

FORM 4

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

OMB APPROVAL
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

(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)	
Gleason (Last)	George (First)	G. (Middle)	Bank of the Ozarks, Inc. (OZRK)		<input checked="" type="checkbox"/> Director	<input checked="" type="checkbox"/> 10% Owner
12615 Chenal Parkway (Street)			3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year October 21, 2002	<input checked="" type="checkbox"/> Officer (give title below) Chairman & Chief Executive Officer	
Little Rock (City)	Arkansas (State)	72211 (Zip)			5. If Amendment, Date of Original (Month/Year)	7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

Table I — 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							1,775,400	D	
Common Stock							196,094	I	(1)
Common Stock							19,704	I	(2)
Common Stock							800	I	(3)
Common Stock							421,400	I	(4)
Common Stock	10/21/ 02	S		10,885	D	22.85	22,515	I	(5)

- (1) Shares held by reporting person's 401(k) at 12/31/01.
- (2) Shares held by Spouse.
- (3) Shares held by Children.
- (4) Shares held by Gleason Trust.
- (5) Held by Trusts as originally reported 7/10/02.

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).

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

(Over)
SEC 1474 (7-97)

