

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: 03-31-2025

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: ASHLEY HARDWRICK
Title: VP TRUST OPERATIONS
Phone: 501-978-2260

Signature, Place, and Date of Signing:

/s/ASHLEY HARDWRICK LITTLE ROCK, AR 05-13-2025
[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: 259
Form 13F Information Table Value Total: 240,369,018
(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

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 INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (to the nearest dollar)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101		215,931	692	SH	SOLE		692	0	0
MEDTRONIC PLC	SHS	G5960L103		511,033	5,687	SH	SOLE		5,687	0	0
MEDTRONIC PLC	SHS	G5960L103		793,014	8,825	SH	OTR		8,620	0	205
TRANE TECHNOLOGIES PLC	SHS	G8994E103		2,592,936	7,696	SH	SOLE		7,696	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		179,915	534	SH	OTR		400	134	0
NXP SEMICONDUCTORS NV	COM	N6596X109		1,833,128	9,645	SH	SOLE		9,645	0	0
NXP SEMICONDUCTORS NV	COM	N6596X109		204,314	1,075	SH	OTR		861	134	80
AFLAC INC	COM	001055102		2,501,775	22,500	SH	OTR		22,500	0	0
AT&T INC	COM	00206R102		434,380	15,360	SH	SOLE		14,670	690	0
AT&T INC	COM	00206R102		23,019	814	SH	OTR		814	0	0
ABBOTT LABS	COM	002824100		788,471	5,944	SH	SOLE		5,594	350	0
ABBOTT LABS	COM	002824100		1,347,724	10,160	SH	OTR		10,160	0	0
ABBVIE INC	COM	00287Y109		3,009,126	14,362	SH	SOLE		14,262	100	0
ABBVIE INC	COM	00287Y109		2,651,475	12,655	SH	OTR		12,655	0	0
ALLSTATE CORP	COM	020002101		231,297	1,117	SH	SOLE		1,117	0	0
ALLSTATE CORP	COM	020002101		1,051,294	5,077	SH	OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		334,019	2,138	SH	SOLE		2,138	0	0
ALPHABET INC	CAP STK CL A	02079K305		2,099,238	13,575	SH	SOLE		13,424	151	0
ALPHABET INC	CAP STK CL A	02079K305		568,147	3,674	SH	OTR		3,200	0	474
ALTRIA GROUP INC	COM	02209S103		267,569	4,458	SH	SOLE		3,738	720	0
ALTRIA GROUP INC	COM	02209S103		120,040	2,000	SH	OTR		0	0	2,000
AMAZON COM INC	COM	023135106		611,305	3,213	SH	SOLE		3,072	141	0
AMAZON COM INC	COM	023135106		57,078	300	SH	OTR		0	300	0
AMERICAN ELEC PWR CO I	NC COM	025537101		375,451	3,436	SH	SOLE		3,436	0	0
AMERICAN ELEC PWR CO I	NC COM	025537101		253,506	2,320	SH	OTR		1,350	970	0
AMERICAN EXPRESS CO	COM	025816109		2,307,103	8,575	SH	SOLE		8,575	0	0

AMERICAN EXPRESS CO	COM	025816109	104,660	389	SH	OTR	234	155	0
AMERIPRISE FINL INC	COM	03076C106	2,490,745	5,145	SH	SOLE	5,145	0	0
AMERIPRISE FINL INC	COM	03076C106	121,511	251	SH	OTR	140	111	0
AMGEN INC	COM	031162100	3,443,562	11,053	SH	SOLE	11,003	50	0
AMGEN INC	COM	031162100	395,356	1,269	SH	OTR	1,101	93	75
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	80,506	1,513	SH	SOLE	0	0	1,513
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	215,181	4,044	SH	OTR	0	0	4,044
APPLE INC	COM	037833100	11,849,746	53,346	SH	SOLE	52,726	620	0
APPLE INC	COM	037833100	1,783,037	8,027	SH	OTR	6,560	461	1,006
APPLIED MATLS INC	COM	038222105	2,878,455	19,835	SH	SOLE	19,835	0	0
APPLIED MATLS INC	COM	038222105	448,420	3,090	SH	OTR	3,090	0	0
ARES CAPITAL CORP	COM	04010L103	269,532	12,163	SH	SOLE	12,163	0	0
ARES CAPITAL CORP	COM	04010L103	642,640	29,000	SH	OTR	0	0	29,000
ARISTA NETWORKS INC	COM SHS	040413205	2,829,182	36,515	SH	SOLE	36,515	0	0
ARISTA NETWORKS INC	COM SHS	040413205	158,911	2,051	SH	OTR	1,151	900	0
AUTOMATIC DATA PROCESS	ING IN COM	053015103	120,378	394	SH	SOLE	394	0	0
AUTOMATIC DATA PROCESS	ING IN COM	053015103	2,135,654	6,990	SH	OTR	6,990	0	0
AVALONBAY CMNTYS INC	COM	053484101	1,701,078	7,926	SH	SOLE	7,926	0	0
AVALONBAY CMNTYS INC	COM	053484101	175,344	817	SH	OTR	712	105	0
BANK AMERICA CORP	COM	060505104	2,086,625	50,003	SH	SOLE	49,320	0	683
BANK AMERICA CORP	COM	060505104	620,984	14,881	SH	OTR	10,071	508	4,302
BERKSHIRE HATHAWAY INC	DEL CL B NEW	084670702	117,700	221	SH	SOLE	221	0	0
BERKSHIRE HATHAWAY INC	DEL CL B NEW	084670702	180,012	338	SH	OTR	77	0	261
BLACKSTONE INC	COM	09260D107	2,247,522	16,079	SH	SOLE	16,079	0	0
BLACKSTONE INC	COM	09260D107	103,157	738	SH	OTR	410	328	0
BLACKROCK INC	COM	09290D101	1,076,147	1,137	SH	SOLE	1,137	0	0
BLACKROCK INC	COM	09290D101	95,594	101	SH	OTR	41	50	10
BONDBLOXX ETF TRUST	BLOOMBERG SIX MN	09789C788	307,467	6,106	SH	SOLE	6,106	0	0
BOOZ ALLEN HAMILTON HL	DG COR CL A	099502106	524,364	5,014	SH	SOLE	5,014	0	0
BOOZ ALLEN HAMILTON HL	DG COR CL A	099502106	142,960	1,367	SH	OTR	297	1,070	0
BRISTOL-MYERS SQUIBB C	O COM	110122108	373,258	6,120	SH	SOLE	5,620	500	0
BRISTOL-MYERS SQUIBB C	O COM	110122108	103,683	1,700	SH	OTR	400	1,300	0
BROADRIDGE FINL SOLUTI	ONS IN COM	11133T103	969,840	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	1,104,870	6,599	SH	SOLE	6,599	0	0

BROADCOM INC	COM	11135F101	204,264	1,220	SH	OTR	0	1,050	170
CAPITAL ONE FINL CORP	COM	14040H105	845,937	4,718	SH	SOLE	4,718	0	0
CAPITAL ONE FINL CORP	COM	14040H105	22,412	125	SH	OTR	125	0	0
CHEVRON CORP NEW	COM	166764100	1,707,696	10,208	SH	SOLE	10,031	177	0
CHEVRON CORP NEW	COM	166764100	321,698	1,923	SH	OTR	1,923	0	0
CHIPOTLE MEXICAN GRILL	INC COM	169656105	3,202,745	63,787	SH	SOLE	63,492	295	0
CHIPOTLE MEXICAN GRILL	INC COM	169656105	250,949	4,998	SH	OTR	3,948	1,050	0
CISCO SYS INC	COM	17275R102	1,536,949	24,906	SH	SOLE	24,706	200	0
CISCO SYS INC	COM	17275R102	232,091	3,761	SH	OTR	3,761	0	0
COCA COLA CO	COM	191216100	434,160	6,062	SH	SOLE	6,030	32	0
COCA COLA CO	COM	191216100	567,516	7,924	SH	OTR	7,561	363	0
COLGATE PALMOLIVE CO	COM	194162103	210,918	2,251	SH	SOLE	1,911	340	0
COMCAST CORP NEW	CL A	20030N101	189,998	5,149	SH	SOLE	5,089	60	0
COMCAST CORP NEW	CL A	20030N101	163,024	4,418	SH	OTR	400	1,000	3,018
CONOCOPHILLIPS	COM	20825C104	422,495	4,023	SH	SOLE	3,839	184	0
CONOCOPHILLIPS	COM	20825C104	188,195	1,792	SH	OTR	1,792	0	0
CONSOLIDATED EDISON IN	C COM	209115104	355,657	3,216	SH	SOLE	3,216	0	0
CONSOLIDATED EDISON IN	C COM	209115104	66,354	600	SH	OTR	0	600	0
COSTCO WHSL CORP NEW	COM	22160K105	3,553,295	3,757	SH	SOLE	3,737	20	0
COSTCO WHSL CORP NEW	COM	22160K105	288,462	305	SH	OTR	254	51	0
CROWN CASTLE INC	COM	22822V101	74,107	711	SH	SOLE	685	26	0
CROWN CASTLE INC	COM	22822V101	257,969	2,475	SH	OTR	0	0	2,475
DEERE & CO	COM	244199105	388,621	828	SH	SOLE	828	0	0
DICKS SPORTING GOODS I	NC COM	253393102	1,909,781	9,475	SH	SOLE	9,475	0	0
DICKS SPORTING GOODS I	NC COM	253393102	139,076	690	SH	OTR	590	100	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	790,121	6,478	SH	SOLE	6,478	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	643,513	5,276	SH	OTR	3,246	235	1,795
DUPONT DE NEMOURS INC	COM	26614N102	1,937,572	25,945	SH	SOLE	25,945	0	0
DUPONT DE NEMOURS INC	COM	26614N102	86,479	1,158	SH	OTR	755	403	0
EASTMAN CHEM CO	COM	277432100	190,405	2,161	SH	SOLE	2,161	0	0
EASTMAN CHEM CO	COM	277432100	118,948	1,350	SH	OTR	0	1,350	0
EMERSON ELEC CO	COM	291011104	280,568	2,559	SH	SOLE	2,266	0	293
EMERSON ELEC CO	COM	291011104	191,870	1,750	SH	OTR	0	1,690	60
ENTERGY CORP NEW	COM	29364G103	575,347	6,730	SH	SOLE	6,730	0	0

ENTERGY CORP NEW	COM	29364G103	102,588	1,200	SH	OTR	0	1,200	0
EXCHANGE TRADED CONCEPT	TS TRU ROBO GLB ETF	301505707	212,231	4,121	SH	SOLE	643	0	3,478
EXCHANGE TRADED CONCEPT	TS TRU ROBO GLB ETF	301505707	1,038,343	20,162	SH	OTR	13,910	0	6,252
EXXON MOBIL CORP	COM	30231G102	1,812,731	15,242	SH	SOLE	14,865	162	215
EXXON MOBIL CORP	COM	30231G102	551,835	4,640	SH	OTR	4,303	337	0
META PLATFORMS INC	CL A	30303M102	2,859,898	4,962	SH	SOLE	4,923	39	0
META PLATFORMS INC	CL A	30303M102	302,589	525	SH	OTR	137	85	303
FIDELITY NATL INFORMAT	ION SV COM	31620M106	1,798,294	24,080	SH	SOLE	24,047	33	0
FIDELITY NATL INFORMAT	ION SV COM	31620M106	78,936	1,057	SH	OTR	617	440	0
FORTINET INC	COM	34959E109	3,868,689	40,190	SH	SOLE	40,190	0	0
FORTINET INC	COM	34959E109	733,982	7,625	SH	OTR	7,625	0	0
GE HEALTHCARE TECHNOLOGIES	GIES I COMMON STOCK	36266G107	1,989,662	24,652	SH	SOLE	24,652	0	0
GE HEALTHCARE TECHNOLOGIES	GIES I COMMON STOCK	36266G107	170,701	2,115	SH	OTR	1,617	498	0
GENUINE PARTS CO	COM	372460105	230,416	1,934	SH	SOLE	1,919	15	0
GOLDMAN SACHS GROUP INC	C COM	38141G104	170,988	313	SH	SOLE	298	15	0
GOLDMAN SACHS GROUP INC	C COM	38141G104	173,720	318	SH	OTR	0	0	318
HOME DEPOT INC	COM	437076102	1,643,707	4,485	SH	SOLE	4,333	52	100
HOME DEPOT INC	COM	437076102	160,156	437	SH	OTR	437	0	0
HONEYWELL INTL INC	COM	438516106	425,405	2,009	SH	SOLE	1,934	75	0
HONEYWELL INTL INC	COM	438516106	298,779	1,411	SH	OTR	874	0	537
HOST HOTELS & RESORTS	INC COM	44107P104	159,152	11,200	SH	OTR	0	0	11,200
ILLINOIS TOOL WKS INC	COM	452308109	508,916	2,052	SH	SOLE	2,052	0	0
ILLINOIS TOOL WKS INC	COM	452308109	38,441	155	SH	OTR	0	155	0
INTEL CORP	COM	458140100	47,463	2,090	SH	SOLE	2,090	0	0
INTEL CORP	COM	458140100	183,951	8,100	SH	OTR	8,100	0	0
INTERNATIONAL BUSINESS MACHINES CORP	MACHS COM	459200101	2,470,188	9,934	SH	SOLE	9,934	0	0
INTERNATIONAL BUSINESS MACHINES CORP	MACHS COM	459200101	154,666	622	SH	OTR	489	133	0
INVESCO SR INCOME TR	COM	46131H107	173,943	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED	D FD T S&P500 EQL HLT	46137V332	232,050	7,800	SH	OTR	0	0	7,800
ISHARES GOLD TR	ISHARES NEW	464285204	343,618	5,828	SH	SOLE	1,083	0	4,745
ISHARES GOLD TR	ISHARES NEW	464285204	1,723,872	29,238	SH	OTR	0	0	29,238

ISHARES TR	CORE S&P500 ETF	464287200	1,139,533	2,028	SH	SOLE	2,028	0	0
ISHARES TR	CORE S&P500 ETF	464287200	828,802	1,475	SH	OTR	0	1,400	75
ISHARES TR	CORE US AGGBD ET	464287226	6,627	67	SH	SOLE	67	0	0
ISHARES TR	CORE US AGGBD ET	464287226	212,678	2,150	SH	OTR	0	85	2,065
ISHARES TR	S&P 500 GRWT EFT	464287309	326,483	3,517	SH	SOLE	3,517	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	98,028	1,056	SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	401,170	2,105	SH	SOLE	2,105	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	91,859	482	SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,326,477	16,230	SH	SOLE	16,080	0	150
ISHARES TR	MSCI EAFE ETF	464287465	533,778	6,531	SH	OTR	4,571	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	229,723	3,937	SH	SOLE	3,937	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	78,480	1,345	SH	OTR	0	0	1,345
ISHARES TR	RUS 2000 GRW ETF	464287648	247,864	970	SH	SOLE	970	0	0
ISHARES TR	CORE S&P US VLU	464287663	268,471	2,909	SH	SOLE	0	0	2,909
ISHARES TR	CORE S&P US GWT	464287671	213,367	1,679	SH	SOLE	0	0	1,679
ISHARES TR	CORE S&P SCP ETF	464287804	812,299	7,768	SH	SOLE	7,768	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	62,219	595	SH	OTR	500	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	258,433	2,451	SH	SOLE	146	0	2,305
ISHARES TR	NATIONAL MUN ETF	464288414	30,472	289	SH	OTR	50	0	239
JPMORGAN CHASE & CO.	COM	46625H100	3,792,092	15,459	SH	SOLE	15,140	319	0
JPMORGAN CHASE & CO.	COM	46625H100	963,293	3,927	SH	OTR	3,189	678	60
JACOBS SOLUTIONS INC	COM	46982L108	1,829,186	15,131	SH	SOLE	15,131	0	0
JACOBS SOLUTIONS INC	COM	46982L108	188,830	1,562	SH	OTR	1,359	203	0
JOHNSON & JOHNSON	COM	478160104	1,138,159	6,863	SH	SOLE	6,603	260	0
JOHNSON & JOHNSON	COM	478160104	247,101	1,490	SH	OTR	1,490	0	0
KLA CORP	COM NEW	482480100	288,235	424	SH	SOLE	424	0	0
KLA CORP	COM NEW	482480100	20,394	30	SH	OTR	0	0	30
KROGER CO	COM	501044101	2,114,364	31,236	SH	SOLE	31,236	0	0
KROGER CO	COM	501044101	129,761	1,917	SH	OTR	1,385	532	0
ELI LILLY & CO	COM	532457108	8,274,792	10,019	SH	SOLE	9,975	44	0
ELI LILLY & CO	COM	532457108	1,588,224	1,923	SH	OTR	1,834	89	0
LOCKHEED MARTIN CORP	COM	539830109	1,483,077	3,320	SH	SOLE	3,320	0	0
LOCKHEED	COM	539830109	337,266	755	SH	OTR	405	350	0

MARTIN CORP										
LOWES COS INC	COM	548661107	701,555	3,008	SH	SOLE	3,008	0	0	
LOWES COS INC	COM	548661107	466,460	2,000	SH	OTR	650	0	1,350	
LULULEMON ATHLETICA IN	C COM	550021109	1,533,052	5,416	SH	SOLE	5,416	0	0	
LULULEMON ATHLETICA IN	C COM	550021109	165,590	585	SH	OTR	372	57	156	
MARRIOTT INTL INC NEW	CL A	571903202	808,212	3,393	SH	SOLE	3,393	0	0	
MARRIOTT INTL INC NEW	CL A	571903202	75,985	319	SH	OTR	196	123	0	
MASTERCARD INCORPORATE	D CL A	57636Q104	4,986,795	9,098	SH	SOLE	9,067	31	0	
MASTERCARD INCORPORATE	D CL A	57636Q104	515,780	941	SH	OTR	876	65	0	
MCDONALDS CORP	COM	580135101	1,105,165	3,538	SH	SOLE	3,243	198	97	
MCDONALDS CORP	COM	580135101	62,474	200	SH	OTR	200	0	0	
MCKESSON CORP	COM	58155Q103	240,257	357	SH	SOLE	357	0	0	
MERCK & CO INC	COM	58933Y105	1,518,200	16,914	SH	SOLE	16,664	0	250	
MERCK & CO INC	COM	58933Y105	991,040	11,041	SH	OTR	10,633	213	195	
MICROSOFT CORP	COM	594918104	7,408,697	19,736	SH	SOLE	19,383	353	0	
MICROSOFT CORP	COM	594918104	3,236,612	8,622	SH	OTR	7,947	395	280	
MORGAN STANLEY	COM NEW	617446448	202,539	1,736	SH	SOLE	1,736	0	0	
NETFLIX INC	COM	64110L106	3,358,973	3,602	SH	SOLE	3,578	24	0	
NETFLIX INC	COM	64110L106	180,910	194	SH	OTR	121	73	0	
NEXTERA ENERGY INC	COM	65339F101	711,168	10,032	SH	SOLE	9,210	822	0	
NEXTERA ENERGY INC	COM	65339F101	86,485	1,220	SH	OTR	420	800	0	
NOVO-NORDISK A S	ADR	670100205	351,088	5,056	SH	SOLE	5,056	0	0	
NOVO-NORDISK A S	ADR	670100205	8,749	126	SH	OTR	126	0	0	
NUCOR CORP	COM	670346105	787,264	6,542	SH	SOLE	6,542	0	0	
NUCOR CORP	COM	670346105	273,653	2,274	SH	OTR	2,274	0	0	
NVIDIA CORPORATION	COM	67066G104	5,735,903	52,924	SH	SOLE	52,473	451	0	
NVIDIA CORPORATION	COM	67066G104	683,335	6,305	SH	OTR	2,848	3,457	0	
1WS CREDIT INCOME FUND	INSTL CL	68249P102	182,342	9,467	SH	SOLE	0	0	9,467	
1WS CREDIT INCOME FUND	INSTL CL	68249P102	155,728	8,085	SH	OTR	0	0	8,085	
ORACLE CORP	COM	68389X105	1,426,201	10,201	SH	SOLE	10,201	0	0	
ORACLE CORP	COM	68389X105	21,251	152	SH	OTR	152	0	0	
PAYCHEX INC	COM	704326107	301,617	1,955	SH	SOLE	1,955	0	0	
PEPSICO INC	COM	713448108	1,506,747	10,049	SH	SOLE	9,554	345	150	
PEPSICO INC	COM	713448108	1,521,591	10,148	SH	OTR	9,078	1,000	70	
PFIZER INC	COM	717081103	194,535	7,677	SH	SOLE	6,836	493	348	
PFIZER INC	COM	717081103	344,649	13,601	SH	OTR	13,601	0	0	
PHILLIPS 66	COM	718546104	1,497,441	12,127	SH	SOLE	12,127	0	0	
PHILLIPS 66	COM	718546104	204,112	1,653	SH	OTR	1,653	0	0	
PROCTER AND GAMBLE CO	COM	742718109	2,748,874	16,130	SH	SOLE	15,456	420	254	

PROCTER AND GAMBLE CO	COM	742718109	1,840,876	10,802	SH	OTR	10,502	300	0
PUBLIC SVC ENTERPRISE	GRP IN COM	744573106	955,338	11,608	SH	SOLE	11,608	0	0
PUBLIC SVC ENTERPRISE	GRP IN COM	744573106	258,422	3,140	SH	OTR	1,690	1,450	0
PUBLIC STORAGE OPER CO	COM	74460D109	121,212	405	SH	SOLE	405	0	0
PUBLIC STORAGE OPER CO	COM	74460D109	270,857	905	SH	OTR	0	0	905
QUALCOMM INC	COM	747525103	280,338	1,825	SH	SOLE	1,762	63	0
QUALCOMM INC	COM	747525103	5,376	35	SH	OTR	0	0	35
QUANTA SVCS INC	COM	74762E102	2,677,023	10,532	SH	SOLE	10,532	0	0
QUANTA SVCS INC	COM	74762E102	180,213	709	SH	OTR	566	143	0
QUEST DIAGNOSTICS INC	COM	74834L100	1,885,226	11,142	SH	SOLE	11,142	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	184,258	1,089	SH	OTR	825	264	0
SHELL PLC	SPON ADS	780259305	1,553,829	21,204	SH	SOLE	21,204	0	0
SHELL PLC	SPON ADS	780259305	38,984	532	SH	OTR	532	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,966,255	3,515	SH	SOLE	3,515	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	895,024	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	PORTFOLIO LN TSR	78464A664	1,301,692	47,751	SH	SOLE	47,751	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	203,791	1,502	SH	SOLE	1,502	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	1,356,800	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	S&P BIOTECH	78464A870	46,064	568	SH	SOLE	0	0	568
SPDR SERIES TRUST	S&P BIOTECH	78464A870	276,064	3,404	SH	OTR	0	0	3,404
SALESFORCE INC	COM	79466L302	897,127	3,343	SH	SOLE	3,307	36	0
SALESFORCE INC	COM	79466L302	253,600	945	SH	OTR	945	0	0
SOUTHERN CO	COM	842587107	2,302,795	25,044	SH	SOLE	25,044	0	0
SOUTHERN CO	COM	842587107	1,021,196	11,106	SH	OTR	10,406	700	0
STARBUCKS CORP	COM	855244109	389,907	3,975	SH	SOLE	3,975	0	0
STARWOOD PPTY TR INC	COM	85571B105	120,597	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	446,802	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	2,383,626	19,570	SH	SOLE	19,042	528	0
TJX COS INC NEW	COM	872540109	339,822	2,790	SH	OTR	2,790	0	0
T-MOBILE US INC	COM	872590104	4,279,095	16,044	SH	SOLE	15,978	66	0
T-MOBILE US INC	COM	872590104	309,917	1,162	SH	OTR	946	216	0
TAIWAN SEMICONDUCTOR M	FG LTD SPONSORED ADS	874039100	3,747,782	22,577	SH	SOLE	22,577	0	0
TAIWAN SEMICONDUCTOR M	FG LTD SPONSORED ADS	874039100	283,196	1,706	SH	OTR	1,274	432	0
THERMO FISHER SCIENTIF	IC INC COM	883556102	1,239,024	2,490	SH	SOLE	2,475	15	0
TOLL BROTRS INC	COM	889478103	1,563,999	14,812	SH	SOLE	14,812	0	0
TOLL BROTRS INC	COM	889478103	157,012	1,487	SH	OTR	1,273	214	0

TRUIST FINL CORP	COM	89832Q109	532,604	12,943	SH	SOLE	12,943	0	0
TRUIST FINL CORP	COM	89832Q109	482,689	11,730	SH	OTR	6,550	0	5,180
UNION PAC CORP	COM	907818108	2,675,890	11,327	SH	SOLE	11,313	14	0
UNION PAC CORP	COM	907818108	205,292	869	SH	OTR	587	282	0
UNITED PARCEL SERVICE	INC CL B	911312106	167,954	1,527	SH	SOLE	1,527	0	0
UNITED PARCEL SERVICE	INC CL B	911312106	32,997	300	SH	OTR	300	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	380,242	726	SH	SOLE	720	6	0
UNITEDHEALTH GROUP INC	COM	91324P102	20,950	40	SH	OTR	40	0	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	253,035	3,445	SH	OTR	0	0	3,445
VANGUARD TAX-MANAGED F	DS VAN FTSE DEV MKT	921943858	120,772	2,376	SH	SOLE	0	0	2,376
VANGUARD TAX-MANAGED F	DS VAN FTSE DEV MKT	921943858	150,253	2,956	SH	OTR	0	0	2,956
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	259,209	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	168,223	1,858	SH	SOLE	836	0	1,022
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	743,605	8,213	SH	OTR	0	723	7,490
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	239,551	932	SH	SOLE	585	0	347
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	481,417	1,873	SH	OTR	135	0	1,738
VERIZON COMMUNICATIONS	INC COM	92343V104	729,388	16,080	SH	SOLE	15,616	464	0
VERIZON COMMUNICATIONS	INC COM	92343V104	657,856	14,503	SH	OTR	14,503	0	0
VISA INC	COM CL A	92826C839	150,347	429	SH	SOLE	429	0	0
VISA INC	COM CL A	92826C839	173,127	494	SH	OTR	12	0	482
WALMART INC	COM	931142103	1,724,371	19,642	SH	SOLE	19,037	605	0
WALMART INC	COM	931142103	203,233	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	610,260	2,636	SH	SOLE	2,618	18	0
WASTE MGMT INC DEL	COM	94106L109	328,744	1,420	SH	OTR	1,420	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	478,027	9,895	SH	OTR	0	0	9,895
ZOETIS INC	CL A	98978V103	2,216,518	13,462	SH	SOLE	13,462	0	0
ZOETIS INC	CL A	98978V103	17,288	105	SH	OTR	105	0	0