Section 1: 8-K (FORM 8-K)

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

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 16, 2016

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

Arkansas
(State or other jurisdiction of incorporation)

0-22759 **(Commission File Number)**	**71-0556208** **(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))

Item 7.01 **Regulation FD Disclosure**

Bank of the Ozarks, Inc. (the "Company") has updated its Investor Presentation to reflect Third Quarter 2016 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 Securities and Exchange Commission ("SEC") filings 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 SEC, 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. These statements are only predictions and involve estimates, known and unknown risks, assumptions and uncertainties. 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 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, 2015 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 or described in 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, Inc. Investor Presentation

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, INC.

Date: November 16, 2016	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, Inc. Investor Presentation

(Back To Top)

Section 2: EX-99.1 (EX-99.1)

Forward-Looking Information

This presentation and other communications by the Company 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. 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; 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 and regulatory requirements, including additional legal 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 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 reports we file with the SEC, including in our Annual Report on Form 10-K for the year ended December 31, 2015 under the headings "Forward-Looking Information" and "Item 1A. Risk Factors" and in our Quarterly Reports on Form 10-Q under "Part II, Item 1A Risk Factors." 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.

Community Banker of the Year
American Banker
George Gleason

Top Performing Bank
ABA Banking Journal
Assets over $3 Billion

Top Performing Bank
ABA Banking Journal
Assets $1 Billion $10 Billion

Top Performing Regional Bank
SNL Financial

Top Performing Bank
Bank Director Magazine
Assets $1 Billion $5 Billion

A Tradition of High Performa

Top Performing Bank
Bank Director Magazine
Assets $1 Billion $5 Billion

Top Performing Regional Bank
SNL Financial

Top Performing Bank
Bank Director Magazine
Assets $5 Billion $50 Billion

Top Performing Regional Bank
SNL Financial

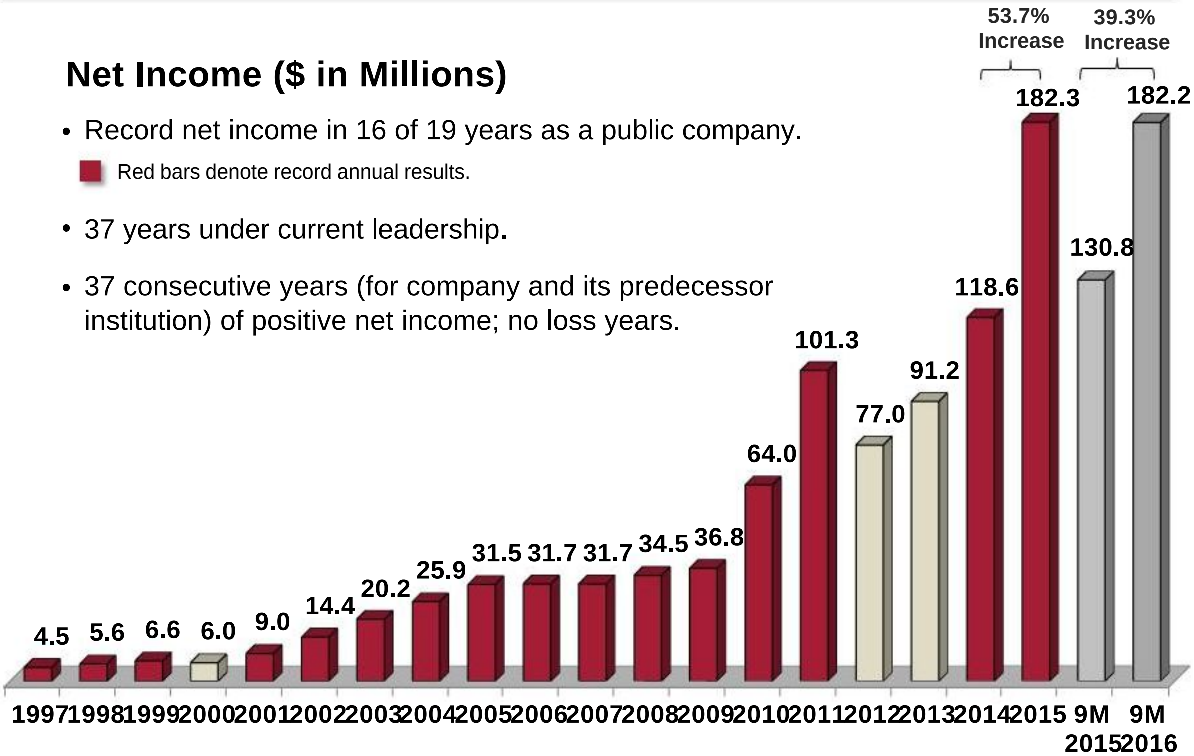
Top Performing Bank
Bank Director Magazine
Assets $5 Billion $50 Billion

BANK of the OZARKS, INC.

Consistent Profitability and Solid Earnings Growth

Net Income ($ in Millions)

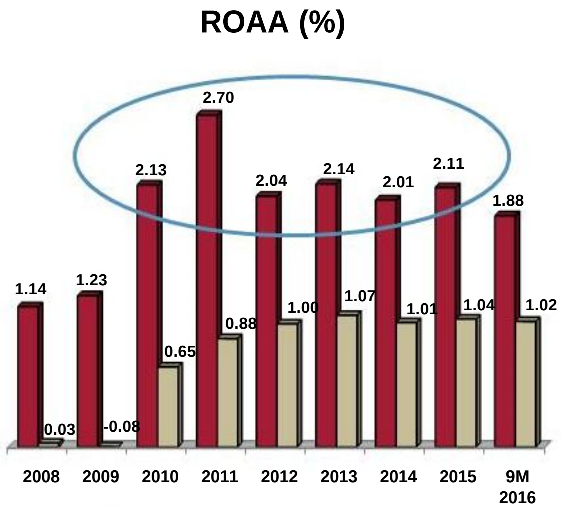
- Record net income in 16 of 19 years as a public company.
  - Red bars denote record annual results.
- 37 years under current leadership.
- 37 consecutive years (for company and its predecessor institution) of positive net income; no loss years.

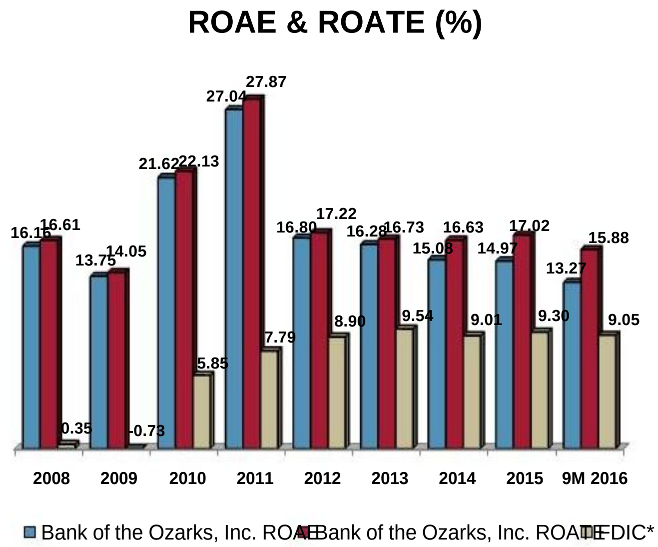


BANK of the OZARKS, INC.

The Rewards of:

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





*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2016. Annualized when appropriate.

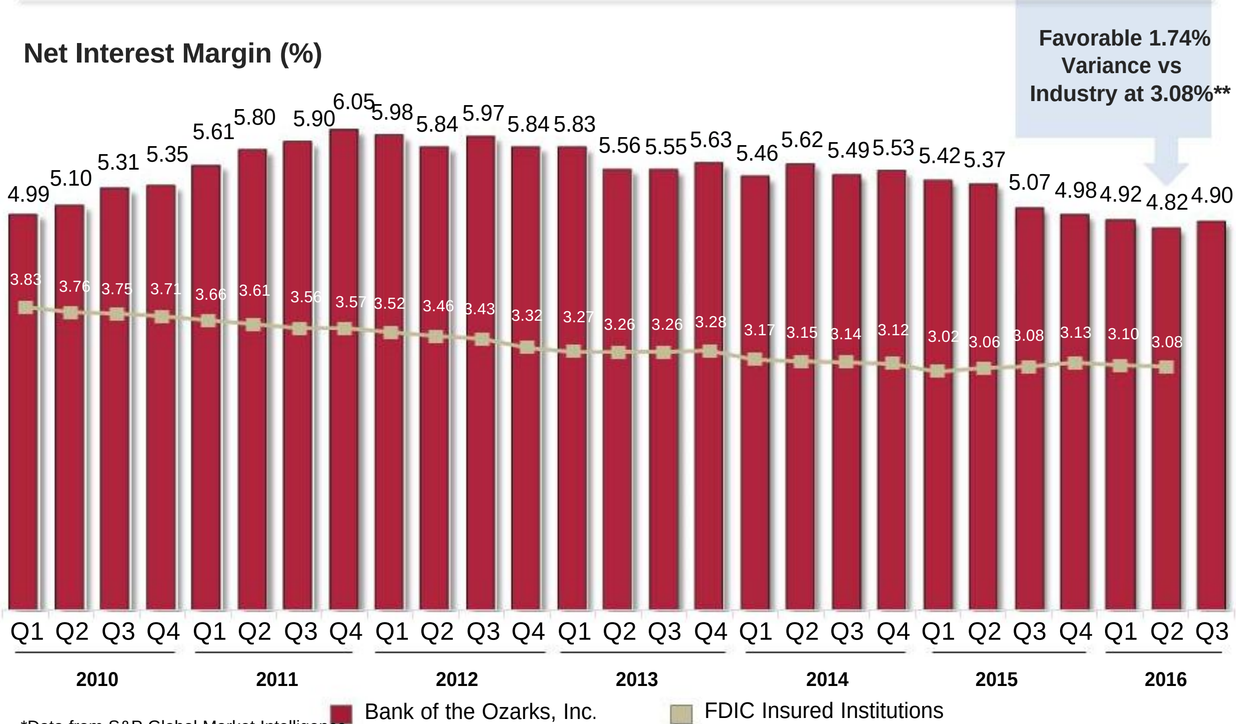
Calculations of return on average tangible common stockholders' equity and the reconciliations to GAAP are included in the schedule at the end of this presentation.

Excellence in Three Disciplines

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

BANK of the OZARKS, INC.

Superb Net Interest Margin:
Top Decile of Industry for 6 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 2016.

BANK of the OZARKS, INC.

Key Drivers of Net Interest Margin

- Favorable Loan Yields on Legacy Portfolio

	2012	2013	2014	2015	9M 2016	Financial Institutions Nationwide**
Loan Yield-Legacy	5.87%	5.48%	5.10%	5.00%	5.06%	4.31%
COIBD	0.38%	0.23%	0.23%	0.31%	0.49%	0.33%
Spread	5.49%	5.25%	4.87%	4.69%	4.57%	3.98%

- Favorable 0.75% Variance vsIndustry
- Legacy Loan Yields have been in a 22 bps range in the past 11 quarters

Legacy Loan Yields

	2014	2015	2016
1Q	5.11%	5.01%	5.00%
2Q	5.08%	5.10%	5.06%
3Q	5.04%	4.96%	5.12%
4Q	5.18%	4.96%	

- Outstanding Yield on our Portfolio of Purchased Loans (6.58%)*

	2012	2013	2014	2015	1Q 2016	2Q 2016	3Q 2016
Loan Yield - Purchased	8.78%	9.03%	8.94%	7.24%	6.71%	6.72%	6.54%

- Tradition of Maintaining High Quality, Good Yielding Investment Portfolio

	OZRK*	Financial Institutions Nationwide**
Tax-exempt (TE)	5.47%	
Taxable	2.66%	
Total (TE)	4.15%	2.39%

Favorable 1.76% Variance vsIndustry

* Data for the nine months ended September 30, 2016.
** 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, 2016.

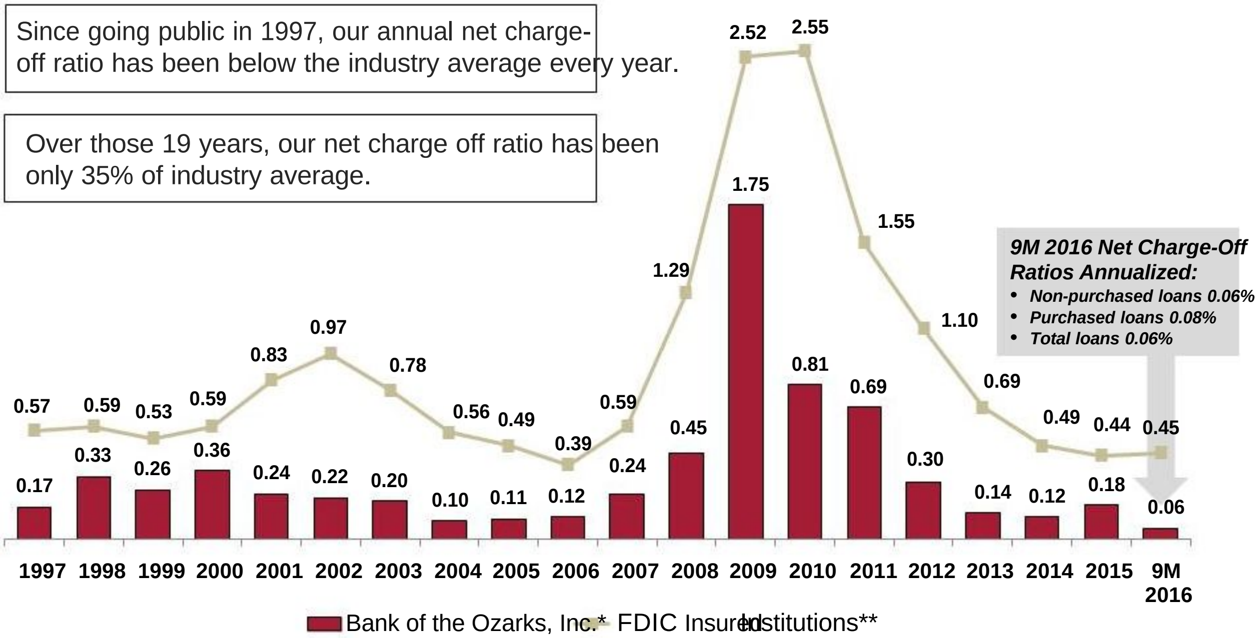
BANK of the OZARKS, INC.

Asset Quality 65% 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 19 years, our net charge off ratio has been only 35% of industry average.

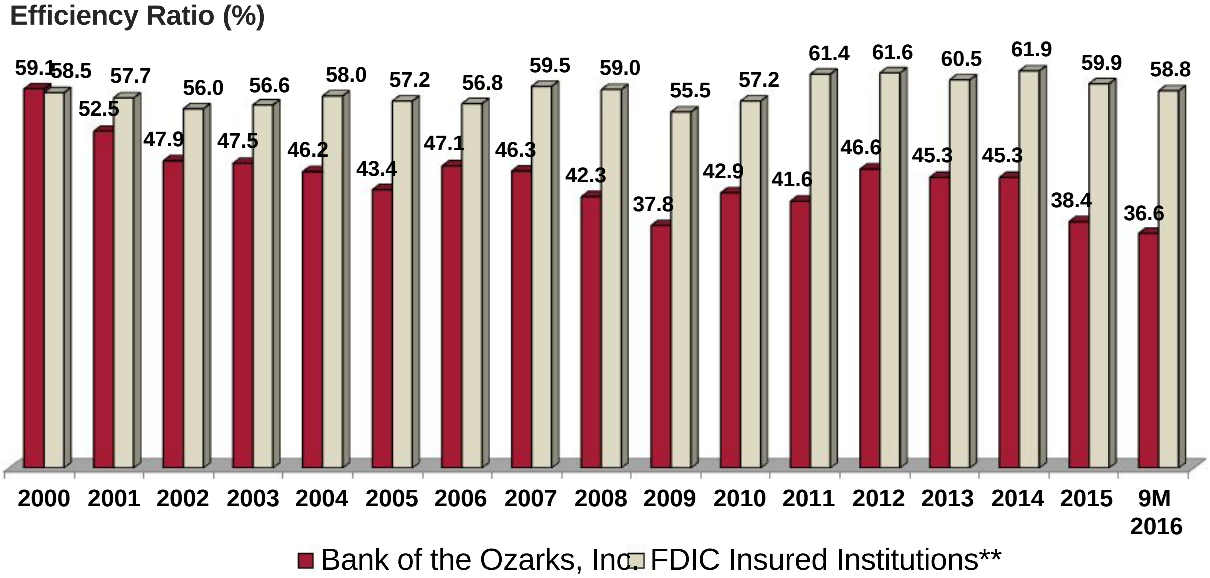


* Bank of the Ozarks' data excludes purchased loans and net charge-offs related to such loans.
** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2016. Annualized when appropriate.

BANK of the OZARKS, INC.

Excellent Efficiency:
Top Decile of Industry for 14 Consecutive Years*

- Favorable trend in efficiency ratio in recent years
- Long term goal for further improvement



*Data from S&P Global Market Intelligence.

**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update second quarter 2016.

Extremely Conservative, Risk Averse Culture

A Constant Pursuit of Lower Credit Risk & Lower Interest R

Real Estate Specialties Group (RESG)

Our Primary Engine for Loan Growth

Dan Thomas, Vice Chairman, Chief Lending Officer, RESG President

- Dan Thomas, CPA, JD, LLM (Taxation)
- RESG established in 2003 by Dan Thomas

Team Members: 95 as of 10/07/2016

Priorities:

- Asset Quality-primary
- Profitability-secondary
- Growth-tertiary

RESG Loans at September 30, 2016

- 70% of our funded non-purchased loans
- 91% of our unfunded closed loans
- 80% of our total funded and unfunded balances of non-purchased loans

RESG Asset Quality

- Two loans have incurred losses since inception of RESG in 2003
  - $10.4 million total credit losses since inception
  - Annualized loss ratio of 0.08% since inception
- Leverage Ratio on RESG Loans

September 30, 2016		2005-2007
• 49% Loan to Cost	vs	• Low 70% range Loan to Cost
• 42% Loan to Appraised Value		• High 60% range Loan to Value

13 Year History of Annual Losses

Year-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%
9/30/2016	$ 6,111,394,170	-	0.00%
Total		$ 10,436,618	
Average		$ 745,473	0.08%

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

RESG Business Model Reduces Credit Risk – It starts with the right focus

Focus on some combination of four factors

I. Strong and capable sponsors, preferred equity providers and mezzanine debt providers, as evidenced by
   - Strong liquidity
   - Strong capital
   - Significant expertise and experience

II. Marquee projects

III. Low leverage with substantial equity and mezzanine debt, all of which is “equity” relative to the bank’s senior secured position

IV. Defensive loan structures providing substantial protection to the bank

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

- Thorough underwriting including detailed modeling and stress testing for economic stress, interest rate stress, exit refinancing stress and cap rate stress.

- Economic analysis including supply and demand metrics for the relevant market, submarket and micro market, as appropriate.

- Thorough 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

- No property type accounts for more than 21.3% of RESG's portfolio

Property Type	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
Condos	$ 2,967,690,554	21.3%	43.7%	38.0%
Multi-family	2,804,748,088	20.2%	59.7%	49.9%
Office / MOB	2,236,579,691	16.1%	49.6%	38.7%
Hospitality	1,976,238,044	14.2%	47.6%	40.4%
Land Hold	1,270,544,630	9.1%	42.3%	39.0%
Mixed Use	1,092,533,679	7.9%	48.9%	42.5%
SFLots	479,230,241	3.4%	47.0%	47.3%
Retail	408,082,743	2.9%	61.5%	58.3%
Land Development	235,479,399	1.7%	45.3%	41.2%
Industrial	233,870,730	1.7%	54.4%	51.0%
SF Homes	203,246,650	1.5%	43.7%	48.9%
Totals	**$ 13,908,244,449**	**100.0%**	**48.8%**	**42.0%**

- Weighted average LTC of RESG's portfolio is a very conservative 48.8%
- Weighted average LTV of RESG's portfolio is a very conservative 42.0%

*Data as of September 30, 2016.
Excludes: $340 million in total commitments co-managed by Community Banking and RESG.

BANK of the OZARKS, INC.

Significant Diversification by both Geography and Product Type Reduces Credit Risk

Total Real Estate Portfolio

Outstanding Balances by State of Collateral

Location	Total ($ in thousands)
New York	$ 2,370,903
Florida	2,006,329
Georgia	1,549,025
Arkansas	1,231,510
Texas	1,217,030
North Carolina	723,325
California	672,604
Colorado	292,350
Tennessee	237,589
Arizona	195,642
Washington	168,217
South Carolina	147,984
Illinois	129,880
Nevada	125,191
Cayman Islands	113,852
Oregon	108,133
Maryland	80,924
Alabama	78,808
Pennsylvania	74,791
Hawaii	60,463
Minnesota	49,789
Missouri	48,785
Oklahoma	42,168
Ohio	39,084
Virginia	29,943
Rhode Island	25,866
Louisiana	15,808
Mississippi	13,223
Kansas	12,734
Connecticut	11,968
Other	53,024
Total	**$ 11,926,942**

The amount of the Company's total real estate loans at September 30, 2016 based on the state in which the principal collateral is located is reflected in the table above. Data for individual states is separately presented when aggregate total real estate loans in that state exceed $10 million.

Outstanding Balances by Product Type

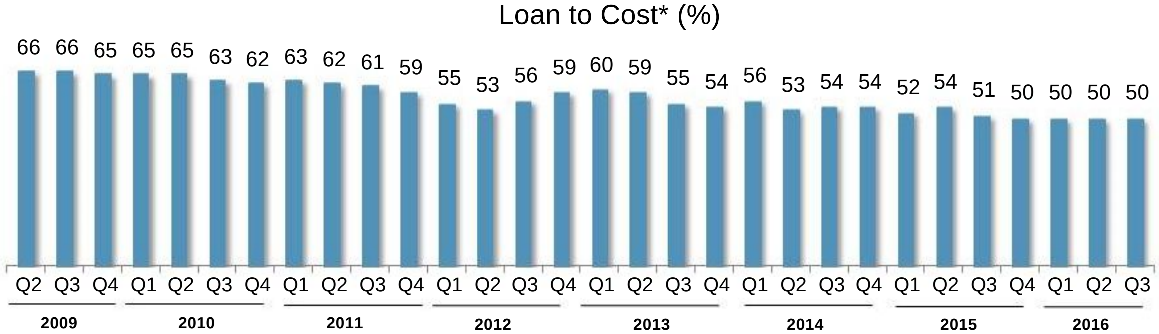
Non-Farm Non-Residential	Total ($ in thousands)	%
Retail, including shopping and strip centers	$ 675,585	13.9%
Churches and schools	255,584	5.3%
Office, including medical offices	752,030	15.5%
Warehouse and mini-storage	31,414	0.6%
Gasoline stations and convenience stores	105,308	2.2%
Hotels and Motels	1,074,417	22.1%
Restaurants and bars	146,296	3.0%
Manufacturing and industrial	506,209	10.4%
Nursing Homes and Assisted living centers	380,208	7.8%
Hospitals, surgery centers and other medical	69,175	1.4%
Golf courses, entertainment and recreational facilities	25,639	0.5%
Mixed Use Properties	369,977	7.6%
Other non-farm/non-residential	459,394	9.5%
Total	**$ 4,851,236**	**100.0%**

Construction/Land Development Loans	Total ($ in thousands)	%
Unimproved land	$ 329,629	6.8%
Land Development and Lots:		0.0%
1-4 family and Multi-family	626,188	12.9%
Non-residential	802,834	16.6%
Construction:		0.0%
1-4 Family Residential		0.0%
Owner occupied	35,158	0.7%
Non-owner occupied:		0.0%
Pre-sold	1,003,787	20.8%
Speculative	217,624	4.5%
Multifamily	652,128	13.5%
Industrial, commercial and other	1,168,394	24.2%
Total	**$ 4,835,742**	**100.0%**

The above tables include the amount and type of non-farm/non-residential loans and construction/land development loans as of September 30, 2016 and their respective percentage of the total non-farm/non-residential loan and total construction/land development loan portfolios.

We Have Aggressively Lowered Loan Leverage in Recent Years to Reduce Credit Risk

Non-Purchased Construction Loans with Interest Reserves

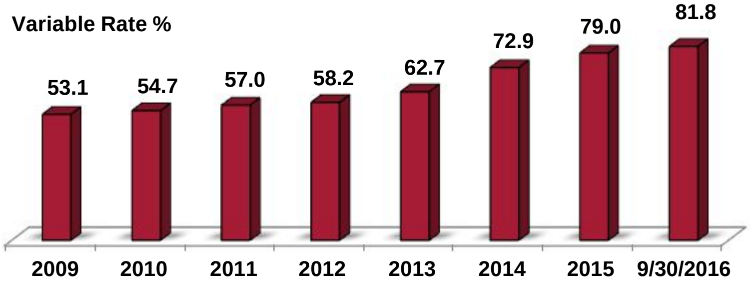


*Assumes loans are fully advanced.

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

We are well positioned to benefit from rising rates

Variable Rate Portion of Total Non-Purchased Loans and Leases



Rising Interest Rates will Benefit our Net Interest Income

Shift in Interest Rates (in bps)	% Increase in Projected Baseline Net Interest Income**
+100	2.5%
+200	5.4%
+300	8.4%
+400	11.4%
+500	14.4%

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.

- 93% of our variable rate loans have floors
- Essentially all new variable rate loans are being originated with floors
- 98.4% of our investment securities have fixed rates

*S&P Global Market Intelligence reporting for year-to-date 2016.

**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, 2016. 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.

BANK of the OZARKS, INC.

A Proven Track Record of Growt

- Organic Growth through Existing Offices – Substantial Capacity Exis
- Organic Growth through *De Novo* Branching
- Acquisitions are "icing on the cake"

A Proven Track Record of Growth

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

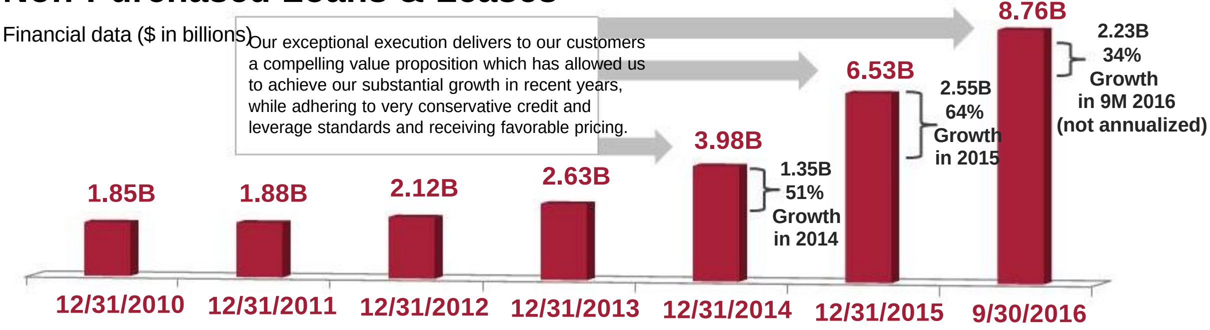
1. March 2010	Unity National Bank	GA	FDIC-assisted
2. July 2010	Woodlands Bank	SC, NC, GA, AL	FDIC-assisted
3. September 2010	Horizon Bank	FL	FDIC-assisted
4. December 2010	Chestatee State Bank	GA	FDIC-assisted
5. January 2011	Oglethorpe Bank	GA	FDIC-assisted
6. April 2011	First Choice Community Bank	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

We expect future acquisitions will also be a meaningful contributor to growth.

Through organic growth and closing of our two recent acquisitions our total assets are $18.5 Billion.

Organic Loan and Lease Growth is Always Growth Priority #1

Non-Purchased Loans & Leases



Unfunded Balances of Closed Non-Purchased Loans

*Does not include $530 million of unfunded balances of closed purchased loans.

We Have Multiple Engines for Growth in Earning Assets with Significant Diversification Geographically and by Collateral Type

Growth Non-purchased loans and leases and investment portfolio ($ in millions)	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3
Cyclical Engines											
• Community Bank Lending	$21	$55	$130	($15)	$99	$146	$186	$134	$135	$114	$60
(increased capabilities in direct consumer and small business lending as a result of Community & Southern Bank acquisition; increased emphasis on SBA Lending, building on the leadership acquired in the OMNIBANK acquisition; and increased emphasis in poultry lending, building on the portfolio acquired in the Summit Bank acquisition)											
• Leasing	7	6	11	6	11	11	11	<1>	<7>	<7>	<2>
(expanding on the skill set and track record of our proven team from our traditional small ticket leasing to also include aircraft, medical devices, materials handling and franchise finance)											
• Consumer Indirect Marine & RV	-	-	-	-	-	-	-	-	-	-	89
(experienced team acquired with Community & Southern Bank acquisition)											
Cyclical/Counter-Cyclical Engine											
• Real Estate Specialties Group	111	309	303	314	222	295	488	950	943	500	404
Counter-Cyclical Engines											
• Corporate Loan Specialties Group	7	22	25	35	<1>	4	<4>	<2>	<8>	16	<5>
• Investment Portfolio	18	14	<24>	<16>	<55>	<2>	2	<182>	26	196	106

We expect to continue to grow our CRE lending through RESG and Community Bank Lending, and we expect the amount of growth to generally increase over time.

With the increased capabilities we have developed organically and through acquisitions, we expect the non-CRE components of our earning assets to grow even faster.

By 2018 we want to achieve approximately 57% of our growth in earning assets in CRE and 43% from non-CRE.

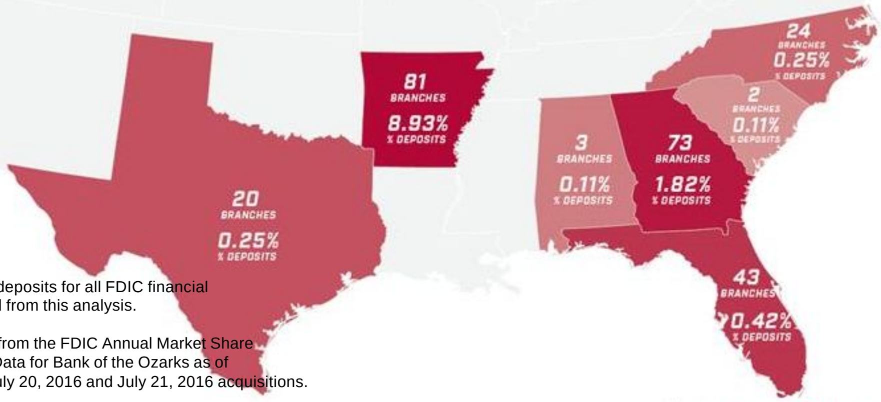
We have designed and strive to execute our business plan for each growth engine to achieve much better than average yields with much lower than average risk.

Untapped Deposit Growth Potential in Existing Markets

(Branch count includes deposit-gathering branches only as of June 30, 2016; adjusted to include deposit-gathering branches from recent acquisitions.)

7 States*, 156 Cities	# Branches	% of Branches	Deposit Balance*	% of Deposits**
All FDIC Financial Institutions as of June 30, 2016	5,956		$ 1,034B*	
Bank of the Ozarks as of June 30, 2016, proforma to include 7-20-2016 and 7-21-2016 acquisitions.	246	4.13	$ 14.4B*	1.39

Substantial capacity for future growth.



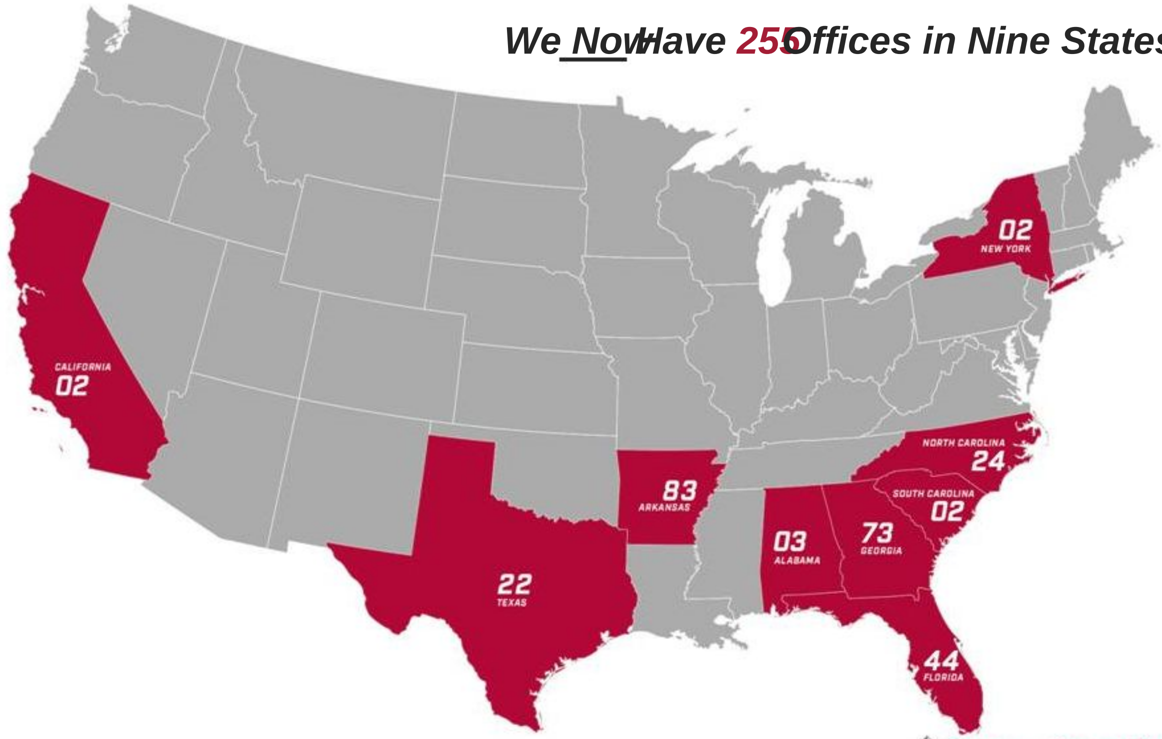
*Deposits in our New York office and deposits for all FDIC financial institutions in New York are excluded from this analysis.

**Data for all FDIC Insured Institutions from the FDIC Annual Market Share Report, last updated June 30, 2016. Data for Bank of the Ozarks as of June 30, 2016, proforma to include July 20, 2016 and July 21, 2016 acquisitions.

A Potent Combination of Organic Growth and Acquisitions

(Office count as of October 20, 2016; includes deposit-gathering branches and loan production offices.)

We Now Have 255 Offices in Nine States



Maximizing Value of Our Extensive Branch Network Over the Next 12 - 18 Months

Closing Duplicativ Branches

- Planned consolidation of 5 branches in cities in Northwest Georgia due to significant overlap with other locations
- Average deposits of $18.5 million per branch to be closed
- Other branch locations within less than 2 miles on average
- Minimal staff reduction
- Due to the profile of the branches, we expect minimal disruption to customer service

Growth in Legacy Markets

- Strategically compelling opportunities to fill in existing branch footprints
- 3 offices in Northwest Arkansas originally planned before the Great Recession expanding our Arkansas presence
  - 2 opened in 2Q16
  - 1 opened in 4Q16
- 1 office in McKinney, TX, in an area that has experienced recent significant growth
  - Expected to open 2Q17

Selected Expansio 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:
  - 2 branches in Dallas County, TX
  - 2 branches in Tarrant County, TX
  - 2-4 branches in central Atlanta MSA
- Expected to enhance CRA performance and profitability

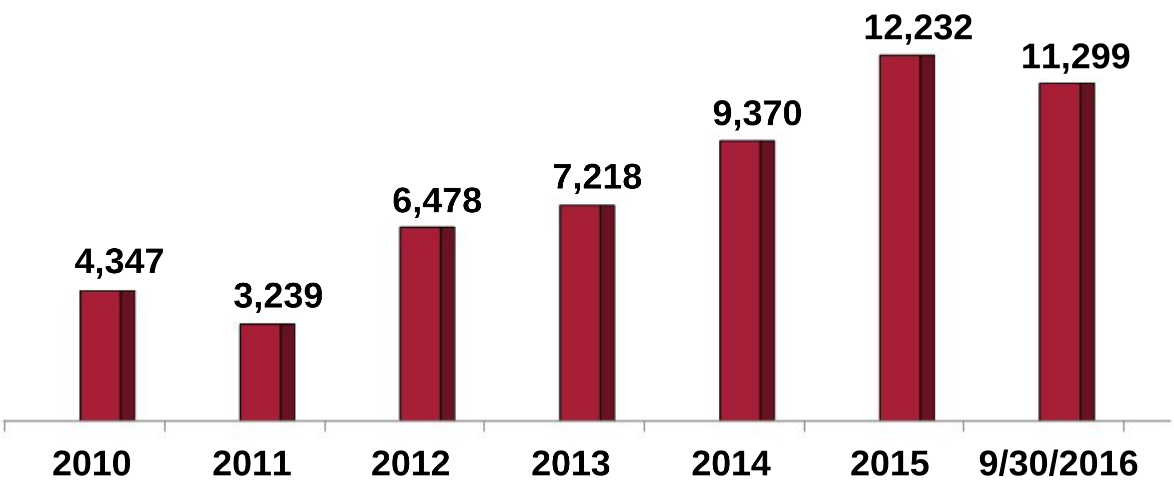
Additionally, we will continue to analyze the strategic opportunities associated with opening branches in markets currently served by our national lending platform, which we have referred to as 2.0. We anticipate opening one or more of these branches in 2017 and/or 2018.

Organic Growth in Core Checking Accounts

Deposit Growth Priority #1

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

9M 2016 core checking account growth suggests another record year



BANK of the OZARKS, INC.

Well Capitalized
with Ample Sources of Liquidity

Strong Capital Position

Ratios at 9-30-16	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:	10.15%	5.125%	7.00%
Tier 1 capital to risk-weighted assets:	10.15%	6.625%	8.50%
Total capital to risk-weighted assets:	12.23%	8.625%	10.50%
Tier 1 leverage to average assets:	12.53%	4.00%	4.00%

Abundant Sources of Secondary Liquidity

FHLB Borrowing Availability	$5,296,628,467 [1]
Unsecured Lines of Credit	230,000,000 *
Investments Available for Secured Lines of Credit	565,189,993
Fed Funds Available through Fed Discount Window	154,455,959
Totals as of 9-30-2016	**$ 6,246,274,419 [1]**

* Approximate

[1] Updated as of 11-15-16 to reflect increased borrowing capacity from FHLB.

BANK of the OZARKS, INC.

We have Delivered for Shareholders

YTD 2016 Financial Highlights: (as of 9-30-16)

- Net Income of $182.2 million
- Net Interest Income of $406.7 million
- Some of our Best Asset Quality Ratios as a Public Company including:
  - Record 0.08% Ratio of Nonperforming Loans and Leases as a Percent of Total Loans and Leases
  - Record 0.17% Ratio of Loans and Leases Past Due 30 Days or more including Past Due Non-Accrual Loans and Leases to Total Loans and Leases
- $2.23 Billion Growth in Non-Purchased Loans and Leases
- $2.33 Billion Growth in the Unfunded Balance of Closed Loans
- 4.88% Net Interest Margin
- 36.6% Efficiency Ratio
- 11,299 Net New Core Checking Accounts

Building Capital for Shareholders

566% increase in tangible book value per common[3/4] share in 9 years, resulting in a compounded annual growth rate of 21.5%

	12/31/2006	12/31/2007	12/31/2008	12/31/2009	12/31/2010	12/31/2011	12/31/2012	12/31/2013	12/31/2014	12/31/2015	9/30/2016
Tangible Book Value per Common Share†	$2.52	$2.75	$3.66	$3.90	$4.58	$5.98	$7.03[a]	$8.27[b]	$10.04[c]	$14.48[d]	$16.79[e]
Annual Growth Rate		9.13%	33.09%	6.56%	17.44%	30.57%	17.56%	17.64%	21.40%	44.22%	
YTD Growth Rate Not Annualized											15.95%

†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 is critical to a proper understanding of the financial results and capital levels of the Company.

[a] Issued 847,232 shares in Genala transaction which added $0.11 to tangible book value per common share.

[b] Issued 2,514,770 shares in FNB Shelby transaction which added $0.50 to tangible book value per common share.

[c] Issued 5,765,846 shares in Summit transaction which added $0.35 to tangible book value per common share.

[d] Issued 8,084,863 shares in Intervest and Bank of the Carolinas transactions, which added $1.90 to tangible book value per common share; and issued 2,098,436 shares in a follow-on offering, which added $0.90 to tangible book value per common share.

[e] Issued 30,354,402 shares in Community & Southern and C1 transactions, which added $0.75 to tangible book value per common share.

BANK of the OZARKS, INC.

Solid Returns for Shareholders

- Increased our cash dividend in each of the last 25 quarters
- Cash dividends increased every year since going public
- Four 2-for-1 stock splits since going public in July 1997
  - June 17, 2002
  - December 10, 2003
  - August 16, 2011
  - June 23, 2014

Beating the Indexes

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	12/31/2014	Intervest	Pro Forma with Intervest	6/30/2015	Carolinas	Pro Forma with Carolinas
Common Stockholders' Equity	$ 629,060	$ 653,208	$ 166,402	$ 819,610	$ 908,390	$ 908,390	$ 238,476	$ 1,146,866	$ 1,209,254	$ 65,389	$ 1,274,643
Less: Intangible Assets **	(19,158)	(20,993)	(88,766)	(109,759)	(105,576)	(105,576)	(46,595)	(152,171)	(151,150)	(7,617)	(158,767)
Tangible Common Stockholders' Equity	$ 609,902	$ 632,215	$ 77,636	$ 709,851	$ 802,814	$ 802,814	$ 191,881	$ 994,695	$ 1,058,104	$ 57,772	$ 1,115,876
Ending Shares	73,712	73,888	5,766	79,654	79,924	79,924	6,637	86,561	86,811	1,448	88,259
Tangible Book Value Per Share *	$ 8.27	$ 8.56		$ 8.91	$ 10.04	$ 10.04		$ 11.49	$ 12.19		$ 12.64
			Difference	$ 0.35			Difference	$ 1.45		Difference	$ 0.45

	12/31/2015	Common Stock Issuance	Without Common Stock Issuance	6/30/2016	CSB & C1	Pro Forma with CSB & C1	9/30/2016
Common Stockholders' Equity	$ 1,464,631	$ (110,000)	$ 1,354,631	$ 1,556,921	$ 1,136,340	$ 2,693,261	$ 2,756,346
Less: Intangible Assets **	(152,340)		(152,340)	(149,904)	(574,845)	(724,749)	(722,153)
Tangible Common Stockholders' Equity	$ 1,312,291	$ (110,000)	$ 1,202,291	$ 1,407,017	$ 561,495	$ 1,968,512	$ 2,034,193
Ending Shares	90,612	(2,098)	88,514	90,745	30,355	121,100	121,134
Tangible Book Value Per Share *	$ 14.48		$ 13.58	$ 15.51		$ 16.26	$ 16.79
		Difference	$ 0.90		Difference	$ 0.75	

*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 and bank charter intangible 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.

Non-GAAP Reconciliation

Calculation of Annualized Return on Average Tangible Common Stockholders' Equity

	Years Ended								Nine 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	9/30/2016
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237	$ 118,606	$ 182,253	$ 182,193
Average Common Stockholders' Equity Before Noncontrolling Interest	$ 213,271	$ 267,768	$ 296,035	$ 374,664	$ 458,595	$ 560,351	$ 786,430	$ 1,217,475	$ 1,833,933
Less Average Intangible Assets:									
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)	(264,306)
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)	(36,844)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)	(301,150)
Average Tangible Common Stockholders' Equity	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447	$ 712,986	$ 1,070,802	$ 1,532,783
Return On Average Common Stockholders' Equity	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%	15.08%	14.97%	13.27%
Return On Average Tangible Common Stockholders' Equity	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%	16.63%	17.02%	15.88%

Financial data in thousands, except per share amounts.

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