

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
Form 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/2012

Check here if Amendment []; Amendment Number: \_\_\_\_\_

This Amendment (Check only one.): [] is a restatement.

[] adds new holdings entries.

Institutional Investment Manager Filing this Report.

Name: BANK OF THE OZARKS  
Address: 17901 CHENAL PARKWAY  
LITTLE ROCK, AR 72223

Form 13F File Number: 28-\_\_\_\_\_

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: REX W. KYLE  
Title: PRESIDENT / TRUST & WEALTH MANAGEMENT  
Phone: 501-978-2240

Signature, Place, and Date of Signing:

/s/ REX W. KYLE	LITTLE ROCK, AR	2/7/13
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[Signature]	[City, State]	[Date]

Report Type (Check only one):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:  
[If there are no entries in this list, omit this section.]

Form 13F File Number	Name
28-_____	_____

[Repeat as necessary.]  
FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0  
Form 13F Information Table Entry Total: 77

Form 13F Information Table Value Total: 121,902  
(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No.	Form 13F File Number	Name
28-	_____	_____

NAME OF ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN	OR AMT	INVESTMENT DISCRETION					VOTING AUTHORITY		
						PUT CALL	SOLE (A)	SHR (B)	OTH (C)	OTH MGR	SOLE (A)	SHARED (B)	NONE (C)
AT&T INC	COM	00206R102	1,037	30,771	SH		X				30,771		
AT&T INC	COM	00206R102	345	10,237	SH				X		8,437	1,800	
ABBOTT LABS	COM	002824100	593	9,046	SH		X				9,046		
ABBOTT LABS	COM	002824100	126	1,923	SH				X		1,523	400	
ALTRIA GROUP INC	COM	02209S103	570	18,115	SH		X				18,115		
ALTRIA GROUP INC	COM	02209S103	65	2,075	SH				X		1,275	800	
APACHE CORP	COM	037411105	196	2,500	SH		X				2,500		
APACHE CORP	COM	037411105	6	80	SH				X		80		
APPLE INC	COM	037833100	618	1,162	SH		X				1,162		
APPLE INC	COM	037833100	136	256	SH				X		186	70	
BANCORPSOUTH INC	COM	059692103	248	17,058	SH		X				17,058		
BANK OF THE OZARKS INC	COM	063904106	37,883	1,131,853	SH		X				955,203		176,650
BRISTOL MYERS SQUIBB CO	COM	110122108	541	16,586	SH		X				16,586		
BRISTOL MYERS SQUIBB CO	COM	110122108	41	1,250	SH				X		750	500	
BROADCOM CORP	CL A	111320107	230	6,925	SH		X				6,925		
BROADCOM CORP	CL A	111320107	8	250	SH				X		250		
CVS CAREMARK CORPORATION	COM	126650100	206	4,261	SH		X				4,261		
CVS CAREMARK CORPORATION	COM	126650100	52	1,078	SH				X		1,078		
CHEVRON CORP NEW	COM	166764100	826	7,641	SH		X				7,641		
CHEVRON CORP NEW	COM	166764100	98	904	SH				X		779	125	
COCA COLA CO	COM	191216100	1,040	28,690	SH		X				28,690		
COCA COLA CO	COM	191216100	122	3,358	SH				X		2,958	400	
COLGATE PALMOLIVE CO	COM	194162103	636	6,085	SH		X				6,085		
COLGATE PALMOLIVE CO	COM	194162103	47	446	SH				X		276	170	
COMMERCE BANCSHARES INC	COM	200525103	576	16,418	SH		X				16,418		
CONOCOPHILLIPS	COM	20825C104	437	7,533	SH		X				7,533		
CONOCOPHILLIPS	COM	20825C104	39	675	SH				X		500	175	
DARDEN RESTAURANTS INC	COM	237194105	288	6,380	SH		X				6,380		
DARDEN RESTAURANTS INC	COM	237194105	10	220	SH				X		220		
DELTIC TIMBER CORP	COM	247850100	764	10,824	SH		X				10,824		
DELTIC TIMBER CORP	COM	247850100	3,928	55,627	SH				X		55,627		
DUKE ENERGY CORP NEW	COM NEW	26441C204	410	6,427	SH		X				6,427		
DUKE ENERGY CORP NEW	COM NEW	26441C204	48	753	SH				X		403	350	
EXXON MOBIL CORP	COM	30231G102	1,013	11,707	SH		X				11,707		
EXXON MOBIL CORP	COM	30231G102	98	1,132	SH				X		962	170	
FEDEX CORP	COM	31428X106	8	85	SH		X				85		
FEDEX CORP	COM	31428X106	209	2,276	SH				X		2,276		
GENERAL ELECTRIC CO	COM	369604103	683	32,527	SH		X				32,527		
GENERAL ELECTRIC CO	COM	369604103	323	15,401	SH				X		14,201	1,200	
HUNT J B TRANS SVCS INC	COM	445658107	728	12,200	SH		X				12,200		
INTEL CORP	COM	458140100	452	21,906	SH		X				21,906		
INTEL CORP	COM	458140100	68	3,300	SH				X		2,800	500	
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,366	7,129	SH		X				7,129		
INTERNATIONAL BUSINESS MACHS	COM	459200101	24	124	SH				X		124		
JOHNSON & JOHNSON	COM	478160104	854	12,185	SH		X				12,185		
JOHNSON & JOHNSON	COM	478160104	121	1,724	SH				X		1,359	365	
MCDONALDS CORP	COM	580135101	543	6,157	SH		X				6,157		

NAME OF ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	PUT CALL	INVESTMENT DISCRETION				VOTING AUTHORITY		
						SOLE (A)	SHR (B)	OTH (C)	OTH MGR	SOLE (A)	SHARED (B)	NONE (C)
MCDONALDS CORP	COM	580135101	163	1,850	SH			X		1,660	190	
MERCK & CO INC NEW	COM	58933Y105	450	10,982	SH	X				10,982		
MERCK & CO INC NEW	COM	58933Y105	208	5,090	SH			X		4,390	700	
MICROSOFT CORP	COM	594918104	496	18,580	SH	X				18,580		
MICROSOFT CORP	COM	594918104	96	3,590	SH			X		3,190	400	
MONSANTO CO NEW	COM	61166W101	189	2,000	SH	X				2,000		
MONSANTO CO NEW	COM	61166W101	16	174	SH			X		174		
MURPHY OIL CORP	COM	626717102	5,997	100,708	SH	X				100,708		
MURPHY OIL CORP	COM	626717102	46,376	778,768	SH			X		778,768		
PEPSICO INC	COM	713448108	625	9,138	SH	X				9,138		
PEPSICO INC	COM	713448108	108	1,580	SH			X		1,180	400	
PFIZER INC	COM	717081103	672	26,804	SH	X				26,804		
PFIZER INC	COM	717081103	171	6,800	SH			X		5,600	1,200	
PROCTER & GAMBLE CO	COM	742718109	535	7,881	SH	X				7,881		
PROCTER & GAMBLE CO	COM	742718109	90	1,324	SH			X		1,069	255	
SOUTHERN CO	COM	842587107	388	9,063	SH	X				9,063		
SOUTHERN CO	COM	842587107	99	2,305	SH			X		1,705	600	
TRAVELERS COMPANIES INC	COM	89417E109	214	2,984	SH	X				2,984		
TRAVELERS COMPANIES INC	COM	89417E109	25	350	SH			X		50	300	
US BANCORP DEL	COM NEW	902973304	2,129	66,641	SH	X				66,641		
US BANCORP DEL	COM NEW	902973304	65	2,046	SH			X		1,546	500	
UNION PAC CORP	COM	907818108	402	3,200	SH			X		3,200		
UNITED TECHNOLOGIES CORP	COM	913017109	225	2,740	SH	X				2,740		
UNITED TECHNOLOGIES CORP	COM	913017109	14	170	SH			X		170		
VERIZON COMMUNICATIONS INC	COM	92343V104	1,104	25,505	SH	X				25,505		
VERIZON COMMUNICATIONS INC	COM	92343V104	160	3,700	SH			X		3,300	400	
WAL-MART STORES INC	COM	931142103	1,554	22,774	SH	X				22,774		
WAL-MART STORES INC	COM	931142103	351	5,143	SH			X		5,143		
WELLS FARGO & CO NEW	COM	949746101	272	7,956	SH	X				7,956		
WELLS FARGO & CO NEW	COM	949746101	48	1,393	SH			X		1,393		
FINAL TOTALS			121,902									

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