

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

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

FORM 13F COVER PAGE

OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 12-31-2013

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: 028-15250

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 02-17-2014  
[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).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0  
Form 13F Information Table Entry Total: 197  
Form 13F Information Table Value Total: 258,626  
(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.]

NONE

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FORM 13F INFORMATION TABLE

OMB APPROVAL	
OMB Number:	3235-0006
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COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY SOLE SHARED NONE
3M CO	COM	88579Y101	380	2,715	SH	SOLE		2,715 0 0
3M CO	COM	88579Y101	52	370	SH	OTR		340 0 30
ABBOTT LABS	COM	002824100	414	10,790	SH	SOLE		10,790 0 0
ABBOTT LABS	COM	002824100	126	3,293	SH	OTR		2,893 400 0
ABBVIE INC	COM	00287Y109	194	3,675	SH	OTR		2,275 0 1,400
ABBVIE INC	COM	00287Y109	305	5,770	SH	SOLE		5,770 0 0
ACCENTURE PLC	COM	G1151C101	5	55	SH	OTR		55 0 0
ACCENTURE PLC	COM	G1151C101	443	5,385	SH	SOLE		5,385 0 0
ADVISORS DISCIPLINED TR	UNIT	00771C183	122	12,075	SH	SOLE		12,075 0 0
AFLAC INC	COM	001055102	1,050	15,719	SH	SOLE		15,719 0 0
AFLAC INC	COM	001055102	7	100	SH	OTR		100 0 0
AIR PRODS & CHEMS INC	COM	009158106	248	2,219	SH	SOLE		2,219 0 0
AIR PRODS & CHEMS INC	COM	009158106	32	290	SH	OTR		290 0 0
ALTRIA GROUP INC	COM	02209S103	1,169	30,470	SH	SOLE		30,470 0 0
ALTRIA GROUP INC	COM	02209S103	108	2,820	SH	OTR		2,020 800 0
AMERICAN ELEC PWR INC	COM	025537101	397	8,496	SH	SOLE		8,246 0 250
AMERICAN ELEC PWR INC	COM	025537101	36	786	SH	OTR		586 0 200
AMGEN INC	COM	031162100	973	8,528	SH	SOLE		8,528 0 0
AMGEN INC	COM	031162100	45	390	SH	OTR		390 0 0
APACHE CORP	COM	037411105	387	4,500	SH	SOLE		4,500 0 0
APACHE CORP	COM	037411105	17	200	SH	OTR		200 0 0
APPLE INC	COM	037833100	1,206	2,150	SH	SOLE		2,133 0 17
APPLE INC	COM	037833100	110	196	SH	OTR		176 20 0
AT&T INC	COM	00206R102	2,571	73,132	SH	SOLE		72,846 0 286
AT&T INC	COM	00206R102	449	12,743	SH	OTR		10,943 1,800 0
BAKER HUGHES INC	COM	057224107	675	12,216	SH	SOLE		12,216 0 0
BAKER HUGHES INC	COM	057224107	2	40	SH	OTR		40 0 0
BANCORPSOUTH INC	COM	059692103	434	17,058	SH	SOLE		17,058 0 0
BANK MONTREAL	COM	063671101	249	3,730	SH	SOLE		3,730 0 0
BANK MONTREAL	COM	063671101	18	280	SH	OTR		280 0 0
BANK OF AMERICA CORP	COM	060505104	466	29,932	SH	SOLE		29,932 0 0

BANK OF AMERICA CORP	COM	060505104	89	5,700	SH	OTR	5,500	0	200
BANK OF THE OZARKS INC	COM	063904106	92,458	1,633,820	SH	SOLE	1,524,520	0	109,300
BB&T CORP	COM	054937107	1,797	48,204	SH	SOLE	48,003	0	201
BB&T CORP	COM	054937107	9	280	SH	OTR	280	0	0
BERKSHIRE HATHAWAY INC DE	CL B NEW	084670702	231	1,947	SH	SOLE	1,947	0	0
BOEING CO	COM	097023105	270	1,980	SH	SOLE	1,980	0	0
BORGWARNER INC	COM	099724106	444	7,950	SH	SOLE	7,950	0	0
BORGWARNER INC	COM	099724106	3	50	SH	OTR	50	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	1,906	35,877	SH	SOLE	35,877	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	97	1,830	SH	OTR	1,330	500	0
CHEVRON CORP NEW	COM	166764100	1,653	13,232	SH	SOLE	13,168	0	64
CHEVRON CORP NEW	COM	166764100	212	1,700	SH	OTR	1,575	125	0
COCA COLA CO	COM	191216100	1,339	32,428	SH	SOLE	32,262	0	166
COCA COLA CO	COM	191216100	394	9,534	SH	OTR	9,134	400	0
COLGATE PALMOLIVE CO	COM	194162103	691	10,601	SH	SOLE	10,601	0	0
COLGATE PALMOLIVE CO	COM	194162103	97	1,492	SH	OTR	1,152	340	0
COMMERCE BANCSHARES INC	COM	200525103	774	17,238	SH	SOLE	17,238	0	0
COMMUNITY TRUST BANCORP,	COM	204149108	555	12,302	SH	SOLE	12,302	0	0
CONOCOPHILLIPS	COM	20825C104	1,217	17,228	SH	SOLE	16,940	0	288
CONOCOPHILLIPS	COM	20825C104	102	1,450	SH	OTR	1,275	175	0
CVS CAREMARK CORPORATION	COM	126650100	840	11,736	SH	SOLE	11,736	0	0
CVS CAREMARK CORPORATION	COM	126650100	150	2,098	SH	OTR	2,098	0	0
DANAHER CORP DEL	COM	235851102	234	3,025	SH	SOLE	3,025	0	0
DARDEN RESTAURANTS INC	COM	237194105	574	10,560	SH	SOLE	10,560	0	0
DARDEN RESTAURANTS INC	COM	237194105	20	370	SH	OTR	370	0	0
DELTIC TIMBER CORP	COM	247850100	735	10,824	SH	SOLE	10,824	0	0
DELTIC TIMBER CORP	COM	247850100	3,779	55,627	SH	OTR	55,627	0	0
DIRECTV USD	COM	25490A309	732	10,597	SH	SOLE	10,597	0	0
DIRECTV USD	COM	25490A309	3	50	SH	OTR	50	0	0
DISNEY WALT CO	COM DISNEY	254687106	837	10,966	SH	SOLE	10,782	0	184
DISNEY WALT CO	COM DISNEY	254687106	263	3,440	SH	OTR	940	0	2,500
DOMINION RES INC VA NEW	COM	25746U109	74	1,146	SH	SOLE	1,146	0	0
DOMINION RES INC VA NEW	COM	25746U109	239	3,700	SH	OTR	3,700	0	0
DOW CHEM CO	COM	260543103	366	8,244	SH	SOLE	7,923	0	321
DOW CHEM CO	COM	260543103	42	945	SH	OTR	620	325	0
DU PONT E I DE NEMOURS & CO	COM	263534109	246	3,780	SH	SOLE	3,780	0	0
DU PONT E I DE NEMOURS & CO	COM	263534109	106	1,630	SH	OTR	1,630	0	0

DUKE ENERGY CORP NEW	COM NEW	26441C204	1,654	23,965	SH	SOLE	23,818	0	147
DUKE ENERGY CORP NEW	COM NEW	26441C204	73	1,056	SH	OTR	706	350	0
E M C CORP MASS	COM	268648102	822	32,686	SH	SOLE	31,352	0	1,334
E M C CORP MASS	COM	268648102	2	75	SH	OTR	75	0	0
EXPRESS SCRIPTS HOLDING C	COM	30219G108	767	10,917	SH	SOLE	10,917	0	0
EXPRESS SCRIPTS HOLDING C	COM	30219G108	4	50	SH	OTR	50	0	0
EXXON MOBIL CORP	COM	30231G102	4,695	46,393	SH	SOLE	46,319	0	74
EXXON MOBIL CORP	COM	30231G102	691	6,832	SH	OTR	6,662	170	0
FEDEX CORP	COM	31428X106	6	40	SH	SOLE	40	0	0
FEDEX CORP	COM	31428X106	342	2,380	SH	OTR	2,380	0	0
FIFTH THIRD BANCORP	COM	316773100	230	10,933	SH	SOLE	10,933	0	0
FLUOR CORP NEW	COM	343412102	740	9,216	SH	SOLE	9,216	0	0
FLUOR CORP NEW	COM	343412102	4	55	SH	OTR	55	0	0
FMC TECHNOLOGIES INC	COM	30249U101	565	10,818	SH	SOLE	10,818	0	0
FMC TECHNOLOGIES INC	COM	30249U101	4	85	SH	OTR	85	0	0
GENERAL ELECTRIC CO	COM	369604103	2,632	93,953	SH	SOLE	93,587	0	366
GENERAL ELECTRIC CO	COM	369604103	944	33,696	SH	OTR	32,496	1,200	0
HOME DEPOT INC	COM	437076102	115	1,403	SH	SOLE	1,403	0	0
HOME DEPOT INC	COM	437076102	370	4,500	SH	OTR	1,500	0	3,000
HONEYWELL INTL INC	COM	438516106	271	2,961	SH	SOLE	2,961	0	0
HUNT J B TRANS SVCS INC	COM	445658107	560	7,246	SH	SOLE	7,246	0	0
HUNT J B TRANS SVCS INC	COM	445658107	158	2,050	SH	OTR	2,050	0	0
INTEL CORP	COM	458140100	232	8,920	SH	OTR	8,420	500	0
INTEL CORP	COM	458140100	1,639	63,146	SH	SOLE	62,497	0	649
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,881	10,028	SH	SOLE	9,995	0	33
INTERNATIONAL BUSINESS MACHS	COM	459200101	130	691	SH	OTR	641	50	0
INVESCO LTD	SHS	G491BT108	657	18,060	SH	SOLE	18,060	0	0
INVESCO LTD	SHS	G491BT108	5	150	SH	OTR	150	0	0
ISHARES TR	ETF	464287200	324	1,745	SH	SOLE	1,745	0	0
J P MORGAN CHASE & CO	COM	46625H100	248	4,235	SH	SOLE	4,235	0	0
J P MORGAN CHASE & CO	COM	46625H100	85	1,466	SH	OTR	1,466	0	0
JOHNSON & JOHNSON	COM	478160104	1,867	20,388	SH	SOLE	20,388	0	0
JOHNSON & JOHNSON	COM	478160104	567	6,194	SH	OTR	5,829	365	0
KIMBERLY CLARK CORP	COM	494368103	202	1,950	SH	OTR	400	0	1,550
KIMBERLY CLARK CORP	COM	494368103	597	5,707	SH	SOLE	5,585	0	122
KINDER MORGAN INC DEL	COM	49456B101	384	10,677	SH	SOLE	9,814	0	863

KRAFT FOODS GROUP, INC.	COM	50076Q106	375	6,956	SH	SOLE	6,956	0	0
LABORATORY CORP AMER HLDG	COM NEW	50540R409	413	4,515	SH	SOLE	4,515	0	0
LABORATORY CORP AMER HLDG	COM NEW	50540R409	5	50	SH	OTR	50	0	0
LILLY ELI & CO	COM	532457108	711	13,945	SH	SOLE	13,945	0	0
LILLY ELI & CO	COM	532457108	73	1,440	SH	OTR	1,440	0	0
LINCOLN NATL CORP IND	COM	534187109	2,174	42,134	SH	SOLE	42,134	0	0
LOCKHEED MARTIN CORP	COM	539830109	679	4,571	SH	SOLE	4,459	0	112
LOCKHEED MARTIN CORP	COM	539830109	253	1,700	SH	OTR	1,700	0	0
LOWES COS INC	COM	548661107	45	900	SH	OTR	900	0	0
LOWES COS INC	COM	548661107	850	17,169	SH	SOLE	17,169	0	0
MATTEL INC	COM	577081102	22	480	SH	OTR	480	0	0
MATTEL INC	COM	577081102	439	9,220	SH	SOLE	9,220	0	0
MCDONALDS CORP	COM	580135101	786	8,093	SH	SOLE	8,093	0	0
MCDONALDS CORP	COM	580135101	180	1,850	SH	OTR	1,660	190	0
MCKESSON CORP	COM	58155Q103	4	25	SH	OTR	25	0	0
MCKESSON CORP	COM	58155Q103	827	5,125	SH	SOLE	5,125	0	0
MEDTRONIC INC	COM	585055106	203	3,535	SH	SOLE	3,535	0	0
MEDTRONIC INC	COM	585055106	60	1,050	SH	OTR	1,050	0	0
MERCK & CO INC NEW	COM	58933Y105	1,717	34,303	SH	SOLE	34,303	0	0
MERCK & CO INC NEW	COM	58933Y105	287	5,730	SH	OTR	5,030	700	0
METLIFE INC	COM	59156R108	280	5,198	SH	SOLE	5,198	0	0
METLIFE INC	COM	59156R108	3	50	SH	OTR	50	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	224	5,015	SH	SOLE	5,015	0	0
MICROSOFT CORP	COM	594918104	1,237	33,048	SH	SOLE	32,922	0	126
MICROSOFT CORP	COM	594918104	370	9,890	SH	OTR	9,490	400	0
MONSANTO CO NEW	COM	61166W101	876	7,519	SH	SOLE	7,461	0	58
MONSANTO CO NEW	COM	61166W101	20	174	SH	OTR	174	0	0
MOSAIC COMPANY NEW	COM	61945C103	398	8,426	SH	SOLE	8,426	0	0
MOSAIC COMPANY NEW	COM	61945C103	2	50	SH	OTR	50	0	0
MURPHY OIL CORP	COM	626717102	6,534	100,708	SH	SOLE	100,708	0	0
MURPHY OIL CORP	COM	626717102	50,526	778,768	SH	OTR	778,768	0	0
MURPHY USA INC	COM	626755102	1,046	25,177	SH	SOLE	25,177	0	0
MURPHY USA INC	COM	626755102	8,091	194,692	SH	OTR	0	194,692	0
MYLAN INC	COM	628530107	961	22,141	SH	SOLE	22,141	0	0
MYLAN INC	COM	628530107	8	175	SH	OTR	175	0	0
NOVO-NORDISK A S	ADR	670100205	226	1,223	SH	SOLE	1,170	0	53
NUCOR CORP	COM	670346105	1,515	28,385	SH	SOLE	28,385	0	0
NUCOR CORP	COM	670346105	17	320	SH	OTR	320	0	0
ORACLE CORP	COM	68389X105	1,017	26,578	SH	SOLE	26,578	0	0
ORACLE CORP	COM	68389X105	25	650	SH	OTR	650	0	0
PENTAIR LTD	SHS	H6169Q108	685	8,825	SH	SOLE	8,825	0	0
PENTAIR LTD	SHS	H6169Q108	5	70	SH	OTR	70	0	0
PEPSICO INC	COM	713448108	1,402	16,899	SH	SOLE	16,899	0	0
PEPSICO INC	COM	713448108	408	4,910	SH	OTR	4,510	400	0

PFIZER INC	COM	717081103	1,444	47,139	SH	SOLE	46,501	0	638
PFIZER INC	COM	717081103	340	11,100	SH	OTR	9,900	1,200	0
PHILIP MORRIS INTL INC	COM	718172109	537	6,149	SH	SOLE	6,149	0	0
PHILIP MORRIS INTL INC	COM	718172109	16	200	SH	OTR	200	0	0
PIEDMONT NAT GAS INC	COM	720186105	356	10,749	SH	SOLE	10,749	0	0
PIEDMONT NAT GAS INC	COM	720186105	18	560	SH	OTR	560	0	0
PPL CORP	COM	69351T106	18	620	SH	OTR	620	0	0
PPL CORP	COM	69351T106	475	15,779	SH	SOLE	15,127	0	652
PRECISION CASTPARTS CORP	COM	740189105	734	2,724	SH	SOLE	2,724	0	0
PRECISION CASTPARTS CORP	COM	740189105	7	25	SH	OTR	25	0	0
PROCTER & GAMBLE CO	COM	742718109	905	11,109	SH	SOLE	11,109	0	0
PROCTER & GAMBLE CO	COM	742718109	483	5,936	SH	OTR	5,681	255	0
QUALCOMM INC	COM	747525103	390	5,250	SH	SOLE	5,172	0	78
RAYTHEON CO	COM NEW	755111507	223	2,463	SH	SOLE	2,357	0	106
RED MTN RES INC	COM	75678V104	189	349,596	SH	SOLE	349,596	0	0
ROYAL BANK OF CANADA	COM	780087102	1,295	19,282	SH	SOLE	19,282	0	0
SCHLUMBERGER LTD	COM	806857108	162	1,800	SH	SOLE	1,500	0	300
SCHLUMBERGER LTD	COM	806857108	54	600	SH	OTR	0	0	600
SIMMONS 1ST NATL CORP	CL A	828730200	237	6,378	SH	SOLE	6,378	0	0
SOUTHERN CO	COM	842587107	580	14,108	SH	SOLE	13,032	0	1,076
SOUTHERN CO	COM	842587107	98	2,390	SH	OTR	1,790	600	0
TARGET CORP	COM	87612E106	27	425	SH	OTR	400	0	25
TARGET CORP	COM	87612E106	323	5,104	SH	SOLE	5,017	0	87
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	333	8,305	SH	SOLE	8,305	0	0
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	2	60	SH	OTR	60	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	300	2,695	SH	SOLE	2,695	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	11	100	SH	OTR	100	0	0
TJX COS INC NEW	COM	872540109	5	75	SH	OTR	75	0	0
TJX COS INC NEW	COM	872540109	565	8,864	SH	SOLE	8,864	0	0
TRANSCANADA CORP	COM	89353D107	301	6,590	SH	SOLE	6,590	0	0
TRANSCANADA CORP	COM	89353D107	16	360	SH	OTR	360	0	0
TRAVELERS COMPANIES INC	COM	89417E109	324	3,584	SH	SOLE	3,584	0	0
TRAVELERS COMPANIES INC	COM	89417E109	27	300	SH	OTR	0	300	0
UNION PAC CORP	COM	907818108	166	989	SH	SOLE	954	0	35
UNION PAC CORP	COM	907818108	706	4,200	SH	OTR	4,200	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	467	4,104	SH	SOLE	4,104	0	0

UNITED TECHNOLOGIES CORP	COM	913017109	57	500	SH	OTR		500	0	0
US BANCORP DEL	COM NEW	902973304	2,894	71,628	SH	SOLE		71,479	0	149
US BANCORP DEL	COM NEW	902973304	79	1,946	SH	OTR		1,446	500	0
V F CORP	COM	918204108	139	2,240	SH	OTR		240	0	2,000
VERIZON COMMUNICATIONS INC	COM	92343V104	1,971	40,107	SH	SOLE		39,869	0	238
VERIZON COMMUNICATIONS INC	COM	92343V104	237	4,814	SH	OTR		4,414	400	0
WALGREEN CO	COM	931422109	285	4,969	SH	SOLE		4,969	0	0
WAL-MART STORES INC	COM	931142103	2,442	31,028	SH	SOLE		31,028	0	0
WAL-MART STORES INC	COM	931142103	456	5,793	SH	OTR		5,793	0	0
WASTE MGMT INC DEL	COM	94106L109	398	8,879	SH	SOLE		8,591	0	288
WASTE MGMT INC DEL	COM	94106L109	22	500	SH	OTR		500	0	0
WELLS FARGO & CO NEW	COM	949746101	658	14,497	SH	SOLE		14,339	0	158
WELLS FARGO & CO NEW	COM	949746101	140	3,093	SH	OTR		3,093	0	0