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BANK OF THE OZARKS INC

Form 8-K

January 15, 2010

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 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): January 14, 2010

Bank of the Ozarks, Inc.

(Exact name of registrant as specified in its charter)

Arkansas

(State or other jurisdiction of incorporation)

0-22759 71-0556208

(Commission File Number) (IRS Employer Identification No.)

17901 Chenal Parkway, Little Rock, Arkansas 72223

(Address of principal executive offices) (Zip Code)

(501) 978-2265

(Registrant's telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2.):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02 Results of Operations and Financial Condition.

The Registrant hereby furnishes its press release dated January 14, 2010 announcing Record Fourth Quarter and Full Year 2009 Earnings 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 and Exhibits.

- (d) Exhibits
- 99.1 Press Release dated January 14, 2010: Bank of the Ozarks, Inc. Announces Record Fourth Quarter and Full Year 2009 Earnings

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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 undersigned hereunto duly authorized.

BANK OF THE OZARKS, INC.

(Registrant)

Date: January 14, 2010 /s/ Paul Moore

Paul Moore

Chief Financial Officer

and Chief Accounting Officer

Exhibit

No. Document Description

99.1 Press Release dated January 14, 2010: Bank of the Ozarks, Inc. Announces Record Fourth Quarter and

Full Year 2009 Earnings