Section 1: FWP (FREE WRITING PROSPECTUS/FILED PURSUANT TO RULE 433)

Subordinated Debt Offering Presentation

June 2016

Forward-Looking Information

This slide presentation and certain of our other filings with the Securities and Exchange Commission ("SEC") contain statements that constitute "forward-looking statements" within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933 and Section 21E of the Securities and Exchange Act of 1934. All statements other than statements of historical fact are forward-looking statements. Forward-looking statements are subject to various risks and uncertainties, which change over time, are based on management's expectations and assumptions at the time the statements are made and are not guarantees of future results. Actual future performance, outcomes and results may differ materially from those expressed in or contemplated by these forward-looking statements due to certain risks, uncertainties and assumptions, many of which are beyond our ability to control or predict. Certain factors that may affect our future results include, but are not limited to: potential delays or other problems in implementing our growth and expansion strategy including delays in identifying satisfactory sites, hiring or retaining qualified personnel, obtaining regulatory or other approvals, obtaining permits and designing, constructing and opening new offices; the ability to identify, enter into and/or close additional acquisitions; problems with, or additional expenses related to, obtaining regulatory approval of or integrating or managing pending acquisitions; the effect of the announcements or completion of any pending or 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; deterioration of the credit quality of our loan and lease portfolio, increased default rates and loan or lease losses or adverse changes in particular loans in our portfolio or in specific industry concentrations of our loan and lease portfolio; loss of access to capital market transactions and other sources of funding, or a failure to effectively balance our funding sources with cash demands by depositors and borrowers; our ability or inability to receive dividends from our bank subsidiary, which could affect our liquidity, including our ability to pay dividends, satisfy our debt service obligations under the Notes or other debt obligations, or take other capital actions; failures of counterparties or third party vendors to perform their obligations; failure of our risk management strategies and procedures, including failure or circumvention of our controls; 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 any 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, financial and regulatory requirements to which we are subject as a result of our total assets exceeding $10 billion; recently enacted and potential 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 and preventing or responding to breaches in our security systems involving our customer and sensitive and confidential data; an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting our customers; adoption of new accounting standards or changes in existing standards; a failure to satisfy conditions to our pending acquisitions of Community & Southern Holdings, Inc. and/or C1 Financial, Inc. (the "Mergers"), including but not limited to receipt of approval from the Federal Reserve Bank of the Mergers, in each case on the proposed terms and within the proposed timeframe including, without limitation, delays in closing the Mergers; adverse reaction to the Mergers by the customers or employees of Community & Southern Holdings, Inc. or C1 Financial, Inc.; the inability following the Mergers to successfully integrate the operations of Community & Southern Holdings, Inc. and C1 Financial, Inc. into our existing operations; the diversion of management's time on issues relating to the Mergers; the inability to realize expected cost savings and synergies from the Mergers, or other past or future acquisitions, in the amounts or in the timeframe anticipated; and adverse results in current or future litigation or regulatory examinations as well as other factors described in the other reports we file with the SEC, including those factors included in the disclosures under the heading "Forward-Looking Information" and "Item 1A. Risk Factors" in our most recent Annual Report on Form 10-K for the year ended December 31, 2015. Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those described in the forward-looking statements.

Registration Statement

The Company has filed a registration statement (File No. 333-203388) (including a base prospectus) and related preliminary prospectus supplement dated June 13, 2016 with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the related preliminary prospectus supplement and other documents the Company has filed with the SEC for more complete information about the Company and this offering. You may get these documents for free by visiting EDGAR on the SEC website at *www.sec.gov*. Alternatively, the Company, the underwriter or any dealer participating in the offering will arrange to send you the base prospectus and the related preliminary prospectus supplement if you request it by calling Sandler O'Neill + Partners, L.P. toll-free at 1-866-805-4128.

Neither the SEC nor any state securities commission has approved or disapproved of these securities or determined if this free writing prospectus, or any related prospectus supplement or prospectus, is truthful or complete. Any representation to the contrary is a criminal offense.

Use of Non-GAAP Financial Measures

This slide presentation contains certain non-GAAP financial measures determined by methods other than in accordance with generally accepted accounting principles. We use non-GAAP financial measures, specifically return on average tangible common stockholders' equity, as important measures of the strength of our capital and our ability to generate earnings on tangible common equity invested by our shareholders. We believe presentation of these non-GAAP financial measures provides useful supplemental information that contributes to a proper understanding of our financial results and capital levels. These non-GAAP disclosures should not be viewed as a substitute for financial results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures are included in the Appendix to this slide presentation.

Proposed Offering

- **Issuer:** Bank of the Ozarks, Inc. ("OZRK")
- **Security**: Fixed-to-Floating Subordinated Notes due 2026
- **Credit Rating:** Kroll Bond Rating: BBB / Egan-Jones Rating[(1)]: A-
- **Term:** 10 years
- **Optional Redemption:** Optional redemption 5 years after issuance date
- **Covenants:** Consistent with regulatory requirements for Tier 2 Capital
- **Use of proceeds:** Contribute net proceeds into subsidiary bank to fund further growth and for general corporate purposes
- **Expected Pricing:** Week of June 13, 2016
- **Lead Manager:** Sandler O'Neill + Partners, L.P.

(1) Expected rating

History

1903 — Newton County Bank chartered in Jasper, AR

1937 — Bank of Ozark chartered in Ozark, AR

1979 — Gleason purchases Bank of Ozark

1983 — Gleason purchases Newton County Bank; assumes charter

1994 — Launches *de novo* branching plan; changes name to Bank of the Ozarks

1995 — Relocates headquarters to Little Rock, AR

1997 — Bank of the Ozarks, Inc. holds initial public stock offering (OZRK)

1998 — Begins expansion in Arkansas' three largest cities

2001 — Opened Charlotte, NC LPO

2003 — RESG and Leasing divisions established

2004 — Begins *de novo* expansion in Texas with an emphasis on Metro Dallas

2005 — Becomes $2 billion organization based on assets

2006 — Opens 11 new offices, a company record

2008 — Becomes $3 billion organization based on assets; Opens new headquarters in Little Rock, AR

2010 — Completes four FDIC-assisted acquisitions in Georgia, Florida, Alabama, South Carolina and North Carolina

2011 — Completes three FDIC-assisted acquisitions in Georgia and Florida

2012 — Completes acquisition of The Citizens Bank in Alabama

2013 — Completes acquisition of First National Bank in Shelby, North Carolina

2014 — Completes acquisitions of OMNIBANK in Texas and Summit Bank in Arkansas

2015 — Completes acquisitions of Intervest National Bank in New York and Florida and Bank of the Carolinas in North Carolina

2016 — Becomes a $10 billion organization based on assets. C1 Financial acquisition in Florida and Community & Southern acquisition in Georgia and Florida pending

Community Banker of the Year
American Banker,
December 2010

Top Performing Bank
ABA Banking Journal,
April 2011

Top Performing Bank
ABA Banking Journal,
April 2012

Top Performing Regional Bank
SNL Financial,
April 2012

A Tradition of High Performa

Top Performing Bank
Bank Director Magazine,
August 2013

Top Performing Bank
Bank Director Magazine,
August 2014

Top Performing
Regional Bank
SNL Financial,
April 2015

Top Performing Bank
Bank Director Magazine,
August 2015

Top Performing
Regional Bank,
SNL Financial
April 2016

Top Performing Bank and Top Performing Regional Bank rankings based on asset size categories.

Key Operating Metrics

Capital Adequacy ($ thousands)

	12/31/10	12/31/11	12/31/12	12/31/13	12/31/14	12/31/15	3/31/16
Tier 1 Capital	$375,597	$466,017	$548,054	$676,574	$851,681	$1,417,940	$1,448,298
Tier 1 Leverage Ratio	11.88%	12.06%	14.40%	14.19%	12.92%	14.96%	14.05%
Common equity Tier 1	13.43%	15.28%	16.22%	14.56%	10.87%	10.79%	10.08%
Tier 1 Risk-Based Capital Ratio	16.13%	17.67%	18.11%	16.15%	11.74%	11.62%	10.89%
Total Risk-Based Capital Ratio	17.39%	18.93%	19.36%	17.18%	12.47%	12.12%	11.35%

Returns ($ thousands)

							Quarter Ended
	12/31/10	12/31/11	12/31/12	12/31/13	12/31/14	12/31/15	3/31/16
Total Assets	$3,273,271	$3,841,651	$4,040,207	$4,791,170	$6,766,499	$9,879,459	$11,427,419
Average Assets	$2,998,850	$3,755,291	$3,779,831	$4,270,052	$5,913,807	$8,621,334	$10,492,707
Return on Average Assets	2.13%	2.70%	2.04%	2.14%	2.01%	2.11%	1.98%
Return on Tangible Common Equity (1)	22.12%	27.79%	17.25%	16.73%	16.64%	17.02%	15.59%

Other Metrics ($ thousands)

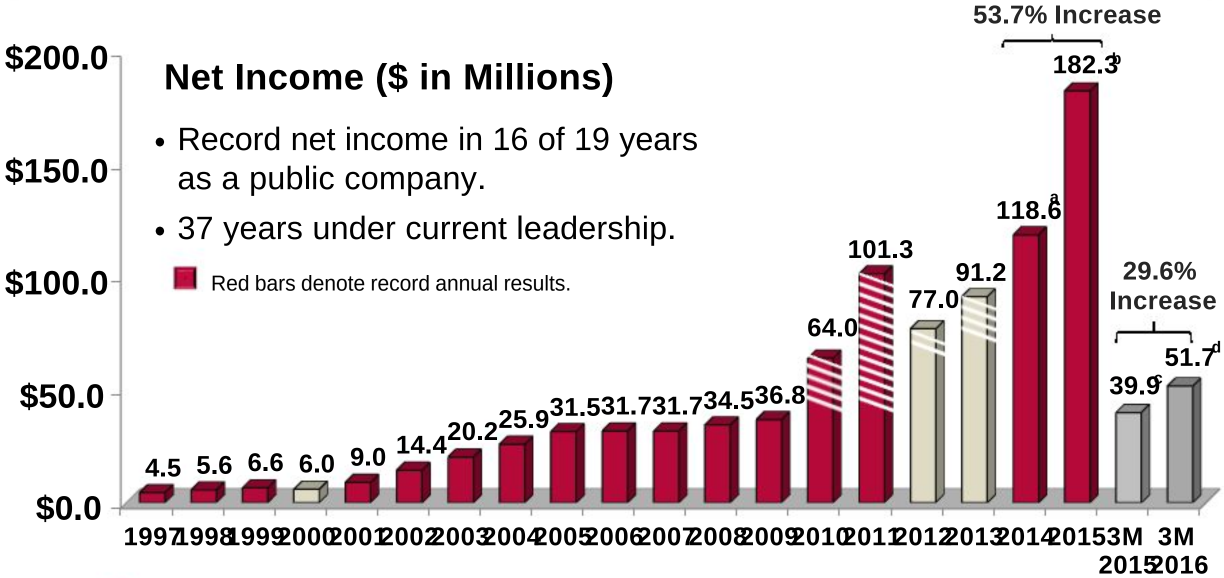
							Quarter Ended
	12/31/10	12/31/11	12/31/12	12/31/13	12/31/14	12/31/15	3/31/16
Total Deposits	$2,540,753	$2,943,919	$3,101,055	$3,717,027	$5,496,382	$7,971,468	$9,626,825
NIM	5.18%	5.84%	5.91%	5.63%	5.52%	5.19%	4.92%
Efficiency Ratio	42.86%	41.56%	46.58%	45.32%	45.35%	38.45%	35.51%
Common stock dividend payout ratio	15.89%	12.50%	22.44%	29.55%	30.46%	25.83%	26.31%

(1) Non-GAAP financial measure. See Appendix for reconciliation to GAAP.

A Track Record of Solid Earnings Growth

Net Income ($ in Millions)

- Record net income in 16 of 19 years as a public company.
- 37 years under current leadership.



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.

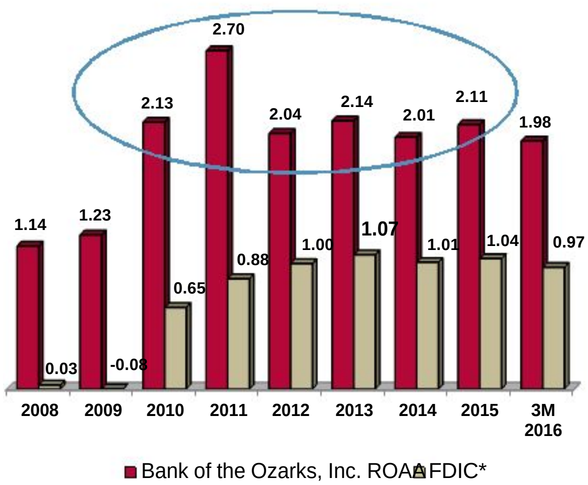
c Includes after tax net income of $1.1 million for Q1 2015 attributed to bank owned life insurance benefits, net gains on sales of investment securities, net of prepayment penalties on FHLB advances, acquisition and conversion costs and software contract termination charges.

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

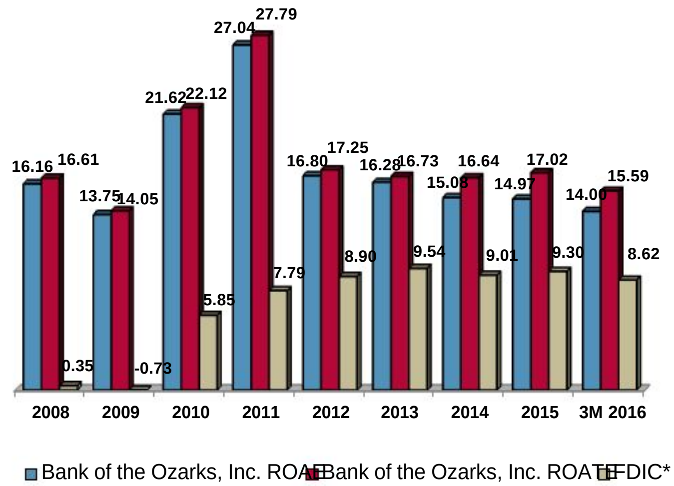
The Rewards of:

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

ROAA (%)



ROAE & ROATE (%)



*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 Appendix at the end of this presentation.

Our Business Strategy

The Company seeks to maximize long-term stakeholder value through year-to-year growth in earning assets (loans, leases, and investments), deposits, net income and earnings per share in a manner consistent with safe, sound and prudent banking practices.

Organic Growth Engines:

- ***Real Estate Specialties Group* (“RESG”)** – is the growth engine which has contributed the majority of our non-purchased loan growth in recent years. RESG handles the Company’s larger and more complex real estate loans. Given RESG’s current growth trajectory and our expected future expansion plans for RESG, we believe RESG will continue to be our strongest engine for non-purchased loan growth for years to come.
- ***Community Banking*** – in our vast network of community banking offices across seven states (AR, TX, GA, NC, FL, AL and SC).
- ***Leasing Division*** – Our Leasing Division has operated as a small, but consistently high performing part of our Company since 2003.
- ***Corporate Loan Specialties Group* (“CLSG”)** – CLSG opened in January 2014. This unit is focused on developing a small but high quality portfolio of Shared National Credits.
- ***Investment Securities Portfolio*** – In recent years, we have been very defensive in managing our investment portfolio, and we have maintained its size near the minimum level needed to manage our balance sheet. We expect to increase the size of our investment portfolio in coming quarters as part of our strategy to hold more liquidity on our balance sheet, and we expect to significantly increase the size of our investment portfolio in the future when interest rate conditions make it advantageous to do so.

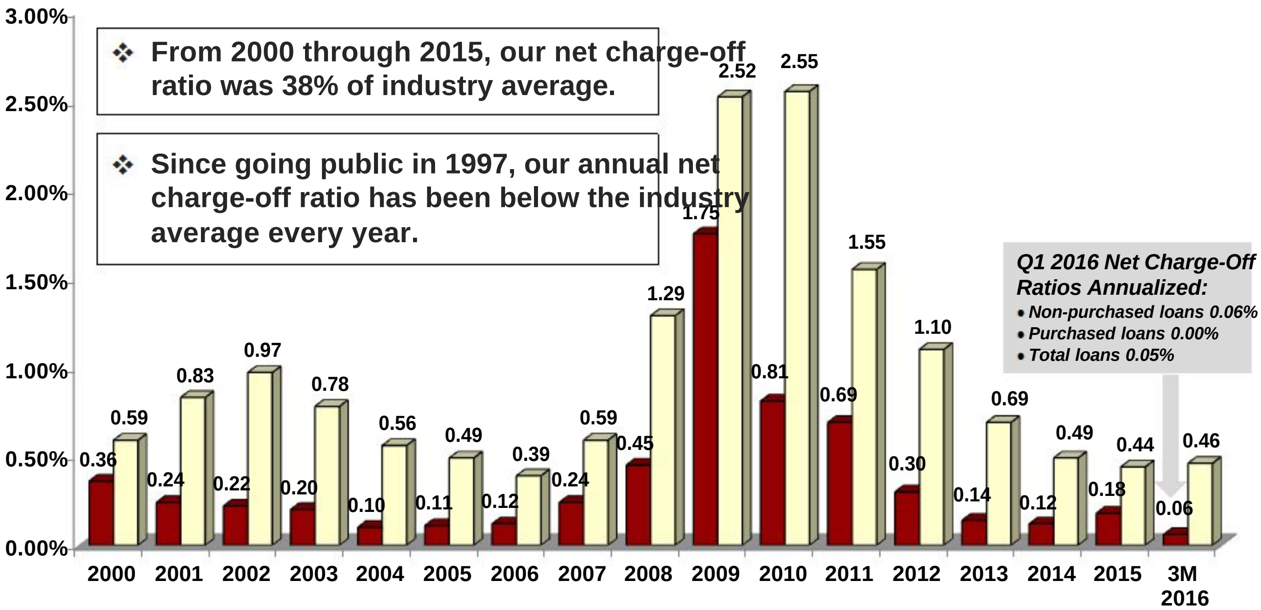
Our Business Strategy - continued

The geographic and product diversity of and within these different growth engines are significant factors to achieving our excellent asset quality and planned growth in earning assets (loans, leases, and investments) apart from acquisitions.

Furthermore, we have designed and strive to execute our business plan for each growth engine in ways intended to achieve much better than average yields with much lower than average risk.

Organic growth in loans, leases and deposits is always our #1 growth priority. Acquisitions are optional and “icing on the cake.” While we have closed 13 acquisitions in the past six years, loans acquired in those acquisitions accounted for only $1.68 billion, or 18%, of our total $9.27 billion loans and leases at March 31, 2016.

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 first quarter 2016. Annualized when appropriate.

Recent History of Credit Quality

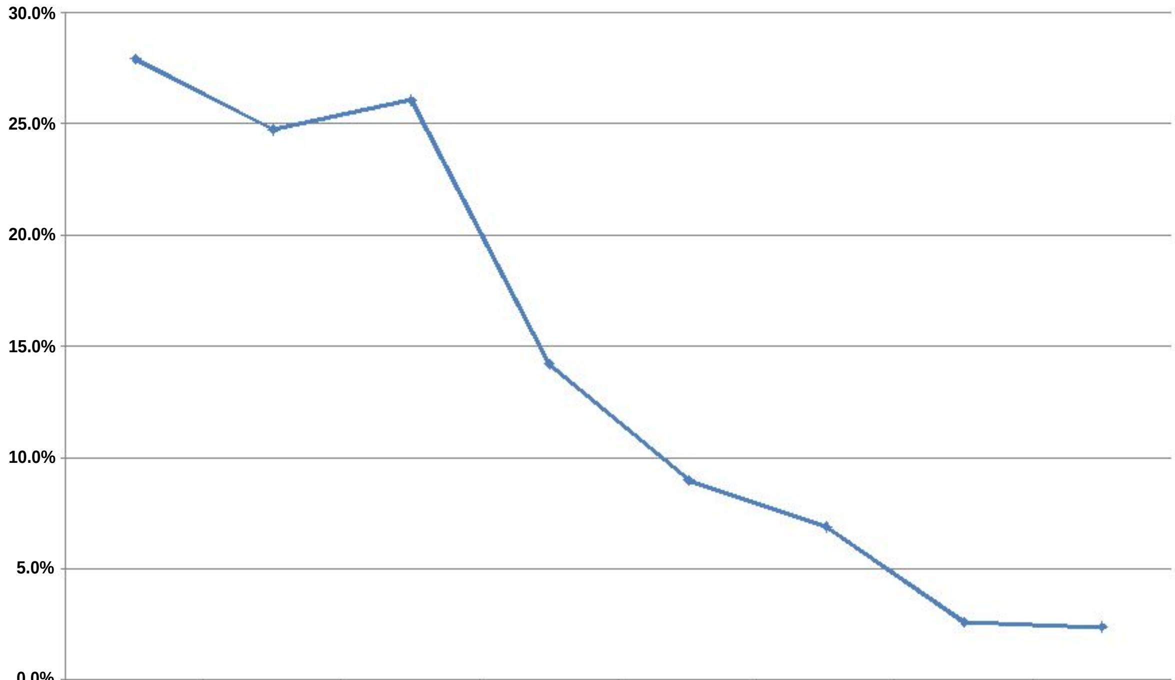
	Year Ended December 31,					Quarter Ended
	2011	2012	2013	2014	2015	3/31/2016
Asset quality ratios:						
Net charge-offs to average loans and leases[1]	0.69%	0.30%	0.14%	0.12%	0.18%	0.06%
Nonperforming loans and leases to total loans and leases[2]	0.70%	0.43%	0.33%	0.53%	0.20%	0.15%
Nonperforming assets to total assets[2]	3.07%	1.88%	1.22%	0.87%	0.37%	0.29%
Allowance for loan and lease losses as a percentage of:						
Non-purchased loans and leases[3]	2.08%	1.83%	1.63%	1.33%	0.91%	0.80%
Nonperforming loans and leases[3]	297%	425%	492%	251%	452%	532%

(1) Excludes purchased loans and net charge-offs related to such loans.
(2) Excludes purchased loans, except for their inclusion in total assets.
(3) Excludes purchased loans and ALLL for such loans.

Strong Credit Culture and Underwriting Fundamentals

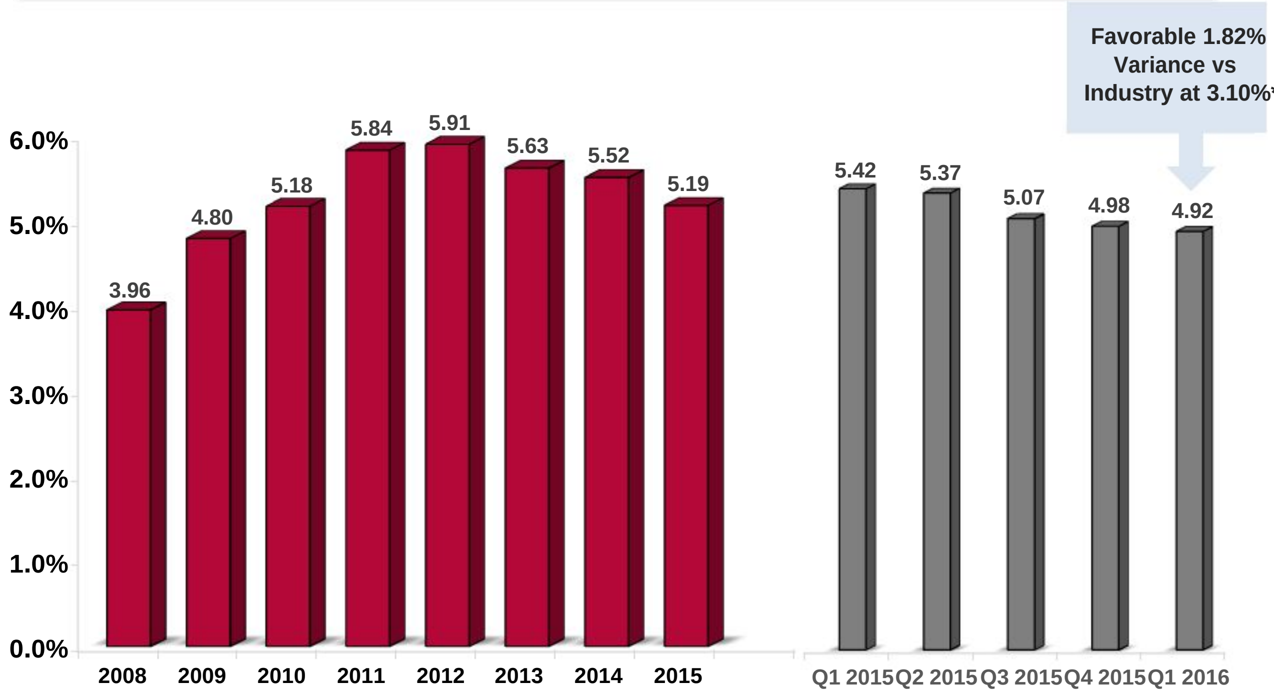
- Bank of the Ozarks has a well-defined credit culture that requires consistently applied underwriting fundamentals.
- Underwriting is thorough and independent and is based upon cash flow (ability to repay) and collateral (ability to exit).
- Managing Legal Lending Limits
  - Bank's legal lending limit as of March 31, 2006 - $31,496,041
    - Currently there are no loans at the legal lending limit
- Our relentless pursuit of lower than average risk is shown in our history of net charge-offs well below industry average on page 12.
- Our ability to achieve much better than average yields while taking lower than average risk is shown on pages 16 and 22.

Texas Ratio



	2009	2010	2011	2012	2013	2014	2015	2016Q1
Texas Ratio	27.96%	24.75%	26.11%	14.21%	8.97%	6.88%	2.63%	2.37%

Superb Net Interest Margin



* Data for all FDIC insured institutions for the three months ended March 31, 2016 from the FDIC Quarterly Banking Profile.

Key Drivers of Net Interest Margin

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

	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%

Favorable Variance vs Industry 0.67%

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

	2012	2013	2014	2015	1Q 2016
Loan YieldPurchased	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.

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

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 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 above is 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	1,262,124
Texas	1,067,020
California	822,606
North/South Carolina	791,220
Florida	676,086
Georgia	374,442
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	12,818
All other	38,775
Total	**$8,319,285**

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

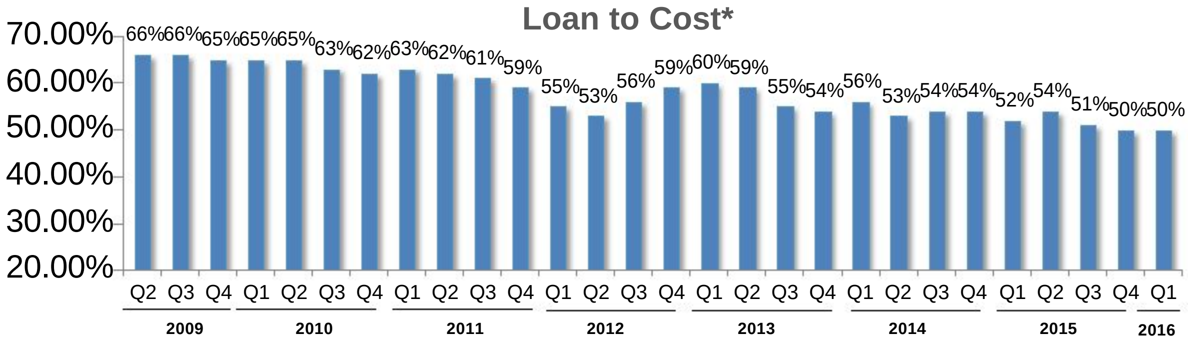
Non-Farm/Non-Residential Loans	Total ($ in thousands)	%
Retail, including shopping centers and strip centers	$ 599,027	16.9%
Churches and schools	166,202	4.7
Office, including medical offices	941,734	26.5
Office warehouse, warehouse and mini-storage	246,544	6.9
Gasoline stations and convenience stores	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)	514,832	14.4
Total	$ 3,554,987	100.0%

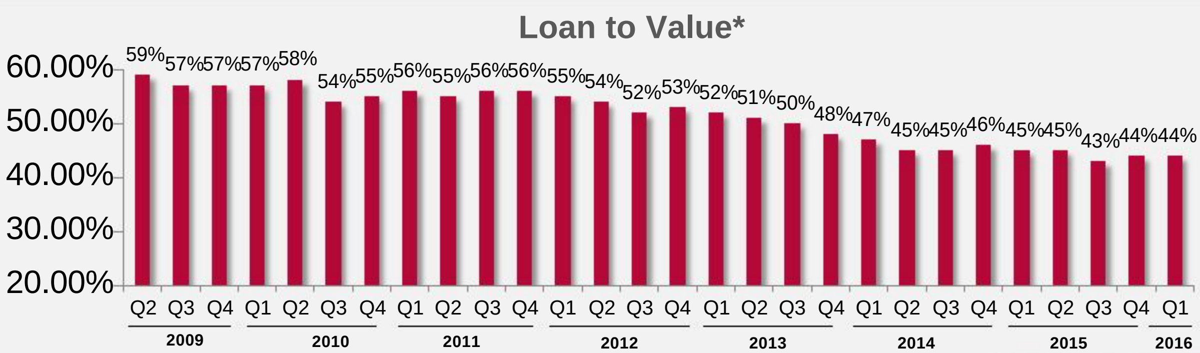
Construction/Land Development Loans	Total ($ in thousands)	%
Unimproved land	$ 187,124	6.0%
Land development and lots:		
1-4 family residential and multifamily	547,518	17.4
Non-residential	506,015	16.1
Construction:		
1-4 family residential:		
Owner occupied	27,366	0.9
Non-owner occupied:		
Pre-sold	31,585	1.0
Speculative	158,573	5.00
Multifamily	962,117	30.6
Industrial, commercial and other	722,570	23.0
Total	$ 3,142,791	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.

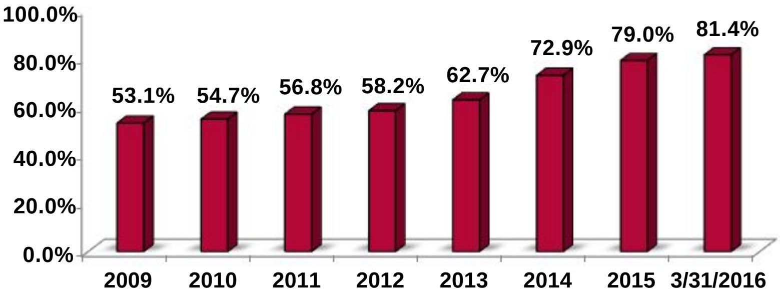
We are Well Positioned for Volatility in Interest Rates

Rising Interest Rates will Benefit our Net Interest Income

Shift in Interest Rates (in bps)	% Increase in Projected Baseline Net Interest Income*
+100	2.8%
+200	5.8%
+300	9.0%
+400	11.9%
+500	15.4%

*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, 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.

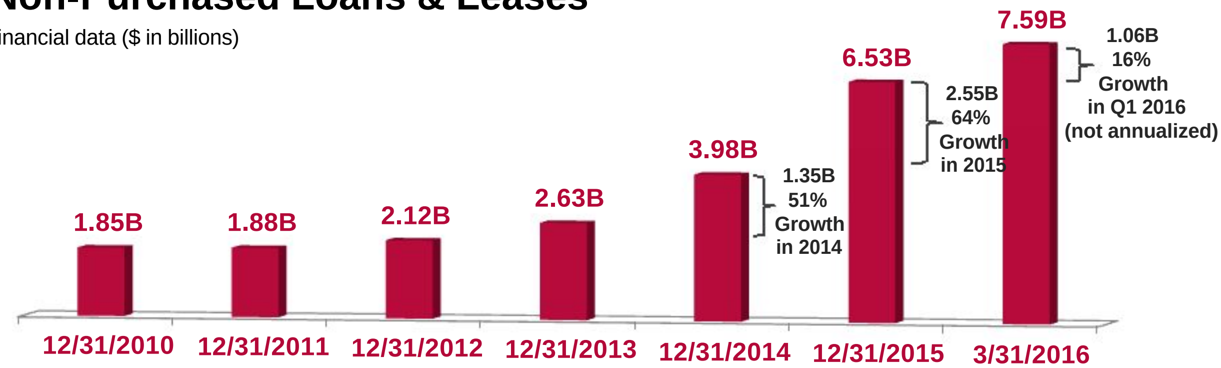
- 91% of our variable rate loans have floors
- Essentially all new variable rate loans are being originated with floors
- 99.5% of our investment securities have fixed rates

BANK of the OZARKS, INC.

Organic Loan and Lease Growth is Always Growth Priority #1

Non-Purchased Loans & Leases

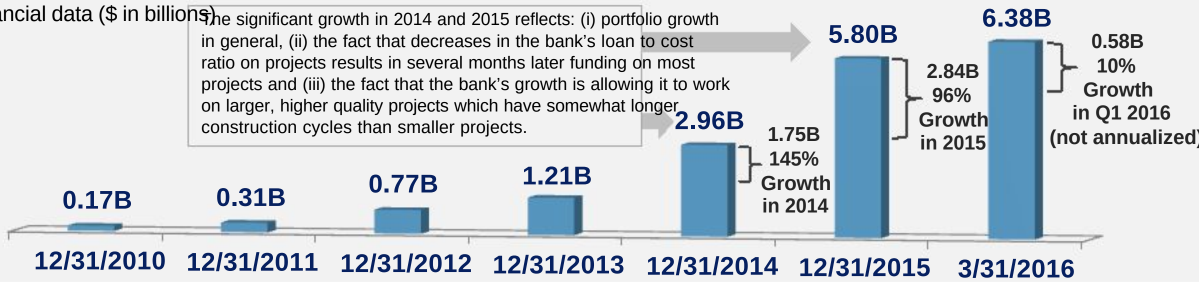
Financial data ($ in billions)



Unfunded Balances of Closed Loans*

Financial data ($ in billions)

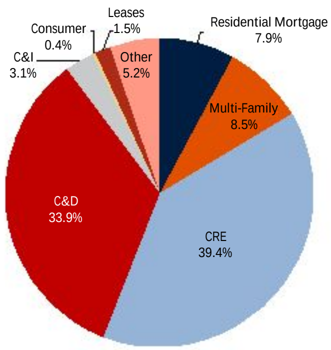
The significant growth in 2014 and 2015 reflects: (i) portfolio growth in general, (ii) the fact that decreases in the bank's loan to cost ratio on projects results in several months later funding on most projects and (iii) the fact that the bank's growth is allowing it to work on larger, higher quality projects which have somewhat longer construction cycles than smaller projects.



* Excludes mortgage interest rate lock commitments

Total Loan & Lease Portfolio Details

(Dollars in thousands)	December 31, 2011	2012	2013	2014	2015	March 31, 2016
Real estate:						
Residential 1-4 family	$ 463,093	$ 443,622	$ 491,694	$ 638,958	$ 737,206	$ 735,165
Non-farm/non-residential	1,078,522	1,100,852	1,420,769	2,008,430	3,146,413	3,554,987
Construction/land development	638,978	685,813	795,933	1,511,614	2,873,398	3,142,791
Agricultural	95,262	73,330	65,864	95,223	94,358	97,244
Multifamily residential	158,025	151,944	231,713	253,590	580,325	789,098
Total real estate	2,433,880	2,455,561	3,005,973	4,507,815	7,431,700	8,319,285
Commercial and industrial	150,428	183,633	157,721	356,532	291,803	287,671
Consumer	41,120	34,125	33,148	40,937	35,232	34,179
Direct financing leases	54,745	68,022	86,321	115,475	147,735	143,272
Other	12,031	12,266	70,916	107,058	428,201	485,283
Total loans and leases	**$2,692,204**	**$2,753,607**	**$3,354,079**	**$5,127,817**	**$8,334,671**	**$9,269,690**



Purchased Loan Portfolio

	December 31, 2013	December 31, 2014	December 31, 2015	March 31, 2016
	(Dollars in thousands)			
Real estate:				
Residential 1-4 family	$ 242,138	$ 355,705	$ 386,952	$ 354,834
Non-farm/non-residential	316,655	504,889	1,135,547	1,079,777
Construction/land development	73,376	99,776	47,823	42,557
Agricultural	20,668	47,988	19,918	16,072
Multifamily residential	26,376	42,434	139,497	120,829
Total real estate	679,213	1,050,792	1,729,737	1,614,069
Commercial and industrial	33,653	68,825	60,522	52,366
Consumer	6,966	15,268	7,487	5,875
Other	4,682	13,062	8,291	6,041
Total purchased loans	**$ 724,514**	**$ 1,147,947**	**$ 1,806,037**	**$ 1,678,351**

	December 31, 2013	December 31, 2014	December 31, 2015	March 31, 2016
	(Dollars in thousands)			
Loans without evidence of credit deterioration at date of acquisition:				
Unpaid principal balance	$ 344,065	$ 889,218	$ 1,613,563	$ 1,500,075
Valuation discount	(11,972)	(17,751)	(24,312)	(21,466)
Carrying value	332,093	871,467	1,589,251	1,478,609
Loans with evidence of credit deterioration at date of acquisition:				
Unpaid principal balance	546,234	374,001	284,410	261,249
Valuation discount	(153,813)	(97,521)	(67,624)	(61,507)
Carrying value	392,421	276,480	216,786	199,742
Total carrying value	**$ 724,514**	**$ 1,147,947**	**$ 1,806,037**	**$ 1,678,351**

Investment Portfolio

Fair Value of Investment Securities By Year

	December 31, 2009	December 31, 2010	December 31, 2011	December 31, 2012	December 31, 2013	December 31, 2014	December 31, 2015	March 31, 2016
	Fair Value (Dollars in thousands)							
Obligations of states and political subdivisions	$ 393,887	$ 378,547	$ 373,047	$ 361,517	$ 435,989	$ 573,209	$ 427,278	$ 432,642
U.S. Government agency securities	94,510	1,269	48,035	118,284	218,869	251,233	146,950	184,713
Corporate obligations	1,865	—	—	776	716	654	3,562	3,542
CRA qualified investment fund	—	—	—	—	—	—	1,028	1,049
Collateralized Debt Obligations	100	—	—	—	—	—	—	—
FHLB and FNBB equity securities	16,316	18,882	17,828	13,689	13,810	14,225	23,530	6,000
Total	$ 506,678	$ 398,698	$ 438,910	$ 494,266	$ 669,384	$ 839,321	$ 602,348	$ 627,946

Expected Maturity Distribution of Investment Securities – 03/31/16

Maturity or Estimated Repayment	March 31, 2016 Amortized Cost	March 31, 2016 Estimated Fair Value
	(Dollars in thousands)	
One year or less	$ 34,825	$ 35,295
After one year to five years	114,639	116,819
After five years to ten years	170,303	174,998
After ten years	291,126	300,834
Total	$ 610,893	$ 627,946

A Proven Track Record of Growth

Organic growth is always growth priority #1, but our acquisitions have contributed to our growth, particularly, in the development of our deposit franchise.

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

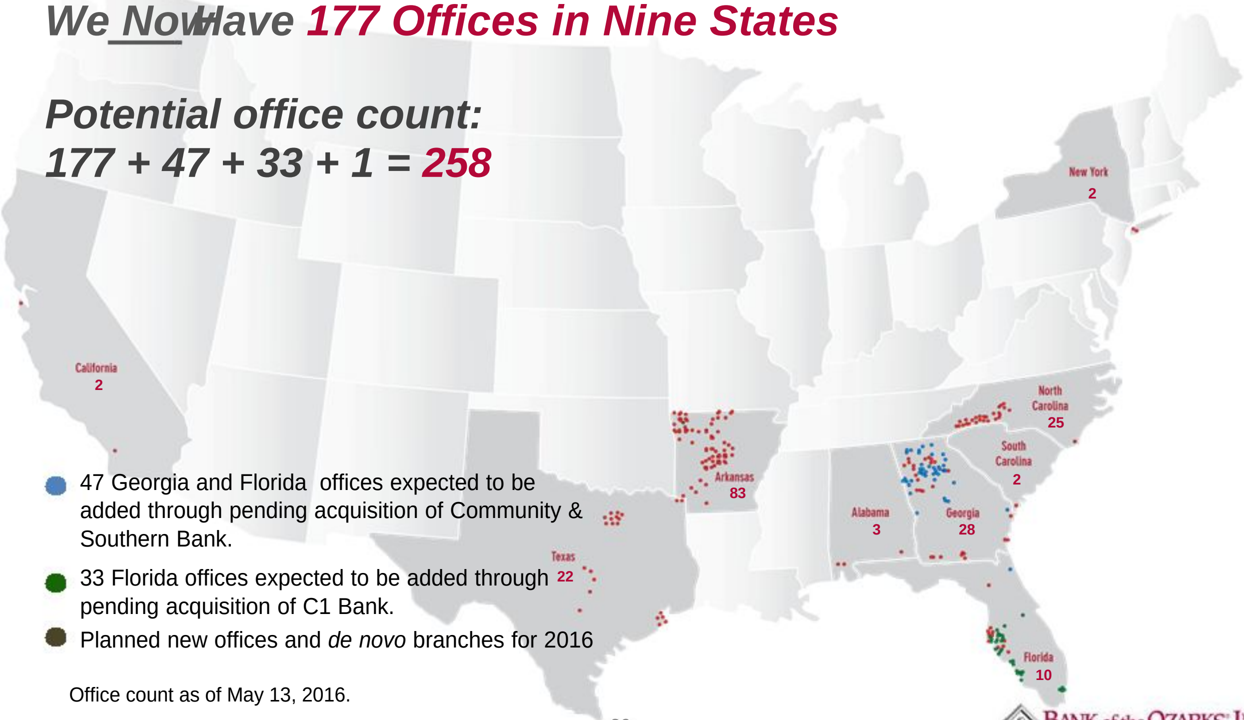
→ **We expect future acquisitions will also be a significant contributor to growth.**

BANK of the OZARKS, INC.

Our Pending Acquisitions will Enhance Our Strong Platform for Further Growth

Through a Combination of Organic Growth and Acquisitions, *We Now Have 177 Offices in Nine States*

Potential office count:
177 + 47 + 33 + 1 = 258



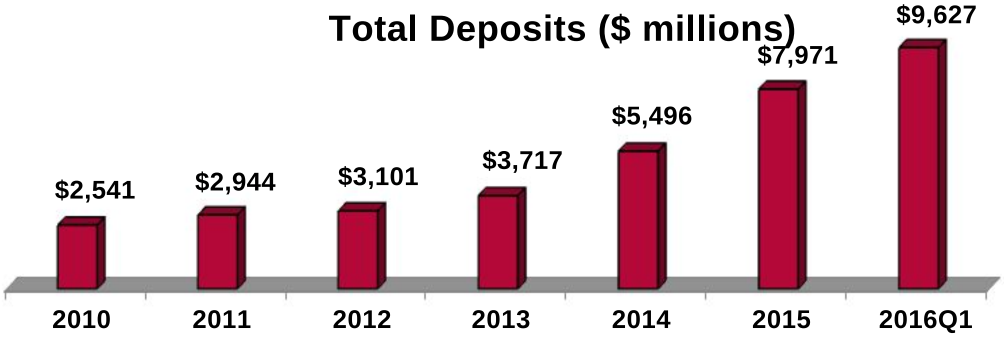
- 47 Georgia and Florida offices expected to be added through pending acquisition of Community & Southern Bank.
- 33 Florida offices expected to be added through pending acquisition of C1 Bank.
- Planned new offices and *de novo* branches for 2016

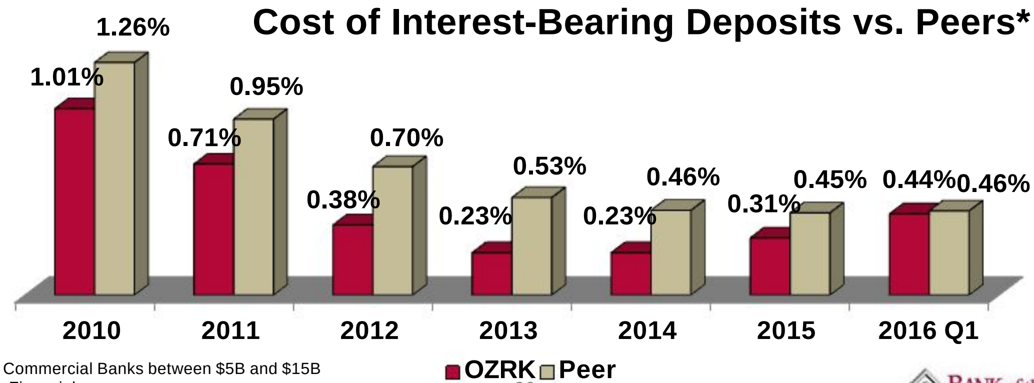
Office count as of May 13, 2016.

BANK of the OZARKS, INC.

Deposit Growth

We have successfully grown our deposits while beating peer metrics.

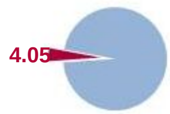


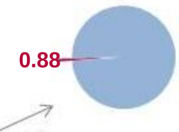


*Data for all Commercial Banks between $5B and $15B
Source: SNL Financial

Untapped Deposit Growth Potential in Existing Markets

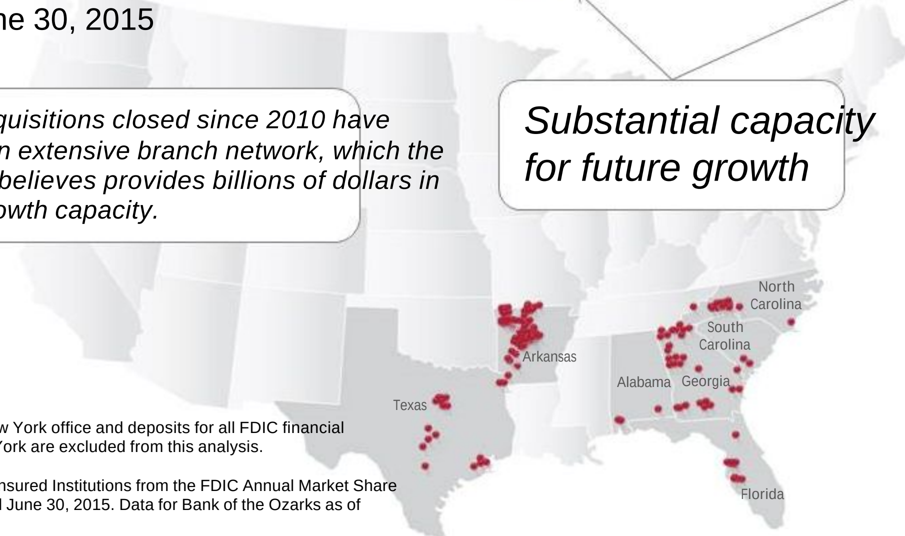
7 States*, 93 Cities	# Offices	% of Offices**	Deposit Balance	% of Deposits**
All FDIC Financial Institutions asof June 30, 2015	3,979		$ 759.5B*	
Bank of the Ozarks as of June 30, 2015	161		$ 6.7B*	





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.

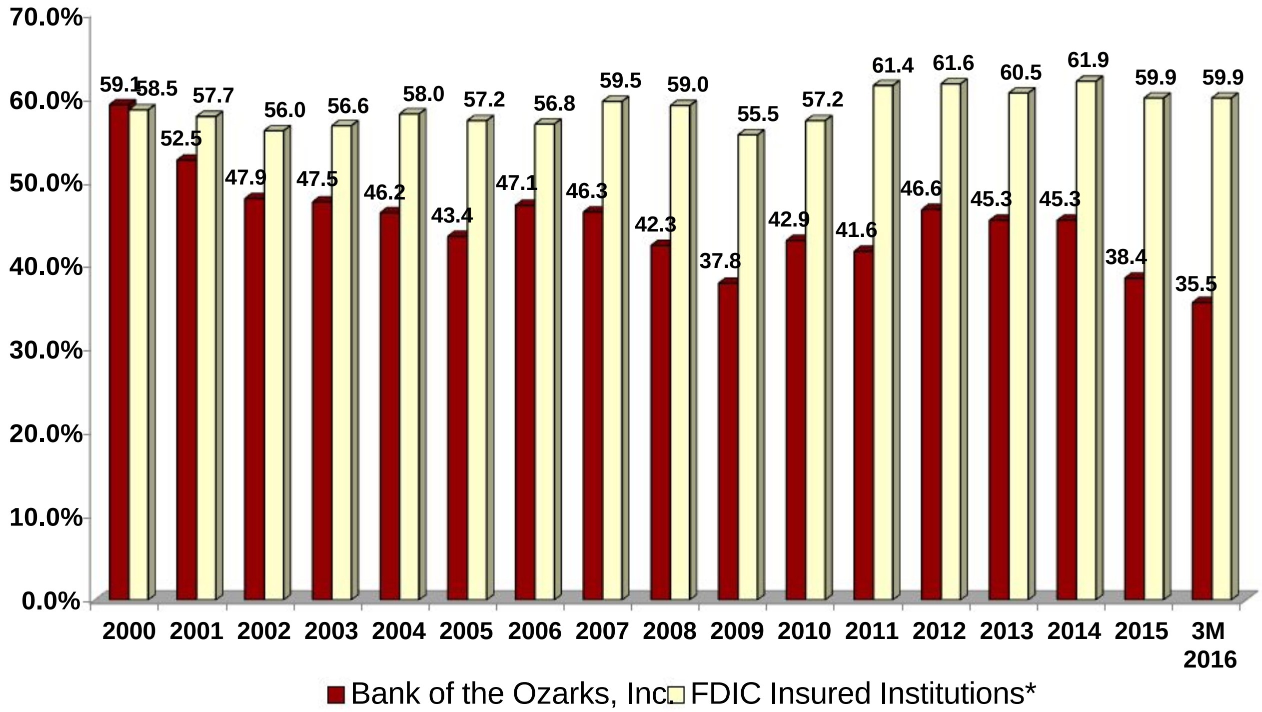
Substantial capacity for future growth



*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.

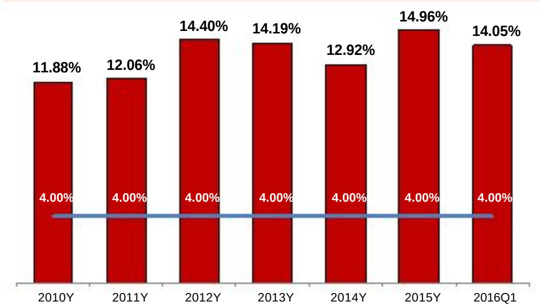
Excellent Efficiency Ratio



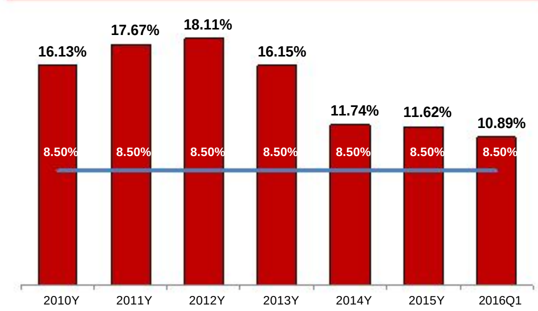
*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update first quarter 2016.

Consistently Strong Capital Levels

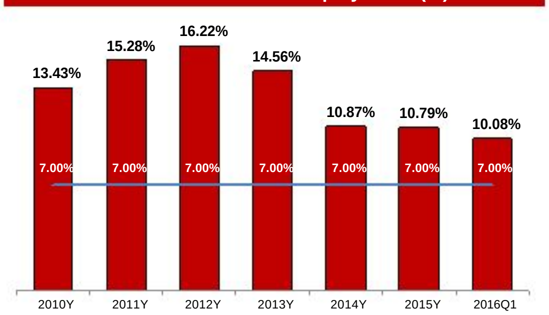
Leverage Ratio (%)



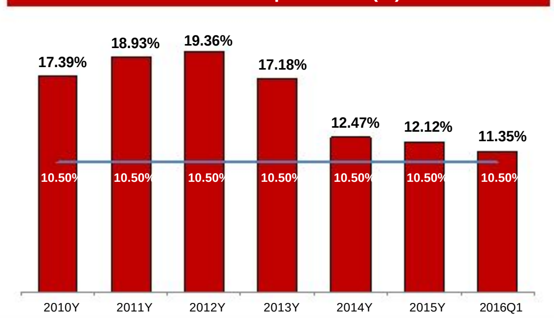
Tier 1 Ratio (%)



Tier 1 Common Equity Ratio (%)



Total Capital Ratio (%)

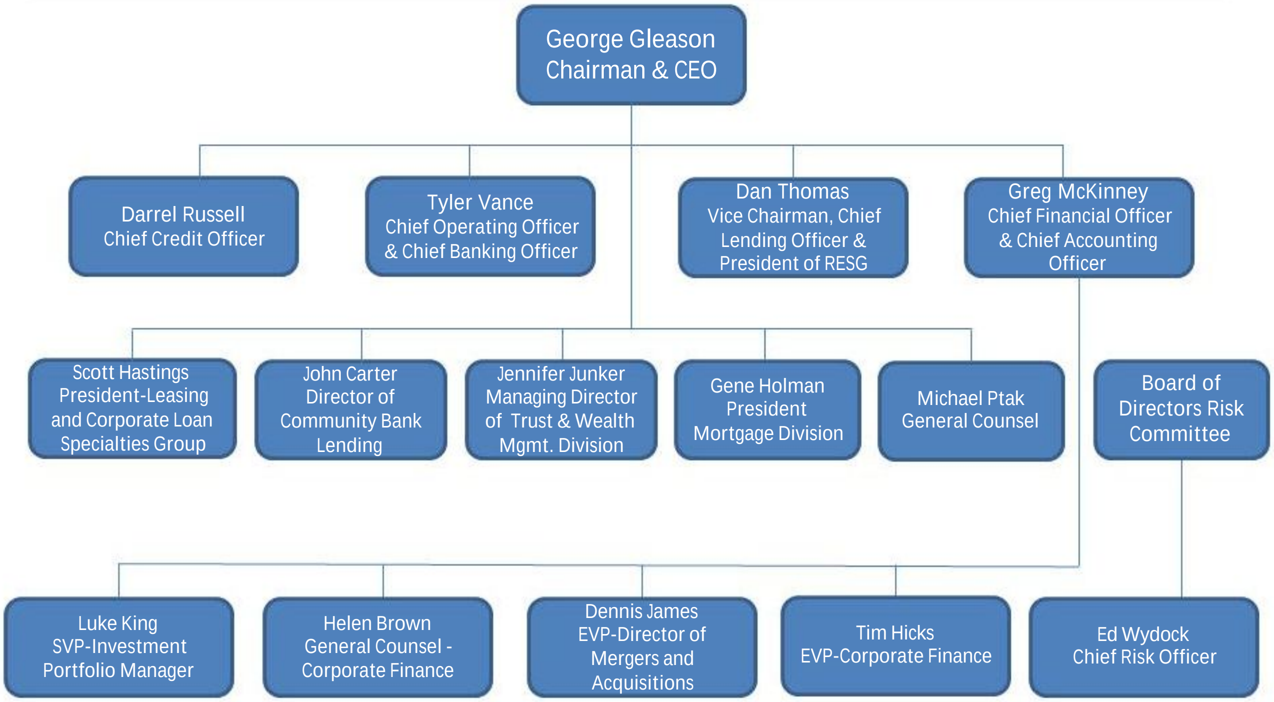


OZRK has demonstrated the ability to easily access the capital markets. During the 4th Quarter 2015, OZRK issued approximately 2.1 million shares of common stock with gross proceeds of $110 million to provide capital to support continued growth.

Note: Blue lines represent minimum capital required for Basel III, fully phased-in by 1/1/2019
Source: SNL Financial, Company documents

BANK of the OZARKS, INC.

Experienced Management Team



Select Management Profiles

Name	Title	Detail
George Gleason	Chairman and Chief Executive Officer	George Gleason has led the Company and its predecessors for 37 years. Mr. Gleason purchased Bank of Ozark, which then had approximately $28 million in total assets, in 1979. Since then, the company has grown roughly 353 times its 1979 size.
Dan Thomas	Vice Chairman, Chief Lending Officer and President, Real Estate Specialties Group	Dan Thomas has 31 years of experience in structuring, financing and managing commercial real estate transactions. He joined Bank of the Ozarks in 2003 and established the Real Estate Specialties Group, which handles many of the Company's larger and more complex real estate transactions. The Real Estate Specialties Group has offices in Austin, Dallas and Houston, Texas; Los Angles and San Francisco, California; Atlanta, Georgia and New York, New York.
Greg McKinney	Chief Financial Officer and Chief Accounting Officer	Mr.McKinney joined the Company in 2003 and oversees all corporate finance functions, mergers and acquisitions, the Company's investment portfolio, facilities, risk management and human resources. Mr. McKinney has 24 years of accounting and financial reporting experience and is a Certified Public Accountant (inactive).
Tyler Vance	Chief Operating Officer and Chief Banking Officer	Mr. Vance joined Bank of the Ozarks in 2006. He has 19 years of banking experience and is a Certified Public Accountant (inactive). Mr. Vance was named Chief Banking Officer in 2011 and Chief Operating Officer in 2013. Mr. Vance oversees a broad range of duties including retail banking, technology, deposit operations, marketing, training, public funds deposits, deposit pricing and treasury management.
Darrel Russell	Chief Credit Officer and Chairman of the Directors' Loan Committee	Darrel Russell has 35 years of banking experience and has been with the Company since 1983. Mr. Russell was named Chief Credit Officer in 2011 and is responsible for the Company's overall credit quality. Mr. Russell also serves as Chairman of the Directors' Loan Committee.

Recent Development: 2015 M&A Highlights

- Closed Intervest National Bank acquisition in February 2015. Our largest acquisition as of this date with offices in New York (1) and Florida (6). Systems conversion completed in June 2015.
- Closed Bank of the Carolinas acquisition in August 2015 with 8 North Carolina offices, expanding in the Charlotte MSA and entering the Piedmont Triad Region. The majority of these offices are in markets which should support future growth in an efficient manner. Systems conversion completed in November 2015.
- Definitive agreement with Community & Southern Holdings, Inc. executed on October 19, 2015. When completed, our largest acquisition to date with 46 strategically located and highly complementary Georgia offices and 1 office in Jacksonville, Florida with almost no duplication to our existing GA and FL offices. A large number of very talented bankers with particular expertise in both direct and indirect consumer credit, loan administration, loan operations, loan and business analytics and other areas will enhance our Community Banking, loan administration and other business functions.
- Definitive agreement with C1 Financial, Inc. executed on November 9, 2015 providing us with 32 strategically located and highly complementary Florida retail offices and one loan production office including entry into the Miami, Orlando and Cape Coral-Ft. Myers markets. C1's leadership in technology and innovation is expected to be transformational to customer experiences and operational efficiency.

Key Actions in Q4 2015 to Prepare for 2016

- Continued to intensify our longstanding emphasis on credit quality and conservative underwriting standards, including our focus on transactions involving great projects, strong and capable sponsors, low leverage and defensive loan structures.
- Managed our balance sheet growth to maintain total assets under $10 billion at December 31, 2015, thus delaying the impact of the Durbin Amendment on our interchange revenue until July 1, 2017.
- Reviewed our portfolio of purchased loans from acquisitions and sold what we believe were our loans most vulnerable to an economic downturn. These loans had a fair value of $12.5 million and the sale resulted in a gain of $6.3 million.
- Sold $167.3 million of investment securities, primarily to maintain year-end assets under $10 billion and secondarily to reduce our investment portfolio's exposure to the uncertainty surrounding possible rising interest rates resulting in a gain of $2.9 million.
- Prepaid $120 million of FHLB advances with maturities in late 2017 and a weighted average interest rate of 3.80% incurring a prepayment penalty of $6.4 million. This should significantly reduce our cost of FHLB borrowings in 2016 and 2017 and increase our FHLB borrowing capacity, which is an important source of secondary liquidity.
- Reviewed the productivity of lenders throughout our bank, resulting in the consolidation of our Stabilized Properties Group with our Real Estate Specialties Group and the elimination of other underperforming team members. We have reallocated that overhead to grow our lending and other teams in geographies and areas of business where we expect to achieve much greater productivity.
- Issued approximately 2.1 million shares of common stock with gross proceeds of $110 million to provide capital to support continued growth.

Q1 2016 Financial Highlights:

- Record net income of $51.7 million, a 29.6% increase from $39.9 million for 2015Q1
- Diluted earnings per common share of $0.57, a 21.3% increase from 2015Q1
- Non-purchased loans and leases were $7.59 billion, a 76.1% increase from March 31, 2015
- Unfunded balances of closed loans totaled $6.38 billion, an 87.2% increase from $3.41 billion at March 31, 2015
- Net interest income of $112.5 million, a 31.6% increase from $85.5 million for 2015Q1
- Service charges on deposit accounts increased 15.5% to a record $7.66 million in the first quarter of 2016 compared to $6.63 million in the first quarter of 2015
- 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

Interest Coverage

$ in thousands

Assumptions	
% of Subordinated Debt Downstreamed to Bank	100%
Subordinated Debt Issuance Net Proceeds Amount	$123,750
Interest Rate	5.00%

	For the Twelve Months Ended:			
	December 31,			March 31,
	2013	2014	2015	2016
Bank-Level Equity	$673,657	$946,188	$1,558,811	$1,604,095
Consolidated Equity	632,530	911,842	1,467,794	1,511,250
Double Leverage Ratio	106.50%	103.77%	106.20%	106.14%
Proposed Subordinated Debt Offering Downstreamed to Bank				$123,750
Pro Forma Bank-Level Equity Assuming 100% Downstreamed to Bank				1,727,845
Pro Forma Double Leverage Ratio				114.33%
Interest Coverage				
Total Deposit Interest	$6,103	$8,566	$17,716	$22,029
Other Borrowing Interest	12,531	12,389	9,852	8,797
Total Interest Expense	18,634	20,955	27,568	30,826
Pre-tax Income	131,414	172,447	276,769	301,391
Interest Coverage (including deposit expense)	8.05x	9.23x	11.04x	10.78x
Interest Coverage (excluding deposit expense)	11.49x	14.92x	29.09x	35.26x
New Holding Company Subordinated Debt Expense (5.00%)				6,188
Pro Forma Interest Coverage (including deposit expense)	8.05x	9.23x	11.04x	8.98x
Pro Forma Interest Coverage (excluding deposit expense)	11.49x	14.92x	29.09x	20.70x

Appendix

BANK of the OZARKS, INC.

Historical Income Statement

(Dollar Values in Thousands)

	For the Year Ended December 31,					Quarter Ended,
	2011	2012	2013	2014	2015	2016Q1
Interest income						
Non-purchased loans and leases	$ 112,551	$ 115,108	$ 129,419	$ 162,567	$ 244,638	$ 87,010
Purchased loans	66,867	62,074	59,930	98,212	134,745	29,023
Investment securities						
Taxable	3,013	2,949	6,838	11,125	13,131	2,270
Tax-exempt	16,702	15,807	15,933	19,489	17,164	3,432
Deposits with banks and federal funds sold	36	8	33	56	41	6
Total interest income	199,169	195,946	212,153	291,449	409,719	121,741
Interest expense						
Deposits	17,686	8,982	6,103	8,566	17,716	7,850
Repurchase agreements with customers	174	47	31	54	76	19
Other borrowings	10,835	10,723	10,780	10,642	6,111	302
Subordinated debentures	1,740	1,848	1,720	1,693	3,665	1,053
Total interest expense	30,435	21,600	18,634	20,955	27,568	9,224
Net interest income	168,734	174,346	193,519	270,494	382,151	112,517
Provision for loan and lease losses	11,775	11,745	12,075	16,915	19,415	2,017
Net interest income after provision for loan and lease losses	156,959	162,601	181,444	253,579	362,736	110,500
Non-interest income						
Service charges on deposit accounts	18,094	19,400	21,644	26,609	28,698	7,657
Mortgage lending income	3,277	5,584	5,626	5,187	6,817	1,284
Trust income	3,206	3,455	4,096	5,592	5,903	1,507
BOLI income	2,307	2,767	4,529	5,184	10,084	2,861
(Amortization) accretion of FDIC loss share receivable, net of FDIC clawback payable	10,141	7,375	7,171	(611)	--	--
Other income from purchased loans, net	6,432	10,645	13,153	14,803	26,126	3,052
Gains on sales of other assets	3,738	6,809	9,386	6,023	14,753	1,027
Gains on merger and acquisition transactions	65,708	2,403	5,163	4,667	--	--
Net gains on investment securities	933	457	161	144	5,481	--
Other	3,247	3,965	5,110	17,285	7,153	2,477
Total non-interest income	117,083	62,860	76,039	84,883	105,015	19,865
Non-interest expense						
Salaries and employee benefits	56,262	59,028	64,825	76,884	87,953	23,362
Net occupancy and equipment	14,705	15,793	18,710	24,102	31,248	8,531
Other operating expenses	51,564	39,641	42,534	65,029	71,781	15,793
Total non-interest expense	122,531	114,462	126,069	166,015	190,982	47,686
Income before taxes	151,511	110,999	131,414	172,447	276,769	82,679
Provision for income taxes	50,208	33,935	40,149	53,859	94,455	30,984
Net income	101,303	77,064	91,265	118,588	182,314	51,695
Earnings attributable to noncontrolling interest	18	(20)	(28)	18	(61)	(7)
Net income available to common stockholders	$ 101,321	$ 77,044	$ 91,237	$ 118,606	$ 182,253	$ 51,688
Basic earnings per common share (actual)	$ 2.96	$ 1.11	$ 1.27	$ 1.53	$ 2.10	$ 0.57
Diluted earnings per common share (actual)	$ 2.94	$ 1.10	$ 1.26	$ 1.52	$ 2.09	$ 0.57

Historical Balance Sheet

(Dollar Values in Thousands)	For the Year Ended December 31,					Quarter Ended,
	2011	2012	2013	2014	2015	2016Q1
ASSETS						
Cash and due from banks	$ 58,247	$ 206,500	$ 195,094	$ 147,751	$ 89,122	$ 616,508
Interest earning deposits	680	1,467	881	2,452	1,866	6,253
Cash and cash equivalents	58,927	207,967	195,975	150,203	90,988	622,761
Investment securities - available for sale (“AFS”)	438,910	494,266	669,384	839,321	602,348	627,946
Non-purchased loans and leases	1,880,483	2,115,834	2,632,565	3,979,870	6,528,634	7,591,339
Purchased loans	811,721	637,773	724,514	1,147,947	1,806,037	1,678,351
Allowance for loan and lease losses	(39,169)	(38,738)	(42,945)	(52,918)	(60,854)	(61,760)
Net loans and leases	2,653,035	2,714,869	3,314,134	5,074,899	8,273,817	9,207,930
Federal Deposit Insurance Corporation (“FDIC”) loss share receivable	279,045	152,198	71,854	--	--	--
Premises and equipment, net	186,533	225,754	245,472	273,591	296,238	299,850
Foreclosed assets	104,669	66,875	49,811	37,775	22,870	22,248
Accrued interest receivable	12,868	13,201	14,359	20,192	25,499	33,327
Bank owned life insurance (“BOLI”)	62,078	123,846	143,473	182,052	300,427	345,288
Intangible assets, net	12,207	11,827	19,158	105,576	152,340	150,865
Other, net	33,379	29,404	67,550	82,890	114,932	117,204
Total assets	$ 3,841,651	$ 4,040,207	$ 4,791,170	$ 6,766,499	$ 9,879,459	$ 11,427,419
LIABILITIES AND STOCKHOLDERS' EQUITY						
Deposits						
Demand non-interest bearing	447,214	578,528	746,320	1,145,454	1,515,482	1,621,811
Savings and interest bearing transaction	1,578,449	1,741,678	2,073,497	2,892,989	4,017,504	4,935,235
Time	918,256	780,849	897,210	1,457,939	2,438,482	3,069,779
Total deposits	2,943,919	3,101,055	3,717,027	5,496,382	7,971,468	9,626,825
Repurchase agreements with customers	32,810	29,550	53,103	65,578	65,800	65,883
Other borrowings	301,847	280,763	280,895	190,855	204,540	41,933
Subordinated debentures	64,950	64,950	64,950	64,950	117,685	117,823
FDIC clawback payable	24,645	25,169	25,897	--	--	--
Accrued interest payable and other liabilities	45,507	27,614	16,768	36,892	52,172	63,705
Total liabilities	3,413,678	3,529,101	4,158,640	5,854,657	8,411,665	9,916,169
Stockholders' equity						
Preferred stock	--	--	--	--	--	--
Common stock	345	353	737	799	906	907
Additional paid-in capital	51,145	73,043	143,017	324,354	755,995	752,029
Retained earnings	363,734	423,485	488,978	571,454	706,628	744,713
Accumulated other comprehensive income	9,327	10,783	(3,672)	14,132	7,959	10,431
Treasury stock	--	--	--	(2,349)	(6,857)	--
Total stockholders' equity before noncontrolling interest	424,551	507,664	629,060	908,390	1,464,631	1,508,080
Noncontrolling interest	3,422	3,442	3,470	3,452	3,163	3,170
Total stockholders' equity	427,973	511,106	632,530	911,842	1,467,794	1,511,250
Total liabilities and stockholders' equity	$ 3,841,651	$ 4,040,207	$ 4,791,170	$ 6,766,499	$ 9,879,459	$ 11,427,419

Non-GAAP Reconciliation

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%	17.25%	16.73%	16.64%	17.02%	15.59%

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