

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

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