

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol		6. Relationship of Reporting Person(s) to Issuer (Check all applicable)	
Ross (Last)	Mark (First)	D. (Middle)	Bank of the Ozarks, Inc. (OZRK)		<input checked="" type="checkbox"/> Director 10% Owner	
12615 Chenal Parkway (Street)			3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year May 14, 2003	<input checked="" type="checkbox"/> Officer (give title below) Vice Chairman, President and Chief Financial Officer	
Little Rock (City)	Arkansas (State)	72211 (Zip)			7. Individual or Joint/Group Filing (Check Applicable) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	

Table 1 — Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	3. Trans- action Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Owner- ship (Instr. 4)
		Code	V	Amount	(A) or (D)	Price			
Common Stock							44,400	D	
Common Stock							72,600	I	(1)
Common Stock							45,000	I	(2)
Common Stock	5/14/ 03	S		5,487	D	34.25	49,200	I	(3)

- (1) Shares held by Holt Ross Children's Trust
- (2) Shares held by Wife
- (3) Shares held by 401(k) for Mr. Ross's account at 12/31/02 adjusted for above sale

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

