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BANK OF THE OZARKS INC Form 8-K January 18, 2006

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 17, 2006

Bank of the Ozarks, Inc. (Exact name of registrant as specified in its charter)

Arkansas

(State or other jurisdiction of incorporation)

0-22759 (Commission File Number) 71-0556208 (IRS Employer Identification No.)

12615 Chenal Parkway, Little Rock, Arkansas (Address of principal executive offices)

72211 (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. below):

- () 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 13c-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 announcing Fourth Quarter and Full Year 2005 Earnings which is attached hereto as Exhibit 99.1 and incorporated herein by reference.

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Item 7.01 Regulation FD Disclosure

See Item 2.02. Results of Operations and Financial Condition

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

99.1 Press Release Announcing Fourth Quarter and Full Year 2005 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 17, 2006 /s/ Paul E. Moore

Paul E. Moore

Chief Financial Officer and Chief Accounting Officer

Exhibit No. Document Description

99.1 Press Release Announcing Fourth Quarter and Full Year 2005 Earnings

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