

Board of Governors of the Federal Reserve System

2012 MAR 30 PM 1:13



Annual Report of Bank Holding Companies—FR Y-6

RECEIVED  
BANK OF AMERICA 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)). 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 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). 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 Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank 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 bank holding company's fiscal year-end):  
12/31/11  
Month / Day / Year

I. George G. Gleason  
Name of the Bank Holding Company Director and Official  
Chairman/CEO/Director  
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address  
Bank of the Ozarks, Inc.  
Legal Title of Bank Holding Company  
P.O. Box 8811

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have 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.

(Mailing Address of the Bank Holding Company) Street / P.O. Box  
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:  
Greg McKinney Chief Financial Officer  
Name Title and CAO

501-978-2378  
Area Code / Phone Number / Extension  
501-978-2282  
Area Code / FAX Number

gmckinney@bankozarks.com  
E-mail Address

www.bankozarks.com  
Address (URL) for the Bank Holding Company's web page

[Signature]  
Signature of Bank Holding Company Director and Official  
3/28/12  
Date of Signature

For bank 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

FORM FR Y-6

**BANK OF THE OZARKS, INC.**  
 Little Rock, Arkansas  
 Fiscal Year Ending December 31, 2011

**ITEM 1:**

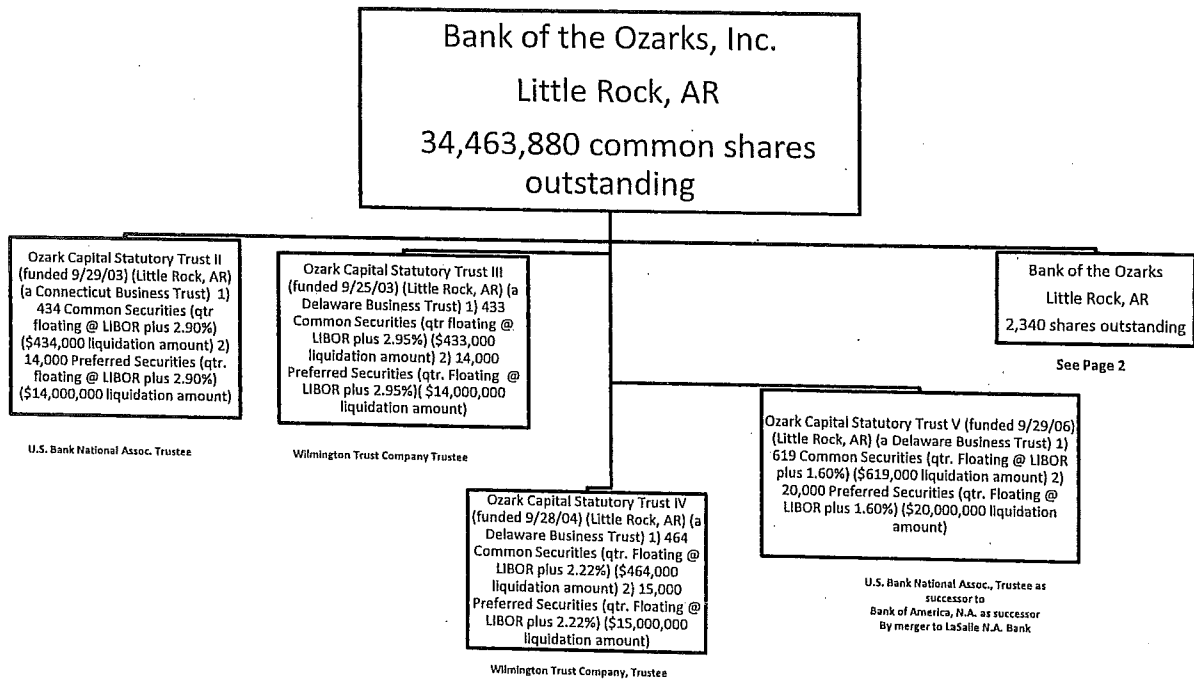
**Annual Reports To Shareholders**

See attached Annual Report for 2011 for Bank of the Ozarks, Inc. which contains audited financial statements of the Company. Three copies are enclosed.

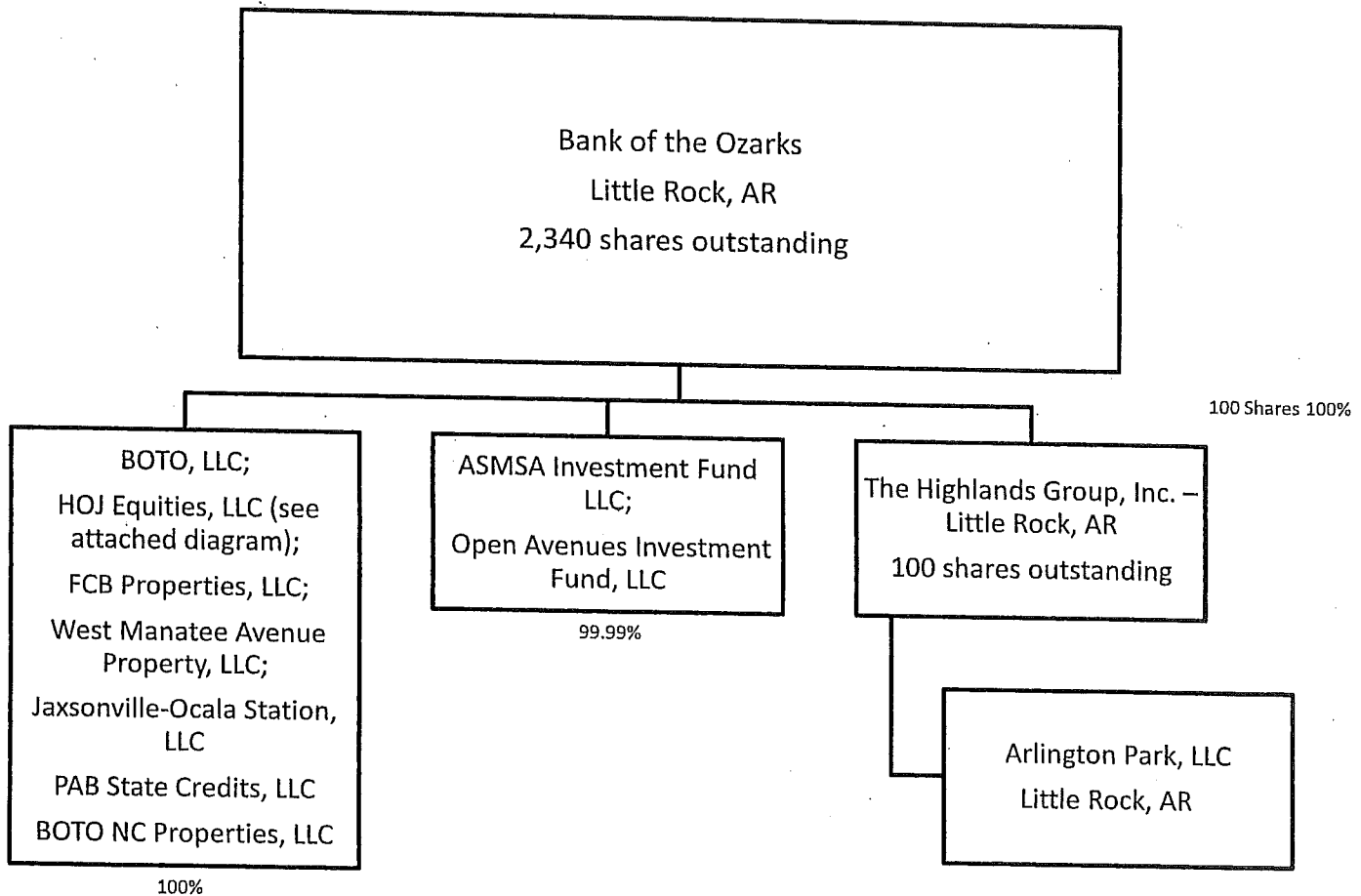
**ITEM 2a:**

**Organizational Chart**

**BANK of the OZARKS, INC.**  
 Little Rock, AR  
**ORGANIZATION CHART**  
 December 31, 2011



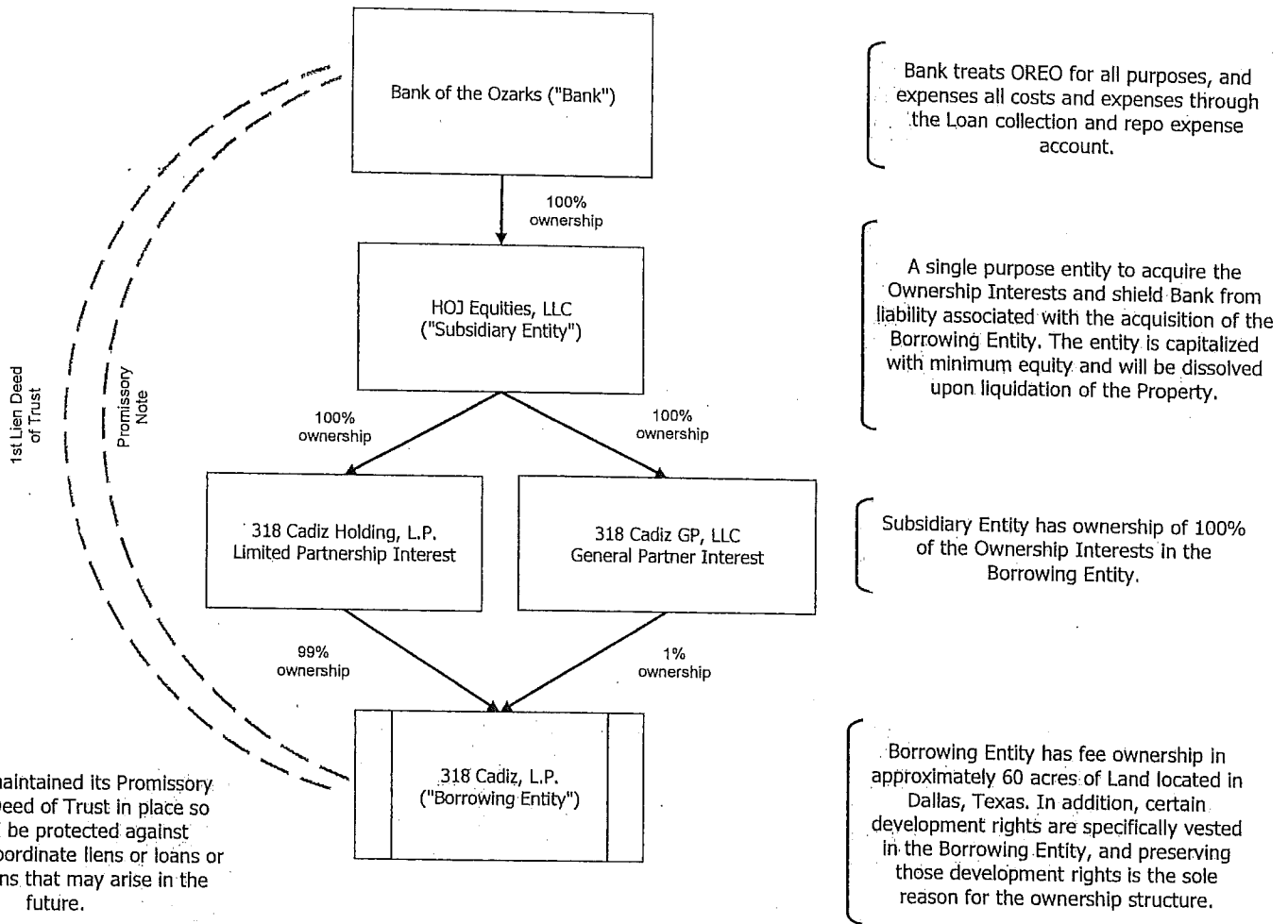
ITEM 2a: (continued)



ITEM 2a: (continued)

**Exhibit A**

**Bank of the Ozarks**



Bank has maintained its Promissory Note and Deed of Trust in place so Bank will be protected against unknown subordinate liens or loans or liens or loans that may arise in the future.

**Bank of the Ozarks**

**Subsidiaries: HOJ Equities, LLC; 318 Cadiz Holding, LP; 318 Cadiz CP, LLC**

Bank of the Ozarks ("BOTO") in August 2009 formed a wholly owned subsidiary HOJ Equities, LLC ("HOJ"; a Texas limited liability company) to accept all of the ownership interests in 318 Cadiz, LP ("Borrowing Entity"). Specifically, HOJ acquired 100% of 318 Cadiz Holding, LP ("Holding"; the owner of 99% interest in the Borrowing Entity) and 318 Cadiz GP, LLC ("GP"; the owner of 1% interest in the Borrowing Entity).

To provide more detail, the Borrowing Entity is a single-asset entity, which holds fee title to approximately 60 acres of land in Dallas, Texas. Due to BOTO's desire to protect certain valuable development rights (which are specific to the Borrowing Entity), BOTO directly acquired all of the interests in Holding and GP. The only asset of both of these entities is their respective interests in the Borrowing Entity. As noted in the attached Exhibit, HOJ, Holdings and GP are nominee entities, which will all be rolled-up (and ignored for tax purposes) into BOTO.

**BANK OF THE OZARKS, INC.**  
**Fiscal Year Ending December 31, 2011**

## ITEM 3

**BANK OF THE OZARKS, INC. SHAREHOLDERS (5% OR MORE OWNERSHIP) as of  
12/31/11**

<u>NAME AND ADDRESS</u>	<u>CITIZENSHIP</u>	<u>NUMBER OF SHARES</u>	<u>PERCENTAGE OWNERSHIP *</u>
George G. Gleason, II Little Rock, AR 72223	U.S.	4,469,017 <sup>(1)</sup>	12.9%
Prudential Financial, Inc. <sup>(2)</sup> Newark, N.J. 07102-5777	U.S.	2,128,212	6.2%
Jennison Associates LLC New York, NY 10017	U.S.	2,050,566	____ <sup>(3)</sup>
BlackRock, Inc. <sup>(4)</sup> New York, NY 10022	U.S.	2,193,520	6.4%
The Vanguard Group, Inc. <sup>(5)</sup> Malvern, PA 19355	U.S.	2,233,330	6.5%

**Continued Item 3**

ownership information has been included solely in reliance upon, and without investigation of, the disclosures contained in BlackRock, Inc.'s Schedule 13G/A.

(5) Based on information obtained from a Schedule 13G/A filed with the SEC on February 6, 2012 by The Vanguard Group, Inc. based on share ownership as of December 31, 2011. This stock ownership information has been included solely in reliance upon, and without independent investigation of, the disclosures in The Vanguard Group, Inc.'s Schedule 13G/A.

\* Percentage ownership based on 34,463,880 shares outstanding at 12/31/11.

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)**  
**2011**  
**Insiders of Bank of the Ozarks, Inc.**

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

Prudential Financial, Inc.  
Newark, N.J. 07102-5777

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 12/31/11

2,128,212 shares (6.2% based on 34,463,880 shares outstanding at 12/31/11)

Based on information obtained from a Schedule 13G/A filed by Prudential Financial, Inc., with the Securities and Exchange Commission on or about February 10, 2012. The foregoing information has been included solely in reliance upon, and without independent investigation of, the disclosures contained in Prudential Financial, 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)  
2011**

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

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

Jennison Associates LLC  
New York, NY 10017

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 12/31/11:

2,050,566 shares

In a Schedule 13G/A filed February 10, 2012, Jennison reported beneficial ownership of 2,050,566 shares and included the following disclosure in regard to its ownership of Common Stock: "Jennison Associates LLC ('Jennison') furnishes investment advice to several investment companies, insurance separate accounts and institutional clients ('Managed Portfolios'). As a result of its role as investment adviser of the Managed Portfolios, Jennison may be deemed to be the beneficial owner of the shares of the Issuer's Common Stock held by such Managed Portfolios. Prudential Financial, Inc. ('Prudential') indirectly owns 100% of equity interests of Jennison. As a result, Prudential may be deemed to have the power to exercise or to direct the exercise of such voting and/or dispositive power that Jennison may have with respect to the Issuer's Common Stock held by the Managed Portfolios. Jennison does not file jointly with Prudential, as such, shares of the Issuer's Common Stock reported on Jennison's Schedule 13G may be included in the shares reported on the Schedule 13G filed by Prudential."

(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)  
2011  
Insiders of Bank of the Ozarks, Inc.

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

BlackRock, Inc.  
Newark, N.J. 07102-5777

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 12/31/11

2,193,520 shares (6.4% based on 34,463,880 shares outstanding at 12/31/11)

Based on information obtained from a Schedule 13G/A filed by BlackRock, Inc., with the Securities and Exchange Commission on or about January 20, 2012. 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.

(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)**  
**2011**  
**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 12/31/11

2,233,330 shares (6.5% based on 34,463,880 shares outstanding at 12/31/11)

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 6, 2012. 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)**  
**2011**  
**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  
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):

Trustee, Gleason Trust  
Member, Euro Art and Design LLC  
Member, Chateau Services, LLC  
Co-trustee, George and Linda Gleason Foundation

4. (a) (1) Bank of the Ozarks, Inc. shares held as of 12/31/11:

4,469,017 shares (12.91%)

(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%

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2011**

**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  
Co-trustee, George and Linda Gleason Foundation

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/11:

94,816\* (0.28%)

\*Includes 78,816 shares owned directly by Mrs. Gleason and vested stock options to acquire 16,000 shares.

(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%

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2011**

**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 12/31/11:

470,676 shares\* (1.37%)

(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)  
2011**

**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 12/31/11:

15,236 shares (0.04%)

(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)  
2011

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 12/31/11

30,300\* shares (0.09%)

\*Includes 14,300 shares owned directly by Mr. Cisne and vested stock options to purchase 16,000 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%

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2011**

**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 and Chief Executive Officer

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

Hexacore Equipment Company - 26% owner

Advanced Cabling Systems, LLC – 75% owner

Starwood Technologies, LLC – 70% owner & Managing Member

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/11:

92,100 shares\* (0.27%)

(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

Hexacore Equipment Company 26% Owner

Advanced Cabling Systems, LLC 75% Partner

Starwood Technologies, LLC 70% Owner, Managing Member



**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2011**

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

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

Walter Kimbrough  
Little Rock, Arkansas 72206

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

President of Philander Smith College 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):

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/11

\*2,000 (0.01%)

\*Includes vested stock options to acquire 2,000 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):

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)  
2011**

**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 12/31/11:

86,000 shares\* (0.25%)

(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):

Mariani Family Limited Partnership	66 2/3%
Alluratec, Inc.	78.5%

**BANK OF THE OZARKS, INC. ANNUAL REPORT (Y-6)**  
**2011**  
**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 12/31/11:  
4,000\* (0.01%)

\*Includes 2,000 shares owned directly by Mr. Proost and vested stock options to  
acquire 2,000 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)  
2011  
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) – Director & Member of Executive  
Committee. Presiding non management member of Board of Directors. Retired  
President and Chief Executive Officer.  
Taylor Companies – Co-Chairman

4. (a) Bank of the Ozarks, Inc. shares held as of 12/31/11

40,200 shares\* (0.12%)

\*Includes 20,200 shares owned directly by Dr. Qualls and vested stock options to  
acquire 20,000 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)  
2011

Insiders of Bank of the Ozarks, Inc.

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

Kennith 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 12/31/11  
82,034 shares\* (0.24%)

(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)  
2011  
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 12/31/11:

9,169 shares\* (0.03%)

\*Includes 2,032 shares held directly by Mr. Hastings, 4,800 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture and 2,337 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)  
2011**

**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 12/31/11:

15,210\* (0.04%)

\*Includes 6,000 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 610 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)  
2011**

**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 12/31/11:

7,089\* (0.02%)

\*Includes 6,000 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture and 1,089 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)  
2011**

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

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

Greg McKinney  
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 Financial Officer and Chief Accounting Officer

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

Bank of the Ozarks - Chief Financial Officer and Chief Accounting Officer  
The Highlands Group, Inc. – Bank of the Ozarks subsidiary – Executive Vice  
President/Treasurer and Director.  
BOTO, LLC – Bank of the Ozarks subsidiary – President and 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 12/31/11:

29,605\* (0.09%)

\*Includes 1,600 shares held directly by Mr. McKinney, 11,800 shares issued under the Company's Restricted Stock Plan and subject to risk of forfeiture, 2,005 shares held by the 401(k) in Mr. McKinney's account and vested stock options to acquire 14,200 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)  
2011**

**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 12/31/11:  
73,694\* (0.21%)

(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)  
2011  
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 12/31/11:

30,532\* (0.09%)

(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

**Results:** A list of branches for your depository institution: BANK OF THE OZARKS (ID\_RSSD: 107244). This depository institution is held by BANK OF THE OZARKS INC (1097089) of LITTLE ROCK, AR. The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

**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*
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
ok		Full Service	4153650	BANK OF THE OZARKS DAUPHIN STREET BRANCH	200 DAUPHIN ST BR	MOBILE	AL	36602	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 LANCAASHIRE 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	BANK OF THE OZARKS	107244
ok	Full Service	3509335	BENTON HIGHWAY 35 BRANCH	1216 HWY 35	BENTON	AR	72015	SALINE	UNITED STATES	441452	BANK OF THE OZARKS	107244
ok	Full Service	3509362	BENTON MILITARY ROAD BRANCH	1700 MILITARY ROAD	BENTON	AR	72015	SALINE	UNITED STATES	424268	BANK OF THE OZARKS	107244
ok	Full Service	3622627	BENTONVILLE HIGHWAY 102 BRANCH	405 SOUTHWEST 14TH STREET	BENTONVILLE	AR	72712	SALINE	UNITED STATES	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3622636	BENTONVILLE WALTON/DODSON BRANCH	1010 SOUTHEAST WALTON BOULEVARD	BENTONVILLE	AR	72712	BENTON	UNITED STATES	452338	BANK OF THE OZARKS	107244
ok	Full Service	3202113	BRYANT HIGHWAY 5 BRANCH	5910 HIGHWAY 5 NORTH	BRYANT	AR	72022	SALINE	UNITED STATES	418940	BANK OF THE OZARKS	107244
ok	Full Service	3502318	CABOT 2ND STREET BRANCH	3091 SOUTH 2ND STREET	CABOT	AR	72023	LONOKE	UNITED STATES	426751	BANK OF THE OZARKS	107244
ok	Full Service	3502327	CABOT MAIN BRANCH	615 WEST MAIN STREET	CABOT	AR	72023	LONOKE	UNITED STATES	418941	BANK OF THE OZARKS	107244
ok	Full Service	2327112	CLARKSVILLE MAIN BRANCH	1010 WEST MAIN	CLARKSVILLE	AR	72830	JOHNSON	UNITED STATES	234440	BANK OF THE OZARKS	107244
ok	Full Service	2351265	CLARKSVILLE ROGERS BRANCH	1144 ROGERS AVENUE	CLARKSVILLE	AR	72830	JOHNSON	UNITED STATES	234441	BANK OF THE OZARKS	107244
ok	Full Service	2876946	CLINTON BRANCH	1750 HIGHWAY 65 SOUTH	CLINTON	AR	72031	VAN BURÉN	UNITED STATES	181080	BANK OF THE OZARKS	107244
ok	Full Service	3502251	CONWAY EAST BRANCH	1104 EAST OAK STREET	CONWAY	AR	72032	FAULKNER	UNITED STATES	429587	BANK OF THE OZARKS	107244
ok	Full Service	3502288	CONWAY MAIN BRANCH	551 HARKRIDER STREET	CONWAY	AR	72032	FAULKNER	UNITED STATES	364355	BANK OF THE OZARKS	107244
ok	Full Service	3184518	CONWAY NORTH BRANCH	1745 OLD MORRILTON HIGHWAY	CONWAY	AR	72032	FAULKNER	UNITED STATES	418643	BANK OF THE OZARKS	107244
ok	Full Service	3184527	CONWAY WEST BRANCH	2885 PRINCE STREET	CONWAY	AR	72034	FAULKNER	UNITED STATES	366054	BANK OF THE OZARKS	107244
ok	Full Service	3509429	FAYETTEVILLE CROSSOVER ROAD BRANCH	2060 NORTH CROSSOVER ROAD	FAYETTEVILLE	AR	72703	WASHINGTON	UNITED STATES	440121	BANK OF THE OZARKS	107244
ok	Full Service	3471991	FAYETTEVILLE WEDDINGTON BRANCH	3474 WEST WEDDINGTON DRIVE	FAYETTEVILLE	AR	72704	WASHINGTON	UNITED STATES	467999	BANK OF THE OZARKS	107244
ok	Full Service	3509410	FORT SMITH PHOENIX BRANCH	8501 PHOENIX AVENUE	FORT SMITH	AR	72903	SEBASTIAN	UNITED STATES	422951	BANK OF THE OZARKS	107244
ok	Full Service	3509401	FORT SMITH ROGERS BRANCH	5401 ROGERS AVENUE	FORT SMITH	AR	72903	SEBASTIAN	UNITED STATES	234445	BANK OF THE OZARKS	107244
ok	Full Service	3509380	FORT SMITH ZERO STREET BRANCH	2520 SOUTH ZERO STREET	FORT SMITH	AR	72908	SEBASTIAN	UNITED STATES	360860	BANK OF THE OZARKS	107244
ok	Full Service	3502224	BELLEFONTE BRANCH	3334 HIGHWAY 65 SOUTH	HARRISON	AR	72601	BOONE	UNITED STATES	181078	BANK OF THE OZARKS	107244
ok	Full Service	3502215	HARRISON MAIN BRANCH	315 NORTH WALNUT STREET	HARRISON	AR	72601	BOONE	UNITED STATES	181079	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	Not Required	Not Required	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	Satine	UNITED STATES	365524	32	BANK OF THE OZARKS	107244
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	MOUNTAIN 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 OZARK PORTER HILLARD 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	3445336	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
Change	Full Service	3622645	RUSSELLVILLE WEST BRANCH	3110 WEST MAIN STREET	RUSSELLVILLE	AR	72801	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 U.S. HIGHWAY 65 & STATE HIGHWAY 123	VAN BUREN	AR	72956	CRAWFORD	UNITED STATES	234442	11	BANK OF THE OZARKS	107244
ok	Full Service	468347	WESTERN GROVE BRANCH	104 WEST OLD MAIN STREET	WESTERN GROVE	AR	72685	NEWTON	UNITED STATES	181075	1	BANK OF THE OZARKS	107244
ok	Full Service	3502345	YELLVILLE BRANCH	2102 59TH AVENUE WEST	YELLVILLE	AR	72687	MARION	UNITED STATES	356690	25	BANK OF THE OZARKS	107244
ok	Full Service	3080928	BLAKE HOSPITAL BRANCH	900 53RD AVENUE EAST	BRADENTON	FL	34209	MANATEE	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	4193254	BRADENTON BRANCH	8375 SOUTHWEST STATE ROAD 200	BRADENTON	FL	34203	MANATEE	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	1192733	OCALA BRANCH	501 8TH AVENUE WEST	OCALA	FL	34481	MARION	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3596634	PALMETTO OFFICE	7450 ADAIRSVILLE HIGHWAY N.W.	PALMETTO	FL	34221	MANATEE	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	72276	BAINBRIDGE DOWNTOWN BRANCH	226 SOUTH BROAD STREET	BAINBRIDGE	GA	39817	DECATUR	UNITED STATES	Not Required	Not Required	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
ok	Full Service	4231530	CYPRESS MILL ROAD BRANCH	3344 CYPRESS MILL ROAD	BRUNSWICK	GA	31520	GLYNN	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3110656	CAIRO BRANCH	802 NORTH BROAD STREET	CAIRO	GA	39828	GRADY	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3468021	W.C. BRYANT PARKWAY BRANCH	150 W.C. BRYANT PARKWAY	CALHOUN	GA	30701	GORDON	UNITED STATES	453536	95	BANK OF THE OZARKS	107244
ok	Full Service	4106218	CARTERSVILLE BRANCH	950 JOE FRANK HARRIS PARKWAY	CARTERSVILLE	GA	30121	BARTOW	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3352764	HENDERSON DRIVE BRANCH	601 HENDERSON DRIVE	CARTERSVILLE	GA	30120	BARTOW	UNITED STATES	440813	94	BANK OF THE OZARKS	107244
ok	Full Service	3196221	CUMMING BRANCH	2675 FREEDOM PKWY	CUMMING	GA	30041	FORSYTH	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	4268536	DALLAS BRANCH	68 FIRST NATIONAL DRIVE	DALLAS	GA	30157	PAULDING	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3611809	CHAPEL HILL BRANCH OFFICE	2750 CHAPEL HILL ROAD, SUITE 100	DOUGLASVILLE	GA	30135	DOUGLAS	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	166232	LAKE PARK BRANCH	1012 LAKES BLVD	LAKE PARK	GA	31636	LOWNDES	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3029598	MARBLE HILL BRANCH	34 HOLCOMB WAY	MARBLE HILL	GA	30148	PICKENS	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	2966016	MCDONOUGH BRANCH	1400 ZACK HINTON PARKWAY	MCDONOUGH	GA	30253	HENRY	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3159682	EAST BROAD BRANCH OFFICE	16 EAST BROAD STREET	NEWNAN	GA	30263	COWETA	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	3131334	OAKWOOD BRANCH	4058 CONTINENTAL DRIVE	OAKWOOD	GA	30566	HALL	UNITED STATES	Not Required	Not Required	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	Not Required	Not Required	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	Not Required	Not Required	BANK OF THE OZARKS	107244



ok	Full Service	244635	SHARPSBURG BRANCH VALDOSTA BAY TREE ROAD BRANCH	6548 HIGHWAY 54	SHARPSBURG	GA	30277	COWETA	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	2753663	VALDOSTA DOWNTOWN BRANCH	1517 BAYTREE ROAD	VALDOSTA	GA	31602	LOWNDES	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	445834	VALDOSTA MAIN BRANCH BANK OF THE OZARKS	124 WEST HILL AVENUE 3102 NORTH OAK STREET EXTENSION	VALDOSTA	GA	31601	LOWNDES	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	4153669	WILMINGTON BRANCH	1612 MILITARY CUTOFF	WILMINGTON	NC	28403	NEW HANOVER	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	4162698	BLUFFTON BRANCH	1 SHERINGTON DRIVE, UNIT J	BLUFFTON	SC	29910	BEAUFORT	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	4031338	ALLEN TEXAS BRANCH BANK OF THE OZARKS	1054 WEST BETHANY DRIVE	ALLEN	TX	75013	COLLIN	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
ok	Full Service	4256467	CARROLLTON BRANCH DALLAS STERLING PLAZA BRANCH	3336 EAST HEBRON PARKWAY	CARROLLTON	TX	75010	DENTON	UNITED STATES	Not Required	Not Required	BANK OF THE OZARKS	107244
Change	Limited Service	3340332	FRISCO, TX PRESTON BRANCH	8201 PRESTON ROAD, SUITE 700	DALLAS	TX	75225	DALLAS	UNITED STATES	Not Required	43266	BANK OF THE OZARKS	107244
ok	Full Service	3253021	LEBANON TOLLWAY BRANCH	5178 PRESTON ROAD	FRISCO	TX	75034	COLLIN	UNITED STATES	Not Required	430233	BANK OF THE OZARKS	107244
ok	Full Service	3666957	LEWISVILLE TX BRANCH TEXARKANA, TX RICHMOND BRANCH	7197 LEBANON ROAD	FRISCO	TX	75034	COLLIN	UNITED STATES	Not Required	457105	BANK OF THE OZARKS	107244
ok	Full Service	3937974	TEXARKANA, TX SUMMERHILL BRANCH	198 EAST ROUND GROVE ROAD	LEWISVILLE	TX	75067	DENTON	UNITED STATES	Not Required	473057	BANK OF THE OZARKS	107244
ok	Full Service	3666872	TEXARKANA, TX SUMMERHILL BRANCH	2609 RICHMOND ROAD	TEXARKANA	TX	75503	BOWIE	UNITED STATES	Not Required	453966	BANK OF THE OZARKS	107244
ok	Full Service	3509438	Keller, TX Branch	5202 SUMMERHILL ROAD	TEXARKANA	TX	75503	BOWIE	UNITED STATES	Not Required	432267	BANK OF THE OZARKS	107244
Add	May-11		Plano, TX Branch	600 Keller Pkwy	Keller	TX	76248	Tarrant	UNITED STATES			BANK OF THE OZARKS	
Add	Jan-11			5925 West Park Boulevard	Plano	TX	75093	Collin	UNITED STATES			BANK OF THE OZARKS	

Form FR Y-6

**BANK OF THE OZARKS, INC.**  
**Fiscal Year Ending December 31, 2011**

**ITEM 3**

**BANK OF THE OZARKS, INC. SHAREHOLDERS (5% OR MORE OWNERSHIP) as of  
12/31/11**

<u>NAME AND ADDRESS</u>	<u>CITIZENSHIP</u>	<u>NUMBER OF SHARES</u>	<u>PERCENTAGE OWNERSHIP *</u>
George G. Gleason, II Little Rock, AR 72223	U.S.	4,469,017 <sup>(1)</sup>	12.9%
Prudential Financial, Inc. <sup>(2)</sup> Newark, N.J. 07102-5777	U.S.	2,128,212	6.2%
Jennison Associates LLC New York, NY 10017	U.S.	2,050,566	<u>        </u> <sup>(3)</sup>
BlackRock, Inc. <sup>(4)</sup> New York, NY 10022	U.S.	2,193,520	6.4%
The Vanguard Group, Inc. <sup>(5)</sup> Malvern, PA 19355	U.S.	2,233,330	6.5%