



NEWS RELEASE

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Bank of the Ozarks, Inc. Announces Increased Regular Quarterly Dividend

LITTLE ROCK, ARKANSAS – Bank of the Ozarks, Inc. (NASDAQ: OZRK) announced its Board of Directors has approved a regular quarterly cash dividend of \$0.14 per common share payable January 26, 2010 to shareholders of record as of January 19, 2010. This dividend of \$0.14 per share represents an increase of \$0.01 per share, or 7.7%, over the dividend paid in recent quarters.

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 65 banking offices in 34 communities throughout northern, western and central Arkansas, seven 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.