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

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K**

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**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 16, 2014**

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**Bank of the Ozarks, Inc.**

(Exact name of registrant as specified in its charter)

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**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))
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**Item 7.01 Regulation FD Disclosure**

On May 16, 2014, Bank of the Ozarks, Inc. (the “Company”) issued a press release announcing the completion of its acquisition of Summit Bancorp, Inc. (“Summit”) and its wholly-owned bank subsidiary, Summit Bank. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by this reference.

In addition, the Company has prepared an updated investor presentation to be used in connection with its 2014 Annual Meeting of Shareholders to be held on May 19, 2014. That presentation is now available in the investor relations section of the Company’s website at [www.bankozarks.com](http://www.bankozarks.com).

The information furnished under Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (“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 or the Exchange Act.

***Cautionary Note Regarding Forward-Looking Statements***

Statements in this Current Report on Form 8-K, and other statements that the Company may make, contain forward-looking statements within the meaning of the federal securities laws, including, without limitation, statements regarding the separate financial condition, results of operations and business of the Company and Summit, the benefits of the merger with Summit, including future financial and operating results, cost savings, enhancement to revenue and accretion to reported earnings that may be realized from the merger, and the respective plans, objectives, expectations and intentions of the Company and other statements that are not historical facts. Forward-looking statements, which are based on certain assumptions and describe future plans, strategies and expectations of the Company, are generally identifiable by use of the words “believe,” “expect,” “intend,” “anticipate,” “estimate,” “project” or similar expressions. The Company’s ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Certain factors that could cause actual results to differ materially from the Company’s expectations include the risks detailed under “Risk Factors” contained in the Company’s Annual Report on Form 10-K for the year ended December 31, 2013 and in the other documents the Company files with the SEC. Many of these factors are beyond the Company’s ability to control or predict. Forward-looking statements are not guarantees of performance. For forward-looking statements herein, the Company claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. The Company assumes no obligation to update or supplement forward-looking statements that become untrue because of subsequent events. The Company has no duty to, and does not intend to, update or revise the forward-looking statements in this discussion after the date hereof, except as may be required by law. In light of these risks and uncertainties, you should keep in mind that any forward-looking statement made in this discussion, or elsewhere, might not occur.

**Item 9.01 Financial Statements and Exhibits.****(d) Exhibits.**

- 99.1 Press Release dated May 16, 2014 whereby Bank of the Ozarks, Inc. Announces Completion of its Acquisition of Summit Bancorp, Inc.

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**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.

Date: May 16, 2014

**BANK OF THE OZARKS, INC.**

By: /s/ Greg McKinney

Name: Greg McKinney

Title: Chief Financial Officer and Chief Accounting Officer

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## INDEX TO EXHIBITS

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press Release dated May 16, 2014 whereby Bank of the Ozarks, Inc. Announces Completion of its Acquisition of Summit Bancorp, Inc.

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## Section 2: EX-99.1 (EX-99.1)

Exhibit 99.1



### NEWS RELEASE

Release Time: Immediate  
Contact: Susan Blair, (501) 978-2217  
Date: May 16, 2014

#### **Bank of the Ozarks, Inc. Completes Acquisition of Summit Bancorp, Inc.**

LITTLE ROCK, Arkansas – Bank of the Ozarks, Inc. (NASDAQ: OZRK) (“Company”) announced today the completion of its acquisition of Summit Bancorp, Inc. (“Summit”) and its wholly-owned bank subsidiary Summit Bank (“Summit Bank”) pursuant to a previously announced definitive agreement and plan of merger whereby Summit merged with and into the Company and Summit Bank merged with and into the Company’s wholly-owned bank subsidiary, Bank of the Ozarks, effective May 16, 2014.

In connection with closing the transaction, Bank of the Ozarks, Inc. issued approximately 2.88 million shares of its common stock and approximately \$42.4 million in cash for all outstanding shares of Summit common stock. The transaction is accretive to the Company’s book value per common share and tangible book value per common share and is expected to be accretive to the Company’s diluted earnings per common share in the first twelve months after the closing date and thereafter. This is the Company’s eleventh acquisition since March 2010 and the largest in its history.

The acquisition adds 23 banking offices and one loan production office in nine Arkansas counties. At March 31, 2014, Summit Bank had approximately \$1.2 billion of total assets, \$752 million of loans and \$987 million of deposits.

“Bank of the Ozarks is very pleased to complete the acquisition of Summit Bank and begin offering customers the benefits created by the combination of two strong, high performing community banks. The cultural fit between our two companies is remarkable, and together we have an even more powerful banking franchise for our customers, employees and shareholders,” stated George Gleason, Chairman and Chief Executive Officer of Bank of the Ozarks.

### GENERAL INFORMATION

Bank of the Ozarks, Inc. is a bank holding company with \$5.03 billion in total assets as of March 31, 2014

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and trades on the NASDAQ Global Select Market under the symbol “OZRK.” The Company owns a state-chartered subsidiary bank that conducts banking operations through 165 offices in Arkansas, Georgia, North Carolina, Texas, Florida, Alabama, South Carolina, New York and California. The Company may be contacted at (501) 978-2265 or P. O. Box 8811, Little Rock, Arkansas 72231-8811. The Company’s website is: [www.bankozarks.com](http://www.bankozarks.com).

### **FORWARD-LOOKING STATEMENTS**

This press release contains certain forward-looking information about the Company that is intended to be covered by the safe harbor for “forward-looking statements” provided by the Private Securities Litigation Reform Act of 1995. All statements other than statements of historical fact are forward-looking statements. In some cases, you can identify forward-looking statements by words such as “may,” “hope,” “will,” “should,” “expect,” “plan,” “anticipate,” “intend,” “believe,” “estimate,” “predict,” “potential,” “continue,” “could,” “future” or the negative of those terms or other words of similar meaning. You should carefully read forward-looking statements, including statements that contain these words, because they discuss the future expectations or state other “forward-looking” information about the Company. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company. Forward-looking statements speak only as of the date they are made and the Company assumes no duty to update such statements. In addition to factors previously disclosed in reports filed by the Company with the SEC, additional risks and uncertainties may include, but are not limited to: the possibility that any of the anticipated benefits of the merger will not be realized or will not be realized within the expected time period; the risk that integration of Summit operations with those of the Company will be materially delayed or will be more costly or difficult than expected; the effect of the merger on customer relationships and operating results; and general competitive, economic, political and market conditions and fluctuations.

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