

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: 09-30-2019

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: 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: JENNIFER JUNKER
Title: MANAGING DIRECTOR OF TRUST AND WEALTH MANAGEMENT
Phone: 501-906-2528

Signature, Place, and Date of Signing:

/s/ JENNIFER JUNKER LITTLE ROCK, AR 10-31-2019
[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: 235
Form 13F Information Table Value Total: 227,004
(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

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FORM 13F INFORMATION TABLE

OMB APPROVAL	
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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	SOLE
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ALLERGAN PLC	SHS	G0177J108	344	2,044	SH		SOLE		2,044	0	0
ALLERGAN PLC	SHS	G0177J108	42	250	SH		OTR		250	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	286	1,486	SH		SOLE		1,486	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	173	900	SH		OTR		400	0	500
INGERSOLL-RAND PLC	SHS	G47791101	520	4,221	SH		SOLE		4,221	0	0
INGERSOLL-RAND PLC	SHS	G47791101	24	198	SH		OTR		198	0	0
MEDTRONIC PLC	SHS	G5960L103	2,162	19,908	SH		SOLE		19,888	0	20
MEDTRONIC PLC	SHS	G5960L103	993	9,140	SH		OTR		9,100	40	0
AFLAC INC	COM	001055102	2	42	SH		SOLE		42	0	0
AFLAC INC	COM	001055102	1,753	33,500	SH		OTR		33,500	0	0
AT&T INC	COM	00206R102	4,552	120,295	SH		SOLE		119,692	500	103
AT&T INC	COM	00206R102	2,320	61,318	SH		OTR		55,188	6,130	0
ABBOTT LABS	COM	002824100	892	10,656	SH		SOLE		10,616	0	40
ABBOTT LABS	COM	002824100	1,008	12,050	SH		OTR		11,650	400	0
ABBVIE INC	COM	00287Y109	1,639	21,643	SH		SOLE		21,643	0	0
ABBVIE INC	COM	00287Y109	1,075	14,193	SH		OTR		14,093	100	0
AIR PRODS & CHEMS INC	COM	009158106	265	1,193	SH		SOLE		1,193	0	0
ALLSTATE CORP	COM	020002101	172	1,586	SH		SOLE		1,586	0	0
ALLSTATE CORP	COM	020002101	597	5,492	SH		OTR		5,492	0	0
ALPHABET INC	CAP STK CL C	02079K107	401	329	SH		SOLE		329	0	0
ALPHABET INC	CAP STK CL A	02079K305	1,732	1,418	SH		SOLE		1,418	0	0
ALPHABET INC	CAP STK CL A	02079K305	221	181	SH		OTR		179	2	0
ALTRIA GROUP INC	COM	02209S103	1,515	37,037	SH		SOLE		37,007	0	30
ALTRIA GROUP INC	COM	02209S103	183	4,485	SH		OTR		2,125	760	1,600
AMERICAN ELEC PWR CO INC	COM	025537101	405	4,319	SH		SOLE		4,319	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	141	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	2,660	13,744	SH		SOLE		13,734	0	10
AMGEN INC	COM	031162100	422	2,180	SH		OTR		2,110	70	0
APPLE INC	COM	037833100	7,005	31,277	SH		SOLE		31,167	90	20
APPLE INC	COM	037833100	970	4,330	SH		OTR		3,390	215	725
APPLIED MATLS	COM	038222105	2,135	42,779	SH		SOLE		42,689	0	90

INC									
APPLIED MATLS INC	COM	038222105	191	3,825	SH	OTR	3,825	0	0
ARES CAP CORP	COM	04010L103	127	6,825	SH	SOLE	6,825	0	0
ARES CAP CORP	COM	04010L103	462	24,800	SH	OTR	0	0	24,800
ASHMORE FDS	EMKT SHDR INST	044820694	120	13,276	SH	SOLE	1,103	0	12,173
ASHMORE FDS	EMKT SHDR INST	044820694	21	2,292	SH	OTR	0	634	1,658
AUTOMATIC DATA PROCESSING IN	COM	053015103	62	386	SH	SOLE	386	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,558	9,650	SH	OTR	9,650	0	0
BB&T CORP	COM	054937107	1,592	29,821	SH	SOLE	29,821	0	0
BB&T CORP	COM	054937107	1,085	20,335	SH	OTR	20,235	100	0
BANK AMER CORP	COM	060505104	2,653	90,964	SH	SOLE	90,864	100	0
BANK AMER CORP	COM	060505104	566	19,415	SH	OTR	15,414	525	3,476
BANK OZK	COM	06417N103	42,178	1,546,699	SH	SOLE	1,546,699	0	0
BANK OZK	COM	06417N103	8,253	302,633	SH	OTR	112,907	189,726	0
BOEING CO	COM	097023105	1,290	3,391	SH	SOLE	3,391	0	0
BOEING CO	COM	097023105	171	450	SH	OTR	450	0	0
BOOKING HLDGS INC	COM	09857L108	822	419	SH	SOLE	419	0	0
BOOKING HLDGS INC	COM	09857L108	20	10	SH	OTR	10	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	1,282	18,051	SH	SOLE	18,051	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	107	1,510	SH	OTR	1,440	70	0
BRISTOL MYERS SQUIBB CO	COM	110122108	2,442	48,148	SH	SOLE	48,093	0	55
BRISTOL MYERS SQUIBB CO	COM	110122108	234	4,610	SH	OTR	4,050	560	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	498	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	229	829	SH	SOLE	829	0	0
CVS HEALTH CORP	COM	126650100	1,360	21,557	SH	SOLE	21,502	0	55
CVS HEALTH CORP	COM	126650100	97	1,540	SH	OTR	1,500	40	0
CAPITAL ONE FINL CORP	COM	14040H105	1,137	12,496	SH	SOLE	12,471	0	25
CAPITAL ONE FINL CORP	COM	14040H105	42	465	SH	OTR	430	35	0
CHEVRON CORP NEW	COM	166764100	3,265	27,526	SH	SOLE	27,496	0	30
CHEVRON CORP NEW	COM	166764100	374	3,157	SH	OTR	3,002	155	0
CISCO SYS INC	COM	17275R102	3,554	71,923	SH	SOLE	71,213	665	45
CISCO SYS INC	COM	17275R102	673	13,620	SH	OTR	11,795	275	1,550
COCA COLA CO	COM	191216100	970	17,822	SH	SOLE	17,802	0	20
COCA COLA CO	COM	191216100	452	8,305	SH	OTR	7,905	400	0
COLGATE PALMOLIVE CO	COM	194162103	558	7,585	SH	SOLE	7,585	0	0
COLGATE PALMOLIVE CO	COM	194162103	25	340	SH	OTR	0	340	0
COMCAST CORP NEW	CL A	20030N101	1,715	38,042	SH	SOLE	37,917	75	50
COMCAST CORP NEW	CL A	20030N101	223	4,955	SH	OTR	3,255	80	1,620
COMMERCE	COM	200525103	1,066	17,578	SH	SOLE	17,578	0	0

BANCSHARES INC									
CONOCOPHILLIPS	COM	20825C104	820	14,387	SH	SOLE	14,387	0	0
CONOCOPHILLIPS	COM	20825C104	179	3,150	SH	OTR	2,975	175	0
CONSOLIDATED EDISON INC									
CROWN CASTLE INTL CORP NEW	COM	22822V101	56	405	SH	SOLE	405	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	302	2,175	SH	OTR	0	0	2,175
DANAHER CORPORATION									
DANAHER CORPORATION	COM	235851102	946	6,551	SH	SOLE	6,551	0	0
DANAHER CORPORATION	COM	235851102	63	433	SH	OTR	185	20	228
DARDEN RESTAURANTS INC									
DISNEY WALT CO	COM DISNEY	254687106	647	4,962	SH	SOLE	4,962	0	0
DISNEY WALT CO	COM DISNEY	254687106	104	800	SH	OTR	800	0	0
DUKE ENERGY CORP NEW									
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,035	10,793	SH	SOLE	10,793	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	666	6,949	SH	OTR	5,324	0	1,625
EASTMAN CHEMICAL CO									
EASTMAN CHEMICAL CO	COM	277432100	511	6,923	SH	SOLE	6,923	0	0
EASTMAN CHEMICAL CO	COM	277432100	48	647	SH	OTR	647	0	0
ENTERGY CORP NEW									
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	140	3,655	SH	SOLE	405	0	3,250
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	687	17,915	SH	OTR	11,735	0	6,180
EXXON MOBIL CORP									
EXXON MOBIL CORP	COM	30231G102	3,167	44,858	SH	SOLE	44,823	0	35
EXXON MOBIL CORP	COM	30231G102	1,126	15,942	SH	OTR	15,732	210	0
FEDEX CORP									
FEDEX CORP	COM	31428X106	870	5,976	SH	SOLE	5,976	0	0
FEDEX CORP	COM	31428X106	29	200	SH	OTR	200	0	0
FIFTH THIRD BANCORP									
FORTINET INC	COM	34959E109	1,048	13,649	SH	SOLE	13,649	0	0
FORTINET INC	COM	34959E109	115	1,500	SH	OTR	1,470	30	0
GENERAL ELECTRIC CO									
GENERAL ELECTRIC CO	COM	369604103	94	10,567	SH	SOLE	10,567	0	0
GENERAL ELECTRIC CO	COM	369604103	5	515	SH	OTR	515	0	0
GOLDMAN SACHS GROUP INC									
GOLDMAN SACHS GROUP INC	COM	38141G104	467	2,254	SH	SOLE	2,249	0	5
GOLDMAN SACHS GROUP INC	COM	38141G104	93	448	SH	OTR	175	15	258
HOME DEPOT INC									
HOME DEPOT INC	COM	437076102	1,775	7,649	SH	SOLE	7,619	20	10
HOME DEPOT INC	COM	437076102	135	584	SH	OTR	584	0	0
HONEYWELL INTL INC									
HONEYWELL INTL INC	COM	438516106	1,616	9,552	SH	SOLE	9,457	75	20
HONEYWELL INTL INC	COM	438516106	226	1,335	SH	OTR	1,320	15	0
HUNT J B TRANS SVCS INC									
HUNT J B TRANS	COM	445658107	173	1,565	SH	SOLE	1,565	0	0
HUNT J B TRANS	COM	445658107	116	1,050	SH	OTR	1,050	0	0

SVCS INC										
ILLINOIS TOOL WKS INC	COM	452308109	582	3,718	SH	SOLE	3,718	0	0	
ILLINOIS TOOL WKS INC	COM	452308109	23	145	SH	OTR	145	0	0	
INTEL CORP	COM	458140100	2,866	55,618	SH	SOLE	55,015	550	53	
INTEL CORP	COM	458140100	1,056	20,495	SH	OTR	17,265	500	2,730	
INTERNATIONAL BUSINESS MACHS	COM	459200101	594	4,083	SH	SOLE	4,083	0	0	
INTERNATIONAL BUSINESS MACHS	COM	459200101	54	370	SH	OTR	370	0	0	
INVENTRUST PPTY S CORP	COM	46124J102	49	15,597	SH	SOLE	15,597	0	0	
INVESCO SR INCOME TR	COM	46131H107	73	17,480	SH	SOLE	17,480	0	0	
INVESCO SR INCOME TR	COM	46131H107	181	43,000	SH	OTR	0	0	43,000	
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	206	1,050	SH	OTR	0	0	1,050	
INVESCO EXCHNG TRADED FD TR	CHINA TECHNLGY	46138E800	106	2,310	SH	SOLE	25	0	2,285	
INVESCO EXCHNG TRADED FD TR	CHINA TECHNLGY	46138E800	580	12,665	SH	OTR	7,190	0	5,475	
ISHARES GOLD TRUST	ISHARES	464285105	105	7,430	SH	SOLE	2,460	0	4,970	
ISHARES GOLD TRUST	ISHARES	464285105	344	24,365	SH	OTR	2,725	0	21,640	
ISHARES TR	CORE S&P500 ETF	464287200	694	2,325	SH	SOLE	2,325	0	0	
ISHARES TR	CORE S&P500 ETF	464287200	18	60	SH	OTR	60	0	0	
ISHARES TR	MSCI EAFE ETF	464287465	2,173	33,328	SH	SOLE	33,038	0	290	
ISHARES TR	MSCI EAFE ETF	464287465	395	6,050	SH	OTR	5,830	0	220	
ISHARES TR	CORE S&P MCP ETF	464287507	278	1,438	SH	SOLE	1,253	0	185	
ISHARES TR	CORE S&P MCP ETF	464287507	56	290	SH	OTR	165	0	125	
ISHARES TR	RUS 2000 GRW ETF	464287648	293	1,518	SH	SOLE	1,518	0	0	
ISHARES TR	CORE S&P SCP ETF	464287804	1,152	14,798	SH	SOLE	14,162	0	636	
ISHARES TR	CORE S&P SCP ETF	464287804	360	4,620	SH	OTR	1,810	350	2,460	
ISHARES TR	IBOXX HI YD ETF	464288513	68	785	SH	SOLE	15	0	770	
ISHARES TR	IBOXX HI YD ETF	464288513	435	4,985	SH	OTR	300	0	4,685	
ISHARES TR	CRE U S REIT ETF	464288521	1,316	23,685	SH	SOLE	23,685	0	0	
ISHARES TR	CRE U S REIT ETF	464288521	50	900	SH	OTR	900	0	0	
JPMORGAN CHASE & CO	COM	46625H100	2,654	22,547	SH	SOLE	22,547	0	0	
JPMORGAN CHASE & CO	COM	46625H100	434	3,691	SH	OTR	3,452	239	0	
JOHNSON & JOHNSON	COM	478160104	1,643	12,700	SH	SOLE	12,700	0	0	
JOHNSON & JOHNSON	COM	478160104	345	2,665	SH	OTR	2,340	325	0	
KIMBERLY CLARK	COM	494368103	371	2,610	SH	SOLE	2,610	0	0	

CORP										
KIMBERLY CLARK CORP	COM	494368103	142	1,000	SH	OTR	1,000	0	0	
L3HARRIS TECHNOLOGIES INC	COM	502431109	230	1,100	SH	SOLE	1,100	0	0	
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	480	2,855	SH	SOLE	2,855	0	0	
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	20	120	SH	OTR	120	0	0	
LILLY ELI & CO	COM	532457108	1,182	10,566	SH	SOLE	10,566	0	0	
LILLY ELI & CO	COM	532457108	348	3,112	SH	OTR	3,112	0	0	
LINCOLN NATL CORP IND	COM	534187109	1,416	23,479	SH	SOLE	23,479	0	0	
LINCOLN NATL CORP IND	COM	534187109	24	400	SH	OTR	400	0	0	
LOCKHEED MARTIN CORP	COM	539830109	975	2,499	SH	SOLE	2,499	0	0	
LOCKHEED MARTIN CORP	COM	539830109	255	654	SH	OTR	654	0	0	
LOWES COS INC	COM	548661107	457	4,154	SH	SOLE	4,154	0	0	
LOWES COS INC	COM	548661107	302	2,750	SH	OTR	1,400	0	1,350	
MASTERCARD INC	CL A	57636Q104	2,712	9,985	SH	SOLE	9,975	0	10	
MASTERCARD INC	CL A	57636Q104	254	935	SH	OTR	920	15	0	
MCDONALDS CORP	COM	580135101	754	3,511	SH	SOLE	3,511	0	0	
MCDONALDS CORP	COM	580135101	93	435	SH	OTR	245	190	0	
MERCK & CO INC	COM	58933Y105	4,073	48,380	SH	SOLE	48,240	100	40	
MERCK & CO INC	COM	58933Y105	1,253	14,887	SH	OTR	14,207	680	0	
MICROSOFT CORP	COM	594918104	4,465	32,112	SH	SOLE	32,037	35	40	
MICROSOFT CORP	COM	594918104	1,631	11,730	SH	OTR	10,030	405	1,295	
MICROCHIP TECHNOLOGY INC	COM	595017104	244	2,623	SH	SOLE	2,623	0	0	
MICROCHIP TECHNOLOGY INC	COM	595017104	93	1,000	SH	OTR	1,000	0	0	
MONDELEZ INTL INC	CL A	609207105	227	4,097	SH	SOLE	4,097	0	0	
NEXTERA ENERGY INC	COM	65339F101	1,292	5,545	SH	SOLE	5,531	14	0	
NEXTERA ENERGY INC	COM	65339F101	120	514	SH	OTR	350	164	0	
NIKE INC	CL B	654106103	438	4,660	SH	SOLE	4,660	0	0	
NIKE INC	CL B	654106103	168	1,790	SH	OTR	1,790	0	0	
NUCOR CORP	COM	670346105	794	15,603	SH	SOLE	15,603	0	0	
NUCOR CORP	COM	670346105	223	4,385	SH	OTR	4,385	0	0	
ORACLE CORP	COM	68389X105	803	14,600	SH	SOLE	14,600	0	0	
ORACLE CORP	COM	68389X105	73	1,335	SH	OTR	1,335	0	0	
PAYCHEX INC	COM	704326107	355	4,283	SH	SOLE	4,283	0	0	
PEPSICO INC	COM	713448108	2,545	18,560	SH	SOLE	18,535	0	25	
PEPSICO INC	COM	713448108	1,522	11,103	SH	OTR	10,673	430	0	
PFIZER INC	COM	717081103	2,002	55,724	SH	SOLE	55,664	0	60	
PFIZER INC	COM	717081103	690	19,213	SH	OTR	18,178	1,035	0	
PHILLIPS 66	COM	718546104	646	6,311	SH	SOLE	6,291	0	20	
PHILLIPS 66	COM	718546104	67	655	SH	OTR	655	0	0	
PROCTER & GAMBLE CO	COM	742718109	1,758	14,137	SH	SOLE	14,137	0	0	
PROCTER &	COM	742718109	1,548	12,443	SH	OTR	12,188	255	0	

GAMBLE CO									
PUBLIC STORAGE	COM	74460D109	49	200	SH	SOLE	200	0	0
PUBLIC STORAGE	COM	74460D109	222	905	SH	OTR	0	0	905
ROYAL BK CDA MONTREAL QUE	COM	780087102	345	4,254	SH	SOLE	4,254	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,549	5,218	SH	SOLE	5,218	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	475	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	488	4,759	SH	SOLE	4,759	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	1,026	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	S&P BIOTECH	78464A870	157	2,060	SH	SOLE	210	0	1,850
SPDR SERIES TRUST	S&P BIOTECH	78464A870	624	8,190	SH	OTR	6,710	0	1,480
SALESFORCE COM INC	COM	79466L302	1,008	6,788	SH	SOLE	6,788	0	0
SALESFORCE COM INC	COM	79466L302	147	990	SH	OTR	970	20	0
SCHLUMBERGER LTD	COM	806857108	280	8,206	SH	SOLE	8,206	0	0
SCHLUMBERGER LTD	COM	806857108	38	1,126	SH	OTR	355	0	771
SONOCO PRODS CO	COM	835495102	93	1,600	SH	SOLE	1,600	0	0
SONOCO PRODS CO	COM	835495102	282	4,849	SH	OTR	4,849	0	0
SOUTHERN CO	COM	842587107	424	6,866	SH	SOLE	6,851	0	15
SOUTHERN CO	COM	842587107	695	11,246	SH	OTR	10,646	600	0
STARBUCKS CORP	COM	855244109	2,008	22,711	SH	SOLE	22,676	0	35
STARBUCKS CORP	COM	855244109	271	3,070	SH	OTR	3,025	45	0
STARWOOD PPTY TR INC	COM	85571B105	123	5,095	SH	SOLE	5,095	0	0
STARWOOD PPTY TR INC	COM	85571B105	429	17,720	SH	OTR	0	0	17,720
SUNTRUST BKS INC	COM	867914103	275	4,000	SH	OTR	4,000	0	0
TJX COS INC NEW	COM	872540109	2,308	41,409	SH	SOLE	41,359	0	50
TJX COS INC NEW	COM	872540109	201	3,600	SH	OTR	3,120	480	0
TARGET CORP	COM	87612EAP1	223	2,085	SH	SOLE	2,085	0	0
TARGET CORP	COM	87612EAP1	11	105	SH	OTR	105	0	0
TEXTRON INC	COM	883203101	446	9,119	SH	SOLE	9,119	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,989	6,828	SH	SOLE	6,818	0	10
THERMO FISHER SCIENTIFIC INC	COM	883556102	15	50	SH	OTR	35	15	0
3M CO	COM	88579Y101	231	1,404	SH	SOLE	1,404	0	0
3M CO	COM	88579Y101	146	886	SH	OTR	886	0	0
TRAVELERS COMPANIES INC	COM	89417E109	159	1,070	SH	SOLE	1,070	0	0
TRAVELERS COMPANIES INC	COM	89417E109	45	300	SH	OTR	0	300	0
US BANCORP DEL	COM NEW	902973304	3,776	68,229	SH	SOLE	68,229	0	0
UNION PACIFIC CORP	COM	907818108	1,527	9,427	SH	SOLE	9,410	0	17
UNION PACIFIC CORP	COM	907818108	181	1,115	SH	OTR	1,095	20	0
UNITED PARCEL SERVICE INC	CL B	911312106	450	3,757	SH	SOLE	3,757	0	0

UNITED PARCEL SERVICE INC	CL B	911312106	66	550	SH	OTR	550	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	825	6,042	SH	SOLE	6,042	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	66	485	SH	OTR	485	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	272	1,250	SH	SOLE	1,250	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	32	145	SH	OTR	145	0	0
VANGUARD GROUP	DIV APP ETF	921908844	202	1,692	SH	SOLE	1,692	0	0
VANGUARD WHITEHALL FDS INC	HIGH DIV YLD	921946406	204	2,295	SH	OTR	0	0	2,295
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	113	830	SH	SOLE	600	0	230
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	415	3,045	SH	OTR	565	0	2,480
VERIZON COMMUNICATIONS INC	COM	92343V104	3,703	61,352	SH	SOLE	61,352	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,003	16,625	SH	OTR	16,150	475	0
VISA INC	COM CL A	92826C839	239	1,387	SH	SOLE	1,387	0	0
VISA INC	COM CL A	92826C839	34	195	SH	OTR	0	0	195
WALMART INC	COM	931142103	1,622	13,666	SH	SOLE	13,666	0	0
WALMART INC	COM	931142103	49	410	SH	OTR	410	0	0
WALGREENS BOOTS ALLIANCE INC	COM	931427108	279	5,049	SH	SOLE	5,049	0	0
WALGREENS BOOTS ALLIANCE INC	COM	931427108	7	125	SH	OTR	125	0	0
WASTE MGMT INC DEL	COM	94106L109	420	3,650	SH	SOLE	3,650	0	0
WASTE MGMT INC DEL	COM	94106L109	260	2,260	SH	OTR	2,260	0	0
WELLS FARGO CO NEW	COM	949746101	474	9,400	SH	SOLE	9,400	0	0
WELLS FARGO CO NEW	COM	949746101	46	910	SH	OTR	910	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	60	1,360	SH	SOLE	25	0	1,335
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	616	13,895	SH	OTR	9,750	0	4,145