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 2, 2019**

Bank OZK

(Exact name of registrant as specified in its charter)

Arkansas	**110**	**71-0130170**
(State or other jurisdiction of incorporation)	(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. ☐

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, $0.01 per value per share	OZK	NASDAQ Global Select Market

Item 7.01 Regulation FD Disclosure

Bank OZK (the "Company") has updated its Investor Presentation to reflect First Quarter 2019 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 certain other communications by the Company 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 Exchange Act of 1934. Such statements are based on currently available information and are subject to various risks and uncertainties that could cause actual results to differ materially from the Company's present expectations. Undue reliance should not be placed on such forward-looking statements, as such statements speak only as of the date on which they are made and the Company undertakes no obligation to update such statements. Additional information regarding these and other risks is contained in the Company's filings with the FDIC.

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 OZK Investor Presentation (May 2019)

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 OZK

Date: May 2, 2019	By: /s/ Greg McKinney Name: Greg McKinney Title: Chief Financial and Accounting Officer

EXHIBIT INDEX

Exhibit No.	Document Description
Exhibit 99.1	Bank OZK Investor Presentation (May 2019)

Exhibit 99.1

Bank OZK

NASDAQ: OZK | May 2019

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 of 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 or changes in the relative relationships of various interest rate indices; competitive factors and pricing pressures, including their effect on the Bank's net interest margin or core spread; 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; 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; future FDIC special assessments or changes to regular assessments; the ability to keep pace with technological changes, including changes regarding maintaining cybersecurity; 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 presentation 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, 2018 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 OZK (formerly known as Bank of the Ozarks), in each case including their respective consolidated subsidiaries.

Bank OZK

A Deep and Talented Executive Management Team

Consistent Profitability and Solid Earnings Growth…

George Gleason – Chairman & CEO – 40 Years
Greg McKinney – Chief Financial Officer – 16 Years
Tim Hicks – Chief Administrative Officer – 10 Years
Brannon Hamblen – President & COO – RESG – 11 Years
John Carter – Chief Credit Officer – 10 Years
Cindy Wolfe – Chief Banking Officer – 21 Years
Alan Jessup – Chief Lending Officer & Managing Director - Community Banking – 11 Years
Jennifer Junker – Managing Director, Trust & Wealth Management – 4 Years
Brad Rebel – Chief Audit Executive – 2 Years
Scott Trapani – Chief Risk Officer – 1 Year
Dennis James – EVP, Dir. of Regulatory & Government Relations – 14 Years

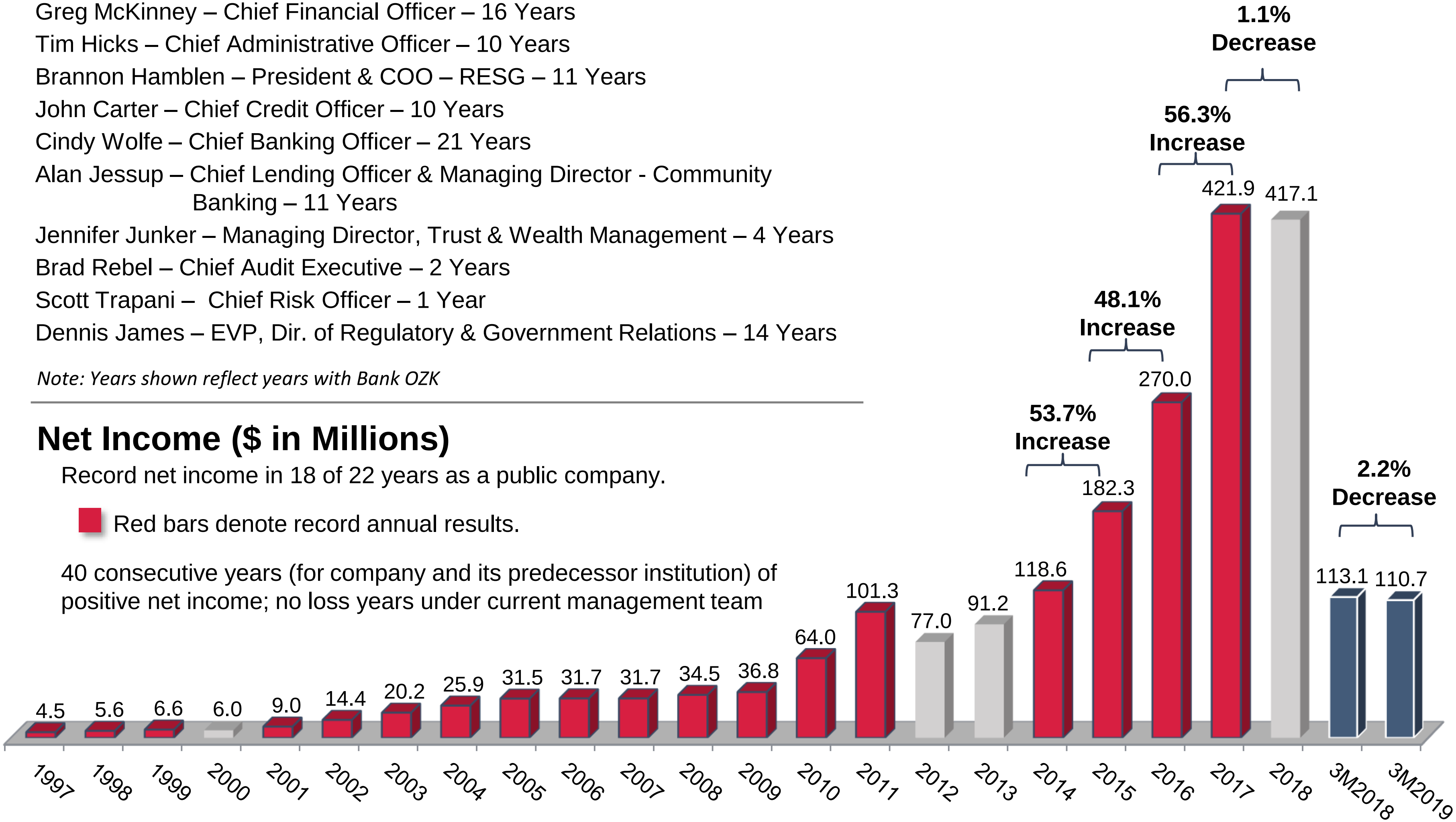
Note: Years shown reflect years with Bank OZK

Net Income ($ in Millions)

Record net income in 18 of 22 years as a public company.

Red bars denote record annual results.

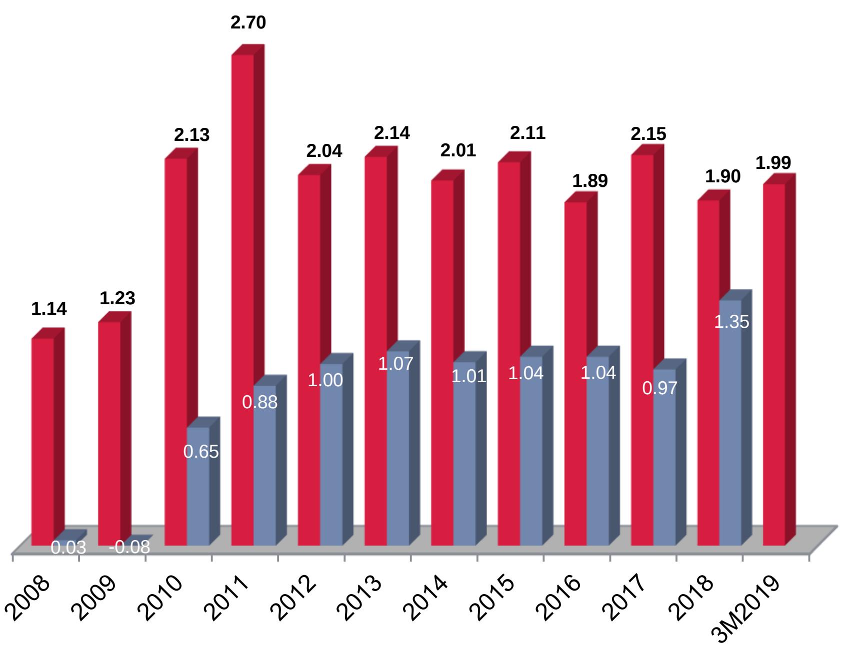
40 consecutive years (for company and its predecessor institution) of positive net income; no loss years under current management team



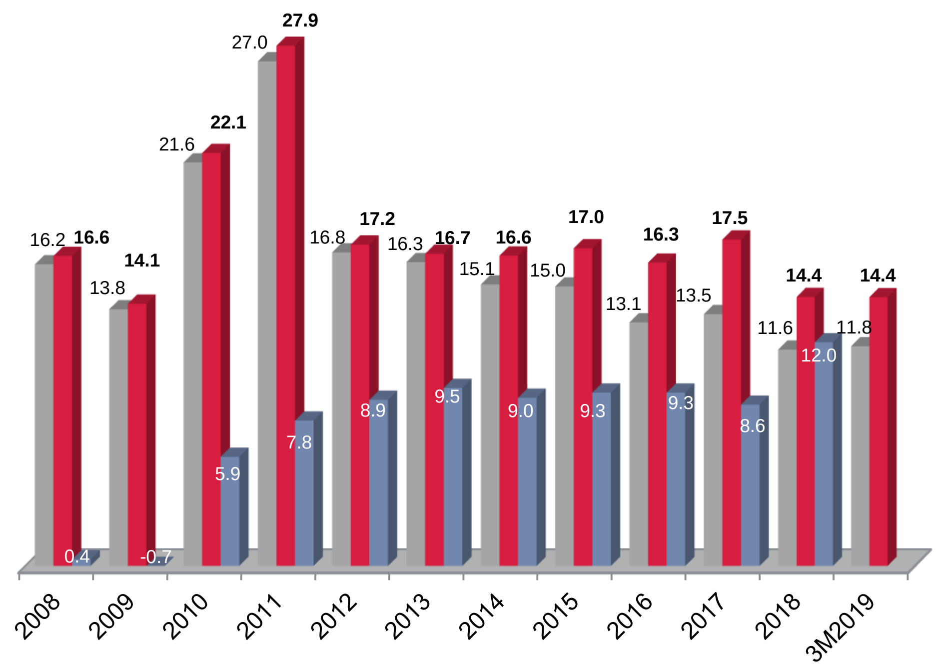
Bank OZK

… And Earnings Metrics

Return on Average Assets (%)



Return on Average Equity & Return on Average Tangible Equity (%)



**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2018. 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 OZK

Discipline Is the Key in Driving Long-Term Increases in Net Interest Income

"Maintaining excellent asset quality is always a primary focus, and return on allocated equity is an important secondary consideration. Growth is a tertiary objective. We absolutely won't sacrifice our asset quality or our return standards to achieve growth, yet our talented, hard-working bankers have consistently produced excellent growth."

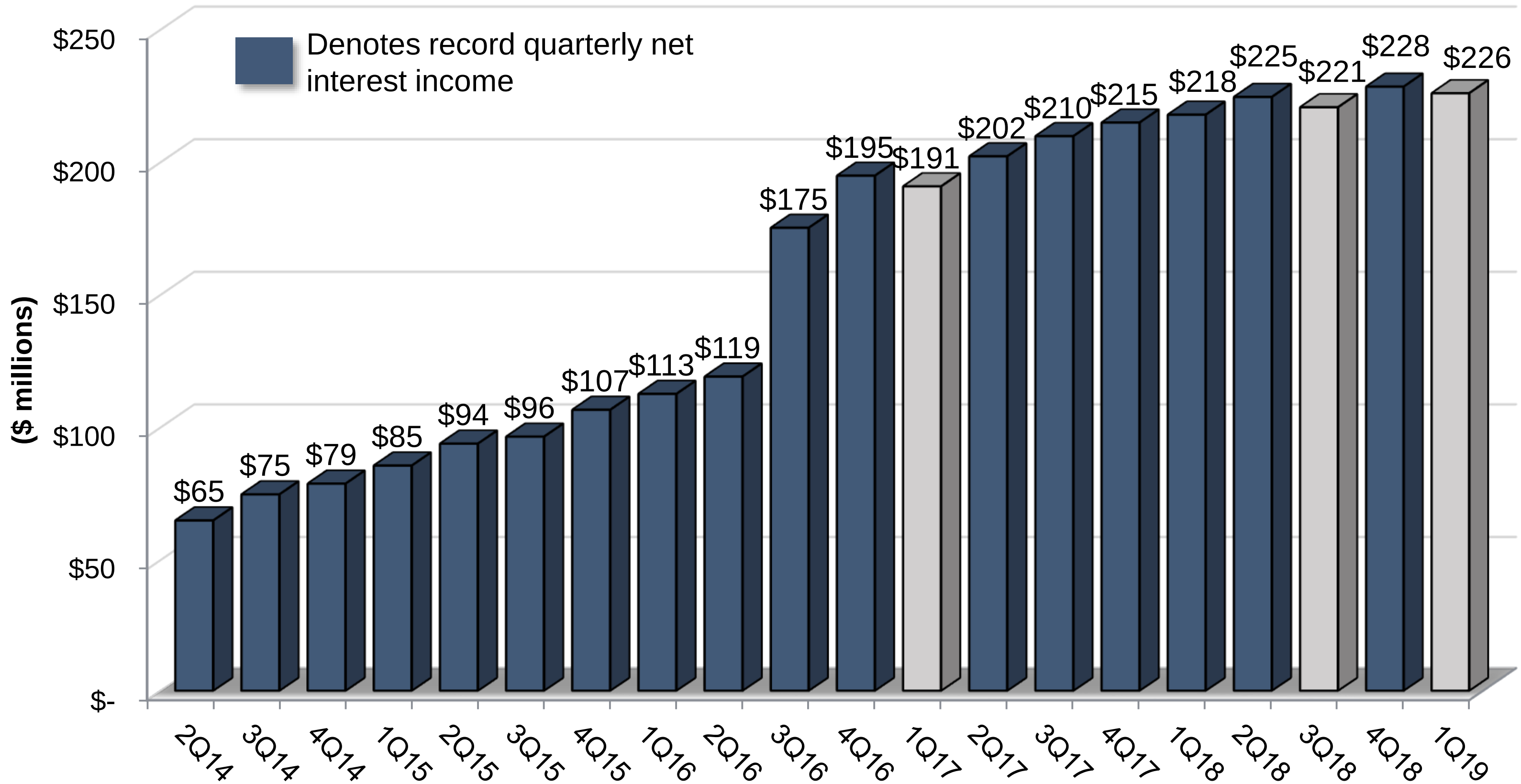
Brannon Hamblen, President & COO
Real Estate Specialties Group

Bank OZK

Net Interest Income Is the Ultimate Revenue Metric for a "Spread" Bank. We Have Achieved Record Net Interest Income in 17 of the Last 20 Quarters.

"Many factors influence net interest income, including the volume and mix of earning assets, the volume and mix of deposits and borrowings, net interest margin and 'core spread', but each is just part of the formula for net interest income. Our long-term track record speaks for itself."

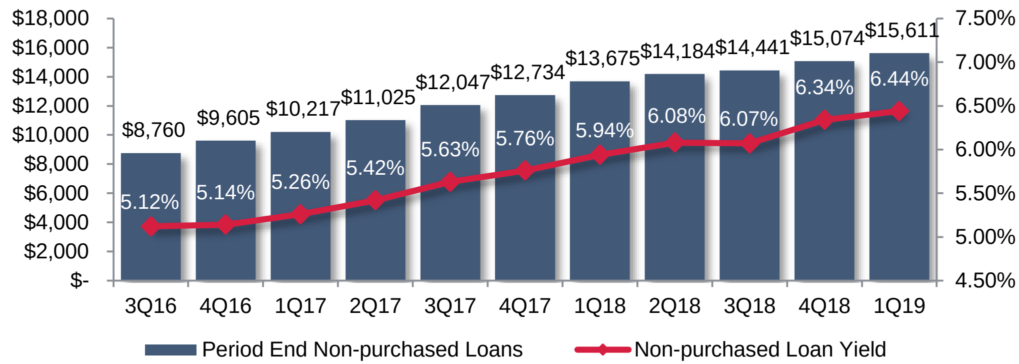
– Greg McKinney, Chief Financial Officer



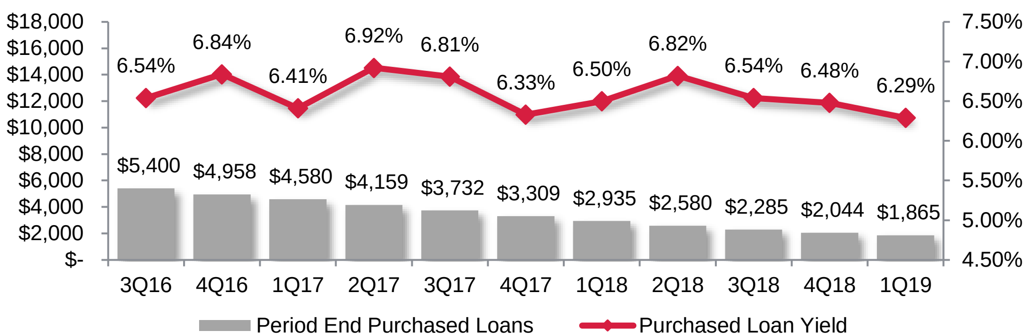
Bank OZK

Loans (Non-purchased and Purchased) Are Our Largest Category of Earning Assets and Thus Have the Greatest Impact On Our Net Interest Income

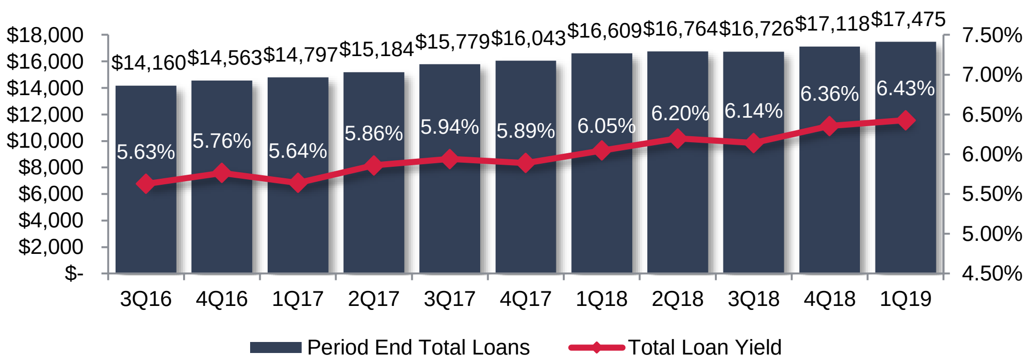
Non-purchased Loan Balances ($ millions) and Yields (%)



Purchased Loan Balances ($ millions) and Yields (%)

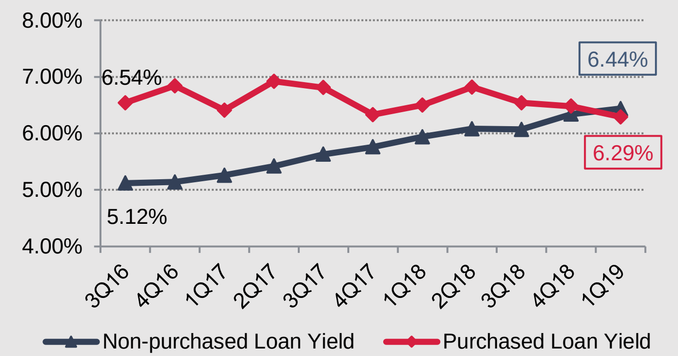


Total Loan Balances ($ millions) and Yields (%)



Our yield on non-purchased loans has tended to increase over the last several years with market interest rate increases. As of March 31, 2019, 76% of our non-purchased loans had variable rates.

During the quarter just ended, our yield on non-purchased loans surpassed our yield on purchased loans, eliminating one factor which has placed pressure on our net interest margin in recent years, specifically our "replacing" the runoff in our higher yielding purchased loans with new lower yielding non-purchased loans. As of March 31, 2019, 42% of our purchased loans had variable rates.

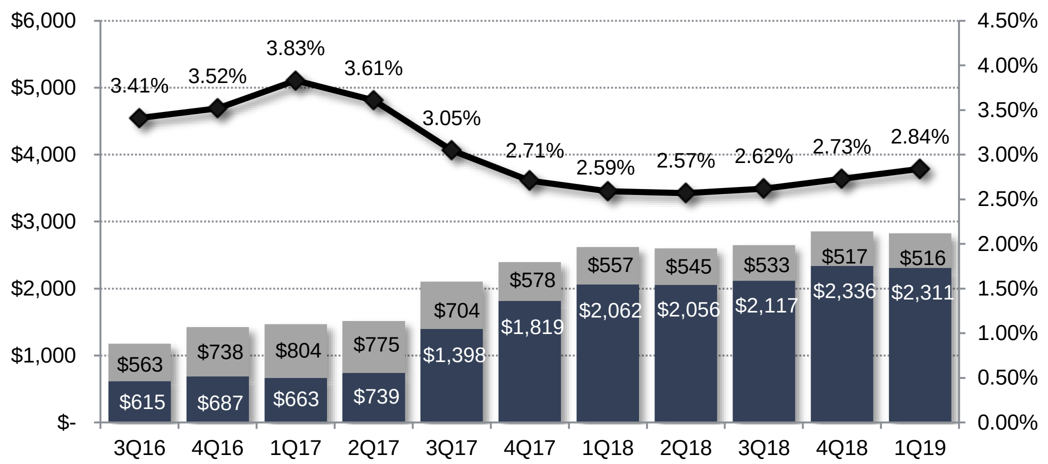


Bank OZK

Investment Securities Are Our Second Largest Category of Earning Assets

- We have increased the size of our investment securities portfolio over the last two years in order to enhance our on-balance sheet liquidity.
- We have defensively positioned our investment securities portfolio both by selling some legacy securities and purchasing new securities
- This conservative approach to management of our portfolio reduced our investment portfolio's weighted-average tax-equivalent yield ("TEY"), which has somewhat diminished our net interest margin in recent quarters.

Average Securities Balance ($ millions) and TEY (%)



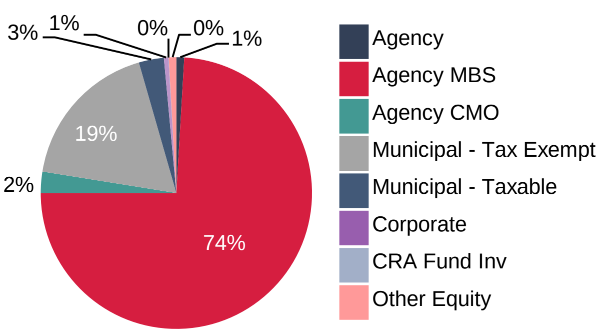
	3Q16	4Q16	1Q17	2Q17	3Q17	4Q17	1Q18	2Q18	3Q18	4Q18	1Q19
Modified Duration*	4.60	5.69	5.21	5.02	4.75	4.11	4.22	4.09	3.87	3.54	3.38
Convexity*	-2.48	-0.25	0.70	0.44	0.39	0.29	0.32	0.30	-0.20	-0.23	-0.37

Taxable Tax-exempt Total Tax Equivalent Yield

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

PORTFOLIO HIGHLIGHTS – 3/31/19 *($000's)*	
Book Value **	$2,769,602
# Securities	847
Average Size (Book)	$3,270
Average Life	3.77
Average Life +300 bps	4.95
% Price change +100	-3.57%
% Price change +300	-10.35%
Effective Duration	3.38
Effective Convexity	-0.37

*** Excludes correspondent bank stock*



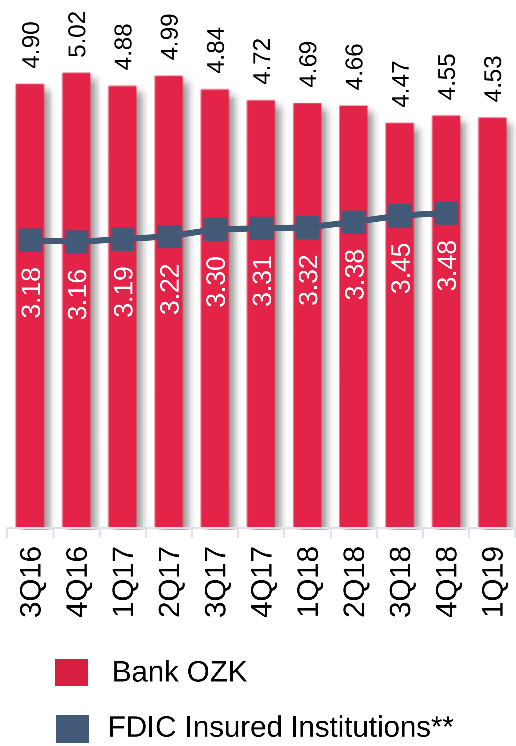
Bank OZK

Our Net Interest Margin Has Been In the Top Decile of the Industry for Eight Straight Years *

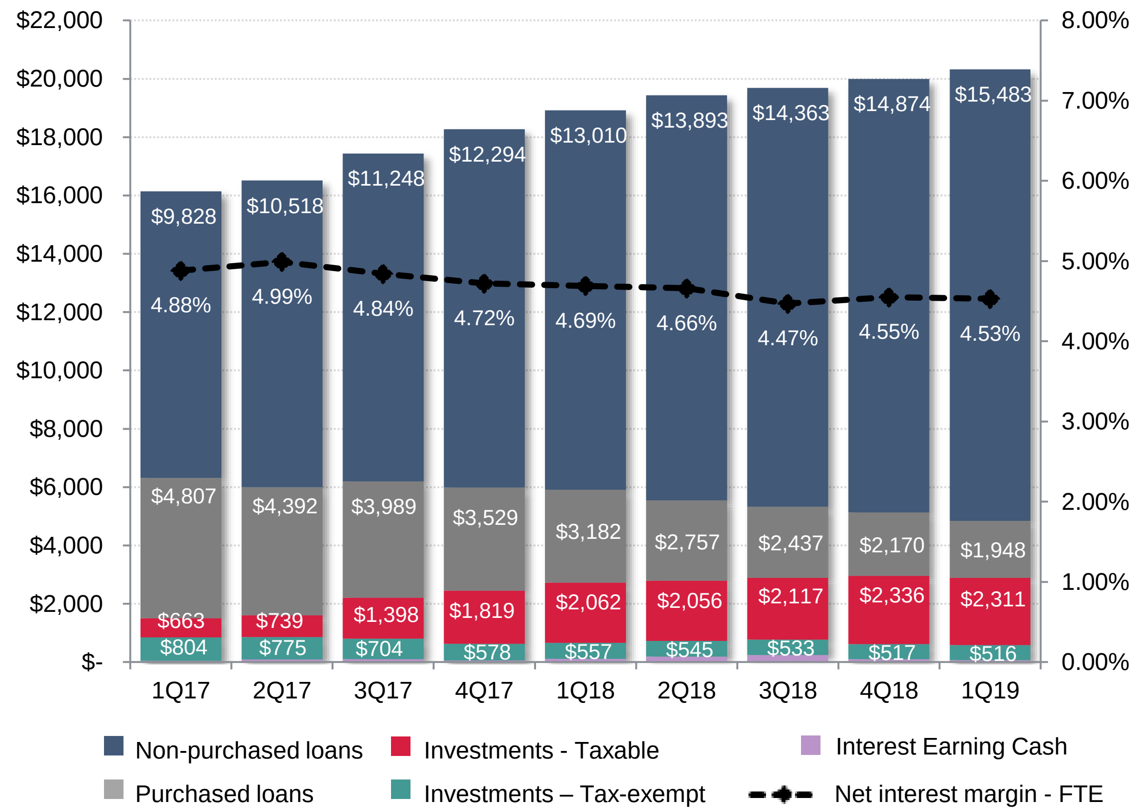
Our net interest margin in the fourth quarter of 2018 was 107 basis points better than the industry average.

Despite the significant migration in the mix of our purchased and non-purchased loans, and the larger volume and more defensive posture of our securities portfolio, our net interest margin was in the top decile for 2018.

Net Interest Margin vs. the Industry



Average Earning Assets ($ millions) & Net Interest Margin – FTE



*Data from S&P Global Market Intelligence for banks with greater than $1 billion in total assets.
**Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated 4th quarter 2018.

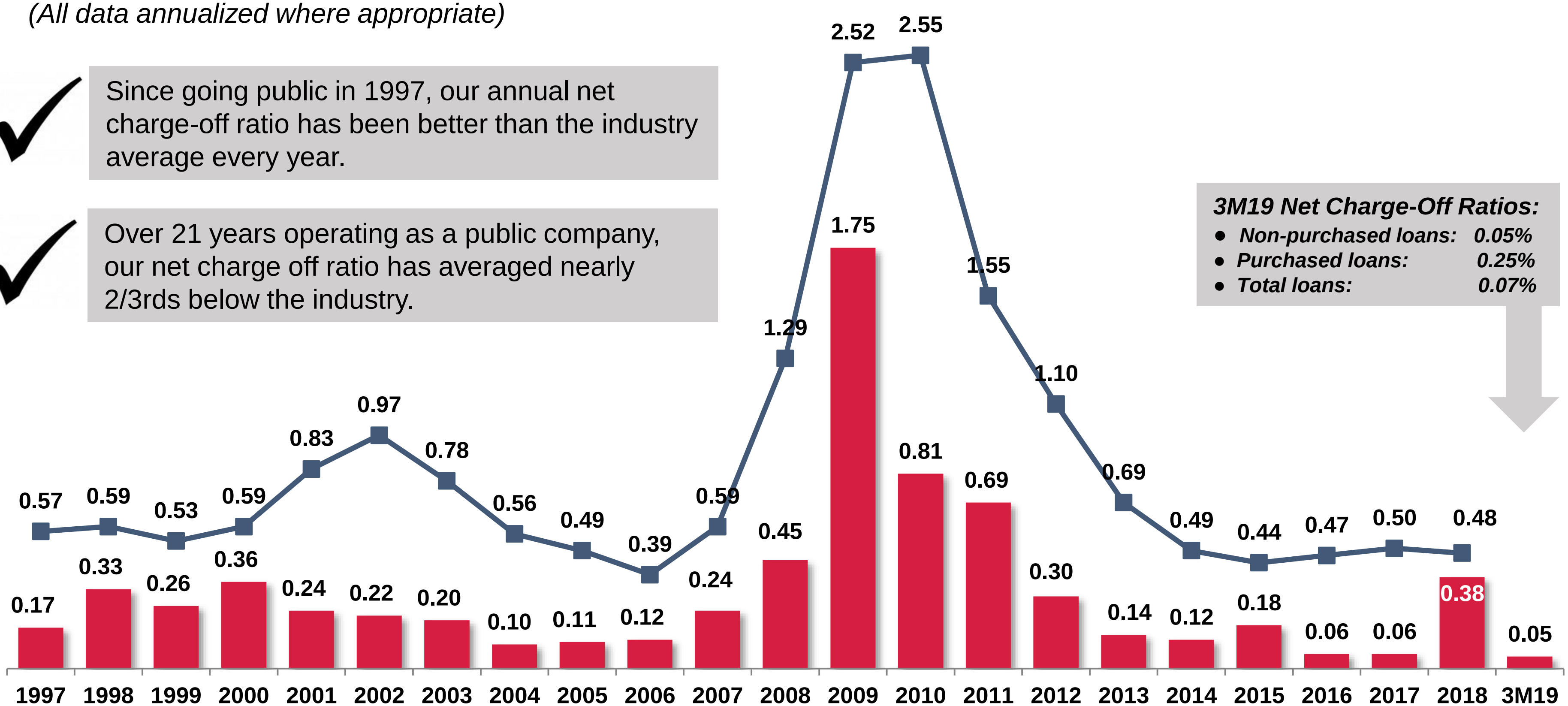
Bank OZK

Asset Quality Consistently Better than the Industry Average Over the Long-Term

Net Charge-Off Ratio (%)
(All data annualized where appropriate)

✓ Since going public in 1997, our annual net charge-off ratio has been better than the industry average every year.

✓ Over 21 years operating as a public company, our net charge off ratio has averaged nearly 2/3rds below the industry.



3M19 Net Charge-Off Ratios:
- ***Non-purchased loans: 0.05%***
- ***Purchased loans: 0.25%***
- ***Total loans: 0.07%***

0.73	0.49	0.46	0.26	0.16	0.17	0.07	0.07	0.34	0.07

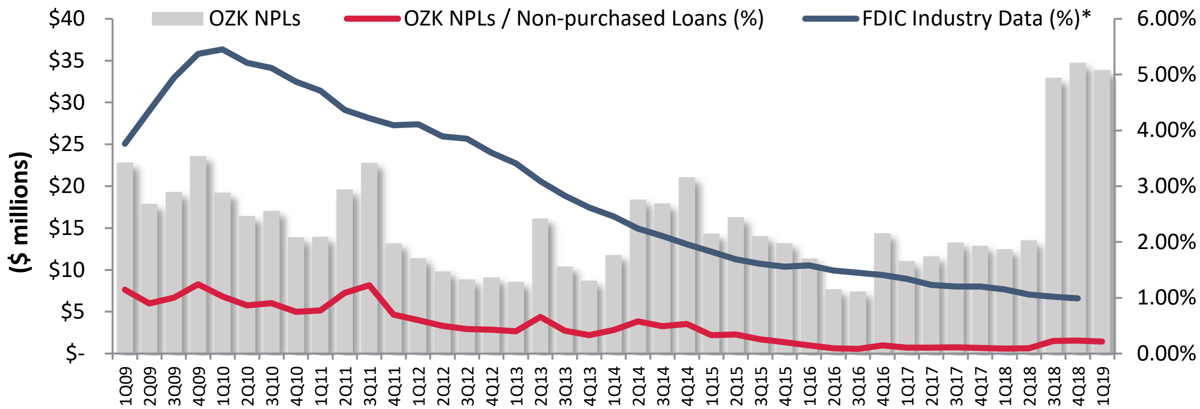
Total NCO's to total loans (both non-purchased and purchased loans)

* Bank OZK's data in bar graph excludes purchased loans and net charge-offs related to such loans.
** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2018.

Bank OZK

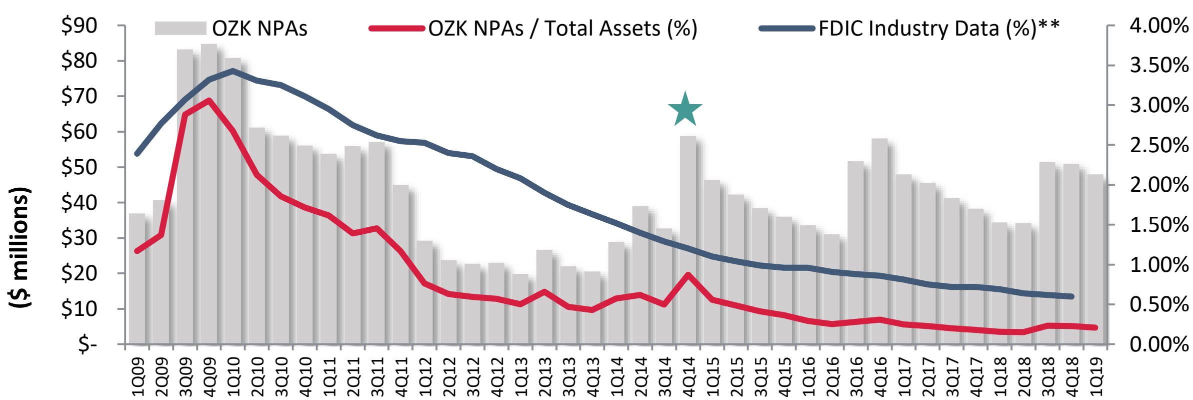
Our Favorable Ratios of Nonperforming Loans and Nonperforming Assets Provide Meaningful Data Points on Our Excellent Asset Quality

Nonperforming Non-purchased Loans ("NPLs")



** Note: Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2018. Percent of Loans Noncurrent is the percentage of loans that are past due 90 days or more or that are in nonaccrual status.*

Nonperforming Assets ("NPAs")



*** Note: Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2018. Noncurrent assets plus other real estate owned to assets (%).*

★ In 2014, we terminated our loss share agreement with the FDIC and reclassified foreclosed assets previously reported as covered by FDIC loss share to foreclosed assets.

The dollar volumes of our nonperforming non-purchased loans and nonperforming assets have been relatively stable, even as our total non-purchased loans and assets have grown many-fold.

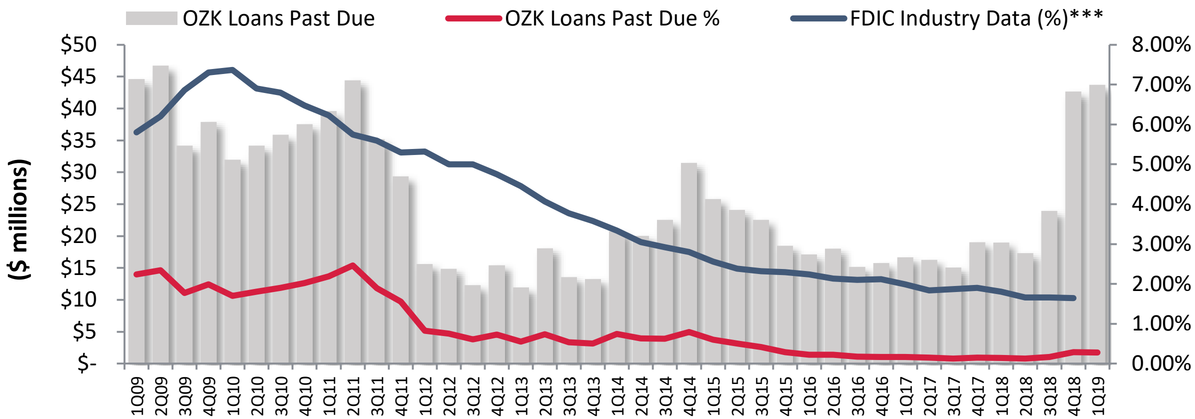
Our ratios for nonperforming loans and nonperforming assets have generally improved over time and have been consistently better than the industry's ratios.

NPLs were just $34 million, or 0.22% of total non-purchased loans, at 3/31/19.

NPAs, which include NPLs and foreclosed assets, were just $48 million, or 0.21% of total assets, at 3/31/19.

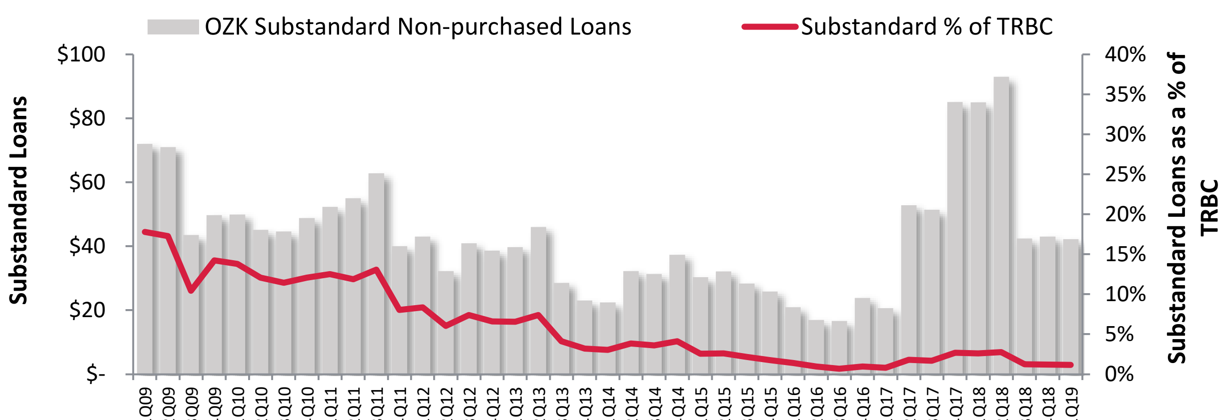
Our Favorable Ratios for Loans Past Due and Substandard Non-purchased Loans Provide Additional Data Points on Our Excellent Asset Quality

Non-purchased Loans Past Due 30+ Days, Including Past Due Nonaccrual Non-purchased Loans ("Loans Past Due")



**** Note: Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2018. Percent of Loans Noncurrent + Percent of Loans 30-89 Days Past Due.*

Substandard Non-purchased Loan Trends ($ millions)



The dollar volume of our loans past due has been relatively stable, even as our total non-purchased loans and assets have grown many-fold.

Non-purchased loans past due, including past due nonaccrual non-purchased loans, were just $44 million, or 0.27% of total non-purchased loans, at 3/31/19.

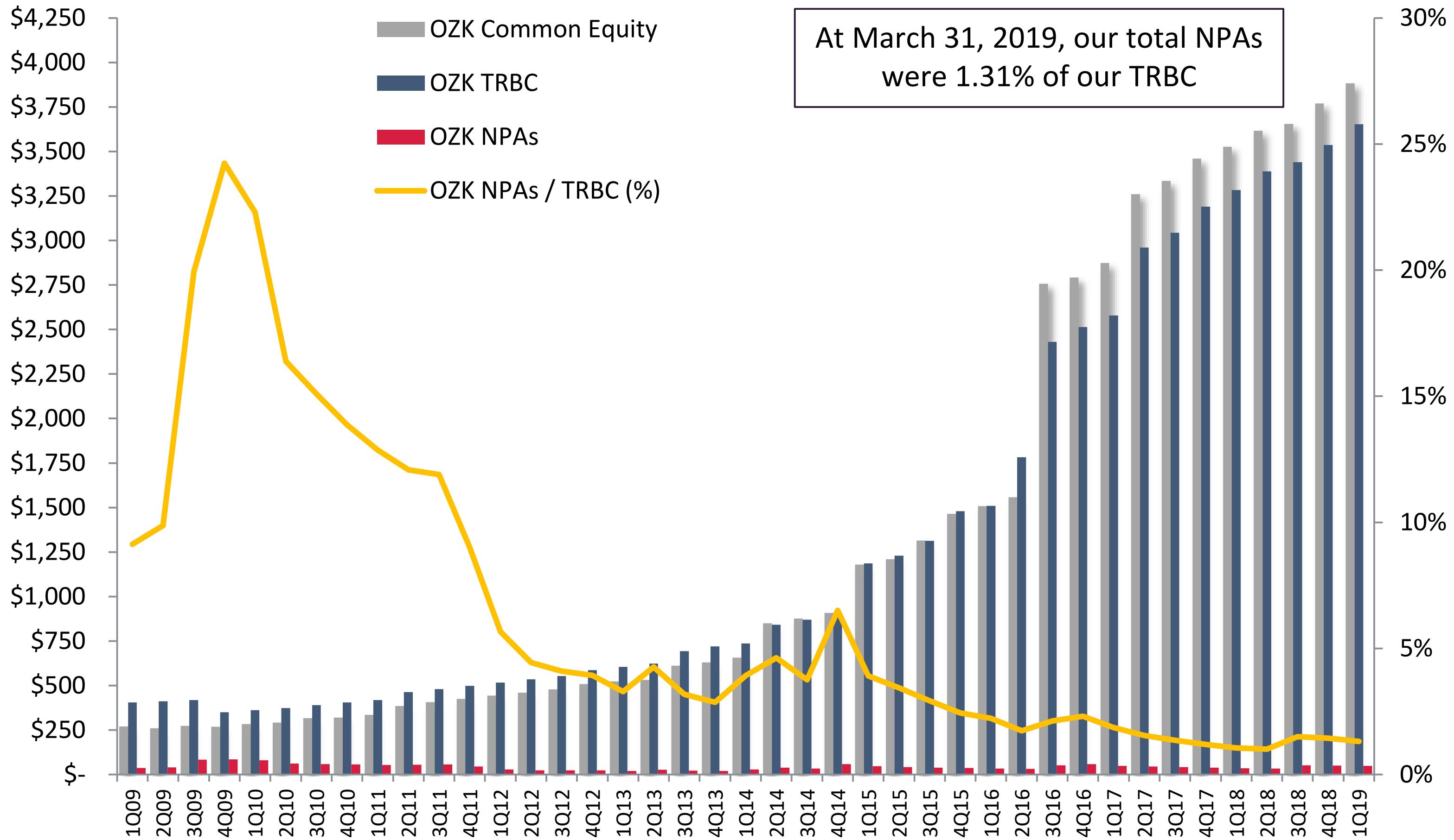
Our dollar volume of non-purchased loans designated as "Substandard" has remained low, even as our capital has grown many-fold. As a result, our ratio of substandard loans as a percentage of our total risk-based capital ("TRBC") at March 31, 2019 is near the lowest such ratio for the periods shown.

Substandard loans were $42 million, or just 1.16% of TRBC, at 3/31/19.

Bank OZK

We Have Had Tremendous Growth in Our Common Equity and TRBC Over the Last 10 Years, While Our Ratio of Total NPAs / TRBC Has Declined to a Relatively Nominal Level

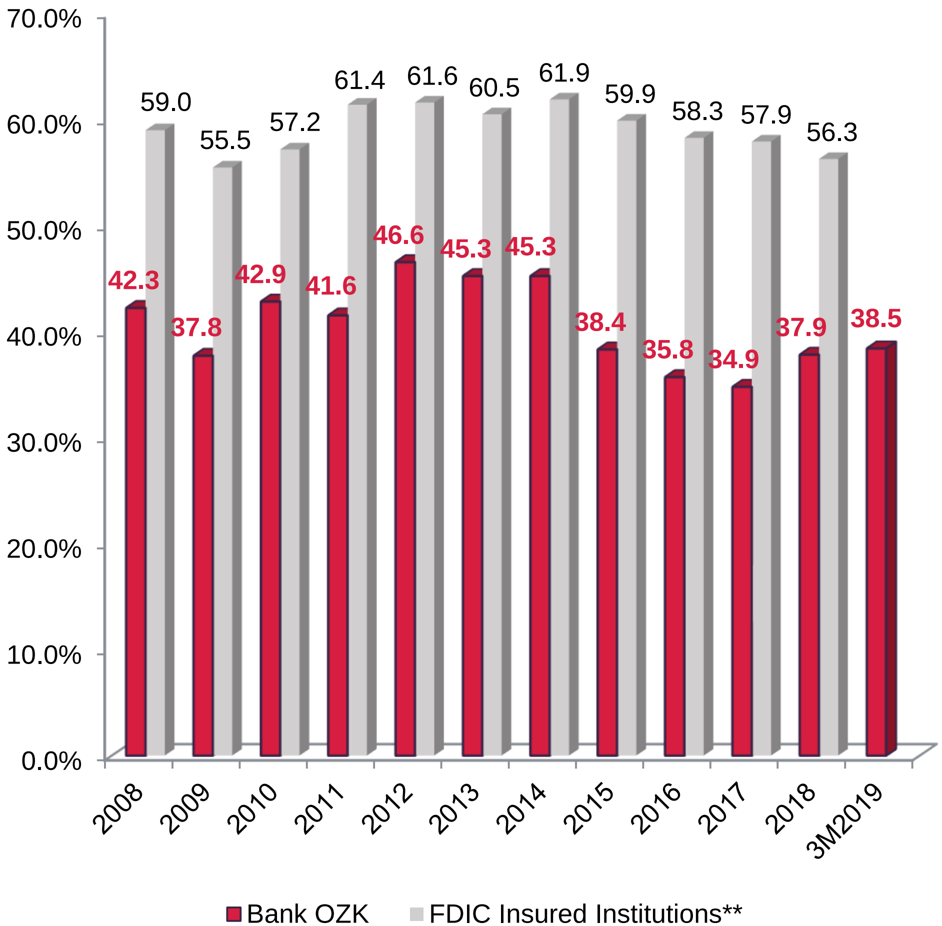
($ millions)



Bank OZK

Our Efficiency Ratio Has Ranked in the Top Decile of the Industry*

Efficiency Ratio (%)



We have consistently been among the most efficient banks, having ranked in the top decile of the industry for 16 consecutive years.*

In 2015, in anticipation of crossing the $10 billion total asset threshold, we began investing to build the risk, compliance and technology infrastructure needed to be the $23 billion bank we are today and the larger bank we expect to become. As shown in the table below, this has resulted in the addition of over 200 talented team members.

This infrastructure build has been expensive, but even while incurring these expenses, our strong revenue growth has allowed us to achieve efficiency ratios among the very best in the industry.

	Headcount - Period Ended			
	12/31/15	**12/31/16**	**12/31/17**	**12/31/18**
Compliance/ BSA/CRA	18	39	61	98
Enterprise Risk Management & Credit Review	9	33	51	66
Internal Audit	11	19	29	31
IT/IS/Info Sec	48	71	79	114
OZK Labs	0	20	23	33
Total	**86**	**182**	**243**	**342**

** Data from S&P Global Market Intelligence.*
*** Data for all FDIC insured institutions from the FDIC Quarterly Banking Profile, last updated fourth quarter 2018.*

Bank OZK

Earning Asset Growth Engines & Diversification

"We benefit from having many teams with considerable expertise generating various types of loans to different customer segments. This diversification contributes to our excellent asset quality, favorable yields and significant growth in non-purchased loans."

Alan Jessup
Chief Lending Officer &
Managing Director –
Community Banking

Bank OZK

Real Estate Specialties Group ("RESG") – Our Largest Growth Engine

Portfolio Importance

RESG Loans at March 31, 2019 accounted for:

- 61% of our funded non-purchased loans
- 91% of our unfunded closed loans
- 74% of our total funded and unfunded balances of non-purchased loans

RESG accounted for 82% of non-purchased loan growth (funded balance) in 1Q19, and 39% of non-purchased loan growth in 2018 and 46% in 2017

Portfolio Statistics – as of March 31, 2019

Total funded balance	$9.52 Billion
Total funded & unfunded commitment	$20.17 Billion
Loan-to-cost ("LTC") ratio	49.5% *
Loan-to-value ("LTV") ratio	43.1% *

**Assumes all loans are fully funded*

RESG Business Model Reduces Credit Risk

- We are the sole senior secured lender giving us the lowest risk position in the capital stack
- Our transactions generally include some combination of four important factors:
  - Strong & capable sponsors, preferred equity and mezz debt providers
  - Marquee projects
  - Low leverage with substantial equity and mezz debt (equity relative to senior secured position)
  - Defensive loan structure providing substantial protection to the bank
- Over RESG's 16 year history, asset quality has been excellent with an average annual net charge-off ratio of only 18 basis points

RESG's Life of Loan Focus

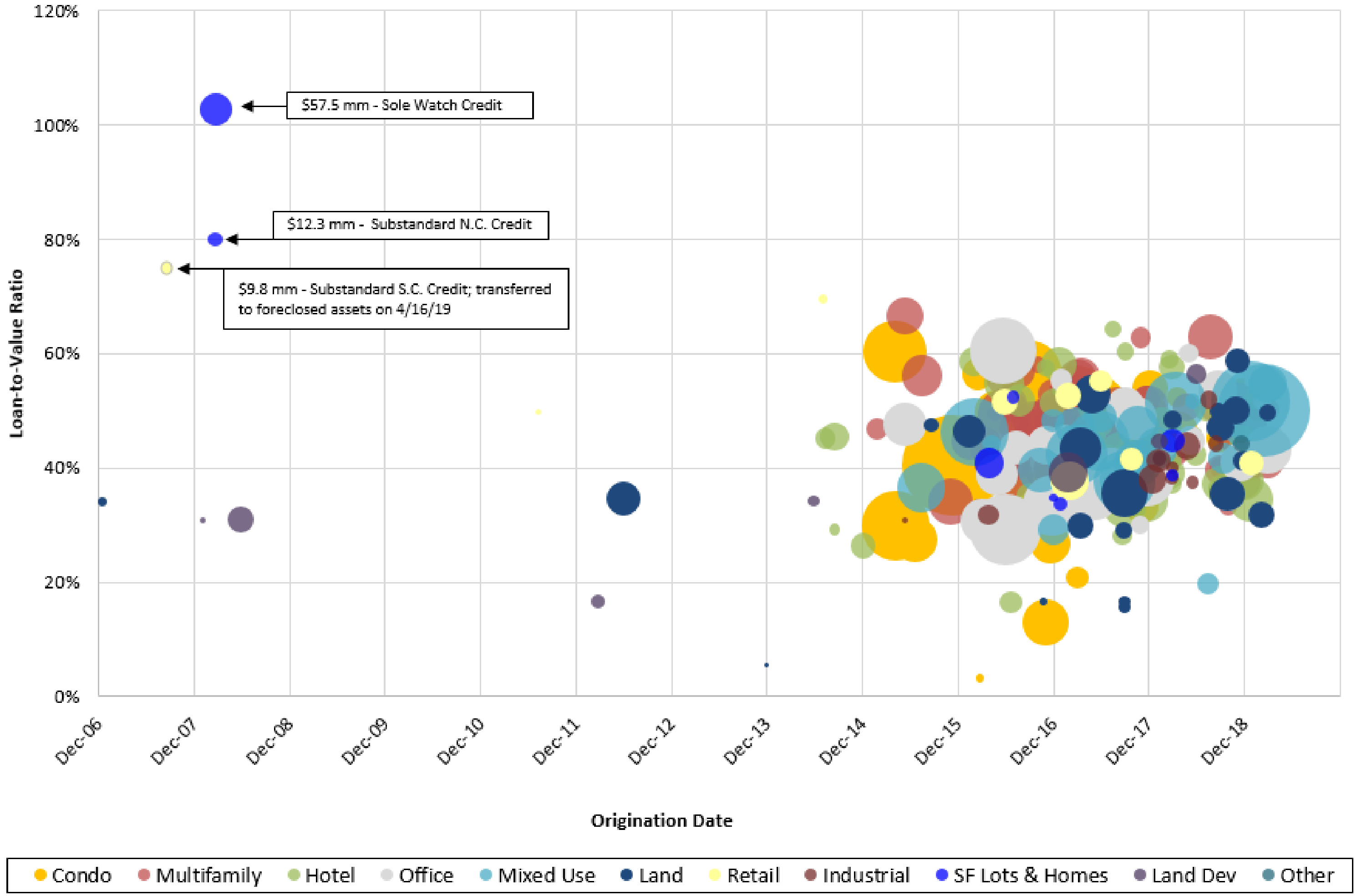
- **Thorough underwriting** including detailed modeling and testing for economic stress, interest rate stress, exit refinancing stress and cap rate stress
- **Rigorous economic analysis** including supply and demand metrics for the relevant market, submarket and micro-market, as appropriate
- **Comprehensive 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

Bank OZK

Other Than the Three Credits Specifically Referenced Below, All Other Credits in the RESG Portfolio Have LTV Ratios Less Than 70%

RESG Portfolio By Origination Date & LTV (As of March 31, 2019)

- *Bubble Size Reflects Total Funded and Unfunded Commitment Amount*
- *LTV Ratios Assume All Loans Are Fully Funded*



Bank OZK

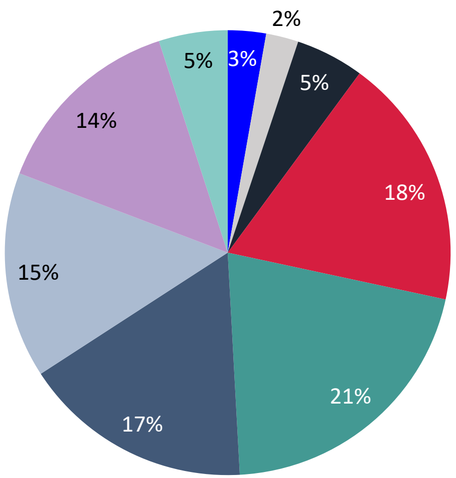
The RESG Portfolio Includes Loans of Many Different Sizes

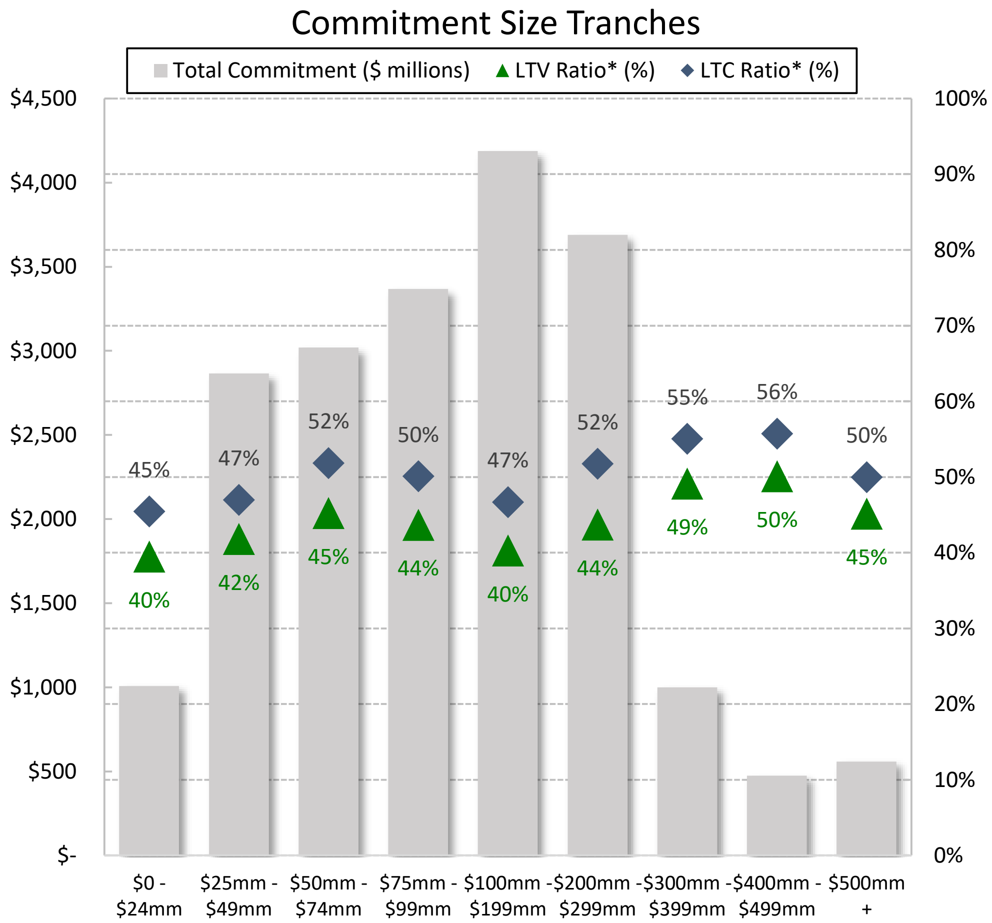
Historically, on average, approximately 89% of our total commitments have actually funded before the loan is repaid.

RESG Portfolio Breakdown by Total Commitment

($ millions)

Tranche	No. of Loans	Total Commitment
$500mm +	1	$ 558
$400mm - $499mm	1	$ 475
$300mm - $399mm	3	$ 1,000
$200mm - $299mm	16	$ 3,690
$100mm - $199mm	34	$ 4,187
$75mm - $99mm	39	$ 3,367
$50mm - $74mm	50	$ 3,020
$25mm - $49mm	79	$ 2,865
$0 - $24mm	77	$ 1,006
Total	**300**	**$ 20,168**

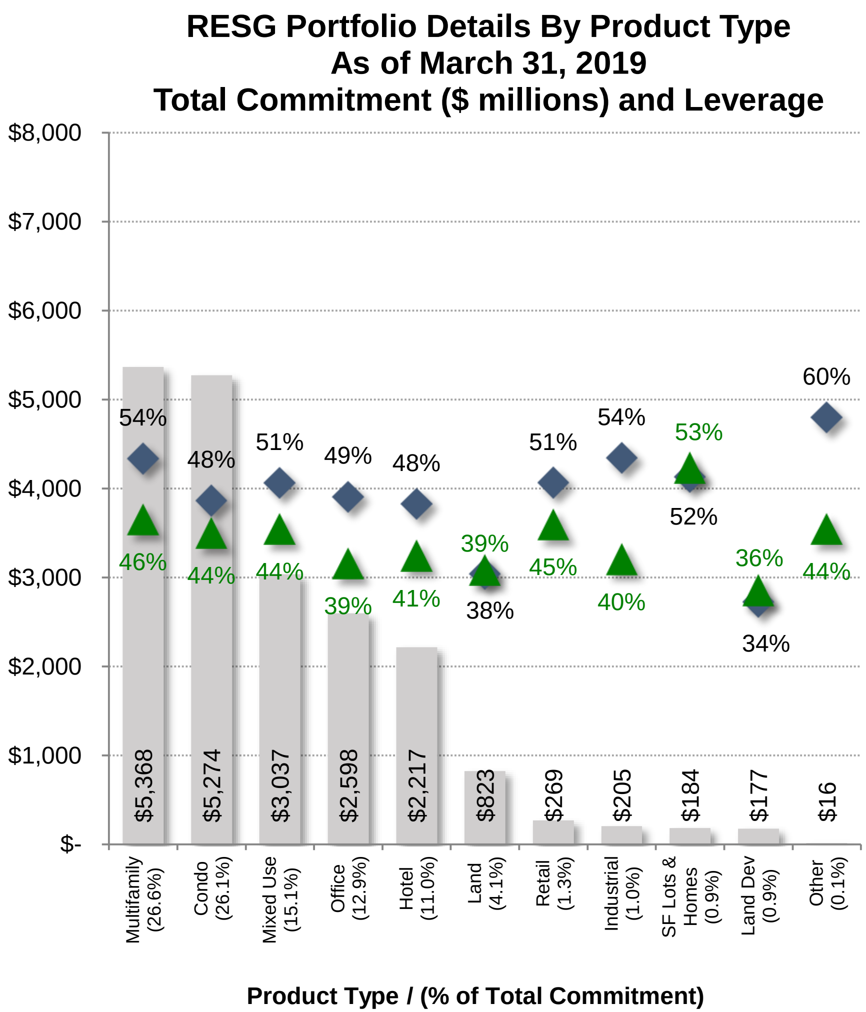


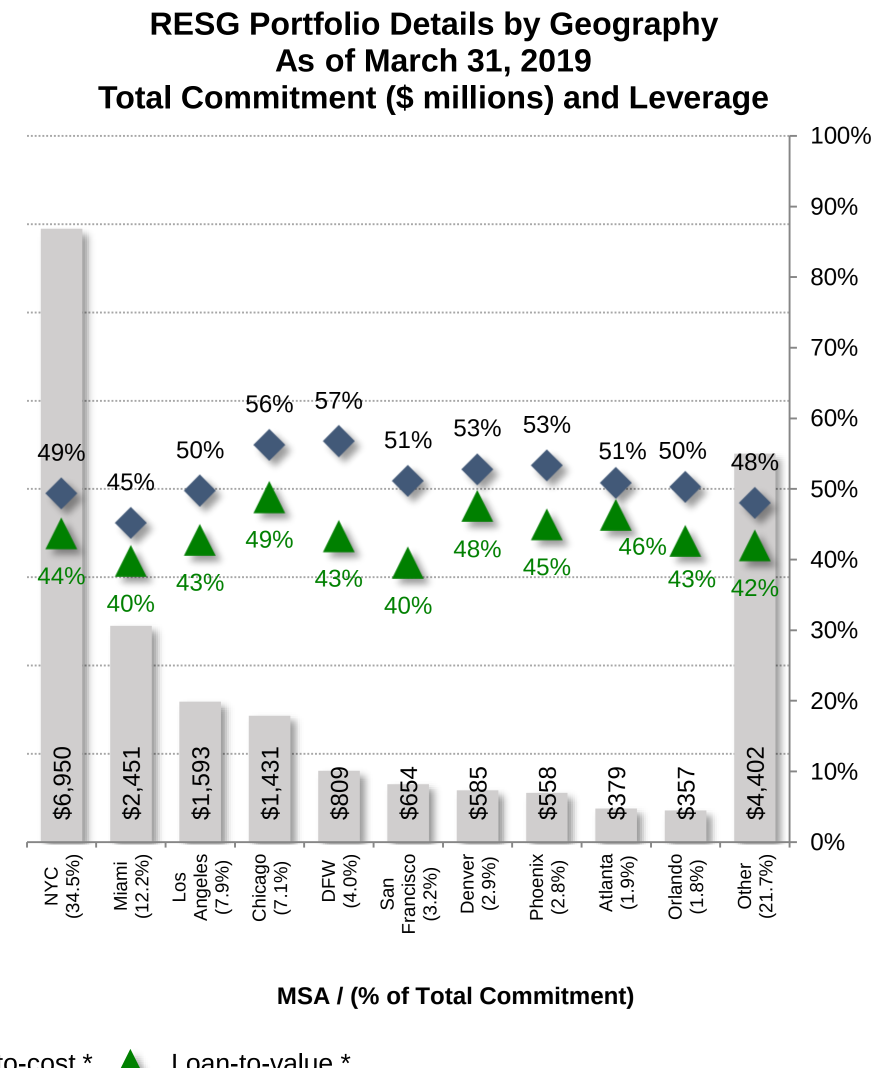


** Assumes all loans are fully funded; calculation based on total commitment by tranche as a % of total cost and total appraised value of loans within each tranche.*

Bank OZK

RESG's Influence Nationwide Across Multiple Product Types Provides Exceptional Portfolio Diversification





** Assumes all loans are fully funded*

Bank OZK

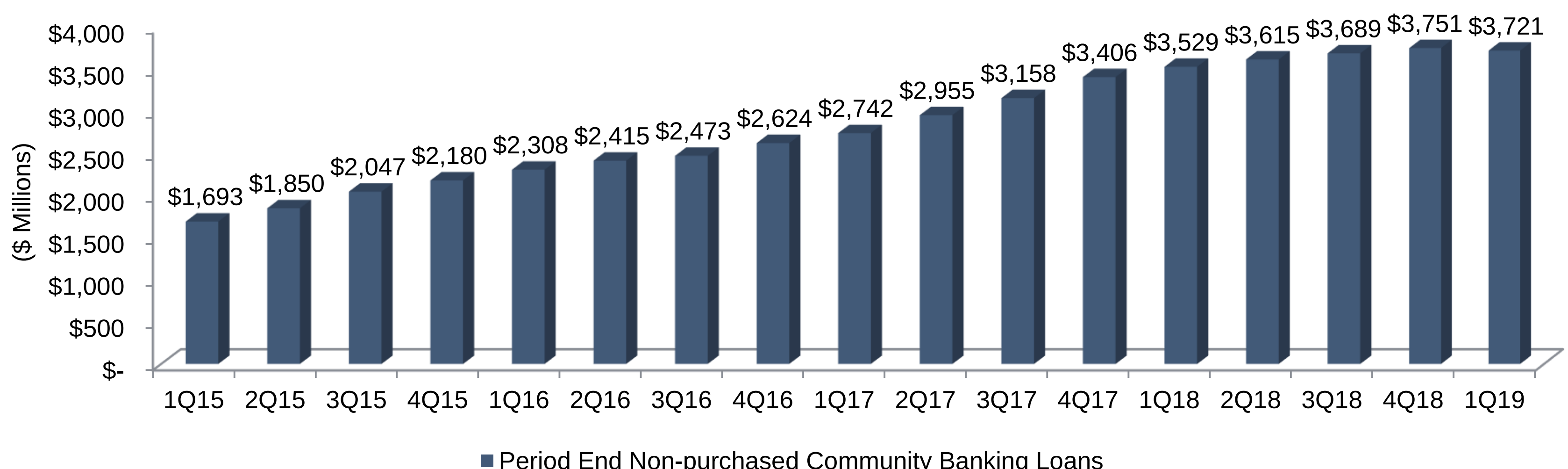
Community Bank Lending – An Important & Well-Established Growth Engine

Community Banking Business Model

- Consumer & Small Business Lending
- Commercial (Generalist) Lending
- Specialty Lending Channels in Community Banking:
  - Government Guaranteed Lending Division
  - Agricultural (including Poultry) Lending Division
  - Business Aviation Group
  - Subscription Finance Unit
  - Affordable Housing Lending Group
  - Middle Market Commercial Real Estate
  - Homebuilder Finance Division

Community Bank Lending is our oldest and most established loan growth engine. In recent years, we have developed a number of specialty lending teams. While we have originated loans for decades in many of these specialty categories, recently we have enhanced our programs by developing teams with specialized expertise to originate these loans, as opposed to handling this business through "generalist" lenders. This specialization is intended to enhance credit quality, profitability and growth.

Community Banking's Non-purchased Loans

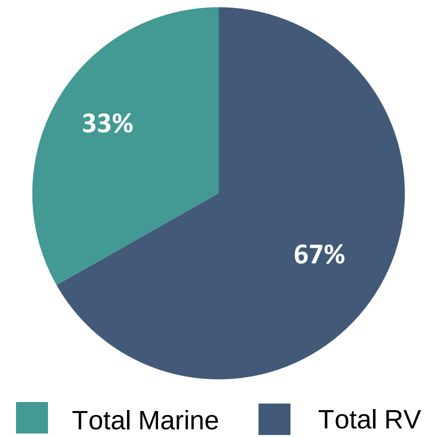


Bank OZK

Indirect RV & Marine Lending – A Nationwide Business

RV & Marine Lending Business Model

- Allows us to increase our consumer loan portfolio, while maintaining our conservative credit-quality standards
- Service provider value proposition
- Team of seasoned industry professionals
- Thorough data analytics and monitoring, including daily and trend reporting



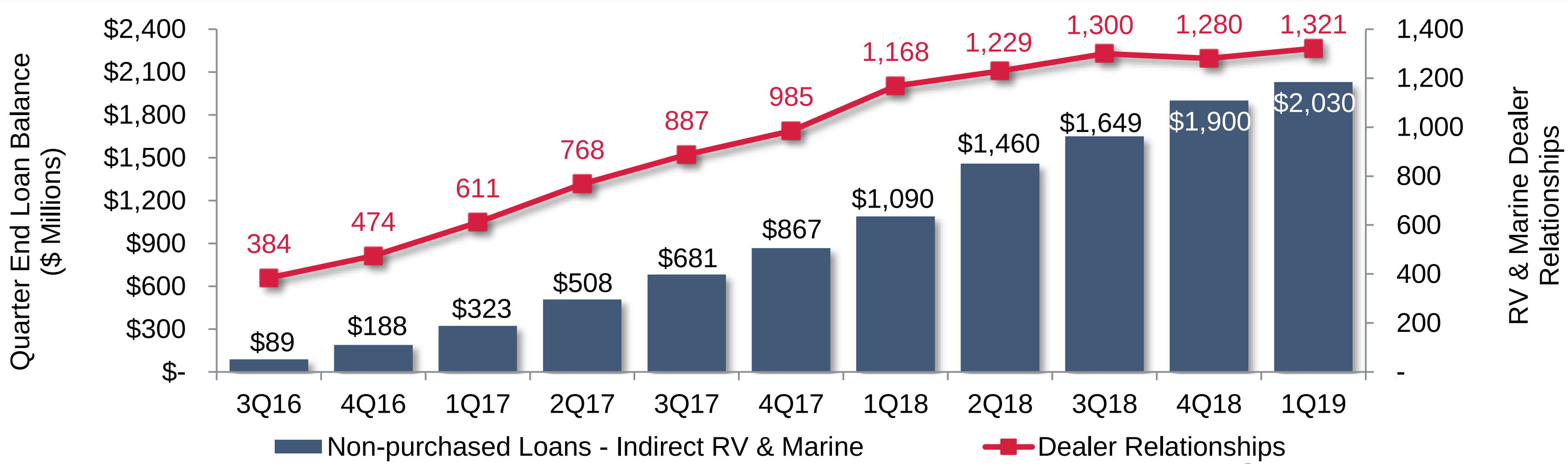
RV Portfolio

Loan Size	Total #	$ thousands
$1 million +	-	$ -
$750k - $999k	-	-
$250k - $749k	563	171,992
$50k - $249k	8,636	947,494
< $50k	5,582	149,816
Total	**14,781**	**$ 1,269,302**

Marine Portfolio

Loan Size	Total #	$ thousands
$1 million +	46	$ 80,798
$750k - $999k	34	28,642
$250k - $749k	440	166,720
$50k - $249k	2,907	308,841
< $50k	1,515	46,006
Total	**4,942**	**$ 631,006**

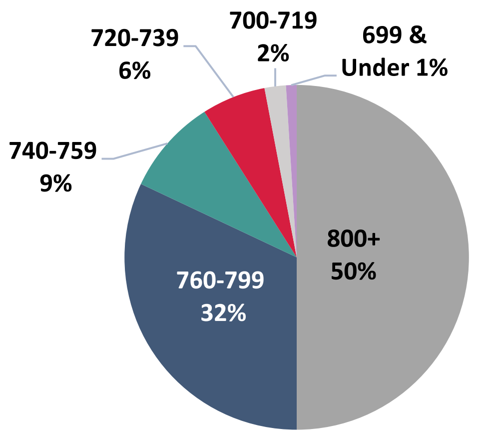
Our Growth in RV and Marine Dealers has Been the Catalyst for Portfolio Growth



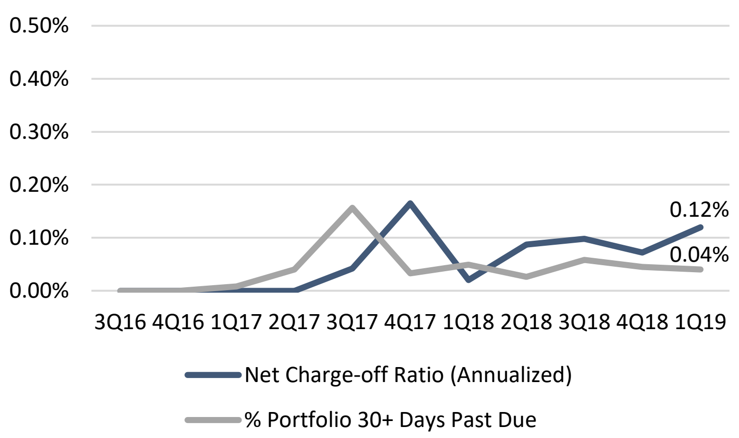
BankOZK

Indirect RV & Marine Lending – A High Quality Portfolio

Portfolio FICO Distributions *



Net Charge-offs and Past Due Ratios



Credit Quality is the Primary Focus

- The typical customer is a lifestyle borrower:
  - Avg. age – 50+
  - Avg. FICO at Origination – 790+/-
  - Avg. credit history – 10+ years
  - 95% are homeowners
- Robust underwriting and daily monitoring resulted in a 30+ day delinquency ratio of 0.04% at 3/31/19 and a 3M19 annualized net charge-off ratio of only 0.12% on non-purchased indirect loans.
- Performance has been excellent in the current economic environment. While net charge-off and past due ratios will likely increase in more adverse economic conditions, the Bank's focus on borrowers with excellent credit profiles is intended to assure satisfactory performance even in adverse economic scenarios.

** Based on FICO score at origination.*

Other Engines of Growth

Stabilized Properties Group (“SPG”)

- SPG originates and services stabilized commercial real estate loans nationwide and has a reputation within the commercial mortgage community for expedited approvals, closing execution and superior customer service.
- SPG continues to focus originations primarily on single credit and non-credit tenant net leased properties (including many 1031 exchange transactions).
- SPG had a loan portfolio of approximately $748 million at March 31, 2019, which consisted of: (i) loans originated by SPG (non-purchased loans); and (ii) purchased loans from our various acquisitions, primarily loans from our Intervest National Bank acquisition and senior housing and certain Commercial Real Estate (“CRE”) loans from our Community & Southern Bank acquisition.

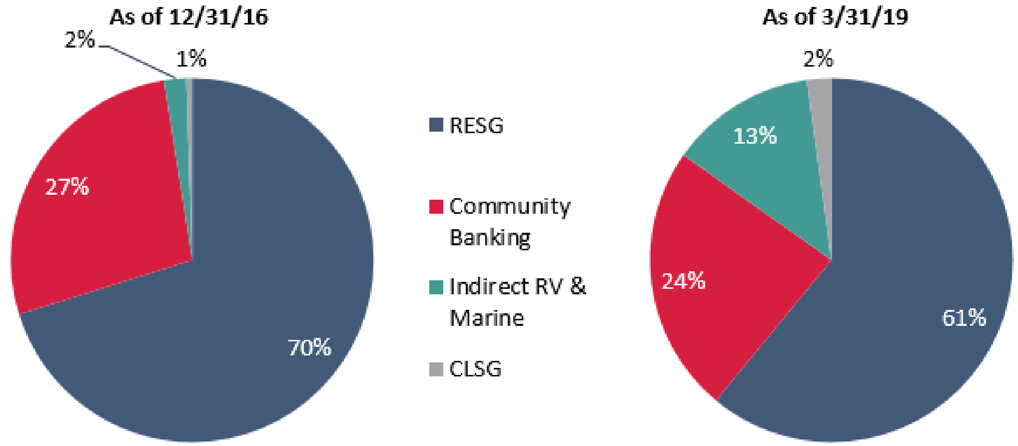
Corporate Loan Specialties Group (“CLSG”)

- CLSG was started in January 2014 to invest in syndicated loans (also known as Shared National Credits, or “SNCs”) via purchases in the primary and secondary market.
- CLSG focuses on positions in liquid, high-quality SNCs with relatively low leverage. As of March 31, 2019, our CLSG non-purchased loan portfolio was approximately $340 million.
- We expect to opportunistically expand the CLSG portfolio if and when we can identify high-quality opportunities with acceptable pricing. On the other hand, this portfolio is subject to repricing and refinancing and, accordingly, may shrink significantly at times.

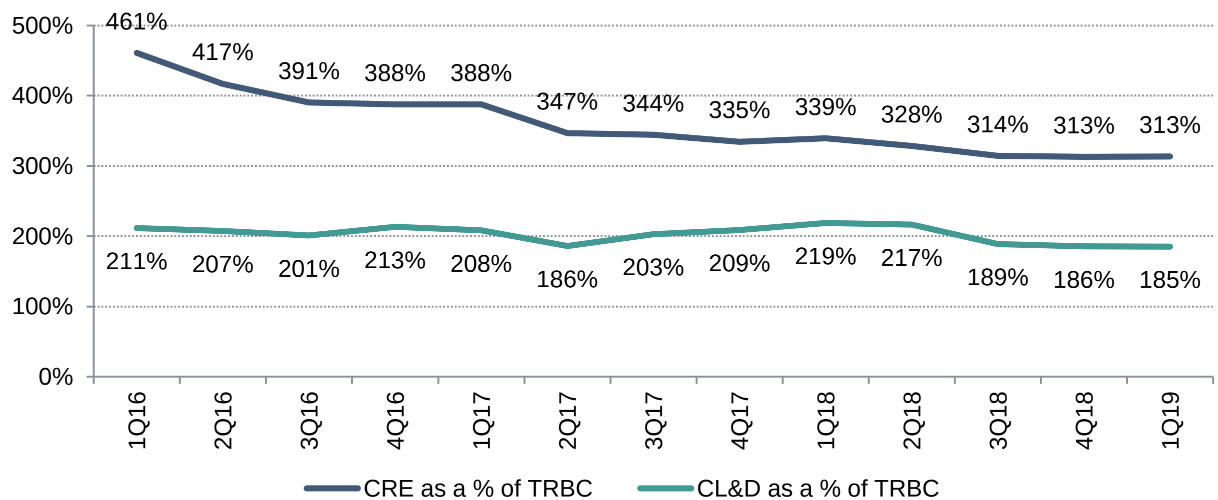
Bank OZK

Our Trend Towards Greater Loan Diversification, Along with Our Steady Growth in TRBC, has Contributed to Generally Declining CRE Concentration Ratios

Non-purchased Loan Portfolio Mix Shift Since December 31, 2016



Declining Total CRE and Construction, Land Development and Other Land ("CL&D") Concentrations As a % of TRBC over Last 12 Quarters



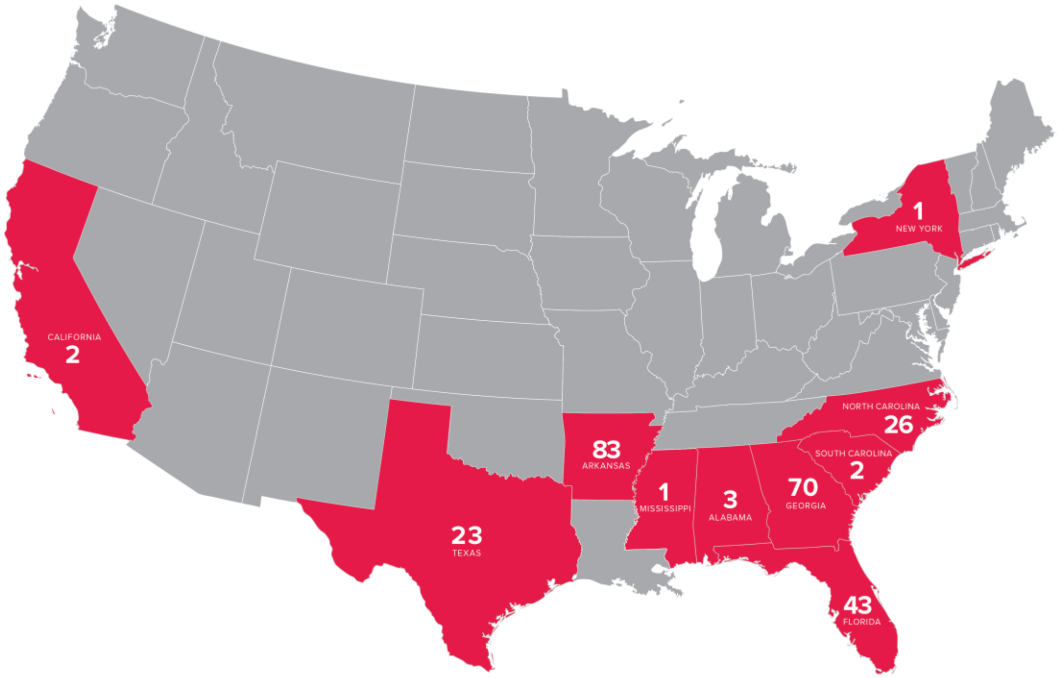
Bank OZK

A Proven Track Record of Organic Growth
(Augmented with Acquisitions)

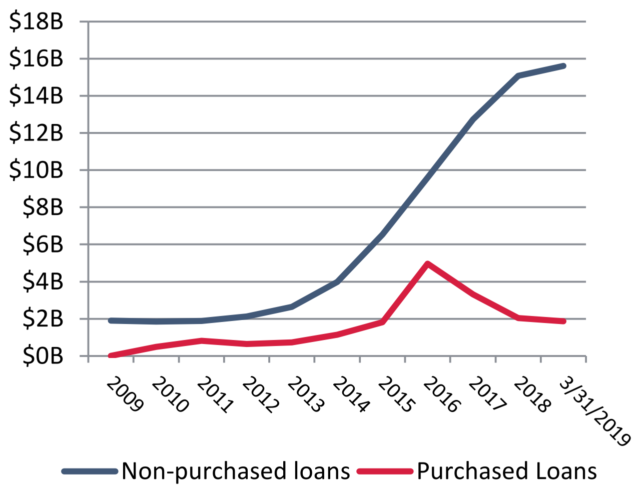
$28 Million* In 1979	$2.8 Billion* In 2009	Strong Organic Growth Continued In 2010-2016; Augmented by 15 Acquisitions	Total Assets of $23.0 Billion at March 31, 2019	Organic Growth continues to be our #1 Growth Priority

** Total assets*

We had 254 offices (243 deposit-gathering branches and 11 loan production offices) in 10 states as of April 17, 2019.



Despite 15 acquisitions, purchased loans accounted for only 11% of our total loans as of March 31, 2019. Apart from any future acquisitions, our purchased loans should continue to pay down.



Bank OZK

Deposit Growth, Abundant Sources of Liquidity and Strong Capital Position

"Over the last decade, we have assembled a formidable branch network. In reality, our acquisitions provided more branches than we needed. In my role as Chief Banking Officer, I am focused on enhancing utilization of our branches while also launching compelling digital channels and offerings. Our goal is to increase the generation of deposits and consumer/small business loans while optimizing pricing. Our growing use of technology will be critical in improving efficiency and enhancing customer experiences."

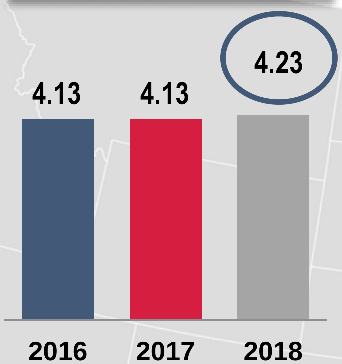
Cindy Wolfe
Chief Banking Officer

Bank OZK

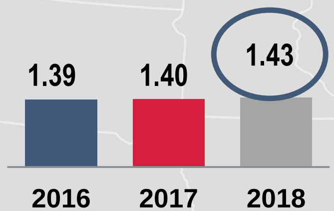
Untapped Deposit Growth Potential in Existing Markets

(Branch count includes deposit-gathering branches only, as of June 30, 2018*)

% of Branches in Cities**



% of Deposits in Cities **



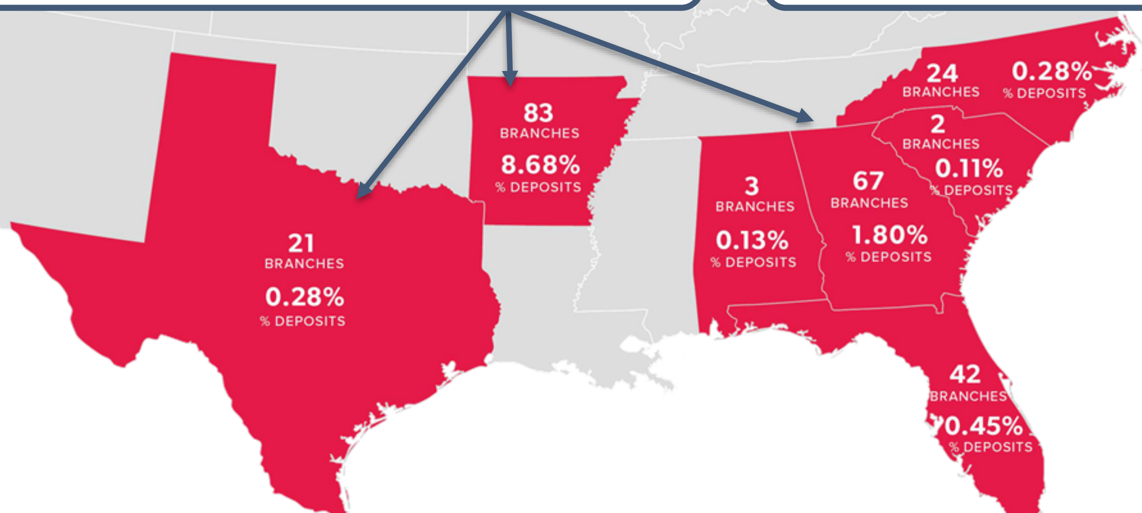
Deposit Market Share Comparison

	6/30/17	6/30/18	% Change
AR	9.37%	8.68%	-0.69%
GA	1.66%	1.80%	0.14%
FL	0.37%	0.45%	0.08%
TX	0.27%	0.28%	0.01%
NC	0.26%	0.28%	0.02%
AL	0.11%	0.13%	0.02%
SC	0.12%	0.11%	-0.01%

The loss of market share in AR primarily reflects deposit runoff related to our decreased utilization of brokered deposits

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



*Data for all FDIC Insured Institutions from the FDIC Annual Market Share Report, last updated June 30, 2018.

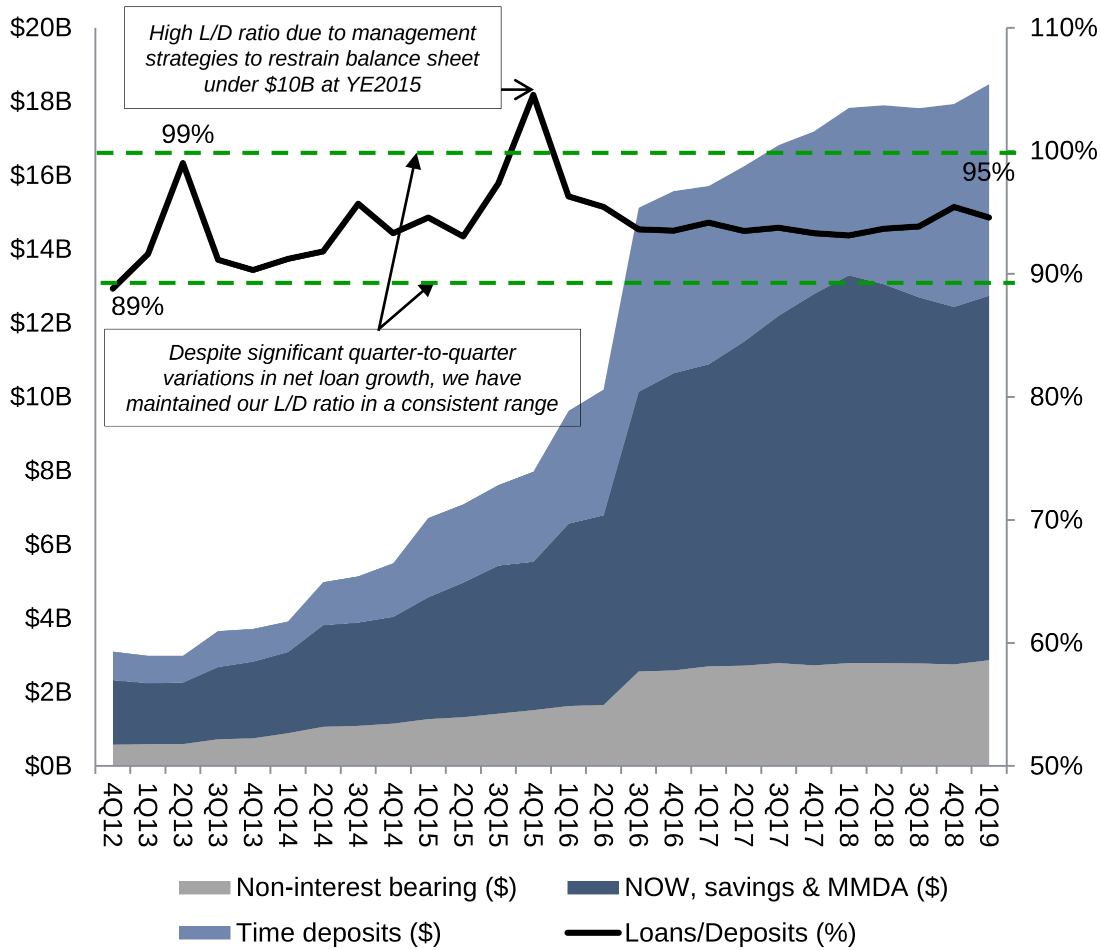
**Deposits in our New York office and deposits for all FDIC financial institutions in New York are excluded from this analysis. Percentages shown on map are OZK % of deposits as of June 30, 2018.

Bank OZK

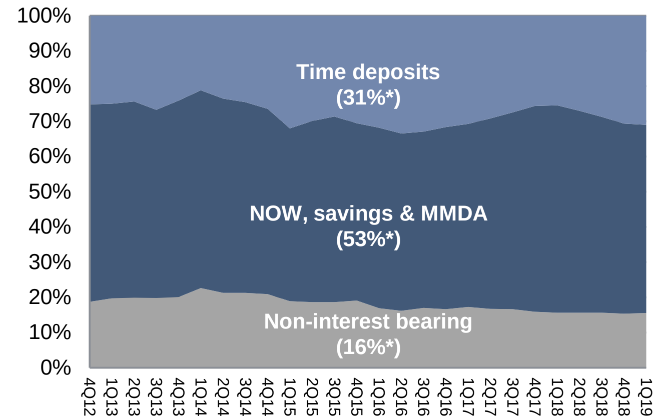
Even As Our Total Assets Have Grown Almost Six-Fold, We Have Maintained Our Loan/Deposit Ratio Within A Relatively Narrow Range of 89% to 99%

We have grown deposits as needed to fund our balance sheet growth

Total Deposits ($ billions) and Loan / Deposit Ratio (%)

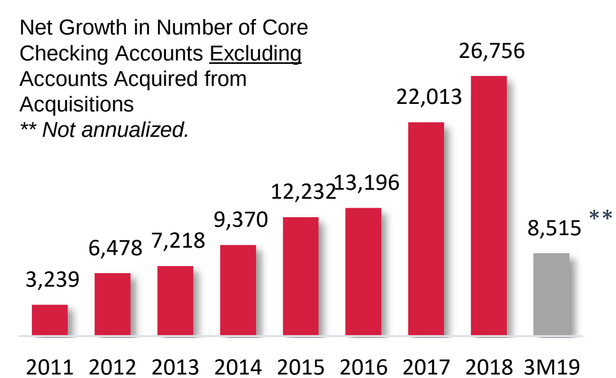


While maintaining a consistent deposit mix



** As of March 31, 2019*

And continuing our focus on accelerating core checking account growth



Bank OZK

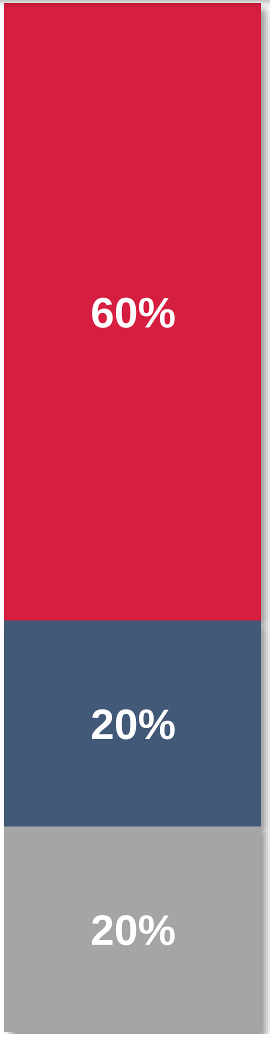
OZK Labs – Technology For Our Future

AMERICAN BANKER

Top 20 Best FinTechs to Work For

- OZK Labs is a team of highly-skilled financial technology experts within Bank OZK
- Diverse and expanding team of 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 lifecycle in highly regulated environments
- Well positioned to provide technological solutions that address gaps left in the market by third party providers, providing Bank OZK with a distinct competitive advantage in addressing emerging FinTech opportunities

OZK 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
- Machine Learning / R&D

RESG Support and Delivery

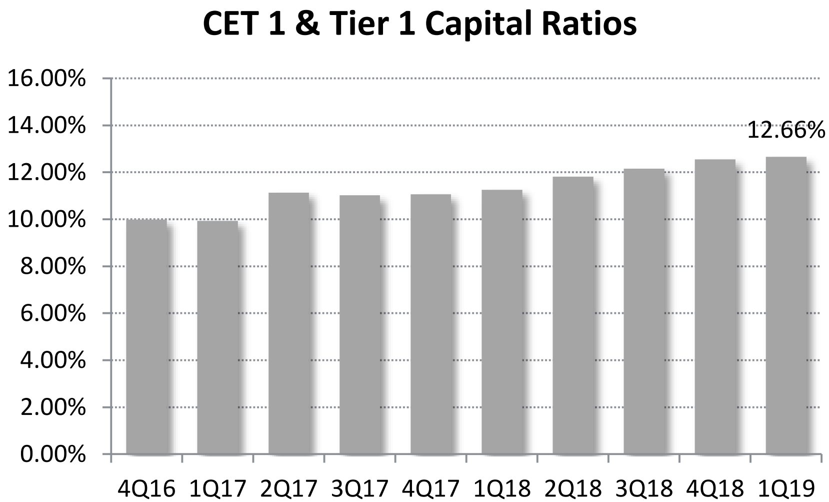
- Enhancements and automation that create additional efficiencies in our largest production engine (pipeline reporting, origination, extensive data tracking, etc.)

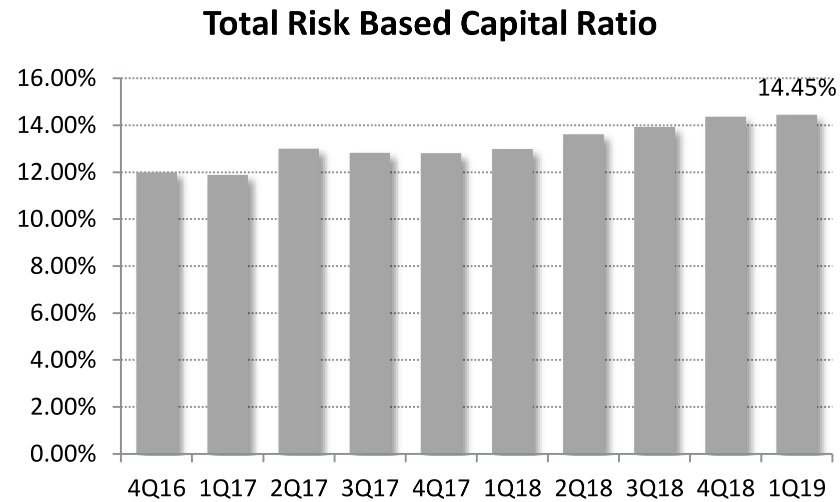
Process Transformation / Efficiency

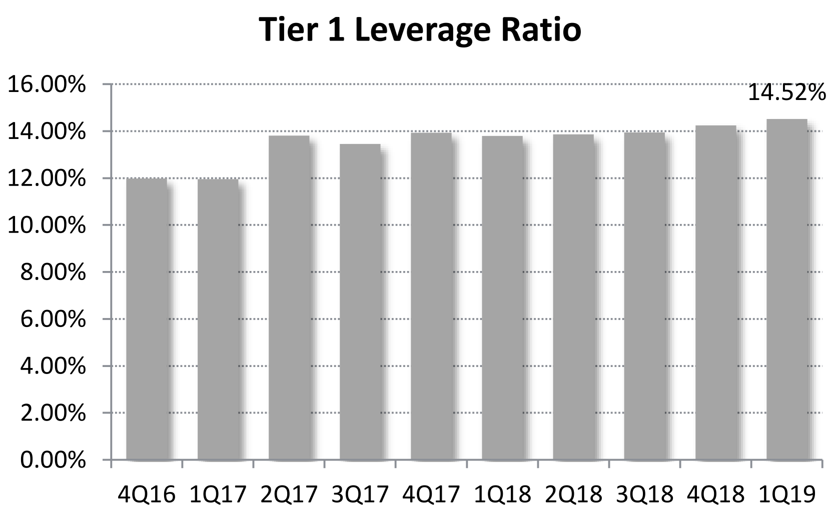
- Untethering bankers from branches

Bank OZK

Strong Capital and Sources of Liquidity







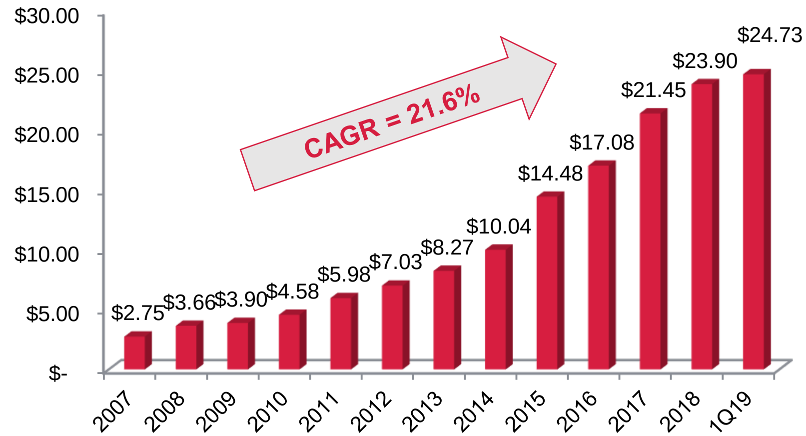
Primary & Secondary Liquidity Sources

Cash and Cash Equivalents	$607,697,671
Unpledged Investment Securities	2,209,585,555
FHLB Borrowing Availability	3,543,579,963
Unsecured Lines of Credit	230,000,000
Funds Available through Fed Discount Window	140,936,609
Total as of 3-31-2019	**$6,731,799,798**

Bank OZK

Building Capital and Delivering for Shareholders

We have increased tangible book value per common share by 799% over the last 11 ¼ years*



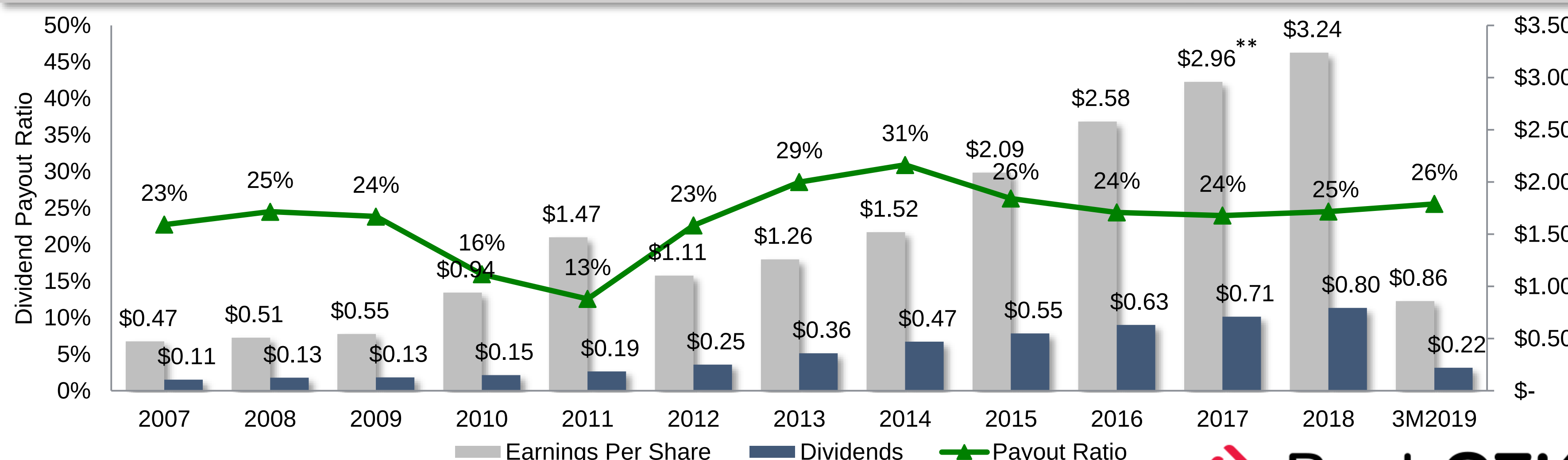
Our shareholders have benefitted from four 2-for-1 stock splits since our IPO in July 1997

Stock splits:

- June 17, 2002
- December 10, 2003
- August 16, 2011
- June 23, 2014

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

We have increased our cash dividend in each of the most recent 35 quarters and every year since our IPO in 1997



*** Note: 2017 Dividend payout ratio excludes the one-time $0.39 positive impact to EPS as a result of the Tax Cuts and Jobs Act*

Bank OZK

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	2013
Total common stockholders' equity before noncontrolling interest	$ 190,829	$ 252,302	$ 269,028	$ 320,355	$ 424,551	$ 507,664	$ 629,060
Less intangible assets:							
Goodwill	(5,243)	(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)	(13,915)
Total intangibles	(5,877)	(5,664)	(5,554)	(7,925)	(12,207)	(11,827)	(19,158)
Total tangible common stockholders' equity	$ 184,952	$ 246,638	$ 263,474	$ 312,430	$ 412,344	$ 495,837	$ 609,902
Common shares outstanding (thousands)	67,272	67,456	67,618	68,214	68,928	70,544	73,712
Book value per common share	$ 2.84	$ 3.74	$ 3.98	$ 4.70	$ 6.16	$ 7.20	$ 8.53
Tangible book value per common share	$ 2.75	$ 3.66	$ 3.90	$ 4.58	$ 5.98	$ 7.03	$ 8.27

	For the period ended December 31,					For the period ended March 31,	
	2014	2015	2016	2017	2018	2018	2019
Total common stockholders' equity before noncontrolling interest	$ 908,390	$ 1,464,631	$ 2,791,607	$ 3,460,728	$ 3,770,330	$ 3,526,605	$ 3,882,643
Less intangible assets:							
Goodwill	(78,669)	(125,442)	(660,119)	(660,789)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(26,907)	(26,898)	(60,831)	(48,251)	(35,672)	(45,107)	(32,527)
Total intangibles	(105,576)	(152,340)	(720,950)	(709,040)	(696,461)	(705,896)	(693,316)
Total tangible common stockholders' equity	$ 802,814	$ 1,312,291	$ 2,070,657	$ 2,751,688	$ 3,073,869	$ 2,820,709	$ 3,189,327
Common shares outstanding (thousands)	79,924	90,612	121,268	128,288	128,611	128,612	128,948
Book value per common share	$ 11.37	$ 16.16	$ 23.02	$ 26.98	$ 29.32	$ 27.42	$ 30.11
Tangible book value per common share	$ 10.04	$ 14.48	$ 17.08	$ 21.45	$ 23.90	$ 21.93	$ 24.73

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.
Unaudited, Financial data in thousands, except per share amounts.

Bank OZK

Non-GAAP Reconciliation

Calculation of Average Tangible Common Stockholders' Equity and Annualized Return on Average Tangible Common Stockholders' Equity

	For the Fiscal Year Ended December 31,						
	2008	2009	2010	2011	2012	2013	2014
Net Income Available To Common Stockholders	$ 34,474	$ 36,826	$ 64,001	$ 101,321	$ 77,044	$ 91,237	$ 118,606
Average Common Stockholders' Equity Before Noncontrolling Interest	$ 213,271	$ 267,768	$ 296,035	$ 374,664	$ 458,595	$ 560,351	$ 786,430
Less Average Intangible Assets:							
Goodwill	(5,231)	(5,243)	(5,243)	(5,243)	(5,243)	(5,243)	(51,793)
Core deposit and other intangibles, net of accumulated amortization	(515)	(368)	(1,621)	(5,932)	(5,989)	(9,661)	(21,651)
Total Average Intangibles	(5,746)	(5,611)	(6,864)	(11,175)	(11,232)	(14,904)	(73,444)
Average Tangible Common Stockholders' Equity	$ 207,525	$ 262,157	$ 289,171	$ 363,489	$ 447,363	$ 545,447	$ 712,986
Return On Average Common Stockholders' Equity	16.16%	13.75%	21.62%	27.04%	16.80%	16.28%	15.08%
Return On Average Tangible Common Stockholders' Equity	16.61%	14.05%	22.13%	27.87%	17.22%	16.73%	16.63%

	For the Fiscal Year Ended				Three Months Ended *	
	2015	2016	2017	2018	3/31/2018	3/31/2019
Net Income Available To Common Stockholders	$ 182,253	$ 269,979	$ 421,891	$ 417,106	$ 113,144	$ 110,706
Average Common Stockholders' Equity Before Noncontrolling Interest	$ 1,217,475	$ 2,068,328	$ 3,127,576	$ 3,598,628	$ 3,484,297	$ 3,813,979
Less Average Intangible Assets:						
Goodwill	(118,013)	(363,324)	(660,632)	(660,789)	(660,789)	(660,789)
Core deposit and other intangibles, net of accumulated amortization	(28,660)	(43,623)	(54,702)	(42,315)	(47,122)	(34,437)
Total Average Intangibles	(146,673)	(406,947)	(715,334)	(703,104)	(707,911)	(695,226)
Average Tangible Common Stockholders' Equity	$ 1,070,802	$ 1,661,381	$ 2,412,242	$ 2,895,524	$ 2,776,386	$ 3,118,753
Return On Average Common Stockholders' Equity	14.97%	13.05%	13.49%	11.59%	13.17%	11.77%
Return On Average Tangible Common Stockholders' Equity	17.02%	16.25%	17.49%	14.41%	16.53%	14.40%

* Ratios for interim periods annualized based on actual days

Unaudited, financial data in thousands.

Bank OZK

Non-GAAP Reconciliation

Calculation of Diluted Earnings Per Share
Unaudited, dollars in thousands except per share amounts

Diluted Earnings Per Share, as Adjusted For the Fiscal Year Ended December 31, 2017	
Net Income Available to Common Stockholders	$ 421,891
Less: 2017 Tax Benefit	(49,812)
Adjusted Net Income	$ 372,079
Weighted-average diluted shares outstanding (in thousands)	125,809
Diluted Earnings Per Share	$ 3.35
Diluted Earnings Per Share, As Adjusted	$ 2.96

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