



## Bank of the Ozarks Named Nation's Top Performing Bank for Eighth Consecutive Year

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LITTLE ROCK, Ark.--(BUSINESS WIRE)-- Bank of the Ozarks (the "Bank") (NASDAQ:OZRK) has again been named the nation's best performing regional bank in its asset size category, claiming the top spot in the S&P Global Market Intelligence ranking of regional banks for 2017. This marks the 12th such "top performing" honor the Bank has been awarded by leading industry publications over the past eight years.

Bank of the Ozarks received the latest recognition by outperforming 77 banks included in the analysis which examined six core financial metrics addressing profitability, asset quality and loan growth for the year ending Dec. 31, 2017. The metrics included return on average tangible common equity, net charge-offs as a percent of average loans, adjusted Texas ratio, efficiency ratio, net interest margin and loan growth.

George Gleason, Chairman of the Board and Chief Executive Officer, credited the Bank's success to its employees, saying, "This most recent S&P ranking, as well as the ones that have come before, recognize our ongoing pursuit of high performance, but our employees are the core element of our success. Our employees' continuing teamwork, discipline and commitment to excellence at all times drive our success. This latest ranking is further recognition of their effort."

Gleason said, "I tell everyone that it is my privilege and honor to lead a diverse group of highly skilled and talented people who resist the temptation to be average but, instead, relentlessly pursue excellence in everything we do. Our culture of excellence means we deliver excellent customer service while maintaining the highest standards of character, ethics, integrity and fair dealing."

Organizations that have recognized Bank of the Ozarks as the nation's top-performing bank in its asset size category include S&P Global Market Intelligence in 2012 and 2015-2018; *Bank Director* magazine in 2013-2017; and *ABA Banking Journal* in 2011 and 2012.

### GENERAL INFORMATION

Bank of the Ozarks (NASDAQ: OZRK) is a regional bank providing innovative financial solutions delivered by expert bankers with a relentless pursuit of excellence. Bank of the Ozarks has been recognized as the #1 bank in the nation in its asset size for eight consecutive years. Headquartered in Little Rock, Arkansas, Bank of the Ozarks conducts banking operations through 254 offices in Arkansas, Georgia, Florida, North Carolina, Texas, Alabama, South Carolina, New York, California and Mississippi and had \$21.28 billion in total assets as of December 31, 2017. Bank of the Ozarks can be found at [www.bankozarks.com](http://www.bankozarks.com) and on [Facebook](#), [Twitter](#) and [LinkedIn](#) or contacted at (501) 978-2265 or P.O. Box 8811, Little Rock, Arkansas 72231-8811.

The Bank files annual, quarterly and current reports, proxy materials, and other information required by the Securities Exchange Act of 1934 with the Federal Deposit Insurance Corporation ("FDIC"), copies of which are available electronically at the FDIC's website at <https://efr.fdic.gov/fcxweb/efr/index.html> and are also available on the Bank's investor relations website at <http://ir.bankozarks.com>. To receive automated email alerts for these materials please visit <http://ir.bankozarks.com/EmailNotification> to sign up.

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