UNITED STATES
FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **May 4, 2018**

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

Arkansas
(State of incorporation or other jurisdiction)

110	**71-0131070**
(FDIC Certificate Number)	(IRS Employer Identification No.)
17901 Chenal Parkway, Little Rock, Arkansas	**72223**
(Address of principal executive offices)	(Zip Code)

(501) 978-2265
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report.)

Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.):

( ) Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

( ) Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

( ) Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

( ) Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure

Bank of the Ozarks (the "Company") has updated its Investor Presentation to reflect First Quarter 2018 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 filings with the Federal Deposit Insurance Corporation ("FDIC") 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 FDIC, through press releases or through other public disclosure, including disclosure on the Company's website.

Cautionary Statements Regarding Forward-Looking Information

This Current Report on Form 8-K and the exhibit furnished herewith include certain "forward-looking statements" regarding the Company's plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Any statements about the Company's expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. The Company's actual results could differ materially from those expressed in or contemplated by such forward-looking statements as a result of a variety of factors, some of which are more fully described in the exhibit hereto as well as other factors identified from time to time in the Company's reports filed with the FDIC (and our former holding company's filings 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, 2017 and in the Company's Quarterly Reports on Form 10-Q under "Part II, Item 1A Risk Factors." Should one or more of those risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those projected in, or implied by, such forward-looking statements. The Company disclaims any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by applicable law.

Item 9.01 Financial Statements and Exhibits.

(d) *Exhibits*. The following exhibit is being furnished to this Current Report on Form 8-K:

Exhibit 99.1 Bank of the Ozarks Investor Presentation (May 2018)

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

Date: May 4, 2018

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 Investor Presentation (May 2018)

Exhibit 99.1

BANK of the OZARKS

2018

NASDAQ: OZRK | MAY 2018

FORWARD-LOOKING INFORMATION

This presentation and other communications by the Bank include certain "forward-looking statements" regarding the Bank's plans, expectations, thoughts, beliefs, estimates, goals and outlook for the future that are intended to be covered by the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on management's expectations as well as certain assumptions and estimates made by, and information available to, management at the time. Those statements are not guarantees of future results or performance and are subject to certain known and unknown risks, uncertainties and other factors that may cause actual results to differ materially from those expressed in, or implied by, such forward-looking statements. These risks, uncertainties and other factors include, but are not limited to: potential delays or other problems implementing the Bank's growth, expansion and acquisition strategies including delays in identifying sites, hiring or retaining qualified personnel, obtaining regulatory or other approvals, obtaining permits and designing, constructing and opening new offices; the ability to enter into and/or close additional acquisitions; problems with, or additional expenses relating to, integrating acquisitions; the inability to realize expected cost savings and/or synergies from acquisitions; problems with managing acquisitions; the effect of the announcements of any future acquisition on customer relationships and operating results; the availability and access to capital; possible downgrades in the Bank's credit ratings or outlook which could increase the costs or availability of funding from capital markets; the ability to attract new or retain existing or acquired deposits or to retain or grow loans, 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 the Bank's net interest margin; general economic, unemployment, credit market and real estate market conditions, and the effect of such conditions on the creditworthiness of borrowers, collateral values, the value of investment securities and asset recovery values; failure to receive approval of our pending applications for change in accounting methods with the Internal Revenue Service; changes in legal, financial and/or regulatory requirements; recently enacted and potential legislation and regulatory actions and the costs and expenses to comply with new and/or existing legislation and regulatory actions; changes in U.S. government monetary and fiscal policy; the ability to keep pace with technological changes, including changes regarding maintaining cybersecurity; FDIC special assessments or changes to regular assessments; the impact of failure in, or breach of, our operational or security systems or infrastructure, or those of third parties with whom we do business, including as a result of cyber-attacks or an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting the Bank or its customers; adoption of new accounting standards or changes in existing standards; and adverse results (including costs, fines, reputational harm and/or other negative effects) from current or future litigation, regulatory examinations or other legal and/or regulatory actions or rulings as well as other factors identified in this press release or as detailed from time to time in our public filings, including those factors included in the disclosures under the headings "Forward-Looking Information" and "Item 1A. Risk Factors" in our most recent Annual Report on Form 10-K for the year ended December 31, 2017 or our Quarterly Reports on Form 10-Q. Should one or more of the foregoing risks materialize, or should underlying assumptions prove incorrect, actual results or outcomes may vary materially from those projected in, or implied by, such forward-looking statements. The Bank disclaims any obligation to update or revise any forward-looking statements based on the occurrence of future events, the receipt of new information or otherwise.

Note: Historical information for periods prior to June 26, 2017, refer to Bank of the Ozarks, Inc., which was our parent holding company prior to our recent reorganization, and, for periods after June 26, 2017, to Bank of the Ozarks, in each case including their respective consolidated subsidiaries.

LEADING THE U.S.

8 YEARS RUNNING

#1 BANK IN THE U.S.

2018 Top Performing Regional Bank - S&P Global Market Intelligence
Assets $10 Billion - $50 Billion

2017 Top Performing Bank - *Bank Director Magazine*
Assets $5 Billion - $50 Billion

2017 Top Performing Regional Bank - S&P Global Market Intelligence
Assets $10 Billion - $50 Billion

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

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

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

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

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

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

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

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

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

OZRK Ranked #1 Among 100 Largest US Banks in 2017

Bank of the Ozarks Outpunched Its Weight Class Once Again

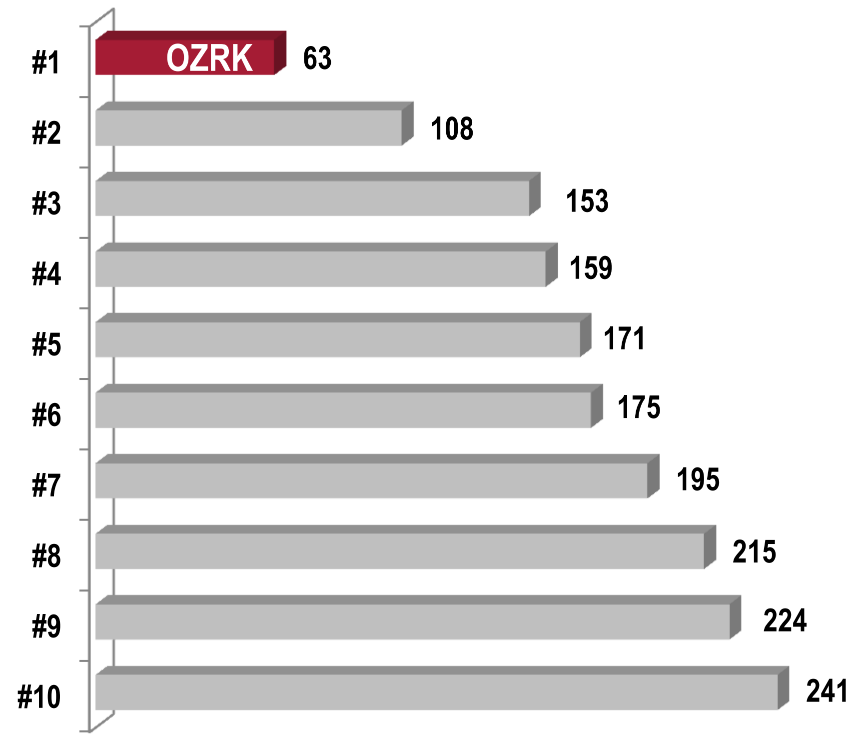
	As of 12/31/17	RANK
Total Assets	$21.3 Billion	#58
Net Income	$421.9 Million	#32

Superior Performance Throughout a Number of Key Metrics

	OZRK	RANK
Efficiency Ratio	34.88%	# 2
Net Interest Margin	4.85%	# 6
ROAA	2.15%	# 2
ROAE	13.49%	# 8
ROATCE	17.49%	# 11
NPL's / Loans *	0.10%	# 4
NPA's / Assets *	0.18%	# 8
NCO's / Avg. Loans *(Ann.)**	0.06%	# 22
Aggregate Score		**63**

Bank of the Ozarks is #1 Among the 100 Largest US Banks

An Aggregate Score of 63 Puts Bank of the Ozarks at the Top of the List



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

Source: S&P Global Market Intelligence; based on As-Reported data for public companies and regulatory data for privately held companies.
Data as of and for the Twelve Months Ended December 31, 2017 for Largest US Banks excluding US Subsidiaries of Foreign banks.
** OZRK metric excludes purchased loans.*

BANK of the OZARKS

Consistent Profitability and Solid Earnings Growth

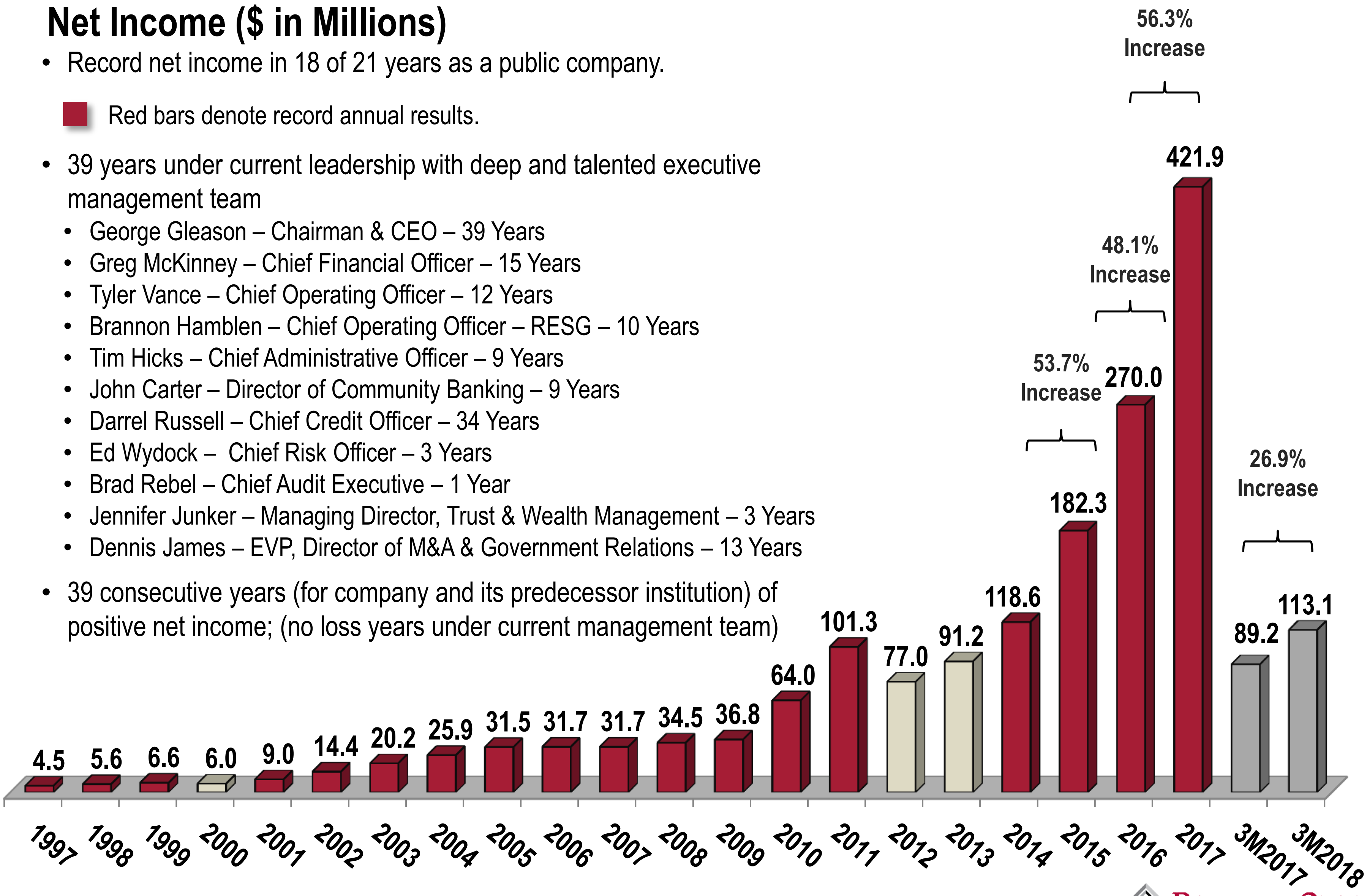
Net Income ($ in Millions)

- Record net income in 18 of 21 years as a public company.

  Red bars denote record annual results.

- 39 years under current leadership with deep and talented executive management team
  - George Gleason – Chairman & CEO – 39 Years
  - Greg McKinney – Chief Financial Officer – 15 Years
  - Tyler Vance – Chief Operating Officer – 12 Years
  - Brannon Hamblen – Chief Operating Officer – RESG – 10 Years
  - Tim Hicks – Chief Administrative Officer – 9 Years
  - John Carter – Director of Community Banking – 9 Years
  - Darrel Russell – Chief Credit Officer – 34 Years
  - Ed Wydock – Chief Risk Officer – 3 Years
  - Brad Rebel – Chief Audit Executive – 1 Year
  - Jennifer Junker – Managing Director, Trust & Wealth Management – 3 Years
  - Dennis James – EVP, Director of M&A & Government Relations – 13 Years

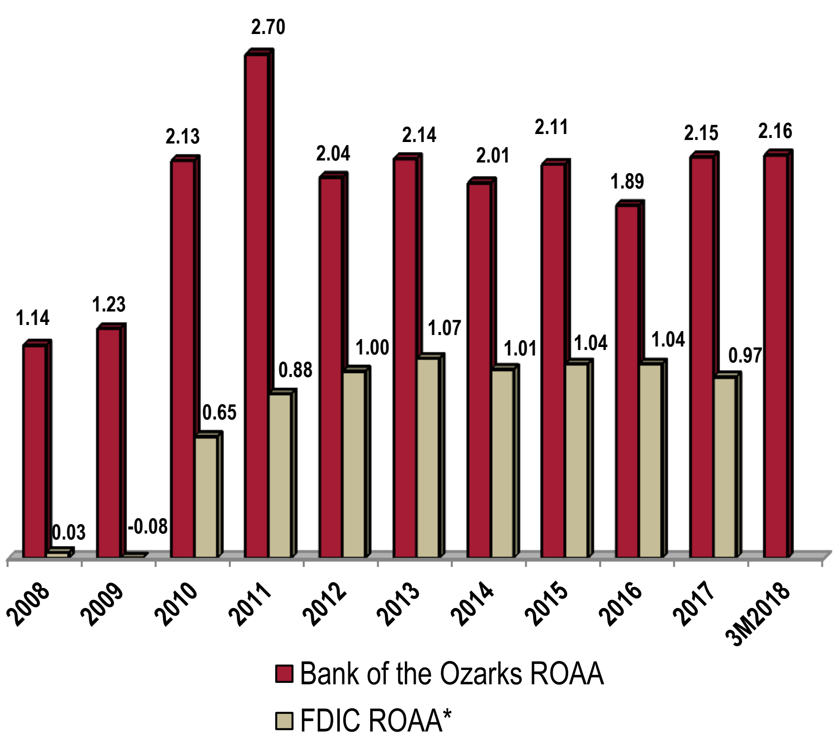
- 39 consecutive years (for company and its predecessor institution) of positive net income; (no loss years under current management team)

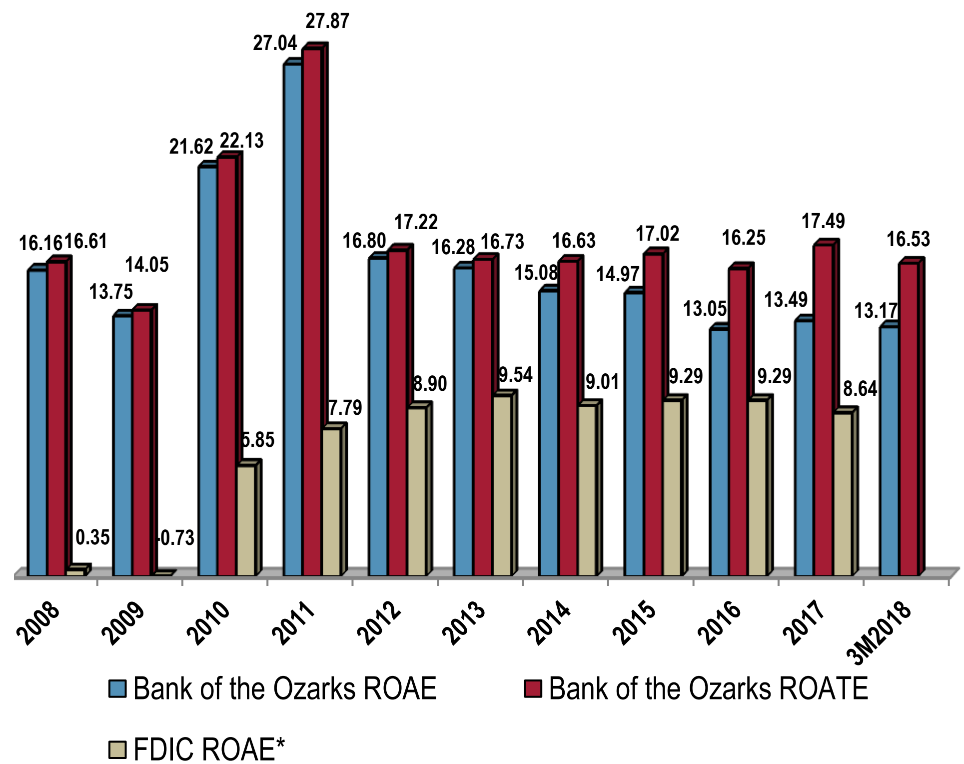


BANK of the OZARKS

The Rewards of:

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





*Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2017. Annualized when appropriate.

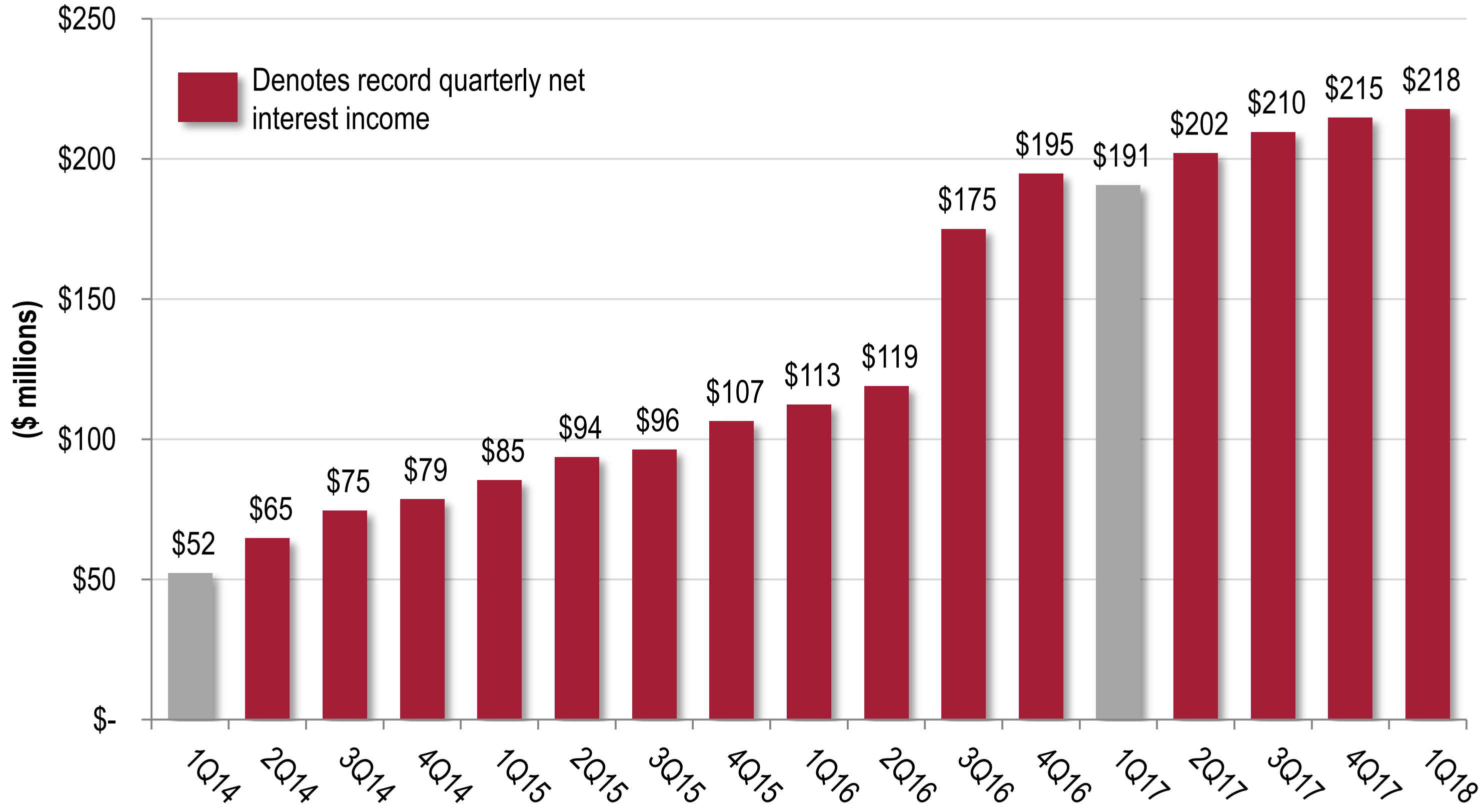
Calculations of return on average tangible common stockholders' equity and the reconciliations to GAAP are included in the schedule at the end of this presentation.

BANK of the OZARKS

Disciplined Focus on Driving Increases in Net Interest Income

Record Quarterly Net Interest Income in 15 of the Last 17 Quarters

Achieving record net interest income in the 1st quarter is always a satisfying accomplishment, because the first quarter has fewer days, except in leap years, than other quarters and is often our slowest growth quarter

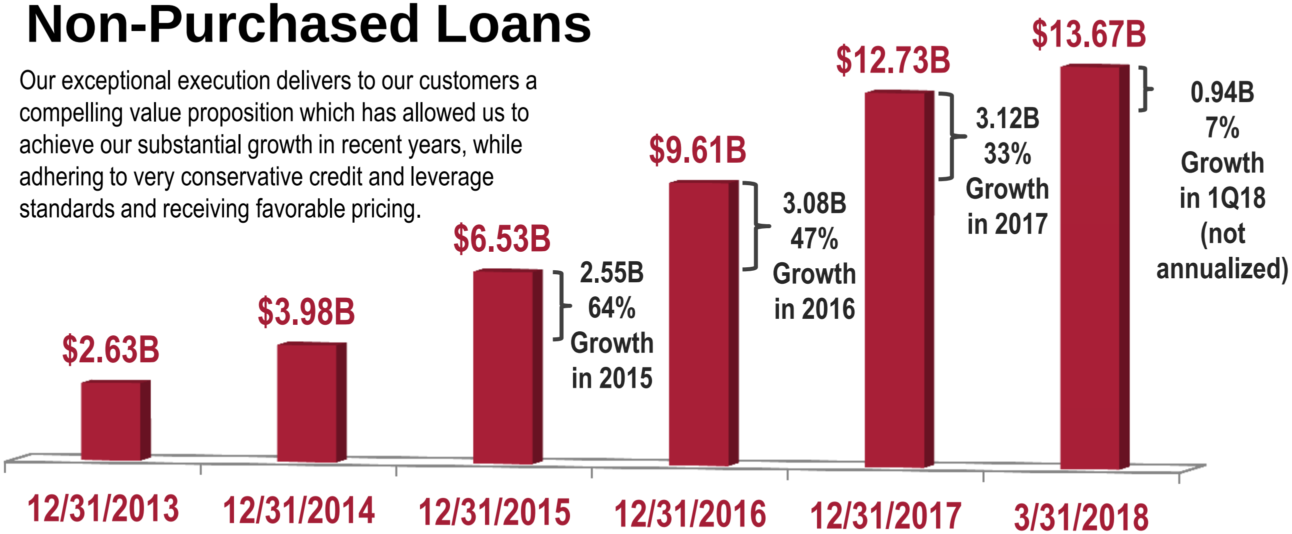


BANK of the OZARKS

Organic Loan Growth is Always Growth Priority #1

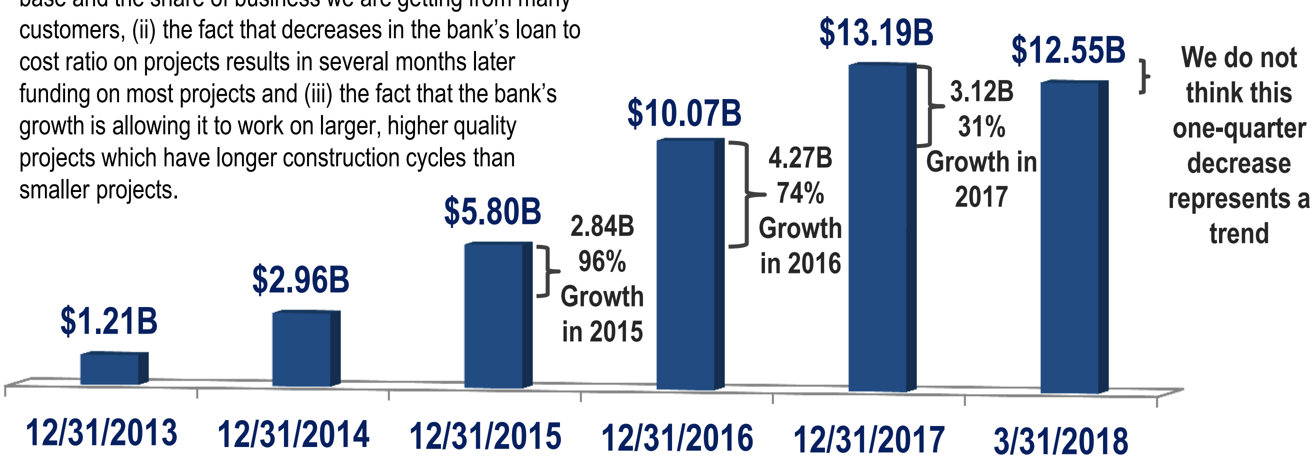
Non-Purchased Loans

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



Unfunded Balances of Closed Loans

This significant growth reflects: (i) growth in our customer base and the share of business we are getting from many customers, (ii) the fact that decreases in the bank's loan to cost ratio on projects results in several months later funding on most projects and (iii) the fact that the bank's growth is allowing it to work on larger, higher quality projects which have longer construction cycles than smaller projects.



($ in Billions)

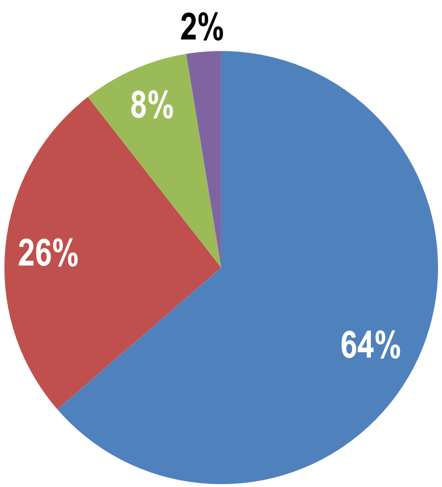
The substantial growth in our unfunded balance of closed loans is an important component of our strategy to achieve record growth (in dollars) in our funded balance of non-purchased loans in 2018 and 2019.

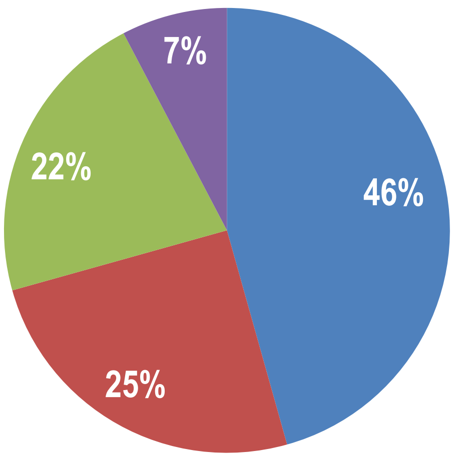
BANK of the OZARKS

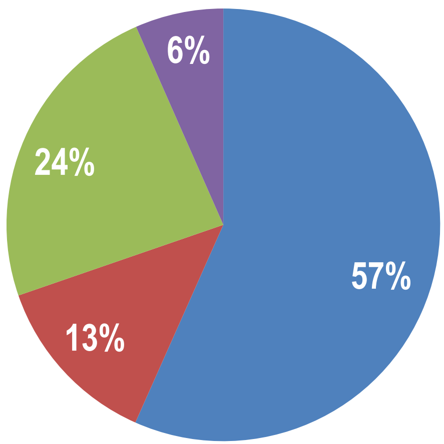
Non-purchased Loan Mix

($ in thousands)

As of March 31, 2018	FY 2017 Loan Growth	1Q 2018 Loan Growth







As of March 31, 2018

RESG	$ 8,702,462
Community Banking	3,529,057
Indirect Marine & RV	1,089,548
CLSG*	353,494
Total Non-purchased Loans	**$ 13,674,561**

FY 2017 Loan Growth

RESG	$ 1,428,332
Community Banking	782,165
Indirect Marine & RV	678,130
CLSG *	240,217
Total Non-purchased Loans	**$ 3,128,844**

1Q 2018 Loan Growth

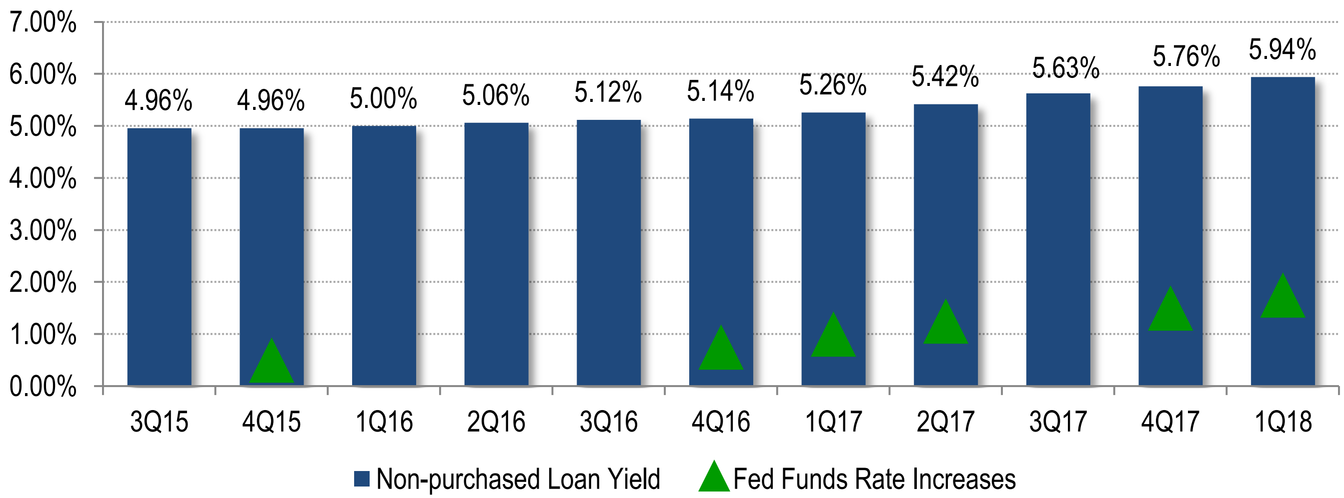
RESG	$ 532,881
Community Banking	122,764
Indirect Marine & RV	222,958
CLSG*	62,021
Total Non-purchased Loans	**$ 940,624**

** Corporate Loan Specialties Group ("CLSG")*

BANK of the OZARKS

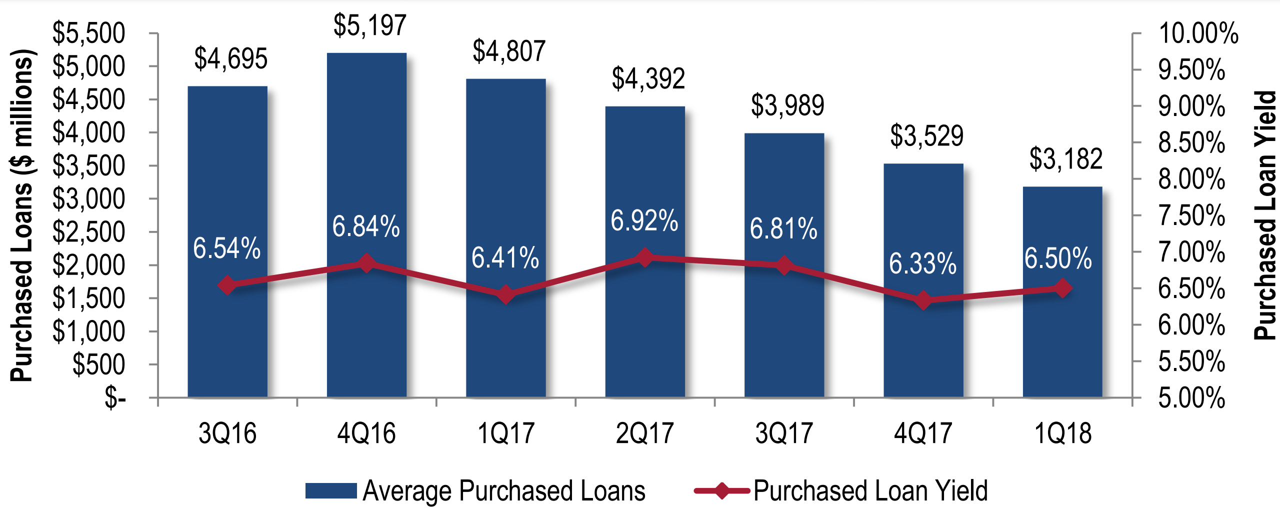
Yield on Non-purchased and Purchased Loan Portfolios

Non-purchased Loan Yield Trends



Our yield on non-purchased loans has increased as the Federal Reserve has moved to increase interest rates, and is set to continue benefitting from rate increases as 79% of the portfolio is variable rate

Quarterly Purchased Loan Averages and Yields Since 3Q16 (1)



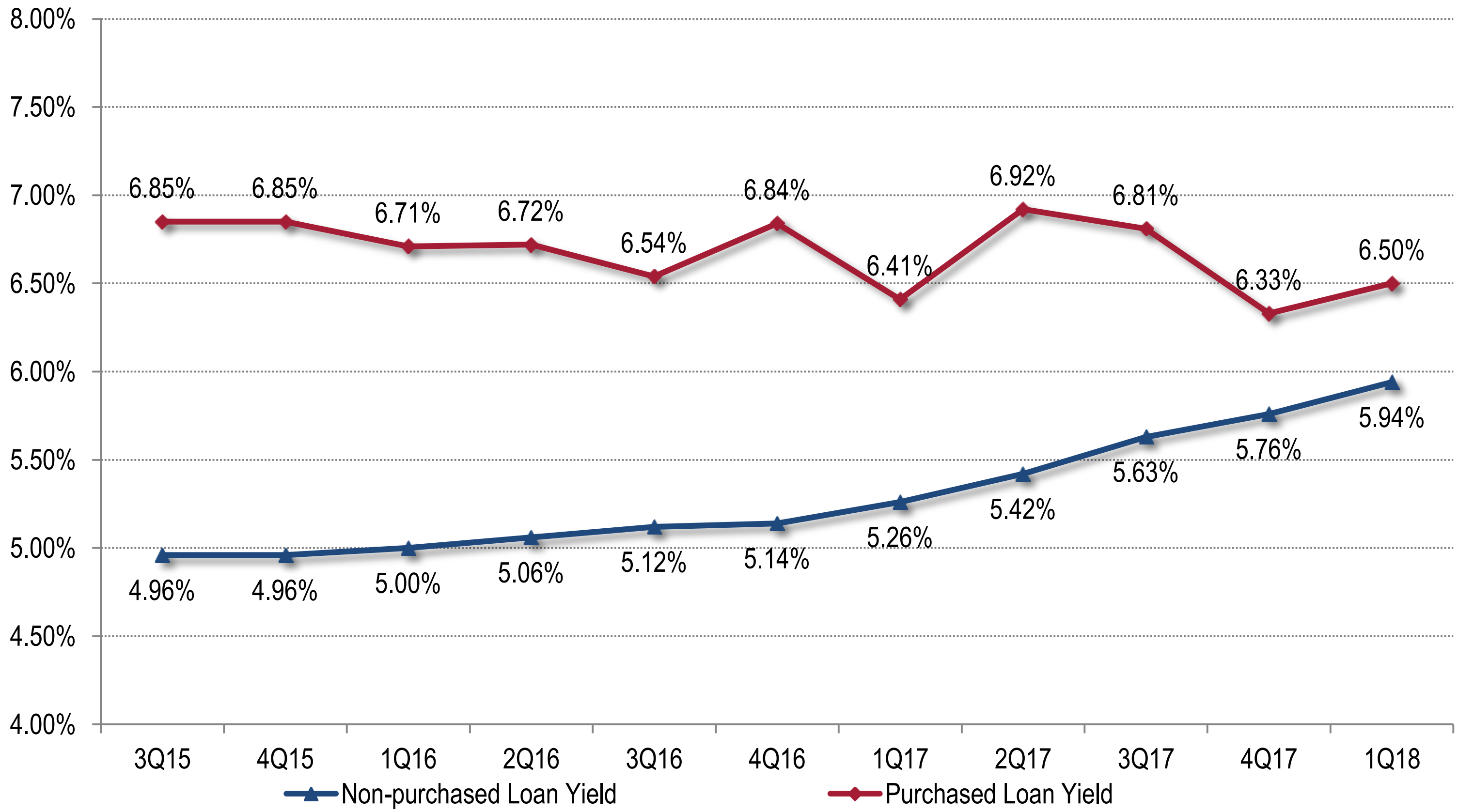
Conversely, our purchased loan portfolio is paying down every quarter, and this reduction in the higher yielding portfolio has put some downward pressure on our net interest margin

(1) In July 2016, we competed the acquisitions of Community & Southern Holdings, Inc. and C1 Financial, Inc.

BANK of the OZARKS

Convergence of Non-purchased and Purchased Loan Yields

If the Federal Reserve continues to increase rates, and with 79% of our non-purchased loans having variable rates, as compared to just 42% of our purchased loans having variable rates, we may reach a point where our yield on non-purchased loans surpasses our yield on purchased loans

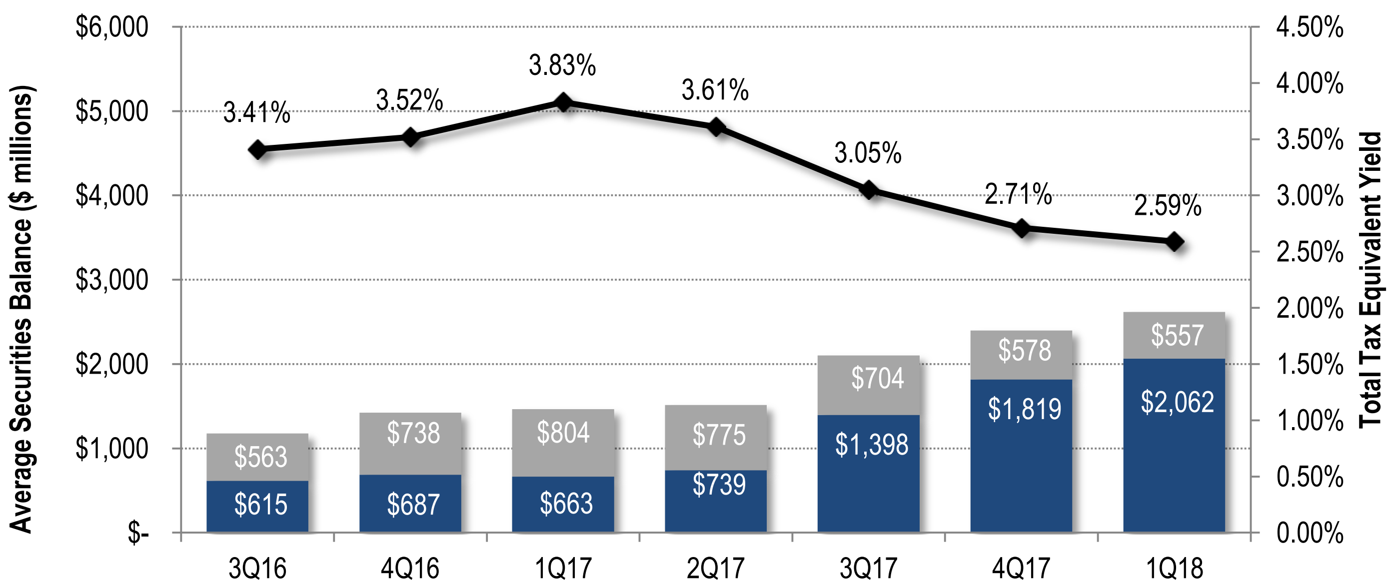


BANK of the OZARKS

Securities Portfolio Mix and Yield Over Time

The decline in yield on our investment portfolio on a fully tax equivalent ("FTE") basis from 1Q17 to 1Q18 can be attributed to various factors, including the following:

- A reduction in the average balance of tax-exempt securities from $804 million yielding 5.06% FTE in 1Q17 to $557 million yielding 3.84% FTE in 1Q18
- An increase in the average balance of taxable securities from $663 million yielding 2.33% in 1Q17 to $2.06 billion yielding 2.25% in 1Q18
- The effect of the reduction in tax-equivalent yield on the tax-exempt portion of the portfolio related to lower tax rate in 1Q18



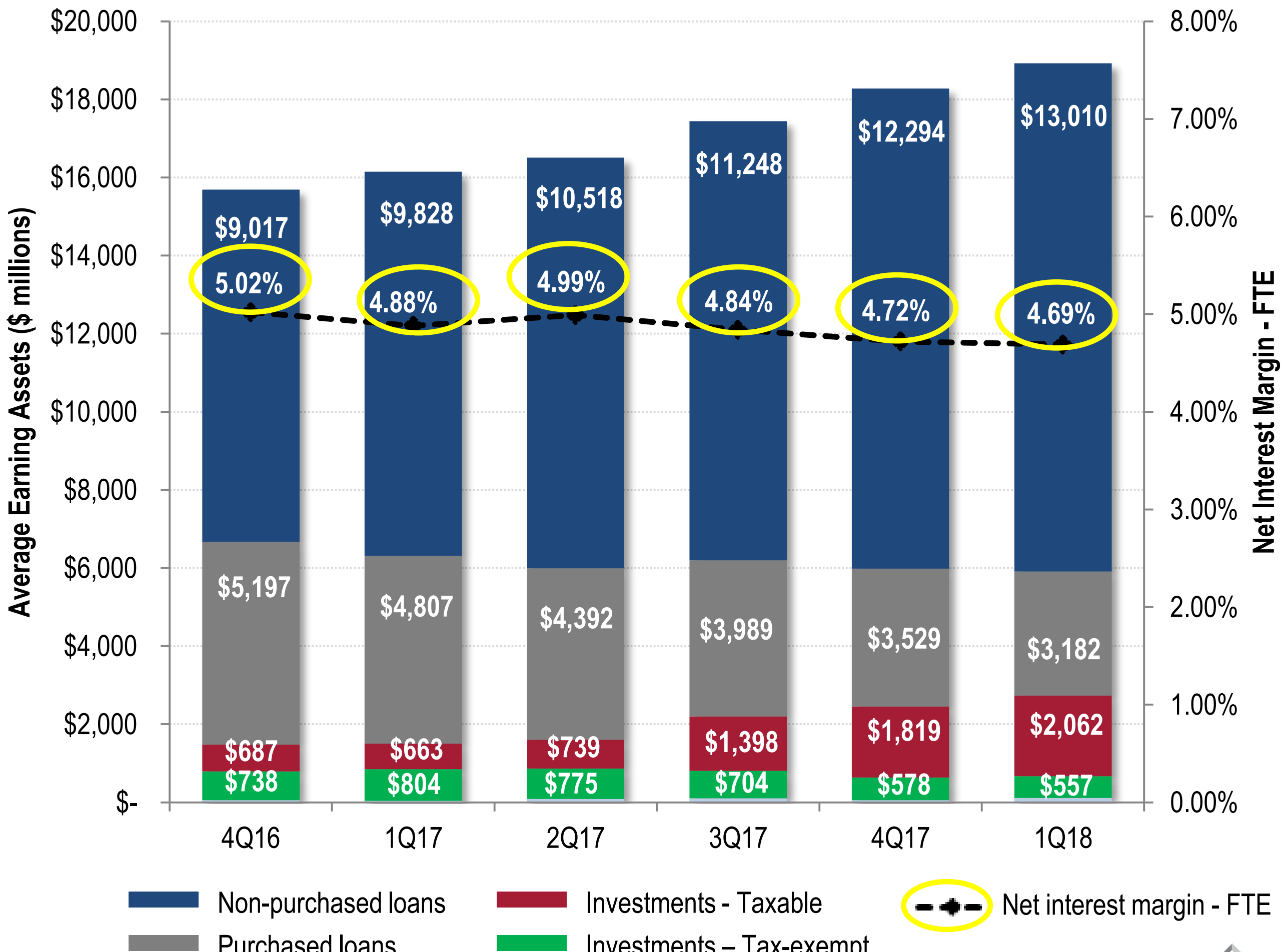
	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Modified Duration*	4.60	5.69	5.21	5.02	4.75	4.11	4.22
Convexity*	-2.48	-0.25	0.70	0.44	0.39	0.29	0.32

** Modified duration and convexity data as of the end of each respective quarter.*

BANK of the OZARKS

Key Drivers of Net Interest Margin

We have maintained a net interest margin that is among the best in the industry even as our earning asset mix shifted
(+) An expanding "core spread" increasing the yield on non-purchased loans in excess of our cost of interest bearing deposits
(–) A decreasing volume of higher yielding purchased loans
(–) A larger volume and more defensive posture of our securities portfolio



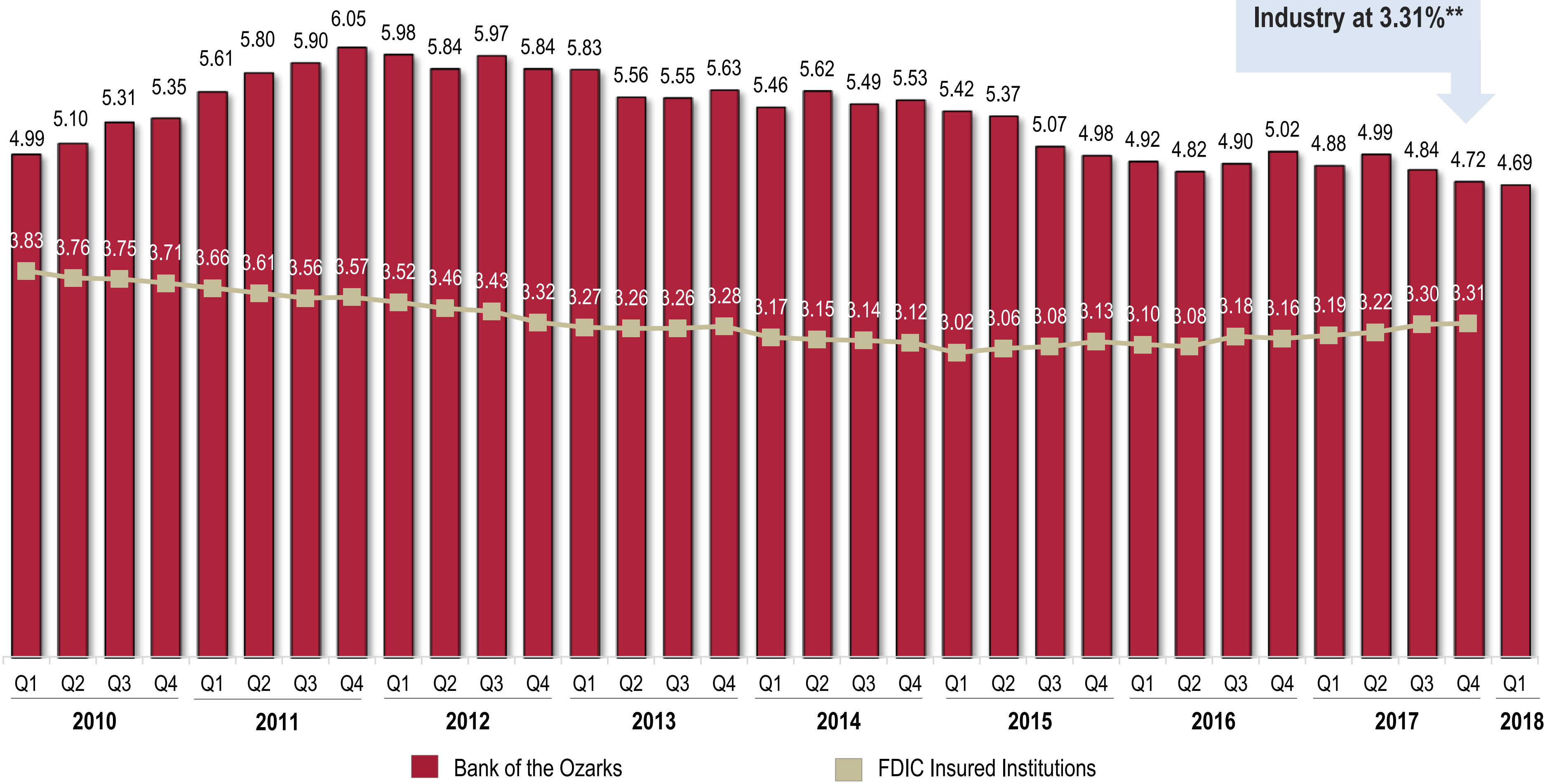
The 3 basis point decline in NIM-FTE from 4Q17 to 1Q18 was primarily due to the impact of the lower tax-rate on tax-exempt income

BANK of the OZARKS

Superb Net Interest Margin:
Top Decile of Industry for 8 Consecutive Years*

Favorable 1.41% Variance vs Industry at 3.31%**

Net Interest Margin (%)



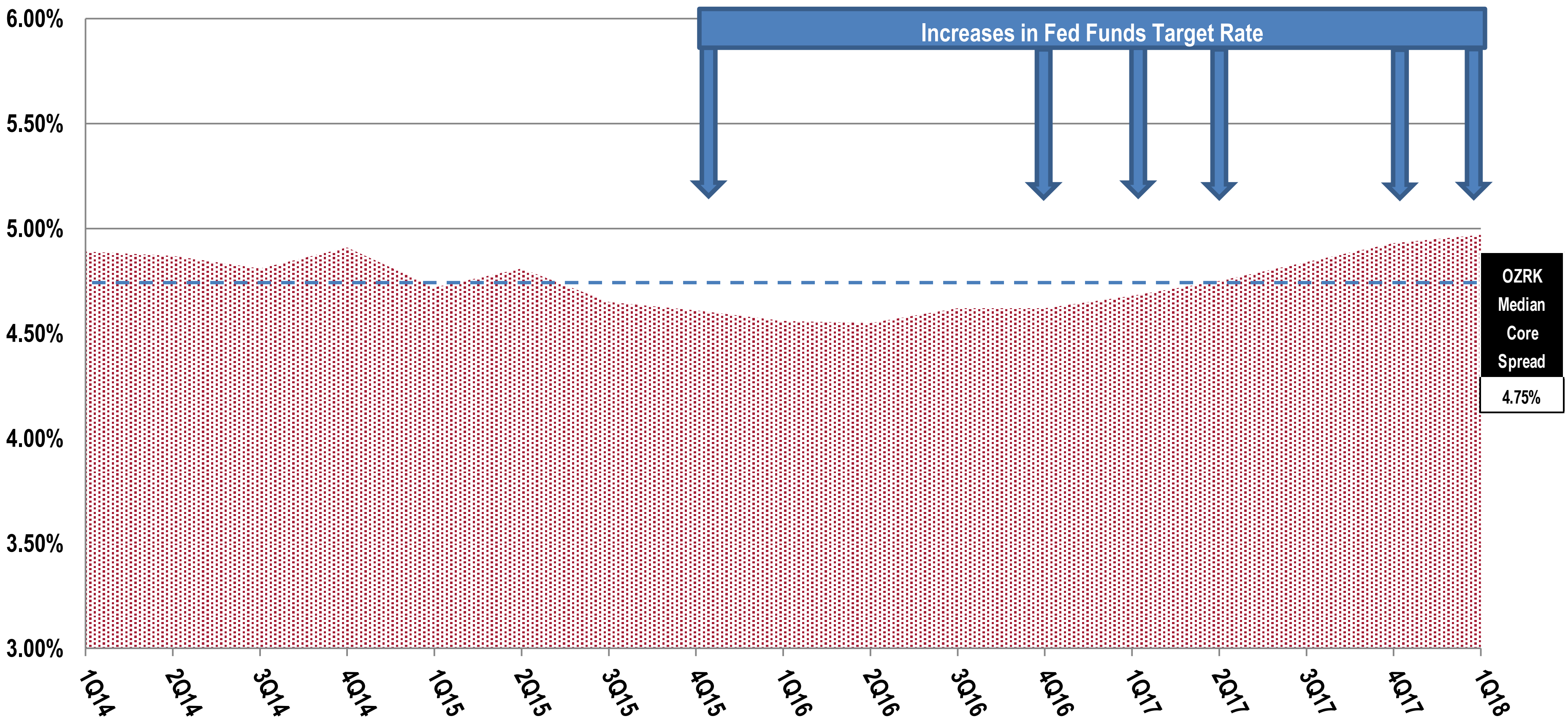
*Data from S&P Global Market Intelligence.

**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2017.

BANK of the OZARKS

Increases in the Fed Funds Target Rate Have Contributed to an Improving "Core Spread"

Company considers its "core spread" to be its yield on non-purchased loans less cost of interest bearing deposits.

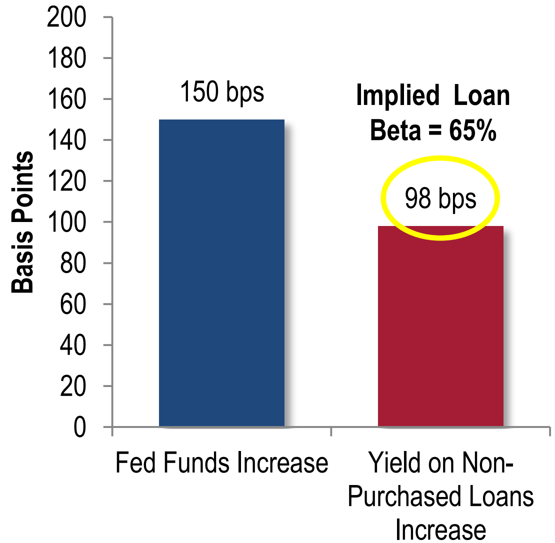


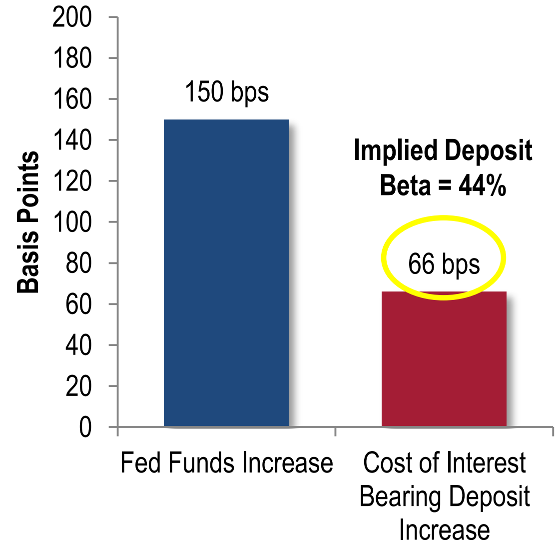
Non-Purchased	1Q14	2Q14	3Q14	4Q14	1Q15	2Q15	3Q15	4Q15	1Q16	2Q16	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18
Loan Yield	5.11%	5.08%	5.04%	5.18%	5.01%	5.10%	4.96%	4.96%	5.00%	5.06%	5.12%	5.14%	5.26%	5.42%	5.63%	5.76%	5.94%
COIBD	0.22%	0.21%	0.23%	0.27%	0.29%	0.29%	0.31%	0.35%	0.44%	0.51%	0.50%	0.52%	0.58%	0.67%	0.79%	0.83%	0.97%
Core Spread	4.89%	4.87%	4.81%	4.91%	4.72%	4.81%	4.65%	4.61%	4.56%	4.55%	4.62%	4.62%	4.68%	4.75%	4.84%	4.93%	4.97%
Quarter-over-quarter improvement in core spread →											+7 bps		+6 bps	+7 bps	+9 bps	+9 bps	+4 bps

BANK of the OZARKS

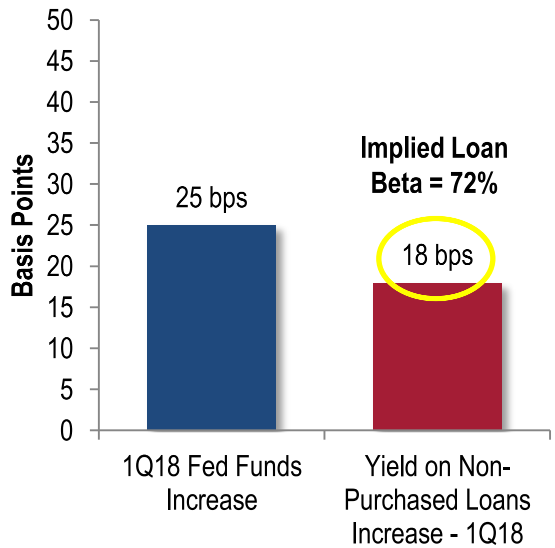
As a Result of Our Variable Rate Non-purchased Loan Portfolio, Our Yields on Originated Loans Have Expanded Faster Than Our Cost of Interest Bearing Deposits

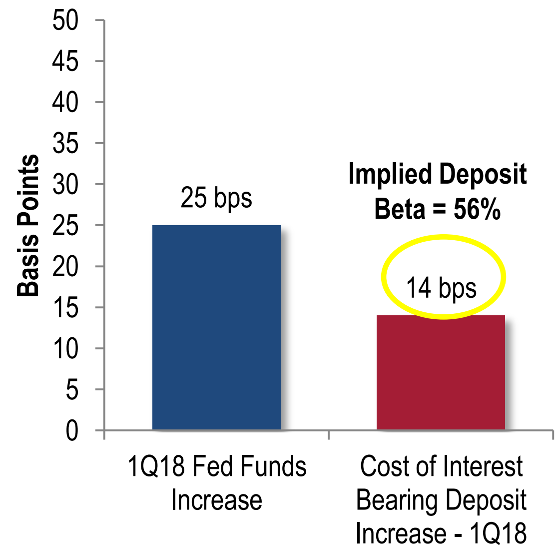
Non-Purchased Loan and Deposit Betas **During the Rising Rate Cycle (3Q15-1Q18)**





Non-Purchased Loan and Deposit Betas **for the First Quarter of 2018**

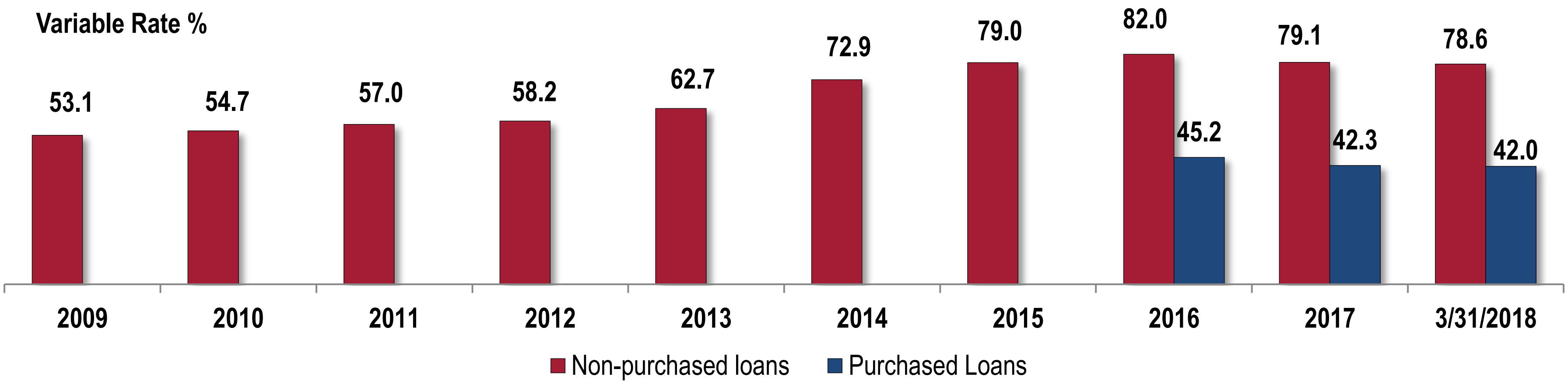




With our Net Interest Margin in the 94th percentile* of the industry, we are well positioned whether rates change or not

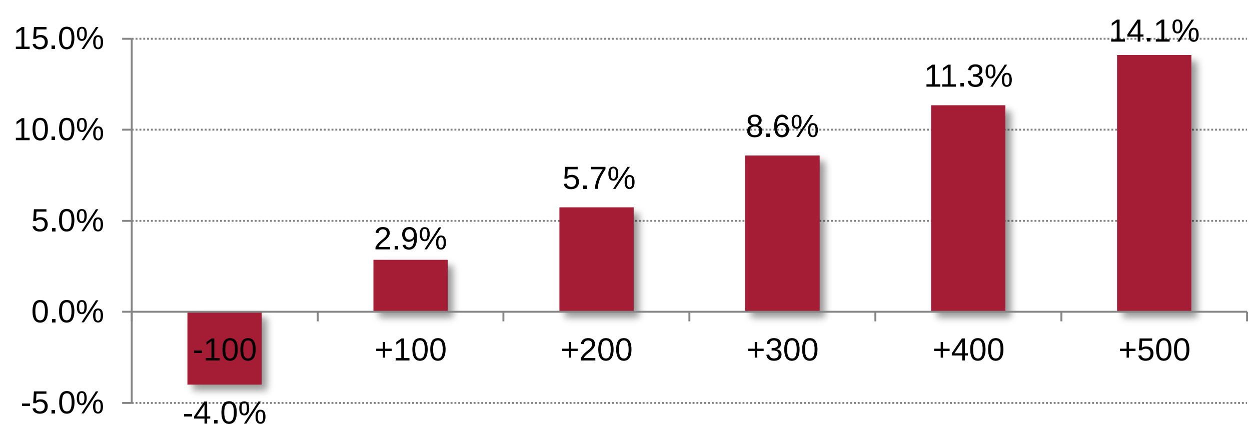
We are well positioned to benefit from rising rates

Variable Rate Portion of Total Non-purchased and Purchased Loans



Rising Interest Rates Should Increase our Net Interest Income

Shift in Interest Rates (in bps) and the corresponding Shift in Projected Baseline Net Interest Income**



*S&P Global Market Intelligence reporting for 2017.

**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, 2018. 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.

BANK of the OZARKS

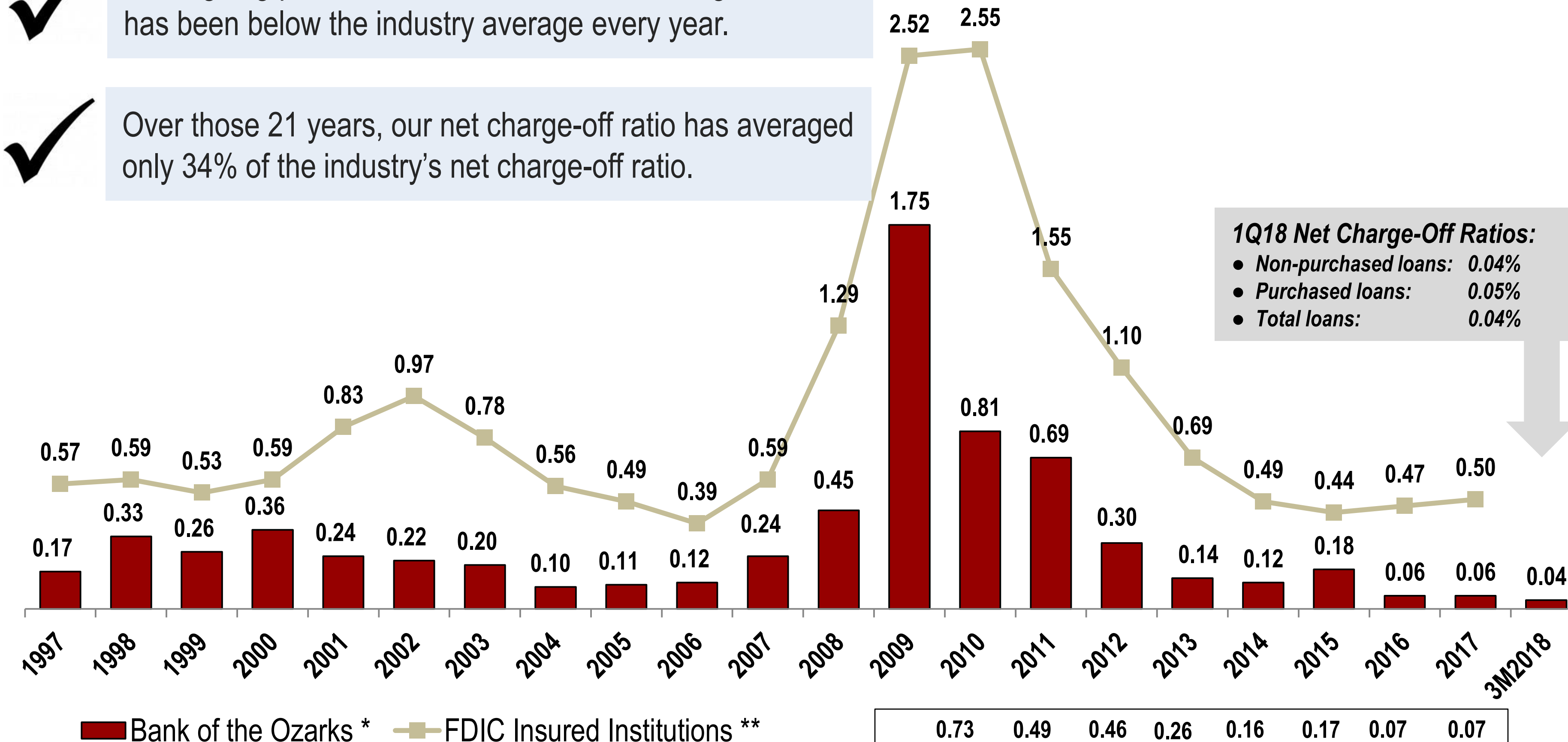
Maintained Focus on Other Key Areas

- Favorable Asset Quality
- Excellent Efficiency

Asset Quality 66% 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 21 years, our net charge-off ratio has averaged only 34% of the industry's net charge-off ratio.



1Q18 Net Charge-Off Ratios:
- *Non-purchased loans: 0.04%*
- *Purchased loans: 0.05%*
- *Total loans: 0.04%*

0.73	0.49	0.46	0.26	0.16	0.17	0.07	0.07

Total NCO's to non-purchased and purchased loans

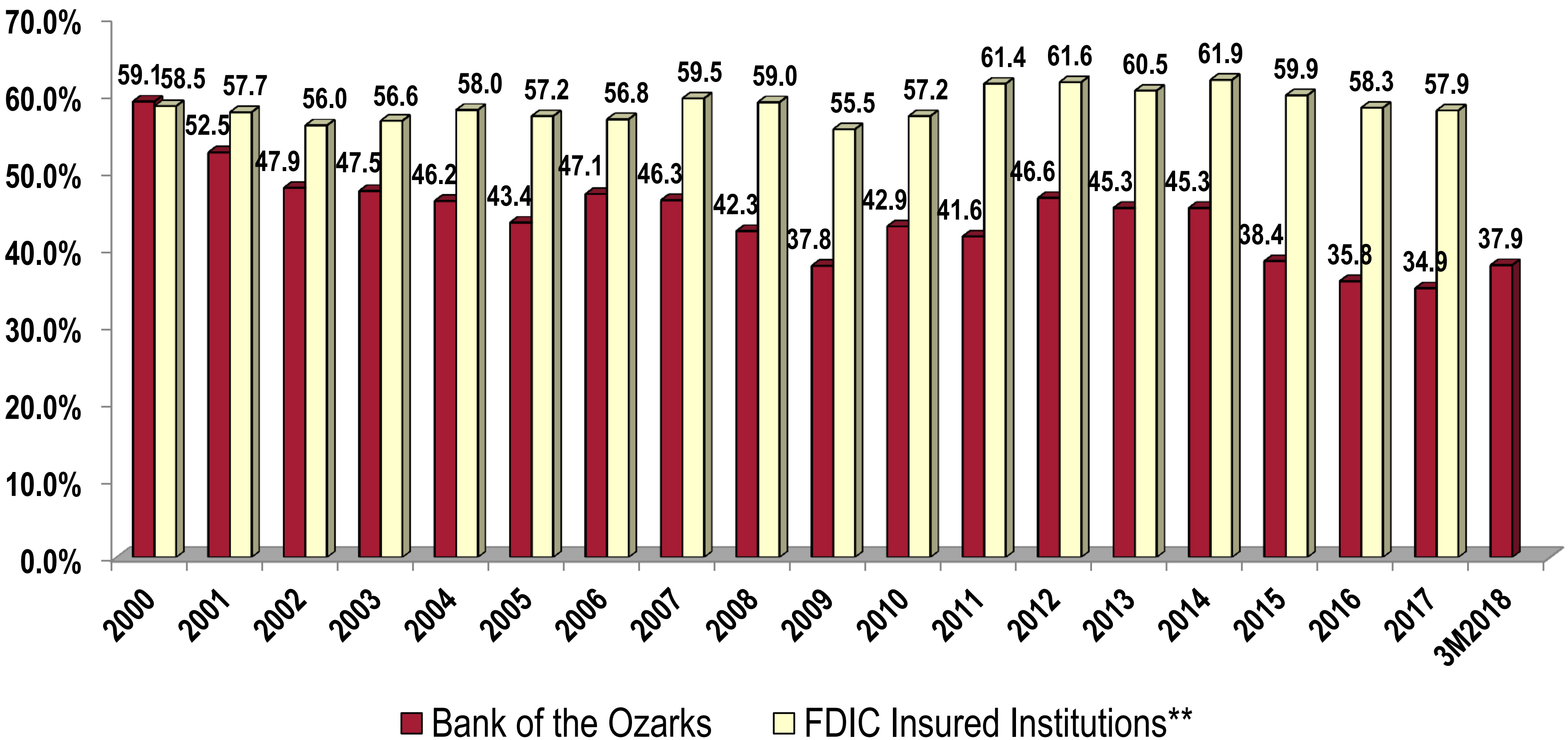
* Bank of the Ozarks' data excludes purchased loans and net charge-offs related to such loans.
** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2017. Annualized when appropriate.

BANK of the OZARKS

Excellent Efficiency:
Top Decile of Industry for 16 Consecutive Years*

- Favorable trend in efficiency while significantly investing in our corporate infrastructure
- Long term goal for further improvement by growing revenue at a faster pace than expenses

Efficiency Ratio (%)



*Data from S&P Global Market Intelligence.
**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last update fourth quarter 2017.

BANK of the OZARKS

A Proven Track Record of Growth

- Organic Growth + Acquisitions
- Investment Portfolio Migration

A Potent Combination of Growth + Acquisitions

Organic Growth, Including *De Novo* Branching

$28 Million In 1979 → $2.8 Billion In 2009 → Strong Organic Growth Continued 2010-2017 → Organic Growth continues to be our #1 Growth Priority

Augmented by Multiple Acquisitions since 2010

1. March 2010	Unity National Bank	GA	FDIC-assisted
2. July 2010	Woodlands Bank	SC, NC, GA, AL	FDIC-assisted
3. September 2010	Horizon Bank	FL	FDIC-assisted
4. December 2010	Chestatee State Bank	GA	FDIC-assisted
5. January 2011	Oglethorpe Bank	GA	FDIC-assisted
6. April 2011	First Choice Community Bank	GA	FDIC-assisted
7. April 2011	Park Avenue Bank	GA, FL	FDIC-assisted
8. December 2012	The Citizens Bank	AL	Traditional M&A
9. July 2013	First National Bank of Shelby	NC	Traditional M&A
10. March 2014	OMNIBANK	TX	Traditional M&A
11. May 2014	Summit Bank	AR	Traditional M&A
12. February 2015	Intervest National Bank	NY, FL	Traditional M&A
13. August 2015	Bank of the Carolinas	NC	Traditional M&A
14. July 20, 2016	Community & Southern Bank	GA, FL	Traditional M&A
15. July 21, 2016	C1 Bank	FL	Traditional M&A

+

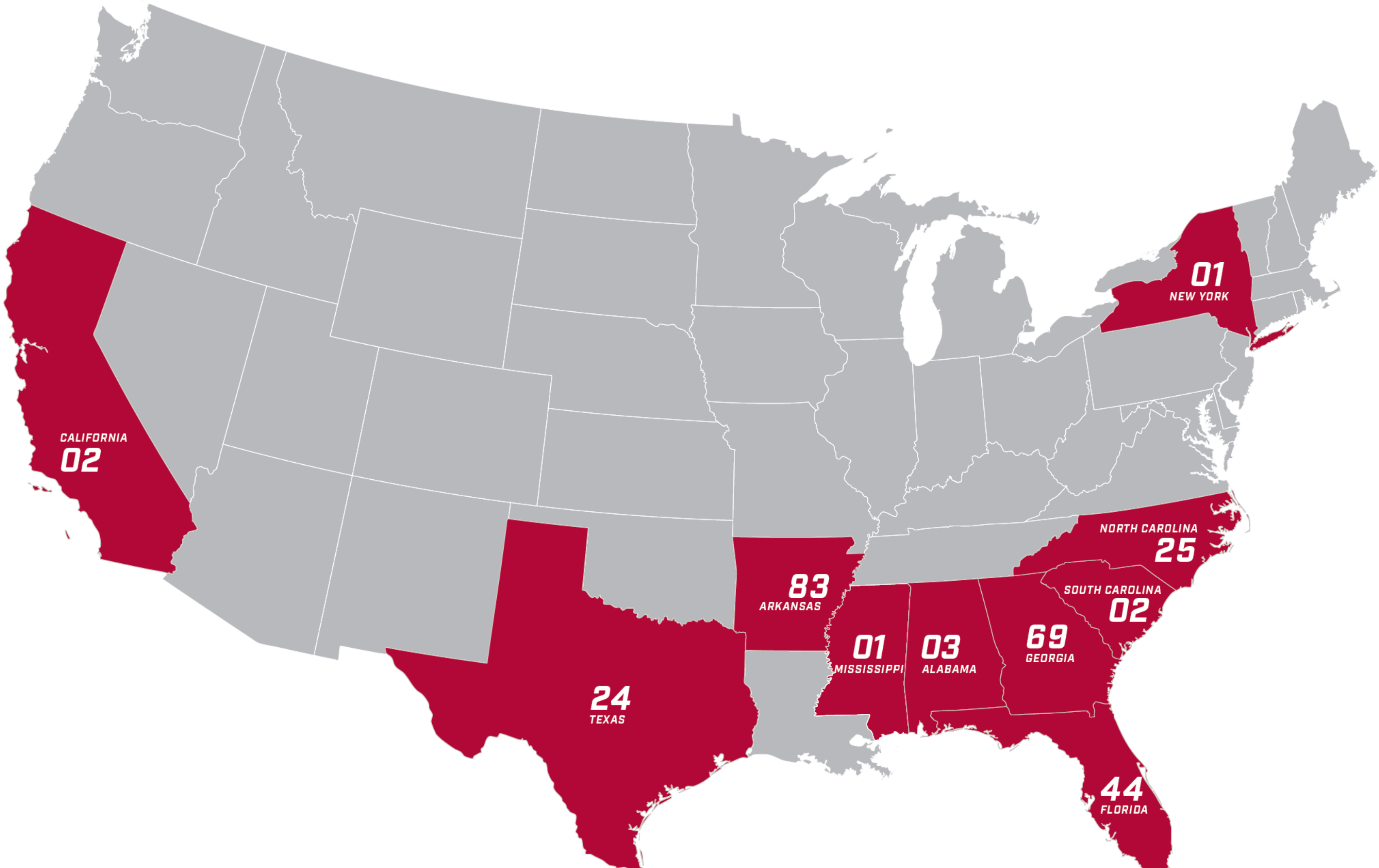
Acquisitions should continue to be a meaningful contributor to long-term growth

↓

$22.0 Billion at March 31, 2018

254 Offices in Ten States

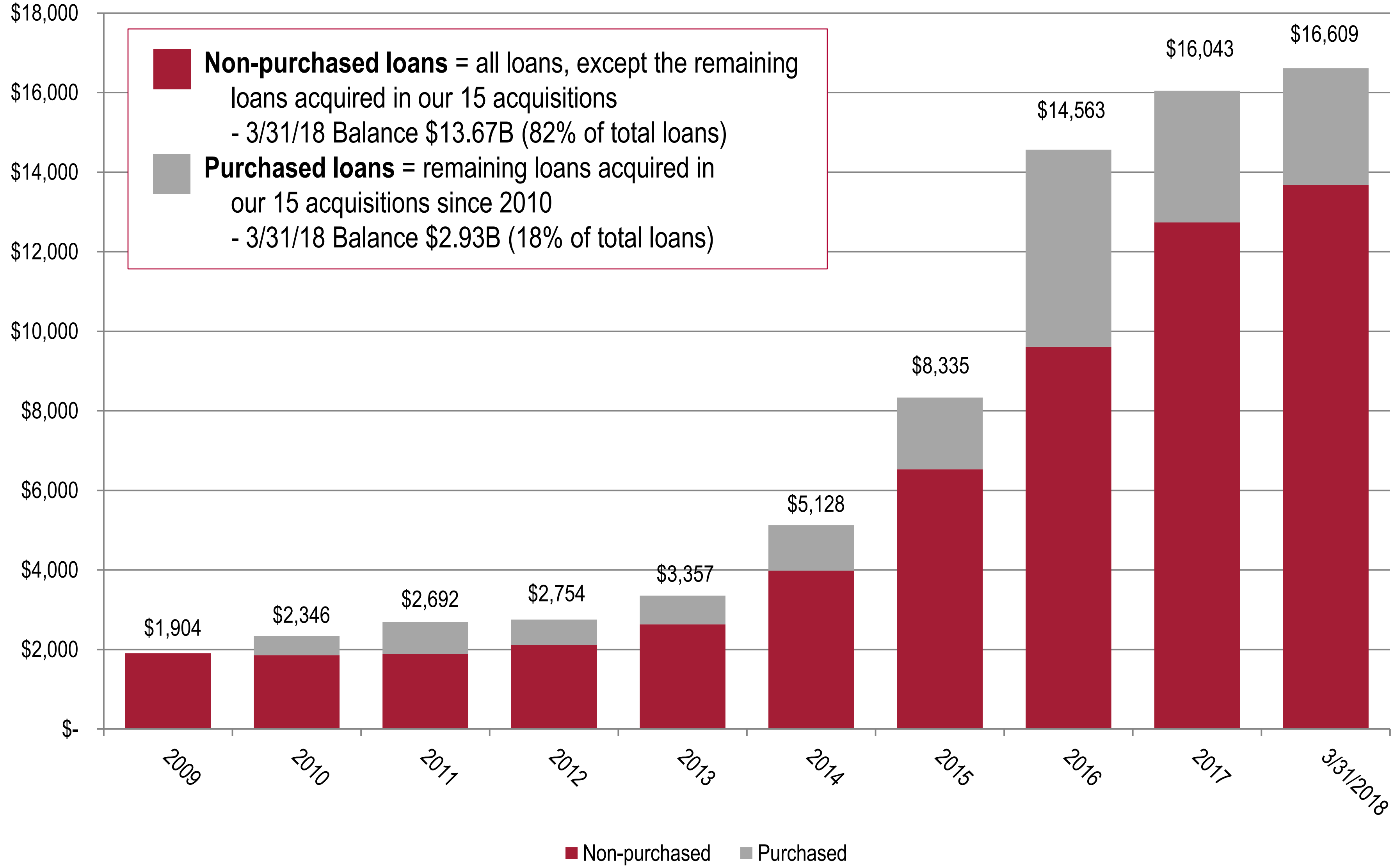
(Office count as of March 31, 2018 includes 243 deposit-gathering branches and 11 loan production offices.)



BANK of the OZARKS

Total Loan Portfolio Growth Over Time

($ in millions)



BANK of the OZARKS

Investment Portfolio Migration

PORTFOLIO HIGHLIGHTS - 12/31/16	
Book Value	$1,511,440,592
# Securities	1,258
Average Size (Book)	$1,201,463
Average Life	6.22
Average Life +300bps	9.95
% Price change +100	-5.93%
% Price change +300	-16.64%
Effective Duration	5.69
Effective Convexity	(0.25)

PORTFOLIO HIGHLIGHTS – 3/31/18	
Book Value	$2,663,467,581
# Securities	915
Average Size (Book)	$2,910,894
Average Life	5.00
Average Life +300bps	5.76
% Price change +100	-6.23%
% Price change +300	-13.90%
Effective Duration	4.22
Effective Convexity	0.317

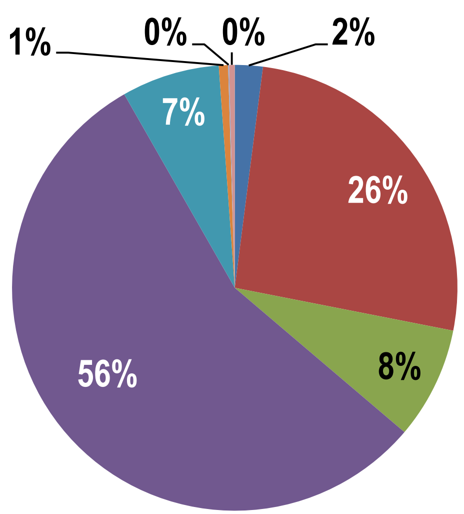
Highlights:

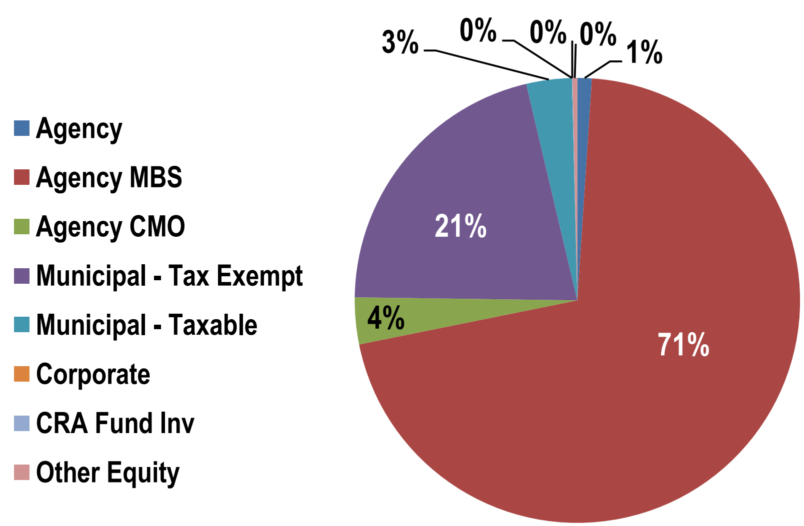
Increased balance sheet liquidity

Significant reduction in portfolio extension risk in a rising rate environment

Reduced mark-to-market risk in a significant rising rate environment; reduced effective duration

Change from negative to positive convexity





- Moved from 36% agency to 75% agency increasing portfolio monthly cash flow and growing portfolio $1.15 billion
- Municipal tax exempt has decreased from 56% to 21% of securities portfolio

BANK of the OZARKS

Loan Portfolio Diversification

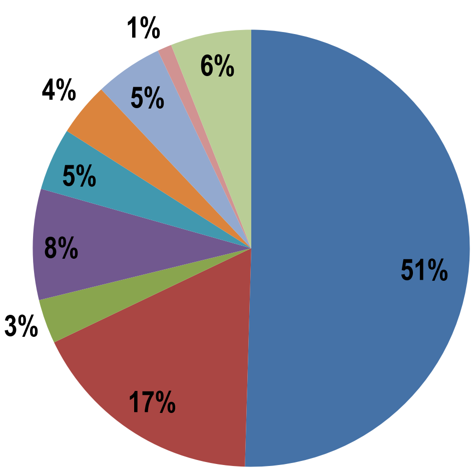
- Real Estate Specialties Group ("RESG")
- Community Bank Lending
- Indirect RV / Marine Lending

BANK of the OZARKS

Loan Portfolio Mix – March 31, 2018

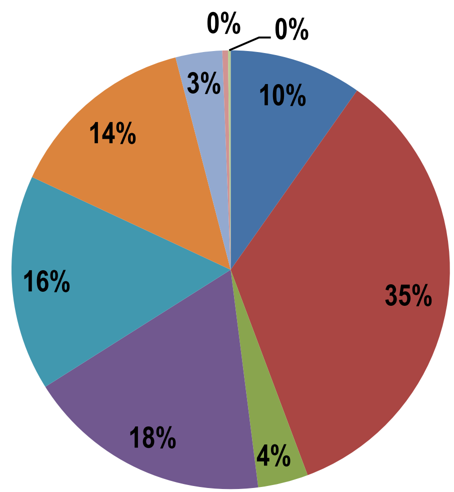
($ in thousands)

Non-purchased Loans



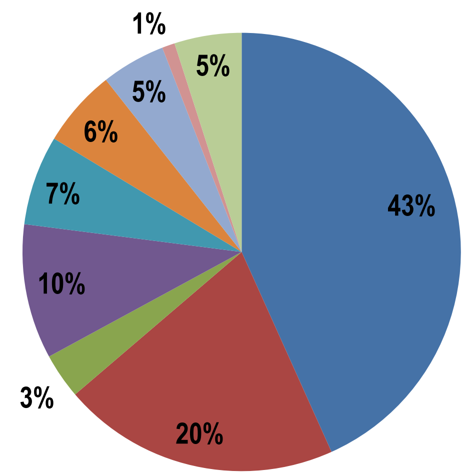
Construction	$	6,900,792
Non-owner Occupied CRE		2,385,691
Multifamily (non-construction)		447,452
Regulatory CRE		*9,733,935*
Consumer		1,121,817
Residential 1-4 Family		633,047
Owner Occupied CRE		538,542
Commercial & Industrial		685,878
Agricultural		143,896
Other		817,446
Total	**$**	**13,674,561**

Purchased Loans



Construction	$	287,071
Non-owner Occupied CRE		1,012,583
Multifamily (non-construction)		108,681
Regulatory CRE		*1,408,335*
Consumer		529,750
Residential 1-4 Family		466,652
Owner Occupied CRE		410,975
Commercial & Industrial		100,869
Agricultural		12,237
Other		5,717
Total	**$**	**2,934,535**

Total Loans

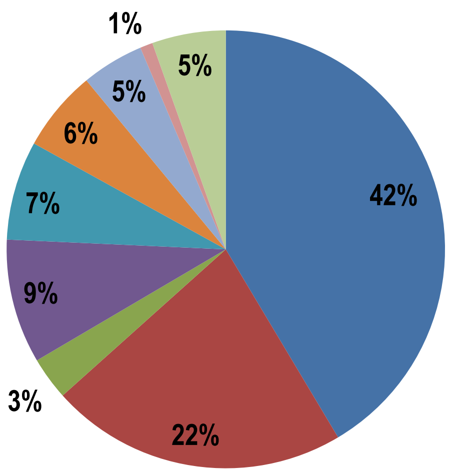


Construction	$	7,187,863
Non-owner Occupied CRE		3,398,274
Multifamily (non-construction)		556,133
Regulatory CRE		*11,142,270*
Consumer		1,651,567
Residential 1-4 Family		1,099,699
Owner Occupied CRE		949,517
Commercial & Industrial		786,747
Agricultural		156,133
Other		823,163
Total	**$**	**16,609,096**

Total Loan Portfolio Net Growth

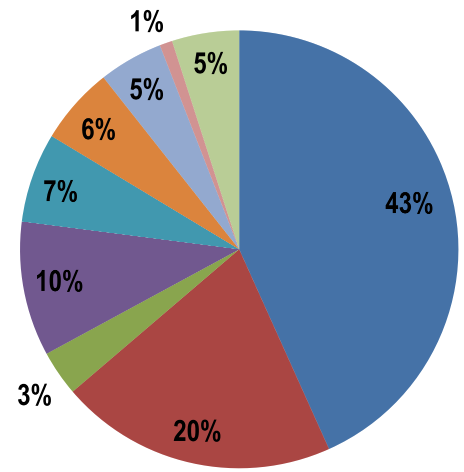
($ in thousands)

Total Loans at December 31, 2017



Construction	$	6,648,061
Non-owner Occupied CRE		3,517,388
Multifamily (non-construction)		508,514
Regulatory CRE		*10,673,963*
Consumer		1,472,593
Residential 1-4 Family		1,174,427
Owner Occupied CRE		961,488
Commercial & Industrial		738,027
Agricultural		150,003
Other		872,528
Total	**$**	**16,043,029**

Total Loans at March 31, 2018



				3M Net Growth	
Construction	$	7,187,863	$	539,802	#1
Non-owner Occupied CRE		3,398,274		(119,114)	
Multifamily (non-construction)		556,133		47,619	#4
Regulatory CRE		*11,142,270*		*468,307*	
Consumer		1,651,567		178,974	#2
Residential 1-4 Family		1,099,699		(74,728)	
Owner Occupied CRE		949,517		(11,971)	
Commercial & Industrial		786,747		48,720	#3
Agricultural		156,133		6,130	#5
Other		823,163		(49,365)	
Total	**$**	**16,609,096**	**$**	**566,067**	

Real Estate Specialties Group (RESG) - Our Primary Engine for Loan Growth

RESG Lending Priorities

Our focus is on building a loan portfolio with the lowest credit and interest rate risks utilizing discipline and expertise with the following priorities:

- Asset Quality – Primary
- Profitability – Secondary
- Growth – Tertiary

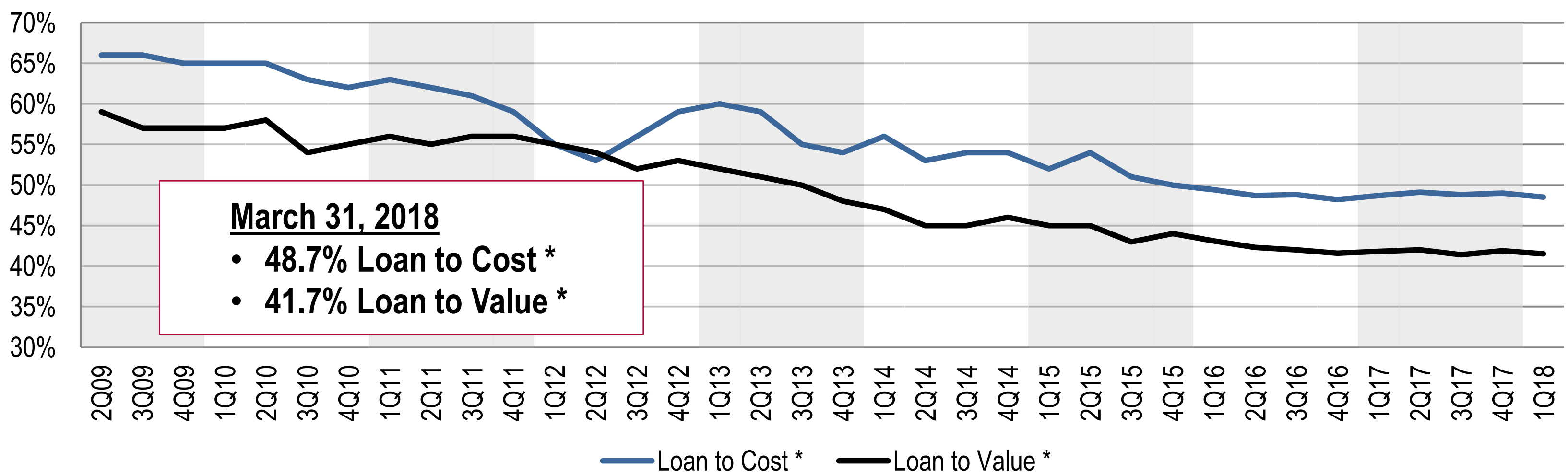
Portfolio Importance

RESG Loans at March 31, 2018:

- 64% of our funded non-purchased loans
- 94% of our unfunded closed loans
- 78% of our total funded and unfunded balances of non-purchased loans

Accounted for 57% of non-purchased loan growth (funded balances) in 1Q 2018 and 46% for the full year of 2017

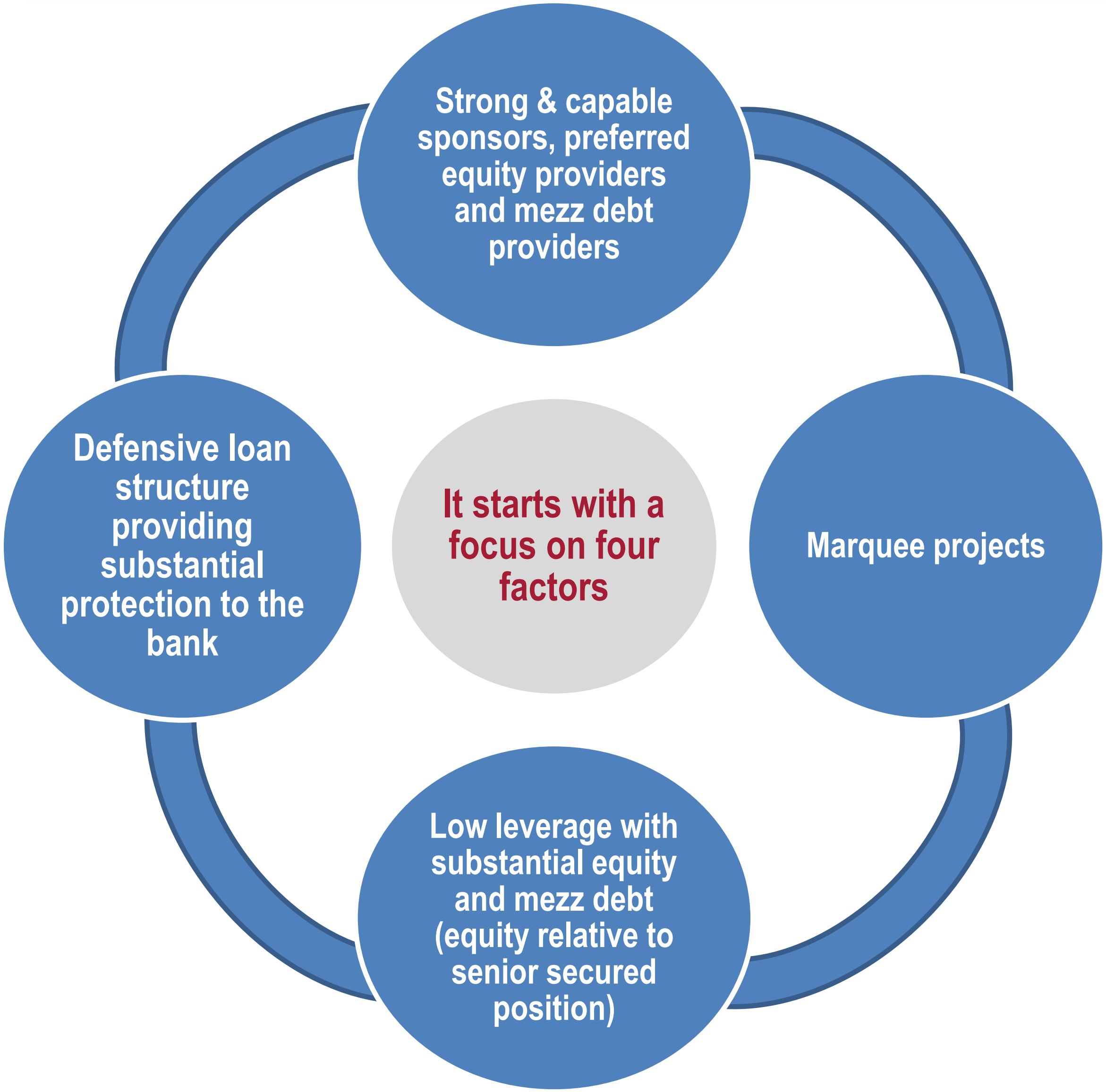
RESG Leverage Trends Over the Last Decade



** Assumes all loans are fully funded*

BANK of the OZARKS

RESG Business Model Reduces Credit Risk



- We are always the sole senior secured lender giving us the lowest risk position in the capital stack
- With RESG's averages of 48.7%* LTC and 41.7%* LTV, our portfolio may be the most conservative CRE portfolio in the country
- Over RESG's 15 year history, asset quality has been excellent with an average annual net charge-off ratio of only 5 bps

** As of March 31, 2018; assumes all loans are fully funded.*

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RESG Business Model Emphasizes Industry-Leading Excellence Throughout the Life of the Loan

- Thorough underwriting including detailed modeling and testing for economic stress, interest rate stress, exit refinancing stress and cap rate stress
- Rigorous economic analysis including supply and demand metrics for the relevant market, submarket and micro-market, as appropriate
- Comprehensive and consistent documentation under the supervision of RESG's in-house legal team in coordination with outside counsel
- An emphasis on precision at closing handled by RESG's team of closers and paralegals
- Thorough life-of-loan asset management by teams of skilled asset managers

Low Leverage and Significant RESG Portfolio Diversification by Product Type Reduces Risk

RESG Portfolio Details As of March 31, 2018

No property type accounts for more than 25.8% of RESG's portfolio

Property Type	Funded Commitment	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
Multi-family	$1,743,023,605	$5,241,495,738	25.8%	54.7%	46.0%
Condos	1,985,087,989	4,927,449,847	24.2%	46.7%	40.8%
Hospitality	1,498,553,393	2,869,252,720	14.1%	47.4%	39.9%
Office / MOB	960,518,665	2,704,322,690	13.3%	47.8%	37.8%
Mixed Use	704,181,734	2,233,541,714	11.0%	51.2%	43.8%
Land Hold	1,103,381,765	1,170,314,151	5.8%	39.8%	37.3%
Retail	289,954,915	408,714,978	2.0%	59.9%	52.3%
Land Development	191,635,732	237,453,809	1.2%	35.9%	36.7%
SF Lots	101,825,482	196,186,833	1.0%	43.2%	42.0%
Industrial	82,245,126	188,631,686	0.9%	50.2%	40.1%
SF Home	42,053,604	136,016,056	0.7%	29.0%	34.5%
Totals	**$8,702,462,011**	**$20,313,380,225**	**100.0%**	**48.7%**	**41.7%**

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

Weighted average LTV of RESG's portfolio is a very conservative 41.7%

Note: LTC/LTV percentages are based on total commitment amounts.

BANK of the OZARKS

Low Leverage and Significant RESG Portfolio Diversification by Geography Reduces Risk

RESG Portfolio Details by MSA As of March 31, 2018

MSA	Funded Commitment	Total Commitment (Funded and Unfunded)	Percentage of RESG Portfolio	Loan to Cost (LTC)	Loan to Value (LTV)
New York, NY	$3,062,839,421	$6,272,145,089	30.9%	48.2%	42.2%
Miami, FL	953,150,660	2,389,448,480	11.8%	42.8%	35.9%
Los Angeles, CA	360,135,224	1,836,795,679	9.0%	44.9%	40.7%
Chicago, IL	443,147,428	1,086,342,805	5.3%	57.0%	45.8%
Dallas / Fort Worth, TX	579,319,067	1,004,658,034	4.9%	56.0%	44.0%
Denver, CO	300,363,106	716,888,857	3.5%	57.7%	50.9%
San Francisco, CA	160,788,742	682,027,486	3.4%	51.6%	39.5%
Seattle, WA	264,657,476	536,592,605	2.6%	52.1%	37.5%
Orlando, FL	163,155,320	512,724,765	2.5%	53.7%	45.1%
Phoenix, AZ	129,434,613	507,836,989	2.5%	55.4%	44.1%
Other MSAs	2,285,470,954	4,767,919,437	23.6%	48.2%	42.5%
Totals	**$8,702,462,011**	**$20,313,380,225**	**100.0%**	**48.7%**	**41.7%**

Note: LTC/LTV percentages are based on total commitment amounts.

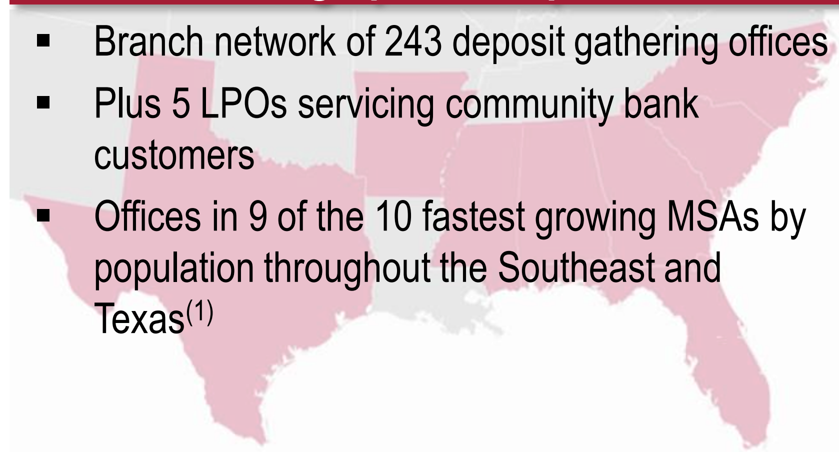
Community Banking Overview

Community Banking Business Model

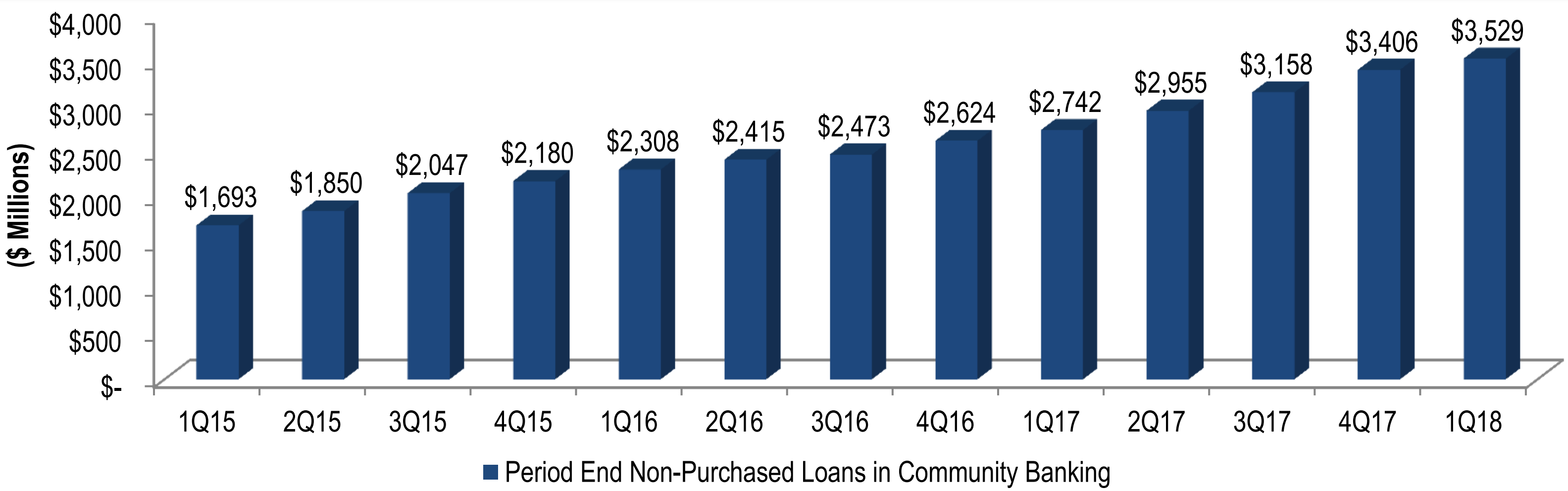
- In addition to owner-occupied and non-owner occupied CRE, Community Banking focuses on other lines of business, including:
  - Consumer & Small Business
  - Government Guaranteed
  - Agriculture & Poultry
  - Commercial & Industrial
  - Business Aircraft

Geographic Footprint

- Branch network of 243 deposit gathering offices
- Plus 5 LPOs servicing community bank customers
- Offices in 9 of the 10 fastest growing MSAs by population throughout the Southeast and Texas(1)



Community Banking's Balance of Non-purchased Loans in Recent Quarters



Source: S&P Global Market Intelligence.

(1) Represents projected population change from 2018-2023. Weighted average by deposits in MSAs in AL, AR, FL, GA, LA, MS, NC, SC, TN and TX .

BANK of the OZARKS

Indirect RV & Marine Lending Overview

RV & Marine Lending Business Model

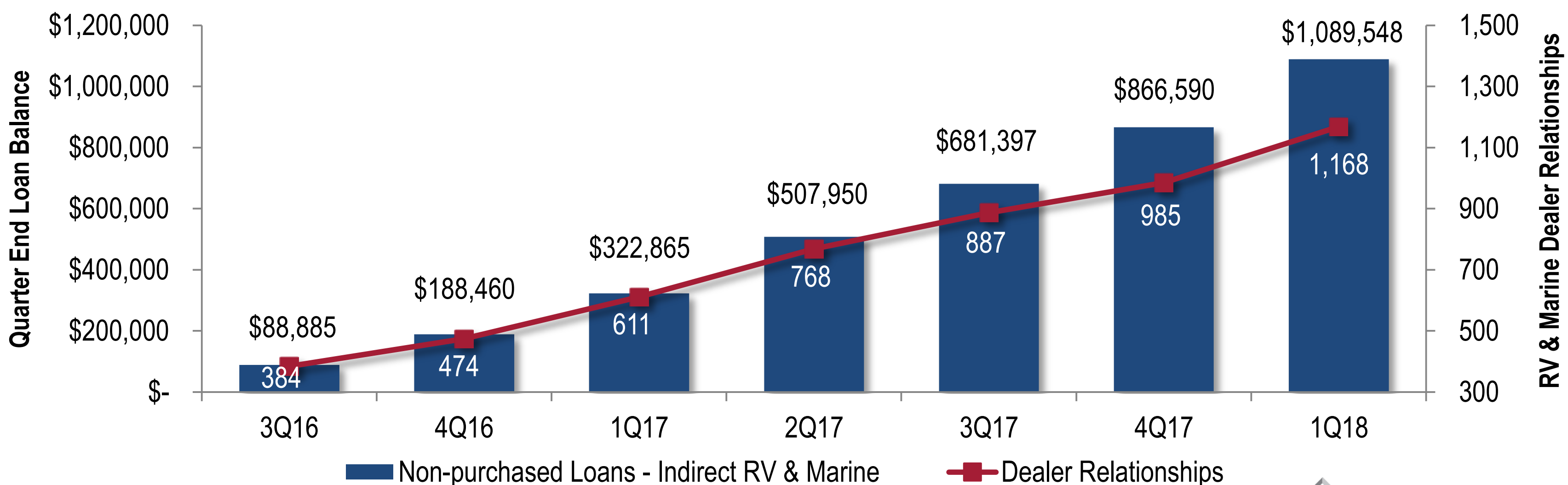
- Profitable and predictable consumer loans
- Service provider value proposition
- Seasoned industry professionals are the backbone of our lending team
  - Management – 30+ years avg. experience
  - Sales / Underwriting – 20+ years avg. experience
- Thorough monitoring including daily and trended reporting and data analytics

Credit Quality is the Primary Focus

- The average consumer is a lifestyle borrower:
  - Avg. age – 50+
  - Avg. FICO – 780
  - Avg. credit history – 10+ years
  - 98% are home owners
- Robust underwriting and daily monitoring have resulted in 30+ day **delinquency rate of 0.11% at 3/31/18** and **1Q18 net-charge offs of only 0.003%** on non-purchased indirect loans

Our Growth in RV and Marine Dealers has Been the Catalyst for Portfolio Growth

($ in thousands)



BANK of the OZARKS

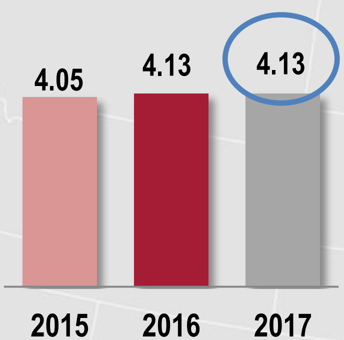
- ❖ **Deposit Growth Profile and Sources of Liquidity**
  - Substantial Capacity in Our Existing Offices
  - Additional Growth through *De Novo* Branching
  - OZRK Labs Overview
- ❖ **Strong Capital Position**

BANK of the OZARKS

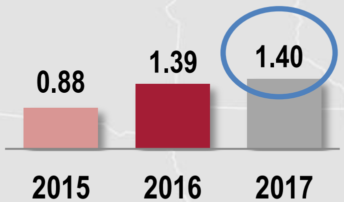
Untapped Deposit Growth Potential in Existing Markets

(Branch count includes deposit-gathering branches only as of June 30, 2017*)

% of Branches in Cities**



% of Deposits in Cities **



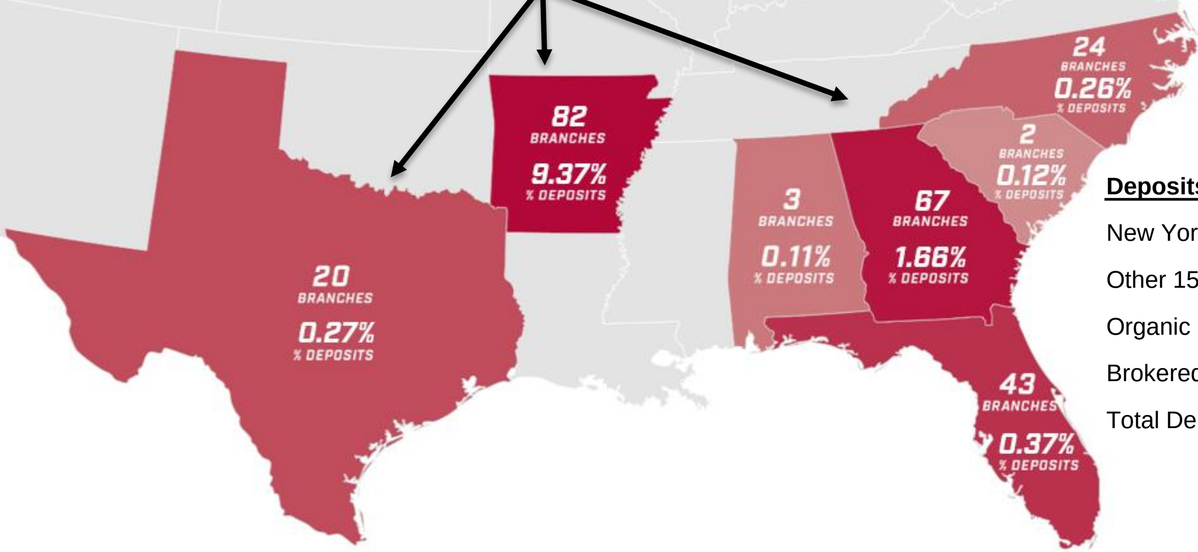
Deposit Market Share Comparison

	6/30/16	6/30/17	% Change
AR	8.93%	9.37%	0.44%
GA	1.82%	1.66%	-0.16%
FL	0.42%	0.37%	-0.05%
TX	0.25%	0.27%	0.02%
NC	0.25%	0.26%	0.01%
SC	0.11%	0.12%	0.01%
AL	0.11%	0.11%	0.00%

The small loss of market share in GA and FL reflects expected deposit runoff following our two acquisitions in July 2016

Substantial capacity for future growth with over $1.1T in deposits in existing markets excluding NYC

Our single NYC office provides substantial capacity for growth in the $1.6T NYC deposit market



Deposits	12/31/16	3/31/18	Δ in $
New York City	$ 378	$ 1,828	$ 1,450
Other 156 Cities	$ 13,208	$ 14,857	$ 1,649
Organic Deposits	$ 13,586	$ 16,686	$ 3,099
Brokered	$ 1,989	$ 1,148	$ (841)
Total Deposits	$ 15,575	$ 17,834	$ 2,258

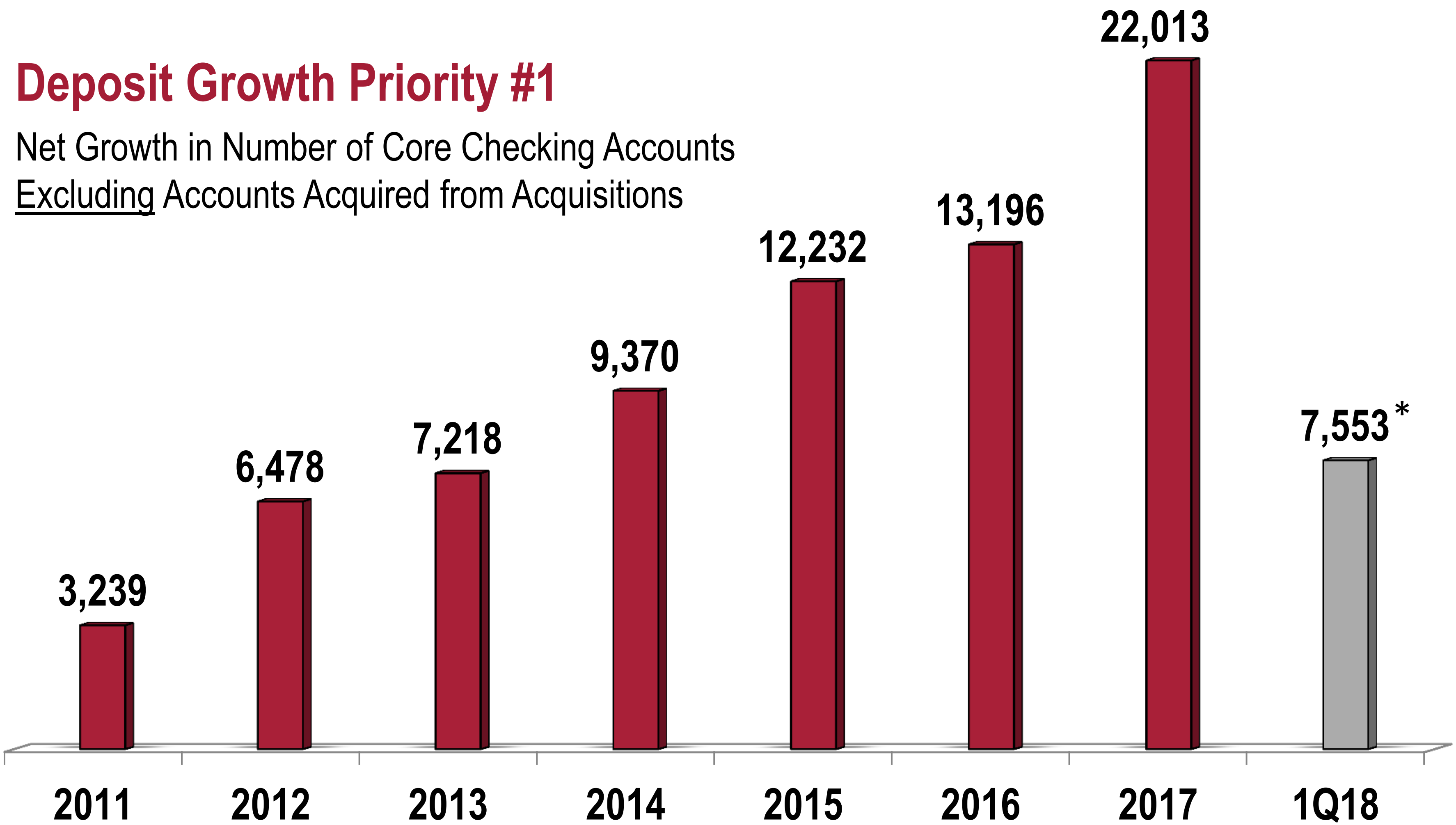
*Data for all FDIC Insured Institutions from the FDIC Annual Market Share Report, last updated June 30, 2017.
**Deposits in our New York office and deposits for all FDIC financial institutions in New York are excluded from this analysis. Percentages shown on map are OZRK % of deposits as of June 30, 2017.

BANK of the OZARKS

Organic Growth in Core Checking Accounts

Deposit Growth Priority #1

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

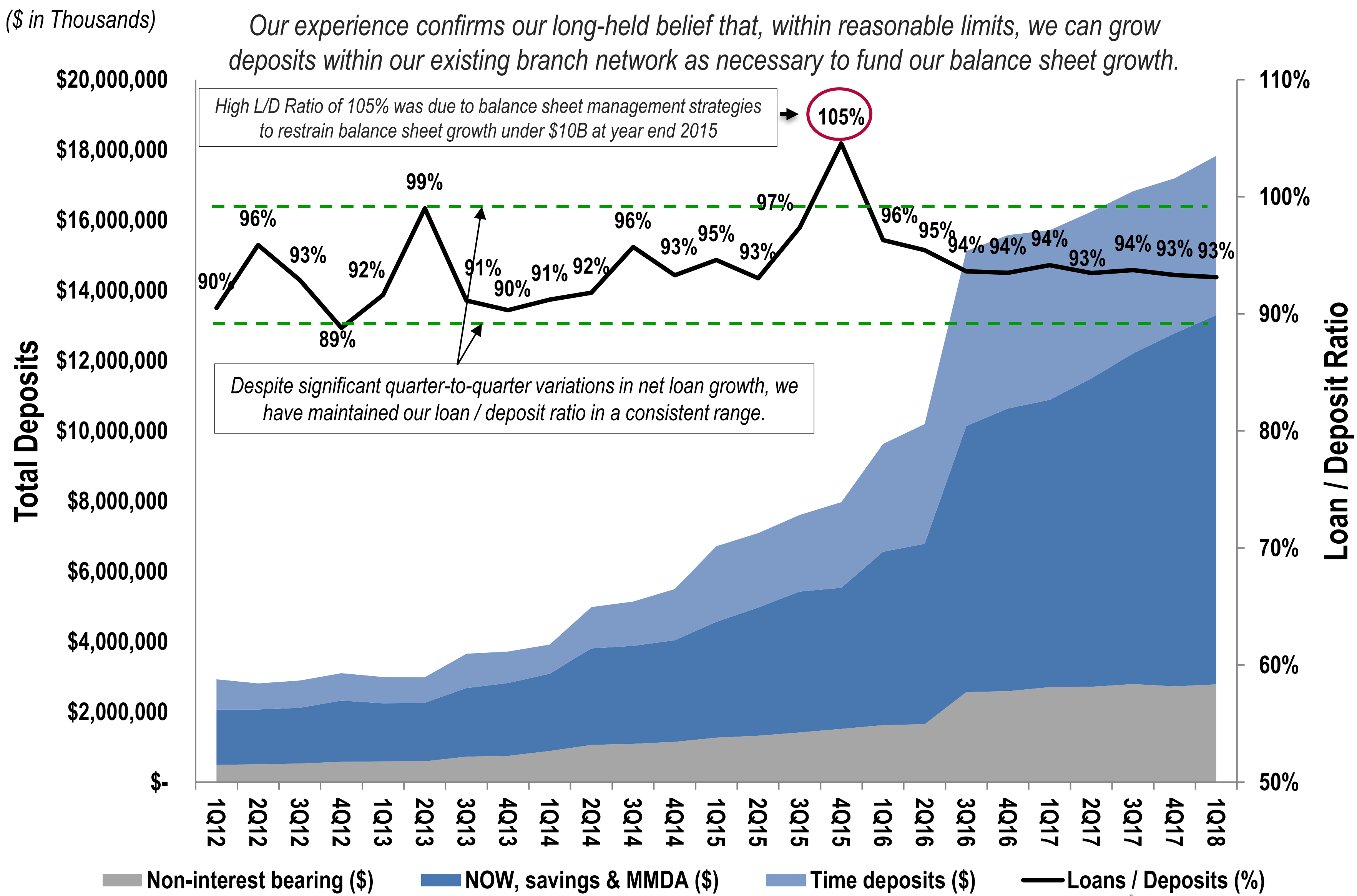


** Not annualized.*

BANK of the OZARKS

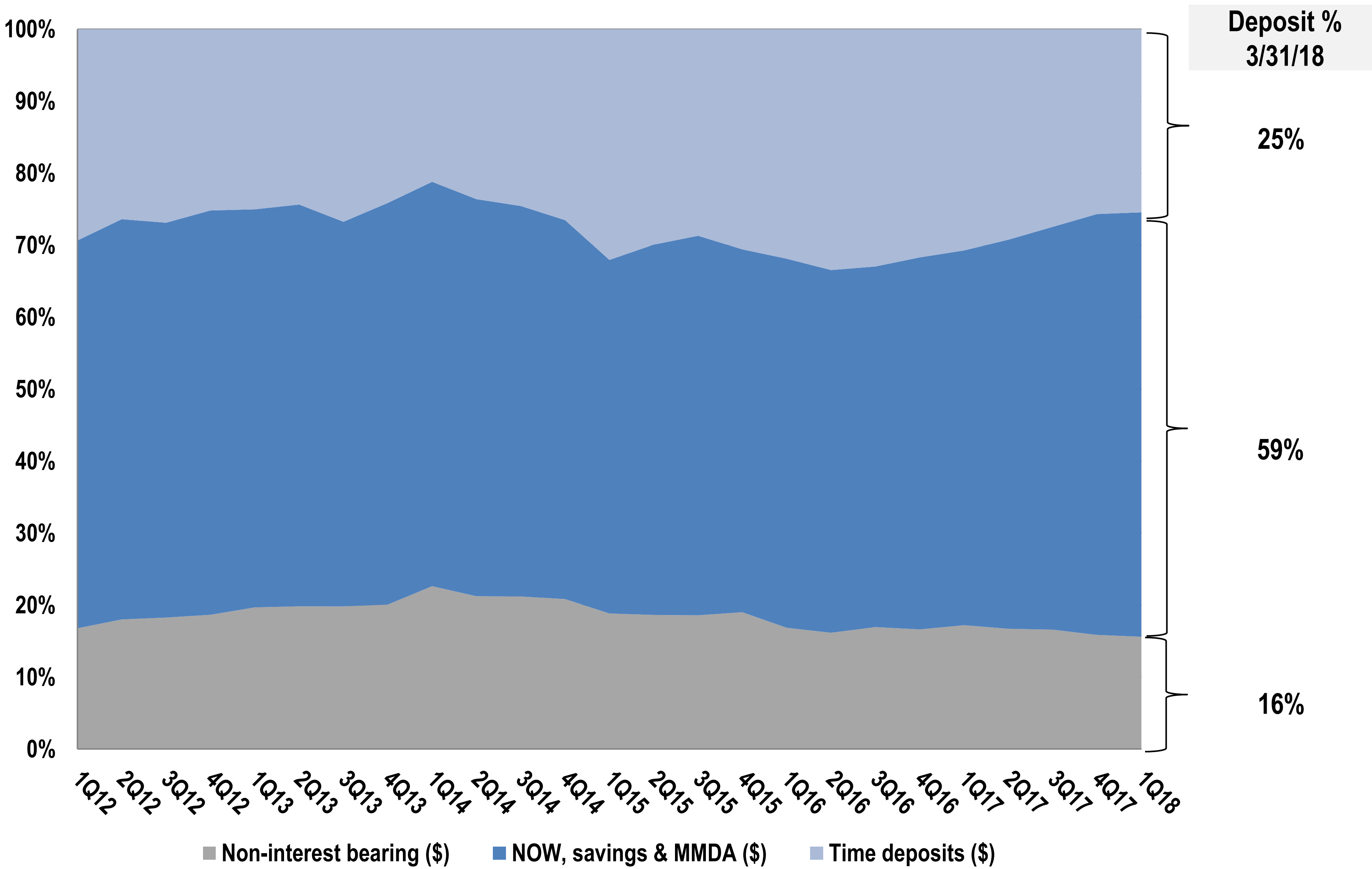
Demonstrated Growth in Deposits Over Time…

Our experience confirms our long-held belief that, within reasonable limits, we can grow deposits within our existing branch network as necessary to fund our balance sheet growth.



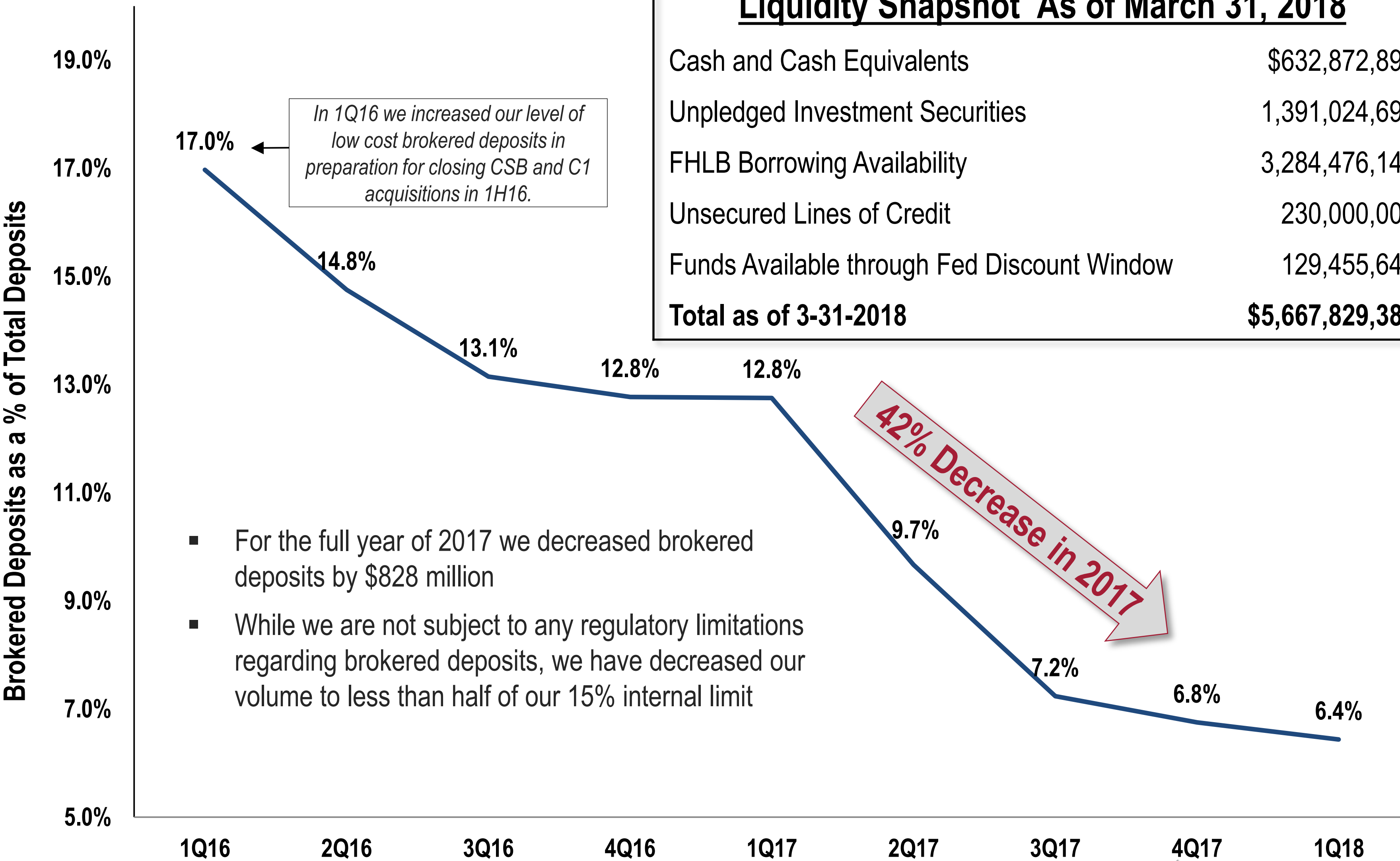
BANK of the OZARKS

… While Deposit Mix Has Been Very Consistent



Decreased Utilization of Brokered Deposits While Maintaining Abundant Sources of Liquidity

Liquidity Snapshot As of March 31, 2018	
Cash and Cash Equivalents	$632,872,896
Unpledged Investment Securities	1,391,024,695
FHLB Borrowing Availability	3,284,476,146
Unsecured Lines of Credit	230,000,000
Funds Available through Fed Discount Window	129,455,643
Total as of 3-31-2018	**$5,667,829,380**



- For the full year of 2017 we decreased brokered deposits by $828 million
- While we are not subject to any regulatory limitations regarding brokered deposits, we have decreased our volume to less than half of our 15% internal limit

BANK of the OZARKS

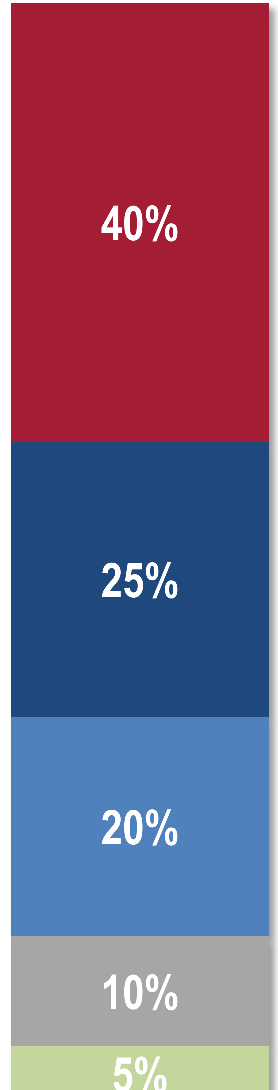
OZRK Labs Overview

AMERICAN BANKER

Top 20 Best Fintechs to Work For

- OZRK Labs is a team of highly-skilled financial technology experts within Bank of the Ozarks
- Diverse and expanding team of 25 engineers, product managers, designers and emerging technologists working alongside business units to create unique banking solutions for our customers and bankers
- Expertise in developing banking technologies and managing the full software development life cycle in highly regulated environments
- Well positioned to provide technological solutions that address gaps left in the market by third party providers, providing Bank of the Ozarks with a distinct competitive advantage in addressing emerging FinTech opportunities

OZRK Labs Resource Allocation



Digital Channel & Emerging Technologies

- New online account opening platform launched in 2018
- Development of differentiated mobile banking app with unique customer experience components

RESG Support and Delivery

- Enhancements and automation that create additional efficiencies in our largest production engine (pipeline reporting, origination, extensive data tracking, etc.)

Product Risk Management

In Branch Technologies

- Tablet based service delivery
- Untethering bankers from branches

Banking Efficiencies

Optimizing Our Extensive Branch Network

Growth in Legacy Markets

- Expanded deposit gathering capabilities in New York office with strategic staff additions
- Opened 1 office in McKinney, TX, in 3Q 2017 in an area that has experienced significant growth
- Plan to relocate from leased to owned branch in Winston-Salem, NC in 1Q 2019

Selected Expansion with CRA focus

- Significant commitment to enhancing service to low-to-moderate income census tracts and majority minority census tracts and their customers
- Current expansion plans for existing MSAs include:
  - 1 branch under development in Dallas County, TX
  - 1 branch under development in Tarrant County, TX
  - 3 branches planned in central Atlanta MSA
- Expected to enhance CRA performance and profitability

Expansion into New Markets (“*de novo* 2.0”)

- Developing *de novo* 2.0 branches and companion branches for opening in 2019 as follows:
  - 1-3 branches in Nashville, TN
  - 1-3 branches in Orlando, FL
  - 1 branch in the Buckhead area of Atlanta, GA
- Anticipate opening several additional *de novo* 2.0 branches each year after 2019; primarily in top 100 US MSAs

Strong Capital Position

Ratios at 3-31-18	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:	11.37%	6.375%	7.00%
Tier 1 capital to risk-weighted assets:	11.37%	7.875%	8.50%
Total capital to risk-weighted assets:	13.13%	9.875%	10.50%
Tier 1 leverage to average assets:	13.80%	4.00%	4.00%

We have Delivered for Shareholders

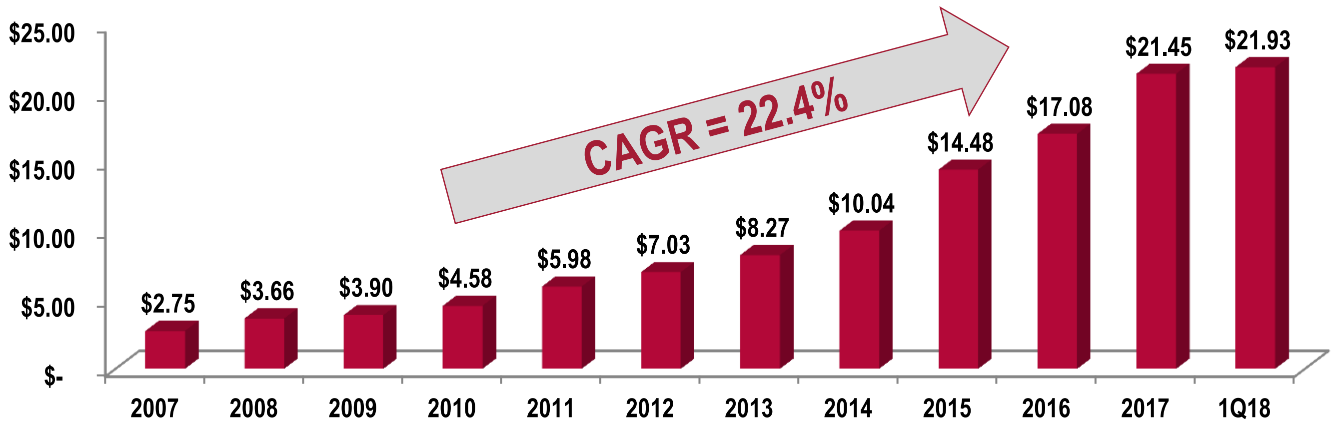
1st Quarter 2018 Financial Highlights:

- Record Quarterly Net Interest Income of $217.8 million
- Some of our Best Asset Quality Ratios as a Public Company including:
  - 0.09% Ratio of Nonperforming Loans as a Percent of Total Loans at quarter end
  - 0.14% Ratio of Loans Past Due 30 Days or more including Past Due Non-Accrual Loans to Total Loans at quarter end
  - 0.04% Annualized Net Charge-off Ratio for Non-Purchased Loans
- $941 Million Growth in Non-Purchased Loans
- 4.69% Net Interest Margin
- 37.9% Efficiency Ratio for the quarter
- Record Trust Income

Building Capital and Delivering Returns for Shareholders

Growth in Tangible Book Value Per Share*

- 697% increase in tangible book value per common share in 10 ¼ years



Dividend History

- Increased our cash dividend in each of the last 31 quarters
- Cash dividends increased every year since going public

Stock Splits

- Four 2-for-1 stock splits since going public in July 1997:
  - June 17, 2002
  - December 10, 2003
  - August 16, 2011
  - June 23, 2014

*Calculation of the Company's tangible book value per common share, including the reconciliation to the most directly comparable GAAP financial measures are included in the table at the end of this presentation. Management believes presentation of these non-GAAP financial measures provides useful supplemental information that contributes to a proper understanding of the financial results and capital levels of the Company.

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Beating the Indexes Over the Long-Term

OZRK US Equity | 97) Settings | Comparative Returns

Range 07/18/1997 - 05/03/2018 Period Daily No. of Period 7594 Day(s) Table

	Security	Currency	Price Change	Total Return	Difference	Annual Eq
1)	OZRK US Equity	USD	3978.47%	5627.86%		21.48%
2)	MID Index	USD	516.79%	715.09%		10.61%
3)	NDF Index	USD	180.51%	326.24%		7.22%
4)						
5)						
6)						

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

Australia 61 2 9777 8600 Brazil 5511 2395 9000 Europe 44 20 7330 7500 Germany 49 69 9204 1210 Hong Kong 852 2977 6000
Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000
SN 143850 CDT GMT-5:00 H454-4262-0 04-May-2018 09:48:45

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2018

NON-GAAP RECONCILIATIONS

Non-GAAP Reconciliation

Calculation of Tangible Book Value Per Common Share

	For the period ended December 31,					
	2007	2008	2009	2010	2011	2012
Total common stockholders' equity before noncontrolling interest	$ 190,829	$ 252,302	$ 269,028	$ 320,355	$ 424,551	$ 507,664
Less intangible assets:						
Goodwill	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)
Core deposit and other intangibles, net of accumulated amortization	(634)	(421)	(311)	(2,682)	(6,964)	(6,584)
Total intangibles	(5,877)	(5,664)	(5,554)	(7,925)	(12,207)	(11,827)
Total tangible common stockholders' equity	$ 184,952	$ 246,638	$ 263,474	$ 312,430	$ 412,344	$ 495,837
Common shares outstanding (thousands)	67,272	67,456	67,618	68,214	68,928	70,544
Book value per common share	$ 2.84	$ 3.74	$ 3.98	$ 4.70	$ 6.16	$ 7.20
Tangible book value per common share	$ 2.75	$ 3.66	$ 3.90	$ 4.58	$ 5.98	$ 7.03

	For the period ended December 31,					March 31,
	2013	2014	2015	2016	2017	2018
Total common stockholders' equity before noncontrolling interest	$ 629,060	$ 908,390	$ 1,464,631	$ 2,791,607	$ 3,460,728	$ 3,526,605
Less intangible assets:						
Goodwill	(5,243)	(78,669)	(125,442)	(660,119)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(13,915)	(26,907)	(26,898)	(60,831)	(48,251)	(45,107)
Total intangibles	(19,158)	(105,576)	(152,340)	(720,950)	(709,040)	(705,896)
Total tangible common stockholders' equity	$ 609,902	$ 802,814	$ 1,312,291	$ 2,070,657	$ 2,751,688	$ 2,820,709
Common shares outstanding (thousands)	73,712	79,924	90,612	121,268	128,288	128,612
Book value per common share	$ 8.53	$ 11.37	$ 16.16	$ 23.02	$ 26.98	$ 27.42
Tangible book value per common share	$ 8.27	$ 10.04	$ 14.48	$ 17.08	$ 21.45	$ 21.93

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.
Financial data in thousands, except per share amounts

Non-GAAP Reconciliation

Calculation of Return on Average Tangible Common Stockholders' Equity

	For the Fiscal Year Ended December 31,					
	12/31/2008	12/31/2009	12/31/2010	12/31/2011	12/31/2012	12/31/2013
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237
Average Common Stockholders' Equity Before Noncontrolling Interest	$ 213,271	$ 267,768	$ 296,035	$ 374,664	$ 458,595	$ 560,351
Less Average Intangible Assets:						
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)
Core deposit and other intangibles, net of accumulated amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)
Average Tangible Common Stockholders' Equity	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447
Return On Average Common Stockholders' Equity	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%
Return On Average Tangible Common Stockholders' Equity	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%

	For the Fiscal Year Ended December 31,				Three Months Ended *	
	12/31/2014	12/31/2015	12/31/2016	12/31/2017	3/31/2017	3/31/2018
Net Income Available To Common Stockholders	$ 118,606	$ 182,253	$ 269,979	$ 421,891	$ 89,188	$ 113,144
Average Common Stockholders' Equity Before Noncontrolling Interest	$ 786,430	$ 1,217,475	$ 2,068,328	$ 3,127,576	$ 2,826,832	$ 3,484,297
Less Average Intangible Assets:						
Goodwill	(51,793)	(118,013)	(363,324)	(660,632)	(660,151)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(21,651)	(28,660)	(43,623)	(54,702)	(59,596)	(47,122)
Total Average Intangibles	(73,444)	(146,673)	(406,947)	(715,334)	(719,747)	(707,911)
Average Tangible Common Stockholders' Equity	$ 712,986	$ 1,070,802	$ 1,661,381	$ 2,412,242	$ 2,107,085	$ 2,776,386
Return On Average Common Stockholders' Equity	15.08%	14.97%	13.05%	13.49%	12.80%	13.17%
Return On Average Tangible Common Stockholders' Equity	16.63%	17.02%	16.25%	17.49%	17.17%	16.53%

* Ratios for interim periods annualized based on actual days

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2018