



February 28, 2005

Top Hat Plan Exemption

Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

Re: **Security Bank of the Ozarks "Top Hat" Notice**

Dear Sir/Madam:

Pursuant to DOL Regulation section 2520.104-23, the following information is provided with respect to the following non-qualified deferred compensation plans maintained by the employer. The plans are maintained for the purpose of providing benefits to a select group of management or highly compensated employees.

1. Name and address of employer:

Security Bank of the Ozarks
103 South Main Street
P.O. Box 725
Eminence, MO 65466

2. Federal Employer Identification Number: 43-0745489

3. Names of Plans:

Supplemental Compensation Agreement of Robert Jeffrey Williams
Supplemental Compensation Agreement of Richard Williams
Supplemental Compensation Agreement of Jonathan Williams

Each plan covers only the individual named above. The employer does not maintain any other non-qualified compensation plans.

Please contact the undersigned if you have any questions or need additional information.

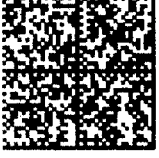
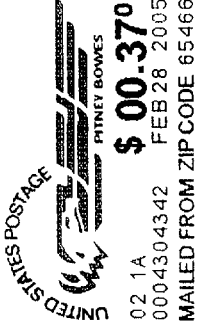
Sincerely,

A handwritten signature in black ink, appearing to read "Glen B. Williams". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Glen B. Williams, President

The Security Banks

Eminence Winona
P.O. Box 725 P.O. Box 305
Eminence, MO 65466 Winona, MO 65588



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