Section 1: 8-K (OZRK-8K-20170505)

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): **May 5, 2017**

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

Arkansas
(State or other jurisdiction of incorporation)

0-22759	**71-0556208**
(Commission File 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, Inc. (the "Company") has updated its Investor Presentation to reflect First 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 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. 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, 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, 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: May 5, 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, 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, including the pending reorganization; problems with managing acquisitions; the ability to consummate the proposed reorganization, including the receipt of shareholder approval and the receipt of required regulatory approvals; 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 reports we file with the SEC, including in our Annual Report on Form 10-K for the year ended December 31, 2016 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.

LEADING THE U.S.

7 YEARS RUNNING

#1 BANK IN THE U.S.

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

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

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

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

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

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

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

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

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

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

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

Bank of the Ozarks Outpunched Its Weight Class Once Again

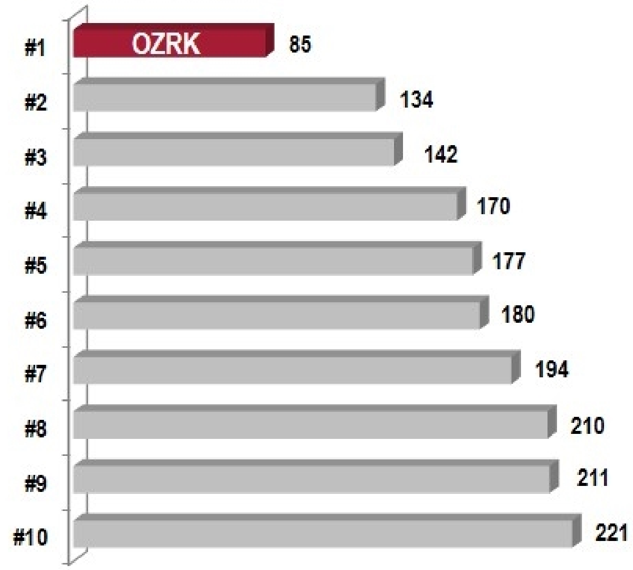
		RANK
Total Assets	$18.9 Billion	#60
Net Income	$87.8 Million	#32

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
NPLs / Loans *	0.15%	# 4
NPAs / 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



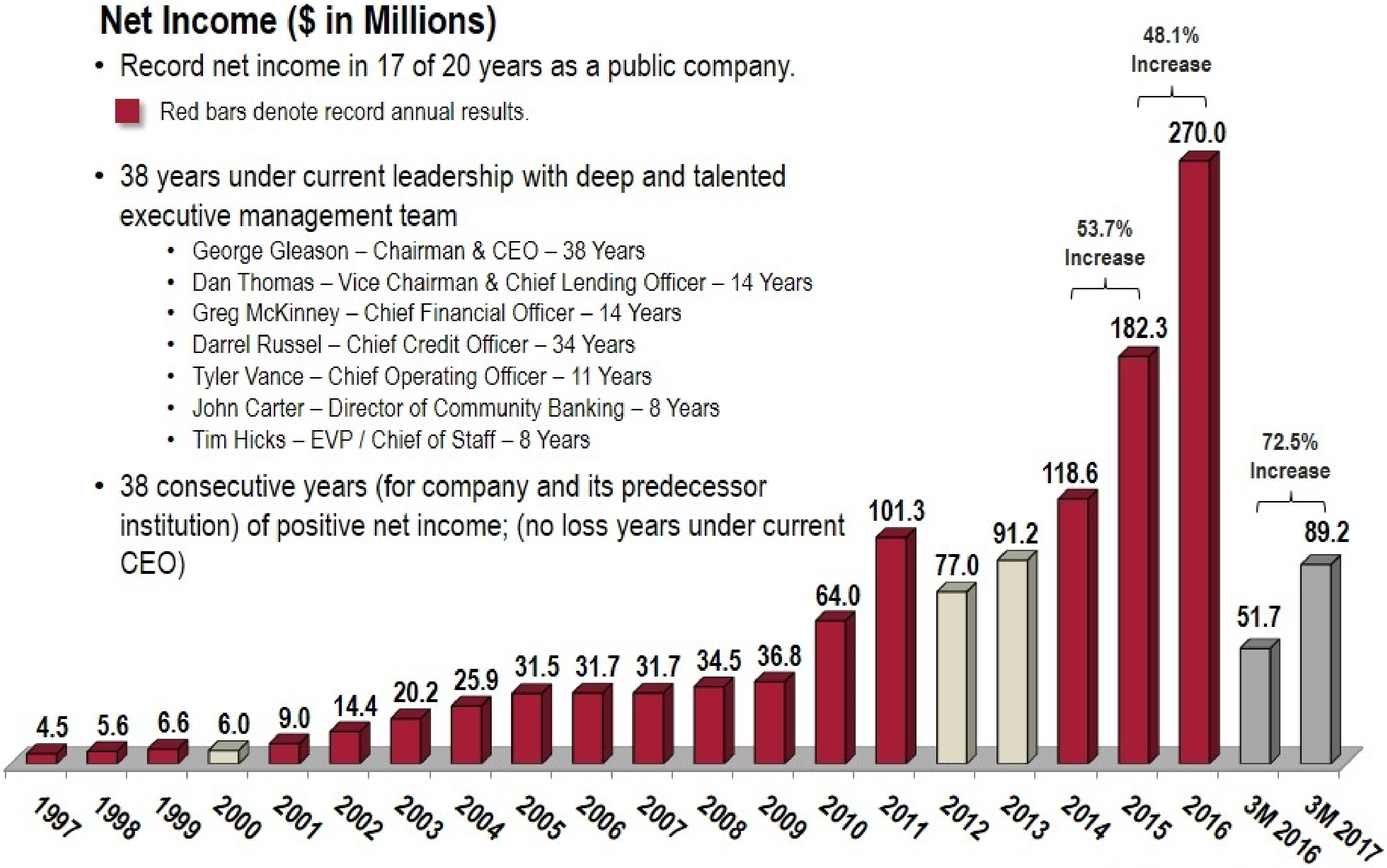
Top 10 Performers based on aggregate ranking compared to 100 Largest US Banks – Excluding US Subsidiaries of Foreign Banks

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 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)

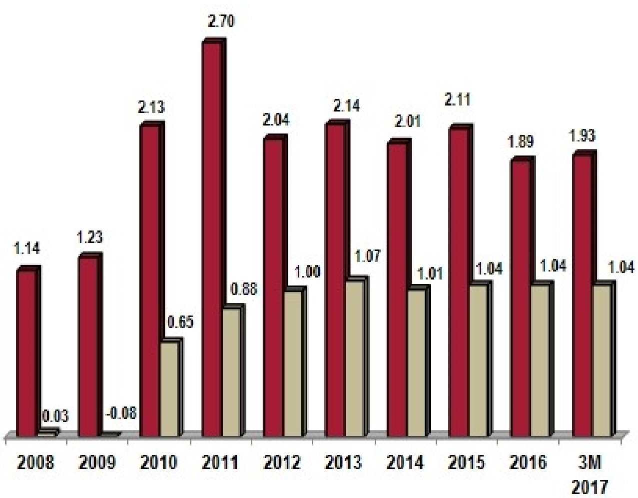
- Record net income in 17 of 20 years as a public company.
  - Red bars denote record annual results.
- 38 years under current leadership with deep and talented executive management team
  - George Gleason – Chairman & CEO – 38 Years
  - Dan Thomas – Vice Chairman & Chief Lending Officer – 14 Years
  - Greg McKinney – Chief Financial Officer – 14 Years
  - Darrel Russel – Chief Credit Officer – 34 Years
  - Tyler Vance – Chief Operating Officer – 11 Years
  - John Carter – Director of Community Banking – 8 Years
  - Tim Hicks – EVP / Chief of Staff – 8 Years
- 38 consecutive years (for company and its predecessor institution) of positive net income; (no loss years under current CEO)

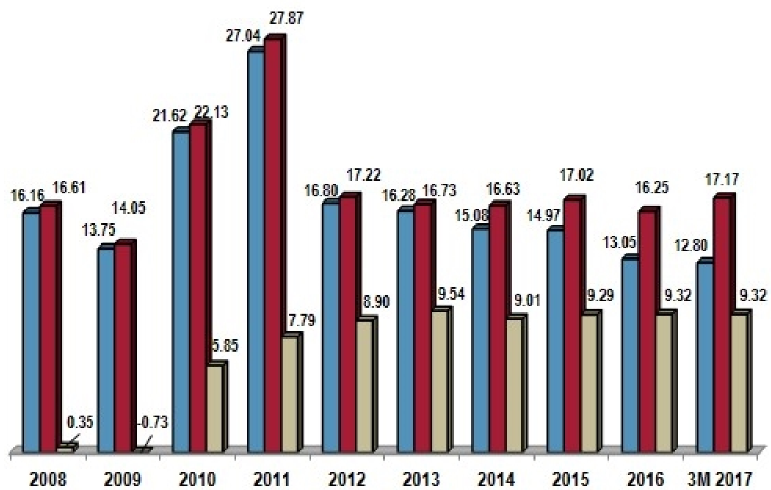


BANK of the OZARKS, INC.

The Rewards of:

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





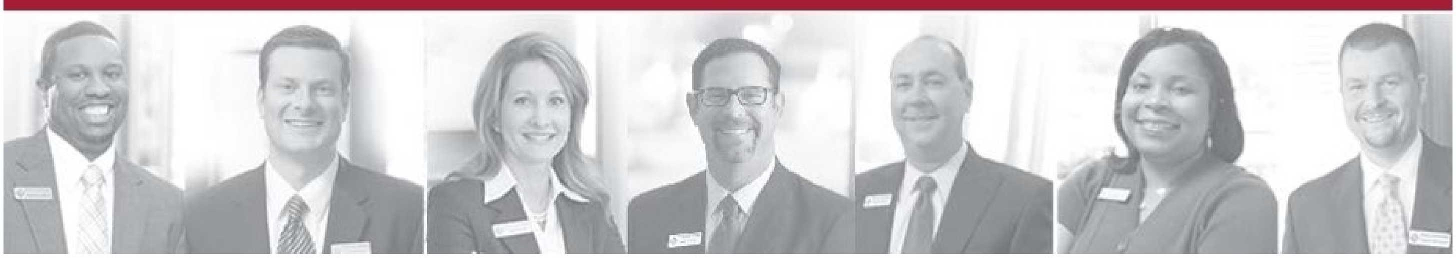
*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2016. Annualized when appropriate.

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.

BANK of the OZARKS, INC.

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 7 Consecutive Years*

*Data from S&P Global Market Intelligence.

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

BANK of the OZARKS, INC.

Key Drivers of Net Interest Margin

- Favorable Loan Yields on Legacy Portfolio (Non-purchased Loans)

	2012	2013	2014	2015	2016	1Q17	Financial Institutions Nationwide**
Loan Yield-Legacy	5.87%	5.48%	5.10%	5.00%	5.09%	5.26%	4.28%
Cost of Interest Bearing Deposits	0.38%	0.23%	0.23%	0.31%	0.50%	0.58%	0.34%
Core Spread	5.49%	5.25%	4.87%	4.69%	4.59%	4.68%	3.94%

- Outstanding Yield on our Portfolio of Purchased Loans (6.41%)*

	2012	2013	2014	2015	2016	1Q 2017
Loan Yield - Purchased	8.78%	9.03%	8.94%	7.24%	6.69%	6.41%

- Tradition of Maintaining High Quality, Good Yielding Investment Portfolio

	OZRK			Financial Institutions
	3Q16	4Q16	1Q17	Nationwide**
Tax-Exempt (TE)	4.95%	4.87%	5.06%	
Taxable	2.01%	2.06%	2.33%	
Total (TE)	3.41%	3.52%	3.83%	2.36%

- **Favorable 0.81% Variance vs Industry in 2016**
- **Improved in each quarter of last 5 quarters (from immediately preceding quarter)**

Legacy Loan Yields

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

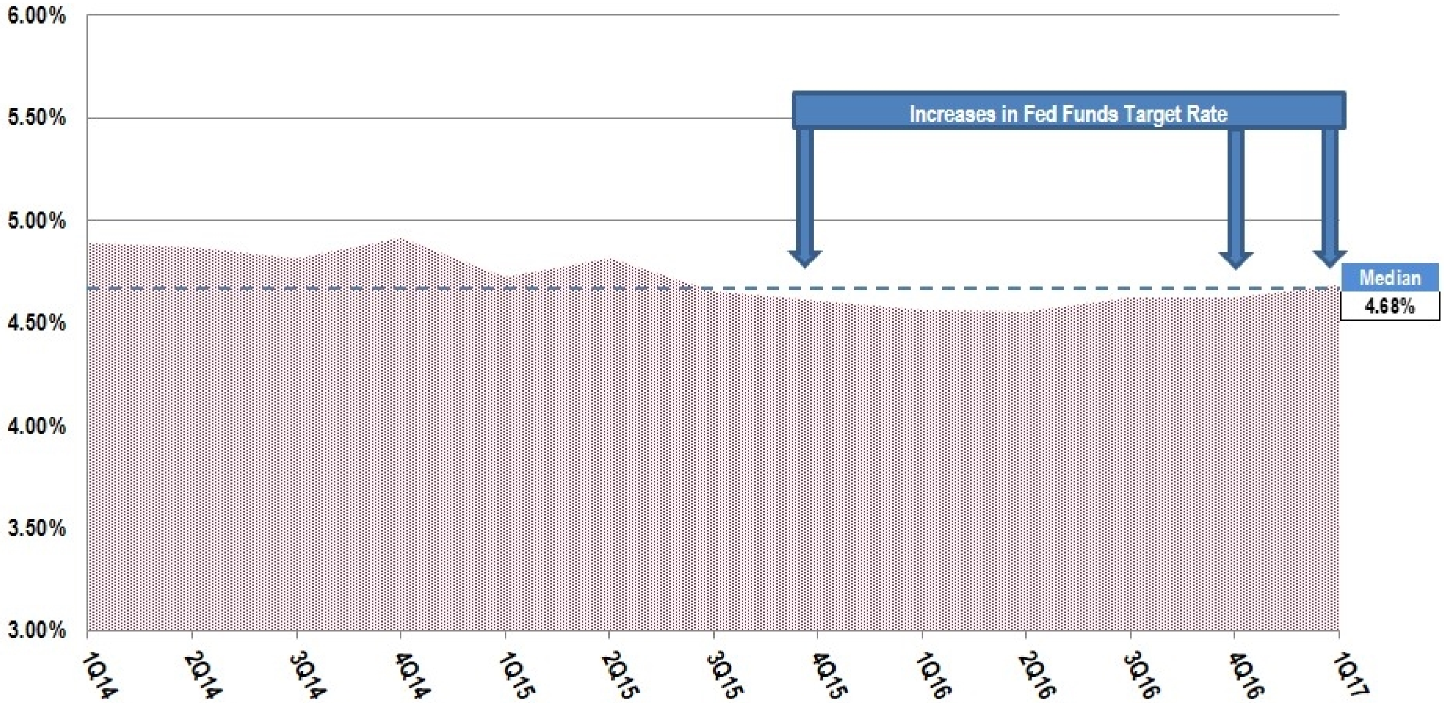
Favorable 1.16% variance vs. industry in the 4th quarter

* Data for the fiscal quarter ended March 31, 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 year ended December 31, 2016.

Recent Increases in the Fed Funds Target Rate Have Recently 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.



	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17
Non-Purchased 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%
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%
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%

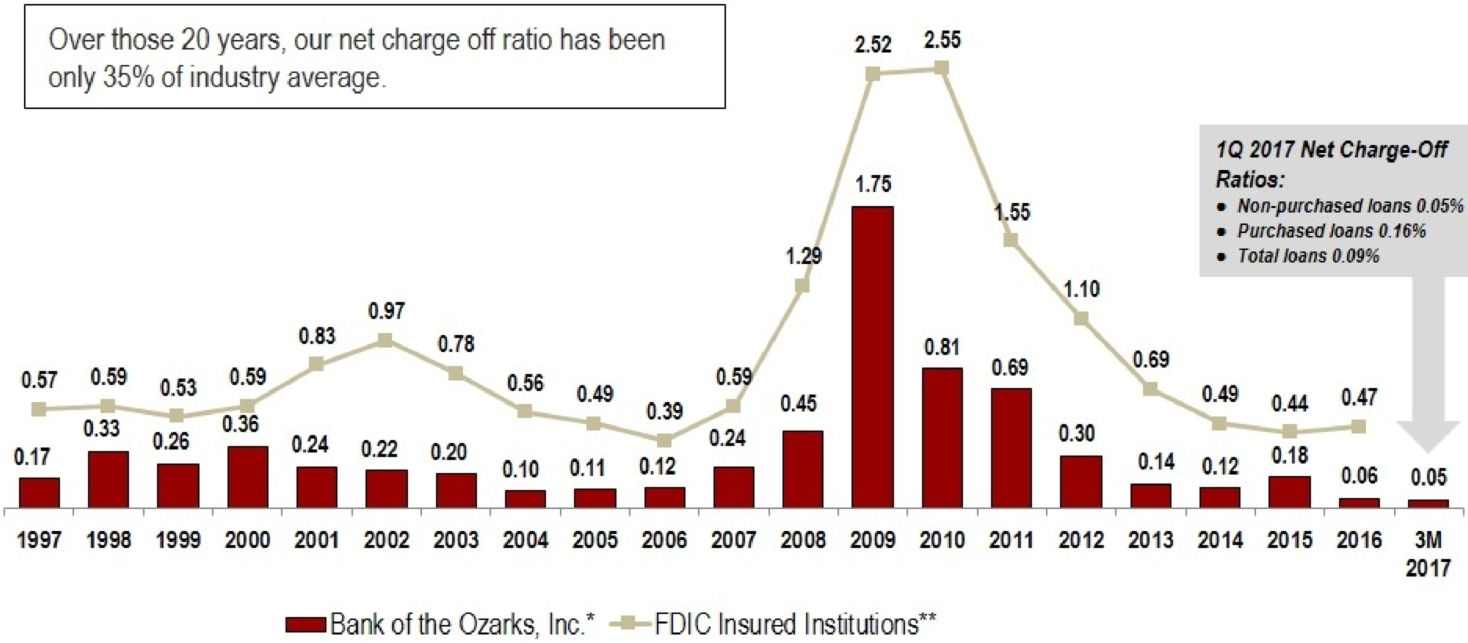
BANK of the OZARKS, INC.

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 20 years, our net charge off ratio has been only 35% of industry average.



1Q 2017 Net Charge-Off Ratios:
- ***Non-purchased loans 0.05%***
- ***Purchased loans 0.16%***
- ***Total loans 0.09%***

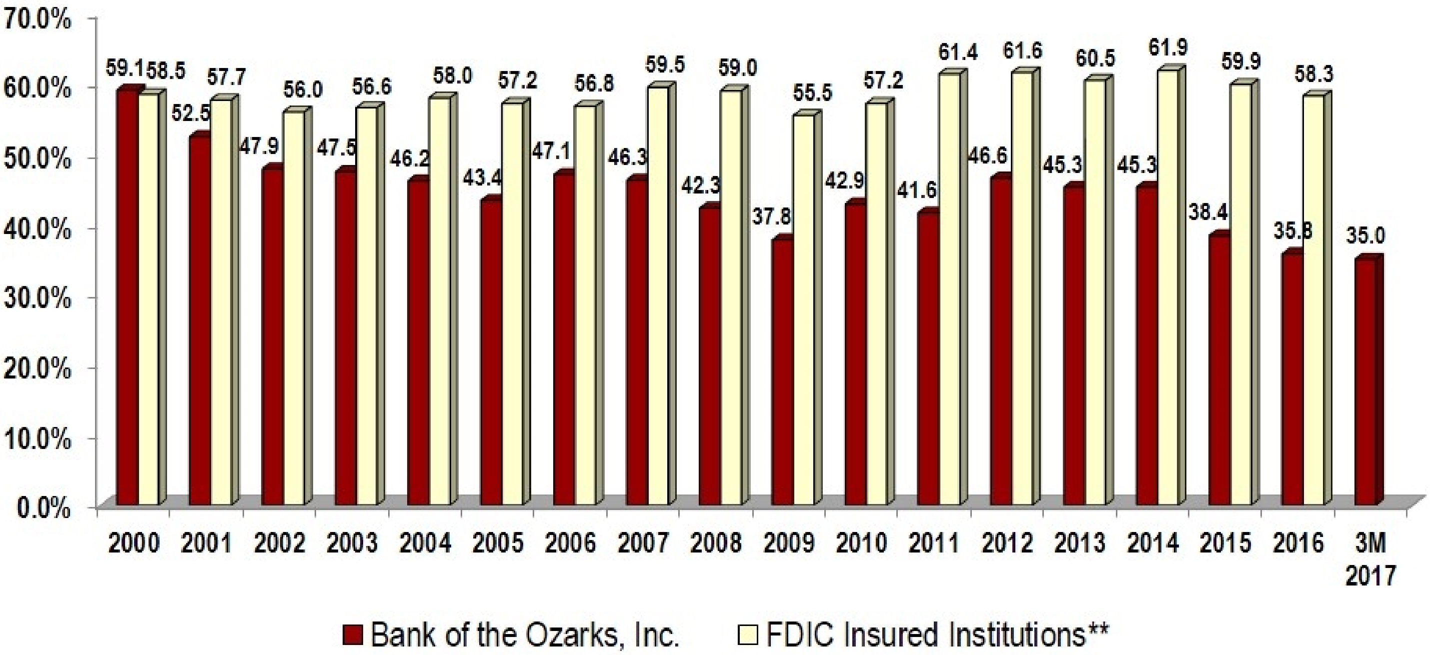
* Bank of the Ozarks' data excludes purchased loans and net charge-offs related to such loans.
** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2016. Annualized when appropriate.

BANK of the OZARKS, INC.

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

- Favorable trend in efficiency
- Long term goal for further improvement

Efficiency Ratio (%)



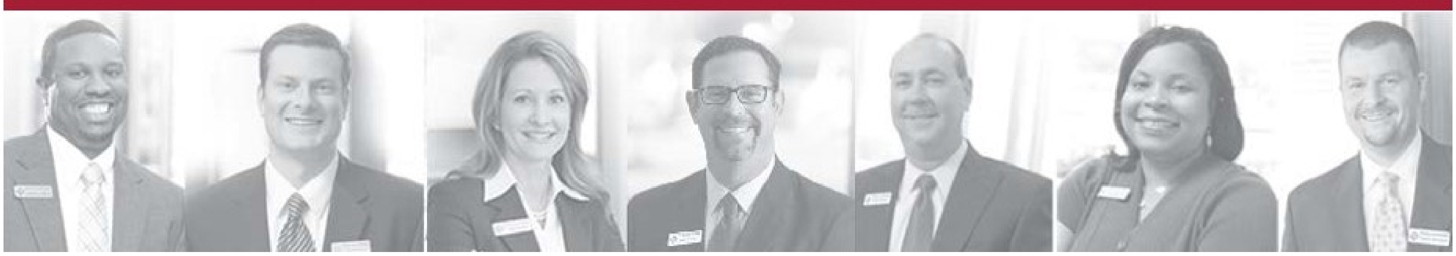
*Data from S&P Global Market Intelligence.

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

BANK of the OZARKS, INC.

Extremely Conservative, Risk Averse Culture

A Constant Pursuit of Lower Credit Risk & Lower Interest Rate Risk



BANK of the OZARKS, INC.

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: 100 as of 3/31/2017

Priorities:

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

RESG Loans at March 31, 2017

- 70% of our funded non-purchased loans
- 93% of our unfunded closed loans
- 82% 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 0.07% since inception
- Leverage Ratio on RESG Loans

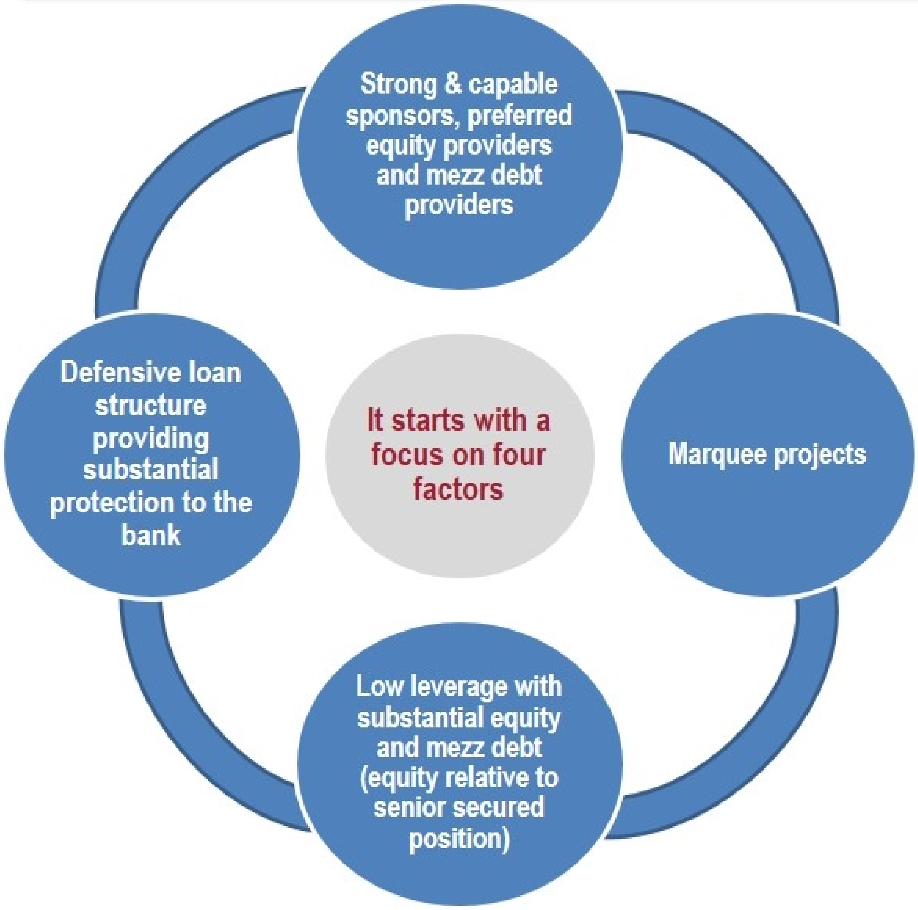
March 31, 2017		2005-2007
• 48.7% Loan to Cost	VS	• Low 70% range Loan to Cost
• 41.8% Loan to Appraised Value		• High 60% range Loan to Value

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%
3/31/2017	$ 7,109,545,797	-	0.00%
Total		$ 10,436,618	
Average		$ 732,394	0.07%

* 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



- We are always the sole senior secured lender giving us the lowest risk position in the capital stack
- With RESG's averages of 48.7% LTC and 41.8% LTV, our portfolio may be the most conservative CRE portfolio in the country

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 March 31, 2017

Property Type	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
Multi-family	$4,265,529,332	24.2%	57.9%	48.1%
Condos	3,768,054,915	21.4%	44.7%	38.8%
Office / MOB	2,533,905,415	14.4%	48.0%	38.2%
Hospitality	2,346,005,957	13.3%	47.5%	39.8%
Mixed Use	1,808,046,081	10.3%	49.7%	43.4%
Land Hold	1,360,500,258	7.7%	41.9%	37.7%
Retail	483,791,670	2.7%	60.8%	53.2%
SF Lots	295,102,537	1.7%	39.8%	44.8%
SF Homes	273,837,144	1.6%	36.0%	42.6%
Land Development	248,392,834	1.4%	45.8%	42.7%
Industrial	223,417,331	1.3%	53.8%	47.2%
Totals	**$17,606,583,474**	**100.0%**	**48.7%**	**41.8%**

- No property type accounts for more than 24.2% of RESG's portfolio

- Weighted average LTC of RESG's portfolio is a very conservative 48.7%

- Weighted average LTV of RESG's portfolio is a very conservative 41.8%

*Data as of March 31, 2017.

BANK of the OZARKS, INC.

Geographic Diversification of Total Real Estate Loan Portfolio Reduces Credit Risk

Total Real Estate Portfolio – Outstanding Balances by Location of Collateral ($ in Thousands) As of March 31, 2017

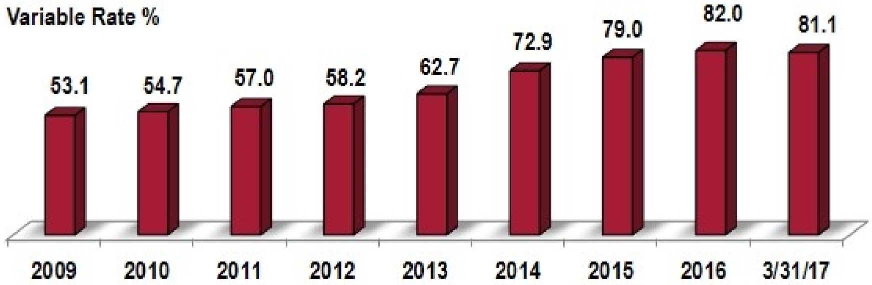
Location	1-4 Family	Non-Farm / Non-Resi	Construction Land Dev.	Agri	Multi-Family	Total
New York	$ 7,024	$ 495,057	$ 2,061,859	$ -	$ 71,729	$ 2,635,669
Florida	317,458	1,034,630	656,184	10,979	75,699	2,094,950
Georgia	290,469	612,125	323,146	10,410	122,465	1,358,615
Texas	74,600	324,928	663,211	931	226,505	1,290,175
Arkansas	346,127	569,752	128,917	101,864	57,072	1,203,732
California	-	376,414	365,166	-	38,569	780,149
North Carolina	169,382	264,793	198,742	5,417	35,756	674,090
Colorado	1,357	126,840	189,833	-	-	318,030
Tennessee	2,044	208,161	93,490	-	-	303,695
Illinois	-	15,410	160,162	-	2,170	177,742
South Carolina	18,120	84,056	57,998	-	13,164	173,338
Arizona	-	19,720	113,046	-	32,989	165,755
Washington	-	53,864	87,079	-	-	140,943
Nevada	-	91,765	-	-	37,787	129,552
Cayman Islands	-	128,575	-	-	-	128,575
Maryland	319	12,375	66,676	-	8,970	88,340
Rhode Island	-	82,024	-	-	-	82,024
Alabama	21,078	29,562	25,992	418	3,991	81,041
Pennsylvania	-	39,992	31,107	-	-	71,099
Hawaii	-	-	-	-	61,043	61,043
Oregon	-	19,816	17,737	-	23,427	60,980
Ohio	-	35,601	5,722	-	-	41,323
Missouri	744	16,224	4,230	-	19,367	40,565
Minnesota	-	29,145	-	-	-	29,145
Kansas	-	1,243	24,675	-	-	25,918
Virginia	591	16,192	5,456	-	76	22,315
Oklahoma	909	11,157	29	4,009	5,969	22,073
Indiana	-	4,269	8,269	-	-	12,538
Mississippi	36	9,514	2,140	563	-	12,253
Bahamas	-	11,377	-	-	-	11,377
Connecticut	-	10,525	-	-	-	10,525
Other	2,028	29,180	8,299	-	2,058	41,565
Total	**$ 1,252,286**	**$ 4,764,286**	**$ 5,299,165**	**$ 134,591**	**$ 838,806**	**$ 12,289,134**

The amount of the Company's total real estate loans at March 31, 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.

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	3.5%
+200	7.2%
+300	10.9%
+400	14.6%
+500	18.2%

*S&P Global Market Intelligence reporting for 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 April 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.

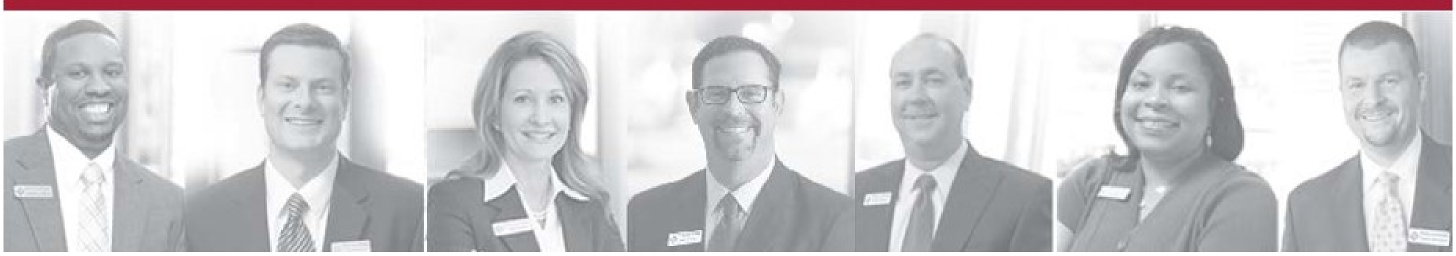
We have taken actions to protect our loan and investment securities portfolios from a possible negative interest rate macroeconomic scenario.

- 96% of our variable rate loans have floors
- Essentially all new variable rate loans are being originated with floors
- 98.6% of our investment securities have fixed rates

BANK of the OZARKS, INC.

A Proven Track Record of Growth:

- Organic Growth + Acquisitions
- Organic Growth is the #1 Growth Priority
- Organic Growth through Existing Offices – Substantial Capacity Exists
- Organic Growth through *De Novo* Branching



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

+

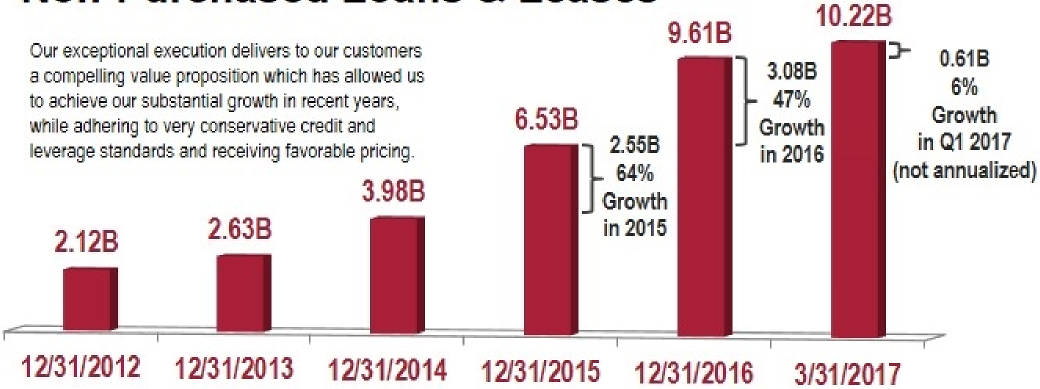
Acquisitions should continue to be a meaningful contributor to growth

$19.2 Billion at March 31, 2017

Organic Loan and Lease Growth is Always Growth Priority #1

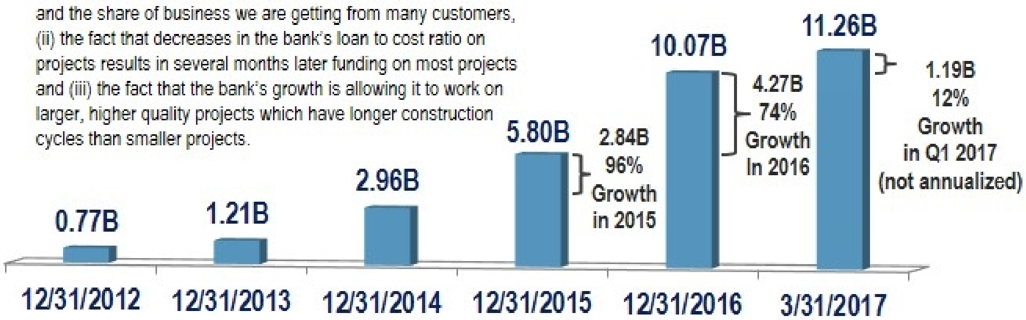
Non-Purchased Loans & Leases

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)

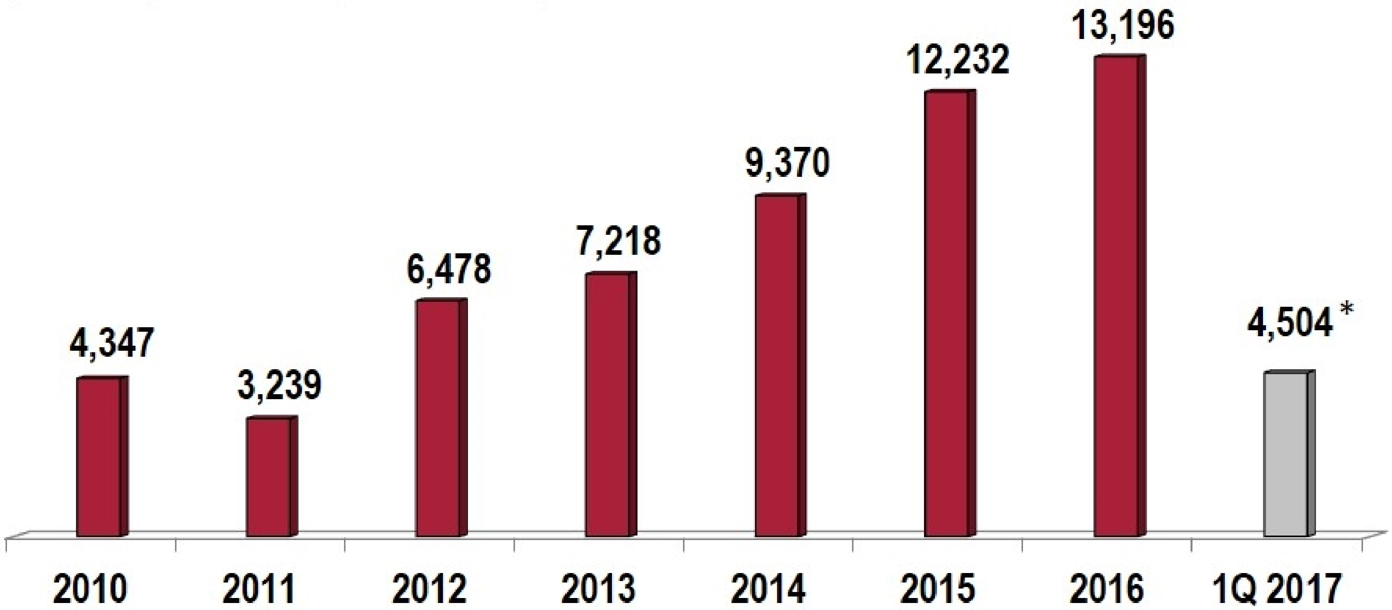
The substantial growth in our unfunded balance of closed loans is an important component of our strategy to achieve record growth (in dollars) in our funded balance of non-purchased loans in both 2017 and 2018.

BANK of the OZARKS, INC.

Organic Growth in Core Checking Accounts

Deposit Growth Priority #1

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

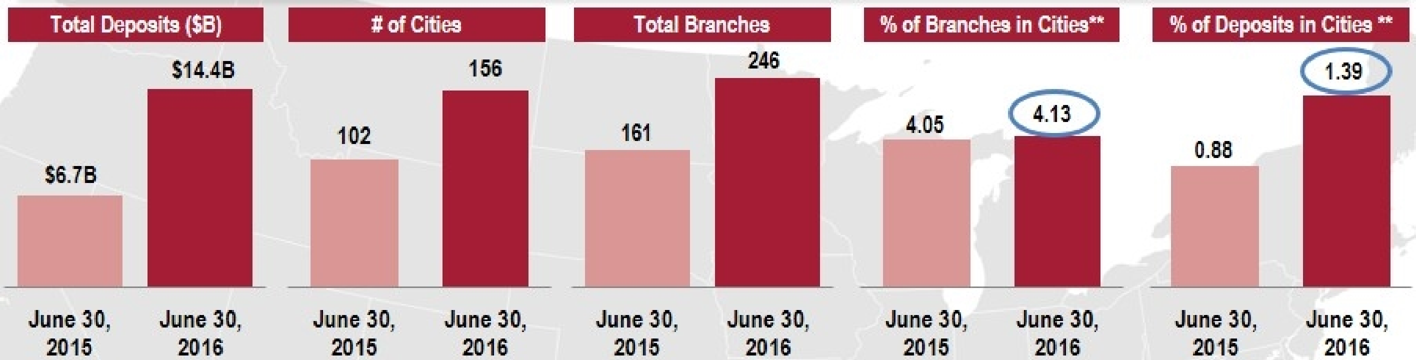


** Note: Growth in core checking accounts not annualized*

BANK of the OZARKS, INC.

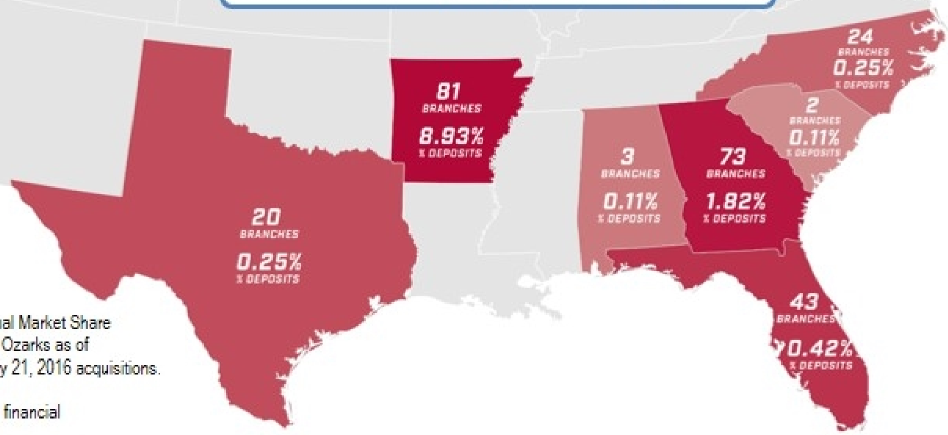
Untapped Deposit Growth Potential in Existing Markets

(Branch count includes deposit-gathering branches only as of June 30, 2016*)



Substantial capacity for future growth

Deposit Market Share Comparison	2015	2016	% Change
AR	5.97%	8.93%	2.96%
GA	0.33%	1.82%	1.49%
FL	0.15%	0.42%	0.27%
TX	0.17%	0.25%	0.08%
NC	0.25%	0.25%	0.00%
SC	0.07%	0.11%	0.04%
AL	0.13%	0.11%	-0.02%



*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.

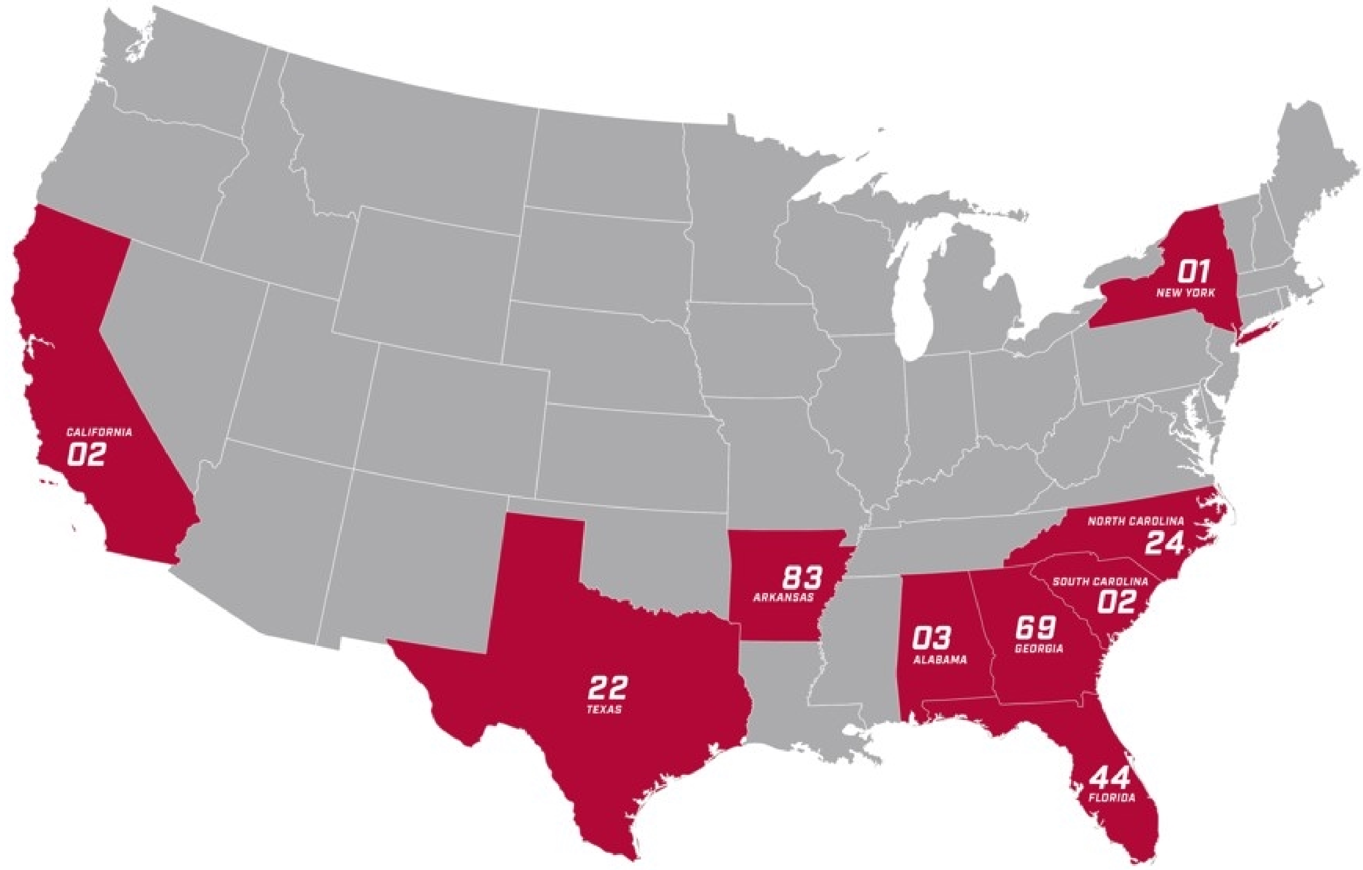
**Deposits in our New York office and deposits for all FDIC financial institutions in New York are excluded from this analysis.

Percentages shown on map are OZRK % of deposits as of June 30, 2016.

BANK of the OZARKS, INC.

We Now Have 250 Offices in Nine States

(Office count as of April 11, 2017; includes 242 deposit-gathering branches and 8 loan production offices.)



BANK of the OZARKS, INC.

Expanding Our Extensive Branch Network

Growth in Legacy Markets

- Expanding deposit gathering capabilities in New York office with strategic staff additions
- Relocating offices from leased to owned branches in 2Q 2017
  - Miami Beach, FL
  - Harrisburg, NC
- 1 office in McKinney, TX, in an area that has experienced recent significant growth
  - Expected to open 2Q or 3Q 2017

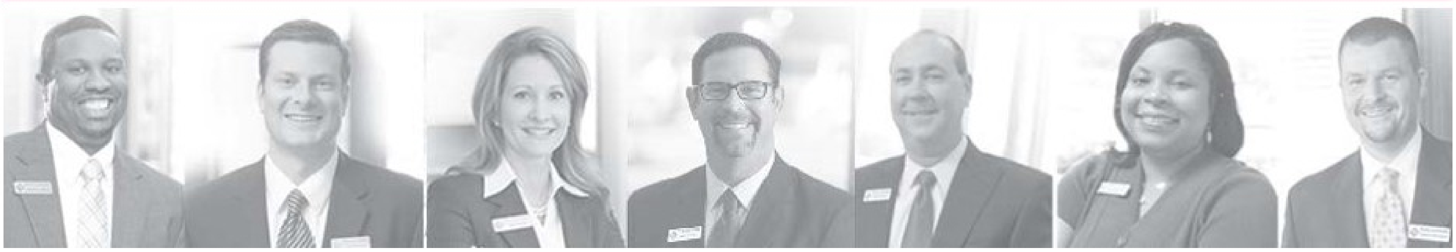
Selected Expansion with CRA focus

- 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:
  - 1-2 branches in Dallas County, TX
  - 1-2 branches in Tarrant County, TX
  - 2-4 branches in central Atlanta MSA
- Expected to enhance CRA performance and profitability

Expansion into New Markets ("De novo 2.0")

- Analyzing markets/states where we currently have a lending presence, but no deposit presence
- Anticipate opening several *de novo* 2.0 branches in 2017 through 2019

Well Capitalized with Ample Sources of Liquidity



Strong Capital Position

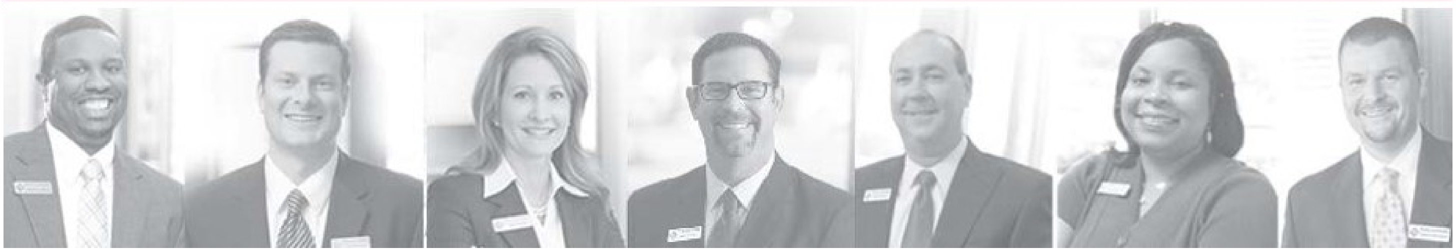
Ratios at 3-31-17	OZRK	Current Minimum Capital Required – Basel III	Minimum Capital Required – Basel III Fully Phased-In (1-1-19)
Common equity tier 1 to risk-weighted assets:	9.94%	5.75%	7.00%
Tier 1 capital to risk-weighted assets:	9.94%	7.25%	8.50%
Total capital to risk-weighted assets:	11.89%	9.25%	10.50%
Tier 1 leverage to average assets:	11.95%	4.00%	4.00%

Abundant Sources of Secondary Liquidity

FHLB Borrowing Availability	$4,628,408,550
Unsecured Lines of Credit	230,000,000*
Investments Available for Secured Lines of Credit	738,070,503
Fed Funds Available through Fed Discount Window	154,804,941
Total as of 3-31-2017	**$ 5,751,283,994***

* Approximate

We have Delivered for Shareholders



1st Quarter 2017 Financial Highlights:

- Record Quarterly Net Income of $89.2 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 year end
  - Record 0.16% 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 year end
  - 0.05% Net Charge-off Ratio for Non-Purchased Loans and Leases
- $612 Million Growth in Non-Purchased Loans and Leases
- $1.19 Billion Growth in the Unfunded Balance of Closed Loans
- 4.88% Net Interest Margin
- 35.0% Efficiency Ratio for the quarter

Building Capital and Delivering Returns for Shareholders

Growth in Tangible Book Value Per Share*

- 603% increase in tangible book value per common share in $10^{1/4}$ years

Dividend History

- Increased our cash dividend in each of the last 27 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.

BANK of the OZARKS, INC.

Beating the Indexes

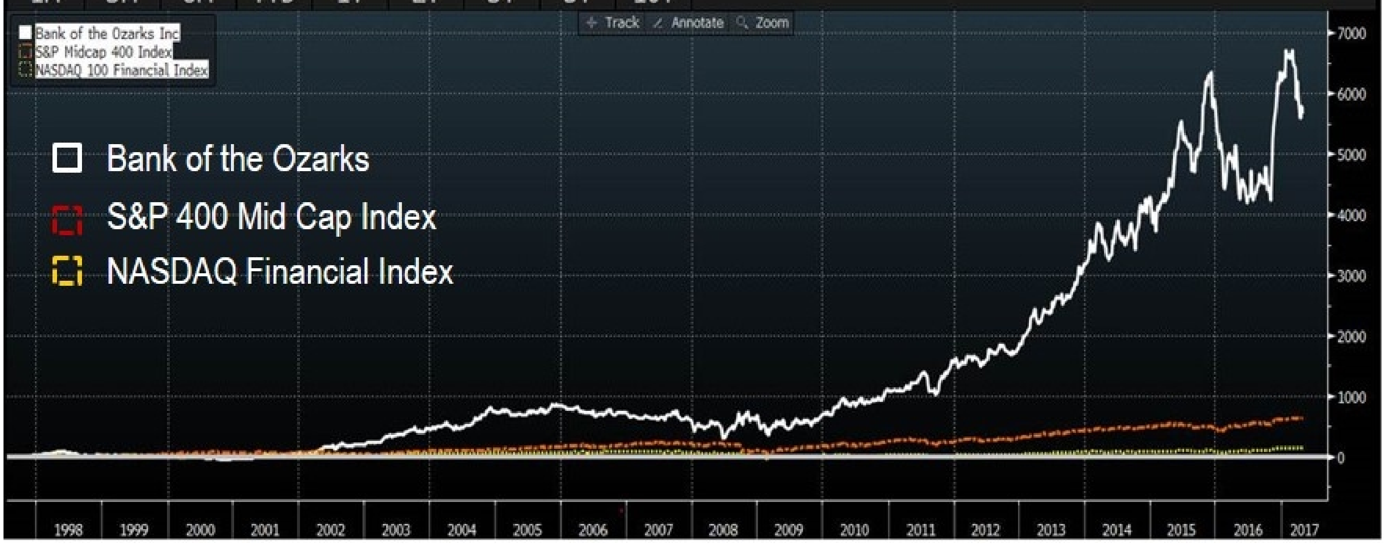
OZRK US Equity | 97) Settings | Page 1/70 Comparative Returns

Range 07/18/1997 - 04/28/2017 Period Weekly No. of Period 1032 Week(s)

Security	Currency	Price Change	Total Return	Difference	Annual Eq
1) OZRK US Equity	USD	4061.75%	5662.34%		22.73%
2) MID Index	USD	470.74%	642.35%	-5020.0%	10.66%
3) NDF Index	USD	144.97%	144.97% *	-5517.4%	4.63%

*No Dividends or Coupons

1M 3M 6M YTD 1Y 2Y 3Y 5Y 10Y



BANK of the OZARKS, INC.


BANK of the OZARKS, Inc.
NON-GAAP RECONCILIATIONS
UNION STATION

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 Issuance	6/30/2016	CSB & C1	Pro Forma with CSB & C1	12/31/2016	3/31/2017
Common Stockholders' Equity	$1,464,631	$ (110,000)	$ 1,354,631	$ 1,556,921	$ 1,135,863	$ 2,692,784	$ 2,791,607	$ 2,873,317
Less: Intangible Assets **	(152,340)		(152,340)	(149,904)	(576,799)	(726,703)	(720,950)	(718,475)
Tangible Common Stockholders' Equity	$1,312,291	$ (110,000)	$ 1,202,291	$ 1,407,017	$ 559,064	$ 1,966,081	$ 2,070,657	$ 2,154,842
Ending Shares	90,612	(2,098)	88,514	90,745	30,354	121,099	121,268	121,575
Tangible Book Value Per Share *	$ 14.48		$ 13.58	$ 15.51		$ 16.24	$ 17.08	$ 17.72
		Difference	$ 0.90		Difference	$ 0.73		

*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, INC.

Non-GAAP Reconciliation

Calculation of Annualized Return on Average Tangible Common Stockholders' Equity

	Years Ended									3 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	3/31/2017
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237	$ 118,606	$ 182,253	$ 269,979	$ 89,188
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	$ 2,826,832
Less Average Intangible Assets:										
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)	(363,324)	(660,151)
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)	(59,596)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)	(406,947)	(719,747)
Average Tangible Common Stockholders' Equity (1)	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447	$ 712,986	$ 1,070,802	$ 1,661,381	$ 2,107,085
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%	12.80%
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%	17.17%

Financial data in thousands.

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


BANK of the OZARKS, Inc.

(Back To Top)