




**Bank of the Ozarks, Inc.****OZRK NASDAQ****Banks**

Market Capitalization USD:

\$716.98 mm**CONCERN LEVEL: AVERAGE**

- 1 The CEO's total remuneration is within the typical market range for the relevant industry and market cap. 
- 2 The ratio between the CEO's pay and the median pay of the other named executive officers is 3X or less. 
- 3 The CEO's annual cash incentives rose or fell in line with annual performance.
- 4 The CEO received no more than one annual cash bonus this fiscal year.
- 5 The CEO's equity remuneration reflected the company's share price movement over the last five years.
- 6 The company only pays long-term incentives to the CEO for above median performance against a peer group.
- 7 The company's dilution from equity incentives is 10 percent or less.
- 8 Unvested equity lapses when the CEO's employment is terminated. 
- 9 The CEO's potential cash severance payment is capped at two times annual cash remuneration.
- 10 The accrued benefits of the CEO's post-retirement income are within the typical market range for the relevant market cap bracket.

CEO: George Gleason**Age: 58****CEO Since: 1979**

	2009	2010	2011
Base Salary	\$819,837	\$893,404	\$1,062,500
Discretionary Bonus	\$0	\$63,603	\$70,501
Annual Cash Incentive	\$0	\$0	\$0
Benefits and Perquisites	\$63,170	\$455,996	\$514,383
TOTAL ANNUAL COMPENSATION	\$883,007	\$1,413,003	\$1,647,384
Increase in Post-Retirement Benefits	\$0	\$0	\$0
Stock Option Awards	\$0	\$180,800	\$233,920
Stock Awards	\$244,400	\$602,720	\$757,920
TOTAL COMPENSATION	\$1,127,407	\$2,196,523	\$2,639,224
Median of Other Named Executive Officers Total Compensation	\$282,936	\$360,977	\$485,731
Value Realized on Exercise of Stock Option	\$38,087	\$129,815	\$131,291
Value Realized on Vesting of Stock	\$0	\$0	\$0
TOTAL REALIZED EQUITY COMPENSATION	\$38,087	\$129,815	\$131,291

Proxy Date: 9 Mar 2012

Annual Meeting Date: 17 Apr 2012

Equity Reserves: 5.83%

Stock Option Run Rate: 0.59%

Bank of the Ozarks, Inc.

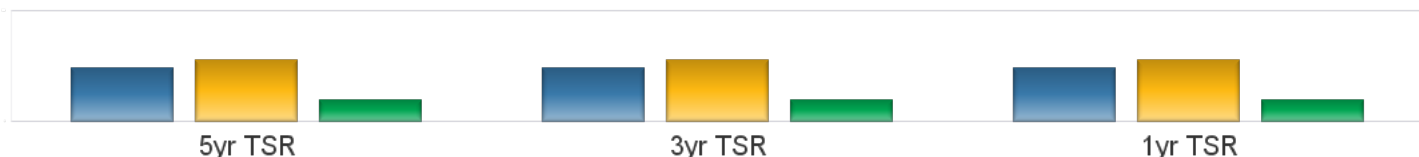
OZRK NASDAQ

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Performance Comparison

■ vs S&P500 ■ vs Industry ■ OZRK



Peer Comparisons (TRBC) =Banks

Total Summary CEO Compensation

Ticker	Company Name	2009	2010	2011	Market Cap
OZRK	Bank of the Ozarks, Inc.	\$1,127,407	\$2,196,523	\$2,639,224	\$716,978,080
BKU	BankUnited, Inc.		\$2,495,698		\$2,019,008,298
CYN	City National Corporation	\$4,072,939	\$9,249,824		\$2,008,650,034
CSE	CapitalSource Inc.	\$2,700,087	\$1,301,080		\$1,981,966,703
VLY	Valley National Bancorp	\$929,015	\$2,435,568	\$3,059,666	\$1,800,275,674
CFFN	Capitol Federal Financial	\$808,360	\$941,805		\$1,768,780,284
BOH	Bank of Hawaii Corporation	\$1,368,723	\$2,210,188		\$1,715,146,742

To insure consistency, peer comparisons are based on a combination of TRBC Industry and Sector classifications and company market caps.

Missing peer pay figures for 2011 are due to differences in company filing schedules.

Pay Peer Group

National Peer Group: Camden National Corporation, NBT Bancorp Inc., Carter Bank & Trust, Republic Bancorp, Inc., Century Bancorp, Inc., Southside Bankshares, Inc., City Holding Company, Texas Capital Bankshares, Inc., CVB Financial Corp., Tomkins Financial Corporation, Eagle Bancorp, Inc., TrustCo Bank Corp NY, First Financial Bancorp, Trustmark Corporation, First Financial Bankshares, Inc., Westamerica Bancorporation, Great Southern Bancorp, Inc.

Regional Peer Group: Ameris Bancorp, Renasant Corporation, BancFirst Corporation, Republic Bancorp, Inc., Capital City Bank Group, Inc., SCBT Financial Corporation, Community Trust Bancorp, Inc., Simmons First National Corporation, Enterprise Financial Services Corp., Southside Bancshares, Inc., First Bancorp, Southwest Bancorp, Inc., First Financial Bankshares, Inc., State Bank Financial Corporation, Great Southern Bancorp, Inc., Texas Capital Bancshares, Inc., Home

Performance Peer Group

NA

COMPENSATION COMMITTEE MEMBERS

Director	Membership	Age	Gender	Tenure	Independence
R. L. Qualls	Chairman	78	Male	15	Outside Related
Kenneth Smith	Member	80	Male	15	Outside Related