

Section 1: 13F-HR (FORM 13F HOLDINGS REPORT)

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

Report for the Calendar Year or Quarter Ended: 03/31/2013

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: 28-15250

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	5/3/2013
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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: 87

Form 13F Information Table Value Total: 142,301

(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-
 [Repeat as necessary.]

COL1	COL2	COL3	COL4	COL5	COL6	COL7	COL8						
NAME OF ISSUER	TITLE OF CLASS	CUSIP	MARKET			INVESTMENT DISCRETION				VOTING AUTHORITY			
			VALUE (X\$1000)	SHS OR PRN	PUT AMT	SOLE (A)	SHR (B)	OTH (C)	OTH MGR	SOLE (A)	SHARED (B)	NONE (C)	
AT&T INC	COM	00206R102	1,079	29,415	SH	X					29,415		
AT&T INC	COM	00206R102	424	11,563	SH			X			9,763	1,800	
ABBOTT LABS	COM	002824100	334	9,446	SH	X					9,446		
ABBOTT LABS	COM	002824100	68	1,923	SH			X			1,523	400	
ABBVIE INC	COM	00287Y109	358	8,776	SH	X					8,776		
ABBVIE INC	COM	00287Y109	70	1,728	SH			X			1,328	400	
ALTRIA GROUP INC	COM	02209S103	692	20,130	SH	X					20,130		
ALTRIA GROUP INC	COM	02209S103	71	2,075	SH			X			1,275	800	
APPLE INC	COM	037833100	716	1,617	SH	X					1,617		
APPLE INC	COM	037833100	91	206	SH			X			186	20	
BANCORPSOUTH INC	COM	059692103	278	17,058	SH	X					17,058		
BANK OF THE OZARKS INC	COM	063904106	50,240	1,132,807	SH	X					956,857		175,950
BANK OF THE OZARKS INC	COM	063904106	4	100	SH			X			100		
BRISTOL MYERS SQUIBB CO	COM	110122108	681	16,526	SH	X					16,526		
BRISTOL MYERS SQUIBB CO	COM	110122108	54	1,310	SH			X			810	500	
BROADCOM CORP	CL A	111320107	240	6,925	SH	X					6,925		
BROADCOM CORP	CL A	111320107	9	250	SH			X			250		
CVS CAREMARK CORPORATION	COM	126650100	232	4,211	SH	X					4,211		
CVS CAREMARK CORPORATION	COM	126650100	57	1,028	SH			X			1,028		
CHEVRON CORP NEW	COM	166764100	837	7,045	SH	X					7,045		
CHEVRON CORP NEW	COM	166764100	178	1,500	SH			X			1,375	125	
COCA COLA CO	COM	191216100	976	24,134	SH	X					24,134		
COCA COLA CO	COM	191216100	317	7,834	SH			X			7,434	400	
COLGATE PALMOLIVE CO	COM	194162103	718	6,085	SH	X					6,085		
COLGATE PALMOLIVE CO	COM	194162103	53	446	SH			X			276	170	
COMMERCE BANCSHARES INC	COM	200525103	670	16,418	SH	X					16,418		
CONOCOPHILLIPS	COM	20825C104	456	7,583	SH	X					7,583		
CONOCOPHILLIPS	COM	20825C104	41	675	SH			X			500	175	
DARDEN RESTAURANTS INC	COM	237194105	345	6,680	SH	X					6,680		
DARDEN RESTAURANTS INC	COM	237194105	11	220	SH			X			220		
DELTIC TIMBER CORP	COM	247850100	744	10,824	SH	X					10,824		
DELTIC TIMBER CORP	COM	247850100	3,823	55,627	SH			X			55,627		
DU PONT E I DE NEMOURS & CO	COM	263534109	162	3,305	SH	X					3,305		
DU PONT E I DE NEMOURS & CO	COM	263534109	56	1,130	SH			X			1,130		
DUKE ENERGY CORP NEW	COM NEW	26441C204	459	6,324	SH	X					6,324		
DUKE ENERGY CORP NEW	COM NEW	26441C204	53	734	SH			X			384	350	
EXXON MOBIL CORP	COM	30231G102	967	10,730	SH	X					10,730		
EXXON MOBIL CORP	COM	30231G102	203	2,258	SH			X			2,088	170	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	PUT CALL	INVESTMENT DISCRETION				VOTING AUTHORITY			
						SOLE	SHR	OTH	OTH	SOLE	SHARED	NONE	
						(A)	(B)	(C)	MGR	(A)	(B)	(C)	
FEDEX CORP	COM	31428X106	8	85	SH	X					85		
FEDEX CORP	COM	31428X106	224	2,276	SH			X			2,276		
GENERAL ELECTRIC CO	COM	369604103	764	33,057	SH	X					33,057		
GENERAL ELECTRIC CO	COM	369604103	410	17,721	SH			X			16,521	1,200	
HONEYWELL INTL INC	COM	438516106	212	2,816	SH	X					2,816		
HUNT J B TRANS SVCS INC	COM	445658107	721	9,680	SH	X					9,680		
HUNT J B TRANS SVCS INC	COM	445658107	168	2,250	SH			X			2,250		
INTEL CORP	COM	458140100	510	23,374	SH	X					23,374		
INTEL CORP	COM	458140100	72	3,300	SH			X			2,800	500	
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,466	6,872	SH	X					6,872		
INTERNATIONAL BUSINESS MACHS	COM	459200101	137	641	SH			X			591	50	
JOHNSON & JOHNSON	COM	478160104	1,001	12,280	SH	X					12,280		
JOHNSON & JOHNSON	COM	478160104	222	2,724	SH			X			2,359	365	
MCDONALDS CORP	COM	580135101	609	6,112	SH	X					6,112		
MCDONALDS CORP	COM	580135101	184	1,850	SH			X			1,660	190	
MERCK & CO INC NEW	COM	58933Y105	475	10,742	SH	X					10,742		
MERCK & CO INC NEW	COM	58933Y105	227	5,130	SH			X			4,430	700	
MICROSOFT CORP	COM	594918104	557	19,455	SH	X					19,455		
MICROSOFT CORP	COM	594918104	140	4,890	SH			X			4,490	400	
MONSANTO CO NEW	COM	61166W101	285	2,700	SH	X					2,700		
MONSANTO CO NEW	COM	61166W101	18	174	SH			X			174		
MURPHY OIL CORP	COM	626717102	6,418	100,708	SH	X					100,708		
MURPHY OIL CORP	COM	626717102	49,631	778,768	SH			X			778,768		
ORACLE CORP	COM	68389X105	221	6,840	SH	X					6,840		
PEPSICO INC	COM	713448108	702	8,873	SH	X					8,873		
PEPSICO INC	COM	713448108	170	2,155	SH			X			1,755	400	
PFIZER INC	COM	717081103	776	26,894	SH	X					26,894		
PFIZER INC	COM	717081103	225	7,800	SH			X			6,600	1,200	
PROCTER & GAMBLE CO	COM	742718109	530	6,878	SH	X					6,878		
PROCTER & GAMBLE CO	COM	742718109	186	2,417	SH			X			2,162	255	
SOUTHERN CO	COM	842587107	419	8,938	SH	X					8,938		
SOUTHERN CO	COM	842587107	108	2,305	SH			X			1,705	600	
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	203	5,110	SH	X					5,110		
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	2	60	SH			X			60		
THERMO FISHER SCIENTIFIC INC	COM	883556102	227	2,970	SH	X					2,970		
THERMO FISHER SCIENTIFIC INC	COM	883556102	8	100	SH			X			100		
TRAVELERS COMPANIES INC	COM	89417E109	251	2,984	SH	X					2,984		
TRAVELERS COMPANIES INC	COM	89417E109	25	300	SH			X				300	
US BANCORP DEL	COM NEW	902973304	2,261	66,641	SH	X					66,641		
US BANCORP DEL	COM NEW	902973304	66	1,946	SH			X			1,446	500	
UNION PAC CORP	COM	907818108	456	3,200	SH			X			3,200		
UNITED TECHNOLOGIES CORP	COM	913017109	299	3,205	SH	X					3,205		
UNITED TECHNOLOGIES CORP	COM	913017109	12	130	SH			X			130		
VERIZON COMMUNICATIONS INC	COM	92343V104	1,236	25,141	SH	X					25,141		
VERIZON COMMUNICATIONS INC	COM	92343V104	195	3,974	SH			X			3,574	400	

COL1	COL2	COL3	COL4	COL5	COL6	COL7	COL8	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	PUT CALL	SOLE SHR (A) (B) (C)	OTH MGR	SOLE SHARED NONE (A) (B) (C)
WAL-MART STORES INC	COM	931142103	1,722	23,009	SH	X		23,009
WAL-MART STORES INC	COM	931142103	407	5,443	SH		X	5,443
WELLS FARGO & CO NEW	COM	949746101	294	7,936	SH	X		7,936
WELLS FARGO & CO NEW	COM	949746101	74	1,993	SH		X	1,993
FINAL TOTALS			142,301					

FORM 13F INFORMATION TABLE ENTRY TOTAL 87

[\(Back To Top\)](#)