Section 1: 8-K (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): April 28, 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 First 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 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.

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.

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: April 28, 2016	By:	/s/ Greg McKinney	
	Name:	Greg McKinney	
	Title:	Chief Financial Officer and Chief Accounting Officer	

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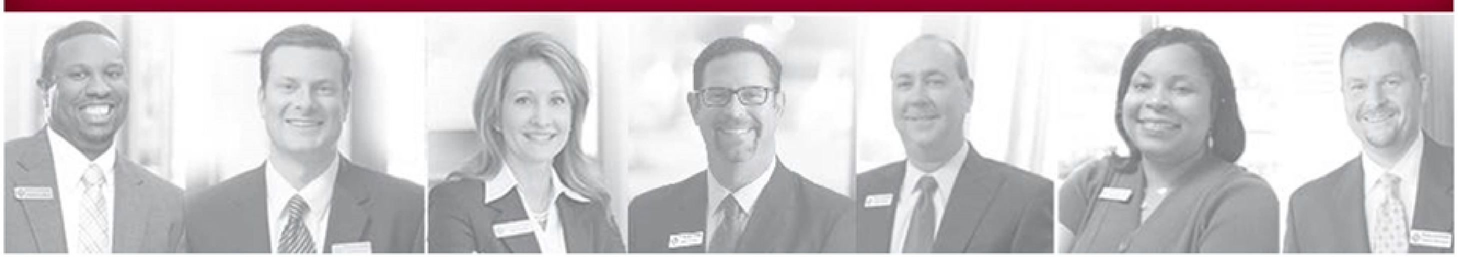
Section 2: EX-99.1 (EX-99.1)

Forward-Looking Information

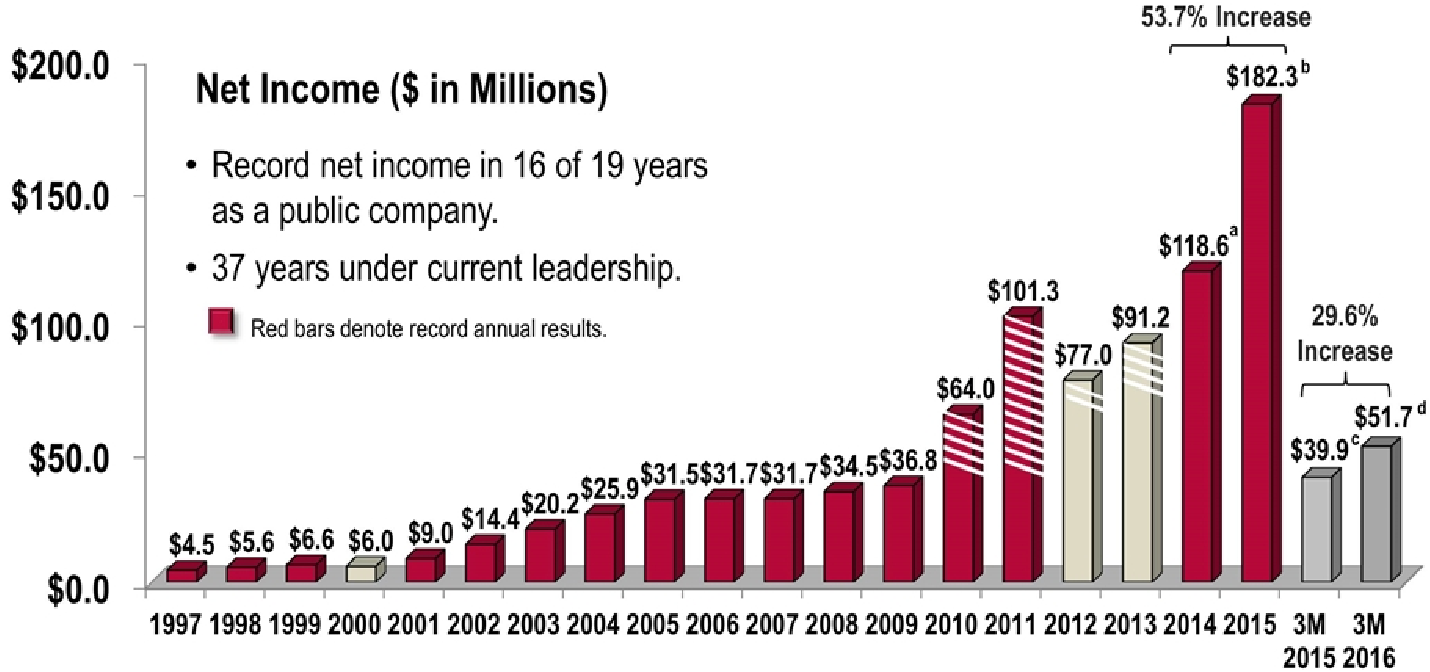
This presentation and other communications by the Company include certain "forward looking statements" regarding the Company's plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Forward-looking 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 subject to certain risks, uncertainties and other factors that may cause actual results to differ materially from those expressed in 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 or managing acquisitions; the effect of the announcements or completion of any pending or future mergers or acquisitions on customer relationships and operating results; the availability of capital; 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 we will be subject as a result of our total assets exceeding $10 billion; recently enacted and potential legislation and regulatory actions and the costs and expenses to comply with new legislation and regulatory actions, including legislation and regulatory actions intended to stabilize economic conditions and credit markets, strengthen the capital of financial institutions, increase regulation of the financial services industry and protect homeowners or consumers; 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 in current or future litigation or regulatory examinations as well as other factors described 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 other reports we file. 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 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.

A Tradition of High Performance



BANK of the OZARKS, INC.

A Track Record of Solid Earnings Growth



Portion of after tax net income attributed to bargain purchase gains on FDIC-assisted transactions, net of acquisition and conversion costs, of $19.0 million in 2010 and $36.1 million in 2011.

Portion of after tax net income attributed to bargain purchase gains, net of acquisition and conversion costs, of $1.1 million in 2012 and $4.3 million in 2013.

a Includes after tax net income of <$2.1> million for 2014 attributed to gain on termination of FDIC loss share agreements and bargain purchase gains, net of acquisition and conversion costs, software contract termination charges, prepayment penalties on FHLB advances, and losses attributable to The Home Depot system breach.

b Includes after tax net income of <$2.1> million for 2015 attributed to bank owned life insurance death benefits, net gains on sales of investment securities and gains on sales of certain purchased loans, net of prepayment penalties on FHLB advances, SPG consolidation severance costs, acquisition and conversion costs and software contract termination charges.

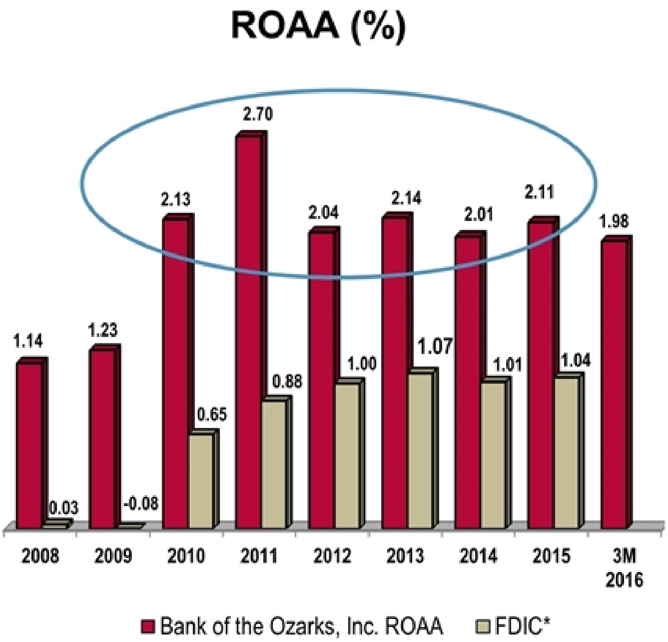
c Includes after tax net income of $1.1 million for Q1 2015 attributed to bank owned life insurance benefits, net gains on sales of investment securities, net of prepayment penalties on FHLB advances, acquisition and conversion costs and software contract termination charges.

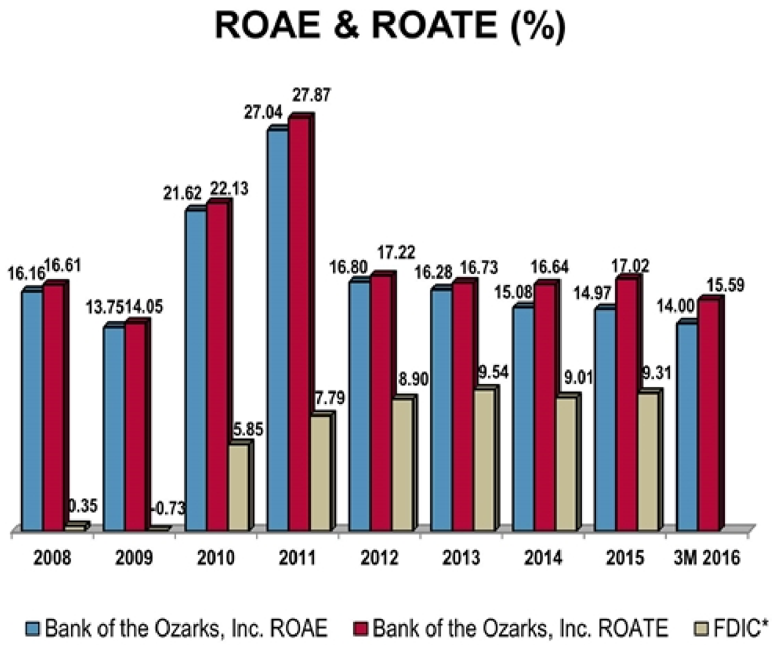
d Includes after tax net income of <$0.6> million for Q1 2016 attributed to acquisition and conversion costs and software contract termination charges.

BANK of the OZARKS, INC.

The Rewards of :

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





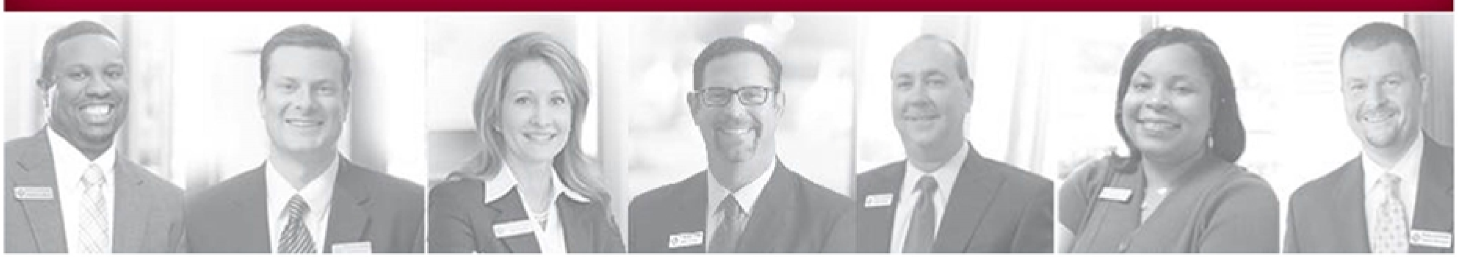
*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2015. Annualized when appropriate.

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.

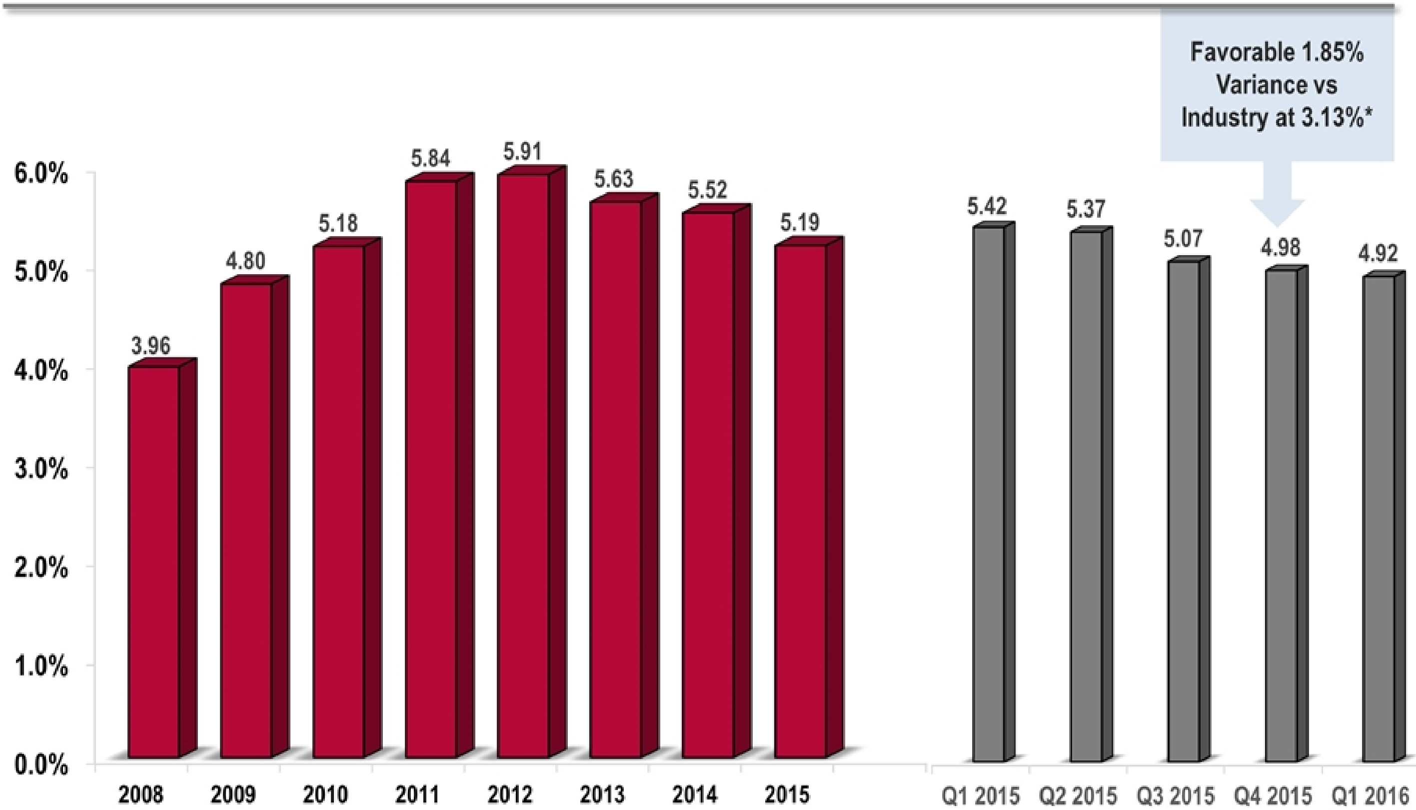
Excellence in Three Disciplines

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



BANK of the OZARKS®, INC.

Superb Net Interest Margin



* Data for all FDIC insured institutions for the three months ended December 31, 2015 from the FDIC Quarterly Banking Profile.

BANK of the OZARKS, INC.

Key Drivers of Net Interest Margin

- Profitable Deposit Mix (68.11% non-CD, 31.89% CD)*
- Favorable Loan Yields on Legacy Portfolio

Favorable Variance vs Industry 0.67%

	2012	2013	2014	2015	1Q 2016	Financial Institutions Nationwide***
Loan Yield-Legacy	5.87%	5.48%	5.10%	5.00%	5.00%	4.33%
COIBD	0.38%	0.23%	0.23%	0.31%	0.44%	0.31%
Spread	5.49%	5.25%	4.87%	4.69%	4.56%	4.02%

- Outstanding Yield on our Portfolio of Purchased Loans (6.71%)**

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

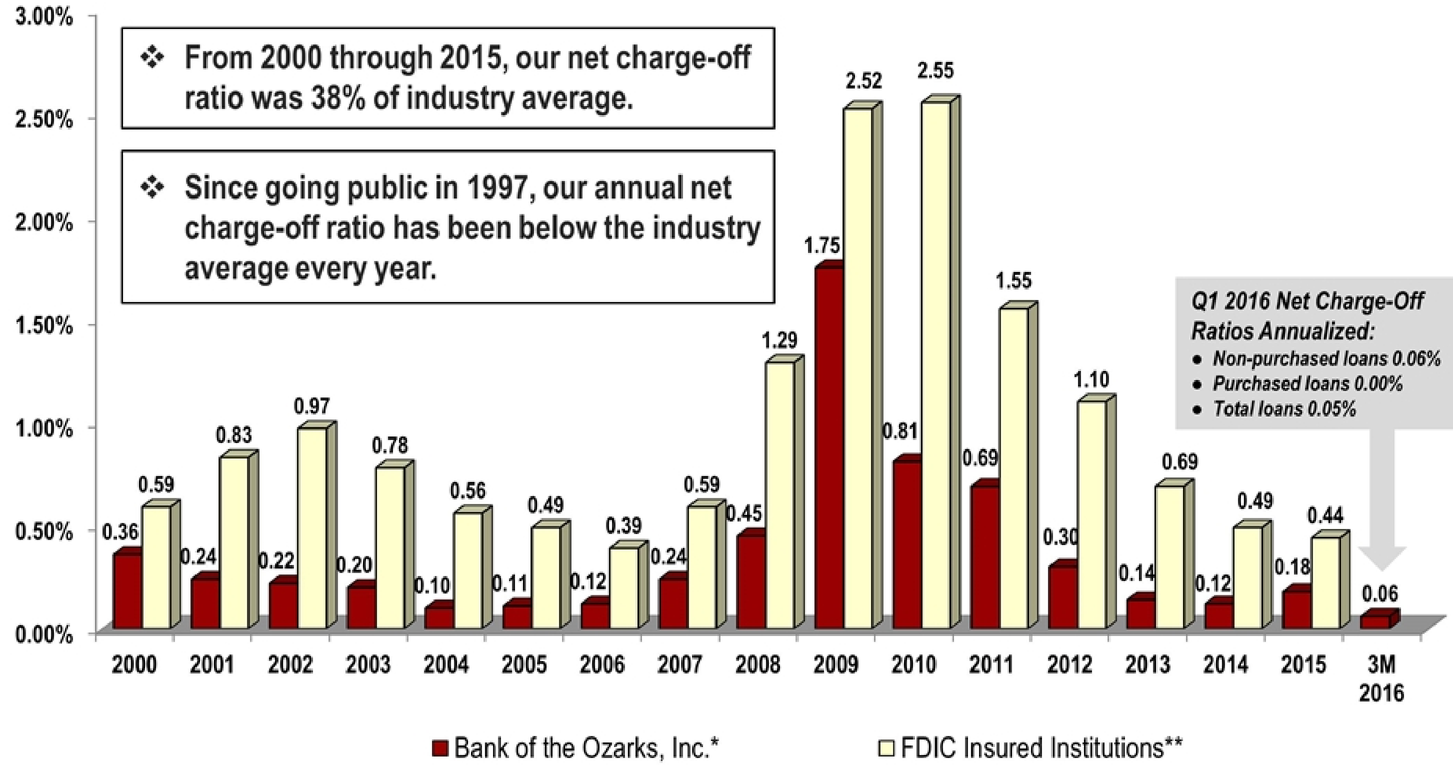
- Tradition of Maintaining High Quality, Good Yielding Investment Portfolio

	OZRK**	Financial Institutions Nationwide***
Tax-exempt (TE)	6.27%	
Taxable	3.46%	
Total (TE)	5.04%	2.35%

* Data as of March 31, 2016.
** Data for the three months ended March 31, 2016.
*** Data for all financial institutions nationwide from the FDIC Uniform Bank Performance Report for the year ended December 31, 2015.

BANK of the OZARKS, INC.

History of Net Charge-Offs Well Below Industry Average

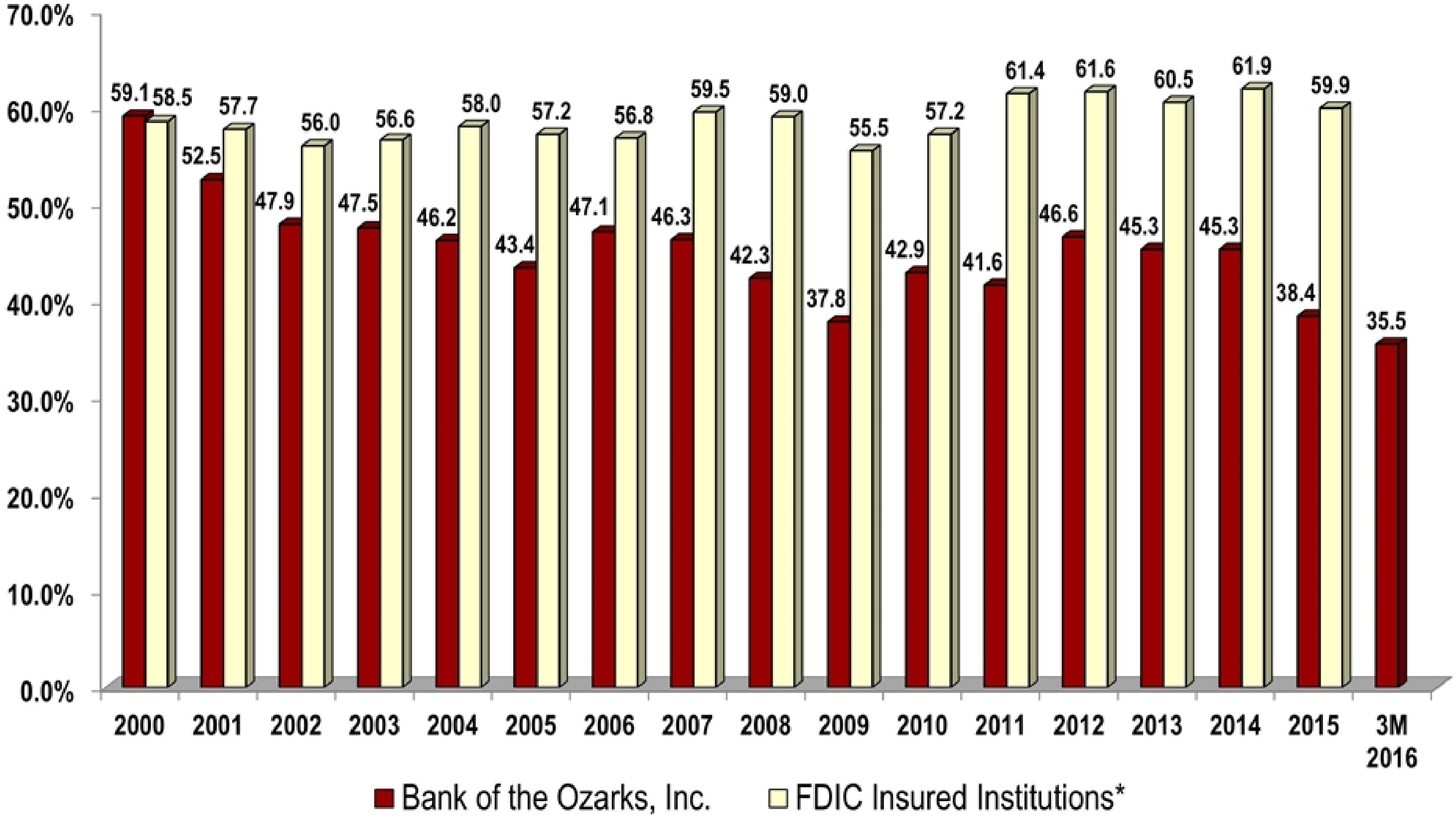


* Bank of the Ozarks' data excludes purchased loans and net charge-offs related to such loans.

** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2015. Annualized when appropriate.

BANK of the OZARKS, INC.

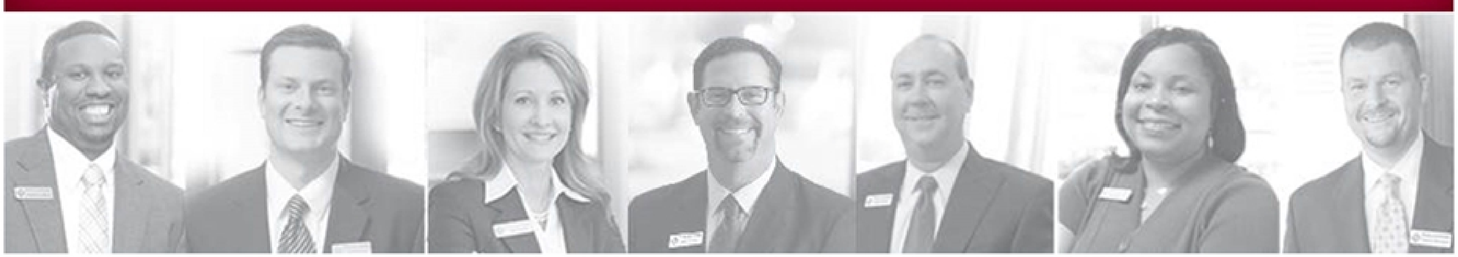
Excellent Efficiency Ratio



*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2015.

BANK of the OZARKS, INC.

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



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: 86 as of 4/26/2016

Priorities:

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

RESG Loans at March 31, 2016

- 69% of our funded non-purchased loans
- 90% of our unfunded closed loans
- 79% 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 0.11% since inception
- Leverage Ratio on Construction Loans with Interest Reserves*

March 31, 2016		2005-2007
• 50% Loan to Cost	vs	• Low 70% range Loan to Cost
• 44% Loan to Appraised Value		• High 60% range Loan to Value

*Our construction loans with interest reserves are primarily RESG loans.

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%
3/31/2016	$ 5,207,129,632	-	0.00%
Total		$ 10,436,618	
Average		$ 745,473	0.11%

* 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

- Focus on strong sponsors, as evidenced by
  - Strong liquidity
  - Strong capital
  - Significant expertise and experience
- Focus on marquee projects
- Focus on low leverage with substantial equity
- Focus on defensive loan structures providing substantial protection to the bank
- An emphasis on excellence in documentation, closing and life-of-loan asset management equivalent to the initial focus on underwriting and transaction structure

RESG Portfolio Details

An Emphasis on Diversification and Low Leverage

Property Type	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
Condos	$ 2,066,293,795	18.8%	44.0%	39.5%
Multi-family	1,951,503,524	17.7%	60.4%	51.2%
Hospitality	1,626,605,812	14.8%	47.8%	40.9%
Office / MOB	1,563,323,591	14.2%	52.7%	40.4%
Mixed Use	1,340,988,830	12.2%	48.4%	43.1%
Land Hold	1,003,892,775	9.1%	42.8%	37.7%
SF Lots	477,735,815	4.3%	45.4%	53.0%
Retail	452,917,318	4.1%	59.4%	54.9%
Land Development	351,241,532	3.2%	46.7%	42.8%
Industrial	108,083,387	1.0%	48.8%	46.8%
SF Homes	64,657,154	0.6%	69.2%	56.8%
Totals	$ 11,007,243,533	100.0%	49.4%	43.1%

- No property type accounts for more than 18.8% of RESG's portfolio
- Weighted average LTC of RESG's portfolio is a very conservative 49.4%
- Weighted average LTV of RESG's portfolio is a very conservative 43.1%

*Data as of March 31, 2016.
Excludes: $289 million in total commitments co-managed by Community Banking and RESG.

Total Real Estate Portfolio Diversification Reduces Credit Risk

Significant Diversification by both Geography and Product Type

Outstanding Balances by State of Collateral

Location	Total ($ in thousands)
New York	$1,916,639
Arkansas	1,262,185
Texas	1,067,020
California	822,606
North/South Carolina	791,220
Florida	676,086
Georgia	374,384
Tennessee	166,383
Arizona	152,853
Colorado	137,412
Nevada	135,153
Illinois	116,482
Cayman Islands	101,754
Washington	99,771
Oregon	67,627
Pennsylvania	57,001
Washington, D.C./Maryland	54,173
Missouri	51,417
Hawaii	46,288
Minnesota	44,183
Alabama	42,342
Massachusetts/Rhode Island	26,245
Oklahoma	22,300
Ohio	22,037
Virginia	14,134
Connecticut	12,819
All other	38,581
Total	**$8,319,095**

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

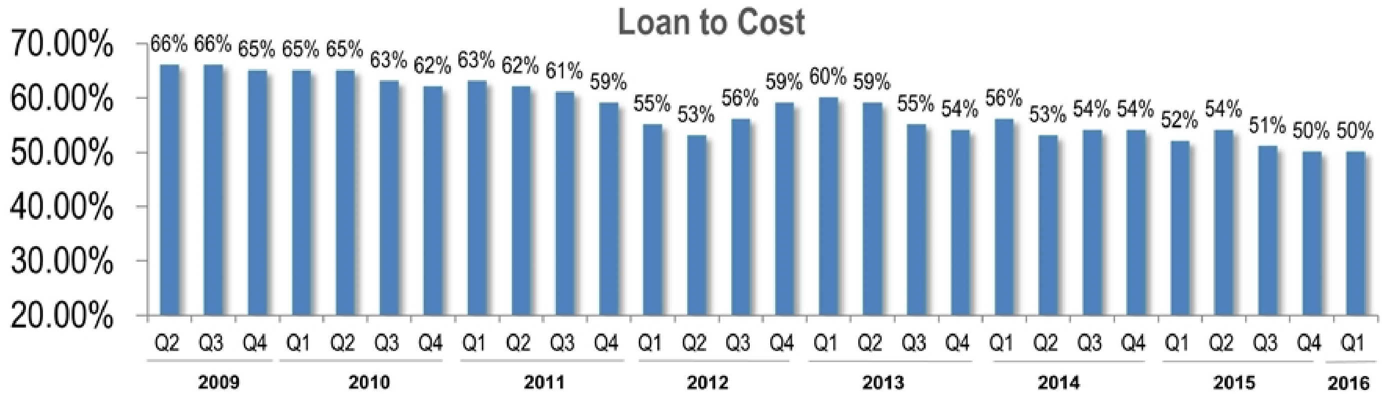
Non-Farm/Non-Residential Loans	Total ($ in thousands)	%
Retail, including shopping centers and strip centers	$ 599,027	16.8%
Churches and schools	166,202	4.7
Office, including medical offices	941,734	26.5
Office warehouse, warehouse and mini-storage	246,544	6.9
Gasoline stations and convenience stores	47,532	1.3
Hotels and motels	727,700	20.5
Restaurants and bars	76,876	2.2
Manufacturing and industrial facilities	73,876	2.1
Nursing homes and assisted living centers	54,441	1.5
Hospitals, surgery centers and other medical	87,662	2.5
Golf courses, entertainment and recreational facilities	18,561	0.5
Other non-farm/non-residential (including mixed use)	514,555	14.5
Total	$ 3,554,710	100.0%

Construction/Land Development Loans	Total ($ in thousands)	%
Unimproved land	$ 187,124	6.0%
Land development and lots:		
1-4 family residential and multifamily	547,518	17.4
Non-residential	506,015	16.1
Construction:		
1-4 family residential:		
Owner occupied	27,366	0.9
Non-owner occupied:		
Pre-sold	31,585	1.0
Speculative	158,573	5.00
Multifamily	962,117	30.6
Industrial, commercial and other	722,782	23.0
Total	$ 3,143,080	100.0%

The above tables include the amount and type of non-farm/non-residential loans and construction/land development loans as of March 31, 2016 and their respective percentage of the total non-farm/non-residential loans and total construction/land development loan portfolios.

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

Construction Loans with Interest Reserves



Assumes loans are fully advanced.

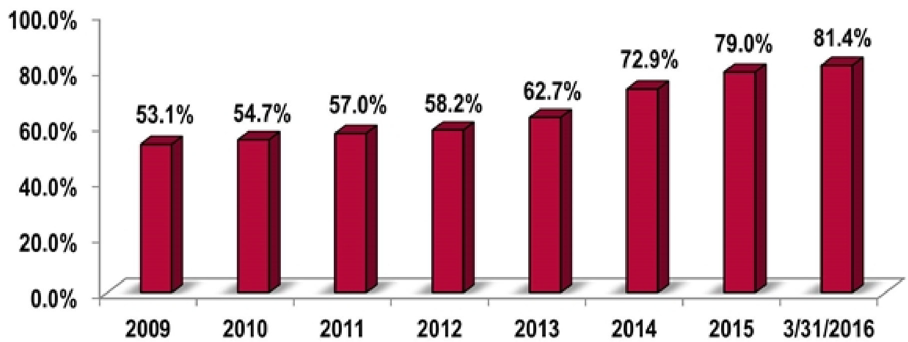
We are Well Positioned for Volatility in Interest Rates

Rising Interest Rates will Benefit our Net Interest Income

Shift in Interest Rates (in bps)	% Increase in Projected Baseline Net Interest Income*
+100	3.0%
+200	6.2%
+300	9.6%
+400	12.9%
+500	16.3%

*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 January 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.

Variable Rate Portion of Total Non Purchased Loans and Leases



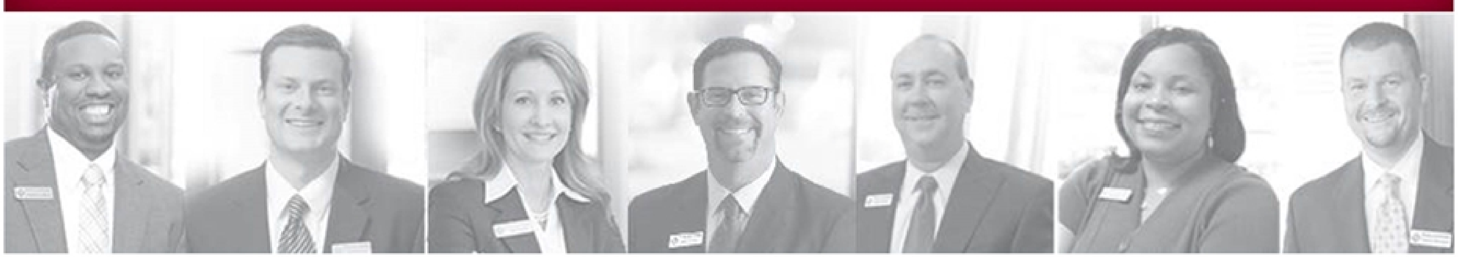
We have taken actions to protect our loan and investment securities portfolios from a possible negative interest rate macroeconomic scenario.

- 91% of our variable rate loans have floors
- Essentially all new variable rate loans are being originated with floors
- 99.5% of our investment securities have fixed rates

BANK of the OZARKS, INC.

A Proven Track Record of Growth:

- ❖ Organic Growth through *De Novo* Branching
- ❖ Acquisitions



BANK of the OZARKS, INC.

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.

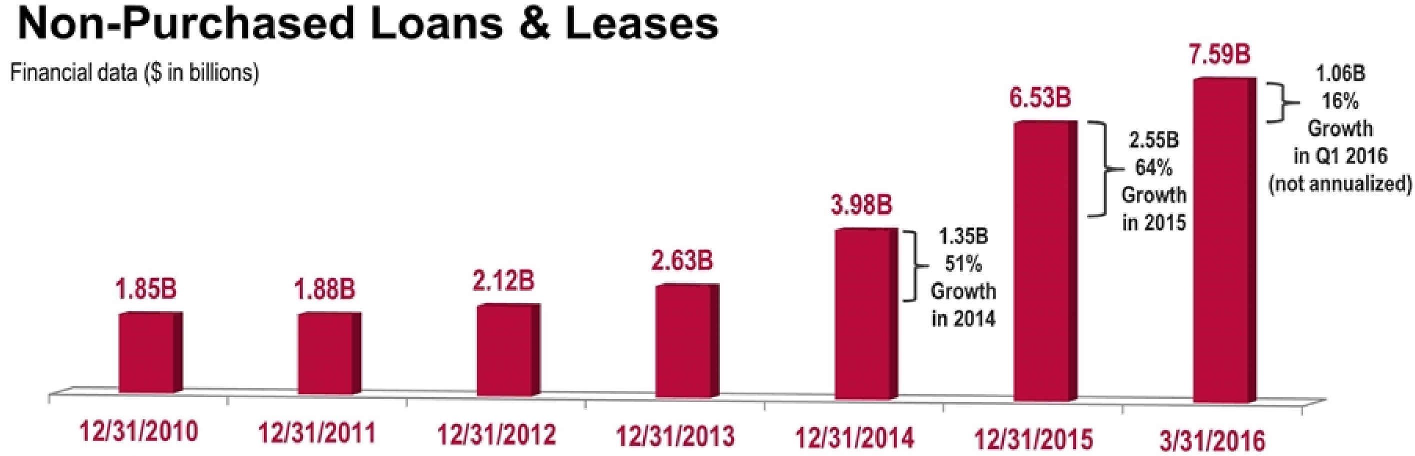
Augmented by Multiple Acquisitions since 2010 to $11.4B

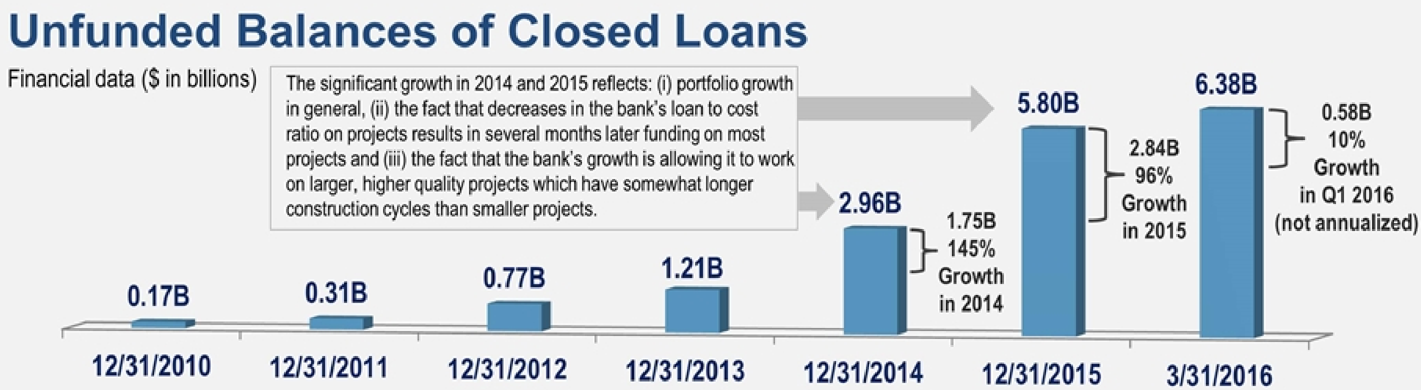
1. March 2010	Unity National Bank	GA	FDIC-assisted
2. July 2010	Woodlands Bank	SC, NC, GA, AL	FDIC-assisted
3. September 2010	Horizon Bank	FL	FDIC-assisted
4. December 2010	Chestatee State Bank	GA	FDIC-assisted
5. January 2011	Oglethorpe Bank	GA	FDIC-assisted
6. April 2011	First Choice Community Bank	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. Pending	Community & Southern Bank	GA, FL	Traditional M&A
15. Pending	C1 Bank	FL	Traditional M&A

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

BANK of the OZARKS, INC.

Organic Loan and Lease Growth is Always Growth Priority #1





Multiple Engines for Growth in Earning Assets

Growth in non-purchased loans and leases and investment portfolio ($ in millions)	Q1 2014 Growth	Q2 2014 Growth	Q3 2014 Growth	Q4 2014 Growth	Q1 2015 Growth	Q2 2015 Growth	Q3 2015 Growth	Q4 2015 Growth	Q1 2016 Growth
Cyclical Engines									
• Community Bank Lending	$21	$55	$130	$(15)	$98	$114	$156	$122	$129
• Leasing	7	6	11	6	11	11	11	(1)	(7)
Cyclical/Counter-Cyclical Engine									
• Real Estate Specialties Group	111	309	303	314	224	328	517	963	950
Counter-Cyclical Engines									
• Corporate Loan Specialties Group	7	22	25	35	(1)	4	(4)	(2)	(8)
• Opportunistic Expansion of Investment Portfolio	18	14	(24)	(16)	(55)	(2)	2	(182)	26

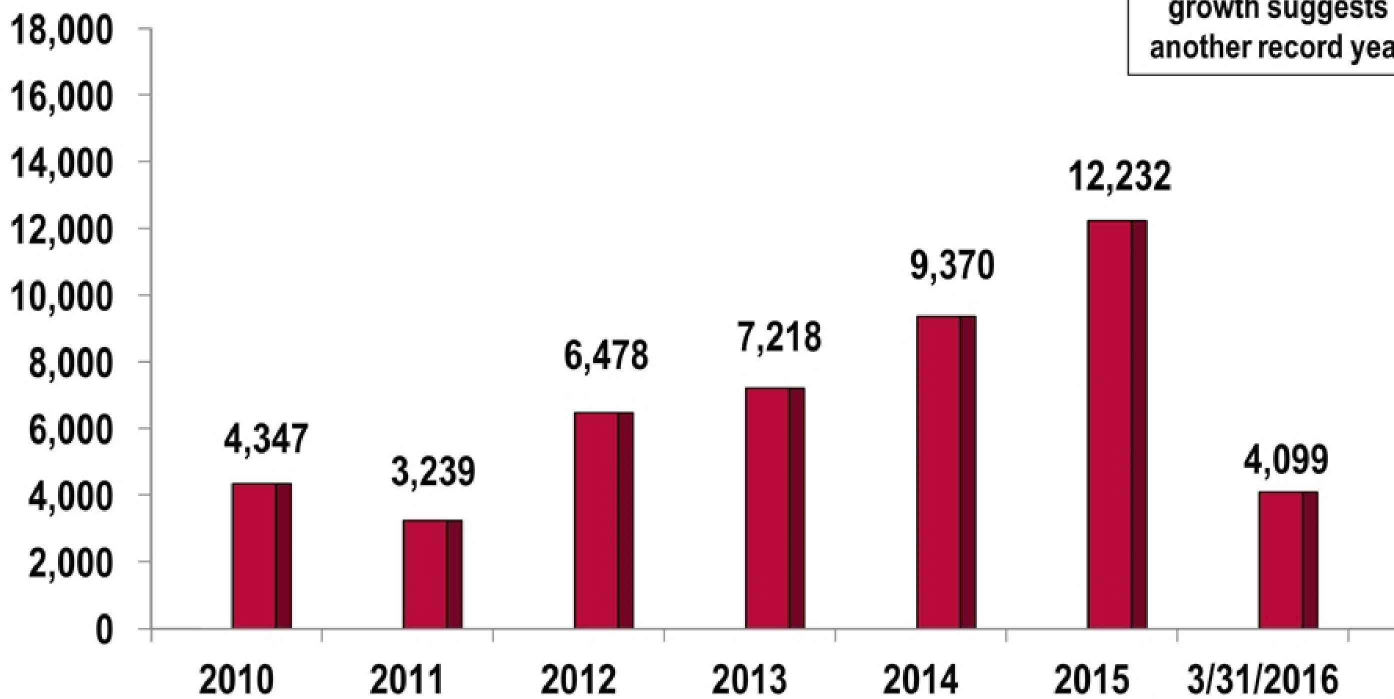
We have:

- 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
- An excellent and deep management team
- A nationwide business model

Organic Growth in Core Checking Accounts is Deposit Growth Priority #1

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

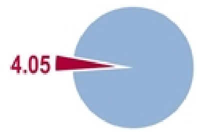
Q1 2016 core checking account growth suggests another record year

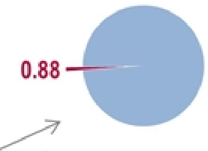


BANK of the OZARKS, INC.

Untapped Deposit Growth Potential in Existing Markets

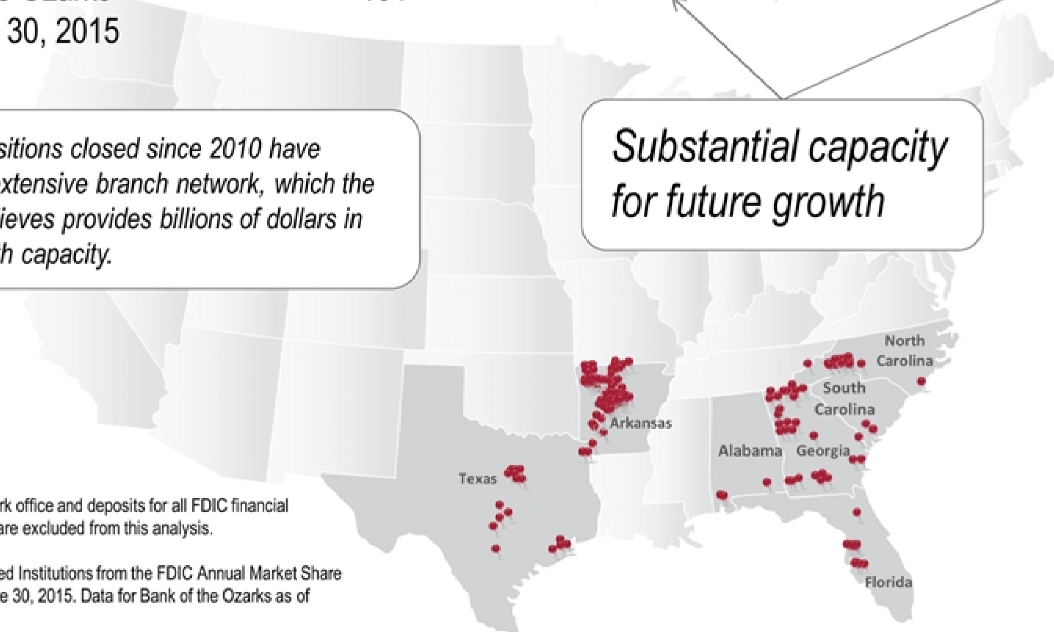
7 States*, 93 Cities	# Offices	% of Offices**	Deposit Balance	% of Deposits**
All FDIC Financial Institutions as of June 30, 2015	3,979		$ 759.5B*	
Bank of the Ozarks as of June 30, 2015	161		$ 6.7B*	





Our 13 acquisitions closed since 2010 have given us an extensive branch network, which the Company believes provides billions of dollars in deposit growth capacity.

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, 2015. Data for Bank of the Ozarks as of June 30, 2015.

BANK of the OZARKS, INC.

Deposit Distribution by State Reflects our Growth Capacity in Many States

	# of Employees	# of Offices	Demand/ Non-Interest Bearing	Interest Bearing NOW/ Savings/MM	Time Deposits	Total Deposits
Arkansas	953	82	$676,944	$3,288,702	$1,224,300	$5,189,946
Texas	190	22	519,504	414,803	539,593	1,473,900
North Carolina	179	25	192,236	432,816	211,367	836,419
Florida	57	10	40,193	263,298	494,113	797,604
Georgia	204	28	179,717	414,190	141,345	735,252
New York	14	2	1,003	34,823	375,733	411,559
Alabama	24	3	10,074	54,194	45,594	109,862
South Carolina	13	2	2,140	32,408	37,735	72,283
California	9	2	-	-	-	-
Total	**1,643**	**176**	**$1,621,811**	**$4,935,234**	**$3,069,780**	**$9,626,825**
% of Total Deposits			**17%**	**51%**	**32%**	

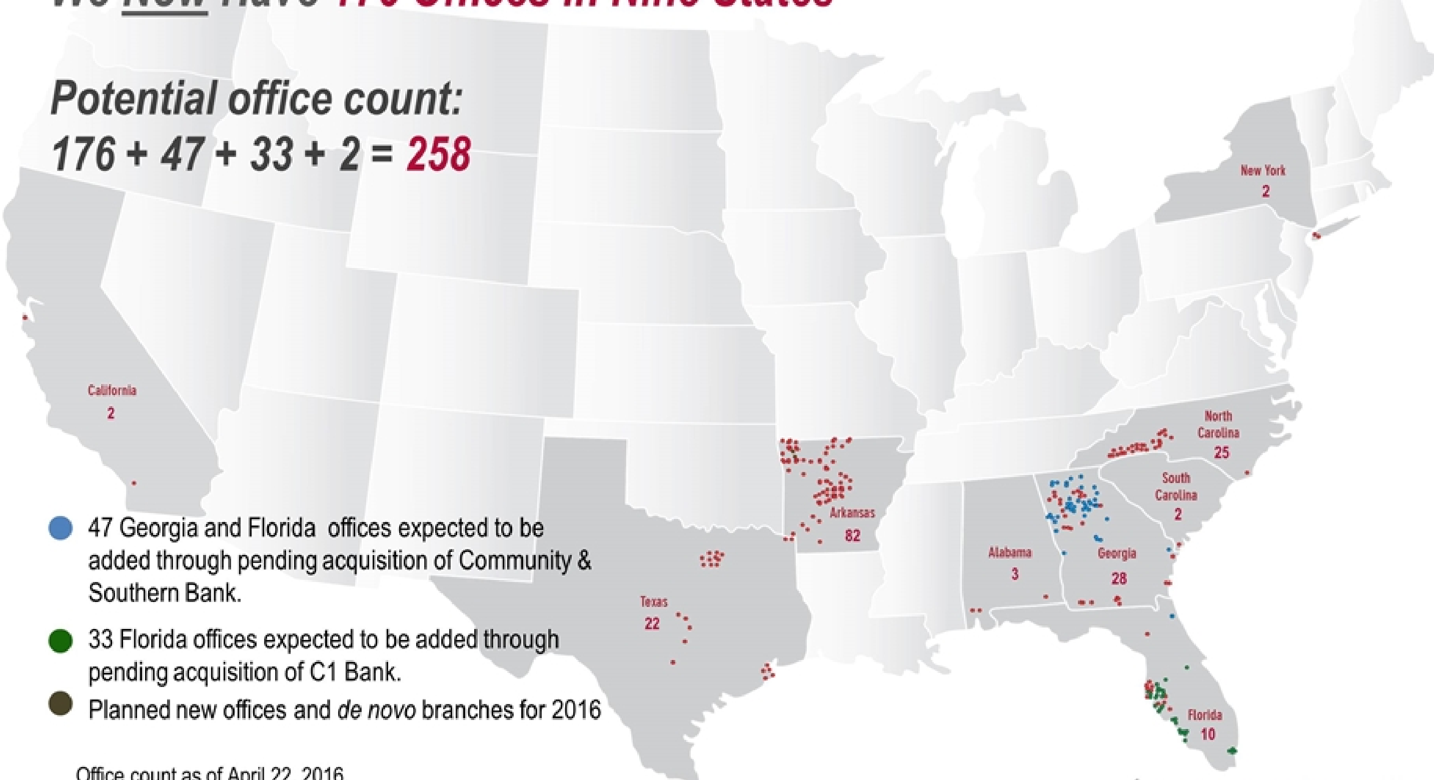
68% Non-CD

($ in thousands)
As of March 31, 2016.

Our Pending Acquisitions will Enhance Our Strong Platform for Further Growth

Through a Combination of Organic Growth and Acquisitions, *We Now Have 176 Offices in Nine States*

Potential office count:
176 + 47 + 33 + 2 = 258



- 47 Georgia and Florida offices expected to be added through pending acquisition of Community & Southern Bank.
- 33 Florida offices expected to be added through pending acquisition of C1 Bank.
- Planned new offices and *de novo* branches for 2016

Office count as of April 22, 2016.

BANK of the OZARKS, INC.

Well Capitalized with Multiple Sources of Liquidity

BANK of the OZARKS, INC.

Strong Capital Position

Ratios at 12-31-15	OZRK	Current Minimum Capital Required – Basel III Phase-In	Minimum Capital Required – Basel III Fully Phased-In (1-1-19)
Common equity tier 1 to risk-weighted assets:	10.79%	4.50%	7.00%
Tier 1 capital to risk-weighted assets:	11.62%	6.00%	8.50%
Total capital to risk-weighted assets:	12.12%	8.00%	10.50%
Tier 1 leverage to average assets:	14.96%	4.00%	4.00%

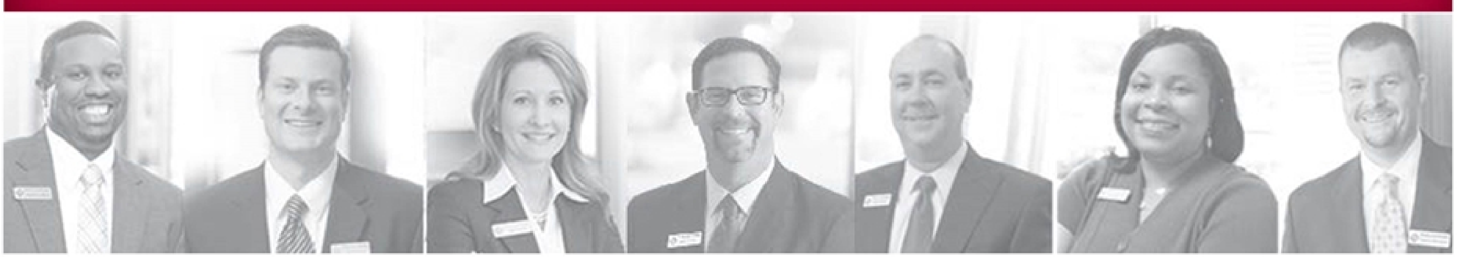
Abundant Sources of Secondary Liquidity

FHLB Borrowing Availability	$2,580,397,882
Unsecured Lines of Credit	170,000,000 *
Investments Available for Secured Lines of Credit	147,247,928
Fed Funds Available through Fed Discount Window	152,872,209
Total as of 03-31-2016	**$ 3,050,518,019**

* Approximate

The closings of our pending Community & Southern Bank and C1 Bank transactions are expected to result in significant increased borrowing capacity from the FHLB and significant increased secondary liquidity.

We have Delivered for Shareholders



BANK of the OZARKS, INC.

2015 Financial Highlights:

- Record net income of $182.3 million
- Record diluted earnings per common share of $2.09
- Record growth of $2.55 billion in non-purchased loans and leases
- Record growth of $2.84 billion in unfunded balances of closed loans
- Record net interest income of $382.2 million
- Record growth of 12,232 net new core checking accounts, excluding core accounts acquired in acquisitions
- Record service charge income
- Record trust income
- Some of our best asset quality ratios as a public company
- Our sixth consecutive year of achieving a return on average assets in excess of 2.00%

Q1 2016 Financial Highlights:

- Record Net Income of $51.7 million
- Record Net Interest Income of $112.5 million
- Record Service Charge Income
- Some of our Best Asset Quality Ratios as a Public Company including:
    - Record 0.15% Ratio of Nonperforming Loans and Leases as a Percent of Total Loans and Leases
    - Record 0.23% Ratio of Loans and Leases Past Due 30 Days or more including Past Due Non-Accrual Loans and Leases to Total Loans and Leases
- $1.06 Billion Quarterly Growth in Non-Purchased Loans and Leases
- $0.58 Billion Quarterly Growth in the Unfunded Balance of Closed Loans
- 4.92% Net Interest Margin
- 35.5% Efficiency Ratio

BANK of the OZARKS, INC.

Building Capital for Shareholders

	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	3/31/2016
Tangible Book Value per Common Share†[a]	$2.52	$2.75	$3.66	$3.90	$4.58	$5.98	$7.03[b]	$8.27[c]	$10.04[d]	$14.48[e]	$14.96
Annual Growth Rate		9.13%	33.09%	6.56%	17.44%	30.57%	17.56%	17.64%	21.40%	44.22%	
Quarterly Growth Rate Not Annualized											3.31%

†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.

[a] 494% increase in 9¼ years, resulting in a compounded annual growth rate of 21.2%.

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

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

[d] Issued 5,765,846 shares in Summit transaction which added $0.36 to tangible book value per common share.

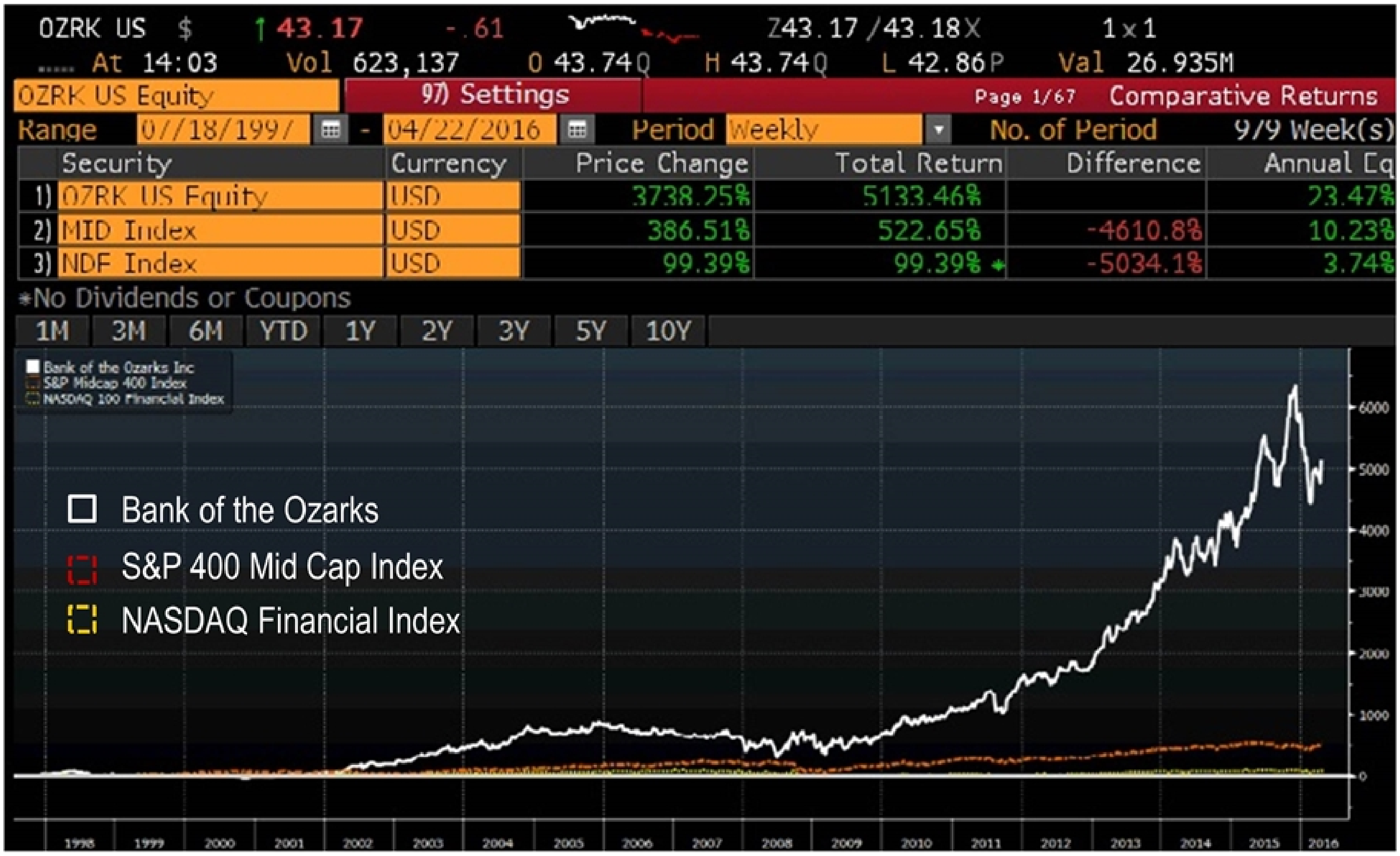
[e] Issued 8,084,863 shares in Intervest and Bank of the Carolinas transactions, which added $1.91 to tangible book value per common share.

Solid Returns for Shareholders

- Increased our cash dividend in each of the last 23 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

BANK of the OZARKS, INC.

Beating the Indexes



BANK of the OZARKS, INC.

Non-GAAP Reconciliation

	12/31/2006	12/31/2007	12/31/2008	12/31/2009	12/31/2010	12/31/2011	12/31/2012	Genala	Without Genala	7/31/2013	Shelby	Without Shelby
Common Stockholders' Equity	$ 174,633	$ 190,829	$ 252,302	$ 269,028	$ 320,355	$ 424,551	$ 507,664	$ (15,583) <1>	$ 492,081	$ 594,083	$ (65,242) <2>	$ 528,841
Less: Intangible Assets **	(6,140)	(5,877)	(5,664)	(5,554)	(7,925)	(12,207)	(11,827)	1,656	(10,171)	(20,637)	10,136	(10,501)
Tangible Common Stockholders' Equity	$ 168,493	$ 184,952	$ 246,638	$ 263,474	$ 312,430	$ 412,344	$ 495,837	$ (13,927)	$ 481,910	$ 573,446	$ (55,106)	$ 518,340
Ending Shares	66,986	67,272	67,456	67,618	68,214	68,928	70,544	(848)	69,696	73,384	(2,514)	70,870
Tangible Book Value Per Share *	$ 2.52	$ 2.75	$ 3.66	$ 3.90	$ 4.58	$ 5.98	$ 7.03		$ 6.92	$ 7.81		$ 7.31
								Difference	$ 0.11		Difference	$ 0.50

	12/31/2013	6/30/2014	Summit	Without Summit	12/31/2014	3/31/2015	Intervest	Without Intervest	9/30/2015	Carolinas	Without Carolinas	12/31/2015	3/31/2016
Common Stockholders' Equity	$ 629,060	$ 850,204	$ (168,962)	$ 681,242	$ 908,390	$ 1,179,256	$ (243,469)	$ 935,787	$ 1,314,517	$ (66,066)	$ 1,248,451	$ 1,464,631	$ 1,508,080
Less: Intangible Assets **	(19,158)	(108,640)	88,553	(20,087)	(105,576)	(152,791)	48,746	(104,045)	(156,756)	7,246	(149,510)	(152,340)	(150,865)
Tangible Common Stockholders' Equity	$ 609,902	$ 741,564	$ (80,409)	$ 661,155	$ 802,814	$ 1,026,465	$ (194,723)	$ 831,742	$ 1,157,761	$ (58,820)	$ 1,098,941	$ 1,312,291	$ 1,357,215
Ending Shares	73,712	79,662	(5,766)	73,896	79,924	86,758	(6,637)	80,121	88,265	(1,448)	86,817	90,612	90,714
Tangible Book Value Per Share *	$ 8.27	$ 9.31		$ 8.95	$ 10.04	$ 11.83		$ 10.38	$ 13.12		$ 12.66	$ 14.48	$ 14.96
			Difference	$ 0.36			Difference	$ 1.45		Difference	$ 0.46		

Bank of the Ozarks, Inc.
Return on Average Tangible Common Stockholders' Equity

	Years Ended								Quarter 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	3/31/2016
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237	$ 118,606	$ 182,253	$ 51,688
Average Common Stockholders Equity Before Noncontrolling Interest	$ 213,271	$ 267,768	$ 296,035	$ 374,664	$ 458,595	$ 560,351	$ 786,430	$ 1,217,475	$ 1,484,657
Less Average Intangible Assets:									
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)	(125,448)
Core Deposit And Bank Charter Intangibles, Net Of Accumulated Amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)	(21,651)	(28,660)	(26,164)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)	(151,612)
Average Tangible Common Stockholders' Equity	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447	$ 712,986	$ 1,070,802	$ 1,333,045
Return On Average Common Stockholders' Equity	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%	15.08%	14.97%	14.00%
Return On Average Tangible Common Stockholders' Equity	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%	16.64%	17.02%	15.59%

*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.

BANK of the OZARKS, INC.

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