



Company	Ticker	Sector	Industry
Bank OZK	OZK-US	Financials	Banks

Business Description

Bank OZK engages in the provision of community banking services. The firm offers deposit services such as checking, savings, money market, time deposit, and individual retirement accounts. It also provides loan services including types of real estate, consumer, commercial, industrial, and agricultural loans. The company was founded in 1903 and is headquartered in Little Rock, AR.

Price Chart

Key Info & Metrics



Empirical Research Rank:	1
Date Purchased:	09/29/2021
Price:	\$32.69
52-Week Range:	\$32.69 - \$48.69
Dividend Yield:	3.98%
Market Cap (\$M):	\$3,831
Forward Price-to-Earnings:	6
Total Return	
Year-to-Date:	-17.7%
1 Year:	-19.2%
3 Year:	133.3%
5 Year:	-21.0%

Investment Case - Updated: November 6, 2022

Bank OZK is the largest bank in Arkansas, with exposure to seven other states, primarily in the South. It has been among the most efficient banks (in terms of operating costs) in the industry over the last two decades. It's earning asset portfolio includes traditional consumer and commercial loans but is about two-thirds in commercial real estate. This real estate division invests in a broad range of property types in many of the top metro areas in the U.S. It invests as the sole senior secured lender, giving it the lowest risk level in the capital stack. Bank OZK also has a fast-growing specialty offering focused on RV & marine loans. The Company maintains loan profitability well above industry average despite a default rate well below the industry average. Bank OZK also has a fantastic track record of raising its dividend in each of the last 45 quarters.

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