

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**

OMB APPROVAL	
OMB Number:	3235-0006
Estimated average burden hours per response:	23.8

**FORM 13F COVER PAGE**

Report for the Calendar Year or Quarter Ended: 09-30-2025

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 OZK  
Address: 18000 CANTRELL ROAD  
LITTLE ROCK, AR 72223  
Form 13F File Number: 028-15250

CRD Number (if applicable):  
SEC File Number (if applicable):

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: SHEILA MAYDEN  
Title: MANAGING DIRECTOR CORPORATE TRUST  
Phone: 501-978-2218

**Signature, Place, and Date of Signing:**

/s/SHEILA MAYDEN LITTLE ROCK, AR 11-13-2025  
[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: 262  
Form 13F Information Table Value Total: 282,696,765  
(round to nearest dollar)

**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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**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 13F**

OMB APPROVAL

OMB Number: 3235-0006  
Estimated average burden  
hours per response: 23.8

**FORM 13F INFORMATION TABLE**

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 FIGI	COLUMN 4 VALUE (to the nearest dollar)	COLUMN 5 SHRS OR PRN AMT	COLUMN 5 SH/ PUT/ PRN	COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
									SOLE	SHARED	NONE
MEDTRONIC PLC	SHS	G5960L103		392,960	4,126	SH	SOLE		4,126	0	0
MEDTRONIC PLC	SHS	G5960L103		881,446	9,255	SH	OTR		8,620	0	635
SEAGATE TECHNOLOGY HLDNGS PL	ORD SHS	G7997R103		593,218	2,513	SH	SOLE		2,513	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		3,859,246	9,146	SH	SOLE		9,010	134	2
TRANE TECHNOLOGIES PLC	SHS	G8994E103		79,328	188	SH	OTR		188	0	0
AFLAC INC	COM	001055102		2,513,250	22,500	SH	OTR		22,500	0	0
AT&T INC	COM	00206R102		406,994	14,412	SH	SOLE		13,727	685	0
AT&T INC	COM	00206R102		22,987	814	SH	OTR		814	0	0
ABBOTT LABS	COM	002824100		807,122	6,026	SH	SOLE		5,541	350	135
ABBOTT LABS	COM	002824100		1,339,400	10,000	SH	OTR		10,000	0	0
ABBVIE INC	COM	00287Y109		3,100,552	13,391	SH	SOLE		13,291	100	0
ABBVIE INC	COM	00287Y109		2,930,138	12,655	SH	OTR		12,655	0	0
ALLSTATE CORP	COM	020002101		239,764	1,117	SH	SOLE		1,117	0	0
ALLSTATE CORP	COM	020002101		1,089,778	5,077	SH	OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		407,215	1,672	SH	SOLE		1,672	0	0
ALPHABET INC	CAP STK CL A	02079K305		3,148,145	12,950	SH	SOLE		12,803	147	0
ALPHABET INC	CAP STK CL A	02079K305		896,552	3,688	SH	OTR		3,200	0	488
ALTRIA GROUP INC	COM	02209S103		294,495	4,458	SH	SOLE		3,738	720	0
ALTRIA GROUP INC	COM	02209S103		132,120	2,000	SH	OTR		0	0	2,000
AMAZON COM INC	COM	023135106		618,967	2,819	SH	SOLE		2,682	137	0
AMAZON COM INC	COM	023135106		65,871	300	SH	OTR		0	300	0
AMERICAN ELEC PWR CO INC	COM	025537101		386,325	3,434	SH	SOLE		3,434	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		261,000	2,320	SH	OTR		1,350	970	0
AMERICAN EXPRESS CO	COM	025816109		3,329,904	10,025	SH	SOLE		9,869	153	3
AMERICAN EXPRESS CO	COM	025816109		63,110	190	SH	OTR		190	0	0
AMERIPRISE FINL INC	COM	03076C106		2,999,572	6,106	SH	SOLE		6,001	103	2
AMERIPRISE FINL	COM	03076C106		31,931	65	SH	OTR		65	0	0

INC										
AMGEN INC	COM	031162100	3,386,964	12,002	SH	SOLE	11,857	143	2	
AMGEN INC	COM	031162100	240,152	851	SH	OTR	776	0	75	
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	86,393	1,513	SH	SOLE	0	0	1,513	
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	229,203	4,014	SH	OTR	0	0	4,014	
APPLE INC	COM	037833100	13,883,191	54,523	SH	SOLE	53,337	1,028	158	
APPLE INC	COM	037833100	1,675,974	6,582	SH	OTR	5,564	0	1,018	
APPLIED MATLS INC	COM	038222105	3,862,420	18,865	SH	SOLE	18,865	0	0	
APPLIED MATLS INC	COM	038222105	573,272	2,800	SH	OTR	2,800	0	0	
ARES CAPITAL CORP	COM	04010L103	248,308	12,166	SH	SOLE	12,166	0	0	
ARES CAPITAL CORP	COM	04010L103	591,890	29,000	SH	OTR	0	0	29,000	
ARISTA NETWORKS INC	COM SHS	040413205	5,619,597	38,567	SH	SOLE	37,657	900	10	
ARISTA NETWORKS INC	COM SHS	040413205	100,831	692	SH	OTR	692	0	0	
AUTOMATIC DATA PROCESSING IN	COM	053015103	95,094	324	SH	SOLE	324	0	0	
AUTOMATIC DATA PROCESSING IN	COM	053015103	2,051,565	6,990	SH	OTR	6,990	0	0	
AVALONBAY CMNTYS INC	COM	053484101	1,097,785	5,683	SH	SOLE	5,683	0	0	
AVALONBAY CMNTYS INC	COM	053484101	96,391	499	SH	OTR	499	0	0	
BANK AMERICA CORP	COM	060505104	2,525,330	48,950	SH	SOLE	47,959	308	683	
BANK AMERICA CORP	COM	060505104	751,821	14,573	SH	OTR	10,071	200	4,302	
BANK OZK LITTLE ROCK ARK	COM	06417N103	232,315	4,557	SH	SOLE	4,557	0	0	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	83,454	166	SH	SOLE	166	0	0	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	165,401	329	SH	OTR	77	0	252	
BLACKSTONE INC	COM	09260D107	3,216,422	18,826	SH	SOLE	18,523	297	6	
BLACKSTONE INC	COM	09260D107	40,149	235	SH	OTR	235	0	0	
BLACKROCK INC	COM	09290D101	1,364,067	1,170	SH	SOLE	1,170	0	0	
BLACKROCK INC	COM	09290D101	106,094	91	SH	OTR	31	50	10	
BONDBLOXX ETF TRUST	BLOOMBERG SIX MN	09789C788	309,629	6,141	SH	SOLE	6,141	0	0	
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	486,556	4,868	SH	SOLE	4,798	70	0	
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	129,635	1,297	SH	OTR	297	1,000	0	
BRISTOL-MYERS SQUIBB CO	COM	110122108	254,003	5,632	SH	SOLE	5,132	500	0	
BRISTOL-MYERS SQUIBB CO	COM	110122108	128,084	2,840	SH	OTR	400	1,300	1,140	
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	952,680	4,000	SH	OTR	4,000	0	0	

BROADCOM INC	COM	11135F101	2,111,094	6,399	SH	SOLE	6,129	0	270
BROADCOM INC	COM	11135F101	402,490	1,220	SH	OTR	0	1,050	170
CSX CORP	COM	126408103	3,325,831	93,659	SH	SOLE	93,639	0	20
CSX CORP	COM	126408103	2,947	83	SH	OTR	83	0	0
CAPITAL ONE FINL CORP	COM	14040H105	1,041,004	4,897	SH	SOLE	4,897	0	0
CHEVRON CORP NEW	COM	166764100	1,536,128	9,892	SH	SOLE	9,716	176	0
CHEVRON CORP NEW	COM	166764100	364,776	2,349	SH	OTR	1,848	0	501
CHIPOTLE MEXICAN GRILL INC	COM	169656105	2,919,694	74,501	SH	SOLE	73,248	1,235	18
CHIPOTLE MEXICAN GRILL INC	COM	169656105	106,283	2,712	SH	OTR	2,712	0	0
CISCO SYS INC	COM	17275R102	1,677,726	24,521	SH	SOLE	24,104	200	217
CISCO SYS INC	COM	17275R102	257,327	3,761	SH	OTR	3,761	0	0
COCA COLA CO	COM	191216100	353,949	5,337	SH	SOLE	5,306	31	0
COCA COLA CO	COM	191216100	501,445	7,561	SH	OTR	7,561	0	0
COMCAST CORP NEW	CL A	20030N101	160,713	5,115	SH	SOLE	5,057	58	0
COMCAST CORP NEW	CL A	20030N101	124,266	3,955	SH	OTR	0	1,000	2,955
CONOCOPHILLIPS	COM	20825C104	391,886	4,143	SH	SOLE	3,821	184	138
CONOCOPHILLIPS	COM	20825C104	169,505	1,792	SH	OTR	1,792	0	0
CONSOLIDATED EDISON INC	COM	209115104	323,272	3,216	SH	SOLE	3,216	0	0
CONSOLIDATED EDISON INC	COM	209115104	60,312	600	SH	OTR	0	600	0
COSTCO WHSL CORP NEW	COM	22160K105	3,868,207	4,179	SH	SOLE	4,108	70	1
COSTCO WHSL CORP NEW	COM	22160K105	164,762	178	SH	OTR	178	0	0
CROWN CASTLE INC	COM	22822V101	68,507	710	SH	SOLE	685	25	0
CROWN CASTLE INC	COM	22822V101	238,812	2,475	SH	OTR	0	0	2,475
DEERE & CO	COM	244199105	380,440	832	SH	SOLE	832	0	0
DICKS SPORTING GOODS INC	COM	253393102	2,531,085	11,390	SH	SOLE	11,286	100	4
DICKS SPORTING GOODS INC	COM	253393102	104,887	472	SH	OTR	472	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	781,481	6,315	SH	SOLE	6,315	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	623,823	5,041	SH	OTR	3,246	0	1,795
DUPONT DE NEMOURS INC	COM	26614N102	2,245,000	28,819	SH	SOLE	28,432	380	7
DUPONT DE NEMOURS INC	COM	26614N102	42,221	542	SH	OTR	542	0	0
EMERSON ELEC CO	COM	291011104	324,408	2,473	SH	SOLE	2,195	0	278
EMERSON ELEC CO	COM	291011104	229,565	1,750	SH	OTR	0	1,690	60
ENTERGY CORP NEW	COM	29364G103	593,620	6,370	SH	SOLE	6,370	0	0
ENTERGY CORP NEW	COM	29364G103	111,828	1,200	SH	OTR	0	1,200	0
EXCHANGE	ROBO GLB	301505707	250,242	3,817	SH	SOLE	339	0	3,478

TRADED CONCEPTS TRU	ETF									
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	1,320,509	20,142	SH	OTR	13,890	0	6,252	
EXXON MOBIL CORP	COM	30231G102	1,835,344	16,278	SH	SOLE	15,905	158	215	
EXXON MOBIL CORP	COM	30231G102	394,963	3,503	SH	OTR	3,503	0	0	
META PLATFORMS INC	CL A	30303M102	4,094,902	5,576	SH	SOLE	5,452	123	1	
META PLATFORMS INC	CL A	30303M102	311,377	424	SH	OTR	121	0	303	
FIDELITY NATL INFORMATION SV	COM	31620M106	1,830,692	27,763	SH	SOLE	27,301	455	7	
FIDELITY NATL INFORMATION SV	COM	31620M106	29,079	441	SH	OTR	441	0	0	
FORTINET INC	COM	34959E109	3,237,416	38,504	SH	SOLE	38,504	0	0	
FORTINET INC	COM	34959E109	580,152	6,900	SH	OTR	6,900	0	0	
GENUINE PARTS CO	COM	372460105	288,981	2,085	SH	SOLE	2,070	15	0	
GOLDMAN SACHS GROUP INC	COM	38141G104	249,257	313	SH	SOLE	298	15	0	
GOLDMAN SACHS GROUP INC	COM	38141G104	205,458	258	SH	OTR	0	0	258	
HOME DEPOT INC	COM	437076102	1,751,231	4,322	SH	SOLE	4,182	51	89	
HOME DEPOT INC	COM	437076102	177,068	437	SH	OTR	437	0	0	
HONEYWELL INTL INC	COM	438516106	369,848	1,757	SH	SOLE	1,682	75	0	
HONEYWELL INTL INC	COM	438516106	251,547	1,195	SH	OTR	874	0	321	
HOST HOTELS & RESORTS INC	COM	44107P104	190,624	11,200	SH	OTR	0	0	11,200	
ILLINOIS TOOL WKS INC	COM	452308109	530,385	2,034	SH	SOLE	2,034	0	0	
ILLINOIS TOOL WKS INC	COM	452308109	40,417	155	SH	OTR	0	155	0	
INTEL CORP	COM	458140100	67,200	2,003	SH	SOLE	2,003	0	0	
INTEL CORP	COM	458140100	271,755	8,100	SH	OTR	8,100	0	0	
INTERNATIONAL BUSINESS MACHS	COM	459200101	3,269,670	11,588	SH	SOLE	11,452	133	3	
INTERNATIONAL BUSINESS MACHS	COM	459200101	92,266	327	SH	OTR	327	0	0	
INVESCO SR INCOME TR	COM	46131H107	160,492	46,385	SH	OTR	0	0	46,385	
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	229,242	7,800	SH	OTR	0	0	7,800	
ISHARES GOLD TR	ISHARES NEW	464285204	364,286	5,006	SH	SOLE	464	0	4,542	
ISHARES GOLD TR	ISHARES NEW	464285204	2,080,494	28,590	SH	OTR	0	0	28,590	
ISHARES TR	CORE S&P500 ETF	464287200	2,363,967	3,532	SH	SOLE	2,132	1,400	0	
ISHARES TR	CORE US AGGBD ET	464287226	6,716	67	SH	SOLE	67	0	0	
ISHARES TR	CORE US AGGBD ET	464287226	243,607	2,430	SH	OTR	0	85	2,345	
ISHARES TR	S&P 500 GRWT ETF	464287309	389,080	3,223	SH	SOLE	3,223	0	0	

ISHARES TR	S&P 500 GRWT ETF	464287309	127,480	1,056	SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	327,111	1,584	SH	SOLE	1,584	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	99,537	482	SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,693,451	18,137	SH	SOLE	17,987	0	150
ISHARES TR	MSCI EAFE ETF	464287465	294,115	3,150	SH	OTR	1,190	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	232,717	3,566	SH	SOLE	3,566	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	87,774	1,345	SH	OTR	0	0	1,345
ISHARES TR	RUS 2000 GRW ETF	464287648	310,438	970	SH	SOLE	970	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	289,868	1,198	SH	SOLE	1,198	0	0
ISHARES TR	CORE S&P US VLU	464287663	290,754	2,909	SH	SOLE	0	0	2,909
ISHARES TR	CORE S&P US GWT	464287671	276,262	1,679	SH	SOLE	0	0	1,679
ISHARES TR	CORE S&P SCP ETF	464287804	698,720	5,880	SH	SOLE	5,880	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	70,703	595	SH	OTR	500	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	251,742	2,364	SH	SOLE	59	0	2,305
ISHARES TR	NATIONAL MUN ETF	464288414	29,710	279	SH	OTR	50	0	229
ISHARES TR	CORE MSCI EAFE	46432F842	247,960	2,840	SH	SOLE	2,840	0	0
JPMORGAN CHASE & CO.	COM	46625H100	4,683,504	14,848	SH	SOLE	14,454	394	0
JPMORGAN CHASE & CO.	COM	46625H100	1,214,090	3,849	SH	OTR	3,189	600	60
JACOBS SOLUTIONS INC	COM	46982L108	2,562,606	17,100	SH	SOLE	16,904	193	3
JACOBS SOLUTIONS INC	COM	46982L108	129,179	862	SH	OTR	862	0	0
JOHNSON & JOHNSON	COM	478160104	1,265,120	6,823	SH	SOLE	6,492	260	71
JOHNSON & JOHNSON	COM	478160104	257,733	1,390	SH	OTR	1,390	0	0
KLA CORP	COM NEW	482480100	524,199	486	SH	SOLE	486	0	0
KLA CORP	COM NEW	482480100	32,358	30	SH	OTR	0	0	30
KIMCO RLTY CORP	COM	49446R109	1,089,615	49,868	SH	SOLE	49,840	0	28
KIMCO RLTY CORP	COM	49446R109	3,758	172	SH	OTR	172	0	0
KROGER CO	COM	501044101	2,508,528	37,213	SH	SOLE	36,715	489	9
KROGER CO	COM	501044101	44,760	664	SH	OTR	664	0	0
ELI LILLY & CO	COM	532457108	8,175,545	10,715	SH	SOLE	10,582	132	1
ELI LILLY & CO	COM	532457108	1,207,829	1,583	SH	OTR	1,583	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,619,437	3,244	SH	SOLE	3,244	0	0
LOCKHEED MARTIN CORP	COM	539830109	349,946	701	SH	OTR	351	350	0
LOWES COS INC	COM	548661107	755,437	3,006	SH	SOLE	3,006	0	0
LOWES COS INC	COM	548661107	502,620	2,000	SH	OTR	650	0	1,350

LULULEMON ATHLETICA INC	COM	550021109	483,791	2,719	SH	SOLE	2,662	57	0
LULULEMON ATHLETICA INC	COM	550021109	46,617	262	SH	OTR	262	0	0
MARRIOTT INTL INC NEW	CL A	571903202	732,878	2,814	SH	SOLE	2,691	123	0
MARRIOTT INTL INC NEW	CL A	571903202	51,046	196	SH	OTR	196	0	0
MARVELL TECHNOLOGY INC	COM	573874104	2,548,582	30,315	SH	SOLE	30,306	0	9
MARVELL TECHNOLOGY INC	COM	573874104	35,645	424	SH	OTR	424	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	5,394,025	9,483	SH	SOLE	9,387	95	1
MASTERCARD INCORPORATED	CL A	57636Q104	426,607	750	SH	OTR	750	0	0
MCDONALDS CORP	COM	580135101	1,099,777	3,619	SH	SOLE	3,253	198	168
MCDONALDS CORP	COM	580135101	60,778	200	SH	OTR	200	0	0
MCKESSON CORP	COM	58155Q103	217,856	282	SH	SOLE	282	0	0
MERCK & CO INC	COM	58933Y105	1,287,989	15,346	SH	SOLE	15,096	0	250
MERCK & CO INC	COM	58933Y105	839,719	10,005	SH	OTR	10,005	0	0
MICROSOFT CORP	COM	594918104	10,675,985	20,612	SH	SOLE	20,156	454	2
MICROSOFT CORP	COM	594918104	3,985,107	7,694	SH	OTR	7,254	280	160
JPMORGAN STANLEY	COM NEW	617446448	280,564	1,765	SH	SOLE	1,765	0	0
NETFLIX INC	COM	64110L106	4,781,292	3,988	SH	SOLE	3,891	96	1
NETFLIX INC	COM	64110L106	97,112	81	SH	OTR	81	0	0
NEXTERA ENERGY INC	COM	65339F101	648,006	8,584	SH	SOLE	7,765	819	0
NEXTERA ENERGY INC	COM	65339F101	92,097	1,220	SH	OTR	420	800	0
NIKE INC	CL B	654106103	149,082	2,138	SH	SOLE	2,138	0	0
NIKE INC	CL B	654106103	96,924	1,390	SH	OTR	1,390	0	0
NUCOR CORP	COM	670346105	1,028,184	7,592	SH	SOLE	7,592	0	0
NUCOR CORP	COM	670346105	165,766	1,224	SH	OTR	1,224	0	0
NVIDIA CORPORATION	COM	67066G104	10,736,559	57,544	SH	SOLE	56,187	1,346	11
NVIDIA CORPORATION	COM	67066G104	760,686	4,077	SH	OTR	1,527	2,550	0
OREILLY AUTOMOTIVE INC	COM	67103H107	1,175,668	10,905	SH	SOLE	10,899	0	6
IWS CREDIT INCOME FUND	INSTL CL	68249P102	186,835	9,655	SH	SOLE	0	0	9,655
IWS CREDIT INCOME FUND	INSTL CL	68249P102	156,455	8,085	SH	OTR	0	0	8,085
ORACLE CORP	COM	68389X105	3,897,142	13,857	SH	SOLE	13,852	0	5
ORACLE CORP	COM	68389X105	12,093	43	SH	OTR	43	0	0
PAYCHEX INC	COM	704326107	274,815	2,168	SH	SOLE	2,168	0	0
PEPSICO INC	COM	713448108	1,358,335	9,672	SH	SOLE	9,111	345	216
PEPSICO INC	COM	713448108	1,383,895	9,854	SH	OTR	8,784	1,000	70
PFIZER INC	COM	717081103	140,827	5,527	SH	SOLE	4,686	493	348
PFIZER INC	COM	717081103	346,553	13,601	SH	OTR	13,601	0	0
PHILLIPS 66	COM	718546104	2,029,690	14,922	SH	SOLE	14,917	0	5
PHILLIPS 66	COM	718546104	212,463	1,562	SH	OTR	1,562	0	0
PROCTER AND	COM	742718109	2,850,975	18,555	SH	SOLE	17,822	420	313

GAMBLE CO									
PROCTER AND GAMBLE CO	COM	742718109	1,594,887	10,380	SH	OTR	10,080	300	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	1,003,356	12,022	SH	SOLE	11,972	50	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	209,901	2,515	SH	OTR	1,115	1,400	0
PUBLIC STORAGE OPER CO	COM	74460D109	116,984	405	SH	SOLE	405	0	0
PUBLIC STORAGE OPER CO	COM	74460D109	261,409	905	SH	OTR	0	0	905
QUALCOMM INC	COM	747525103	336,546	2,023	SH	SOLE	1,962	61	0
QUALCOMM INC	COM	747525103	5,822	35	SH	OTR	0	0	35
QUANTA SVCS INC	COM	74762E102	4,894,714	11,811	SH	SOLE	11,670	139	2
QUANTA SVCS INC	COM	74762E102	101,947	246	SH	OTR	246	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	2,676,886	14,046	SH	SOLE	13,879	164	3
QUEST DIAGNOSTICS INC	COM	74834L100	73,373	385	SH	OTR	385	0	0
ROYAL BK CDA	COM	780087102	202,270	1,373	SH	SOLE	1,373	0	0
SHELL PLC	SPON ADS	780259305	1,806,490	25,255	SH	SOLE	25,247	0	8
SHELL PLC	SPON ADS	780259305	19,956	279	SH	OTR	279	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	2,221,044	3,334	SH	SOLE	3,334	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,065,888	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	PORTFOLIO LN TSR	78464A664	1,498,042	55,586	SH	SOLE	55,586	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	210,355	1,502	SH	SOLE	1,502	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	1,400,500	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	S&P BIOTECH	78464A870	56,913	568	SH	SOLE	0	0	568
SPDR SERIES TRUST	S&P BIOTECH	78464A870	341,080	3,404	SH	OTR	0	0	3,404
SALESFORCE INC	COM	79466L302	689,196	2,908	SH	SOLE	2,873	35	0
SALESFORCE INC	COM	79466L302	223,965	945	SH	OTR	945	0	0
SOUTHERN CO	COM	842587107	2,671,187	28,186	SH	SOLE	28,037	0	149
SOUTHERN CO	COM	842587107	1,034,888	10,920	SH	OTR	10,220	700	0
STARBUCKS CORP	COM	855244109	338,738	4,004	SH	SOLE	4,004	0	0
STARWOOD PPTY TR INC	COM	85571B105	118,157	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	437,762	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	2,792,801	19,322	SH	SOLE	18,798	524	0
TJX COS INC NEW	COM	872540109	403,266	2,790	SH	OTR	2,790	0	0
T-MOBILE US INC	COM	872590104	4,313,388	18,019	SH	SOLE	17,746	269	4
T-MOBILE US INC	COM	872590104	162,299	678	SH	OTR	678	0	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	6,418,084	22,980	SH	SOLE	22,622	358	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	201,647	722	SH	OTR	722	0	0

TESLA INC	COM	88160R101	252,600	568	SH	SOLE	568	0	0
TEXAS INSTRS INC	COM	882508104	2,176,098	11,844	SH	SOLE	11,841	0	3
ITEXAS INSTRS INC	COM	882508104	84,332	459	SH	OTR	459	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,155,317	2,382	SH	SOLE	2,367	15	0
TOLL BROTHERS INC	COM	889478103	2,338,433	16,928	SH	SOLE	16,722	202	4
TOLL BROTHERS INC	COM	889478103	121,425	879	SH	OTR	879	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY FD	890930209	612,297	67,508	SH	OTR	0	67,508	0
TRUIST FINL CORP	COM	89832Q109	683,971	14,960	SH	SOLE	14,960	0	0
TRUIST FINL CORP	COM	89832Q109	236,829	5,180	SH	OTR	0	0	5,180
UNION PAC CORP	COM	907818108	611,252	2,586	SH	SOLE	2,586	0	0
UNION PAC CORP	COM	907818108	138,512	586	SH	OTR	421	165	0
UNITEDHEALTH GROUP INC	COM	91324P102	235,494	682	SH	SOLE	676	6	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	256,204	3,445	SH	OTR	0	0	3,445
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKTT	921943858	199,174	3,324	SH	SOLE	948	0	2,376
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKTT	921943858	166,397	2,777	SH	OTR	0	0	2,777
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	283,309	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	158,950	1,738	SH	SOLE	770	0	968
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	759,060	8,303	SH	OTR	0	723	7,580
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	189,949	617	SH	SOLE	270	0	347
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	471,025	1,530	SH	OTR	92	0	1,438
VERIZON COMMUNICATIONS INC	COM	92343V104	707,199	16,091	SH	SOLE	15,348	462	281
VERIZON COMMUNICATIONS INC	COM	92343V104	637,406	14,503	SH	OTR	14,503	0	0
VISA INC	COM CL A	92826C839	127,334	373	SH	SOLE	373	0	0
VISA INC	COM CL A	92826C839	165,569	485	SH	OTR	12	0	473
WALMART INC	COM	931142103	1,952,368	18,944	SH	SOLE	18,236	588	120
WALMART INC	COM	931142103	238,583	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	571,728	2,589	SH	SOLE	2,572	17	0
WASTE MGMT INC DEL	COM	94106L109	313,578	1,420	SH	OTR	1,420	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	565,004	9,895	SH	OTR	0	0	9,895
ZOETIS INC	CL A	98978V103	2,268,252	15,502	SH	SOLE	15,498	0	4
ZOETIS INC	CL A	98978V103	18,728	128	SH	OTR	128	0	0