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BANK OF THE OZARKS INC
Form 8-K
May 18, 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 May 18, 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 (Address of Principal Executive Office)	72231 (Zip code)
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Registrant's telephone number, including area code: 501- 978-2265

Item 5. Other Events and Regulation FD Disclosure

Exhibits

- 99.1 Press Release Announcing Ozark Capital Trust to Redeem Trust Preferred Securities

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)

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Date: May 18, 2004

/s/ Paul Moore

Paul Moore
Chief Financial Officer

Exhibit No.	Document Description
99.1	Press Release Announcing Ozark Capital Trust to Redeem Trust Preferred Securities