with the Federal Deposit Insurance Corporation ("FDIC") and other public announcements that the Company may make, by press release or otherwise, from time to time. The Company undertakes no duty or obligation to publicly update or revise the information contained in this report, although it may do so from time to time as its management believes is warranted. Any such updating may be made through the filing of other reports or documents with the FDIC, through press releases or through other public disclosure, including disclosure on the Company's website.

Cautionary Statements Regarding Forward-Looking Information

This Current Report on Form 8-K and the exhibit furnished herewith include certain "forward-looking statements" regarding the Company's plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Any statements about the Company's expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. The Company's actual results could differ materially from those expressed in or contemplated by such forward-looking statements as a result of a variety of factors, some of which are more fully described in the exhibit hereto as well as other factors identified from time to time in the Company's reports filed with the FDIC (and our former holding company's filings with the SEC), including those factors included in the disclosures under the headings "Forward-Looking Information" and "Item 1A. Risk Factors" in the Company's most recent Annual Report on Form 10-K for the year ended December 31, 2016 and in the Company's Quarterly Reports on Form 10-Q under "Part II, Item 1A Risk Factors." Should one or more of those risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those projected in, or implied by, such forward-looking statements. The Company disclaims any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by applicable law.

Item 9.01 Financial Statements and Exhibits.

(d) *Exhibits*. The following exhibit is being furnished to this Current Report on Form 8-K:

Exhibit 99.1	Bank of the Ozarks Investor Presentation (November 2017)

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 OF THE OZARKS

Date: November 8, 2017

By: /s/ Greg McKinney
Name: Greg McKinney
Title: Chief Financial Officer and Chief Accounting Officer

EXHIBIT INDEX

Exhibit No.	Document Description
99.1	Bank of the Ozarks Investor Presentation (November 2017)

Exhibit 99.1

BANK of the OZARKS

NASDAQ: OZRK | NOVEMBER 2017

FORWARD-LOOKING INFORMATION

This presentation and other communications by the Company include certain "forward-looking statements" regarding our plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on management's expectations as well as certain assumptions and estimates made by, and information available to, management at the time. Those statements are not guarantees of future results or performance and are subject to certain known and unknown risks, uncertainties and other factors that may cause actual results to differ materially from those expressed in, or implied by, such forward-looking statements. These risks, uncertainties, and other factors include, but are not limited to: potential delays or other problems implementing our growth, expansion and acquisition strategies including delays in identifying sites, hiring or retaining qualified personnel, obtaining regulatory or other approvals, obtaining permits and designing, constructing and opening new offices; the ability to enter into and/or close additional acquisitions; problems with, or additional expenses relating to, integrating acquisitions; the inability to realize expected cost savings and/or synergies from acquisitions, including our recent reorganization; problems with managing acquisitions; the effect of the announcements of any future mergers or acquisitions on customer relationships and operating results; the ability to attract new or retain existing or acquired deposits, or to retain or grow loans and leases, including growth from unfunded closed loans; the ability to generate future revenue growth or to control future growth in non-interest expense; interest rate fluctuations, including changes in the yield curve between short-term and long-term interest rates; competitive factors and pricing pressures, including their effect on our net interest margin; general economic, unemployment, credit market and real estate market conditions, and the effect of such conditions on the creditworthiness of borrowers and lessees, collateral values, the value of investment securities and asset recovery values; changes in legal, financial and regulatory requirements, including additional legal, financial and regulatory requirements to which the Company is subject as a result of its total assets exceeding $10 billion; the availability and access to capital; possible downgrades in the Company's credit ratings or outlook which could increase the costs or availability of funding from capital markets; recently enacted and potential legislation and regulatory actions and the costs and expenses to comply with new legislation and regulatory actions; changes in U.S. government monetary and fiscal policy; possible further downgrade of U.S. Treasury securities; the ability to keep pace with technological changes, including changes regarding maintaining cybersecurity; an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting us and our customers; adoption of new accounting standards or changes in existing standards; and adverse results (including costs, fines, reputational harm or other negative effects) from current or future litigation, regulatory examinations or other legal and/or regulatory actions as well as other factors described in our public filings with the FDIC (and our former holding company's filings with the SEC), including those factors included in the disclosures under the headings "Forward-Looking Information" and "Item 1A. Risk Factors" in our most recent Annual Report on Form 10-K for the year ended December 31, 2016 or our Quarterly Reports on Form 10-Q. Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those projected in, or implied by, such forward-looking statements. The Company disclaims any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Note: Historical information for periods prior to June 26, 2017, refer to Bank of the Ozarks, Inc., which was the parent holding company and the registrant prior to our recent reorganization, and, for periods after the reorganization, to Bank of the Ozarks, in each case including its consolidated subsidiaries.

LEADING THE U.S.

7 YEARS RUNNING

#1 BANK IN THE U.S.

2017 Top Performing Bank - *Bank Director Magazine*
Assets $5 Billion - $50 Billion

2017 Top Performing Regional Bank - S&P Global Market Intelligence

2016 Top Performing Bank - *Bank Director Magazine*
Assets $5 Billion - $50 Billion

2016 Top Performing Regional Bank - S&P Global Market Intelligence

2015 Top Performing Bank - *Bank Director Magazine*
Assets $5 Billion - $50 Billion

2015 Top Performing Regional Bank - S&P Global Market Intelligence

2014 Top Performing Bank - *Bank Director Magazine*
Assets $1 Billion - $5 Billion

2013 Top Performing Bank - *Bank Director Magazine*
Assets $1 Billion - $5 Billion

2012 Top Performing Regional Bank - S&P Global Market Intelligence

2012 Top Performing Bank - *ABA Banking Journal*
Assets $1 Billion - $10 Billion

2011 Top Performing Bank - *ABA Banking Journal*
Assets over $3 Billion

BANK of the OZARKS

OZRK Ranked #1 Among 100 Largest US Banks in 4Q16

Bank of the Ozarks Outpunched Its Weight Class Once Again

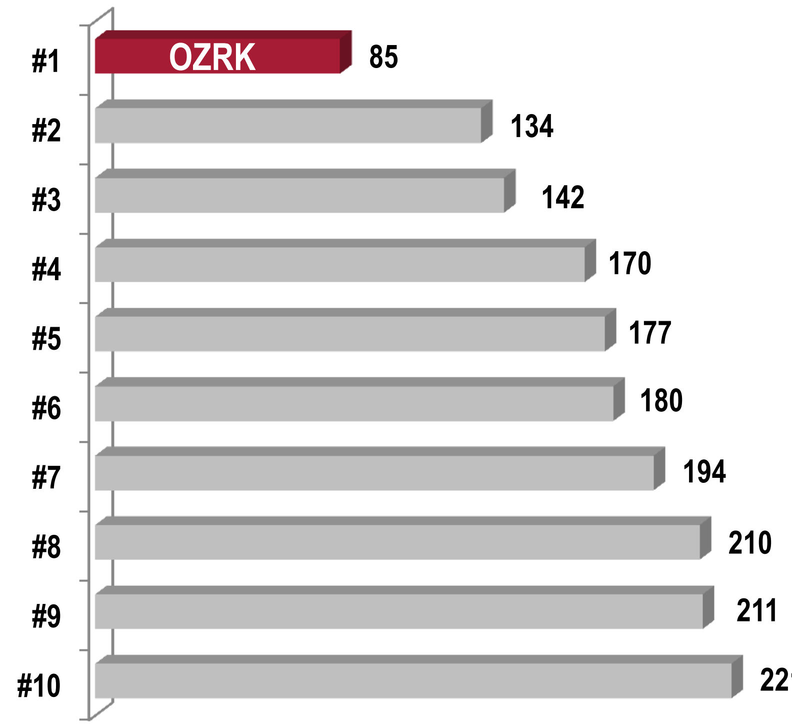
		RANK
Total Assets	$18.9 Billion	#60
Net Income	$87.8 Million	#32

Superior Performance Throughout a Number of Key Metrics

	OZRK	RANK
Efficiency Ratio	34.27%	# 2
Net Interest Margin	5.02%	# 6
ROAA	1.92%	# 4
ROATCE	17.08%	# 8
ROAE	12.62%	# 10
NPL's / Loans *	0.15%	# 4
NPA's / Assets *	0.31%	# 14
NCO's / Avg. Loans *(Ann.)*	0.09%	# 37
Aggregate Score		**85**

Bank of the Ozarks is #1 Among the 100 Largest US Banks

An Aggregate Score of 85 Puts Bank of the Ozarks at the Top of the List



Top 10 Performers based on aggregate ranking compared to 100 Largest US Banks – Excluding US Subsidiaries of Foreign Banks

Source: S&P Global Market Intelligence; based on As-Reported data for public companies and regulatory data for privately held companies.
Data as of and for the Quarter Ended December 31, 2016
** OZRK metric excludes purchased loans.*

OZRK Ranked #1 Among 100 Largest US Banks 6M2017

Bank of the Ozarks Outpunched Its Weight Class Once Again

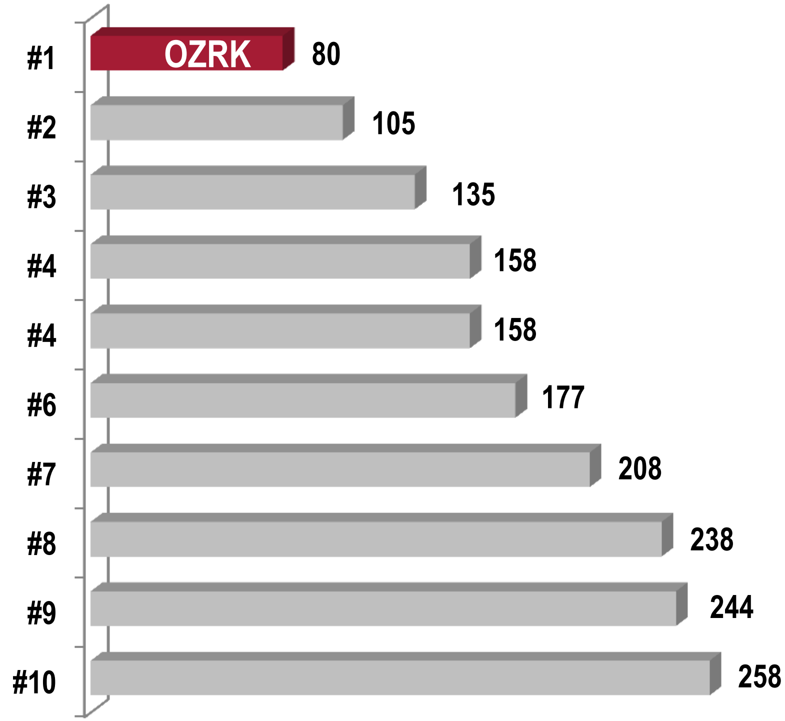
		RANK
Total Assets	$20.1 Billion	#56
Net Income (6M)	$179.7 Million	#33

Superior Performance Throughout a Number of Key Metrics

	OZRK	RANK
Efficiency Ratio	35.18%	# 2
Net Interest Margin	4.93%	# 6
ROAA	1.92%	# 3
ROAE	12.41%	# 10
ROATCE	16.45%	# 11
NPL's / Loans *	0.11%	# 4
NPA's / Assets *	0.23%	# 11
NCO's / Avg. Loans *(Ann.)*	0.07%	# 33
Aggregate Score		**80**

Bank of the Ozarks is #1 Among the 100 Largest US Banks

An Aggregate Score of 80 Puts Bank of the Ozarks at the Top of the List



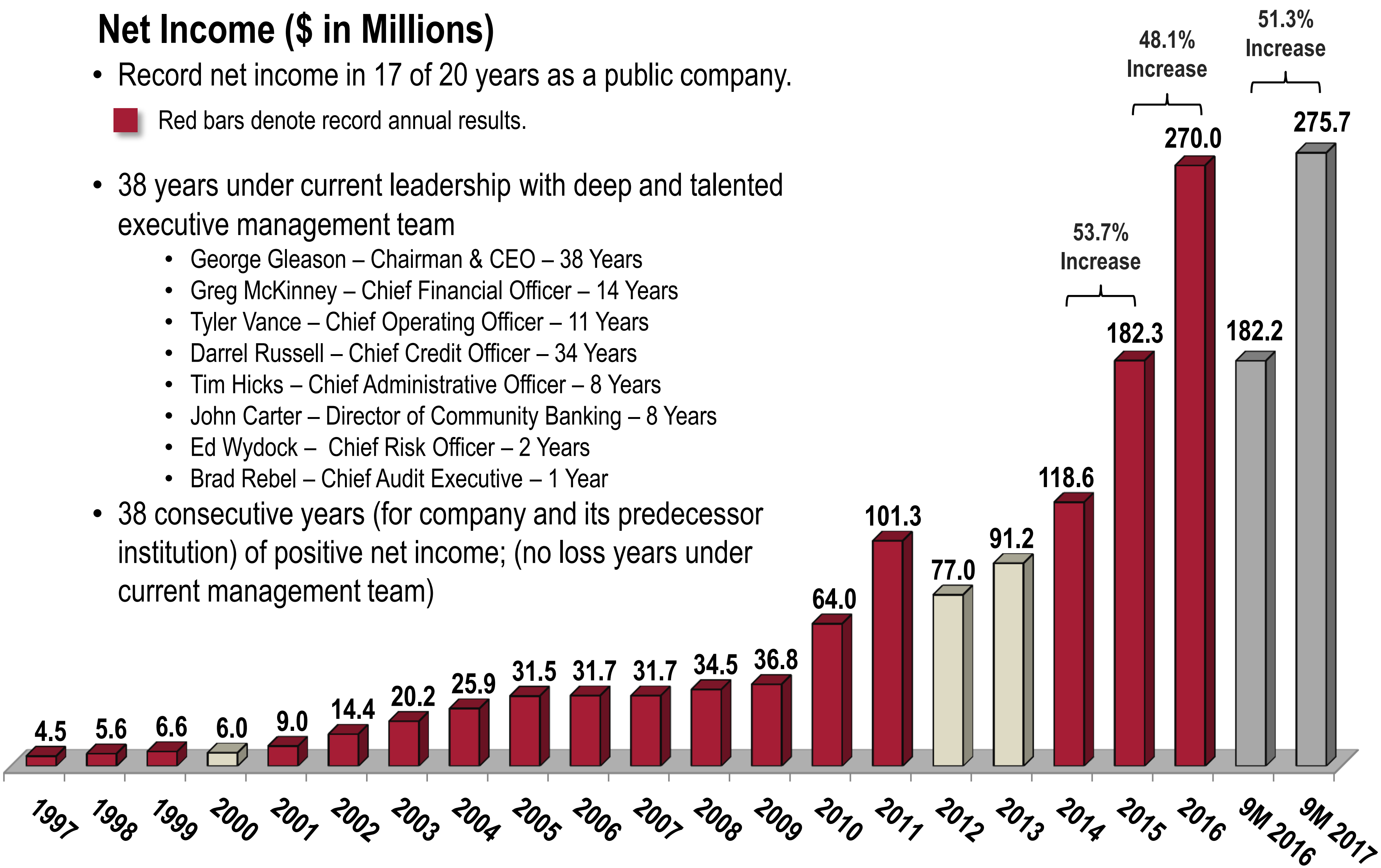
Top 10 Performers based on aggregate ranking compared to 100 Largest US Banks – Excluding US Subsidiaries of Foreign Banks

Source: S&P Global Market Intelligence; based on As-Reported data for public companies and regulatory data for privately held companies.
Data as of and for the Six Months Ended June 30, 2017 for Largest US Banks excluding US Subsidiaries of Foreign banks.
** OZRK metric excludes purchased loans.*

Consistent Profitability and Solid Earnings Growth

Net Income ($ in Millions)

- Record net income in 17 of 20 years as a public company.
  - Red bars denote record annual results.
- 38 years under current leadership with deep and talented executive management team
  - George Gleason – Chairman & CEO – 38 Years
  - Greg McKinney – Chief Financial Officer – 14 Years
  - Tyler Vance – Chief Operating Officer – 11 Years
  - Darrel Russell – Chief Credit Officer – 34 Years
  - Tim Hicks – Chief Administrative Officer – 8 Years
  - John Carter – Director of Community Banking – 8 Years
  - Ed Wydock – Chief Risk Officer – 2 Years
  - Brad Rebel – Chief Audit Executive – 1 Year
- 38 consecutive years (for company and its predecessor institution) of positive net income; (no loss years under current management team)

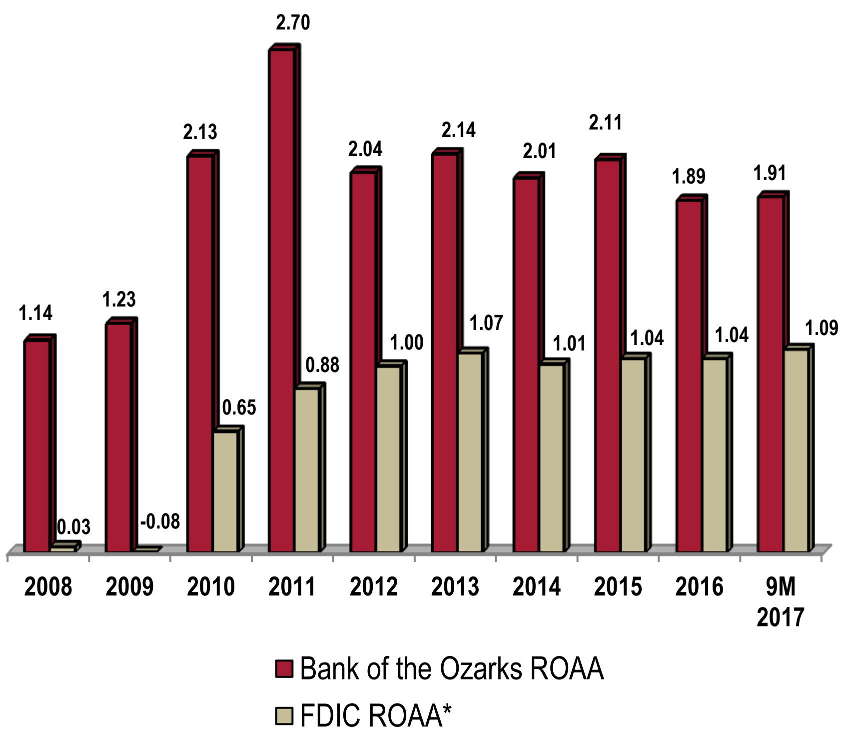


BANK of the OZARKS

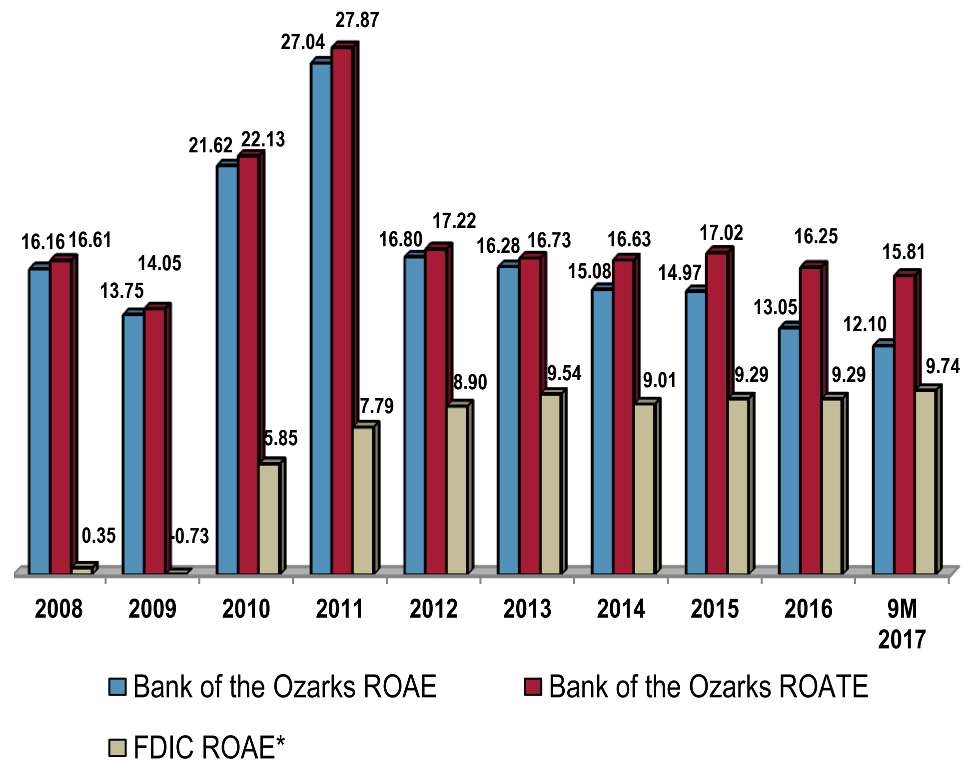
The Rewards of:

- Discipline
- An Ability to Capitalize on Opportunities
- Hard Work

ROAA (%)



ROAE & ROATE (%)



*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2017. Annualized when appropriate.

Calculations of return on average tangible common stockholders' equity and the reconciliations to GAAP are included in the schedule at the end of this presentation.

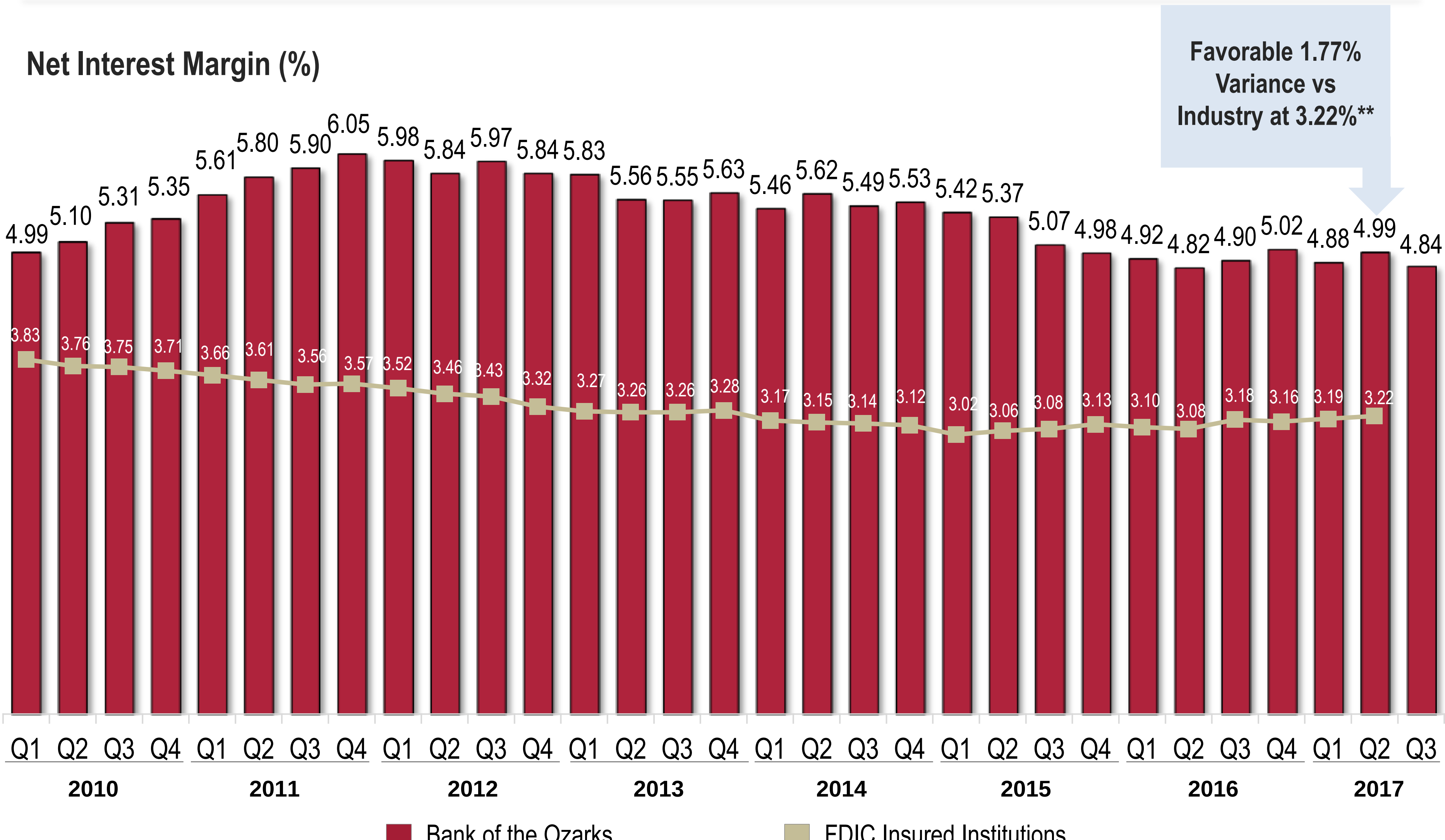
BANK of the OZARKS

Excellence in Three Disciplines

- ❖ Superb Net Interest Margin
- ❖ Favorable Asset Quality
- ❖ Excellent Efficiency

BANK of the OZARKS

Superb Net Interest Margin: Top Decile of Industry for 7 Consecutive Years*



*Data from S&P Global Market Intelligence.

**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2017.

Key Drivers of Net Interest Margin

- Favorable Loan Yields on Non-Purchased Loan Portfolio

	2012	2013	2014	2015	2016	9M 2017	Financial Institutions Nationwide**
Loan Yield-Non-Purchased	5.87%	5.48%	5.10%	5.00%	5.09%	5.45%	4.36%
Cost of Interest Bearing Deposits	0.38%	0.23%	0.23%	0.31%	0.50%	0.68%	0.38%
Core Spread	5.49%	5.25%	4.87%	4.69%	4.59%	4.77%	3.98%

- Favorable 0.98% Variance in loan yield vs Industry of 4.36% in 1H17
- Improved in each quarter of last 7 quarters (from immediately preceding quarter)

Legacy Loan Yields

	2015	2016	2017
1Q	5.01%	5.00%	5.26%
2Q	5.10%	5.06%	5.42%
3Q	4.96%	5.12%	5.63%
4Q	4.96%	5.14%	

- Outstanding Yield on our Portfolio of Purchased Loans (6.70%)*

	2012	2013	2014	2015	2016	1Q 2017	2Q 2017	3Q2017
Loan Yield - Purchased	8.78%	9.03%	8.94%	7.24%	6.69%	6.41%	6.92%	6.81%

- Tradition of Maintaining High Quality, Good Yielding Investment Portfolio

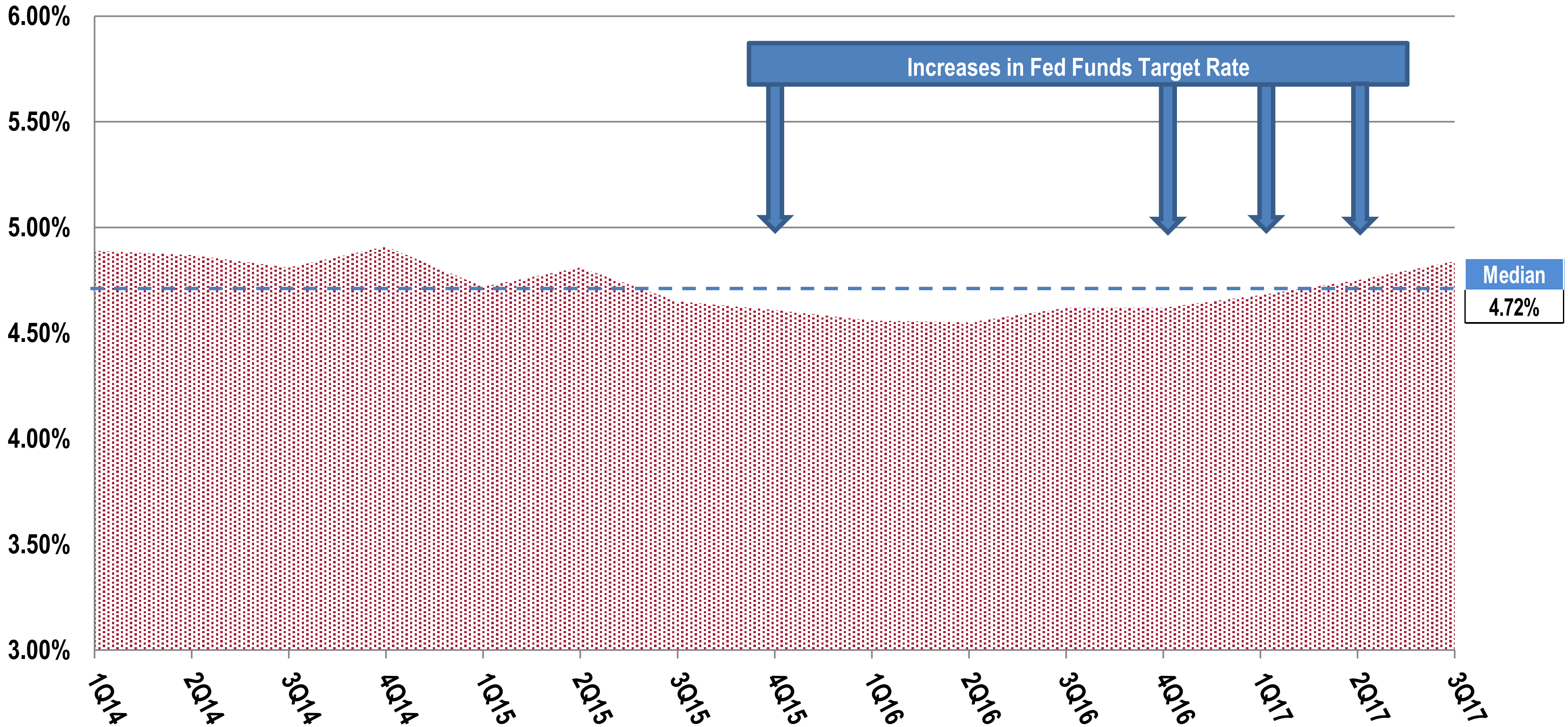
	OZRK				Financial Institutions
	1Q17	2Q17	3Q17	9M17	Nationwide**
Tax-Exempt (TE)	5.06%	4.90%	4.71%	4.89%	
Taxable	2.33%	2.27%	2.21%	2.26%	
Total (TE)	3.83%	3.61%	3.05%	3.44%	2.46%

- In recent quarters, we have reduced our exposure to both interest rate increases and changes in effective federal tax rates, by reducing the duration of the portfolio and our percentage of tax-exempt municipal bonds
- We continue to achieve a favorable investment portfolio yield as compared to the industry

* Data for the nine months ended September 30, 2017.
** Data for all financial institutions nationwide from the FDIC Uniform Bank Performance Report for insured commercial banks with assets greater than $3 billion for the six months ended June 30, 2017.

Increases in the Fed Funds Target Rate Have Contributed to an Improving "Core Spread"

Company considers its "core spread" to be its yield on non-purchased loans less cost of interest bearing deposits.



Non-Purchased	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17
Loan Yield	5.11%	5.08%	5.04%	5.18%	5.01%	5.10%	4.96%	4.96%	5.00%	5.06%	5.12%	5.14%	5.26%	5.42%	5.63%
COIBD	0.22%	0.21%	0.23%	0.27%	0.29%	0.29%	0.31%	0.35%	0.44%	0.51%	0.50%	0.52%	0.58%	0.67%	0.79%
Core Spread	4.89%	4.87%	4.81%	4.91%	4.72%	4.81%	4.65%	4.61%	4.56%	4.55%	4.62%	4.62%	4.68%	4.75%	4.84%
Quarter-over-quarter change in core spread →											+7 bps	----	+6 bps	+7 bps	+9 bps

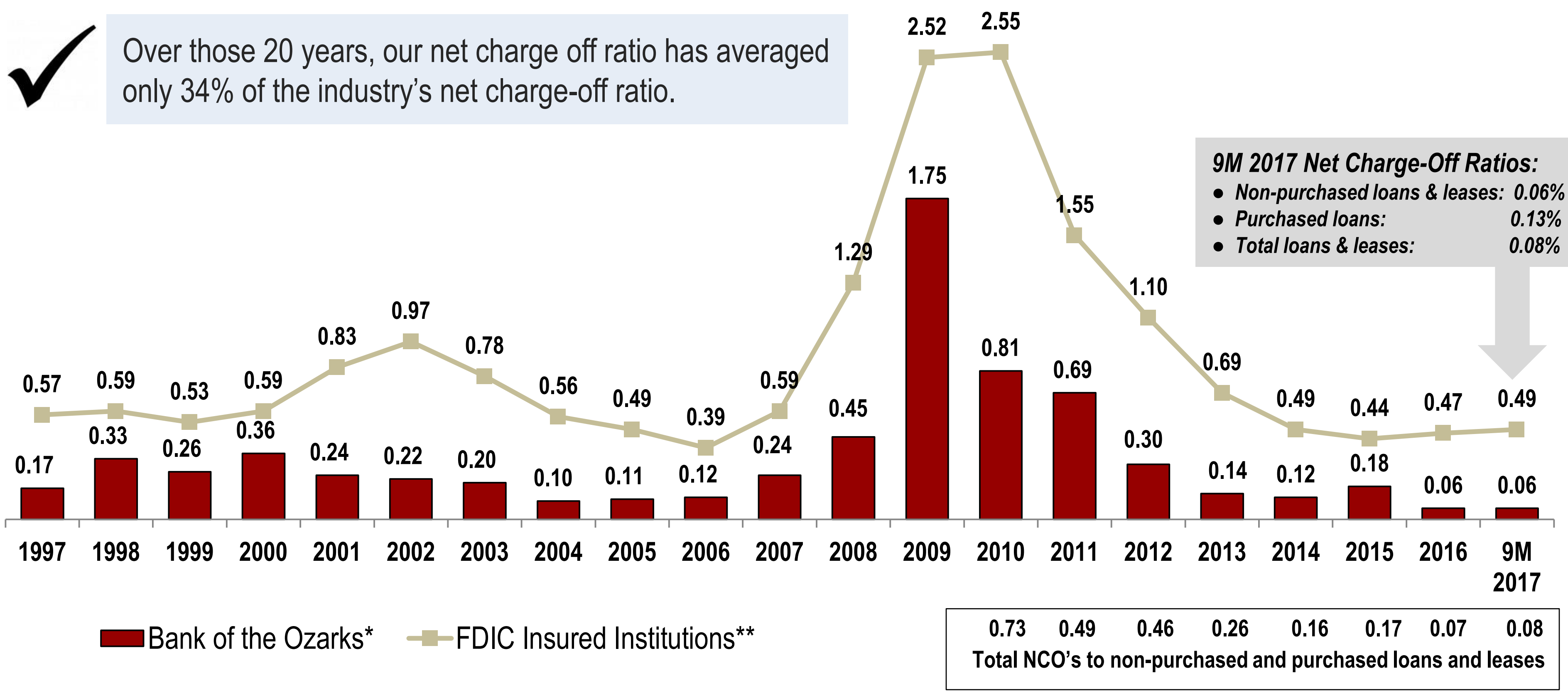
BANK of the OZARKS

Asset Quality 66% Better Than Industry Average

Net Charge-Off Ratio (%)

✓ Since going public in 1997, our annual net charge-off ratio has been below the industry average every year.

✓ Over those 20 years, our net charge off ratio has averaged only 34% of the industry's net charge-off ratio.



* Bank of the Ozarks' data excludes purchased loans and leases and net charge-offs related to such loans and leases.

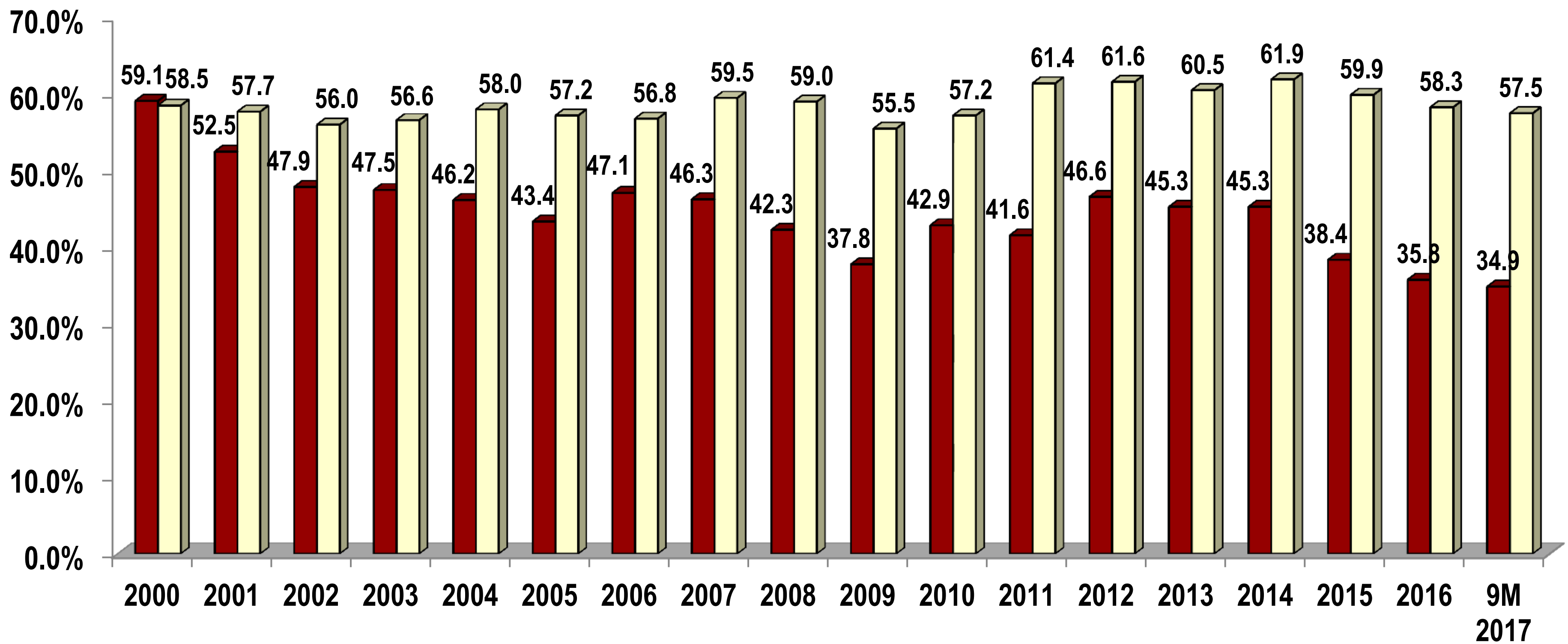
** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2017. Annualized when appropriate.

BANK of the OZARKS

Excellent Efficiency:
Top Decile of Industry for 15 Consecutive Years*

- Favorable trend in efficiency while significantly investing in our corporate infrastructure
- Long term goal for further improvement by growing revenue at a faster pace than expenses

Efficiency Ratio (%)



*Data from S&P Global Market Intelligence.

**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2017.

BANK of the OZARKS

Real Estate Specialties Group

- Our Primary Engine for Loan Growth
- Extremely Conservative, Risk Averse Culture

BANK of the OZARKS

Real Estate Specialties Group (RESG) – Key Personnel Overview

*RESG was established in 2003 and has a strong, deep and talented team with 100+ members **

	Name	Title (Location)	Industry Experience	CEO Report	Primary Markets
Originations *(30 team members)*	Rich Smith	Managing Director – Originations (NYC)	30 years	✓	New York Area
	David Sarner	Executive Vice President (NYC)	22 years		New York Area
	Chris Lawton	Executive Vice President (NYC)	15 years		New York Area
	Greg Newman	Managing Director – Originations (Atlanta)	32 years	✓	Southeast
	Tucker Hughes	Managing Director – Originations (Dallas)	14 years	✓	Central & Western US
	Jason Choulochas	Executive Vice President (Los Angeles)	26 years		Central & Western US
	Mason Ross	Executive Vice President (San Francisco)	15 years		Central & Western US
Credit / Closings *(10 team members)*	Wes Hardin	Managing Director – Credit & Closings	9 years	✓	
	Jay Gyer	Executive Vice President – Credit	11 years		
Legal *(5 team members)*	John Fox	General Counsel	31 years	✓	
Asset Management *(45 team members)*	Brannon Hamblen	Managing Director – Asset Management	28 years	✓	
	Cliffton Hill	Executive Vice President	9 years		
	Juan Gonzalez	Executive Vice President	21 years		
Deposits / Ops *(8 team members)*	Ray Dunavant	Director – RESG Deposit Operations	20 years		
Technology *(4 team members)*	Malcolm Hicks	Executive Vice President – RESG Info Technology	21 years		

* *As of October 17, 2017*

Real Estate Specialties Group (RESG) - Our Primary Engine for Loan Growth

RESG Lending Priorities

Our focus is on building a loan portfolio with the lowest credit and interest rate risks utilizing discipline and expertise with the following priorities:

- Asset Quality – Primary
- Profitability – Secondary
- Growth – Tertiary

Portfolio Importance

RESG Loans at September 30, 2017

- 66% of our funded non-purchased loans & leases
- 93% of our unfunded closed loans
- 80% of our total funded and unfunded balances of non-purchased loans & leases

RESG Asset Quality

The results speak for themselves with minimal credit losses over RESG's 14 year history

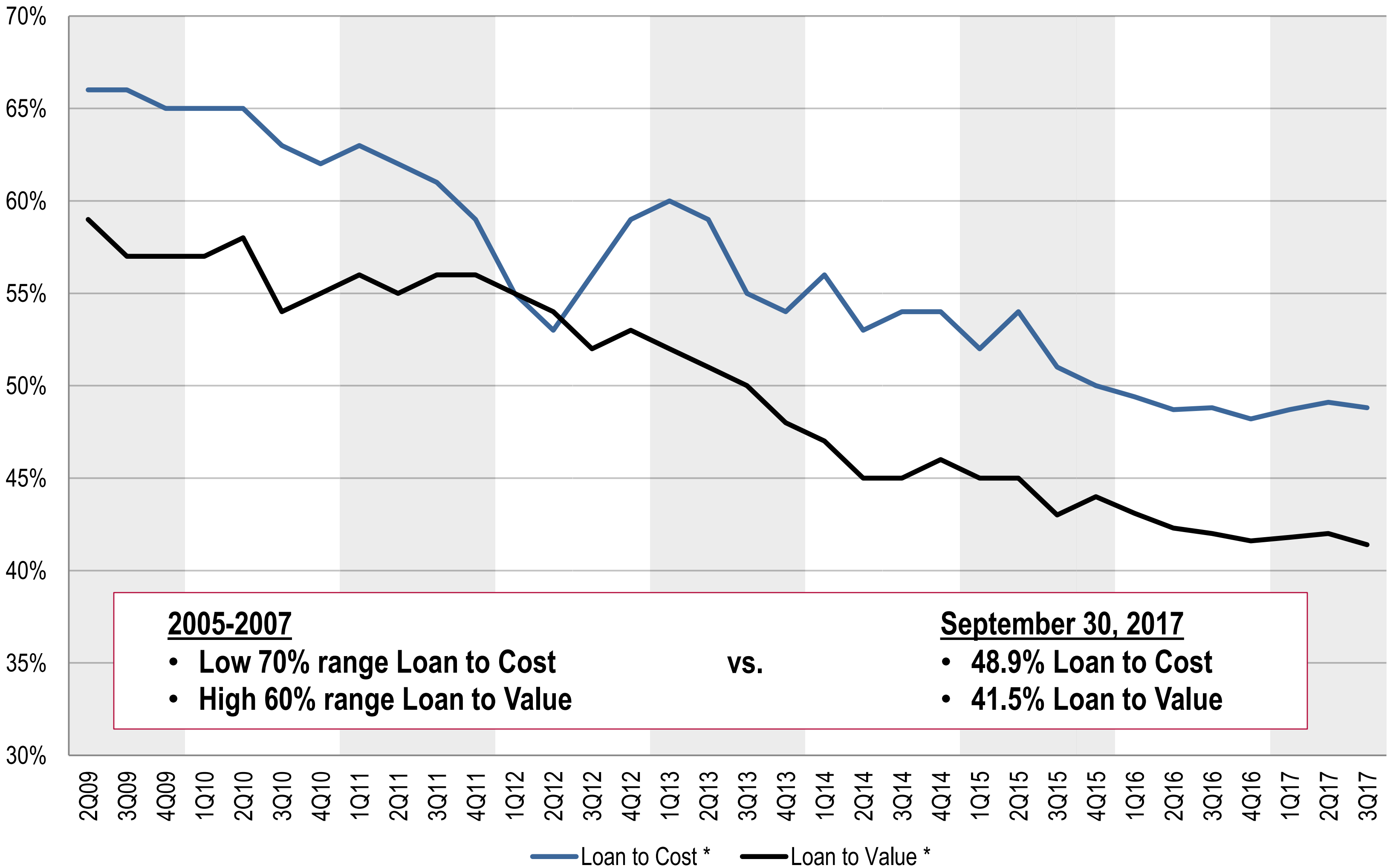
14 Year History of Annual Losses

Year & Quarter End	Ending Portfolio Balance	Net charge-offs ("NCO")*	NCO Ratio
2003	$ 5,106,325	-	0.00%
2004	$ 52,657,865	-	0.00%
2005	$ 51,055,927	-	0.00%
2006	$ 61,322,550	-	0.00%
2007	$ 209,523,672	-	0.00%
2008	$ 470,485,099	-	0.00%
2009	$ 516,044,727	$ 7,531,303	1.50%
2010	$ 567,716,359	-	0.00%
2011	$ 649,806,170	$ 2,905,315	0.50%
2012	$ 848,441,013	-	0.00%
2013	$ 1,270,767,688	-	0.00%
2014	$ 2,308,573,422	-	0.00%
2015	$ 4,263,799,976	-	0.00%
2016	$ 6,741,248,793	-	0.00%
9/30/2017	$ 7,994,787,141	-	0.00%
Total		$ 10,436,618	
Annual Average		$ 707,567	0.05%

* Net charge-offs presented in the table can be attributed to two loans and includes ORE write-downs related to those two loans.

BANK of the OZARKS

RESG Has Reduced the Leverage Profile of Its Loan Portfolio Over the Last Decade

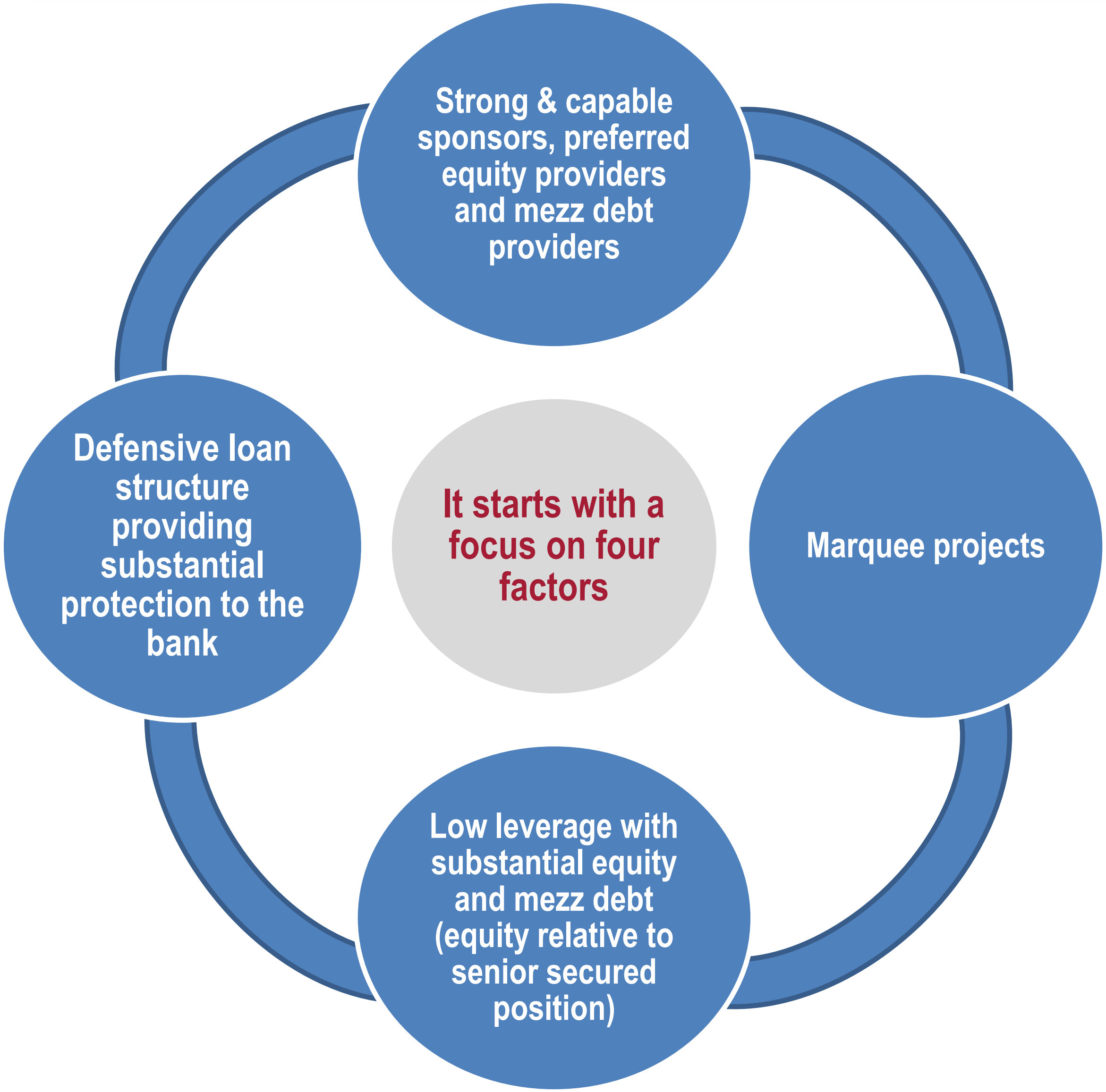


2005-2007		September 30, 2017
• Low 70% range Loan to Cost	vs.	• 48.9% Loan to Cost
• High 60% range Loan to Value		• 41.5% Loan to Value

** Assumes loans are fully funded*

BANK of the OZARKS

RESG Business Model Reduces Credit Risk



- We are always the sole senior secured lender giving us the lowest risk position in the capital stack
- With RESG's averages of 48.9%* LTC and 41.5%* LTV, our portfolio may be the most conservative CRE portfolio in the country

** As of September 30, 2017; assumes all loans are fully funded.*

BANK of the OZARKS

RESG Business Model Emphasizes Industry-Leading Excellence Throughout the Life of the Loan

- Thorough underwriting including detailed modeling and testing for economic stress, interest rate stress, exit refinancing stress and cap rate stress
- Rigorous economic analysis including supply and demand metrics for the relevant market, submarket and micro market, as appropriate
- Comprehensive and consistent documentation under the supervision of RESG's in-house legal team in coordination with outside counsel
- An emphasis on precision at closing handled by RESG's team of closers and paralegals
- Thorough life-of-loan asset management by teams of skilled asset managers

Low Leverage and Significant RESG Portfolio Diversification by Product Type Reduce Risk

RESG Portfolio Details As of September 30, 2017

No property type accounts for more than 25.1% of RESG's portfolio

Property Type	Funded Commitment	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
Multi-family	$1,258,946,722	$4,902,689,553	25.1%	56.8%	46.5%
Condos	1,547,412,986	4,419,838,970	22.6%	46.3%	40.0%
Hospitality	1,605,202,642	2,841,597,099	14.5%	46.9%	39.4%
Office / MOB	877,027,594	2,727,878,507	14.0%	48.8%	37.8%
Mixed Use	567,830,123	1,897,711,724	9.7%	52.2%	43.7%
Land Hold	1,198,923,283	1,337,225,449	6.9%	40.8%	38.1%
Retail	305,026,614	447,877,706	2.3%	60.9%	53.1%
Land Development	232,587,346	278,248,377	1.4%	42.1%	38.5%
SF Home	108,864,314	266,039,122	1.4%	30.4%	36.1%
SF Lots	127,631,892	219,818,482	1.1%	35.8%	38.2%
Industrial	165,333,623	193,105,928	1.0%	54.2%	44.7%
Totals	**$7,994,787,141**	**$19,532,030,916**	**100.0%**	**48.9%**	**41.5%**

Weighted average LTC of RESG's portfolio is a very conservative 48.9%

Weighted average LTV of RESG's portfolio is a very conservative 41.5%

*Data as of September 30, 2017.
Note: LTC/LTV percentages are based on total commitment amounts.

BANK of the OZARKS

Low Leverage and Significant RESG Portfolio Diversification by Geography Reduces Risk

RESG Portfolio Details As of September 30, 2017

MSA	Funded Commitment	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
New York, NY	$3,007,699,441	$6,038,372,045	30.9%	47.8%	41.1%
Miami, FL	709,511,172	1,789,976,993	9.2%	41.3%	33.6%
Los Angeles, CA	358,253,334	1,637,061,793	8.4%	42.6%	40.1%
Chicago, IL	306,594,438	1,094,449,891	5.6%	60.2%	47.5%
Dallas / Fort Worth, TX	404,291,160	880,478,429	4.5%	54.3%	43.6%
Denver, CO	274,602,201	798,102,497	4.1%	59.3%	50.5%
Seattle, WA	308,729,884	741,597,264	3.8%	54.2%	37.3%
Phoenix, AZ	190,828,941	604,950,310	3.1%	50.4%	42.7%
San Francisco, CA	130,383,957	563,294,254	2.9%	53.8%	40.8%
Orlando, FL	105,845,181	507,779,065	2.6%	55.4%	46.1%
Other MSAs	2,198,047,433	4,878,968,376	24.9%	49.5%	43.3%
Totals	**$7,994,787,141**	**$19,532,030,916**	**100.0%**	**48.9%**	**41.5%**

*Data as of September 30, 2017.
Note: LTC/LTV percentages are based on total commitment amounts.

BANK of the OZARKS

A Proven Track Record of Growth:

- Organic Growth + Acquisitions
- Organic Growth is the #1 Growth Priority
- Loan Portfolio Snapshot
- Investment Portfolio Migration

A Potent Combination of Growth + Acquisitions

Organic Growth through *De Novo* Branching

$28 Million In 1979 → **$2.8 Billion In 2009** → **Organic Growth continues to be our #1 Growth Priority**

Augmented by Multiple Acquisitions since 2010

1. March 2010	Unity National Bank	GA	FDIC-assisted
2. July 2010	Woodlands Bank	SC, NC, GA, AL	FDIC-assisted
3. September 2010	Horizon Bank	FL	FDIC-assisted
4. December 2010	Chestatee State Bank	GA	FDIC-assisted
5. January 2011	Oglethorpe Bank	GA	FDIC-assisted
6. April 2011	First Choice Community Bank	GA	FDIC-assisted
7. April 2011	Park Avenue Bank	GA, FL	FDIC-assisted
8. December 2012	The Citizens Bank	AL	Traditional M&A
9. July 2013	First National Bank of Shelby	NC	Traditional M&A
10. March 2014	OMNIBANK	TX	Traditional M&A
11. May 2014	Summit Bank	AR	Traditional M&A
12. February 2015	Intervest National Bank	NY, FL	Traditional M&A
13. August 2015	Bank of the Carolinas	NC	Traditional M&A
14. July 20, 2016	Community & Southern Bank	GA, FL	Traditional M&A
15. July 21, 2016	C1 Bank	FL	Traditional M&A

+

Acquisitions should continue to be a meaningful contributor to growth

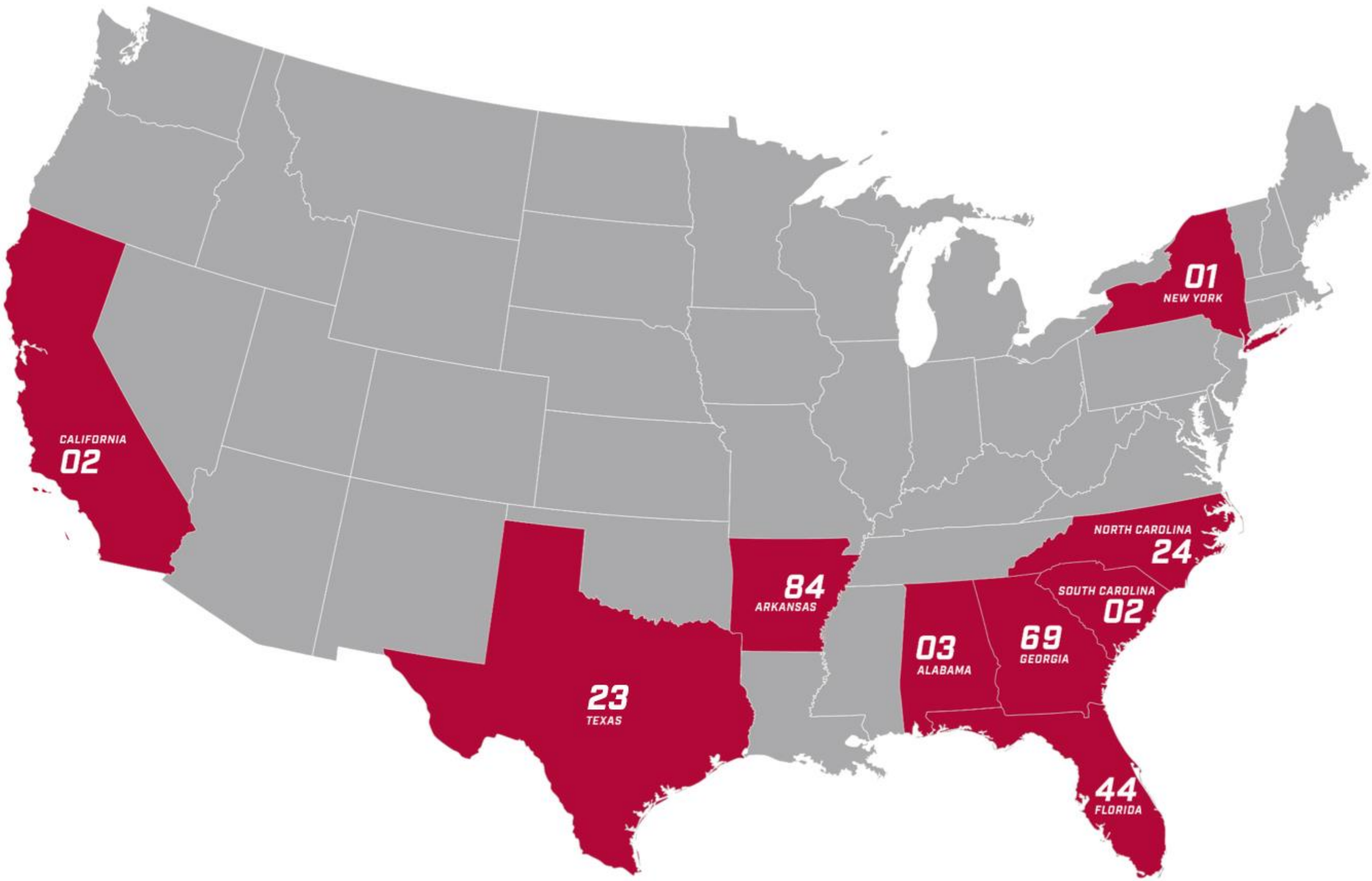
↓

$20.8 Billion at September 30, 2017

BANK of the OZARKS

We Now Have 252 Offices in Nine States

(Office count as of September 30, 2017; includes 243 deposit-gathering branches and 9 loan production offices.)



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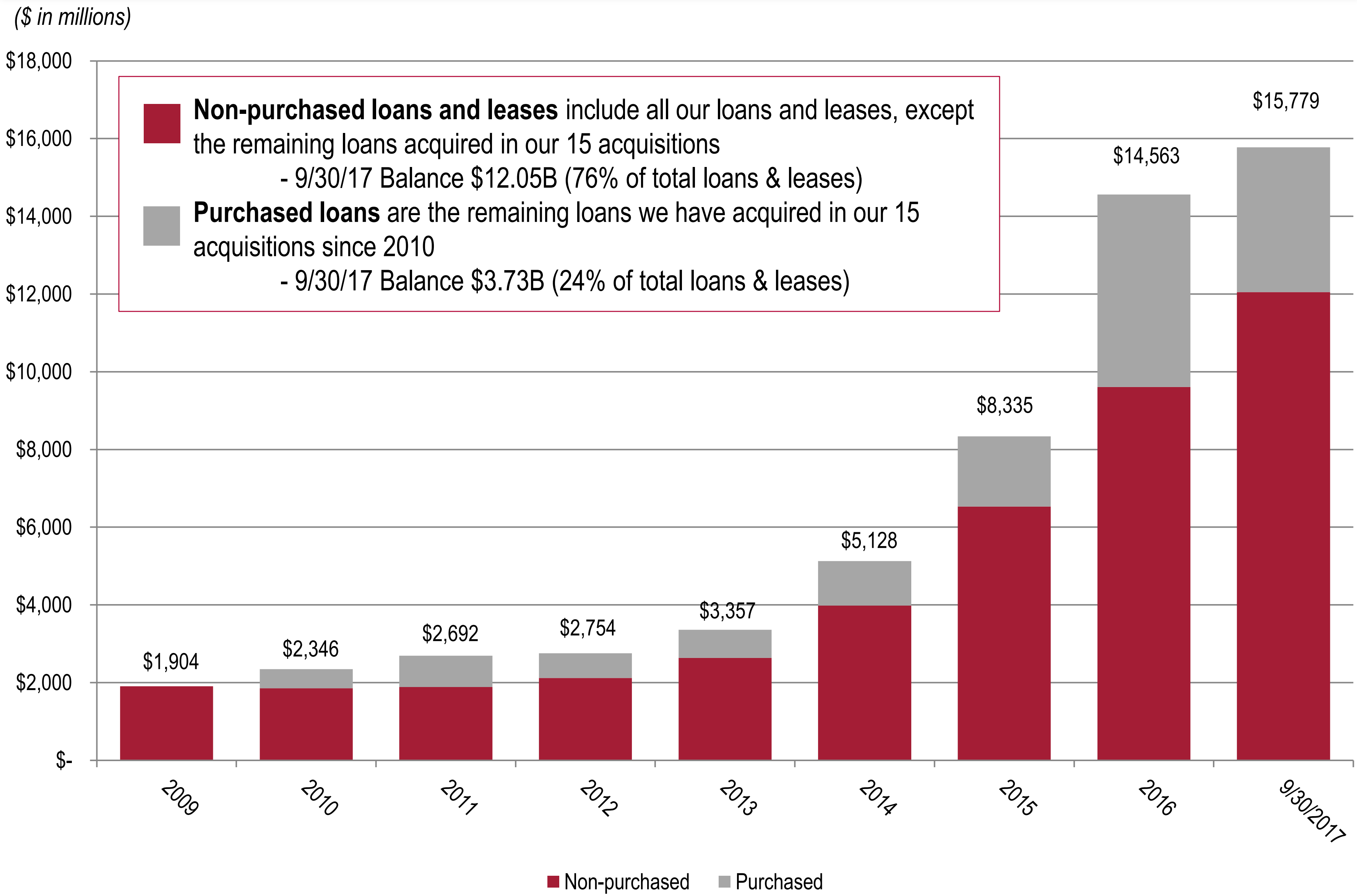
Total Loan Portfolio Growth Over Time

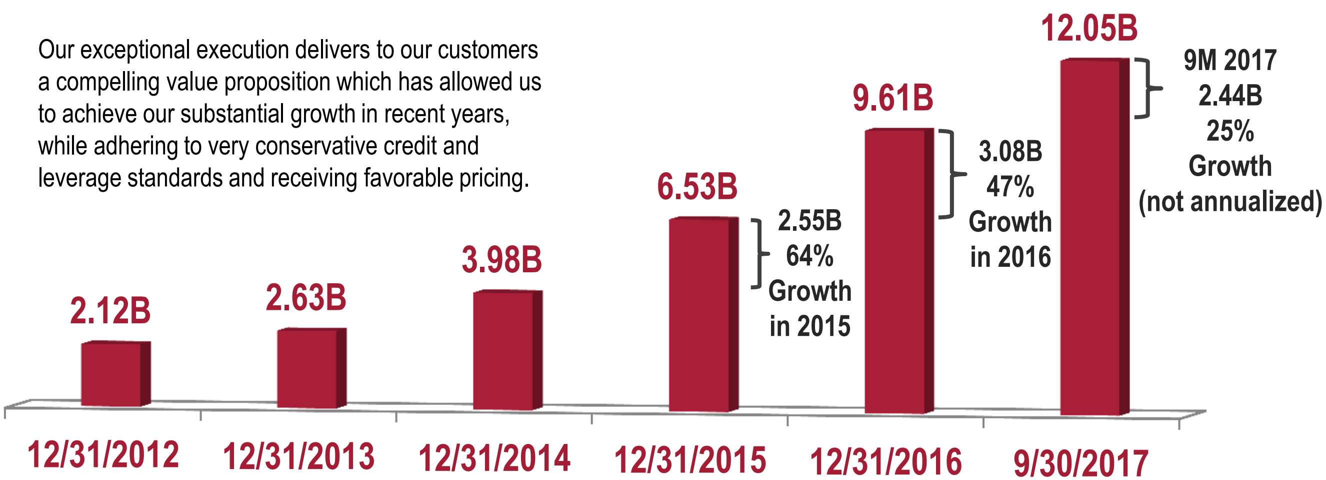


BANK of the OZARKS

Organic Loan and Lease Growth is Always Growth Priority #1

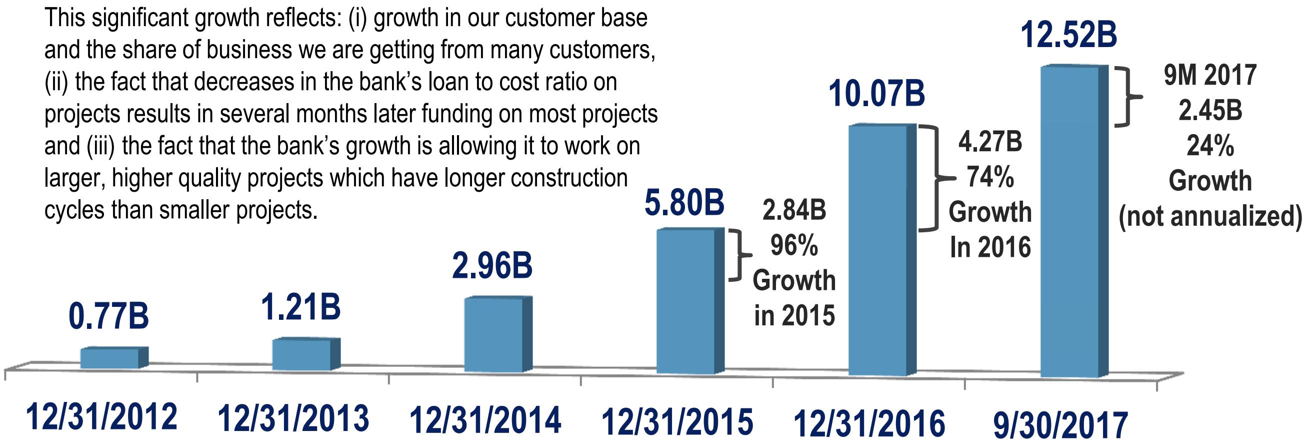
Non-Purchased Loans & Leases

Our exceptional execution delivers to our customers a compelling value proposition which has allowed us to achieve our substantial growth in recent years, while adhering to very conservative credit and leverage standards and receiving favorable pricing.



Unfunded Balances of Closed Loans

This significant growth reflects: (i) growth in our customer base and the share of business we are getting from many customers, (ii) the fact that decreases in the bank's loan to cost ratio on projects results in several months later funding on most projects and (iii) the fact that the bank's growth is allowing it to work on larger, higher quality projects which have longer construction cycles than smaller projects.



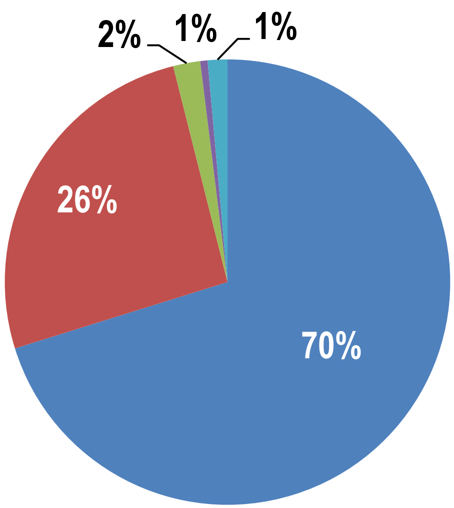
($ in Billions)

The substantial growth in our unfunded balance of closed loans is an important component of our strategy to achieve record growth (in dollars) in our funded balance of non-purchased loans in 2017, 2018 and 2019.

BANK of the OZARKS

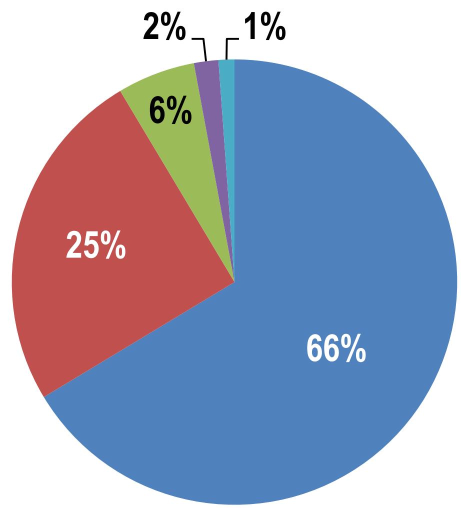
Non-purchased Loan & Lease Breakdown by Group

As of December 31, 2016



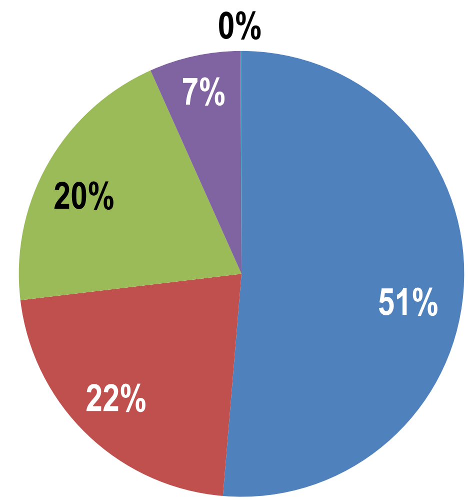
RESG	$	6,741,249
Community Banking		2,486,939
Indirect Marine & RV		188,460
CLSG		51,256
Equipment Finance & Leasing		137,189
Total Non-purchased Loans	**$**	**9,605,093**

As of September 30, 2017



RESG	$	7,994,787
Community Banking		3,018,787
Indirect Marine & RV		681,397
CLSG		213,326
Equipment Finance & Leasing		138,797
Total Non-purchased Loans	**$**	**12,047,094**

9 Month Loan Growth

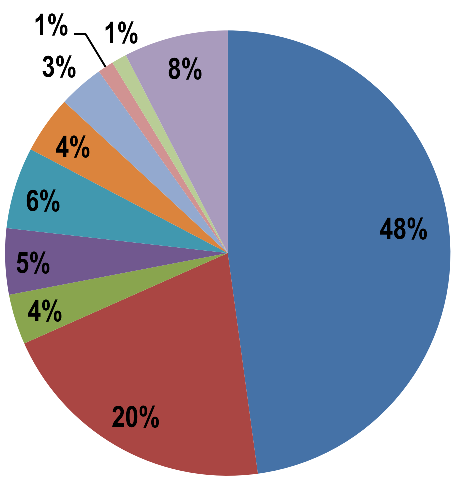


RESG	$	1,253,538
Community Banking		531,848
Indirect Marine & RV		492,937
CLSG		162,070
Equipment Finance & Leasing		1,607
Total Non-purchased Loans	**$**	**2,442,001**

BANK of the OZARKS

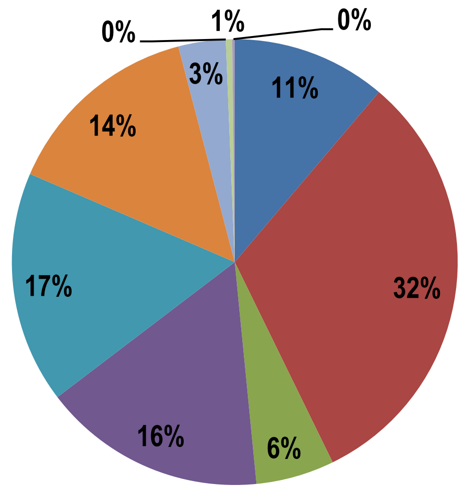
Loan & Lease Portfolio Mix – September 30, 2017

Non-purchased Loans & Leases



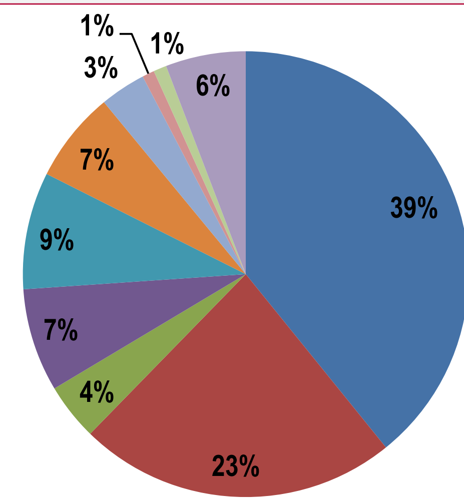
Construction	$	5,763,257
Non-owner Occupied CRE		2,470,458
Multifamily		439,928
Regulatory CRE		*8,673,643*
Residential 1-4 Family		577,514
Consumer		713,343
Owner Occupied CRE		502,969
Commercial & Industrial		396,760
Equipment Finance & Leasing		138,797
Agricultural		132,689
Other		911,379
Total	**$**	**12,047,094**

Purchased Loans



Construction	$	417,619
Non-owner Occupied CRE		1,178,071
Multifamily		211,986
Regulatory CRE		*1,807,676*
Residential 1-4 Family		604,477
Consumer		627,936
Owner Occupied CRE		539,429
Commercial & Industrial		128,098
Equipment Finance & Leasing		-
Agricultural		17,112
Other		6,808
Total	**$**	**3,731,536**

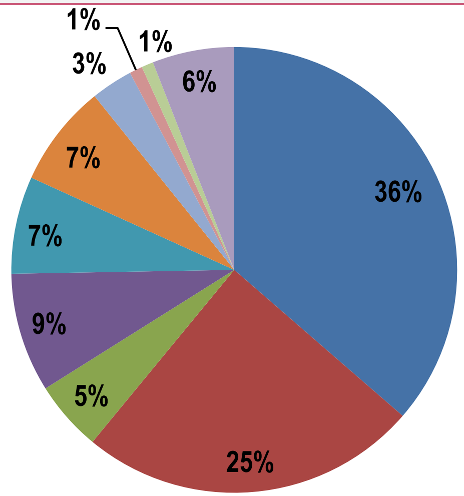
Total Loans & Leases



Construction	$	6,180,876
Non-owner Occupied CRE		3,648,529
Multifamily		651,914
Regulatory CRE		*10,481,319*
Residential 1-4 Family		1,181,991
Consumer		1,341,279
Owner Occupied CRE		1,042,398
Commercial & Industrial		524,858
Equipment Finance & Leasing		138,797
Agricultural		149,801
Other		918,187
Total	**$**	**15,778,630**

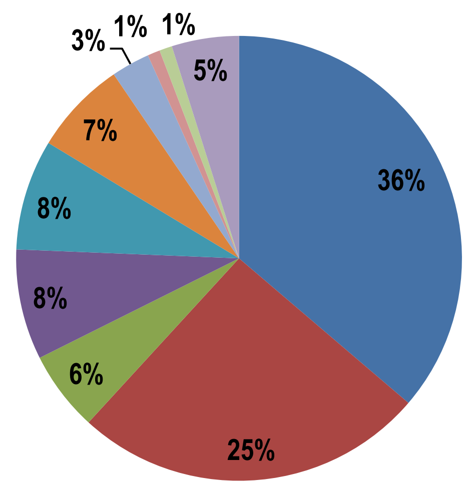
Total Loan & Lease Portfolio Net Growth

Total Loans & Leases at December 31, 2016



Construction	$	5,295,860
Non-owner Occupied CRE		3,582,631
Multifamily		744,005
Regulatory CRE		*9,622,496*
Residential 1-4 Family		1,259,289
Consumer		1,028,992
Owner Occupied CRE		1,082,770
Commercial & Industrial		441,699
Equipment Finance & Leasing		137,188
Agricultural		124,857
Other		865,824
Total	**$**	**14,563,115**

Total Loans & Leases at September 30, 2017



				9M Net Growth	
Construction	$	6,180,876	$	885,016	#1
Non-owner Occupied CRE		3,648,529		65,898	#4
Multifamily		651,914		(92,091)	
Regulatory CRE		*10,481,319*		*858,823*	
Residential 1-4 Family		1,181,991		(77,298)	
Consumer		1,341,279		312,287	#2
Owner Occupied CRE		1,042,398		(40,372)	
Commercial & Industrial		524,858		83,159	#3
Equipment Finance & Leasing		138,797		1,609	#7
Agricultural		149,801		24,944	#6
Other		918,187		52,363	#5
Total	**$**	**15,778,630**	**$**	**1,215,515**	

BANK of the OZARKS

Geographic Diversification of Total Real Estate Loan Portfolio

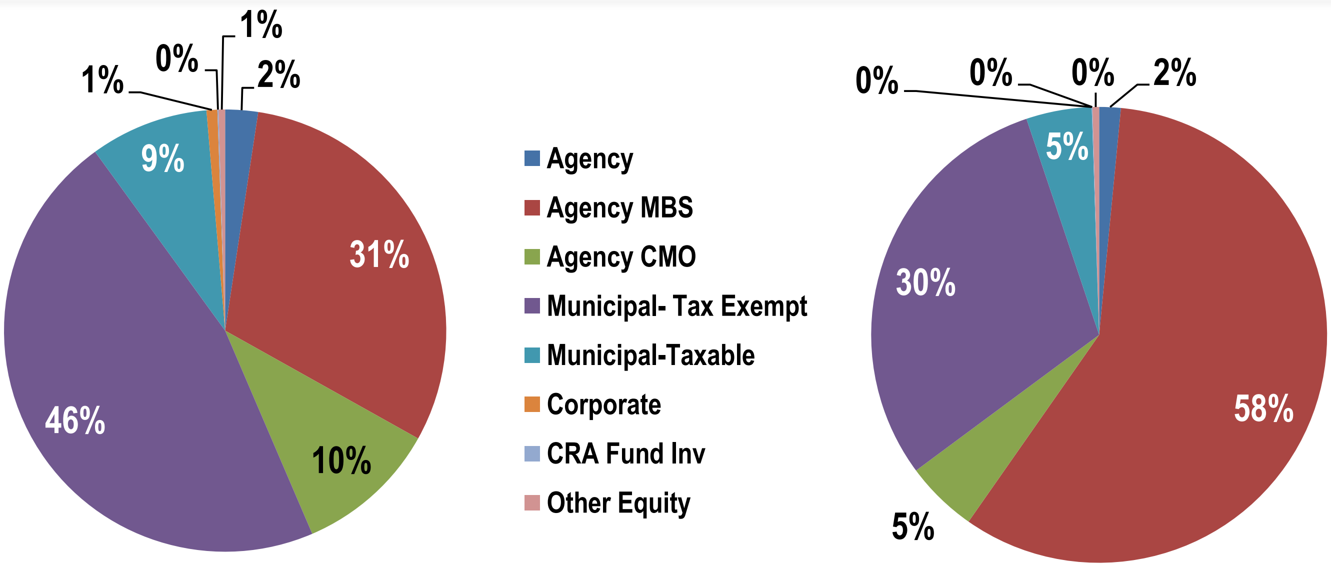
Total Real Estate Portfolio – Outstanding Balances by Location of Collateral ($ in Thousands) As of September 30, 2017

Location	1-4 Family	Non-Farm / Non-Resi	Construction Land Dev.	Agri	Multi-Family	Total
New York	$ 6,952	$ 562,521	$ 2,163,830	$ -	$ 50,612	$ 2,783,915
Florida	274,340	977,362	911,141	8,063	55,400	2,226,306
Texas	86,907	351,172	732,636	808	216,984	1,388,507
Georgia	273,752	563,353	291,263	10,986	123,672	1,263,026
Arkansas	341,804	530,037	140,107	112,123	60,763	1,184,834
California	-	243,853	607,648	-	-	851,501
North Carolina	153,750	264,681	225,944	5,288	32,321	681,984
Illinois	-	3,782	306,710	-	2,146	312,638
Colorado	1,117	179,257	107,860	-	-	288,234
Tennessee	1,840	130,026	128,941	-	-	260,807
Washington	-	110,052	103,565	-	-	213,617
South Carolina	16,456	84,890	88,527	-	6,147	196,020
Arizona	-	55,654	101,780	-	33,577	191,011
Cayman Islands	-	139,242	-	-	-	139,242
Rhode Island	-	90,435	-	-	-	90,435
Alabama	20,595	35,772	27,907	587	3,910	88,771
Oregon	-	20,098	13,284	-	35,940	69,322
Pennsylvania	-	68,012	-	-	-	68,012
Massachusetts	-	-	67,466	-	-	67,466
Maryland	313	13,457	43,345	-	9,069	66,184
Indiana	126	4,850	36,114	-	-	41,090
Ohio	-	40,755	-	-	-	40,755
Missouri	528	18,437	1,358	-	19,433	39,756
Kansas	-	1,205	36,438	-	-	37,643
Minnesota	-	29,209	-	-	-	29,209
Other	353	19,127	6,033	3	3	25,519
Oklahoma	779	10,270	535	11,398	1,862	24,844
Utah	1,728	4,412	13,413	-	-	19,553
Virginia	534	17,318	1,519	-	75	19,446
New Jersey	-	-	15,153	-	-	15,153
Connecticut	-	14,239	-	-	-	14,239
Louisiana	81	3,355	7,933	-	-	11,369
Bahamas	-	11,213	-	-	-	11,213
Mississippi	36	10,110	426	545	-	11,117
Total	**$ 1,181,991**	**$ 4,608,156**	**$ 6,180,876**	**$ 149,801**	**$ 651,914**	**$ 12,772,738**

The amount of the Company's total real estate loans at September 30, 2017 based on the location of the principal collateral is reflected in the table above. Data for individual locations is separately presented when aggregate total real estate loans in that location exceed $10 million.

BANK of the OZARKS

Investment Portfolio Migration



Highlights:

- Moved from 43% agency to 65% agency increasing portfolio monthly cash flow and growing portfolio $701 million
- Municipal tax exempt has decreased from 46% to 30% of securities portfolio

PORTFOLIO HIGHLIGHTS - 9/30/16	
Book Value	$1,282,557,334
# Securities	1,206
Average Size (Book)	$1,063,480
Average Life	5.22
Average Life +300bps	9.32
% Price change +150	-10.45%
% Price change +300	-15.39%
Effective Duration	4.60
Effective Convexity	(2.48)

PORTFOLIO HIGHLIGHTS - 9/30/17	
Book Value	$1,983,762,876
# Securities	987
Average Size (Book)	$2,009,891
Average Life	5.57
Average Life +300bps	6.90
% Price change +100	-5.36%
% Price change +300	-14.28%
Effective Duration	4.75
Effective Convexity	0.392

Increased balance sheet liquidity

Significant reduction in portfolio extension risk in a rising rate environment

Reduced mark-to-market risk in a rising rate environment

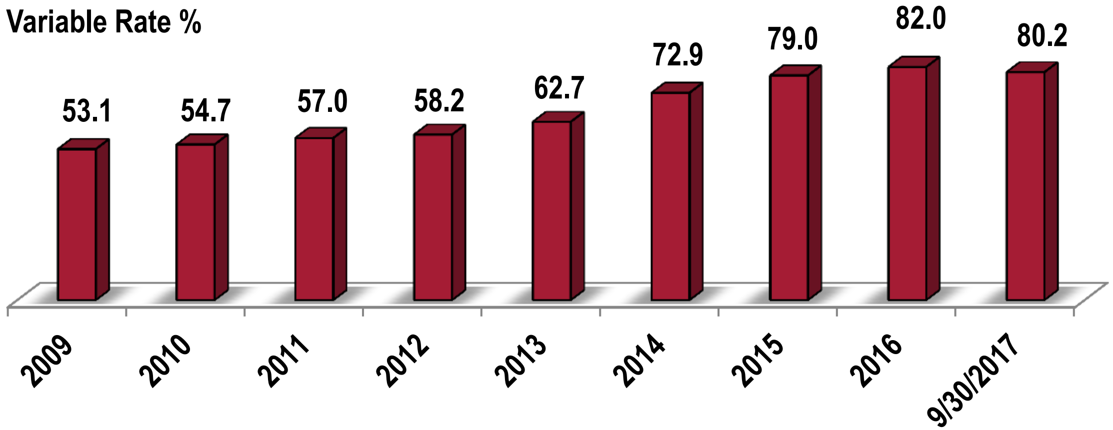
Change from negative to positive convexity

BANK of the OZARKS

With our Net Interest Margin in the 96th percentile* of the industry, we are well positioned whether rates change or don't

We are well positioned to benefit from rising rates

Variable Rate Portion of Total Non-Purchased Loans and Leases



Rising Interest Rates Should Increase our Net Interest Income

Shift in Interest Rates (in bps)	% Increase in Projected Baseline Net Interest Income**
+100	4.1%
+200	8.3%
+300	12.6%
+400	16.7%
+500	20.8%

*S&P Global Market Intelligence reporting for 2017.

**Earnings simulation model's projected impact of a change in interest rates on the projected baseline net interest income for the 12-month period commencing October 1, 2017. Assumes parallel shifts in the yield curve and does not take into account changes in the slope of the yield curve or the impact of any possible future acquisitions.

We are well positioned even if U.S. sovereign debt yields and key indexes such as LIBOR go negative.

We have taken actions to protect our loan and investment securities portfolios from a possible negative interest rate macroeconomic scenario.

- 98% of our variable rate loans have floors
- Essentially all new variable rate loans are being originated with floors
- 99.9% of our investment securities have fixed rates

BANK of the OZARKS

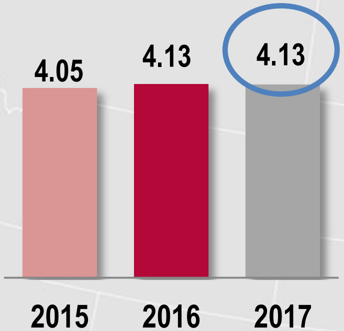
- **Deposit Growth Profile**
  - **Substantial Capacity Exists in Our Existing Offices**
  - **Additional Growth through *De Novo* Branching**
- **Abundant Sources of Liquidity**
- **Strong Capital Position**

BANK of the OZARKS

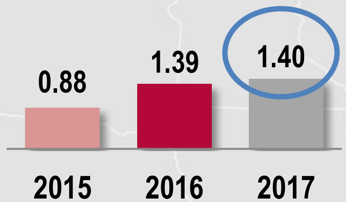
Untapped Deposit Growth Potential in Existing Markets

(Branch count includes deposit-gathering branches only as of June 30, 2017*)

% of Branches in Cities**



% of Deposits in Cities **



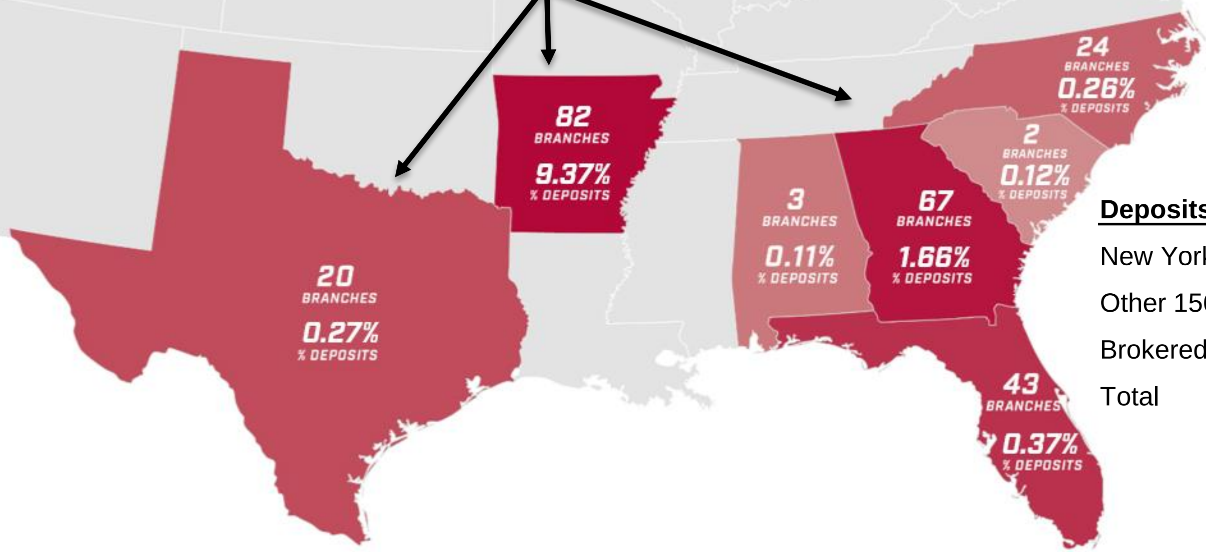
Deposit Market Share Comparison

	6/30/16	6/30/17	% Change
AR	8.93%	9.37%	0.44%
GA	1.82%	1.66%	-0.16%
FL	0.42%	0.37%	-0.05%
TX	0.25%	0.27%	0.02%
NC	0.25%	0.26%	0.01%
SC	0.11%	0.12%	0.01%
AL	0.11%	0.11%	0.00%

The small loss of market share in GA and FL reflects expected deposit runoff following our two acquisitions in July 2016

Substantial capacity for future growth with over $1.1T in deposits in existing markets excluding NYC

Our single NYC office provides substantial capacity for growth in the $1.6T NYC deposit market



Deposits	9/30/16	9/30/17	Δ in $
New York City	$ 398	$ 1,421	$ 1,023
Other 156 Cities	$ 12,737	$ 14,185	$ 1,448
Brokered	$ 1,988	$ 1,218	$ (771)
Total	$ 15,124	$ 16,823	$ 1,700

*Data for all FDIC Insured Institutions from the FDIC Annual Market Share Report, last updated June 30, 2017.

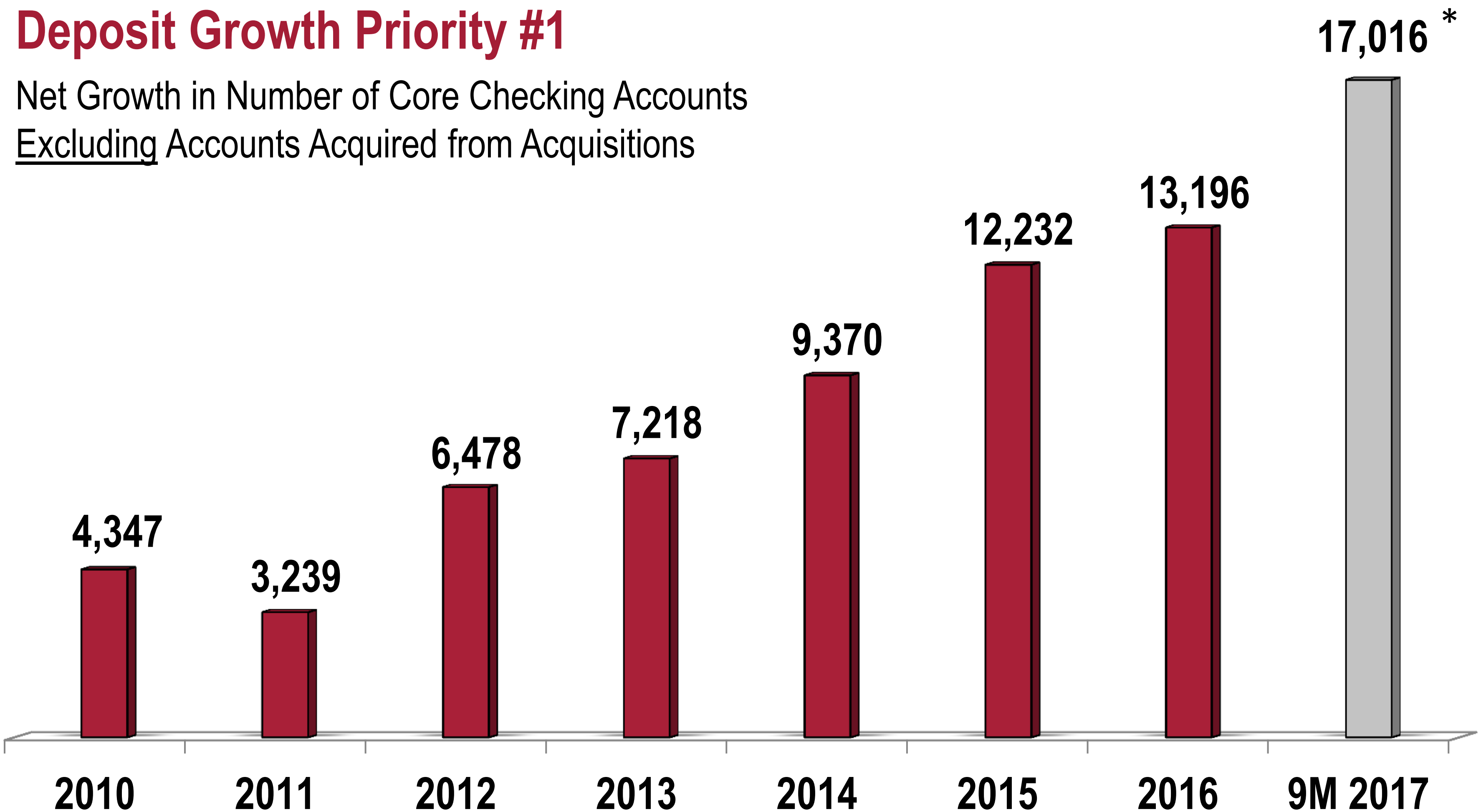
**Deposits in our New York office and deposits for all FDIC financial institutions in New York are excluded from this analysis. Percentages shown on map are OZRK % of deposits as of June 30, 2017.

BANK of the OZARKS

Organic Growth in Core Checking Accounts

Deposit Growth Priority #1

Net Growth in Number of Core Checking Accounts
Excluding Accounts Acquired from Acquisitions



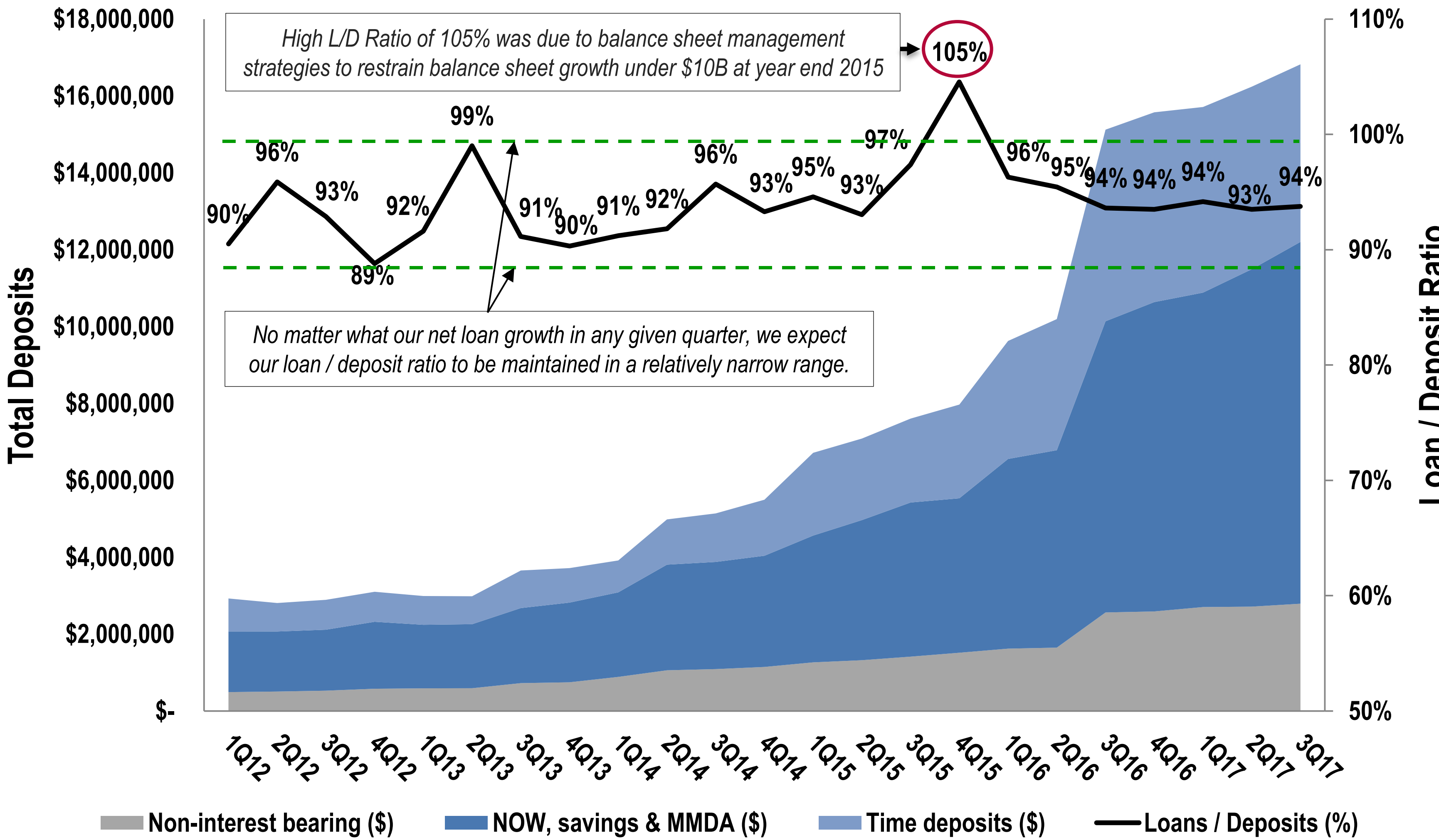
* *Note: Growth in core checking accounts (not annualized)*

BANK of the OZARKS

Demonstrated Growth in Deposits Over Time…

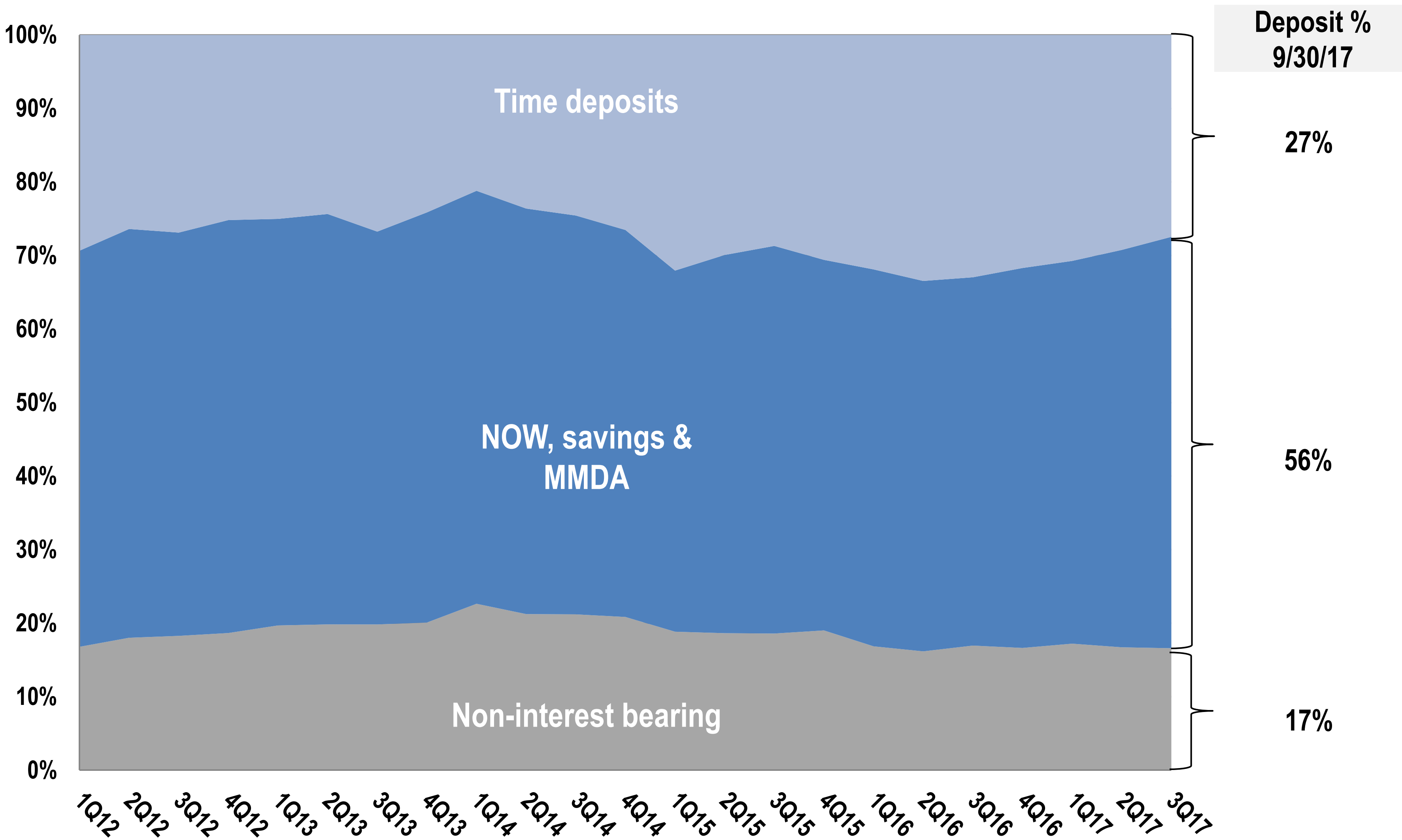
($ in Thousands)

Our experience confirms our long-held belief that, within reasonable limits, we can grow deposits within our existing branch network as necessary to fund our balance sheet growth.



BANK of the OZARKS

… While Deposit Mix Has Been Very Consistent



Optimizing Our Extensive Branch Network

Growth in Legacy Markets

- Expanding deposit gathering capabilities in New York office with strategic staff additions
- Relocated offices from leased to owned branches in 2Q 2017
  - Miami Beach, FL
  - Harrisburg, NC
- Opened 1 office in McKinney, TX, in 3Q 2017 in an area that has experienced recent significant growth
- Plan to relocate from leased to owned branch in Winston-Salem, NC in 2H 2018

Selected Expansion with CRA focus

- Significant commitment to enhancing service to low-to-moderate income census tracts and majority minority census tracts and their customers
- Current expansion plans for existing MSAs include:
  - 1 branch under development in Dallas County, TX
  - 1 branch under development in Tarrant County, TX
  - 3 branches planned in central Atlanta MSA
- Expected to enhance CRA performance and profitability

Expansion into New Markets (“*De novo* 2.0”)

- Developing *de novo* 2.0 branches and companion branches for opening in 2019 as follows:
  - 1-3 branches in Nashville, TN
  - 1-3 branches in Orlando, FL
  - 1 branch in the Buckhead area of Atlanta, GA
- Anticipate opening several additional *de novo* 2.0 branches each year after 2019; primarily in top 100 US MSAs

Abundant Sources of Liquidity

Cash and Cash Equivalents	$1,057,311,891
Unpledged Investment Securities	1,042,158,297
FHLB Borrowing Availability	4,019,353,711
Unsecured Lines of Credit	230,000,000
Fed Funds Available through Fed Discount Window	165,855,400
Total as of 9-30-2017	**$6,514,679,299**

BANK of the OZARKS

Strong Capital Position

Ratios at 9-30-17	OZRK	Current Minimum Capital Required – Basel III	Minimum Capital Required – Basel III Fully Phased-In (1-1-19)
Common equity tier 1 to risk-weighted assets:	11.02%	5.75%	7.00%
Tier 1 capital to risk-weighted assets:	11.02%	7.25%	8.50%
Total capital to risk-weighted assets:	12.83%	9.25%	10.50%
Tier 1 leverage to average assets:	13.45%	4.00%	4.00%

We have Delivered for Shareholders

BANK of the OZARKS

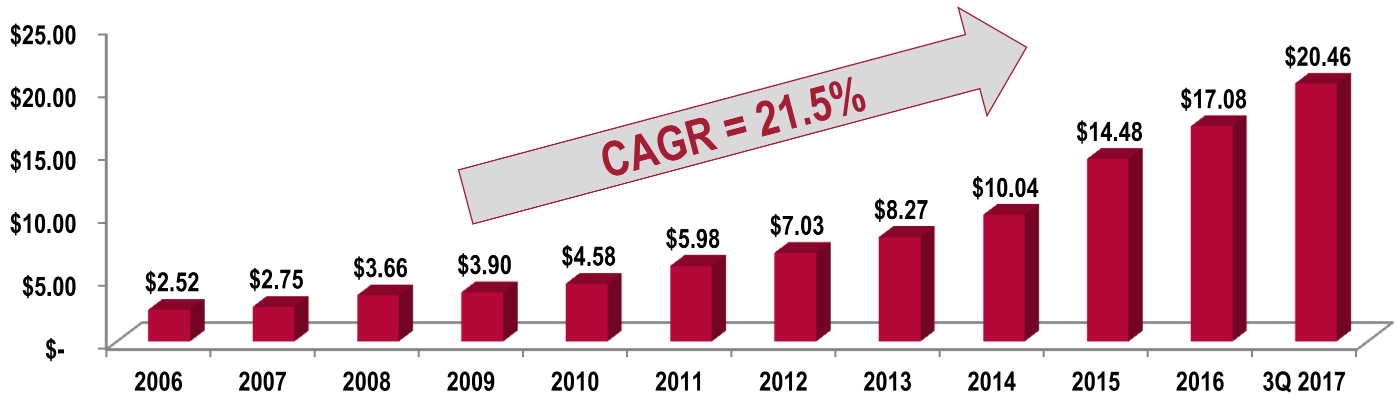
3rd Quarter 2017 Financial Highlights:

- Record Quarterly Net Income of $96.0 million
- Some of our Best Asset Quality Ratios as a Public Company including:
  - 0.11% Ratio of Nonperforming Loans and Leases as a Percent of Total Loans and Leases at quarter end
  - Record 0.12% Ratio of Loans and Leases Past Due 30 Days or more including Past Due Non-Accrual Loans and Leases to Total Loans and Leases at quarter end
  - 0.08% Net Charge-off Ratio for Non-Purchased Loans and Leases
- $1.02 Billion Growth in Non-Purchased Loans and Leases
- $636 Million Growth in the Unfunded Balance of Closed Loans
- Record Net Interest Income of $210 million
- 4.84% Net Interest Margin
- 34.4% Efficiency Ratio for the quarter

Building Capital and Delivering Returns for Shareholders

Growth in Tangible Book Value Per Share*

- 712% increase in tangible book value per common share in 10 3/4 years



Dividend History

- Increased our cash dividend in each of the last 29 quarters
- Cash dividends increased every year since going public

Stock Splits

- Four 2-for-1 stock splits since going public in July 1997:
  - June 17, 2002
  - December 10, 2003
  - August 16, 2011
  - June 23, 2014

*Calculation of the Company's tangible book value per common share, including the reconciliation to the most directly comparable GAAP financial measures are included in the table at the end of this presentation. Management believes presentation of these non-GAAP financial measures provides useful supplemental information that contributes to a proper understanding of the financial results and capital levels of the Company.

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Beating the Indexes

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NON-GAAP RECONCILIATIONS

Non-GAAP Reconciliation

Calculation of Tangible Book Value Per Common Share

	12/31/2006	12/31/2007	12/31/2008	12/31/2009	12/31/2010	12/31/2011	12/31/2012	Genala	Without Genala	6/30/2013	Shelby	Pro Forma with Shelby
Common Stockholders' Equity	$ 174,633	$ 190,829	$ 252,302	$ 269,028	$ 320,355	$ 424,551	$ 507,664	$ (15,583) <1>	$ 492,081	$ 531,125	$ 65,242 <2>	$ 596,367
Less: Intangible Assets **	(6,140)	(5,877)	(5,664)	(5,554)	(7,925)	(12,207)	(11,827)	1,656	(10,171)	(10,690)	(10,136)	(20,826)
Tangible Common Stockholders' Equity	$ 168,493	$ 184,952	$ 246,638	$ 263,474	$ 312,430	$ 412,344	$ 495,837	$ (13,927)	$ 481,910	$ 520,435	$ 55,106	$ 575,541
Ending Shares	66,986	67,272	67,456	67,618	68,214	68,928	70,544	(848)	69,696	70,876	2,515	73,391
Tangible Book Value Per Share *	$ 2.52	$ 2.75	$ 3.66	$ 3.90	$ 4.58	$ 5.98	$ 7.03		$ 6.92	$ 7.34		$ 7.84
								Difference	$ 0.11		Difference	$ 0.50

	12/31/2013	3/31/2014	Summit	Pro Forma with Summit	12/31/2014	Intervest	Pro Forma with Intervest	6/30/2015	Carolinas	Pro Forma with Carolinas
Common Stockholders' Equity	$ 629,060	$ 657,310	$ 166,315	$ 823,625	$ 908,390	$ 238,376	$ 1,146,766	$ 1,209,254	$ 65,325	$ 1,274,579
Less: Intangible Assets **	(19,158)	(20,993)	(88,766)	(109,759)	(105,576)	(46,596)	(152,172)	(148,936)	(7,674)	(156,610)
Tangible Common Stockholders' Equity	$ 609,902	$ 636,317	$ 77,549	$ 713,866	$ 802,814	$ 191,780	$ 994,594	$ 1,060,318	$ 57,651	$ 1,117,969
Ending Shares	73,712	73,888	5,766	79,654	79,924	6,637	86,561	86,811	1,448	88,259
Tangible Book Value Per Share *	$ 8.27	$ 8.61		$ 8.96	$ 10.04		$ 11.49	$ 12.21		$ 12.67
			Difference	$ 0.35		Difference	$ 1.45		Difference	$ 0.46

	12/31/2015	Common Stock Issuance	Without Common Stock Stock Issuance	6/30/2016	CSB & C1	Pro Forma with CSB & C1	12/31/2016	6/30/2017	Common Stock Issuance	Without Common Stock Stock Issuance	9/30/2017
Common Stockholders' Equity	$ 1,464,631	$ (110,000)	$ 1,354,631	$ 1,556,921	$ 1,135,863	$ 2,692,784	$ 2,791,607	$ 3,260,123	$ (299,970)	$ 2,960,153	$ 3,334,740
Less: Intangible Assets **	(152,340)		(152,340)	(149,904)	(576,799)	(726,703)	(720,950)	(715,330)			(712,185)
Tangible Common Stockholders' Equity	$ 1,312,291	$ (110,000)	$ 1,202,291	$ 1,407,017	$ 559,064	$ 1,966,081	$ 2,070,657	$ 2,544,793	$ (299,970)	$ 2,244,823	$ 2,622,555
Ending Shares	90,612	(2,098)	88,514	90,745	30,354	121,099	121,268	128,190	(6,600)	121,590	128,174
Tangible Book Value Per Share *	$ 14.48		$ 13.58	$ 15.51		$ 16.24	$ 17.08	$ 19.85		$ 18.46	$ 20.46
		Difference	$ 0.90		Difference	$ 0.73			Difference	$ 1.39	

*Represents ending balances, as determined in accordance with accounting principles generally accepted in the U.S., ending shares outstanding and tangible book value per share as of the date indicated.
**Intangible assets consist of core deposit, bank charter and intellectual property intangibles and goodwill.
<1> Includes $14,123,000 of common stockholders' equity and $1,460,000 of bargain purchase gain.
<2> Includes $60,079,000 of common stockholders' equity and $5,163,000 of tax-exempt bargain purchase gain.
Financial data in thousands, except per share amounts.

BANK of the OZARKS

Non-GAAP Reconciliation

Calculation of Annualized Return on Average Tangible Common Stockholders' Equity

	Years Ended									9 Months Ended
	12/31/2008	**12/31/2009**	**12/31/2010**	**12/31/2011**	**12/31/2012**	**12/31/2013**	**12/31/2014**	**12/31/2015**	**12/31/2016**	**9/30/2017**
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237	$ 118,606	$ 182,253	$ 269,979	$ 275,727
Average Common Stockholders' Equity Before Noncontrolling Interest	$ 213,271	$ 267,768	$ 296,035	$ 374,664	$ 458,595	$ 560,351	$ 786,430	$ 1,217,475	$ 2,068,328	$ 3,047,279
Less Average Intangible Assets:										
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)	(363,324)	(659,871)
Core Deposit, Bank Charter and Intellectual Property Intangibles, Net Of Accumulated Amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)	(21,651)	(28,660)	(43,623)	(56,311)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)	(406,947)	(716,182)
Average Tangible Common Stockholders' Equity	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447	$ 712,986	$ 1,070,802	$ 1,661,381	$ 2,331,097
Return On Average Common Stockholders' Equity (1)	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%	15.08%	14.97%	13.05%	12.10%
Return On Average Tangible Common Stockholders' Equity (1)	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%	16.63%	17.02%	16.25%	15.81%

Financial data in thousands.

(1) Ratios for interim period annualized based on actual days.

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