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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: [12-31-2019](#)

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](#) [02-06-2020](#)
[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: [241](#)

Form 13F Information Table Value Total: [253,057](#)

(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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Washington, D.C. 20549

FORM 13F

FORM 13F INFORMATION TABLE

OMB APPROVAL

OMB Number: 3235-0006
 Expires: Oct 31, 2018
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 hours per response: 23.8

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
				SHRS OR PRN AMT	SH/ PUT/ CALL	SOLE SHARED NONE			SOLE	SHARED	NONE
ALLERGAN PLC	SHS	G0177J108	399	2,087	SH	SOLE		2,087	0	0	
ALLERGAN PLC	SHS	G0177J108	48	250	SH	OTR		250	0	0	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	307	1,456	SH	SOLE		1,456	0	0	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	190	900	SH	OTR		400	0	500	
INGERSOLL-RAND PLC	SHS	G47791101	530	3,987	SH	SOLE		3,987	0	0	
INGERSOLL-RAND PLC	SHS	G47791101	26	198	SH	OTR		198	0	0	
MEDTRONIC PLC	SHS	G5960L103	2,269	20,003	SH	SOLE		19,983	0	20	
MEDTRONIC PLC	SHS	G5960L103	1,037	9,140	SH	OTR		9,100	40	0	
AFLAC INC	COM	001055102	1,672	31,600	SH	OTR		31,600	0	0	
AT&T INC	COM	00206R102	4,993	127,756	SH	SOLE		127,053	500	203	
AT&T INC	COM	00206R102	2,508	64,184	SH	OTR		57,554	6,630	0	
ABBOTT LABS	COM	002824100	1,037	11,944	SH	SOLE		11,904	0	40	
ABBOTT LABS	COM	002824100	1,047	12,050	SH	OTR		11,650	400	0	
ABBVIE INC	COM	00287Y109	2,044	23,081	SH	SOLE		23,081	0	0	
ABBVIE INC	COM	00287Y109	1,292	14,593	SH	OTR		14,493	100	0	
AIR PRODS & CHEMS INC	COM	009158106	271	1,153	SH	SOLE		1,153	0	0	
ALLSTATE CORP	COM	020002101	187	1,661	SH	SOLE		1,661	0	0	
ALLSTATE CORP	COM	020002101	618	5,492	SH	OTR		5,492	0	0	
ALPHABET INC	CAP STK CL C	02079K107	414	310	SH	SOLE		310	0	0	
ALPHABET INC	CAP STK CL A	02079K305	1,957	1,461	SH	SOLE		1,461	0	0	
ALPHABET INC	CAP STK CL A	02079K305	242	181	SH	OTR		179	2	0	
ALTRIA GROUP INC	COM	02209S103	1,828	36,632	SH	SOLE		36,602	0	30	
ALTRIA GROUP INC	COM	02209S103	244	4,885	SH	OTR		2,125	760	2,000	
AMERICAN ELEC PWR CO INC	COM	025537101	508	5,379	SH	SOLE		5,379	0	0	
AMERICAN ELEC PWR CO INC	COM	025537101	208	2,200	SH	OTR		1,500	700	0	
AMGEN INC	COM	031162100	3,364	13,953	SH	SOLE		13,943	0	10	
AMGEN INC	COM	031162100	526	2,180	SH	OTR		2,110	70	0	
APPLE INC	COM	037833100	9,285	31,620	SH	SOLE		31,460	90	70	
APPLE INC	COM	037833100	1,258	4,285	SH	OTR		3,390	215	680	
APPLIED MATLS INC	COM	038222105	2,635	43,169	SH	SOLE		43,079	0	90	
APPLIED MATLS INC	COM	038222105	233	3,825	SH	OTR		3,825	0	0	
ARES CAP CORP	COM	04010L103	245	13,125	SH	SOLE		13,125	0	0	
ARES CAP CORP	COM	04010L103	541	29,000	SH	OTR		0	0	29,000	
ASHMORE FDS	EMKT SHDR INST	044820694	121	13,553	SH	SOLE		1,103	0	12,450	

ASHMORE FDS	EMKT SHDR INST	044820694	21	2,344	SH	OTR	0	648	1,696
AUTOMATIC DATA PROCESSING IN	COM	053015103	83	488	SH	SOLE	488	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,538	9,020	SH	OTR	9,020	0	0
BANK AMER CORP	COM	060505104	3,368	95,624	SH	SOLE	95,524	100	0
BANK AMER CORP	COM	060505104	925	26,255	SH	OTR	22,380	525	3,350
BANK OZK	COM	06417N103	45,942	1,506,047	SH	SOLE	1,506,047	0	0
BANK OZK	COM	06417N103	9,232	302,633	SH	OTR	112,907	189,726	0
BECTON DICKINSON & CO	COM	075887109	203	746	SH	SOLE	746	0	0
BOEING CO	COM	097023105	942	2,891	SH	SOLE	2,891	0	0
BOEING CO	COM	097023105	121	370	SH	OTR	370	0	0
BOOKING HLDGS INC	COM	09857L108	871	424	SH	SOLE	424	0	0
BOOKING HLDGS INC	COM	09857L108	21	10	SH	OTR	10	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	1,368	19,226	SH	SOLE	19,226	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	136	1,910	SH	OTR	1,840	70	0
BRISTOL MYERS SQUIBB CO	COM	110122108	3,178	49,515	SH	SOLE	49,360	0	155
BRISTOL MYERS SQUIBB CO	COM	110122108	296	4,610	SH	OTR	4,050	560	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	494	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	246	780	SH	SOLE	780	0	0
CVS HEALTH CORP	COM	126650100	1,681	22,632	SH	SOLE	22,577	0	55
CVS HEALTH CORP	COM	126650100	114	1,540	SH	OTR	1,500	40	0
CAMDEN PPTY TR	SH BEN INT	133131102	339	3,191	SH	SOLE	3,191	0	0
CAPITAL ONE FINL CORP	COM	14040H105	1,365	13,260	SH	SOLE	13,235	0	25
CAPITAL ONE FINL CORP	COM	14040H105	48	465	SH	OTR	430	35	0
CHEVRON CORP NEW	COM	166764100	3,389	28,119	SH	SOLE	28,089	0	30
CHEVRON CORP NEW	COM	166764100	393	3,257	SH	OTR	3,102	155	0
CISCO SYS INC	COM	17275R102	3,442	71,776	SH	SOLE	71,581	0	195
CISCO SYS INC	COM	17275R102	455	9,485	SH	OTR	7,660	275	1,550
COCA COLA CO	COM	191216100	975	17,621	SH	SOLE	17,551	0	70
COCA COLA CO	COM	191216100	475	8,578	SH	OTR	8,178	400	0
COLGATE PALMOLIVE CO	COM	194162103	498	7,231	SH	SOLE	7,231	0	0
COLGATE PALMOLIVE CO	COM	194162103	23	340	SH	OTR	0	340	0
COMCAST CORP NEW	CL A	20030N101	1,775	39,477	SH	SOLE	39,367	60	50
COMCAST CORP NEW	CL A	20030N101	231	5,129	SH	OTR	3,255	80	1,794
COMMERCE BANCSHARES INC	COM	200525103	1,254	18,456	SH	SOLE	18,456	0	0
CONOCOPHILLIPS	COM	20825C104	938	14,417	SH	SOLE	14,417	0	0
CONOCOPHILLIPS	COM	20825C104	205	3,150	SH	OTR	2,975	175	0
CONSOLIDATED EDISON INC	COM	209115104	384	4,250	SH	SOLE	4,250	0	0
CONSOLIDATED EDISON INC	COM	209115104	54	600	SH	OTR	0	600	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	104	735	SH	SOLE	735	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	309	2,175	SH	OTR	0	0	2,175
DANAHER CORPORATION	COM	235851102	1,079	7,028	SH	SOLE	7,028	0	0
DANAHER CORPORATION	COM	235851102	72	472	SH	OTR	185	20	267

DARDEN RESTAURANTS INC	COM	237194105	287	2,630	SH	SOLE	2,630	0	0
DISNEY WALT CO	COM DISNEY	254687106	755	5,222	SH	SOLE	5,222	0	0
DISNEY WALT CO	COM DISNEY	254687106	116	800	SH	OTR	800	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,115	12,220	SH	SOLE	12,220	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	634	6,949	SH	OTR	5,324	0	1,625
EASTMAN CHEMICAL CO	COM	277432100	603	7,608	SH	SOLE	7,608	0	0
EASTMAN CHEMICAL CO	COM	277432100	51	647	SH	OTR	647	0	0
EMERSON ELEC CO	COM	291011104	187	2,446	SH	SOLE	2,446	0	0
EMERSON ELEC CO	COM	291011104	17	225	SH	OTR	225	0	0
ENTERGY CORP NEW	COM	29364G103	557	4,653	SH	SOLE	4,653	0	0
ENTERGY CORP NEW	COM	29364G103	36	300	SH	OTR	0	300	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	159	3,777	SH	SOLE	417	0	3,360
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	752	17,915	SH	OTR	11,735	0	6,180
EXXON MOBIL CORP	COM	30231G102	3,231	46,300	SH	SOLE	46,215	0	85
EXXON MOBIL CORP	COM	30231G102	983	14,092	SH	OTR	13,882	210	0
FEDEX CORP	COM	31428X106	417	2,755	SH	SOLE	2,755	0	0
FIFTH THIRD BANCORP	COM	316773100	631	20,518	SH	SOLE	20,518	0	0
FORTINET INC	COM	34959E109	1,468	13,752	SH	SOLE	13,752	0	0
FORTINET INC	COM	34959E109	160	1,500	SH	OTR	1,470	30	0
GENERAL ELECTRIC CO	COM	369604103	118	10,550	SH	SOLE	10,550	0	0
GENERAL ELECTRIC CO	COM	369604103	6	515	SH	OTR	515	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	544	2,366	SH	SOLE	2,361	0	5
GOLDMAN SACHS GROUP INC	COM	38141G104	105	457	SH	OTR	175	15	267
HOME DEPOT INC	COM	437076102	1,677	7,677	SH	SOLE	7,647	20	10
HOME DEPOT INC	COM	437076102	128	584	SH	OTR	584	0	0
HONEYWELL INTL INC	COM	438516106	1,740	9,828	SH	SOLE	9,733	75	20
HONEYWELL INTL INC	COM	438516106	236	1,335	SH	OTR	1,320	15	0
HOST HOTELS & RESORTS INC	COM	44107P104	71	3,820	SH	SOLE	3,820	0	0
HOST HOTELS & RESORTS INC	COM	44107P104	167	9,000	SH	OTR	0	0	9,000
HUNT J B TRANS SVCS INC	COM	445658107	179	1,530	SH	SOLE	1,530	0	0
HUNT J B TRANS SVCS INC	COM	445658107	123	1,050	SH	OTR	1,050	0	0
ILLINOIS TOOL WKS INC	COM	452308109	746	4,153	SH	SOLE	4,153	0	0
ILLINOIS TOOL WKS INC	COM	452308109	26	145	SH	OTR	145	0	0
INTEL CORP	COM	458140100	3,382	56,503	SH	SOLE	55,900	550	53
INTEL CORP	COM	458140100	1,227	20,495	SH	OTR	17,265	500	2,730
INTERNATIONAL BUSINESS MACHS	COM	459200101	547	4,083	SH	SOLE	4,083	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	50	370	SH	OTR	370	0	0
INVENTRUST PPTYS CORP	COM	46124J102	49	15,597	SH	SOLE	15,597	0	0
INVESCO SR INCOME TR	COM	46131H107	163	38,000	SH	SOLE	38,000	0	0
INVESCO SR INCOME TR	COM	46131H107	223	52,000	SH	OTR	0	0	52,000
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	233	1,050	SH	OTR	0	0	1,050
INVESCO EXCHNG TRADED FD TR	CHINA TECHNLOGY	46138E800	121	2,310	SH	SOLE	25	0	2,285
INVESCO EXCHNG TRADED FD TR	CHINA TECHNLOGY	46138E800	288	5,475	SH	OTR	0	0	5,475

ISHARES GOLD TRUST	ISHARES	464285105	358	24,656	SH	SOLE	12,510	0	12,146
ISHARES GOLD TRUST	ISHARES	464285105	370	25,500	SH	OTR	3,075	0	22,425
ISHARES TR	CORE S&P500 ETF	464287200	744	2,303	SH	SOLE	2,303	0	0
ISHARES TR	CORE S&P500 ETF	464287200	19	60	SH	OTR	60	0	0
ISHARES TR	MSCI EAFE ETF	464287465	2,390	34,421	SH	SOLE	33,996	0	425
ISHARES TR	MSCI EAFE ETF	464287465	451	6,500	SH	OTR	6,280	0	220
ISHARES TR	CORE S&P MCP ETF	464287507	302	1,468	SH	SOLE	1,238	0	230
ISHARES TR	CORE S&P MCP ETF	464287507	60	290	SH	OTR	165	0	125
ISHARES TR	RUS 2000 GRW ETF	464287648	325	1,518	SH	SOLE	1,518	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	1,230	14,673	SH	SOLE	13,932	0	741
ISHARES TR	CORE S&P SCP ETF	464287804	395	4,715	SH	OTR	1,780	350	2,585
ISHARES TR	NATIONAL MUN ETF	464288414	156	1,373	SH	SOLE	200	0	1,173
ISHARES TR	NATIONAL MUN ETF	464288414	70	615	SH	OTR	345	0	270
ISHARES TR	CRE U S REIT ETF	464288521	1,455	26,650	SH	SOLE	26,650	0	0
ISHARES TR	CRE U S REIT ETF	464288521	49	900	SH	OTR	900	0	0
JPMORGAN CHASE & CO	COM	46625H100	3,296	23,647	SH	SOLE	23,597	0	50
JPMORGAN CHASE & CO	COM	46625H100	515	3,691	SH	OTR	3,452	239	0
JOHNSON & JOHNSON	COM	478160104	1,735	11,897	SH	SOLE	11,897	0	0
JOHNSON & JOHNSON	COM	478160104	492	3,373	SH	OTR	3,048	325	0
KIMBERLY CLARK CORP	COM	494368103	385	2,800	SH	SOLE	2,800	0	0
KIMBERLY CLARK CORP	COM	494368103	138	1,000	SH	OTR	1,000	0	0
L3HARRIS TECHNOLOGIES INC	COM	502431109	218	1,100	SH	SOLE	1,100	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	526	3,110	SH	SOLE	3,110	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	20	120	SH	OTR	120	0	0
LILLY ELI & CO	COM	532457108	1,489	11,331	SH	SOLE	11,331	0	0
LILLY ELI & CO	COM	532457108	409	3,112	SH	OTR	3,112	0	0
LINCOLN NATL CORP IND	COM	534187109	1,385	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	1,309	3,361	SH	SOLE	3,361	0	0
LOCKHEED MARTIN CORP	COM	539830109	255	654	SH	OTR	654	0	0
LOWES COS INC	COM	548661107	488	4,078	SH	SOLE	4,078	0	0
LOWES COS INC	COM	548661107	329	2,750	SH	OTR	1,400	0	1,350
MANAGED PORTFOLIO SER	TORTOISE DIGIT	56167N548	70	2,192	SH	SOLE	645	0	1,547
MANAGED PORTFOLIO SER	TORTOISE DIGIT	56167N548	388	12,214	SH	OTR	0	0	12,214
MASTERCARD INC	CL A	57636Q104	2,911	9,748	SH	SOLE	9,738	0	10
MASTERCARD INC	CL A	57636Q104	279	935	SH	OTR	920	15	0
MCDONALDS CORP	COM	580135101	699	3,536	SH	SOLE	3,536	0	0
MCDONALDS CORP	COM	580135101	118	596	SH	OTR	406	190	0
MERCK & CO INC	COM	58933Y105	4,390	48,268	SH	SOLE	48,178	0	90
MERCK & CO INC	COM	58933Y105	1,165	12,807	SH	OTR	12,127	680	0
MICROSOFT CORP	COM	594918104	5,099	32,336	SH	SOLE	32,261	35	40

MICROSOFT CORP	COM	594918104	1,850	11,730	SH	OTR	10,030	405	1,295
MICROCHIP TECHNOLOGY INC	COM	595017104	269	2,571	SH	SOLE	2,571	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	105	1,000	SH	OTR	1,000	0	0
MONDELEZ INTL INC	CL A	609207105	244	4,430	SH	SOLE	4,430	0	0
NEXTERA ENERGY INC	COM	65339F101	1,476	6,095	SH	SOLE	6,081	14	0
NEXTERA ENERGY INC	COM	65339F101	173	714	SH	OTR	350	364	0
NIKE INC	CL B	654106103	472	4,660	SH	SOLE	4,660	0	0
NIKE INC	CL B	654106103	181	1,790	SH	OTR	1,790	0	0
NUCOR CORP	COM	670346105	878	15,603	SH	SOLE	15,603	0	0
NUCOR CORP	COM	670346105	247	4,385	SH	OTR	4,385	0	0
ORACLE CORP	COM	68389X105	716	13,513	SH	SOLE	13,513	0	0
ORACLE CORP	COM	68389X105	71	1,335	SH	OTR	1,335	0	0
PPL CORP	COM	69351T106	228	6,346	SH	SOLE	6,346	0	0
PPL CORP	COM	69351T106	81	2,265	SH	OTR	465	1,800	0
PAYCHEX INC	COM	704326107	326	3,834	SH	SOLE	3,834	0	0
PEPSICO INC	COM	713448108	2,602	19,039	SH	SOLE	19,014	0	25
PEPSICO INC	COM	713448108	1,654	12,103	SH	OTR	11,673	430	0
PFIZER INC	COM	717081103	2,362	60,293	SH	SOLE	60,133	0	160
PFIZER INC	COM	717081103	749	19,113	SH	OTR	18,078	1,035	0
PHILLIPS 66	COM	718546104	712	6,395	SH	SOLE	6,375	0	20
PHILLIPS 66	COM	718546104	73	655	SH	OTR	655	0	0
PROCTER & GAMBLE CO	COM	742718109	1,922	15,392	SH	SOLE	15,342	0	50
PROCTER & GAMBLE CO	COM	742718109	1,701	13,617	SH	OTR	13,362	255	0
PUBLIC STORAGE	COM	74460D109	92	430	SH	SOLE	430	0	0
PUBLIC STORAGE	COM	74460D109	193	905	SH	OTR	0	0	905
ROYAL BK CDA MONTREAL QUE	COM	780087102	337	4,254	SH	SOLE	4,254	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,616	5,021	SH	SOLE	5,021	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	515	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	668	6,214	SH	SOLE	6,214	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	1,076	10,000	SH	OTR	0	10,000	0
SALESFORCE COM INC	COM	79466L302	1,163	7,150	SH	SOLE	7,150	0	0
SALESFORCE COM INC	COM	79466L302	161	990	SH	OTR	970	20	0
SCHLUMBERGER LTD	COM	806857108	296	7,359	SH	SOLE	7,359	0	0
SCHLUMBERGER LTD	COM	806857108	66	1,653	SH	OTR	855	0	798
SONOCO PRODS CO	COM	835495102	99	1,600	SH	SOLE	1,600	0	0
SONOCO PRODS CO	COM	835495102	355	5,758	SH	OTR	5,758	0	0
SOUTHERN CO	COM	842587107	415	6,510	SH	SOLE	6,395	0	115
SOUTHERN CO	COM	842587107	755	11,858	SH	OTR	10,858	1,000	0
STARBUCKS CORP	COM	855244109	1,977	22,488	SH	SOLE	22,453	0	35
STARBUCKS CORP	COM	855244109	270	3,070	SH	OTR	3,025	45	0
STARWOOD PPTY TR INC	COM	85571B105	172	6,900	SH	SOLE	6,900	0	0
STARWOOD PPTY TR INC	COM	85571B105	497	20,000	SH	OTR	0	0	20,000
TJX COS INC NEW	COM	872540109	2,515	41,186	SH	SOLE	41,136	0	50
TJX COS INC NEW	COM	872540109	220	3,600	SH	OTR	3,120	480	0
TARGET CORP	COM	87612EAP1	266	2,075	SH	SOLE	2,075	0	0
TARGET CORP	COM	87612EAP1	13	105	SH	OTR	105	0	0

TEXTRON INC	COM	883203101	407	9,119	SH	SOLE	9,119	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	2,263	6,966	SH	SOLE	6,956	0	10
THERMO FISHER SCIENTIFIC INC	COM	883556102	16	50	SH	OTR	35	15	0
3M CO	COM	88579Y101	2,894	16,403	SH	SOLE	16,403	0	0
3M CO	COM	88579Y101	156	886	SH	OTR	886	0	0
TRUIST FINL CORP	COM	89832Q109	1,712	30,401	SH	SOLE	30,401	0	0
TRUIST FINL CORP	COM	89832Q109	1,437	25,515	SH	OTR	20,110	225	5,180
US BANCORP DEL	COM NEW	902973304	4,048	68,279	SH	SOLE	68,229	0	50
UNION PACIFIC CORP	COM	907818108	1,755	9,706	SH	SOLE	9,689	0	17
UNION PACIFIC CORP	COM	907818108	202	1,115	SH	OTR	1,095	20	0
UNITED PARCEL SERVICE INC	CL B	911312106	444	3,791	SH	SOLE	3,791	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	64	550	SH	OTR	550	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	910	6,075	SH	SOLE	6,075	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	73	485	SH	OTR	485	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	375	1,275	SH	SOLE	1,275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	43	145	SH	OTR	145	0	0
VANECK VECTORS ETF TRUST	FALLEN ANGEL HG	92189F437	224	7,490	SH	SOLE	1,350	0	6,140
VANECK VECTORS ETF TRUST	FALLEN ANGEL HG	92189F437	281	9,400	SH	OTR	0	0	9,400
VANGUARD GROUP	DIV APP ETF	921908844	217	1,737	SH	SOLE	1,737	0	0
VANGUARD WHITEHALL FDS INC	HIGH DIV YLD	921946406	14	150	SH	SOLE	0	0	150
VANGUARD WHITEHALL FDS INC	HIGH DIV YLD	921946406	215	2,295	SH	OTR	0	0	2,295
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	140	945	SH	SOLE	610	0	335
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	450	3,045	SH	OTR	565	0	2,480
VERIZON COMMUNICATIONS INC	COM	92343V104	3,853	62,748	SH	SOLE	62,648	0	100
VERIZON COMMUNICATIONS INC	COM	92343V104	1,051	17,125	SH	OTR	16,650	475	0
VISA INC	COM CL A	92826C839	270	1,437	SH	SOLE	1,437	0	0
VISA INC	COM CL A	92826C839	39	207	SH	OTR	0	0	207
WALMART INC	COM	931142103	1,614	13,578	SH	SOLE	13,528	0	50
WALMART INC	COM	931142103	49	410	SH	OTR	410	0	0
WALGREENS BOOTS ALLIANCE INC	COM	931427108	298	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	410	3,600	SH	SOLE	3,600	0	0
WASTE MGMT INC DEL	COM	94106L109	258	2,260	SH	OTR	2,260	0	0
WELLS FARGO CO NEW	COM	949746101	505	9,390	SH	SOLE	9,390	0	0
WELLS FARGO CO NEW	COM	949746101	49	910	SH	OTR	910	0	0