Section 1: 8-K (OZRK-8-K-20160809-INVESTOR PRESENTATION)

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): **August 9, 2016**

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))

Item 7.01 Regulation FD Disclosure

Bank of the Ozarks, Inc. (the “Company”) has updated its Investor Presentation to reflect Second 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 Report 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: August 9, 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

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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 recent 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 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 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 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 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.

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 Performance

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

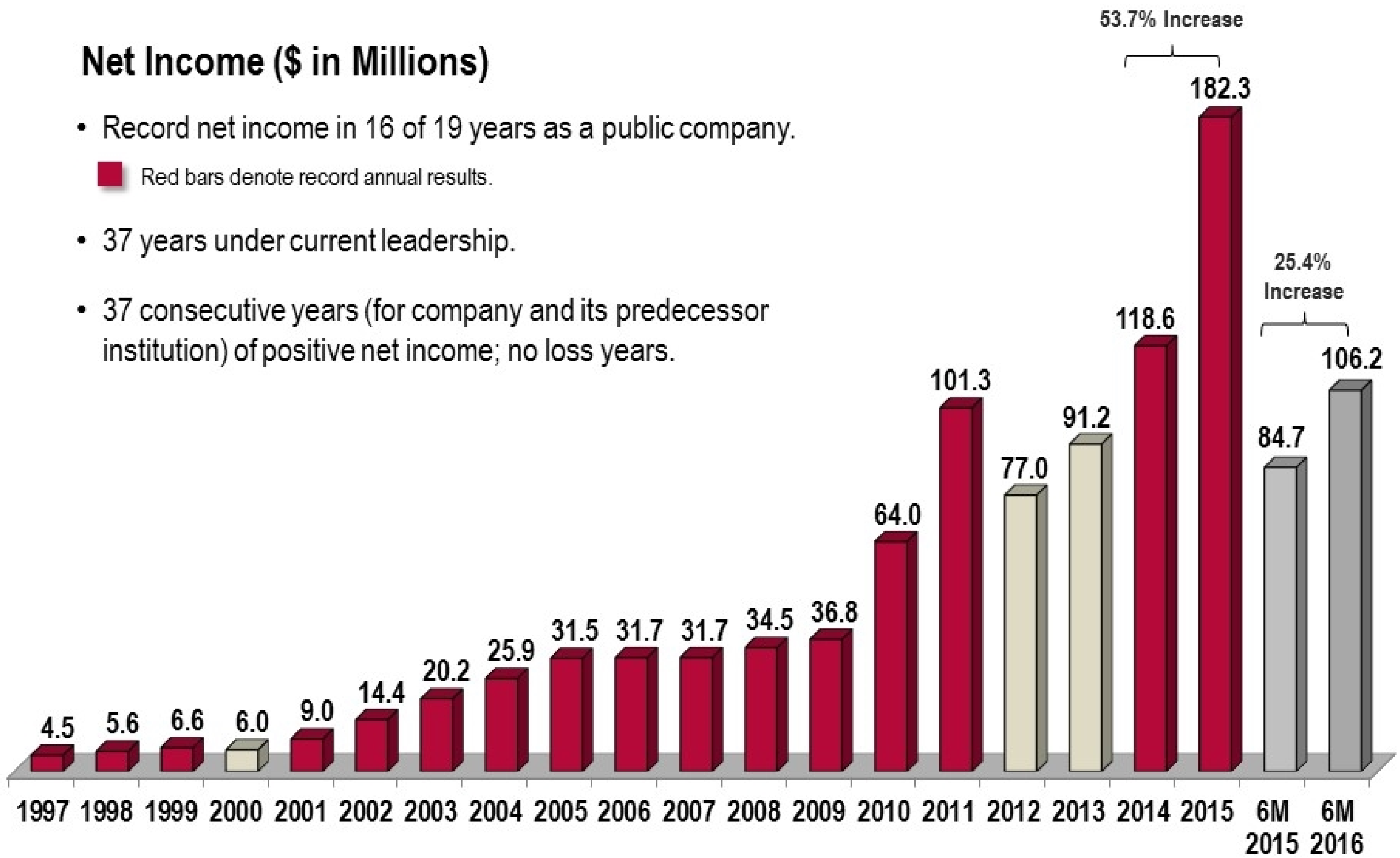
Top Performing Regional Bank,
SNL Financial

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

Consistent Profitability and Solid Earnings Growth

Net Income ($ in Millions)

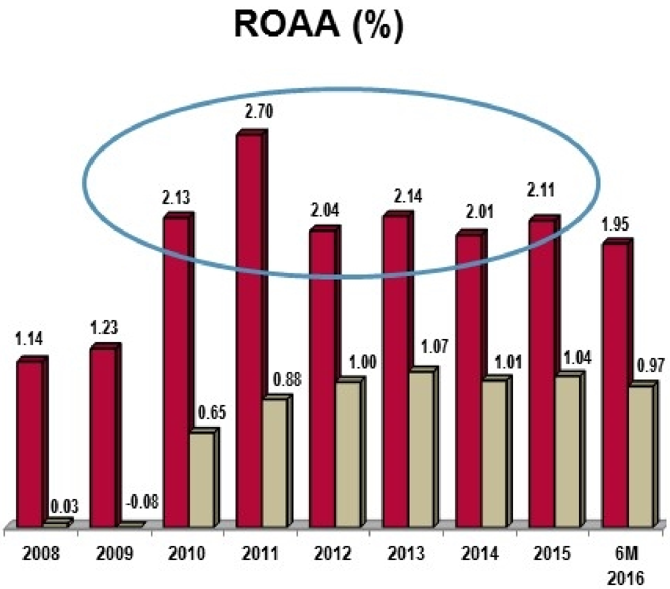
- Record net income in 16 of 19 years as a public company.
  - Red bars denote record annual results.
- 37 years under current leadership.
- 37 consecutive years (for company and its predecessor institution) of positive net income; no loss years.

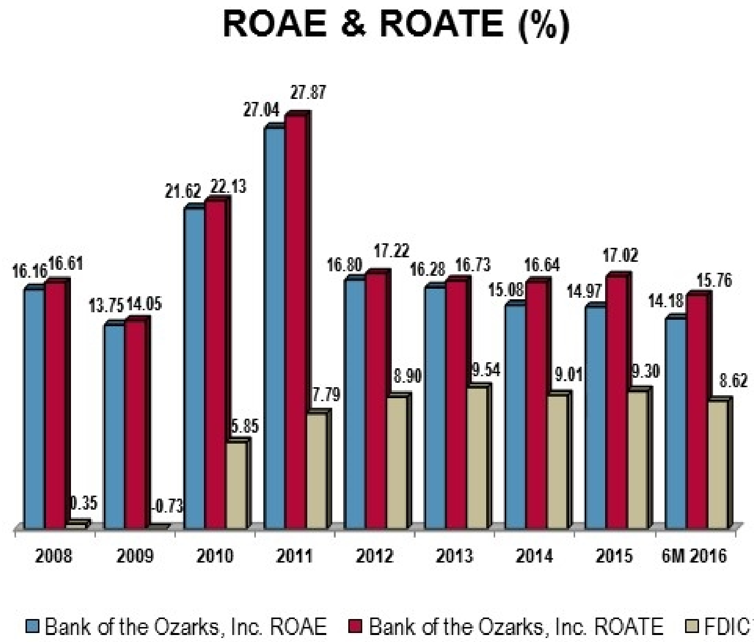


BANK of the OZARKS, INC.

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 first 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.

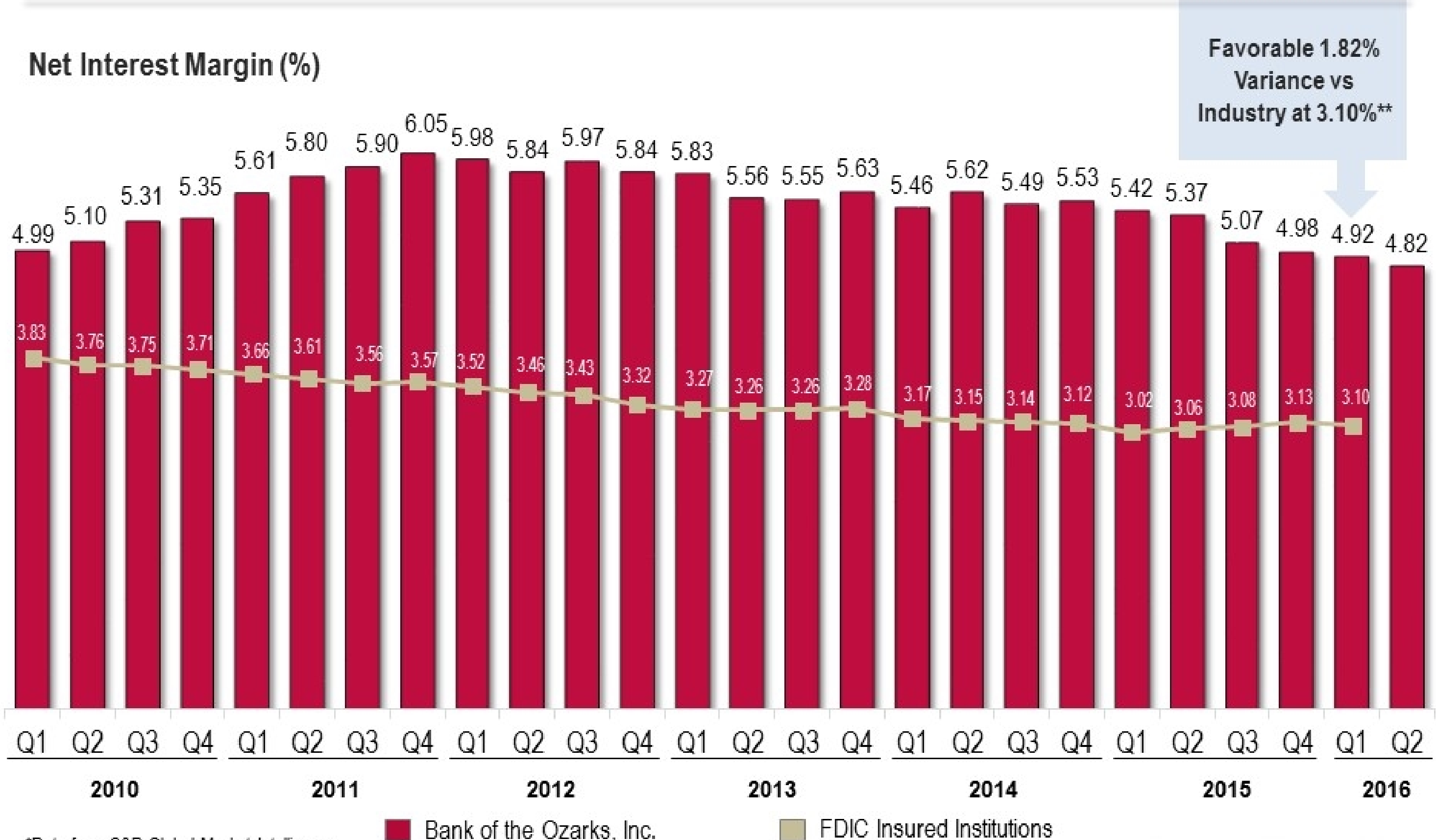
BANK of the OZARKS, INC.

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 6 Consecutive Years*



*Data from S&P Global Market Intelligence.

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

BANK of the OZARKS, INC.

Key Drivers of Net Interest Margin

- Favorable Loan Yields on Legacy Portfolio

	2012	2013	2014	2015	1Q 2016	2Q 2016	Financial Institutions Nationwide**
Loan Yield- Legacy	5.87%	5.48%	5.10%	5.00%	5.00%	5.06%	4.32%
COIBD	0.38%	0.23%	0.23%	0.31%	0.44%	0.51%	0.33%
Spread	5.49%	5.25%	4.87%	4.69%	4.56%	4.55%	3.94%

Favorable Variance vs Industry 0.68%

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

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

- Tradition of Maintaining High Quality, Good Yielding Investment Portfolio

	OZRK*	Financial Institutions Nationwide**
Tax-exempt (TE)	5.87%	
Taxable	3.40%	
Total (TE)	4.82%	2.41%

Favorable Variance vs Industry 2.41%

* Data for the six months ended June 30, 2016.

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

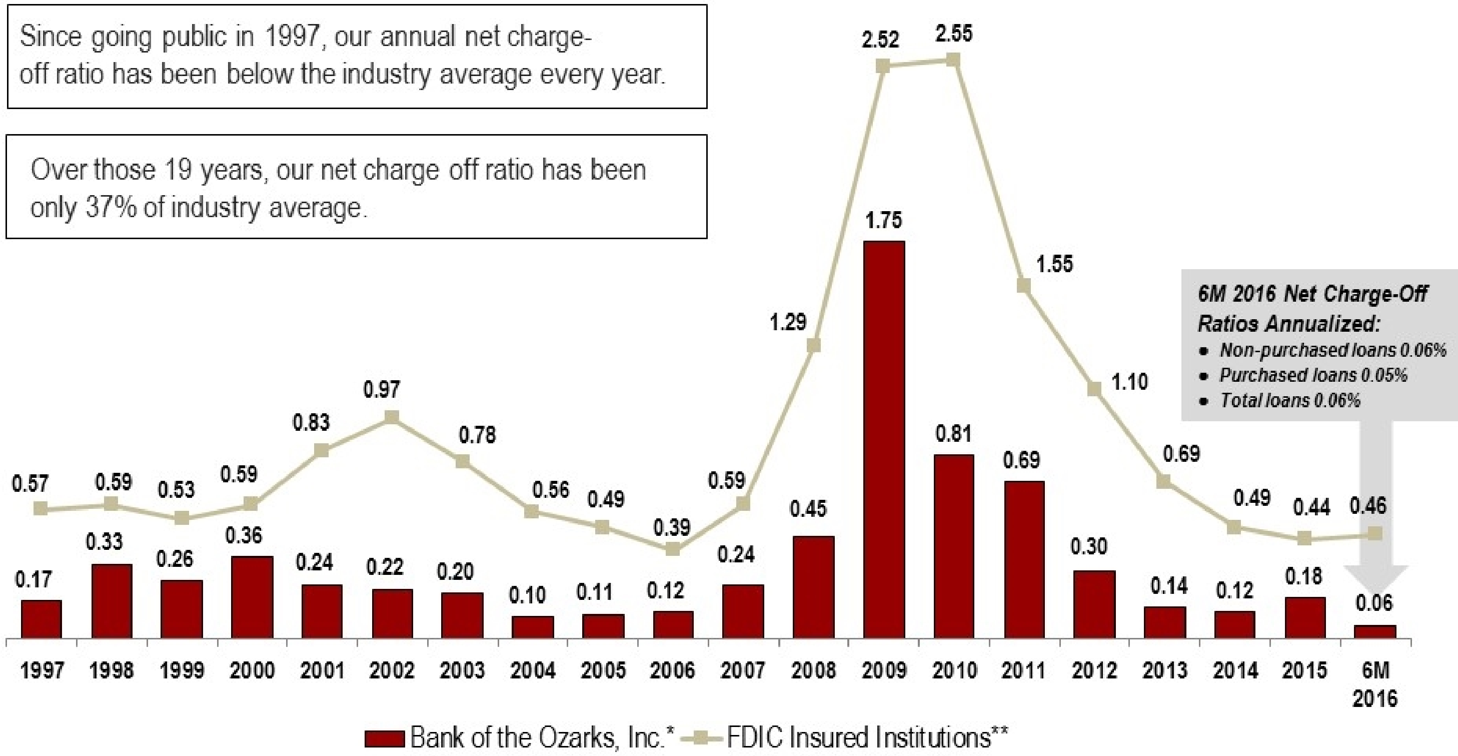
BANK of the OZARKS, INC.

Asset Quality 63% 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 37% of industry average.



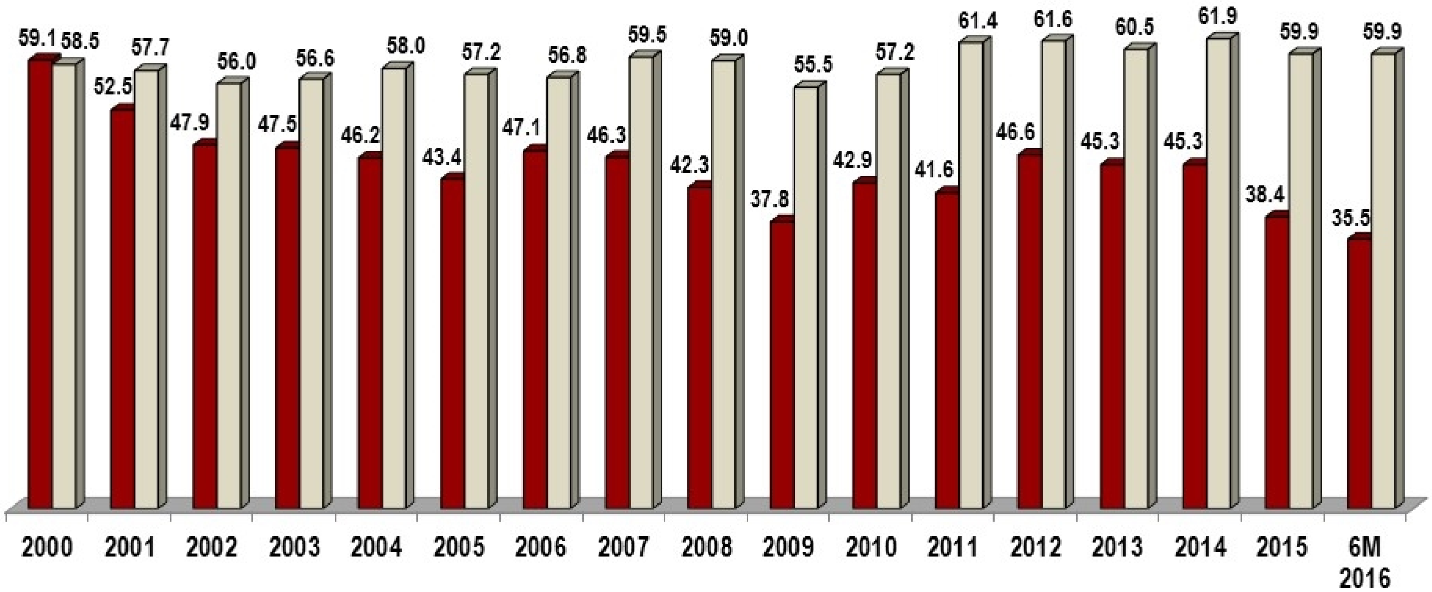
* Bank of the Ozarks' data excludes purchased loans and net charge-offs related to such loans.
** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update first quarter 2016. Annualized when appropriate.

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

Efficiency Ratio (%)



*Data from S&P Global Market Intelligence.

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

BANK of the OZARKS, INC.

Extremely Conservative, Risk Adverse Culture

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: 94 as of 6/27/2016

Priorities:

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

RESG Loans at June 30, 2016

- 69% of our funded non-purchased loans
- 91% 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 0.09% since inception
- Leverage Ratio on RESG Loans

June 30, 2016		2005-2007
• 49% Loan to Cost	VS	• Low 70% range Loan to Cost
• 43% 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%
6/30/2016	$ 5,707,500,988	-	0.00%
Total		$ 10,436,618	
Average		$ 745,473	0.09%

* 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 20.5% of RESG's portfolio

Property Type	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
Condos	$ 2,531,318,872	20.5%	44.6%	39.9%
Multi-family	2,297,131,266	18.6%	59.7%	50.2%
Office / MOB	2,121,975,258	17.2%	48.8%	38.3%
Hospitality	1,788,306,579	14.5%	48.0%	40.4%
Land Hold	1,187,686,295	9.6%	41.9%	39.6%
Mixed Use	988,605,275	8.0%	47.4%	40.6%
Retail	517,619,958	4.2%	58.5%	54.4%
SF Lots	507,147,257	4.1%	45.8%	51.9%
Land Development	237,443,410	1.9%	44.4%	40.0%
Industrial	131,548,986	1.0%	48.7%	44.4%
SF Homes	52,047,628	0.4%	86.0%	70.8%
Totals	**$ 12,360,830,784**	**100.0%**	**48.7%**	**42.3%**

- Weighted average LTC of RESG's portfolio is a very conservative 48.7%
- Weighted average LTV of RESG's portfolio is a very conservative 42.3%

*Data as of June 30, 2016.
Excludes: $337 million in total commitments co-managed by Community Banking and RESG.

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	$2,168,943
Arkansas	1,251,306
Texas	1,145,699
North/South Carolina	786,481
California	772,664
Florida	699,498
Georgia	369,795
Illinois	189,766
Tennessee	187,667
Arizona	169,504
Colorado	146,153
Nevada	135,212
Washington	128,442
Cayman Islands	113,770
Oregon	87,688
Hawaii	56,580
Washington, D.C./Maryland	53,133
Missouri	51,944
Minnesota	48,473
Alabama	45,526
Pennsylvania	44,383
Massachusetts/Rhode Island	26,057
Ohio	24,014
Virginia	15,456
Oklahoma	13,290
Connecticut	12,708
All other	39,669
Total	**$8,783,821**

The amount of the Company's total real estate loans at June 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 Loans	Total ($ in thousands)	%
Retail, including shopping centers and strip centers	$ 555,738	15.4%
Churches and schools	163,743	4.5
Office, including medical offices	844,812	23.3
Office warehouse, warehouse and mini-storage	246,563	6.8
Gasoline stations and convenience stores	53,536	1.5
Hotels and motels	897,718	24.8
Restaurants and bars	108,796	3.0
Manufacturing and industrial facilities	69,166	1.9
Nursing homes and assisted living centers	55,913	1.5
Hospitals, surgery centers and other medical	75,836	2.1
Golf courses, entertainment and recreational facilities	13,140	0.4
Other non-farm/non-residential (including mixed use)	533,463	14.8
Total	$ 3,618,424	100.0%

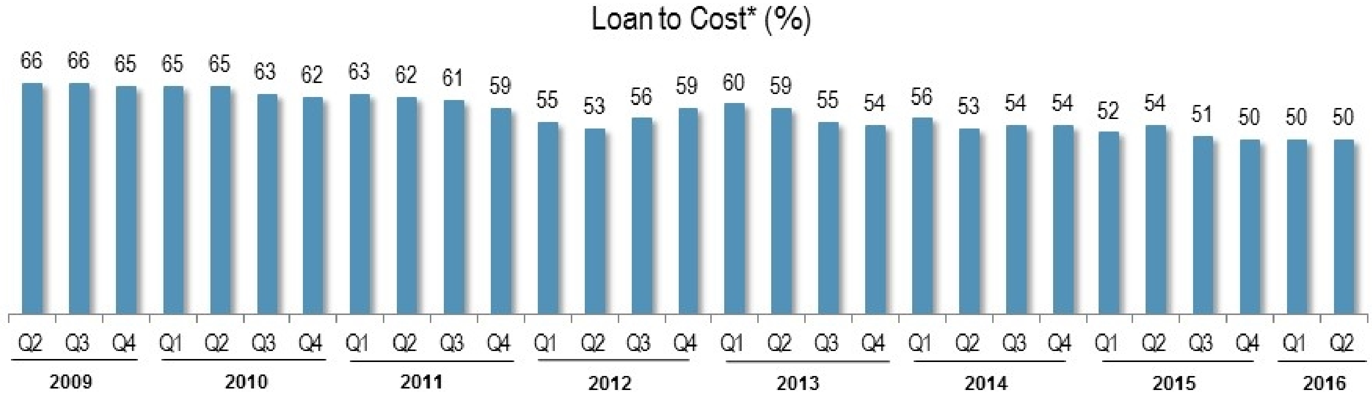
Construction/Land Development Loans	Total ($ in thousands)	%
Unimproved land	$ 180,333	5.0%
Land development and lots:		
1-4 family residential and multifamily	559,075	15.4
Non-residential	538,011	14.8
Construction:		
1-4 family residential:		
Owner occupied	19,272	0.5
Non-owner occupied:		
Pre-sold	42,167	1.2
Speculative	151,304	4.2
Multifamily	1,223,344	33.6
Industrial, commercial and other	924,523	25.3
Total	$ 3,638,029	100.0%

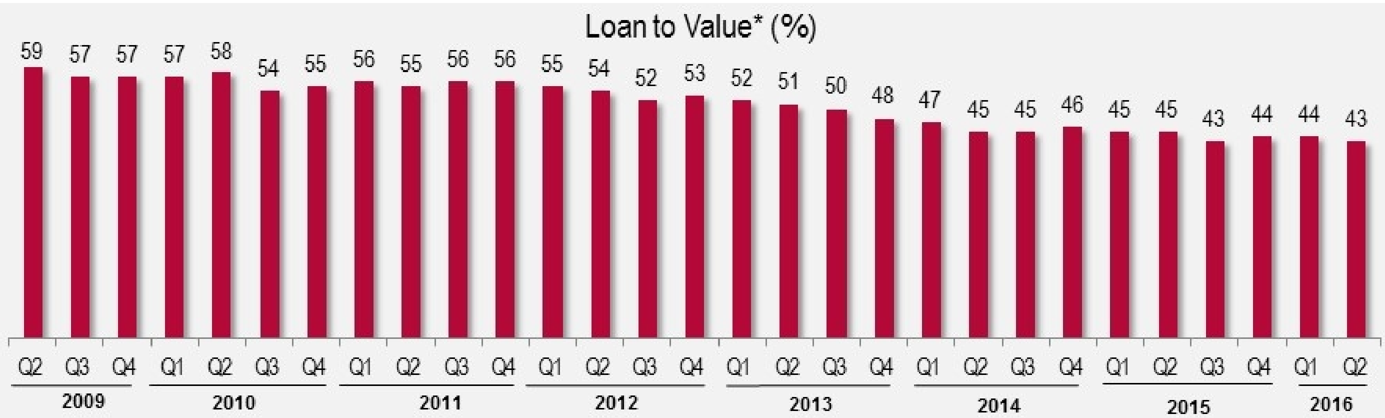
The above tables include the amount and type of non-farm/non-residential loans and construction/land development loans as of June 30, 2016 and their respective percentage of the total non-farm/non-residential loan and total construction/land development loan portfolios.

BANK of the OZARKS, INC.

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

Construction Loans with Interest Reserves



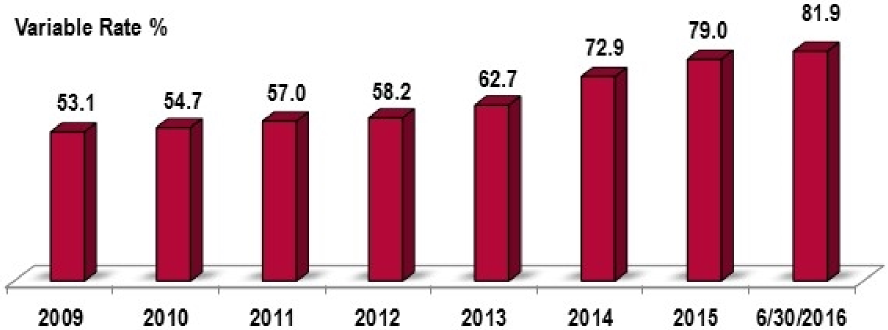


*Assumes loans are fully advanced.

With our Net Interest Margin in the 97th 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	2.8%
+200	5.9%
+300	9.1%
+400	12.4%
+500	15.6%

*S&P Global Market Intelligence reporting for year 2015.

**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 July 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.

We are well positioned even if U.S. sovereign debt yields and key indexes such as LIBOR go negative.

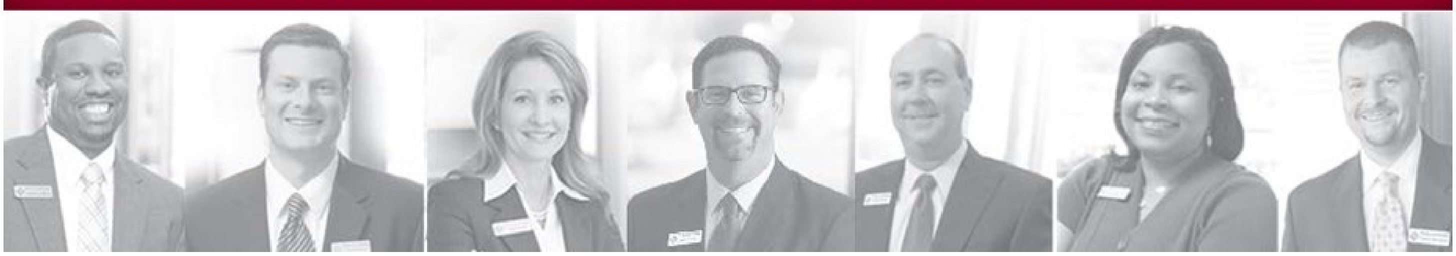
We have taken actions to protect our loan and investment securities portfolios from a possible negative interest rate macroeconomic scenario.

- 92% 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 Existing Offices – Substantial Capacity Exists
- ❖ Organic Growth through *De Novo* Branching
- ❖ Acquisitions are “icing on the cake”



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

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 significant contributor to growth.

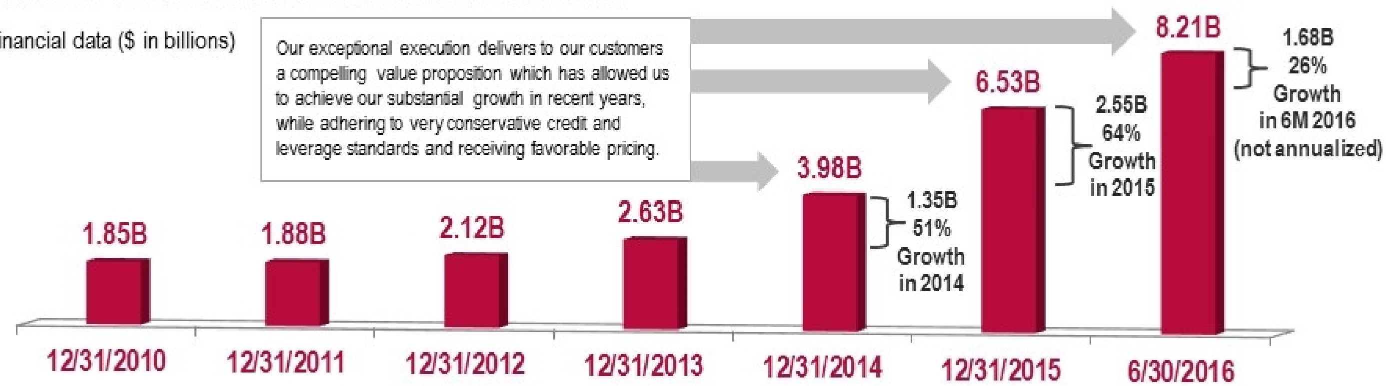
→ **Through organic growth and closing of our two recent acquisitions our total assets are approximately $18 Billion.**

Organic Loan and Lease Growth is Always Growth Priority #1

Non-Purchased Loans & Leases

Financial data ($ in billions)

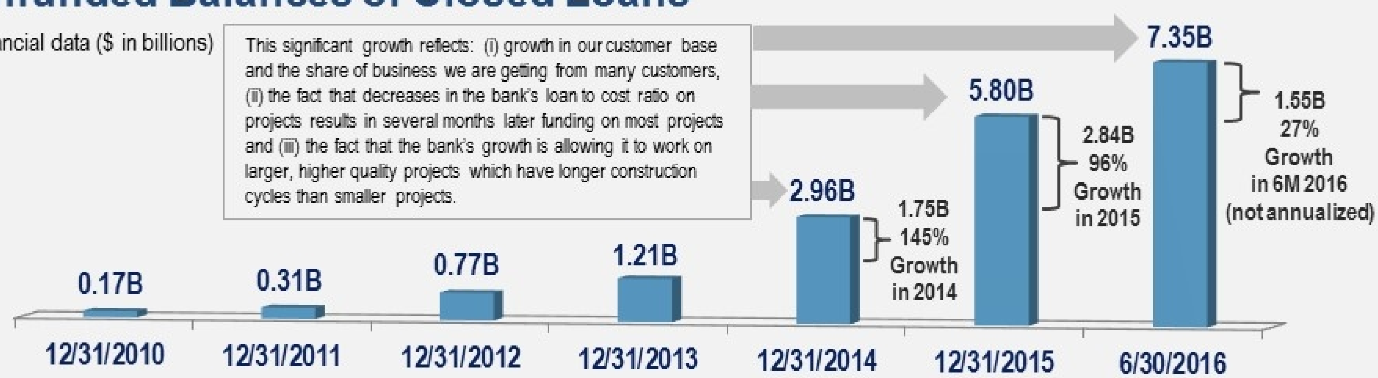
Our exceptional execution delivers to our customers a compelling value proposition which has allowed us to achieve our substantial growth in recent years, while adhering to very conservative credit and leverage standards and receiving favorable pricing.



Unfunded Balances of Closed Loans

Financial data ($ in billions)

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.



BANK of the OZARKS, INC.

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				2015				2016	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Cyclical Engines										
• Community Bank Lending	$21	$55	$130	$(15)	$99	$146	$186	$134	$135	$114
(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)
(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										
(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
Counter-Cyclical Engines										
• Corporate Loan Specialties Group	7	22	25	35	(1)	4	(4)	(2)	(8)	16
• Investment Portfolio	18	14	(24)	(16)	(55)	(2)	2	(182)	26	196

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.

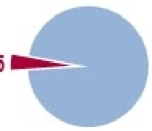
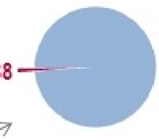
With the increased capabilities we have developed organically and through acquisitions, we expect the non-CRE components of our earning assets to grow even faster.

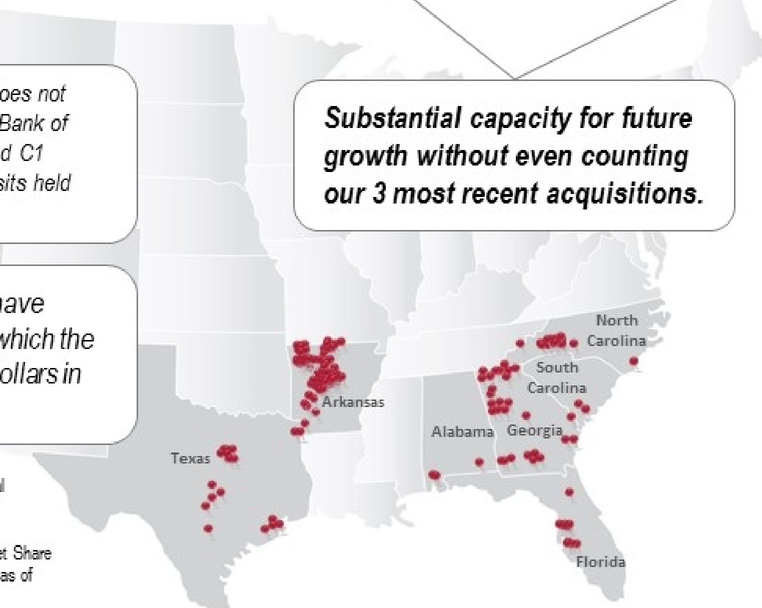
By 2018 we want to achieve approximately 57% of our growth in earning assets in CRE and 43% from non-CRE.

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.

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	4.05	$ 6.7B*	0.88



Bank of the Ozarks data as of June 30, 2015 does not consider 89 deposit gathering offices from our Bank of the Carolinas, Community & Southern Bank and C1 Bank acquisitions and the corresponding deposits held by those offices.

Substantial capacity for future growth without even counting our 3 most recent acquisitions.

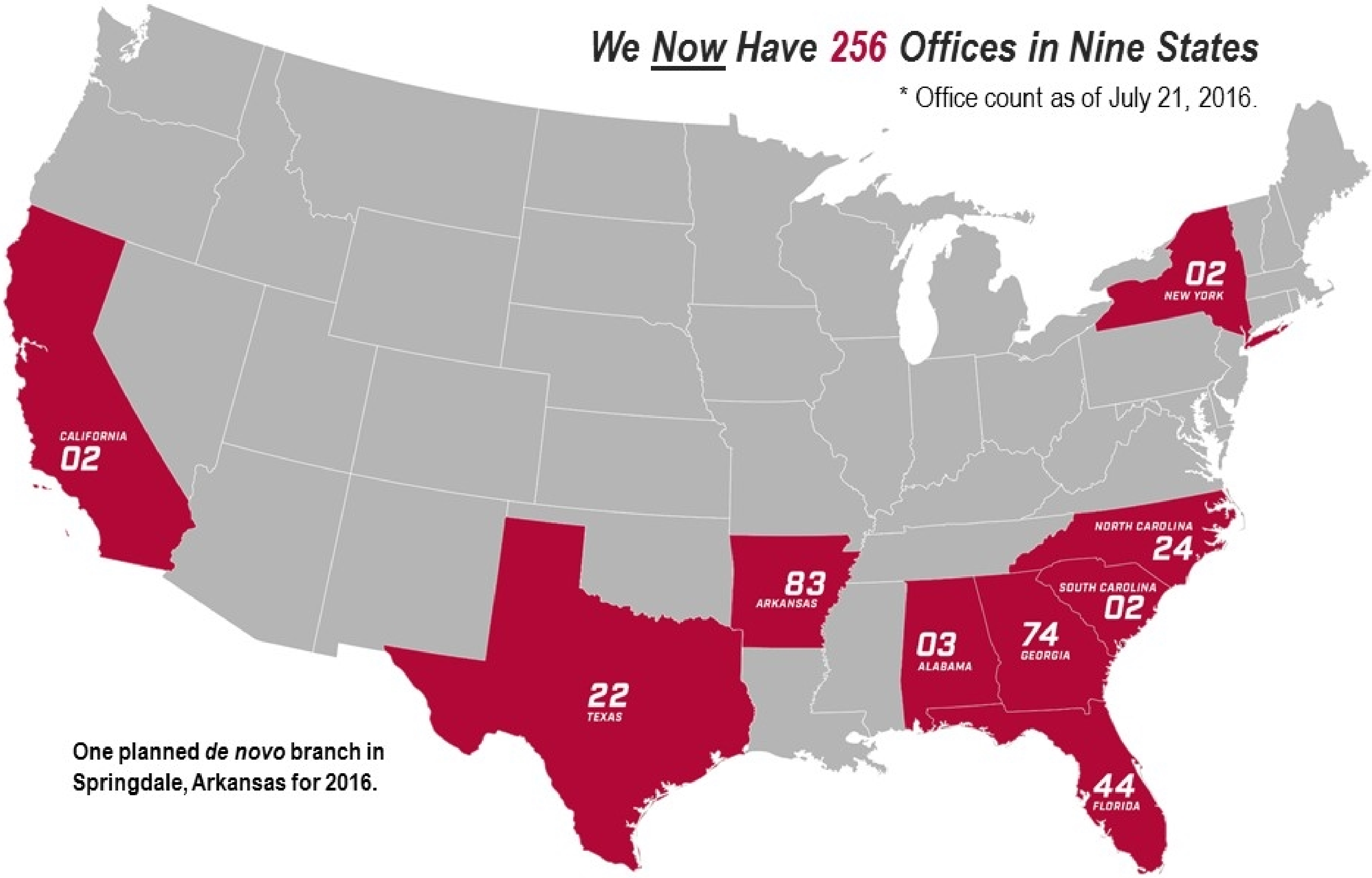
Our 15 acquisitions closed since 2010 have given us an extensive branch network, which the Company believes provides billions of dollars in deposit growth capacity.

*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.

A Potent Combination of Organic Growth and Acquisitions



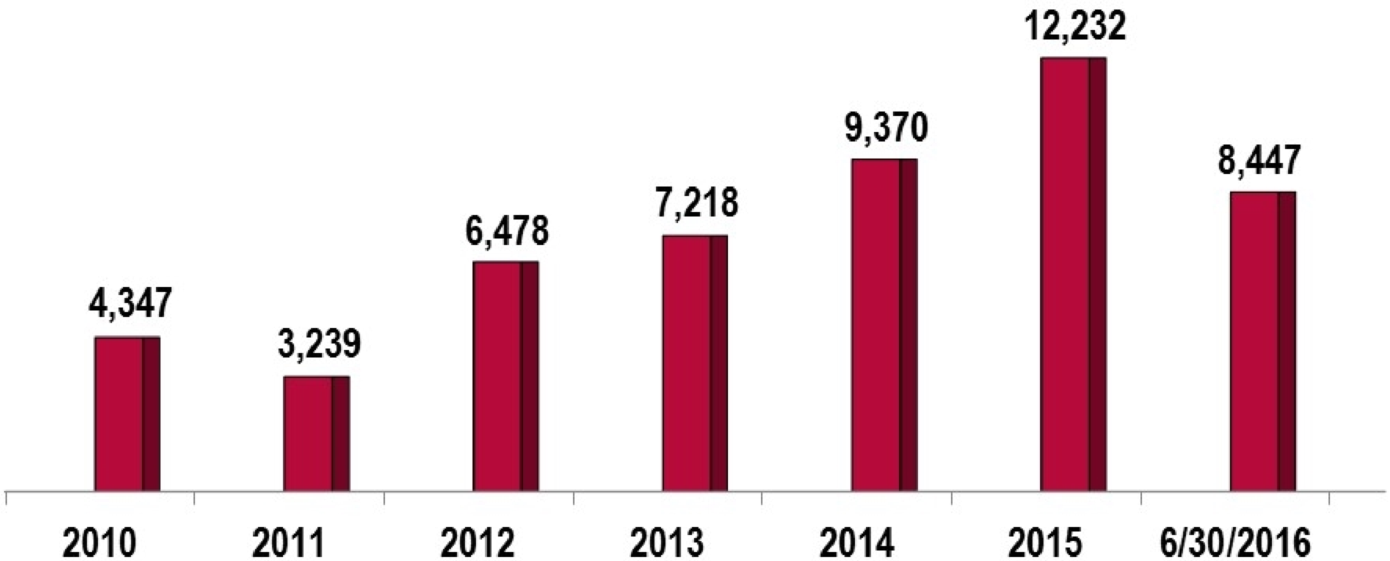
BANK of the OZARKS, INC.

Organic Growth in Core Checking Accounts

Deposit Growth Priority #1

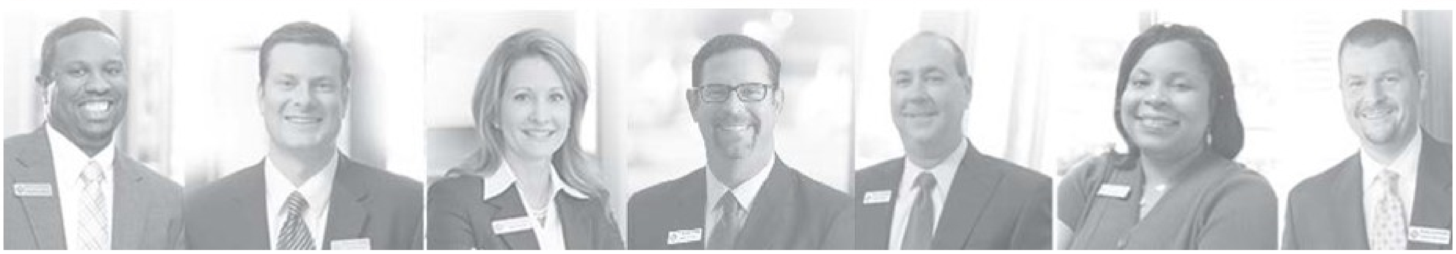
Net Growth in Number of Core Checking Accounts
Excluding Accounts Acquired from Acquisitions

6M 2016 core checking account growth suggests another record year



BANK of the OZARKS, INC.

Well Capitalized
with Ample Sources of Liquidity



BANK of the OZARKS, INC.

Strong Capital Position

Ratios at 6-30-16	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:	9.70%	5.125%	7.00%
Tier 1 capital to risk-weighted assets:	10.45%	6.625%	8.50%
Total capital to risk-weighted assets:	12.48%	8.625%	10.50%
Tier 1 leverage to average assets:	13.26%	4.00%	4.00%

BANK of the OZARKS, INC.

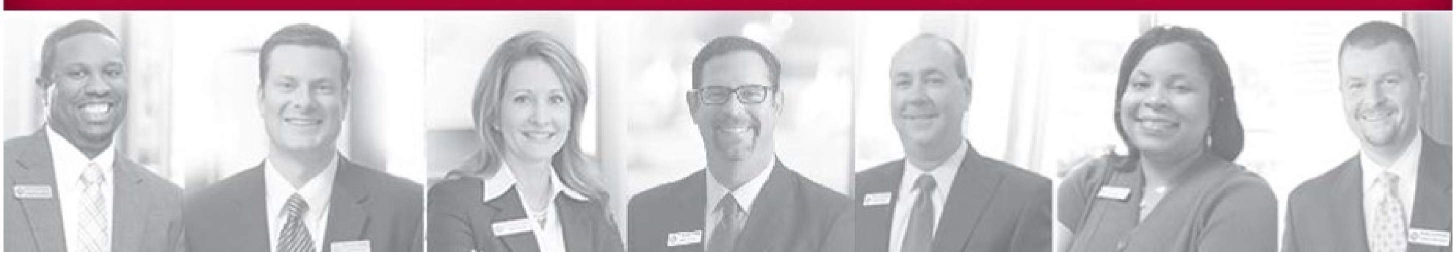
Abundant Sources of Secondary Liquidity

FHLB Borrowing Availability	$3,012,835,759
Unsecured Lines of Credit	170,000,000 *
Investments Available for Secured Lines of Credit	211,147,625
Fed Funds Available through Fed Discount Window	152,359,096
Total as of 6-30-2016	**$ 3,546,342,480**

* Approximate

The closings of 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.

YTD 2016 Financial Highlights: (as of 6-30-16)

- Net Income of $106.2 million
- Net Interest Income of $231.6 million
- Some of our Best Asset Quality Ratios as a Public Company including:
  - Record 0.09% Ratio of Nonperforming Loans and Leases as a Percent of Total Loans and Leases
  - Record 0.22% Ratio of Loans and Leases Past Due 30 Days or more including Past Due Non-Accrual Loans and Leases to Total Loans and Leases
- $1.69 Billion Growth in Non-Purchased Loans and Leases
- $1.55 Billion Growth in the Unfunded Balance of Closed Loans
- 4.87% Net Interest Margin
- 35.5% Efficiency Ratio
- 8,447 Net New Core Checking Accounts

Building Capital for Shareholders

515% increase in tangible book value per common share in 9 1/2 years, resulting in a compounded annual growth rate of 21.1%

	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	6/30/2016
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]	$15.51
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											7.11%

†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] 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 $0.36 to tangible book value per common share.

[d] Issued 8,084,863 shares in Intervest and Bank of the Carolinas transactions, which added $1.91 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 24 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

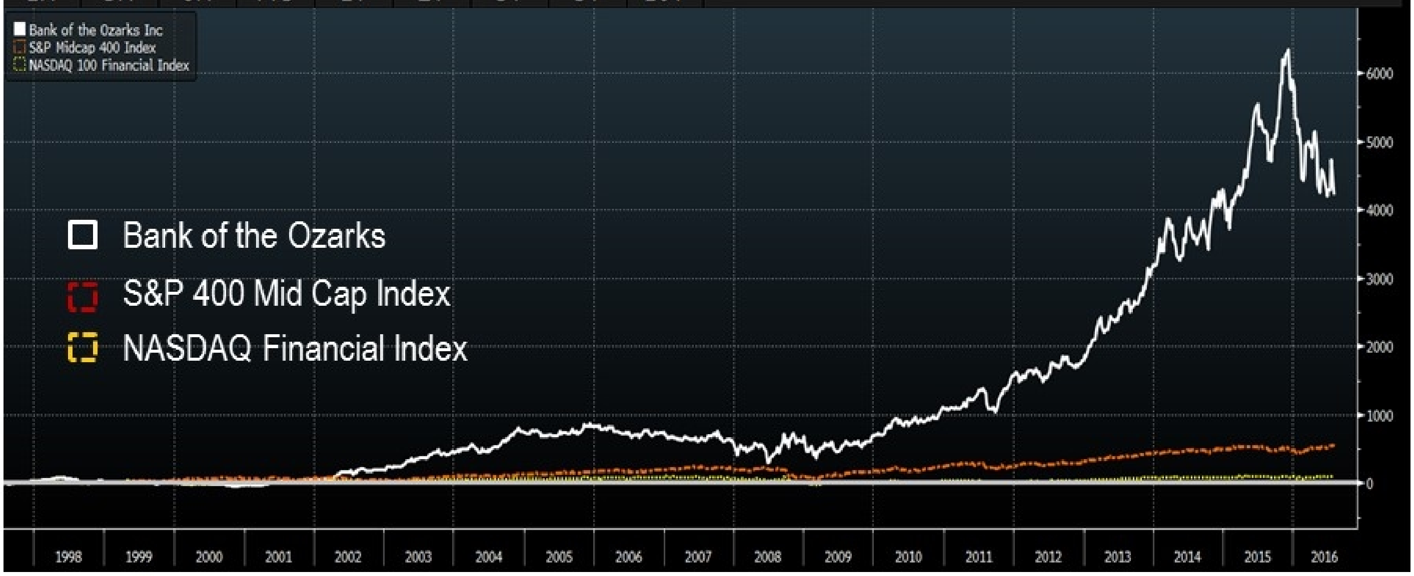
OZRK US Equity | 97) Settings | Page 1/68 Comparative Returns

Range 07/18/1997 - 07/29/2016 Period Weekly No. of Period 993 Week(s)

	Security	Currency	Price Change	Total Return	Difference	Annual Eq
1)	OZRK US Equity	USD	3055.29%	4219.39%		21.86%
2)	MID Index	USD	413.66%	560.36%	-3659.0%	10.42%
3)	NDF Index	USD	104.41%	104.41% *	-4115.0%	3.83%

*No Dividends or Coupons

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



BANK of the OZARKS, INC.

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
Common Stockholders' Equity	$ 174,633	$ 190,829	$ 252,302	$ 269,028	$ 320,355	$ 424,551
Less: Intangible Assets **	(6,140)	(5,877)	(5,664)	(5,554)	(7,925)	(12,207)
Tangible Common Stockholders' Equity	$ 168,493	$ 184,952	$ 246,638	$ 263,474	$ 312,430	$ 412,344
Ending Shares	66,986	67,272	67,456	67,618	68,214	68,928
Tangible Book Value Per Share *	$ 2.52	$ 2.75	$ 3.66	$ 3.90	$ 4.58	$ 5.98

	12/31/2012	Genala	Without Genala	7/31/2013	Shelby	Without Shelby
Common Stockholders' Equity	$ 507,664	$ (15,583) <1>	$ 492,081	$ 594,083	$ (65,242) <2>	$ 528,841
Less: Intangible Assets **	(11,827)	1,656	(10,171)	(20,637)	10,136	(10,501)
Tangible Common Stockholders' Equity	$ 495,837	$ (13,927)	$ 481,910	$ 573,446	$ (55,106)	$ 518,340
Ending Shares	70,544	(848)	69,696	73,384	(2,514)	70,870
Tangible Book Value Per Share *	$ 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
Common Stockholders' Equity	$ 629,060	$ 850,204	$ (168,962)	$ 681,242	$ 908,390	$ 1,179,256	$ (243,469)	$ 935,787
Less: Intangible Assets **	(19,158)	(108,640)	88,553	(20,087)	(105,576)	(152,791)	48,746	(104,045)
Tangible Common Stockholders' Equity	$ 609,902	$ 741,564	$ (80,409)	$ 661,155	$ 802,814	$ 1,026,465	$ (194,723)	$ 831,742
Ending Shares	73,712	79,662	(5,766)	73,896	79,924	86,758	(6,637)	80,121
Tangible Book Value Per Share*	$ 8.27	$ 9.31		$ 8.95	$ 10.04	$ 11.83		$ 10.38
			Difference	$ 0.36			Difference	$ 1.45

	9/30/2015	Carolinas	Without Carolinas	12/31/2015	6/30/2016
Common Stockholders' Equity	$ 1,314,517	$ (66,066)	$ 1,248,451	$ 1,464,631	$ 1,556,921
Less: Intangible Assets **	(156,756)	7,246	(149,510)	(152,340)	(149,904)
Tangible Common Stockholders' Equity	$ 1,157,761	$ (58,820)	$ 1,098,941	$ 1,312,291	$ 1,407,017
Ending Shares	88,265	(1,448)	86,817	90,612	90,745
Tangible Book Value Per Share*	$ 13.12		$ 12.66	$ 14.48	$ 15.51
		Difference	$ 0.46		

Calculation of Annualized Return on Average Tangible Common Stockholders' Equity

	Years Ended								Six 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	6/30/2016
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237	$ 118,606	$ 182,253	$ 106,162
Average Common Stockholders Equity Before Noncontrolling Interest	$ 213,271	$ 267,768	$ 296,035	$ 374,664	$ 458,595	$ 560,351	$ 786,430	$ 1,217,475	$ 1,505,742
Less Average Intangible Assets:									
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)	(118,013)	(125,660)
Core Deposit And Bank Charter Intangibles, Net Of Accumulated Amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)	(21,651)	(28,660)	(25,317)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)	(146,673)	(150,977)
Average Tangible Common Stockholders' Equity	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447	$ 712,986	$ 1,070,802	$ 1,354,765
Return On Average Common Stockholders' Equity	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%	15.08%	14.97%	14.18%
Return On Average Tangible Common Stockholders' Equity	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%	16.64%	17.02%	15.76%

*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.


BANK of the OZARKS, Inc.

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