



NEWS RELEASE

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Contact: Susan Blair, (501) 978-2217
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Bank of the Ozarks, Inc. Announces Regular Quarterly Dividend

LITTLE ROCK, ARKANSAS – Bank of the Ozarks, Inc. (NASDAQ: OZRK) announced its Board of Directors has approved its regular quarterly cash dividend of \$0.13 per common share. This dividend is payable November 6, 2009 to common shareholders of record as of October 30, 2009.

Bank of the Ozarks, Inc. is a bank holding company with \$2.89 billion in total assets as of September 30, 2009, and trades on the NASDAQ Global Select Market under the symbol “OZRK”. The Company owns a state chartered subsidiary bank that conducts banking operations through 73 offices including 66 banking offices in 34 communities throughout northern, western and central Arkansas, six Texas banking offices, and a loan production office in Charlotte, North Carolina. The Company may be contacted at (501) 978-2265 or P. O. Box 8811, Little Rock, Arkansas 72231-8811. The Company's website is: www.bankozarks.com.