



NEWS RELEASE

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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 February 6, 2009 to common shareholders of record as of January 30, 2009.

Bank of the Ozarks, Inc. common stock trades on the NASDAQ Global Select Market under the symbol “OZRK”. The Company owns a state-chartered subsidiary bank that conducts banking operations through 72 offices including 65 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.