

Item 2.02 Results of Operations and Financial Condition.

The Registrant hereby furnishes its press release dated January 15, 2008 announcing Fourth Quarter and Full Year 2007 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 15, 2008: Bank of the Ozarks, Inc. Announces Fourth Quarter and Full Year 2007 Earnings

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 15, 2008 /s/ Paul Moore
Paul Moore
Chief Financial Officer
and Chief Accounting Officer

Exhibit No. Document Description

99.1 Press Release dated January 15, 2008: Bank of the Ozarks, Inc. Announces Fourth Quarter and Full Year 2007 Earnings