

BANK OF THE OZARKS, INC.
BANK OF THE OZARKS
TRUST COMMITTEE CHARTER
As Revised August 26, 2008

Introductory Statement and Purpose

Each of the Boards of Directors (each, the “Board” and collectively, the “Boards”) of Bank of the Ozarks, Inc. (the “Parent”) and its subsidiary, Bank of the Ozarks (the “Bank”; and together with the Parent, the “Company”), has appointed a Trust Committee (the “Committee”) to oversee the operation of the Trust and Wealth Management division of the Company, and the administration of the trust accounts of the Bank, as applicable. As used in this Charter, the term “Committee” is intended to mean, with respect to the Parent, the Trust Committee of the Parent, and with respect to the Bank, the Trust Committee of the Bank. As the respective Boards of the Parent and the Bank are composed of the same individuals, and in order to promote efficiency of operation, each Committee meets jointly with the other Committee. Each Committee follows a separate meeting agenda where appropriate, to address those matters to be considered separately by that Committee.

Committee Membership

The Committee shall be comprised of at least three directors, at least one of whom must be a non-employee director. Additional Committee members need not be members of the Board. The qualification of persons to serve on the Committee shall be determined by the Board, and all members shall be elected annually. Committee members may be added or replaced by the Board.

Committee Authority and Responsibilities

1. The Committee shall oversee the operations of the Trust and Wealth Management division of the Company and the administration of the Bank’s trust accounts. The Committee shall perform such tasks as it determines to be necessary and appropriate to discharge this function.
2. The Committee shall meet at least four times annually, or more frequently as circumstances dictate.
3. The Committee may form and delegate authority to subcommittees when appropriate.
4. The Committee shall submit the minutes of all meetings of the Committee to, or discuss the matters discussed at each Committee meeting with, the Board.

5. The Committee shall obtain the Board's approval of the Committee's charter, as revised (the "Charter"), and review and reassess this Charter, the performance of the Committee and the Committee's role and responsibility, as conditions dictate.