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BANK OF THE OZARKS INC
Form 8-K
October 13, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES
EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): October 12, 2004

BANK OF THE OZARKS, INC.
(Exact name of Registrant as specified in its Charter)

(State of Incorporation)	(Commission File No.)	(IRS Employer I.D. No.)
Arkansas	0-22759	71-0556208

12615 Chenal Parkway
Little Rock, Arkansas 72211
(Address of Principal Executive Office) (Zip code)

Registrant's telephone number, including area code: 501-978-2265

Item 2.02. Results of Operations and Financial Condition.

On October 12, 2004 Registrant issued a press release of its third quarter 2004 earnings report which is attached hereto as Exhibit 99.1 and incorporated herein by reference.

Item 7.01. Regulation FD Disclosure.

See Item 2.02. Results of Operations and Financial Condition.

Item 9.01. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits

99.1 Press release announcing third quarter 2004 earnings report.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the

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undersigned hereunto duly authorized.

BANK OF THE OZARKS, INC.

(Registrant)

Date: October 12, 2004

/s/ Paul Moore

Paul Moore
Chief Financial Officer

Exhibit No.	Document Description
99.1	Press release announcing third quarter 2004 earnings report.