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Simply, the difference is where memory is allocated. In example 1, the memory is allocated on the stack. The size here is 100k ints which means 400 MB, exceeding the stack capacity, causing a stack overflow.

Meanwhile, example 2 places the array outside, this is the bss section of the code build. the bss, "block start by symbol", which I think is optimized by the system since its a sort of virtual memory management, like allocating on heap type stuff. Big difference here is that those 400 MB's aren't allocated all at once, and is partitioned and provided only when needed.

pretty cool PL theory stuff.