

BANK OF THE OZARKS INC

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1097089	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$3,229	\$2,755	-14.7%	
Loans	\$2,016	\$1,895	-6.0%	
Construction & development	\$690	\$597	-13.4%	
Closed-end 1-4 family residential	\$256	\$261	1.8%	
Home equity	\$19	\$22	14.6%	
Credit card	\$0	\$0		
Other consumer	\$75	\$64	-15.3%	
Commercial & Industrial	\$206	\$150	-27.1%	
Commercial real estate	\$552	\$601	8.9%	
Unused commitments	\$359	\$211	-41.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$372	\$95	-74.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$549	\$395	-27.9%	
Cash & balances due	\$41	\$78	91.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$24	\$35	43.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$22	\$36	63.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,862	\$2,442	-14.7%	
Deposits	\$2,352	\$2,037	-13.4%	
Total other borrowings	\$472	\$387	-18.0%	
FHLB advances	\$381	\$341	-10.5%	
Equity				
Equity capital at quarter end	\$367	\$310	-15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$87	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.1%	10.7%	--	
Tier 1 risk based capital ratio	13.5%	13.0%	--	
Total risk based capital ratio	14.6%	14.2%	--	
Return on equity ¹	13.1%	14.9%	--	
Return on assets ¹	1.3%	1.8%	--	
Net interest margin ¹	4.2%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	191.9%	167.8%	--	
Loss provision to net charge-offs (qtr)	196.9%	106.4%	--	
Net charge-offs to average loans and leases ¹	0.8%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.8%	1.0%	0.2%	0.5%
Closed-end 1-4 family residential	0.8%	0.8%	0.2%	0.1%
Home equity	0.4%	0.6%	0.9%	0.6%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.7%	0.7%	0.5%
Commercial & Industrial	0.2%	3.1%	0.1%	0.8%
Commercial real estate	0.6%	1.3%	0.0%	0.0%
Total loans	0.8%	1.2%	0.2%	0.3%