

**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): November 12, 2019

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.)

17901 Chenal Parkway, 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 per 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 7.01 Regulation FD Disclosure

On November 13, 2019, the Chief Executive Officer of Bank OZK (the “Company”) and other members of management will be meeting with investors to discuss, among other things, the Company’s Miami condominium portfolio. Specific data related to the Company’s Miami condominium portfolio, as of September 30, 2019, that will be addressed during these meetings is being 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 report 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 certain other communications by the Company 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 and Section 21E of the Securities Exchange Act of 1934. 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 Company’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 Company undertakes no obligation to update such statements. Additional information regarding these and other risks is contained in the Company’s filings with the FDIC.

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 OZK: Miami Condo Profile for Real Estate Specialties Group, as of September 30, 2019

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: November 12, 2019

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

EXHIBIT INDEX

<u>Ex No.</u>	<u>Document Description</u>
99.1	Bank OZK: Miami Condo Profile for Real Estate Specialties Group, as of September 30, 2019



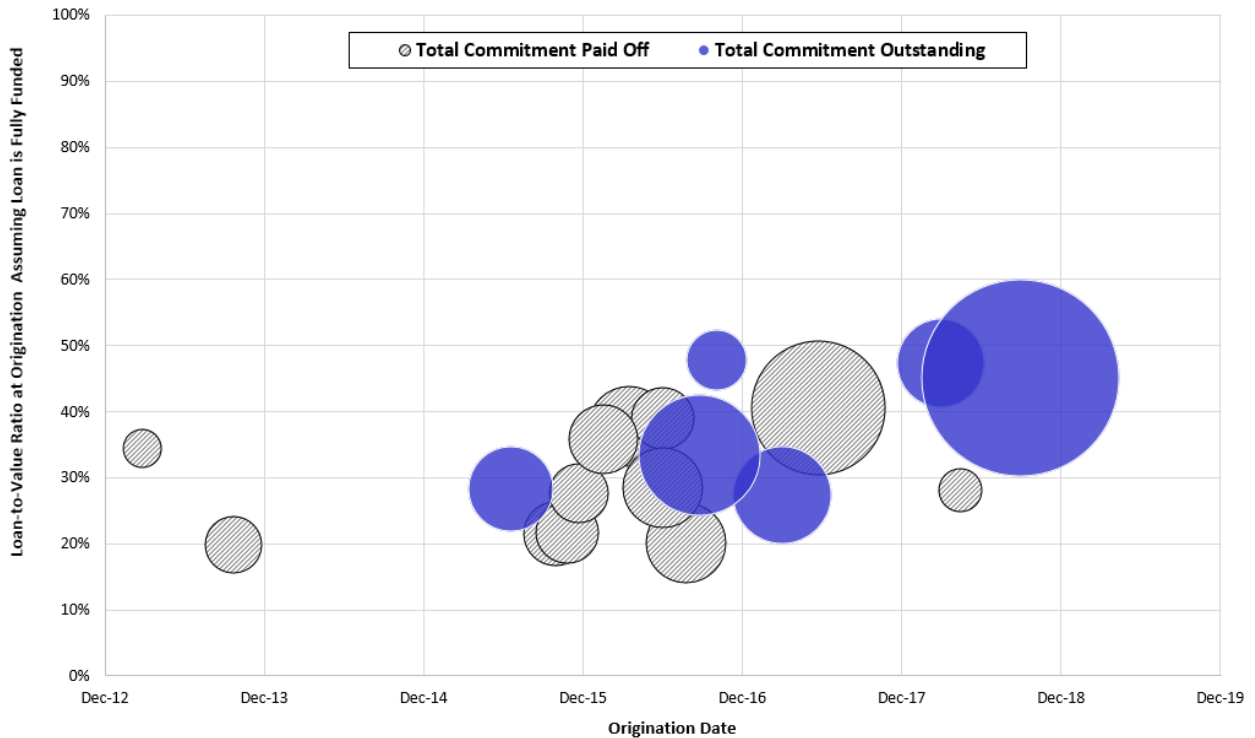
REAL ESTATE SPECIALTIES GROUP ("RESG")
MIAMI CONDO PROFILE

AS OF SEPTEMBER 30, 2019

This report by Bank OZK (the "Bank") includes certain "forward-looking statements" 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. Such risks, uncertainties and other factors include those detailed from time to time in our public filings, 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, 2018 and our quarterly reports on Form 10-Q. Should one or more of such 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 Bank disclaims any obligation to update or revise any forward-looking statements based on the occurrence of future events, the receipt of new information or otherwise.

Miami Condo Overview (data as of September 30, 2019)

Since 2012, RESG has originated 20 condo loans in the Miami-Fort Lauderdale-West Palm Beach, FL MSA (“Miami”). Thirteen of those loans with total commitments of \$1.04 billion have paid off, leaving seven loans with total commitments of \$1.26 billion. Typically about 69% of the committed amount has funded before the loan has paid off. The figure below illustrates the 18 of those 20 loans which are or were exclusively condos, showing such loans by origination date and loan-to-value at origination date (bubble size illustrates total commitment assuming loan is fully funded).

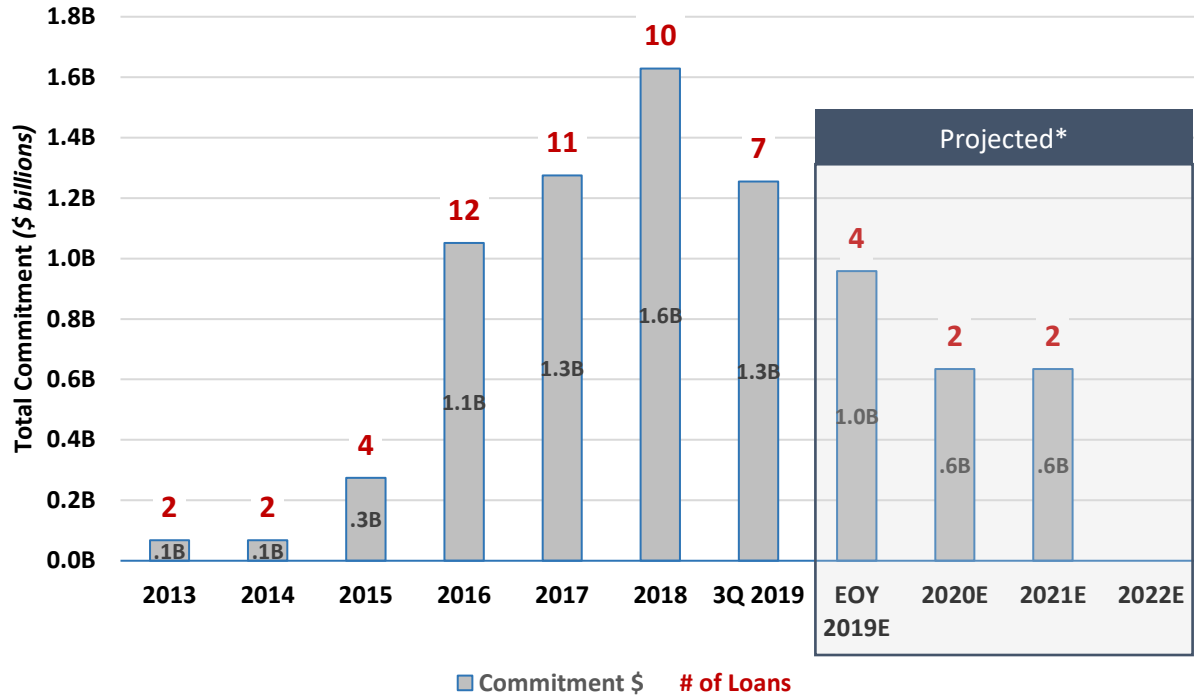


With one exception, each of the remaining loans shown above have sales contracts in place which will generate net proceeds in excess of the amount required to pay off the respective loan. The one exception involves a project with two towers, and that loan has covenants in place conditioning development of the second tower on achievement of sales thresholds and other conditions. The first tower already has sales contracts in place for over 70% of its units. The sponsor has just started marketing units for the second tower, which had a later construction commencement date.

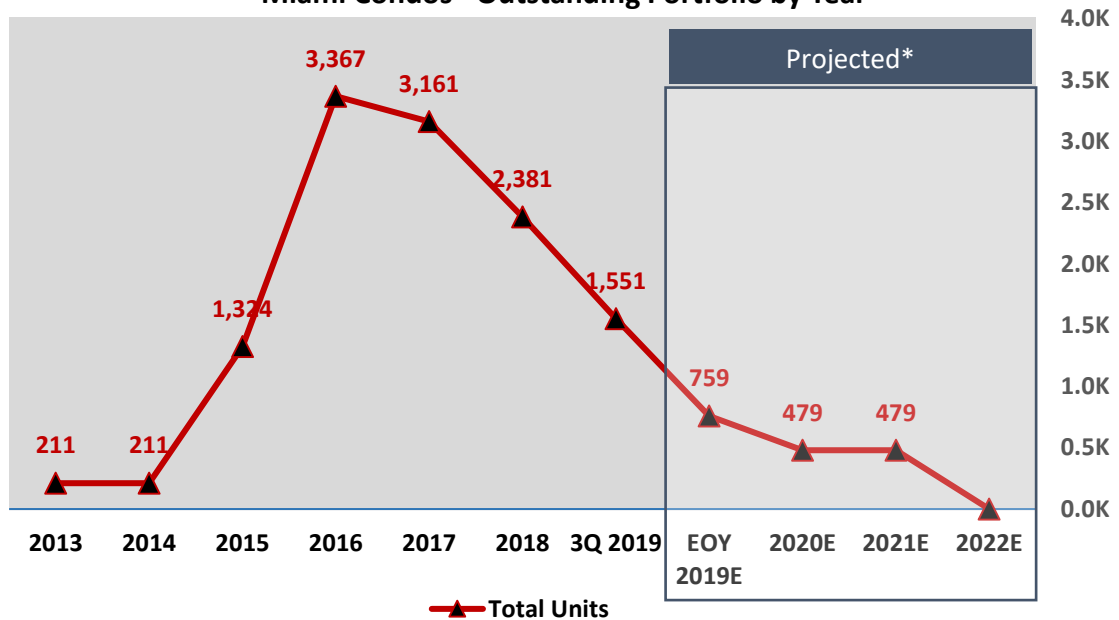
Not shown in the figure above are two loans for mixed use projects which include some condo units. One of these mixed use projects paid off in November 2018, and the other, which is currently outstanding, consists of a hotel and condos. That remaining mixed use loan has a 55% loan-to-value and 58% loan-to-cost with a total commitment of \$76 million, of which 51% is allocable to the condo portion of the project, and 49% is allocable to the hotel portion of the project. As of September 30, 2019, 99.6%

of the condo units in the project had sales contracts in place. Upon closing of those unit sales and the application of those sales proceeds pursuant to the original loan agreement, the LTV ratio based on the remaining hotel value and remaining loan amount would be approximately 27%.

Miami Condos - Outstanding Loans in Portfolio at Period-End*



Miami Condos - Outstanding Portfolio by Year*



Note: The two charts above include the two mixed use projects with condos.

* Data for EOY 2019 and subsequent periods is based on management's current projected timeline for construction and expectations for closing existing and expected contracts.