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**Federal Reserve Bank of St. Louis  
BS&R Supervisory Records Center  
P.O. Box 442  
St. Louis, Missouri 63166**

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**Annual Report of Bank Holding  
Companies (FR Y-6)**

**BANK OF THE OZARKS**

**ATTENTION: This is part of your form.  
Please return this with your report.**

Return the original and all requested copies of the completed forms to the Federal Reserve Bank of St. Louis by April 1, 2013, or no later than 90 days after the company's fiscal year end.

**Respondent Information** \*1097089\* 1097089

**PUBLIC INSPECTION COPY**

1097089

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK  
OF ST. LOUIS



Annual Report of Holding Companies -- FR Y-6

RECEIVED BANK SUPERVISION AND REGULATION DEPARTMENT

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

12/31/12  
Month / Day / Year

I, George G. Gleason

Reporter's Name, Street, and Mailing Address

Bank of the Ozarks, Inc.

Name of the Holding Company Director and Official

Legal Title of Holding Company

Chairman/CEO/Director

P.O. Box 8811

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Little Rock AR 72231-8811  
City State Zip Code

17901 Chenal Parkway Little Rock, AR 72223  
Physical location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Joseph I. Strack Senior Vice President

Name Title  
501-978-2355

Area Code / Phone Number / Extension  
501-978-2282

Area Code / FAX Number

jstrack@bankozarks.com

E-mail Address

www.bankozarks.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

3/26/13

Date of Signature

For holding companies not registered with the SEC--

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

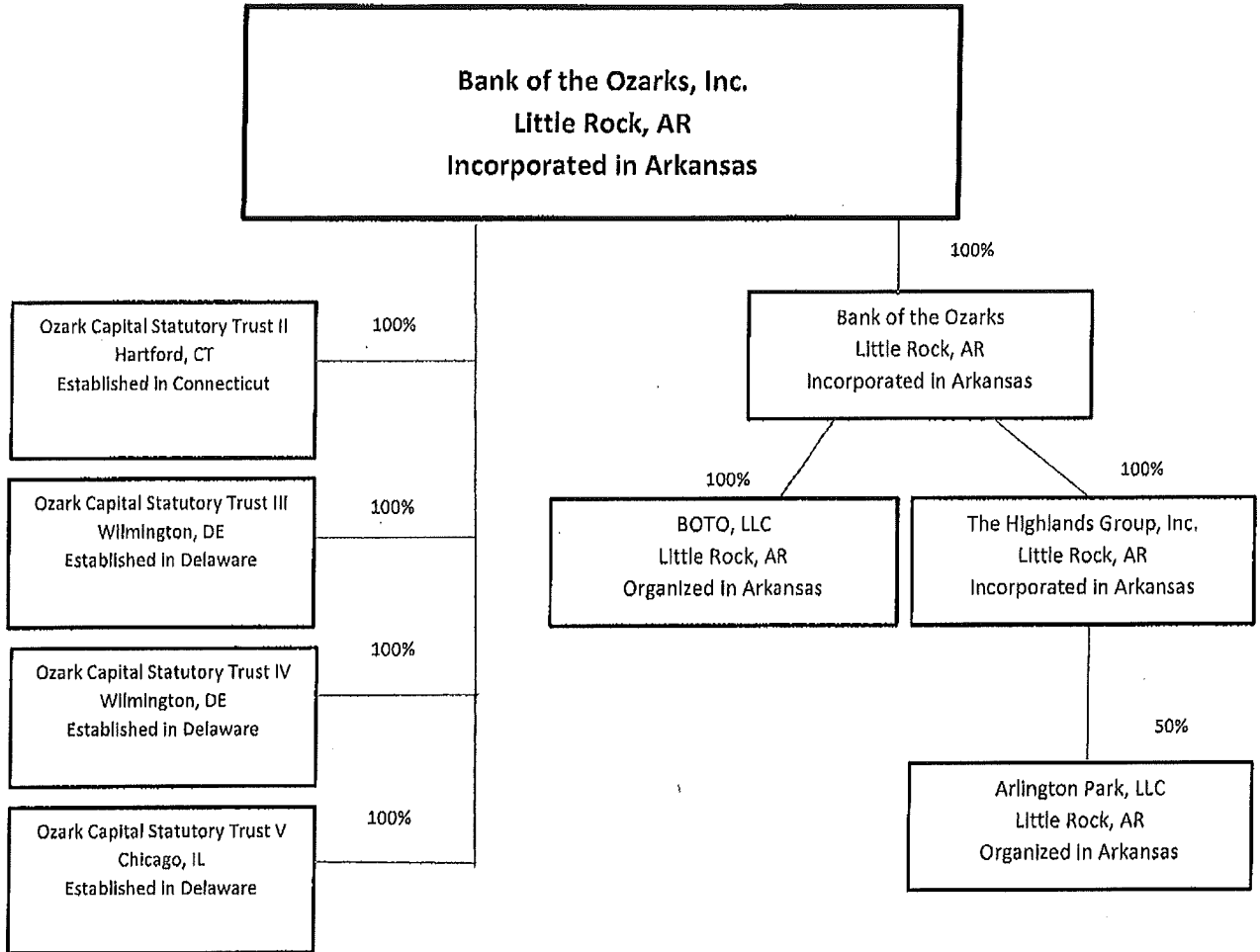
Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

**Bank of the Ozarks, Inc.  
Organization Chart  
December 31, 2012**



**Results:** A list of branches for your holding company: BANK OF THE OZARKS INC (1097089) of LITTLE ROCK, AR.  
The data are as of 12/31/2012. Data reflects information that was received and processed through 02/24/2013.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type        | Branch ID_RSSD* | Popular Name                 | Street Address                | City        | State | Zip Code | County   | Country       | FDIC UNINUM* | Office Number* | Head Office        | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|------------------------------|-------------------------------|-------------|-------|----------|----------|---------------|--------------|----------------|--------------------|----------------------|----------|
| OK          |                | Full Service (Head Office) | 107244          | BANK OF THE OZARKS           | 17901 CHENAL PARKWAY          | LITTLE ROCK | AR    | 72223    | PULASKI  | UNITED STATES | 89           | 0              | BANK OF THE OZARKS | 107244               |          |
| Change      |                | Full Service               | 4153650         | MOBILE ROYAL STREET BRANCH   | 7 NORTH ROYAL STREET          | MOBILE      | AL    | 36602    | MOBILE   | UNITED STATES | 465278       | 98             | BANK OF THE OZARKS | 107244               | Name     |
| OK          |                | Full Service               | 4439783         | MOBILE AIRPORT BRANCH        | 6161 AIRPORT BOULEVARD        | MOBILE      | AL    | 36608    | MOBILE   | UNITED STATES | Not Required | Not Required   | BANK OF THE OZARKS | 107244               |          |
| OK          |                | Full Service               | 3502233         | ALMA BRANCH                  | 611 HIGHWAY 71 NORTH          | ALMA        | AR    | 72921    | CRAWFORD | UNITED STATES | 234447       | 16             | BANK OF THE OZARKS | 107244               |          |
| OK          |                | Full Service               | 109341          | ALTUS BRANCH                 | 1612 FRANKLIN STREET          | ALTUS       | AR    | 72821    | FRANKLIN | UNITED STATES | 234437       | 7              | BANK OF THE OZARKS | 107244               |          |
| OK          |                | Full Service               | 3664784         | BELLA VISTA HIGHLANDS BRANCH | 791 WEST LANCASHIRE BOULEVARD | BELLA VISTA | AR    | 72715    | BENTON   | UNITED STATES | 456846       | 76             | BANK OF THE OZARKS | 107244               |          |

|        |  |              |         |                                    |                                 |              |    |       |            |               |              |              |                    |        |                   |
|--------|--|--------------|---------|------------------------------------|---------------------------------|--------------|----|-------|------------|---------------|--------------|--------------|--------------------|--------|-------------------|
| OK     |  | Full Service | 3664775 | BELLA VISTA SUGAR CREEK BRANCH     | 80 SUGAR CREEK CENTER           | BELLA VISTA  | AR | 72714 | BENTON     | UNITED STATES | 456848       | 77           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 4227430 | BENTON ALCOA BRANCH                | 7250 ALCOA ROAD                 | BENTON       | AR | 72015 | SALINE     | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |                   |
| Change |  | Full Service | 3509335 | BENTON HIGHWAY 35 BRANCH           | 1216 HWY 35                     | BENTON       | AR | 72019 | SALINE     | UNITED STATES | 441452       | 66           | BANK OF THE OZARKS | 107244 | zip code          |
| OK     |  | Full Service | 3509362 | BENTON MILITARY ROAD BRANCH        | 1700 MILITARY ROAD              | BENTON       | AR | 72015 | SALINE     | UNITED STATES | 424268       | 43           | BANK OF THE OZARKS | 107244 |                   |
| Change |  | Full Service | 3622627 | BENTONVILLE HIGHWAY 102 BRANCH     | 405 SOUTHWEST 14TH STREET       | BENTONVILLE  | AR | 72712 | Benton     | UNITED STATES | 446875       | 68           | BANK OF THE OZARKS | 107244 | county correction |
| OK     |  | Full Service | 3622636 | BENTONVILLE WALTON/DODSON BRANCH   | 1010 SOUTHEAST WALTON BOULEVARD | BENTONVILLE  | AR | 72712 | BENTON     | UNITED STATES | 452338       | 71           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3202113 | BRYANT HIGHWAY 5 BRANCH            | 5910 HIGHWAY 5 NORTH            | BRYANT       | AR | 72022 | SALINE     | UNITED STATES | 418940       | 36           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502318 | CABOT 2ND STREET BRANCH            | 3091 SOUTH 2ND STREET           | CABOT        | AR | 72023 | LONOKE     | UNITED STATES | 426751       | 45           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502327 | CABOT MAIN BRANCH                  | 615 WEST MAIN STREET            | CABOT        | AR | 72023 | LONOKE     | UNITED STATES | 418941       | 37           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 2327112 | CLARKSVILLE MAIN BRANCH            | 1010 WEST MAIN                  | CLARKSVILLE  | AR | 72830 | JOHNSON    | UNITED STATES | 234440       | 9            | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 2351265 | CLARKSVILLE ROGERS BRANCH          | 1144 ROGERS AVENUE              | CLARKSVILLE  | AR | 72830 | JOHNSON    | UNITED STATES | 234441       | 10           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 2876946 | CLINTON BRANCH                     | 1750 HIGHWAY 65 SOUTH           | CLINTON      | AR | 72031 | VAN BUREN  | UNITED STATES | 181080       | 23           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502251 | CONWAY EAST BRANCH                 | 1104 EAST OAK STREET            | CONWAY       | AR | 72032 | FAULKNER   | UNITED STATES | 429587       | 50           | BANK OF THE OZARKS | 107244 |                   |
| Change |  | Full Service | 3502288 | CONWAY MAIN BRANCH                 | 551 HARKRIDER STREET            | CONWAY       | AR | 72033 | FAULKNER   | UNITED STATES | 364355       | 30           | BANK OF THE OZARKS | 107244 | zip code          |
| Change |  | Full Service | 3184518 | CONWAY NORTH BRANCH                | 1745 OLD MORRILTON HIGHWAY      | CONWAY       | AR | 72033 | FAULKNER   | UNITED STATES | 418643       | 35           | BANK OF THE OZARKS | 107244 | zip code          |
| OK     |  | Full Service | 3184527 | CONWAY WEST BRANCH                 | 2885 PRINCE STREET              | CONWAY       | AR | 72034 | FAULKNER   | UNITED STATES | 366054       | 34           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3509429 | FAYETTEVILLE CROSSOVER ROAD BRANCH | 2060 NORTH CROSSOVER ROAD       | FAYETTEVILLE | AR | 72703 | WASHINGTON | UNITED STATES | 440121       | 65           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3471991 | FAYETTEVILLE WEDINGTON BRANCH      | 3474 WEST WEDINGTON DRIVE       | FAYETTEVILLE | AR | 72704 | WASHINGTON | UNITED STATES | 467999       | 83           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3509410 | FORT SMITH PHOENIX BRANCH          | 8501 PHOENIX AVENUE             | FORT SMITH   | AR | 72903 | SEBASTIAN  | UNITED STATES | 422951       | 42           | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3509401 | FORT SMITH ROGERS BRANCH           | 5401 ROGERS AVENUE              | FORT SMITH   | AR | 72903 | SEBASTIAN  | UNITED STATES | 234445       | 14           | BANK OF THE OZARKS | 107244 |                   |
| Change |  | Full Service | 3509380 | FORT SMITH ZERO STREET BRANCH      | 2520 SOUTH ZERO STREET          | FORT SMITH   | AR | 72901 | SEBASTIAN  | UNITED STATES | 360860       | 28           | BANK OF THE OZARKS | 107244 | zip code          |
| OK     |  | Full Service | 3502224 | BELLEFONTE BRANCH                  | 3334 HIGHWAY 65 SOUTH           | HARRISON     | AR | 72601 | BOONE      | UNITED STATES | 181078       | 4            | BANK OF THE OZARKS | 107244 |                   |

|        |  |              |         |                                   |                              |                   |    |       |          |               |        |    |                    |        |                   |
|--------|--|--------------|---------|-----------------------------------|------------------------------|-------------------|----|-------|----------|---------------|--------|----|--------------------|--------|-------------------|
| OK     |  | Full Service | 3502215 | HARRISON MAIN BRANCH              | 315 NORTH WALNUT STREET      | HARRISON          | AR | 72601 | BOONE    | UNITED STATES | 181079 | 22 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 2470960 | HARRISON NORTH BRANCH             | 725 HIGHWAY 62 AND 65 NORTH  | HARRISON          | AR | 72601 | BOONE    | UNITED STATES | 181077 | 3  | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3471982 | HOT SPRINGS ALBERT PIKE BRANCH    | 1410 ALBERT PIKE             | HOT SPRINGS       | AR | 71913 | GARLAND  | UNITED STATES | 455613 | 75 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3445545 | HOT SPRINGS CENTRAL AVENUE BRANCH | 4044 CENTRAL AVENUE          | HOT SPRINGS       | AR | 71913 | GARLAND  | UNITED STATES | 449791 | 70 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3666854 | HOT SPRINGS MALVERN AVENUE BRANCH | 1617 MALVERN AVENUE          | HOT SPRINGS       | AR | 71901 | GARLAND  | UNITED STATES | 463211 | 81 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 411642  | JASPER BRANCH                     | 100 EAST CHURCH STREET       | JASPER            | AR | 72641 | NEWTON   | UNITED STATES | 9806   | 6  | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502541 | CANTRELL ROAD BRANCH              | 7500 CANTRELL ROAD           | LITTLE ROCK       | AR | 72207 | PULASKI  | UNITED STATES | 285151 | 20 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3966095 | CAPITOL BRANCH                    | 325 WEST CAPITOL AVENUE      | LITTLE ROCK       | AR | 72201 | PULASKI  | UNITED STATES | 494845 | 89 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3874921 | CHENAL BRANCH                     | 12615 CHENAL PARKWAY         | LITTLE ROCK       | AR | 72211 | PULASKI  | UNITED STATES | 484678 | 88 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 82770   | CHESTER STREET BRANCH             | 109 NORTH CHESTER STREET     | LITTLE ROCK       | AR | 72201 | PULASKI  | UNITED STATES | 44339  | 17 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502532 | MARKHAM & RODNEY PARHAM BRANCH    | 101 NORTH RODNEY PARHAM ROAD | LITTLE ROCK       | AR | 72205 | PULASKI  | UNITED STATES | 433047 | 59 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502550 | OTTER CREEK BRANCH                | 13415 OTTER CREEK PARKWAY    | LITTLE ROCK       | AR | 72210 | PULASKI  | UNITED STATES | 360861 | 29 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 2759366 | RODNEY PARHAM ROAD BRANCH         | 11102 RODNEY PARHAM ROAD     | LITTLE ROCK       | AR | 72212 | PULASKI  | UNITED STATES | 285149 | 18 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502569 | TAYLOR LOOP BRANCH                | 14825 CANTRELL ROAD          | LITTLE ROCK       | AR | 72223 | PULASKI  | UNITED STATES | 419005 | 38 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3023617 | LONOKE BRANCH                     | 303 EAST FRONT STREET        | LONOKE            | AR | 72086 | LONOKE   | UNITED STATES | 206198 | 27 | BANK OF THE OZARKS | 107244 |                   |
| Change |  | Full Service | 3184536 | HOT SPRINGS VILLAGE BRANCH        | 25255 HIGHWAY 5, SUITE B-1   | LONSDALE          | AR | 72087 | Saline   | UNITED STATES | 365524 | 32 | BANK OF THE OZARKS | 107244 | county correction |
| OK     |  | Full Service | 2271345 | MARSHALL BRANCH                   | 600 HIGHWAY 65 SOUTH         | MARSHALL          | AR | 72650 | SEARCY   | UNITED STATES | 181076 | 2  | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3184509 | MAUMELLE BRANCH                   | 120 AUDUBON DRIVE            | MAUMELLE          | AR | 72113 | PULASKI  | UNITED STATES | 364402 | 31 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502185 | MOUNTAIN HOME EAST BRANCH         | 2575 HIGHWAY 62 EAST         | MOUNTAIN HOME     | AR | 72653 | BAXTER   | UNITED STATES | 439266 | 63 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502103 | MOUNTIAN HOME MAIN BRANCH         | 100 HIGHWAY 5 NORTH          | MOUNTAIN HOME     | AR | 72653 | BAXTER   | UNITED STATES | 437774 | 61 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 2560861 | MULBERRY BRANCH                   | 115 MULBERRY HIGHWAY 64 WEST | MULBERRY          | AR | 72947 | CRAWFORD | UNITED STATES | 234443 | 12 | BANK OF THE OZARKS | 107244 |                   |
| OK     |  | Full Service | 3502466 | EAST MCCAIN BRANCH                | 4420 EAST MCCAIN BOULEVARD   | NORTH LITTLE ROCK | AR | 72117 | PULASKI  | UNITED STATES | 432268 | 58 | BANK OF THE OZARKS | 107244 |                   |

|        |  |              |         |                                     |                                     |                   |    |       |            |               |        |     |                    |        |      |
|--------|--|--------------|---------|-------------------------------------|-------------------------------------|-------------------|----|-------|------------|---------------|--------|-----|--------------------|--------|------|
| OK     |  | Full Service | 3502493 | LEVY BRANCH                         | 3640 CAMP ROBINSON ROAD             | NORTH LITTLE ROCK | AR | 72118 | PULASKI    | UNITED STATES | 437775 | 62  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3502381 | NORTH HILLS BRANCH                  | 4846 NORTH HILLS BOULEVARD          | NORTH LITTLE ROCK | AR | 72116 | PULASKI    | UNITED STATES | 181081 | 24  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 2759393 | OZARK PORTER HILLARD BRANCH         | 601 WEST COMMERCIAL                 | OZARK             | AR | 72949 | FRANKLIN   | UNITED STATES | 285150 | 19  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 2041191 | OZARKS WESTSIDE BRANCH              | 2011 WEST COMMERCIAL                | OZARK             | AR | 72949 | FRANKLIN   | UNITED STATES | 234439 | 8   | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3502297 | PARIS BRANCH                        | 1405 EAST WALNUT STREET             | PARIS             | AR | 72855 | LOGAN      | UNITED STATES | 234446 | 15  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3445536 | ROGERS 47TH STREET BRANCH           | 800 NORTH 47TH STREET               | ROGERS            | AR | 72756 | BENTON     | UNITED STATES | 447970 | 69  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3683954 | ROGERS NEW HOPE BRANCH              | 3567 WEST NEW HOPE ROAD             | ROGERS            | AR | 72758 | BENTON     | UNITED STATES | 470119 | 86  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3666845 | ROGERS PLEASANT GROVE ROAD BRANCH   | 2501 WEST PLEASANT GROVE ROAD       | ROGERS            | AR | 72758 | BENTON     | UNITED STATES | 457602 | 80  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3502363 | RUSSELLVILLE EAST PARKWAY BRANCH    | 2305 EAST PARKWAY DRIVE             | RUSSELLVILLE      | AR | 72802 | POPE       | UNITED STATES | 429588 | 51  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 2596655 | RUSSELLVILLE MAIN BRANCH            | 405 WEST MAIN                       | RUSSELLVILLE      | AR | 72801 | POPE       | UNITED STATES | 57670  | 39  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3622645 | RUSSELLVILLE WEST BRANCH            | 3110 WEST MAIN STREET               | RUSSELLVILLE      | AR | 72802 | POPE       | UNITED STATES | 446049 | 67  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3502514 | SHERWOOD BRANCH                     | 8718 HIGHWAY 107                    | SHERWOOD          | AR | 72120 | PULASKI    | UNITED STATES | 433574 | 60  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3937965 | SPRINGDALE JONES ROAD BRANCH        | 7154 WEST SUNSET AVENUE             | SPRINGDALE        | AR | 72762 | WASHINGTON | UNITED STATES | 466032 | 82  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3471973 | TEXARKANA ARKANSAS BOULEVARD BRANCH | 503 ARKANSAS BOULEVARD              | TEXARKANA         | AR | 71854 | MILLER     | UNITED STATES | 453965 | 72  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3502242 | VAN BUREN MAIN STREET BRANCH        | 1412 MAIN STREET                    | VAN BUREN         | AR | 72956 | CRAWFORD   | UNITED STATES | 428707 | 46  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 2351292 | VAN BUREN POINTER TRAIL BRANCH      | 515 POINTER TRAIL EAST              | VAN BUREN         | AR | 72956 | CRAWFORD   | UNITED STATES | 234442 | 11  | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 468347  | WESTERN GROVE BRANCH                | U.S. HIGHWAY 65 & STATE HIGHWAY 123 | WESTERN GROVE     | AR | 72685 | NEWTON     | UNITED STATES | 181075 | 1   | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3502345 | YELLVILLE BRANCH                    | 104 WEST OLD MAIN STREET            | YELLVILLE         | AR | 72687 | MARION     | UNITED STATES | 356690 | 25  | BANK OF THE OZARKS | 107244 |      |
| Change |  | Full Service | 3080928 | BRADENTON BLAKE HOSPITAL BRANCH     | 2102 59TH AVENUE WEST               | BRADENTON         | FL | 34209 | MANATEE    | UNITED STATES | 360624 | 107 | BANK OF THE OZARKS | 107244 | Name |
| OK     |  | Full Service | 4193254 | BRADENTON BRANCH                    | 900 53RD AVENUE EAST                | BRADENTON         | FL | 34203 | MANATEE    | UNITED STATES | 74365  | 106 | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 1192733 | OCALA BRANCH                        | 8375 SOUTHWEST STATE ROAD 200       | OCALA             | FL | 34481 | MARION     | UNITED STATES | 39406  | 134 | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service | 3596634 | PALMETTO OFFICE                     | 501 8TH AVENUE WEST                 | PALMETTO          | FL | 34221 | MANATEE    | UNITED STATES | 452407 | 108 | BANK OF THE OZARKS | 107244 |      |

|        |  |                 |         |   |                                  |                     |    |       |          |               |              |              |                    |        |      |
|--------|--|-----------------|---------|---|----------------------------------|---------------------|----|-------|----------|---------------|--------------|--------------|--------------------|--------|------|
| OK     |  | Full Service    | 2757474 | ADAIRSVILLE BRANCH                      | 7450 ADAIRSVILLE HIGHWAY N.W.    | ADAIRSVILLE         | GA | 30103 | BARTOW   | UNITED STATES | 290777       | 92           | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 3485596 | ATHENS BRANCH                           | 1081 PARKWAY PLACE               | ATHENS              | GA | 30606 | OCONEE   | UNITED STATES | 465867       | 140          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 72276   | BAINBRIDGE DOWNTOWN BRANCH              | 226 SOUTH BROAD STREET           | BAINBRIDGE          | GA | 39817 | DECATUR  | UNITED STATES | 42168        | 135          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Limited Service | 2906629 | BAINBRIDGE TOWN CENTER BRANCH           | 1705 EAST SHOTWELL STREET        | BAINBRIDGE          | GA | 39817 | DECATUR  | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |      |
| Change |  | Full Service    | 4231530 | BRUNSWICK MAIN CYPRESS MILL ROAD BRANCH | 3344 CYPRESS MILL ROAD           | BRUNSWICK           | GA | 31520 | GLYNN    | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 | Name |
| OK     |  | Full Service    | 3110656 | CAIRO BRANCH                            | 802 NORTH BROAD STREET           | CAIRO               | GA | 39828 | GRADY    | UNITED STATES | 274610       | 136          | BANK OF THE OZARKS | 107244 |      |
| Change |  | Full Service    | 3468021 | CALHOUN BRANCH                          | 150 W.C. BRYANT PARKWAY          | CALHOUN             | GA | 30701 | GORDON   | UNITED STATES | 453536       | 95           | BANK OF THE OZARKS | 107244 | Name |
| Change |  | Full Service    | 4106218 | CARTERSVILLE BRANCH                     | 950 JOE FRANK HARRIS PARKWAY     | CARTERSVILLE        | GA | 30120 | BARTOW   | UNITED STATES | 61189        | 91           | BANK OF THE OZARKS | 107244 | Name |
| Change |  | Full Service    | 3352764 | CARTERSVILLE HENDERSON BRANCH           | 601 HENDERSON DRIVE              | CARTERSVILLE        | GA | 30120 | BARTOW   | UNITED STATES | 440813       | 94           | BANK OF THE OZARKS | 107244 | Name |
| OK     |  | Full Service    | 3196221 | CUMMING BRANCH                          | 2675 FREEDOM PKWY                | CUMMING             | GA | 30041 | FORSYTH  | UNITED STATES | 419410       | 113          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 4268536 | DALLAS BRANCH                           | 68 FIRST NATIONAL DRIVE          | DALLAS              | GA | 30157 | PAULDING | UNITED STATES | 455709       | 121          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 2951665 | DAWSONVILLE DOWNTOWN BRANCH             | 500 HIGHWAY 53 EAST              | DAWSONVILLE         | GA | 30534 | DAWSON   | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 4224466 | DAWSONVILLE MAIN                        | 6639 HIGHWAY 53 EAST             | DAWSONVILLE         | GA | 30534 | DAWSON   | UNITED STATES | 60637        | 110          | BANK OF THE OZARKS | 107244 |      |
| Change |  | Full Service    | 3611809 | DOUGLASVILLE BRANCH OFFICE              | 2750 CHAPEL HILL ROAD, SUITE 100 | DOUGLASVILLE        | GA | 30135 | DOUGLAS  | UNITED STATES | 465204       | 127          | BANK OF THE OZARKS | 107244 | Name |
| OK     |  | Full Service    | 166232  | LAKE PARK BRANCH                        | 1012 LAKES BLVD                  | LAKE PARK           | GA | 31636 | LOWNDES  | UNITED STATES | 249555       | 131          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 3029598 | MARBLE HILL BRANCH                      | 34 HOLCOMB WAY                   | MARBLE HILL         | GA | 30148 | PICKENS  | UNITED STATES | 360433       | 112          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 2966016 | MCDONOUGH BRANCH                        | 1400 ZACK HINTON PARKWAY         | MCDONOUGH           | GA | 30253 | HENRY    | UNITED STATES | 360598       | 133          | BANK OF THE OZARKS | 107244 |      |
| Change |  | Full Service    | 3159682 | NEWMAN-DOWNTOWN BRANCH OFFICE           | 16 EAST BROAD STREET             | NEWMAN              | GA | 30263 | COWETA   | UNITED STATES | 365935       | 125          | BANK OF THE OZARKS | 107244 | Name |
| OK     |  | Full Service    | 3131334 | OAKWOOD BRANCH                          | 4058 CONTINENTAL DRIVE           | OAKWOOD             | GA | 30566 | HALL     | UNITED STATES | 419760       | 138          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 3068551 | ROME BRANCH                             | 42 THREE RIVERS DRIVE, NORTHEAST | ROME                | GA | 30161 | FLOYD    | UNITED STATES | 362394       | 93           | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 3250301 | SAINT SIMONS ISLAND OFFICE              | 1809 FREDERICA ROAD              | SAINT SIMONS ISLAND | GA | 31522 | GLYNN    | UNITED STATES | 425157       | 117          | BANK OF THE OZARKS | 107244 |      |
| OK     |  | Full Service    | 4153678 | SAVANNAH BRANCH                         | 200 STEPHENSON AVENUE, SUITE 100 | SAVANNAH            | GA | 31405 | CHATHAM  | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |      |



|        |        |                 |         |                                 |                                  |            |    |         |             |               |              |              |                    |        |                     |
|--------|--------|-----------------|---------|---------------------------------|----------------------------------|------------|----|---------|-------------|---------------|--------------|--------------|--------------------|--------|---------------------|
| OK     |        | Full Service    | 3921281 | SENOIA BRANCH OFFICE            | 8180 EAST HIGHWAY 16             | SENOIA     | GA | 30276   | COWETA      | UNITED STATES | 465226       | 128          | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 244635  | SHARPSBURG BRANCH               | 6548 HIGHWAY 54                  | SHARPSBURG | GA | 30277   | COWETA      | UNITED STATES | 238375       | 124          | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 2753663 | VALDOSTA BAYTREE ROAD BRANCH    | 1517 BAYTREE ROAD                | VALDOSTA   | GA | 31602   | LOWNDES     | UNITED STATES | 249557       | 132          | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 445834  | VALDOSTA DOWNTOWN BRANCH        | 124 WEST HILL AVENUE             | VALDOSTA   | GA | 31601   | LOWNDES     | UNITED STATES | 249554       | 130          | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 4268545 | VALDOSTA MAIN BRANCH            | 3102 NORTH OAK STREET EXTENSION  | VALDOSTA   | GA | 31602   | LOWNDES     | UNITED STATES | 13591        | 129          | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 4447135 | WILMINGTON MILITARY CUTOFF ROAD | 1105 MILITARY CUTOFF ROAD        | WILMINGTON | NC | 28405   | NEW HANOVER | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |                     |
| Change |        | Full Service    | 4162698 | BLUFFTON BRANCH                 | 13 CLARK SUMMIT DRIVE, SUITE 100 | BLUFFTON   | SC | 29910   | BEAUFORT    | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 | address correction  |
| OK     |        | Full Service    | 4031338 | ALLEN TEXAS BRANCH              | 1054 WEST BETHANY DRIVE          | ALLEN      | TX | 75013   | COLLIN      | UNITED STATES | 499534       | 90           | BANK OF THE OZARKS | 107244 |                     |
| Change |        | Full Service    | 4256467 | CARROLLTON BRANCH               | 3336 EAST HEBRON PARKWAY         | CARROLLTON | TX | 75010   | DENTON      | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 | Name                |
| Change |        | Limited Service | 3340332 | DALLAS STERLING PLAZA BRANCH    | 8201 PRESTON ROAD, SUITE 700     | DALLAS     | TX | 75225   | DALLAS      | UNITED STATES | 432266       | 56           | BANK OF THE OZARKS | 107244 | zip code            |
| OK     |        | Full Service    | 3253021 | FRISCO, TX PRESTON BRANCH       | 5178 PRESTON ROAD                | FRISCO     | TX | 75034   | COLLIN      | UNITED STATES | 430233       | 53           | BANK OF THE OZARKS | 107244 |                     |
| Change |        | Full Service    | 3666957 | FRISCO, TX TOLLWAY BRANCH       | 7197 LEBANON ROAD                | FRISCO     | TX | 75034   | COLLIN      | UNITED STATES | 457105       | 78           | BANK OF THE OZARKS | 107244 | Name                |
| OK     |        | Full Service    | 4394819 | KELLER OFFICE                   | 600 KELLER PARKWAY               | KELLER     | TX | 76248-2 | TARRANT     | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 3937974 | LEWISVILLE TX BRANCH            | 198 EAST ROUND GROVE ROAD        | LEWISVILLE | TX | 75067   | DENTON      | UNITED STATES | 473057       | 87           | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 4394800 | PLANO OFFICE                    | 5925 WEST PARK BLVD.             | PLANO      | TX | 75093   | COLLIN      | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 4418939 | SOUTHLAKE BRANCH                | 600 W. SOUTHLAKE                 | SOUTHLAKE  | TX | 76092   | TARRANT     | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 3666872 | TEXARKANA, TX RICHMOND BRANCH   | 2609 RICHMOND ROAD               | TEXARKANA  | TX | 75503   | BOWIE       | UNITED STATES | 453966       | 73           | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 3509438 | TEXARKANA, TX SUMMERHILL BRANCH | 5202 SUMMERHILL ROAD             | TEXARKANA  | TX | 75503   | BOWIE       | UNITED STATES | 432267       | 57           | BANK OF THE OZARKS | 107244 |                     |
| OK     |        | Full Service    | 4394828 | THE COLONY OFFICE               | 4701 STATE HIGHWAY 121           | THE COLONY | TX | 75056   | DENTON      | UNITED STATES | Not Required | Not Required | BANK OF THE OZARKS | 107244 |                     |
| Add    | Jul-12 | Limited Service |         | Atlanta-RE Specialties          | 201 17th Street NW, Suite 300    | Atlanta    | GA | 30363   | Fulton      | UNITED STATES |              |              | BANK OF THE OZARKS | 107244 | LPO                 |
| Add    | Feb-12 | Limited Service |         | Austin-RE Specialties           | 111 Congress Ave., Suite 400     | Austin     | TX | 30363   | Travis      | UNITED STATES |              |              | BANK OF THE OZARKS | 107244 | LPO                 |
| Add    | Mar-13 | Full Service    |         | Charlotte, NC                   | 4200 Park Road                   | Charlotte  | NC | 28202   | Mecklenburg | UNITED STATES |              |              | BANK OF THE OZARKS | 107244 | LPO to Full Service |

**BANK OF THE OZARKS, INC.**  
Fiscal Year Ending December 31, 2012

## ITEM 3

**BANK OF THE OZARKS, INC. SHAREHOLDERS (5% OR MORE OWNERSHIP) as of 12/31/12**

| <u>NAME AND ADDRESS</u>                                      | <u>CITIZENSHIP</u> | <u>NUMBER OF SHARES</u>  | <u>PERCENTAGE OWNERSHIP *</u> |
|--|--------------------|--------------------------|-------------------------------|
| George G. Gleason, II<br>Little Rock, AR 72223               | U.S.               | 3,350,478 <sup>(1)</sup> | 9.5%                          |
| BlackRock, Inc. <sup>(2)</sup><br>New York, NY 10022         | U.S.               | 2,170,640                | 6.3%                          |
| FMR LLC <sup>(3)</sup><br>Boston, MA 02109                   | U.S.               | 3,463,033                | 10.0%                         |
| The Vanguard Group, Inc. <sup>(4)</sup><br>Malvern, PA 19355 | U.S.               | 1,953,847                | 5.6%                          |

(1) Includes 846,423 shares owned directly by Mr. Gleason, 106,000 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 8,272 shares held of record by the George and Linda Gleason Foundation of which Mr. Gleason is a co-trustee along with his spouse, 1,285,600 shares held by the Gleason Trust of which Mr. Gleason is the trustee and 25% income beneficiary, 924,121 shares held by the 401(k) for Mr. Gleason's account, 90,062 representing shares held in a trust in which Mr. Gleason, his spouse and descendants are beneficiaries and 90,000 shares of vested stock options, of which 30,000 were exercised in early 2013. Excludes certain stock options not currently vested, 78,816 shares owned by Mr. Gleason's spouse and 17,000 shares of vested stock options held by Mr. Gleason's spouse, of which 2,000 were exercised in early 2013.

(2) Based on information obtained from a Schedule 13G/A filed with the SEC on February 4, 2013 by BlackRock, Inc. based on share ownership as of December 31, 2012.

(3) Based on information obtained from a Schedule 13G filed with the SEC on February 13, 2013 by FMR LLC based on share ownership as of December 31, 2012.

(4) Based on information obtained from a Schedule 13G/A filed with the SEC on February 7, 2013 by The Vanguard Group, Inc. based on share ownership as of December 31, 2012.

\* Percentage ownership based on 35,271,724 shares outstanding at 12/31/12.

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

BlackRock, Inc.  
New York, N.Y. 10022

2. Principal occupation if other than with Bank Holding Company:

Investment company registered under the Investment Company Act of 1940

3. (a) Title and position with Bank of the Ozarks, Inc.:

Principal Shareholder

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):

None

(c) Title and Position with Other Businesses (include names of other businesses):

Unknown

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

2,170,640 shares (6.3% based on 35,271,724 shares outstanding at 12/31/12)

Based on information obtained from a Schedule 13G/A filed by BlackRock, Inc., with the Securities and Exchange Commission on or about February 4, 2013. The foregoing information has been included solely in reliance upon, and without independent investigation of, the disclosures contained in BlackRock, Inc.'s Schedule 13G/A.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

Unknown

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

FMR LLC  
Boston, MA 02109

2. Principal occupation if other than with Bank Holding Company:

Parent Holding Company of Fidelity Management & Research Company, an  
Investment Adviser registered under the Investment Advisers Act of 1940

3. (a) Title and position with Bank of the Ozarks, Inc.:

Principal Shareholder

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):

None

(c) Title and Position with Other Businesses (include names of other businesses):

Unknown

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

3,463,033 shares (10.0% based on 35,271,724 shares outstanding at 12/31/12)

Based on information obtained from a Schedule 13G filed by FMR LLC, with the  
Securities and Exchange Commission on or about February 13, 2013. The  
foregoing information has been included solely in reliance upon, and without  
independent investigation of, the disclosures contained in FMR LLC's Schedule  
13G.

(c) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of  
subsidiaries):

None

(d) List names of other companies (includes partnerships) if 25% or more of voting ownership  
is held (List names of companies and percentage of voting ownership held):

Unknown

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012**

**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, Country):

The Vanguard Group, Inc.  
Malvern, PA 19355

2. Principal occupation if other than with Bank Holding Company:

Investment Company registered under the Investment Company Act of 1940

3. (a) Title and position with Bank of the Ozarks, Inc.:

Principal Shareholder

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):

None

(c) Title and Position with Other Businesses (include names of other businesses):

Unknown

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

1,953,847 shares (5.6% based on 35,271,724 shares outstanding at 12/31/12)

Based on information obtained from a Schedule 13G/A filed by The Vanguard Group, Inc., with the Securities and Exchange Commission on or about February 7, 2013. The foregoing information has been included solely in reliance upon, and without independent investigation of, the disclosures contained in The Vanguard Group, Inc.'s Schedule 13G/A.

(d) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(e) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

Unknown

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

George G. Gleason, II  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

N/A

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director, Chairman and Chief Executive Officer and Principal Shareholder

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub):

Bank of the Ozarks – Director, Chairman and Chief Executive Officer  
Ozark Capital Statutory Trust II – Administrative Trustee  
Ozark Capital Statutory Trust III – Administrative Trustee  
Ozark Capital Statutory Trust IV – Administrative Trustee  
Ozark Capital Statutory Trust V – Administrative Trustee

(c) Title and Position with Other Businesses (Include names of other businesses):

Trustee, Gleason Trust  
Member, Euro Art and Design LLC  
Member, Chateau Services, LLC  
Member, Timber Tract 10, LLC  
Member, BL Lots, LLC  
Co-trustee, George and Linda Gleason Foundation

4. (a) (1) Bank of the Ozarks, Inc. shares held as of 12/31/12:

3,350,478 shares\* (9.47%)

\*Includes 846,423 shares owned directly by Mr. Gleason, 106,000 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 8,272 shares held of record by the George and Linda Gleason Foundation of which Mr. Gleason is a co-trustee along with his spouse, 1,285,600 shares held by the Gleason Trust of which Mr. Gleason is the trustee and 25% income beneficiary, 924,121 shares held by the 401(k) Retirement Savings Plan for Mr. Gleason's account, 90,062 representing shares held in a trust in which Mr. Gleason, his spouse and descendants are beneficiaries and vested stock options to acquire 90,000 shares, of which 30,000 were exercised in early 2013. Excludes certain stock options not currently vested, 78,816 shares owned by Mr. Gleason's spouse and vested stock options to acquire 17,000 shares held by Mr. Gleason's spouse, of which 2,000 were exercised in early 2013.

(b) Percentage of Voting shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

|   |      |
|---|------|
| Gleason Trust (life income beneficiary only)            | 25%  |
| Euro Art and Design LLC (balance owned by Mrs. Gleason) | 50%  |
| Chateau Services, LLC (balance owned by Mrs. Gleason)   | 50%  |
| Timber Tract 10, LLC (balance owned by Mrs. Gleason)    | 50%  |
| BL Lots, LLC  | 100% |

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Linda D. Gleason  
Little Rock, Arkansas 72212

2. Principal occupation if other than with Bank Holding Company:

Housewife/retired banker

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include name of sub):

Bank of the Ozarks - Director

(c) Title and Position with Other Businesses (Include names of other businesses):

Member, Euro Art and Design LLC  
Member, Chateau Services, LLC  
Member, Timber Tract 10, LLC  
Co-trustee, George and Linda Gleason Foundation

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

95,816 shares\* (0.27%)

\*Includes 78,816 shares owned directly by Mrs. Gleason and vested stock options to acquire 17,000 shares, of which 2,000 were exercised in February 2013.

(b) Percentage of Voting Shares of subsidiaries in Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

|  |     |
|--|-----|
| Euro Art and Design LLC (balance owned by Mr. Gleason) | 50% |
| Chateau Services, LLC (balance owned by Mr. Gleason)   | 50% |
| Timber Tract 10, LLC (balance owned by Mr. Gleason)    | 50% |

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012**

**Insiders of Bank of the Ozarks, Inc.**

1. Name and address of (City, State, Country):

Mark D. Ross  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

N/A

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director, Vice Chairman and Chief Operating Officer

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub):

Bank of the Ozarks – Director, Vice Chairman and Chief Operating Officer  
The Highlands Group, Inc. – Bank of the Ozarks subsidiary – Director  
Ozark Capital Statutory Trust II – Administrative Trustee  
Ozark Capital Statutory Trust III – Administrative Trustee  
Ozark Capital Statutory Trust IV – Administrative Trustee  
Ozark Capital Statutory Trust V – Administrative Trustee

(c) Title and Position with Other Businesses (Include names of other businesses):

None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

446,694 shares\* (1.27%)

\*Includes 86,652 shares owned directly by Mr. Ross, 20,000 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 49,642 shares which are held by the 401(k) for Mr. Ross' account and 290,400 shares that are held in a trust in which Mr. Ross is a life income beneficiary. Excludes certain stock options not currently vested and 89,998 shares owned by Mr. Ross' spouse.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (list names of companies and percentage of voting ownership held):

Holt-Ross Children's Trust #5 (Life income beneficiary only) 100%



BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Jean Arehart  
Newport, Arkansas 72112

2. Principal occupation if other than with Bank Holding Company:

Retired banker

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub):

Director

(c) Title and Position with Other Businesses (Include names of other businesses):

Partner, Deere Properties LLC

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

16,236 shares\* (0.05%)

\*Includes 15,236 shares owned directly by Ms. Arehart and vested stock options to acquire 1,000 shares.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (list names of companies and percentage of voting ownership held):

Deere Properties LLC 33 1/3%

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Nicholas Brown  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:  
President and CEO of Southwest Power Pool in Little Rock, AR

3. (a) Title and position with Bank of the Ozarks, Inc.:  
Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries:  
Bank of the Ozarks – Director

(c) Title and Position with Other Businesses (Include names of other businesses):  
None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12  
1,000 shares\* (0.00%)  
\*Includes vested stock options to acquire 1,000 shares.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):  
None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):  
None

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Richard L. Cisne  
Little Rock, Arkansas 72221

2. Principal occupation if other than with Bank Holding Company:  
Hudson Cisne & Co. LLP – Partner

3. (a) Title and position with Bank of the Ozarks, Inc.:  
Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks - Director

(c) Title and Position with Other Businesses (Include names of other businesses):  
Member, H-C Bldg. LLC – Rental real estate  
Managing Member, Two Roads LLC

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12  
44,300 shares\* (0.13%)

\*Includes 27,300 shares owned directly by Mr. Cisne and vested stock options to purchase 17,000 shares.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries)  
None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

|   |         |
|---|---------|
| H-C Building Co. LLC                    | 50%     |
| Hudson Cisne & Co. LLP                  | 42%     |
| Two Roads LLC                           | 9.8%    |
| Milestone Tower Limited Partnership III | .00666% |

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Robert East  
Little Rock, Arkansas 72202

2. Principal occupation if other than with Bank Holding Company:

East-Harding, Inc. – Chairman

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks - Director

(c) Title and position with Other Businesses (Include names of other businesses):

Robert East Company – Chairman and Chief Executive Officer also 100% owner  
Cynthia East Fabrics - Director  
Advanced Cabling Systems, LLC – 75% owner  
Starwood Technologies, LLC – 70% owner & Managing Member

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

84,600 shares\* (0.24%)

\*Includes 63,600 shares owned directly by Mr. East and vested stock options to acquire 21,000 shares, of which 4,000 were exercised in February 2013. Excludes 700 shares owned by Mr. East's spouse.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

|                               |                            |
|-------------------------------|----------------------------|
| East-Harding, Inc.            | 33% Owner                  |
| Advanced Cabling Systems, LLC | 75% Partner                |
| Starwood Technologies, LLC    | 70% Owner, Managing Member |

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Henry Mariani  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

N. L. C. Products, Inc. - Chairman

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks - Director

(c) Title and Position with Other businesses (Include names of other businesses):

N. L. C. Products, Inc. – Director, Chairman

Nite Lite Outdoors, Inc. – President, Director

Alluratec, Inc. – Chairman/Chief Executive Officer

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

63,000 shares\* (0.18%)

\*Includes 52,000 shares owned directly by Mr. Mariani and vested stock options to acquire 11,000 shares. Excludes 1,000 shares owned by Mr. Mariani's spouse.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. subsidiaries (includes names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentages of voting ownership held):

Alluratec, Inc.

78.5%

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Robert Proost  
St. Louis, Missouri 63141

2. Principal occupation if other than with Bank Holding Company:

Retired Chief Financial Officer and Director of Administration for A.G. Edwards, Inc.

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title & position with Bank of the Ozarks, Inc. subsidiaries (include names of subs):  
Bank of the Ozarks - Director

(c) Title and Position with Other Businesses (Include names of other businesses):  
None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

5,000 shares\* (0.01%)

\*Includes 2,000 shares owned directly by Mr. Proost and vested stock options to acquire 3,000 shares.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

None

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

R. L. Qualls  
Little Rock, Arkansas 72202

2. Principal occupation if other than with Bank Holding Company:

Retired, Chief Executive Officer of Baldor Electric Company (NYSE)

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks - Director

(c) Title and position with Other Business (Include names of other businesses):  
Baldor Electric Company (NYSE:BEZ) – Retired President and Chief Executive Officer.  
Taylor Companies – Co-Chairman

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

21,200 shares\* (0.06%)

\*Includes 20,200 shares owned directly by Dr. Qualls and vested stock options to acquire 1,000 shares.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

None

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

John Reynolds  
Little Rock, Arkansas 72202

2. Principal occupation if other than with Bank Holding Company:

Pathologist and Laboratory Director for Memorial Hospital in Bainbridge, Georgia

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks - Director

(c) Title and position with Other Business (Include names of other businesses):  
None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

6,500 shares\* (0.02 %)

\*Includes 5,500 shares owned directly by Dr. Reynolds and vested stock options to acquire 1,000 shares.

(c) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(d) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):

None



**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012**

**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, Country):

Kenneth Smith  
Ozark, Arkansas 72949

2. Principal occupation if other than with Bank Holding Company:

Retired

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks - Director

(c) Title and Position with Other businesses (Include names of other businesses):  
None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

80,594 shares\* (0.23%)

\*Includes 71,594 shares owned directly by Mr. Smith and vested stock options to acquire 9,000 shares, of which 2,000 were exercised in January 2013. Excludes 2,096 shares owned by Mr. Smith's spouse.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):  
None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentages of voting ownership held):  
None

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012**

**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, Country):

Sherece West-Scantlebury  
Little Rock, Arkansas 72201

2. Principal occupation if other than with Bank Holding Company:

President and Chief Executive Officer of the Winthrop Rockefeller Foundation

3. (a) Title and position with Bank of the Ozarks, Inc.:

Director

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):

Bank of the Ozarks - Director

(c) Title and Position with Other businesses (Include names of other businesses):

None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12

1,028 shares\* (0.00%)

\*Includes 28 shares owned directly by Dr. West-Scantlebury and vested stock options to acquire 1,000 shares.

(d) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(e) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentages of voting ownership held):

None

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012  
Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, Country):

Scott Hastings  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:  
Banker

3. (a) Title and position with Bank of the Ozarks, Inc.:  
None

(b) Title and Position with Bank of the Ozarks, Inc. Subsidiaries:  
Bank of the Ozarks - President, Leasing Division  
BOTO, LLC – Bank of the Ozarks subsidiary – Executive Vice President and  
Director.

(c) Title and Positions with Other Businesses (include names of other businesses):  
None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

10,737 shares\* (0.03%)

\*Includes 2,963 shares held directly by Mr. Hastings, 5,400 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture and 2,374 shares held by the 401(k) in Mr. Hastings' account. Excludes certain stock options not currently vested.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):  
None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):  
None

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)**  
**2012**  
**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, Country):

Gene Holman  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

Banker

3. (a) Title and position with Bank of the Ozarks, Inc.:

None

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub.):  
Bank of the Ozarks – President, Mortgage Division

(c) Title and Position with Other Businesses (Include names of other businesses):  
None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

16,684\* (0.05%)

\*Includes 1,064 shares held directly by Mr. Holman, 6,400 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 620 shares held by the 401(k) in Mr. Holman's account and vested stock options to acquire 8,600 shares. Excludes certain stock options not currently vested.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):  
None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (List names of companies and percentage of voting ownership held):  
None

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)**  
**2012**  
**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, Country):

Rex Kyle  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

Banker

3. (a) Title and position with Bank of the Ozarks, Inc.:

None

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of subsidiaries):

Bank of the Ozarks – President, Trust and Wealth Management Division

(c) Title and Position with Other Businesses (Include names of other businesses):

None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

7,506\* (0.02%)

\*Includes 6,400 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture and 1,106 shares held by the 401(k) in Mr. Kyle's account. Excludes certain stock options not currently vested.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (list names of companies and percentage of voting ownership held):

None

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)**  
**2012**  
**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, County):

Darrel Russell  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

Banker

3. (a) Title and position with Bank of the Ozarks, Inc.:

None

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub):

Bank of the Ozarks – Chief Credit Officer and Chairman of Loan Committee

(c) Title and Positions with Other Businesses (Include names of other businesses):

None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

70,891\* (0.20%)

\*Includes 1,064 shares held directly by Mr. Russell, 10,400 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 47,427 shares held by the 401(k) in Mr. Russell's account and vested stock options to acquire 12,000 shares. Excludes certain stock options not currently vested and 4,382 shares owned by Mr. Russell's spouse.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (list names of companies and percentage of voting ownership held):

None

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)**  
**2012**  
**Insiders of Bank of the Ozarks, Inc.**

1. Name and address (City, State, County):

Dan Thomas  
Dallas, Texas 75225

2. Principal occupation if other than with Bank Holding Company:

Banker

3. (a) Title and position with Bank of the Ozarks, Inc.:

Chief Lending Officer and President – Real Estate Specialties Group

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub):

Bank of the Ozarks – Chief Lending Officer and President – Real Estate Specialties Group

(c) Title and Positions with Other Businesses (Include names of other businesses):

None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

25,853 shares\* (0.07%)

\*Includes 1,400 shares held directly by Mr. Thomas, 20,200 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 253 shares held by the 401(k) in Mr. Thomas' account and vested stock options to acquire 4,000 shares. Excludes certain stock options not currently vested.

(b) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names of subsidiaries):

None

(c) List names of other companies (includes partnerships) if 25% or more of voting ownership is held (list names of companies and percentage of voting ownership held):

None

BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2012

Insiders of Bank of the Ozarks, Inc.

1. Name and address (City, State, County):

Tyler Vance  
Little Rock, Arkansas 72223

2. Principal occupation if other than with Bank Holding Company:

N/A

3. (a) Title and position with Bank of the Ozarks, Inc.:

Chief Banking Officer

(b) Title and position with Bank of the Ozarks, Inc. subsidiaries (include names of sub):

Bank of the Ozarks –Chief Banking Officer

The Highlands Group, Inc. – Bank of the Ozarks subsidiary –President/COO and  
Director.

(c) Title and Positions with Other Businesses (Include names of other businesses):

None

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/12:

32,689 shares\* (0.09%)

\*Includes 4,400 shares held directly by Mr. Vance, 18,200 shares issued under the  
Company's Restricted Stock Plan and subject to risk of forfeiture, and 10,089  
shares held by the 401(k) in Mr. Vance's account. Excludes certain stock options  
not currently vested.

(d) Percentage of Voting Shares in subsidiaries of Bank of the Ozarks, Inc. (include names  
of subsidiaries):

None

(e) List names of other companies (includes partnerships) if 25% or more of voting  
ownership is held (list names of companies and percentage of voting ownership held):

None