

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: 12-31-2014

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 01-15-2015
[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: 231
Form 13F Information Table Value Total: 290,155
(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

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 INFORMATION TABLE

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

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8			
			VALUE	SHRS OR	SH/ PUT/ INVESTMENT	OTHER	VOTING AUTHORITY			
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN CALL DISCRETION	MANAGER	SOLE	SHARED	NONE	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	374	4,190	SH	SOLE	4,190	0	0	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	72	805	SH	OTR	805	0	0	
INVESCO LTD	SHS	G491BT108	559	14,135	SH	SOLE	14,135	0	0	
INVESCO LTD	SHS	G491BT108	91	2,300	SH	OTR	2,300	0	0	
PENTAIR PLC	SHS	G7S00T104	444	6,685	SH	SOLE	6,685	0	0	
PENTAIR PLC	SHS	G7S00T104	64	970	SH	OTR	820	150	0	
AFLAC INC	COM	001055102	677	11,080	SH	SOLE	11,080	0	0	
AFLAC INC	COM	001055102	95	1,550	SH	OTR	1,550	0	0	
AT&T INC	COM	00206R102	3,281	97,687	SH	SOLE	96,839	0	848	
AT&T INC	COM	00206R102	392	11,675	SH	OTR	10,375	1,300	0	
ABBOTT LABS	COM	002824100	762	16,931	SH	SOLE	16,931	0	0	
ABBOTT LABS	COM	002824100	116	2,586	SH	OTR	2,186	400	0	
ABBVIE INC	COM	00287Y109	698	10,667	SH	SOLE	10,667	0	0	
ABBVIE INC	COM	00287Y109	122	1,870	SH	OTR	1,870	0	0	
AIR PRODS & CHEMS INC	COM	009158106	263	1,825	SH	SOLE	1,825	0	0	
AIR PRODS & CHEMS INC	COM	009158106	42	290	SH	OTR	290	0	0	
ALLSTATE CORP	COM	020002101	268	3,815	SH	SOLE	3,815	0	0	
ALLSTATE CORP	COM	020002101	50	710	SH	OTR	620	90	0	
ALTRIA GROUP INC	COM	02209S103	2,018	40,958	SH	SOLE	40,958	0	0	
ALTRIA GROUP INC	COM	02209S103	141	2,870	SH	OTR	1,870	1,000	0	
AMERICAN ELEC PWR INC	COM	025537101	476	7,834	SH	SOLE	7,741	0	93	
AMERICAN ELEC PWR INC	COM	025537101	18	292	SH	OTR	292	0	0	
AMERICAN EXPRESS CO	COM	025816109	125	1,344	SH	SOLE	1,344	0	0	
AMERICAN EXPRESS CO	COM	025816109	130	1,400	SH	OTR	1,400	0	0	
AMGEN INC	COM	031162100	1,696	10,648	SH	SOLE	10,648	0	0	
AMGEN INC	COM	031162100	221	1,385	SH	OTR	1,285	100	0	
APACHE CORP	COM	037411105	299	4,775	SH	SOLE	4,775	0	0	
APACHE CORP	COM	037411105	13	200	SH	OTR	200	0	0	
APPLE INC	COM	037833100	2,818	25,534	SH	SOLE	25,460	0	74	
APPLE INC	COM	037833100	199	1,803	SH	OTR	1,663	140	0	
BB&T CORP	COM	054937107	1,528	39,284	SH	SOLE	39,196	0	88	
BB&T CORP	COM	054937107	16	405	SH	OTR	405	0	0	

BANCORPSOUTH INC	COM	059692103	384	17,058	SH	SOLE	17,058	0	0
BANK AMER CORP	COM	060505104	479	26,799	SH	SOLE	26,799	0	0
BANK AMER CORP	COM	060505104	120	6,720	SH	OTR	6,720	0	0
BANK MONTREAL QUE	COM	063671101	240	3,395	SH	SOLE	3,395	0	0
BANK MONTREAL QUE	COM	063671101	23	325	SH	OTR	325	0	0
BANK OF THE OZARKS INC	COM	063904106	114,311	3,014,533	SH	SOLE	2,840,683	0	173,850
BANK OF THE OZARKS INC	COM	063904106	1,539	40,584	SH	OTR	40,584	0	0
BECTON DICKINSON & CO	COM	075887109	208	1,498	SH	SOLE	1,464	0	34
BECTON DICKINSON & CO	COM	075887109	38	270	SH	OTR	270	0	0
BOEING CO	COM	097023105	305	2,348	SH	SOLE	2,348	0	0
BORGWARNER INC	COM	099724106	339	6,175	SH	SOLE	6,175	0	0
BORGWARNER INC	COM	099724106	80	1,450	SH	OTR	1,450	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	2,674	45,300	SH	SOLE	45,300	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	275	4,660	SH	OTR	3,810	850	0
BROADCOM CORP	CL A	111320107	284	6,555	SH	SOLE	6,555	0	0
BROADCOM CORP	CL A	111320107	12	279	SH	OTR	279	0	0
CSX CORP	COM	126408103	273	7,525	SH	SOLE	7,525	0	0
CSX CORP	COM	126408103	49	1,365	SH	OTR	1,200	165	0
CVS HEALTH CORP	COM	126650100	1,120	11,628	SH	SOLE	11,628	0	0
CVS HEALTH CORP	COM	126650100	290	3,007	SH	OTR	3,007	0	0
CELGENE CORP	COM	151020104	230	2,057	SH	SOLE	2,026	0	31
1CELGENE CORP	COM	151020104	25	224	SH	OTR	224	0	0
CHEVRON CORP NEW	COM	166764100	1,799	16,038	SH	SOLE	16,009	0	29
CHEVRON CORP NEW	COM	166764100	241	2,144	SH	OTR	2,019	125	0
CHUBB CORP	COM	171232101	198	1,909	SH	SOLE	1,864	0	45
CHUBB CORP	COM	171232101	8	78	SH	OTR	78	0	0
COCA COLA CO	COM	191216100	1,281	30,335	SH	SOLE	30,335	0	0
COCA COLA CO	COM	191216100	343	8,134	SH	OTR	7,634	500	0
COLGATE PALMOLIVE CO	COM	194162103	976	14,108	SH	SOLE	14,060	0	48
COLGATE PALMOLIVE CO	COM	194162103	89	1,292	SH	OTR	952	340	0
COMCAST CORP NEW	CL A	20030N101	335	5,775	SH	SOLE	5,375	0	400
COMCAST CORP NEW	CL A	20030N101	100	1,729	SH	OTR	1,729	0	0
COMMERCE BANCSHARES INC	COM	200525103	787	18,099	SH	SOLE	18,099	0	0
CONOCOPHILLIPS	COM	20825C104	1,302	18,860	SH	SOLE	18,754	0	106
CONOCOPHILLIPS	COM	20825C104	131	1,904	SH	OTR	1,729	175	0
COSTCO WHSL CORP NEW	COM	22160K105	289	2,036	SH	SOLE	2,002	0	34
DFA INVT DIMENSIONS GROUP	IN TWO YR GLOBAL	233203645	531	53,589	SH	SOLE	53,589	0	0
DFA INVT DIMENSIONS GROUP	IN GLOBAL FIX INCM	233203884	534	48,826	SH	SOLE	48,826	0	0

D R HORTON INC	COM	23331A109	533	21,095	SH	SOLE	21,095	0	0
D R HORTON INC	COM	23331A109	113	4,475	SH	OTR	3,975	500	0
DANAHER CORP DEL	COM	235851102	273	3,190	SH	SOLE	3,190	0	0
DARDEN RESTAURANTS INC	COM	237194105	417	7,115	SH	SOLE	7,115	0	0
DARDEN RESTAURANTS INC	COM	237194105	18	300	SH	OTR	300	0	0
DELTIC TIMBER CORP	COM	247850100	740	10,824	SH	SOLE	10,824	0	0
DELTIC TIMBER CORP	COM	247850100	3,805	55,627	SH	OTR	55,627	0	0
DISNEY WALT CO	COM DISNEY	254687106	759	8,055	SH	SOLE	7,993	0	62
DISNEY WALT CO	COM DISNEY	254687106	184	1,950	SH	OTR	1,950	0	0
DIRECTV	COM	25490A309	744	8,577	SH	SOLE	8,577	0	0
DIRECTV	COM	25490A309	97	1,115	SH	OTR	1,115	0	0
DOLLAR GEN CORP NEW	COM	256677105	293	4,140	SH	SOLE	4,140	0	0
DOLLAR GEN CORP NEW	COM	256677105	51	725	SH	OTR	635	90	0
DOMINION RES INC VA NEW	COM	25746U109	213	2,772	SH	SOLE	2,772	0	0
DOMINION RES INC VA NEW	COM	25746U109	254	3,300	SH	OTR	3,300	0	0
DOW CHEM CO	COM	260543103	491	10,755	SH	SOLE	10,755	0	0
DOW CHEM CO	COM	260543103	43	945	SH	OTR	620	325	0
DU PONT E I DE NEMOURS &	CO COM	263534109	483	6,530	SH	SOLE	6,230	0	300
DU PONT E I DE NEMOURS &	CO COM	263534109	85	1,145	SH	OTR	1,145	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,299	15,546	SH	SOLE	15,420	0	126
DUKE ENERGY CORP NEW	COM NEW	26441C204	211	2,529	SH	OTR	2,179	350	0
E M C CORP MASS	COM	268648102	657	22,088	SH	SOLE	21,929	0	159
E M C CORP MASS	COM	268648102	93	3,125	SH	OTR	3,125	0	0
EOG RES INC	COM	26875P101	311	3,381	SH	SOLE	3,327	0	54
EOG RES INC	COM	26875P101	18	200	SH	OTR	200	0	0
EMERSON ELEC CO	COM	291011104	160	2,600	SH	SOLE	2,300	0	300
EMERSON ELEC CO	COM	291011104	93	1,500	SH	OTR	1,500	0	0
ENTERGY CORP NEW	COM	29364G103	279	3,189	SH	SOLE	3,189	0	0
ENTERPRISE PRODS PARTNERS	L COM	293792107	211	5,844	SH	SOLE	5,844	0	0
ENTERPRISE PRODS PARTNERS	L COM	293792107	17	482	SH	OTR	482	0	0
EXPRESS SCRIPTS HLDG CO	COM	30219G108	626	7,391	SH	SOLE	7,391	0	0
EXPRESS SCRIPTS HLDG CO	COM	30219G108	85	1,000	SH	OTR	1,000	0	0
EXXON MOBIL CORP	COM	30231G102	3,955	42,782	SH	SOLE	42,547	0	235
EXXON MOBIL CORP	COM	30231G102	741	8,012	SH	OTR	7,842	170	0
FMC TECHNOLOGIES INC	COM	30249U101	358	7,645	SH	SOLE	7,645	0	0
FMC TECHNOLOGIES	COM	30249U101	81	1,735	SH	OTR	1,735	0	0

INC									
FEDEX CORP	COM	31428X106	3	15	SH	SOLE	15	0	0
FEDEX CORP	COM	31428X106	413	2,380	SH	OTR	2,380	0	0
FLUOR CORP NEW	COM	343412102	398	6,571	SH	SOLE	6,571	0	0
FLUOR CORP NEW	COM	343412102	80	1,315	SH	OTR	1,315	0	0
FORD MTR CO DEL	COM PAR \$0.01	345370860	373	24,035	SH	SOLE	22,268	0	1,767
GENERAL ELECTRIC CO	COM	369604103	2,251	89,069	SH	SOLE	88,109	0	960
GENERAL ELECTRIC CO	COM	369604103	739	29,236	SH	OTR	28,036	1,200	0
1GILEAD SCIENCES INC	COM	375558103	293	3,105	SH	SOLE	3,043	0	62
GILEAD SCIENCES INC	COM	375558103	2	25	SH	OTR	25	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	227	1,173	SH	SOLE	1,173	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	17	90	SH	OTR	90	0	0
HCP INC	COM	40414L109	414	9,400	SH	SOLE	9,400	0	0
HCP INC	COM	40414L109	8	180	SH	OTR	180	0	0
HOME DEPOT INC	COM	437076102	258	2,456	SH	SOLE	2,433	0	23
HOME DEPOT INC	COM	437076102	134	1,275	SH	OTR	1,275	0	0
HONEYWELL INTL INC	COM	438516106	815	8,156	SH	SOLE	8,120	0	36
HONEYWELL INTL INC	COM	438516106	84	845	SH	OTR	780	65	0
HUNT J B TRANS SVCS INC	COM	445658107	286	3,400	SH	SOLE	3,400	0	0
HUNT J B TRANS SVCS INC	COM	445658107	114	1,350	SH	OTR	1,350	0	0
INTEL CORP	COM	458140100	1,773	48,861	SH	SOLE	48,810	0	51
INTEL CORP	COM	458140100	469	12,910	SH	OTR	12,410	500	0
INTERNATIONAL BUSINESS MA	CHS COM	459200101	1,172	7,308	SH	SOLE	7,308	0	0
INTERNATIONAL BUSINESS MA	CHS COM	459200101	114	708	SH	OTR	708	0	0
ISHARES	EMU ETF	464286608	284	7,823	SH	SOLE	7,823	0	0
ISHARES TR	CORE S&P500 ETF	464287200	329	1,588	SH	SOLE	1,588	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	216	1,518	SH	SOLE	1,518	0	0
JPMORGAN CHASE & CO	COM	46625H100	370	5,908	SH	SOLE	5,508	0	400
JPMORGAN CHASE & CO	COM	46625H100	218	3,484	SH	OTR	3,484	0	0
JOHNSON & JOHNSON	COM	478160104	2,357	22,544	SH	SOLE	22,544	0	0
JOHNSON & JOHNSON	COM	478160104	576	5,511	SH	OTR	5,146	365	0
JOHNSON CTLS INC	COM	478366107	190	3,930	SH	SOLE	3,430	0	500
JOHNSON CTLS INC	COM	478366107	40	830	SH	OTR	830	0	0
KIMBERLY CLARK CORP	COM	494368103	589	5,096	SH	SOLE	5,096	0	0
KIMBERLY CLARK CORP	COM	494368103	52	450	SH	OTR	450	0	0
KINDER MORGAN INC DEL	COM	49456B101	1,360	32,153	SH	SOLE	31,657	0	496
KINDER MORGAN INC DEL	COM	49456B101	105	2,482	SH	OTR	2,382	100	0

KRAFT FOODS GROUP INC	COM	50076Q106	478	7,634	SH	SOLE	7,502	0	132
KRAFT FOODS GROUP INC	COM	50076Q106	17	267	SH	OTR	267	0	0
LILLY ELI & CO	COM	532457108	583	8,455	SH	SOLE	8,455	0	0
LILLY ELI & CO	COM	532457108	24	355	SH	OTR	355	0	0
LINCOLN NATL CORP IND	COM	534187109	1,848	32,045	SH	SOLE	32,045	0	0
LOCKHEED MARTIN CORP	COM	539830109	589	3,060	SH	SOLE	3,060	0	0
LOCKHEED MARTIN CORP	COM	539830109	311	1,615	SH	OTR	1,615	0	0
LOWES COS INC	COM	548661107	744	10,810	SH	SOLE	10,810	0	0
LOWES COS INC	COM	548661107	213	3,095	SH	OTR	3,095	0	0
MATTEL INC	COM	577081102	217	7,015	SH	SOLE	7,015	0	0
MATTEL INC	COM	577081102	8	250	SH	OTR	250	0	0
MCDONALDS CORP	COM	580135101	878	9,372	SH	SOLE	9,294	0	78
MCDONALDS CORP	COM	580135101	89	953	SH	OTR	763	190	0
MCKESSON CORP	COM	58155Q103	1,240	5,973	SH	SOLE	5,973	0	0
MCKESSON CORP	COM	58155Q103	176	850	SH	OTR	850	0	0
MEDTRONIC INC	COM	585055106	336	4,655	SH	SOLE	4,655	0	0
MEDTRONIC INC	COM	585055106	18	250	SH	OTR	250	0	0
MERCK & CO INC NEW	COM	58933Y105	2,206	38,845	SH	SOLE	38,759	0	86
MERCK & CO INC NEW	COM	58933Y105	170	2,997	SH	OTR	2,197	800	0
METLIFE INC	COM	59156R108	446	8,238	SH	SOLE	8,238	0	0
METLIFE INC	COM	59156R108	14	250	SH	OTR	250	0	0
MICROSOFT CORP	COM	594918104	1,426	30,701	SH	SOLE	30,629	0	72
MICROSOFT CORP	COM	594918104	421	9,060	SH	OTR	8,660	400	0
MICROCHIP TECHNOLOGY INC	COM	595017104	182	4,025	SH	SOLE	4,025	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	25	560	SH	OTR	560	0	0
MONSANTO CO NEW	COM	61166W101	1,055	8,831	SH	SOLE	8,806	0	25
MONSANTO CO NEW	COM	61166W101	81	674	SH	OTR	674	0	0
MORGAN STANLEY	COM NEW	617446448	246	6,330	SH	SOLE	5,730	0	600
MORGAN STANLEY	COM NEW	617446448	8	200	SH	OTR	200	0	0
MURPHY OIL CORP	COM	626717102	5,046	99,873	SH	SOLE	99,873	0	0
MURPHY OIL CORP	COM	626717102	39,399	779,868	SH	OTR	779,868	0	0
1MURPHY USA INC	COM	626755102	1,596	23,177	SH	SOLE	23,177	0	0
MURPHY USA INC	COM	626755102	13,406	194,692	SH	OTR	0	194,692	0
MYLAN INC	COM	628530107	595	10,559	SH	SOLE	10,559	0	0
MYLAN INC	COM	628530107	136	2,415	SH	OTR	2,415	0	0
NEXTERA ENERGY INC	COM	65339F101	199	1,870	SH	SOLE	1,870	0	0
NEXTERA ENERGY INC	COM	65339F101	3	30	SH	OTR	30	0	0
NUCOR CORP	COM	670346105	1,176	23,980	SH	SOLE	23,980	0	0
NUCOR CORP	COM	670346105	78	1,585	SH	OTR	1,585	0	0
ORACLE CORP	COM	68389X105	1,146	25,474	SH	SOLE	24,974	0	500
ORACLE CORP	COM	68389X105	159	3,525	SH	OTR	3,525	0	0
PPL CORP	COM	69351T106	468	12,883	SH	SOLE	12,672	0	211
PPL CORP	COM	69351T106	35	961	SH	OTR	961	0	0

PEPSICO INC	COM	713448108	1,875	19,832	SH	SOLE	19,832	0	0
PEPSICO INC	COM	713448108	550	5,821	SH	OTR	5,421	400	0
PFIZER INC	COM	717081103	1,393	44,715	SH	SOLE	44,365	0	350
PFIZER INC	COM	717081103	369	11,844	SH	OTR	10,644	1,200	0
PIEDMONT NAT GAS INC	COM	720186105	408	10,354	SH	SOLE	10,354	0	0
PIEDMONT NAT GAS INC	COM	720186105	26	670	SH	OTR	670	0	0
PRECISION CASTPARTS CORP	COM	740189105	491	2,039	SH	SOLE	2,039	0	0
PRECISION CASTPARTS CORP	COM	740189105	66	275	SH	OTR	275	0	0
PROCTER & GAMBLE CO	COM	742718109	979	10,746	SH	SOLE	10,746	0	0
PROCTER & GAMBLE CO	COM	742718109	703	7,714	SH	OTR	7,359	355	0
QUALCOMM INC	COM	747525103	1,403	18,869	SH	SOLE	18,482	0	387
QUALCOMM INC	COM	747525103	39	525	SH	OTR	325	200	0
ROYAL BK CDA MONTREAL QUE	COM	780087102	1,056	15,283	SH	SOLE	15,283	0	0
SIMMONS 1ST NATL CORP	CL A \$1 PAR	828730200	475	11,677	SH	SOLE	11,677	0	0
SOUTHERN CO	COM	842587107	502	10,223	SH	SOLE	10,011	0	212
SOUTHERN CO	COM	842587107	67	1,362	SH	OTR	762	600	0
SPECTRA ENERGY CORP	COM	847560109	146	4,029	SH	SOLE	3,674	0	355
SPECTRA ENERGY CORP	COM	847560109	73	2,000	SH	OTR	2,000	0	0
TEVA PHARMACEUTICAL INDS	LTD ADR	881624209	878	15,265	SH	SOLE	15,265	0	0
TEVA PHARMACEUTICAL INDS	LTD ADR	881624209	3	60	SH	OTR	60	0	0
THERMO FISHER SCIENTIFIC	INC COM	883556102	461	3,680	SH	SOLE	3,680	0	0
THERMO FISHER SCIENTIFIC	INC COM	883556102	13	100	SH	OTR	100	0	0
3M CO	COM	88579Y101	475	2,888	SH	SOLE	2,888	0	0
3M CO	COM	88579Y101	100	610	SH	OTR	610	0	0
TRANSCANADA CORP	COM	89353D107	352	7,165	SH	SOLE	7,165	0	0
TRANSCANADA CORP	COM	89353D107	22	455	SH	OTR	455	0	0
TRAVELERS COMPANIES INC	COM	89417E109	400	3,782	SH	SOLE	3,782	0	0
TRAVELERS COMPANIES INC	COM	89417E109	32	300	SH	OTR	0	300	0
US BANCORP DEL	COM NEW	902973304	3,233	71,920	SH	SOLE	71,855	0	65
US BANCORP DEL	COM NEW	902973304	91	2,021	SH	OTR	1,521	500	0
UNION PAC CORP	COM	907818108	282	2,364	SH	SOLE	2,330	0	34
UNION PAC CORP	COM	907818108	1,041	8,740	SH	OTR	8,740	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	450	3,916	SH	SOLE	3,916	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	82	710	SH	OTR	710	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	304	3,010	SH	SOLE	3,010	0	0

UNITEDHEALTH GROUP INC	COM	91324P102	25	250	SH	OTR	250	0	0
VERIZON COMMUNICATIONS IN	C COM	92343V104	2,531	54,103	SH	SOLE	53,925	0	178
VERIZON COMMUNICATIONS IN	C COM	92343V104	238	5,081	SH	OTR	4,681	400	0
WAL-MART STORES INC	COM	931142103	2,251	26,211	SH	SOLE	26,211	0	0
WAL-MART STORES INC	COM	931142103	119	1,383	SH	OTR	1,383	0	0
WALGREEN CO	COM	931422109	705	9,252	SH	SOLE	9,252	0	0
WALGREEN CO	COM	931422109	25	325	SH	OTR	125	200	0
WASTE MGMT INC DEL	COM	94106L109	515	10,035	SH	SOLE	9,866	0	169
WASTE MGMT INC DEL	COM	94106L109	50	972	SH	OTR	972	0	0
WELLS FARGO & CO NEW	COM	949746101	943	17,207	SH	SOLE	17,132	0	75
WELLS FARGO & CO NEW	COM	949746101	198	3,618	SH	OTR	3,618	0	0