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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: 06-30-2025

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 08-11-2025
[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: 264
Form 13F Information Table Value Total: 260,836,649
(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	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	FIGI	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
MEDTRONIC PLC	SHS	G5960L103		393,223	4,511	SH		SOLE		4,511	0	0
MEDTRONIC PLC	SHS	G5960L103		769,275	8,825	SH		OTR		8,620	0	205
SEAGATE TECHNOLOGY HLDNGS PL	ORD SHS	G7997R103		347,835	2,410	SH		SOLE		2,410	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		3,583,262	8,192	SH		SOLE		8,056	134	2
TRANE TECHNOLOGIES PLC	SHS	G8994E103		146,532	335	SH		OTR		335	0	0
NXP SEMICONDUCTORS NV	COM	N6596X109		1,137,895	5,208	SH		SOLE		5,074	134	0
NXP SEMICONDUCTORS NV	COM	N6596X109		190,960	874	SH		OTR		794	0	80
AFLAC INC	COM	001055102		2,372,850	22,500	SH		OTR		22,500	0	0
AT&T INC	COM	00206R102		422,813	14,610	SH		SOLE		13,820	690	100
AT&T INC	COM	00206R102		23,557	814	SH		OTR		814	0	0
ABBOTT LABS	COM	002824100		810,619	5,960	SH		SOLE		5,575	350	35
ABBOTT LABS	COM	002824100		1,381,861	10,160	SH		OTR		10,160	0	0
ABBVIE INC	COM	00287Y109		2,593,668	13,973	SH		SOLE		13,873	100	0
ABBVIE INC	COM	00287Y109		2,349,021	12,655	SH		OTR		12,655	0	0
ALLSTATE CORP	COM	020002101		224,863	1,117	SH		SOLE		1,117	0	0
ALLSTATE CORP	COM	020002101		1,022,050	5,077	SH		OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		296,596	1,672	SH		SOLE		1,672	0	0
ALPHABET INC	CAP STK CL A	02079K305		2,259,797	12,823	SH		SOLE		12,672	151	0
ALPHABET INC	CAP STK CL A	02079K305		675,665	3,834	SH		OTR		3,200	0	634
ALTRIA GROUP INC	COM	02209S103		268,408	4,578	SH		SOLE		3,758	720	100
ALTRIA GROUP INC	COM	02209S103		117,260	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106		615,827	2,807	SH		SOLE		2,666	141	0
AMAZON COM INC	COM	023135106		65,817	300	SH		OTR		0	300	0
AMERICAN ELEC PWR CO INC	COM	025537101		356,519	3,436	SH		SOLE		3,436	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		240,723	2,320	SH		OTR		1,350	970	0
AMERICAN	COM	025816109		2,912,287	9,130	SH		SOLE		8,972	155	3

EXPRESS CO										
AMERICAN EXPRESS CO	COM	025816109	63,796	200	SH	OTR	200	0	0	
AMERIPRISE FINL INC	COM	03076C106	2,942,453	5,513	SH	SOLE	5,400	111	2	
AMERIPRISE FINL INC	COM	03076C106	37,894	71	SH	OTR	71	0	0	
AMGEN INC	COM	031162100	3,174,617	11,370	SH	SOLE	11,225	143	2	
AMGEN INC	COM	031162100	316,065	1,132	SH	OTR	1,057	0	75	
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	90,658	1,513	SH	SOLE	0	0	1,513	
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	242,316	4,044	SH	OTR	0	0	4,044	
APPLE INC	COM	037833100	10,876,061	53,010	SH	SOLE	51,849	881	280	
APPLE INC	COM	037833100	1,561,138	7,609	SH	OTR	6,421	170	1,018	
APPLIED MATLS INC	COM	038222105	3,515,676	19,204	SH	SOLE	19,204	0	0	
APPLIED MATLS INC	COM	038222105	565,686	3,090	SH	OTR	3,090	0	0	
ARES CAPITAL CORP	COM	04010L103	267,099	12,163	SH	SOLE	12,163	0	0	
ARES CAPITAL CORP	COM	04010L103	636,840	29,000	SH	OTR	0	0	29,000	
ARISTA NETWORKS INC	COM SHS	040413205	3,971,674	38,820	SH	SOLE	37,908	900	12	
ARISTA NETWORKS INC	COM SHS	040413205	74,686	730	SH	OTR	730	0	0	
AUTOMATIC DATA PROCESSING IN	COM	053015103	99,921	324	SH	SOLE	324	0	0	
AUTOMATIC DATA PROCESSING IN	COM	053015103	2,155,716	6,990	SH	OTR	6,990	0	0	
AVALONBAY CMNTYS INC	COM	053484101	1,247,251	6,129	SH	SOLE	6,024	105	0	
AVALONBAY CMNTYS INC	COM	053484101	137,973	678	SH	OTR	678	0	0	
BANK AMERICA CORP	COM	060505104	2,305,572	48,723	SH	SOLE	48,040	0	683	
BANK AMERICA CORP	COM	060505104	704,168	14,881	SH	OTR	10,071	508	4,302	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	82,095	169	SH	SOLE	169	0	0	
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	159,818	329	SH	OTR	77	0	252	
BLACKSTONE INC	COM	09260D107	2,572,028	17,195	SH	SOLE	16,861	328	6	
BLACKSTONE INC	COM	09260D107	38,142	255	SH	OTR	255	0	0	
BLACKROCK INC	COM	09290D101	1,181,455	1,126	SH	SOLE	1,126	0	0	
BLACKROCK INC	COM	09290D101	105,974	101	SH	OTR	41	50	10	
BONDBLOXX ETF TRUST	BLOOMBERG SIX MN	09789C788	307,376	6,106	SH	SOLE	6,106	0	0	
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	517,421	4,969	SH	SOLE	4,939	0	30	
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	142,345	1,367	SH	OTR	297	1,070	0	
BRISTOL-MYERS SQUIBB CO	COM	110122108	275,934	5,961	SH	SOLE	5,361	500	100	

BRISTOL-MYERS SQUIBB CO	COM	110122108	78,693	1,700	SH	OTR	400	1,300	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	972,120	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	1,811,296	6,571	SH	SOLE	6,361	0	210
BROADCOM INC	COM	11135F101	336,293	1,220	SH	OTR	0	1,050	170
CSX CORP	COM	126408103	2,838,190	86,981	SH	SOLE	86,961	0	20
CSX CORP	COM	126408103	3,426	105	SH	OTR	105	0	0
CAPITAL ONE FINL CORP	COM	14040H105	1,008,482	4,740	SH	SOLE	4,740	0	0
CAPITAL ONE FINL CORP	COM	14040H105	26,595	125	SH	OTR	125	0	0
CHEVRON CORP NEW	COM	166764100	1,446,075	10,099	SH	SOLE	9,882	177	40
CHEVRON CORP NEW	COM	166764100	275,354	1,923	SH	OTR	1,923	0	0
CHIPOTLE MEXICAN GRILL INC	COM	169656105	3,785,127	67,411	SH	SOLE	66,048	1,345	18
CHIPOTLE MEXICAN GRILL INC	COM	169656105	192,482	3,428	SH	OTR	3,428	0	0
CISCO SYS INC	COM	17275R102	1,699,185	24,491	SH	SOLE	24,191	200	100
CISCO SYS INC	COM	17275R102	260,938	3,761	SH	OTR	3,761	0	0
COCA COLA CO	COM	191216100	431,079	6,093	SH	SOLE	5,608	395	90
COCA COLA CO	COM	191216100	534,940	7,561	SH	OTR	7,561	0	0
COLGATE PALMOLIVE CO	COM	194162103	207,342	2,281	SH	SOLE	1,911	340	30
COMCAST CORP NEW	CL A	20030N101	168,599	4,724	SH	SOLE	4,664	60	0
COMCAST CORP NEW	CL A	20030N101	155,429	4,355	SH	OTR	400	1,000	2,955
CONOCOPHILLIPS	COM	20825C104	376,100	4,191	SH	SOLE	3,947	184	60
CONOCOPHILLIPS	COM	20825C104	160,814	1,792	SH	OTR	1,792	0	0
CONSOLIDATED EDISON INC	COM	209115104	322,825	3,217	SH	SOLE	3,217	0	0
CONSOLIDATED EDISON INC	COM	209115104	60,210	600	SH	OTR	0	600	0
COSTCO WHSL CORP NEW	COM	22160K105	3,823,148	3,862	SH	SOLE	3,790	71	1
COSTCO WHSL CORP NEW	COM	22160K105	226,696	229	SH	OTR	229	0	0
CROWN CASTLE INC	COM	22822V101	73,041	711	SH	SOLE	685	26	0
CROWN CASTLE INC	COM	22822V101	254,256	2,475	SH	OTR	0	0	2,475
DEERE & CO	COM	244199105	447,471	880	SH	SOLE	880	0	0
DICKS SPORTING GOODS INC	COM	253393102	2,033,091	10,278	SH	SOLE	10,174	100	4
DICKS SPORTING GOODS INC	COM	253393102	95,740	484	SH	OTR	484	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,516,182	12,849	SH	SOLE	12,614	235	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	594,838	5,041	SH	OTR	3,246	0	1,795
DUPONT DE NEMOURS INC	COM	26614N102	1,841,778	26,852	SH	SOLE	26,442	403	7
DUPONT DE	COM	26614N102	38,821	566	SH	OTR	566	0	0

NEMOURS INC									
EASTMAN CHEM CO	COM	277432100	135,657	1,817	SH	SOLE	1,817	0	0
EASTMAN CHEM CO	COM	277432100	100,791	1,350	SH	OTR	0	1,350	0
EMERSON ELEC CO	COM	291011104	335,858	2,519	SH	SOLE	2,226	0	293
EMERSON ELEC CO	COM	291011104	233,327	1,750	SH	OTR	0	1,690	60
ENTERGY CORP NEW	COM	29364G103	559,397	6,730	SH	SOLE	6,730	0	0
ENTERGY CORP NEW	COM	29364G103	99,744	1,200	SH	OTR	0	1,200	0
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	228,180	3,817	SH	SOLE	339	0	3,478
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	1,205,284	20,162	SH	OTR	13,910	0	6,252
EXXON MOBIL CORP	COM	30231G102	1,845,104	17,116	SH	SOLE	16,342	499	275
EXXON MOBIL CORP	COM	30231G102	463,863	4,303	SH	OTR	4,303	0	0
META PLATFORMS INC	CL A	30303M102	3,762,044	5,097	SH	SOLE	4,972	124	1
META PLATFORMS INC	CL A	30303M102	332,140	450	SH	OTR	147	0	303
FIDELITY NATL INFORMATION SV	COM	31620M106	2,071,558	25,446	SH	SOLE	24,966	473	7
FIDELITY NATL INFORMATION SV	COM	31620M106	38,018	467	SH	OTR	467	0	0
FORTINET INC	COM	34959E109	4,144,858	39,206	SH	SOLE	39,206	0	0
FORTINET INC	COM	34959E109	806,115	7,625	SH	OTR	7,625	0	0
GE HEALTHCARE TECHNOLOGIES I	COMMON STOCK	36266G107	1,954,411	26,386	SH	SOLE	25,870	498	18
GE HEALTHCARE TECHNOLOGIES I	COMMON STOCK	36266G107	105,771	1,428	SH	OTR	1,428	0	0
GENUINE PARTS CO	COM	372460105	245,531	2,024	SH	SOLE	2,009	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	221,525	313	SH	SOLE	298	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	225,064	318	SH	OTR	0	0	318
HOME DEPOT INC	COM	437076102	1,594,150	4,348	SH	SOLE	4,202	52	94
HOME DEPOT INC	COM	437076102	160,221	437	SH	OTR	437	0	0
HONEYWELL INTL INC	COM	438516106	413,129	1,774	SH	SOLE	1,699	75	0
HONEYWELL INTL INC	COM	438516106	323,004	1,387	SH	OTR	874	0	513
HOST HOTELS & RESORTS INC	COM	44107P104	172,032	11,200	SH	OTR	0	0	11,200
ILLINOIS TOOL WKS INC	COM	452308109	494,994	2,002	SH	SOLE	2,002	0	0
ILLINOIS TOOL WKS INC	COM	452308109	38,323	155	SH	OTR	0	155	0
INTEL CORP	COM	458140100	48,742	2,176	SH	SOLE	2,046	0	130
INTEL CORP	COM	458140100	181,440	8,100	SH	OTR	8,100	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	3,101,675	10,522	SH	SOLE	10,371	133	18
INTERNATIONAL BUSINESS MACHS	COM	459200101	125,281	425	SH	OTR	425	0	0

INVESCO SR INCOME TR	COM	46131H107	176,263	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED F D T	S&P500 EQL HLT	46137V332	227,604	7,800	SH	OTR	0	0	7,800
ISHARES GOLD TR	ISHARES NEW	464285204	312,797	5,016	SH	SOLE	474	0	4,542
ISHARES GOLD TR	ISHARES NEW	464285204	1,786,614	28,650	SH	OTR	0	0	28,650
ISHARES TR	CORE S&P500 ETF	464287200	2,121,615	3,417	SH	SOLE	2,017	1,400	0
ISHARES TR	CORE US AGGBD ET	464287226	7,737	78	SH	SOLE	78	0	0
ISHARES TR	CORE US AGGBD ET	464287226	218,041	2,198	SH	OTR	0	85	2,113
ISHARES TR	S&P 500 GRWT ETF	464287309	354,852	3,223	SH	SOLE	3,223	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	116,265	1,056	SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	275,737	1,411	SH	SOLE	1,411	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	94,192	482	SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,450,799	16,230	SH	SOLE	16,080	0	150
ISHARES TR	MSCI EAFE ETF	464287465	583,806	6,531	SH	OTR	4,571	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	224,016	3,612	SH	SOLE	3,612	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	83,416	1,345	SH	OTR	0	0	1,345
ISHARES TR	RUS 2000 GRW ETF	464287648	277,284	970	SH	SOLE	970	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	240,390	1,114	SH	SOLE	1,114	0	0
ISHARES TR	CORE S&P US VLU	464287663	275,278	2,909	SH	SOLE	0	0	2,909
ISHARES TR	CORE S&P US GWT	464287671	252,521	1,679	SH	SOLE	0	0	1,679
ISHARES TR	CORE S&P SCP ETF	464287804	686,341	6,280	SH	SOLE	6,280	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	65,027	595	SH	OTR	500	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	261,617	2,504	SH	SOLE	199	0	2,305
ISHARES TR	NATIONAL MUN ETF	464288414	30,194	289	SH	OTR	50	0	239
ISHARES TR	CORE MSCI EAFE	46432F842	207,197	2,482	SH	SOLE	2,482	0	0
JPMORGAN CHASE & CO.	COM	46625H100	4,326,037	14,922	SH	SOLE	14,603	319	0
JPMORGAN CHASE & CO.	COM	46625H100	1,138,476	3,927	SH	OTR	3,189	678	60
JACOBS SOLUTIONS INC	COM	46982L108	2,060,084	15,672	SH	SOLE	15,466	203	3
JACOBS SOLUTIONS INC	COM	46982L108	165,758	1,261	SH	OTR	1,261	0	0
JOHNSON & JOHNSON	COM	478160104	1,032,284	6,758	SH	SOLE	6,463	260	35
JOHNSON & JOHNSON	COM	478160104	227,597	1,490	SH	OTR	1,490	0	0

KLA CORP	COM NEW	482480100	413,831	462	SH	SOLE	462	0	0
KLA CORP	COM NEW	482480100	26,872	30	SH	OTR	0	0	30
KIMCO RLTY CORP	COM	49446R109	737,276	35,075	SH	SOLE	35,047	0	28
KIMCO RLTY CORP	COM	49446R109	4,288	204	SH	OTR	204	0	0
KROGER CO	COM	501044101	2,413,642	33,649	SH	SOLE	33,108	532	9
KROGER CO	COM	501044101	79,907	1,114	SH	OTR	1,114	0	0
ELI LILLY & CO	COM	532457108	7,988,623	10,248	SH	SOLE	10,114	133	1
ELI LILLY & CO	COM	532457108	1,351,705	1,734	SH	OTR	1,734	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,478,806	3,193	SH	SOLE	3,193	0	0
LOCKHEED MARTIN CORP	COM	539830109	345,502	746	SH	OTR	396	350	0
LOWES COS INC	COM	548661107	655,847	2,956	SH	SOLE	2,956	0	0
LOWES COS INC	COM	548661107	443,740	2,000	SH	OTR	650	0	1,350
LULULEMON ATHLETICA INC	COM	550021109	1,389,843	5,850	SH	SOLE	5,791	57	2
LULULEMON ATHLETICA INC	COM	550021109	125,204	527	SH	OTR	350	0	177
MARRIOTT INTL INC NEW	CL A	571903202	877,277	3,211	SH	SOLE	3,088	123	0
MARRIOTT INTL INC NEW	CL A	571903202	53,549	196	SH	OTR	196	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	5,167,600	9,196	SH	SOLE	9,099	96	1
MASTERCARD INCORPORATED	CL A	57636Q104	474,277	844	SH	OTR	844	0	0
MCDONALDS CORP	COM	580135101	1,229,159	4,207	SH	SOLE	3,867	198	142
MCDONALDS CORP	COM	580135101	58,434	200	SH	OTR	200	0	0
MCKESSON CORP	COM	58155Q103	213,238	291	SH	SOLE	291	0	0
MERCK & CO INC	COM	58933Y105	1,323,792	16,723	SH	SOLE	16,260	213	250
MERCK & CO INC	COM	58933Y105	831,971	10,510	SH	OTR	10,510	0	0
MICROSOFT CORP	COM	594918104	9,908,407	19,920	SH	SOLE	19,402	461	57
MICROSOFT CORP	COM	594918104	4,106,119	8,255	SH	OTR	7,815	280	160
MORGAN STANLEY	COM NEW	617446448	254,252	1,805	SH	SOLE	1,765	0	40
NETFLIX INC	COM	64110L106	4,890,502	3,652	SH	SOLE	3,554	97	1
NETFLIX INC	COM	64110L106	113,826	85	SH	OTR	85	0	0
NEXTERA ENERGY INC	COM	65339F101	614,783	8,856	SH	SOLE	8,034	822	0
NEXTERA ENERGY INC	COM	65339F101	84,692	1,220	SH	OTR	420	800	0
NUCOR CORP	COM	670346105	847,450	6,542	SH	SOLE	6,542	0	0
NUCOR CORP	COM	670346105	294,573	2,274	SH	OTR	2,274	0	0
NVIDIA CORPORATION	COM	67066G104	8,460,364	53,550	SH	SOLE	52,181	1,358	11
NVIDIA CORPORATION	COM	67066G104	745,870	4,721	SH	OTR	2,171	2,550	0
IWS CREDIT INCOME FUND	INSTL CL	68249P102	184,824	9,536	SH	SOLE	0	0	9,536
IWS CREDIT INCOME FUND	INSTL CL	68249P102	156,698	8,085	SH	OTR	0	0	8,085
ORACLE CORP	COM	68389X105	2,523,646	11,543	SH	SOLE	11,538	0	5
ORACLE CORP	COM	68389X105	13,117	60	SH	OTR	60	0	0
PAYCHEX INC	COM	704326107	302,411	2,079	SH	SOLE	2,079	0	0
PEPSICO INC	COM	713448108	1,277,883	9,678	SH	SOLE	9,158	345	175

PEPSICO INC	COM	713448108	1,339,941	10,148	SH	OTR	9,078	1,000	70
PFIZER INC	COM	717081103	156,590	6,460	SH	SOLE	5,494	493	473
PFIZER INC	COM	717081103	329,688	13,601	SH	OTR	13,601	0	0
PHILLIPS 66	COM	718546104	1,575,833	13,209	SH	SOLE	13,204	0	5
PHILLIPS 66	COM	718546104	188,374	1,579	SH	OTR	1,579	0	0
PROCTER AND GAMBLE CO	COM	742718109	2,710,989	17,016	SH	SOLE	16,350	420	246
PROCTER AND GAMBLE CO	COM	742718109	1,703,449	10,692	SH	OTR	10,392	300	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	983,138	11,679	SH	SOLE	11,679	0	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	264,325	3,140	SH	OTR	1,690	1,450	0
PUBLIC STORAGE OPER CO	COM	74460D109	118,835	405	SH	SOLE	405	0	0
PUBLIC STORAGE OPER CO	COM	74460D109	265,545	905	SH	OTR	0	0	905
QUALCOMM INC	COM	747525103	309,760	1,945	SH	SOLE	1,882	63	0
QUALCOMM INC	COM	747525103	5,574	35	SH	OTR	0	0	35
QUANTA SVCS INC	COM	74762E102	4,079,105	10,789	SH	SOLE	10,644	143	2
QUANTA SVCS INC	COM	74762E102	188,283	498	SH	OTR	498	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	2,328,364	12,962	SH	SOLE	12,695	264	3
QUEST DIAGNOSTICS INC	COM	74834L100	150,889	840	SH	OTR	840	0	0
SHELL PLC	SPON ADS	780259305	1,595,772	22,664	SH	SOLE	22,656	0	8
SHELL PLC	SPON ADS	780259305	21,545	306	SH	OTR	306	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	2,174,832	3,520	SH	SOLE	3,520	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	988,560	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	PORTFOLIO LN TSR	78464A664	1,471,442	55,359	SH	SOLE	55,359	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	203,866	1,502	SH	SOLE	1,502	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	1,357,300	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	S&P BIOTECH	78464A870	47,104	568	SH	SOLE	0	0	568
SPDR SERIES TRUST	S&P BIOTECH	78464A870	282,293	3,404	SH	OTR	0	0	3,404
SALESFORCE INC	COM	79466L302	838,521	3,075	SH	SOLE	3,039	36	0
SALESFORCE INC	COM	79466L302	257,692	945	SH	OTR	945	0	0
SOUTHERN CO	COM	842587107	2,425,964	26,418	SH	SOLE	26,387	0	31
SOUTHERN CO	COM	842587107	1,004,712	10,941	SH	OTR	10,241	700	0
STARBUCKS CORP	COM	855244109	367,894	4,015	SH	SOLE	4,015	0	0
STARWOOD PPTY TR INC	COM	85571B105	122,427	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	453,582	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	2,398,546	19,423	SH	SOLE	18,895	528	0
TJX COS INC NEW	COM	872540109	344,537	2,790	SH	OTR	2,790	0	0
T-MOBILE US INC	COM	872590104	3,997,288	16,777	SH	SOLE	16,491	282	4

T-MOBILE US INC	COM	872590104	200,853	843	SH	OTR	843	0	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	4,682,001	20,672	SH	SOLE	20,240	432	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	240,532	1,062	SH	OTR	1,062	0	0
TEXAS INSTRS INC	COM	882508104	1,109,106	5,342	SH	SOLE	5,339	0	3
THERMO FISHER SCIENTIFIC INC	COM	883556102	990,538	2,443	SH	SOLE	2,388	15	40
TOLL BROTHERS INC	COM	889478103	1,766,504	15,478	SH	SOLE	15,260	214	4
TOLL BROTHERS INC	COM	889478103	137,070	1,201	SH	OTR	1,201	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY FD	890930209	282,978	30,845	SH	SOLE	30,845	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY FD	890930209	619,331	67,508	SH	OTR	0	67,508	0
TRAVELERS COMPANIES INC	COM	89417E109	200,655	750	SH	SOLE	450	300	0
TRUIST FINL CORP	COM	89832Q109	569,789	13,254	SH	SOLE	13,254	0	0
TRUIST FINL CORP	COM	89832Q109	504,272	11,730	SH	OTR	6,550	0	5,180
UNION PAC CORP	COM	907818108	646,294	2,809	SH	SOLE	2,692	117	0
UNION PAC CORP	COM	907818108	156,224	679	SH	OTR	514	165	0
UNITEDHEALTH GROUP INC	COM	91324P102	209,019	670	SH	SOLE	664	6	0
UNITEDHEALTH GROUP INC	COM	91324P102	12,478	40	SH	OTR	40	0	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	253,655	3,445	SH	OTR	0	0	3,445
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	189,501	3,324	SH	SOLE	948	0	2,376
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	168,521	2,956	SH	OTR	0	0	2,956
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	267,953	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	160,575	1,803	SH	SOLE	836	0	967
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	739,465	8,303	SH	OTR	0	723	7,580
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	176,030	617	SH	SOLE	270	0	347
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	439,362	1,540	SH	OTR	102	0	1,438
VERIZON COMMUNICATIONS INC	COM	92343V104	808,802	18,692	SH	SOLE	18,128	464	100
VERIZON COMMUNICATIONS INC	COM	92343V104	627,544	14,503	SH	OTR	14,503	0	0
VISA INC	COM CL A	92826C839	121,427	342	SH	SOLE	342	0	0
VISA INC	COM CL A	92826C839	172,199	485	SH	OTR	12	0	473
WALMART INC	COM	931142103	1,861,144	19,034	SH	SOLE	18,309	605	120
WALMART INC	COM	931142103	226,360	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	576,855	2,521	SH	SOLE	2,503	18	0
WASTE MGMT INC DEL	COM	94106L109	324,924	1,420	SH	OTR	1,420	0	0
WISDOMTREE TR	EMG MKTS	97717W281	546,599	9,895	SH	OTR	0	0	9,895

SMCAP

ZOETIS INC	CL A	98978V103	2,218,388	14,225	SH	SOLE	14,221	0	4
ZOETIS INC	CL A	98978V103	20,585	132	SH	OTR	132	0	0