

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: 09-30-2018

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: DIRECTOR OF TRUST AND WEALTH
MANAGEMENT
Phone: 501-978-2528

Signature, Place, and Date of Signing:

/s/ JENNIFER JUNKER LITTLE ROCK, AR 11-05-2018
[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: 230
Form 13F Information Table Value Total: 251,220
(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 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5 SHRS OR PRN AMT	COLUMN 6 SH/ PUT/ DISCRETION	COLUMN 7 INVESTMENT OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
							SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	361	2,121	SH	SOLE	1,621	0	500
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	71	415	SH	OTR	415	0	0
INGERSOLL-RAND PLC	SHS	G47791101	482	4,708	SH	SOLE	4,708	0	0
INGERSOLL-RAND PLC	SHS	G47791101	20	198	SH	OTR	198	0	0
INVESCO LTD	SHS	G491BT108	662	28,919	SH	SOLE	28,869	0	50
INVESCO LTD	SHS	G491BT108	178	7,780	SH	OTR	7,625	155	0
MEDTRONIC PLC	SHS	G5960L103	2,504	25,451	SH	SOLE	25,431	0	20
MEDTRONIC PLC	SHS	G5960L103	92	935	SH	OTR	895	40	0
AFLAC INC	COM	001055102	1,779	37,800	SH	SOLE	37,800	0	0
AT&T INC	COM	00206R102	5,484	163,320	SH	SOLE	163,217	0	103
AT&T INC	COM	00206R102	480	14,280	SH	OTR	12,086	2,194	0
ABBOTT LABS	COM	002824100	1,735	23,648	SH	SOLE	23,608	0	40
ABBOTT LABS	COM	002824100	54	735	SH	OTR	295	440	0
ABBVIE INC	COM	00287Y109	3,243	34,290	SH	SOLE	34,290	0	0
ABBVIE INC	COM	00287Y109	250	2,638	SH	OTR	2,323	315	0
ADOBE INC	COM	00724F101	216	802	SH	SOLE	802	0	0
AIR PRODS & CHEMS INC	COM	009158106	253	1,513	SH	SOLE	1,513	0	0
ALLSTATE CORP	COM	020002101	706	7,157	SH	SOLE	7,157	0	0
ALLSTATE CORP	COM	020002101	64	650	SH	OTR	650	0	0
ALPHABET INC	CAP STK CL C	02079K107	419	351	SH	SOLE	351	0	0
ALPHABET INC	CAP STK CL A	02079K305	1,602	1,327	SH	SOLE	1,327	0	0
ALPHABET INC	CAP STK CL A	02079K305	158	131	SH	OTR	128	3	0
ALTRIA GROUP INC	COM	02209S103	2,189	36,301	SH	SOLE	36,281	0	20
ALTRIA GROUP INC	COM	02209S103	299	4,955	SH	OTR	2,235	840	1,880
AMERICAN ELEC PWR INC	COM	025537101	426	6,009	SH	SOLE	6,009	0	0
AMGEN INC	COM	031162100	3,000	14,473	SH	SOLE	14,463	0	10
AMGEN INC	COM	031162100	426	2,055	SH	OTR	1,970	85	0
APPLE INC	COM	037833100	7,507	33,253	SH	SOLE	32,535	0	718
APPLE INC	COM	037833100	801	3,549	SH	OTR	3,284	265	0
APPLIED MATLS INC	COM	038222105	1,619	41,881	SH	SOLE	41,791	0	90
APPLIED MATLS INC	COM	038222105	163	4,217	SH	OTR	4,117	100	0

ARES CAP CORP	COM	04010L103	110	6,425	SH	SOLE	6,425	0	0
ARES CAP CORP	COM	04010L103	430	25,040	SH	OTR	0	0	25,040
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,881	12,488	SH	SOLE	12,488	0	0
BB&T CORP	COM	054937107	1,484	30,565	SH	SOLE	30,565	0	0
BB&T CORP	COM	054937107	926	19,085	SH	OTR	19,020	65	0
BANK AMER CORP	COM	060505104	2,338	79,358	SH	SOLE	76,151	0	3,207
BANK AMER CORP	COM	060505104	234	7,938	SH	OTR	4,975	2,963	0
BANK OZK	COM	06417N103	63,772	1,679,992	SH	SOLE	1,679,992	0	0
BANK OZK	COM	06417N103	10,221	269,267	SH	OTR	79,541	189,726	0
BECTON DICKINSON & CO	COM	075887109	238	910	SH	SOLE	910	0	0
BECTON DICKINSON & CO	COM	075887109	26	100	SH	OTR	100	0	0
BOEING CO	COM	097023105	1,886	5,072	SH	SOLE	5,072	0	0
BOOKING HLDGS INC	COM	09857L108	786	396	SH	SOLE	396	0	0
BOOKING HLDGS INC	COM	09857L108	16	8	SH	OTR	8	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	3,197	51,493	SH	SOLE	51,458	0	35
BRISTOL MYERS SQUIBB CO	COM	110122108	369	5,947	SH	OTR	5,357	590	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	528	4,000	SH	SOLE	4,000	0	0
BROADCOM INC	COM	11135F101	995	4,034	SH	SOLE	4,034	0	0
BROADCOM INC	COM	11135F101	22	91	SH	OTR	91	0	0
CDK GLOBAL INC	COM	12508E101	272	4,348	SH	SOLE	4,348	0	0
CSX CORP	COM	126408103	269	3,628	SH	SOLE	3,628	0	0
CVS HEALTH CORP	COM	126650100	1,297	16,473	SH	SOLE	16,453	0	20
CVS HEALTH CORP	COM	126650100	137	1,740	SH	OTR	1,675	65	0
CAPITAL ONE FINL CORP	COM	14040H105	1,099	11,582	SH	SOLE	11,557	0	25
CAPITAL ONE FINL CORP	COM	14040H105	95	1,000	SH	OTR	940	60	0
CHEVRON CORP NEW	COM	166764100	3,165	25,884	SH	SOLE	25,854	0	30
CHEVRON CORP NEW	COM	166764100	319	2,606	SH	OTR	2,431	175	0
CISCO SYS INC	COM	17275R102	3,585	73,696	SH	SOLE	72,101	0	1,595
CISCO SYS INC	COM	17275R102	581	11,940	SH	OTR	10,860	1,080	0
COCA COLA CO	COM	191216100	1,325	28,688	SH	SOLE	28,668	0	20
COCA COLA CO	COM	191216100	134	2,908	SH	OTR	2,200	708	0
COLGATE PALMOLIVE CO	COM	194162103	547	8,168	SH	SOLE	8,168	0	0
COLGATE PALMOLIVE CO	COM	194162103	29	440	SH	OTR	100	340	0
COMCAST CORP NEW	CL A	20030N101	1,380	38,974	SH	SOLE	37,394	0	1,580
COMCAST CORP NEW	CL A	20030N101	85	2,410	SH	OTR	2,175	235	0
COMMERCE BANCSHARES INC	COM	200525103	1,261	19,101	SH	SOLE	19,101	0	0
CONOCOPHILLIPS	COM	20825C104	1,085	14,015	SH	SOLE	14,015	0	0
CONOCOPHILLIPS	COM	20825C104	151	1,950	SH	OTR	1,775	175	0
CONSOLIDATED EDISON INC	COM	209115104	244	3,200	SH	SOLE	3,200	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	45	405	SH	SOLE	405	0	0
CROWN CASTLE	COM	22822V101	198	1,775	SH	OTR	0	0	1,775

INTL CORP NEW									
DANAHER CORP DEL	COM	235851102	766	7,048	SH	SOLE	6,736	0	312
DANAHER CORP DEL	COM	235851102	24	225	SH	OTR	205	20	0
DARDEN RESTAURANTS INC	COM	237194105	360	3,240	SH	SOLE	3,240	0	0
DISNEY WALT CO	COM DISNEY	254687106	666	5,694	SH	SOLE	5,694	0	0
DISNEY WALT CO	COM DISNEY	254687106	94	800	SH	OTR	800	0	0
DOWDUPONT INC	COM	26078J100	1,010	15,705	SH	SOLE	15,705	0	0
DOWDUPONT INC	COM	26078J100	179	2,789	SH	OTR	2,364	425	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,284	16,052	SH	SOLE	16,052	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	146	1,825	SH	OTR	200	0	1,625
EOG RES INC	COM	26875P101	209	1,637	SH	SOLE	1,313	0	324
EMERSON ELEC CO	COM	291011104	249	3,258	SH	SOLE	3,258	0	0
EMERSON ELEC CO	COM	291011104	23	300	SH	OTR	300	0	0
ENTERGY CORP NEW	COM	29364G103	332	4,088	SH	SOLE	4,088	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	597	14,270	SH	SOLE	7,410	0	6,860
EXXON MOBIL CORP	COM	30231G102	4,788	56,315	SH	SOLE	56,280	0	35
EXXON MOBIL CORP	COM	30231G102	594	6,988	SH	OTR	6,423	565	0
FEDEX CORP	COM	31428X106	1,900	7,892	SH	SOLE	7,885	0	7
FEDEX CORP	COM	31428X106	88	365	SH	OTR	340	25	0
FIFTH THIRD BANCORP	COM	316773100	676	24,214	SH	SOLE	24,214	0	0
FORTINET INC	COM	34959E109	2,279	24,697	SH	SOLE	24,697	0	0
FORTINET INC	COM	34959E109	179	1,945	SH	OTR	1,915	30	0
GENERAL ELECTRIC CO	COM	369604103	664	58,848	SH	SOLE	58,848	0	0
GENERAL ELECTRIC CO	COM	369604103	89	7,855	SH	OTR	6,615	1,240	0
GOLDMAN SACHS GROUP INC	COM	38141G104	932	4,155	SH	SOLE	3,947	0	208
GOLDMAN SACHS GROUP INC	COM	38141G104	110	490	SH	OTR	475	15	0
GOLUB CAP BDC INC	COM	38173M102	580	30,930	SH	SOLE	5,870	0	25,060
HOME DEPOT INC	COM	437076102	1,694	8,177	SH	SOLE	8,167	0	10
HOME DEPOT INC	COM	437076102	140	675	SH	OTR	635	40	0
HONEYWELL INTL INC	COM	438516106	1,631	9,804	SH	SOLE	9,794	0	10
HONEYWELL INTL INC	COM	438516106	277	1,665	SH	OTR	1,555	110	0
HOST HOTELS & RESORTS INC	COM	44107P104	118	5,612	SH	SOLE	5,612	0	0
HOST HOTELS & RESORTS INC	COM	44107P104	189	8,960	SH	OTR	0	0	8,960
HUNT J B TRANS SVCS INC	COM	445658107	182	1,530	SH	SOLE	1,530	0	0
HUNT J B TRANS SVCS INC	COM	445658107	202	1,700	SH	OTR	1,700	0	0
ILLINOIS TOOL WKS INC	COM	452308109	438	3,106	SH	SOLE	3,106	0	0
ILLINOIS TOOL	COM	452308109	87	620	SH	OTR	0	0	620

WKS INC									
INTEL CORP	COM	458140100	3,101	65,577	SH	SOLE	65,524	0	53
INTEL CORP	COM	458140100	503	10,635	SH	OTR	6,790	1,115	2,730
INTERNATIONAL BUSINESS MACHS	COM	459200101	641	4,240	SH	SOLE	4,240	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	63	415	SH	OTR	415	0	0
INVENTRUST PPTY S CORP	COM	46124J102	49	15,597	SH	SOLE	15,597	0	0
INVESCO SR INCOME TR	COM	46131H107	75	17,480	SH	SOLE	17,480	0	0
INVESCO SR INCOME TR	COM	46131H107	306	71,090	SH	OTR	0	0	71,090
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	216	1,050	SH	SOLE	0	0	1,050
INVESCO EXCHNG TRADED FD TR	CHINA TECHNLOGY	46138E800	596	12,400	SH	SOLE	6,110	0	6,290
ISHARES SILVER TRUST	ISHARES	46428Q109	137	10,000	SH	SOLE	10,000	0	0
ISHARES GOLD TRUST	ISHARES	464285105	357	31,215	SH	SOLE	5,185	0	26,030
ISHARES TR	CORE S&P500 ETF	464287200	790	2,699	SH	SOLE	2,699	0	0
ISHARES TR	CORE S&P500 ETF	464287200	18	60	SH	OTR	60	0	0
ISHARES TR	IBOXX INV CP ETF	464287242	240	2,092	SH	SOLE	1,992	0	100
ISHARES TR	MSCI EAFE ETF	464287465	2,867	42,163	SH	SOLE	42,163	0	0
ISHARES TR	MSCI EAFE ETF	464287465	100	1,475	SH	OTR	1,475	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	387	1,921	SH	SOLE	1,706	0	215
ISHARES TR	RUS 2000 GRW ETF	464287648	326	1,518	SH	SOLE	1,518	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	1,706	19,556	SH	SOLE	16,677	0	2,879
ISHARES TR	CORE S&P SCP ETF	464287804	152	1,740	SH	OTR	1,390	350	0
ISHARES TR	IBOXX HI YD ETF	464288513	262	3,035	SH	SOLE	1,320	0	1,715
JPMORGAN CHASE & CO	COM	46625H100	2,295	20,337	SH	SOLE	20,337	0	0
JPMORGAN CHASE & CO	COM	46625H100	145	1,286	SH	OTR	1,047	239	0
JOHNSON & JOHNSON	COM	478160104	1,997	14,451	SH	SOLE	14,451	0	0
JOHNSON & JOHNSON	COM	478160104	314	2,270	SH	OTR	1,705	565	0
KIMBERLY CLARK CORP	COM	494368103	420	3,700	SH	SOLE	3,700	0	0
KIMBERLY CLARK CORP	COM	494368103	31	270	SH	OTR	270	0	0
KRAFT HEINZ CO	COM	500754106	206	3,729	SH	SOLE	3,729	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	435	2,504	SH	SOLE	2,504	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	21	120	SH	OTR	120	0	0
LILLY ELI & CO	COM	532457108	1,068	9,955	SH	SOLE	9,955	0	0
LILLY ELI & CO	COM	532457108	108	1,007	SH	OTR	1,007	0	0

LINCOLN NATL CORP IND	COM	534187109	1,776	26,249	SH	SOLE	26,249	0	0
LOCKHEED MARTIN CORP	COM	539830109	669	1,933	SH	SOLE	1,933	0	0
LOCKHEED MARTIN CORP	COM	539830109	73	211	SH	OTR	211	0	0
LOWES COS INC	COM	548661107	801	6,979	SH	SOLE	6,979	0	0
LOWES COS INC	COM	548661107	270	2,350	SH	OTR	1,000	0	1,350
MASTERCARD INCORPORATED	CL A	57636Q104	2,554	11,474	SH	SOLE	11,454	0	20
MASTERCARD INCORPORATED	CL A	57636Q104	238	1,070	SH	OTR	1,030	40	0
MCDONALDS CORP	COM	580135101	692	4,138	SH	SOLE	4,138	0	0
MCDONALDS CORP	COM	580135101	44	265	SH	OTR	75	190	0
MCKESSON CORP	COM	58155Q103	213	1,609	SH	SOLE	1,609	0	0
MCKESSON CORP	COM	58155Q103	36	275	SH	OTR	275	0	0
MERCK & CO INC	COM	58933Y105	4,064	57,281	SH	SOLE	57,241	0	40
MERCK & CO INC	COM	58933Y105	538	7,581	SH	OTR	6,596	985	0
METLIFE INC	COM	59156R108	679	14,523	SH	SOLE	14,483	0	40
METLIFE INC	COM	59156R108	75	1,595	SH	OTR	1,500	95	0
MICROSOFT CORP	COM	594918104	4,653	40,683	SH	SOLE	39,368	0	1,315
MICROSOFT CORP	COM	594918104	425	3,715	SH	OTR	3,185	530	0
MICROCHIP TECHNOLOGY INC	COM	595017104	278	3,523	SH	SOLE	3,523	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	24	300	SH	OTR	300	0	0
NEXTERA ENERGY INC	COM	65339F101	891	5,314	SH	SOLE	5,314	0	0
NEXTERA ENERGY INC	COM	65339F101	78	466	SH	OTR	288	178	0
NIKE INC	CL B	654106103	461	5,445	SH	SOLE	5,445	0	0
NIKE INC	CL B	654106103	169	1,990	SH	OTR	1,990	0	0
NUCOR CORP	COM	670346105	1,227	19,333	SH	SOLE	19,333	0	0
NUCOR CORP	COM	670346105	216	3,410	SH	OTR	3,410	0	0
ORACLE CORP	COM	68389X105	1,569	30,428	SH	SOLE	30,404	0	24
ORACLE CORP	COM	68389X105	222	4,305	SH	OTR	4,115	190	0
PPG INDS INC	COM	693506107	222	2,035	SH	SOLE	2,035	0	0
PPG INDS INC	COM	693506107	39	355	SH	OTR	325	30	0
PAYCHEX INC	COM	704326107	666	9,043	SH	SOLE	9,018	0	25
PAYCHEX INC	COM	704326107	20	265	SH	OTR	215	50	0
PEPSICO INC	COM	713448108	3,010	26,921	SH	SOLE	26,911	0	10
PEPSICO INC	COM	713448108	298	2,668	SH	OTR	2,218	450	0
PFIZER INC	COM	717081103	2,937	66,637	SH	SOLE	66,607	0	30
PFIZER INC	COM	717081103	208	4,720	SH	OTR	3,515	1,205	0
PHILLIPS 66	COM	718546104	693	6,144	SH	SOLE	6,134	0	10
PHILLIPS 66	COM	718546104	75	665	SH	OTR	655	10	0
PROCTER AND GAMBLE CO	COM	742718109	1,758	21,127	SH	SOLE	21,127	0	0
PROCTER AND GAMBLE CO	COM	742718109	199	2,387	SH	OTR	2,132	255	0
ROYAL BK CDA MONTREAL QUE	COM	780087102	615	7,666	SH	SOLE	7,666	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	601	2,069	SH	SOLE	2,069	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	370	3,782	SH	SOLE	3,782	0	0
SPDR SERIES	S&P	78464A870	373	3,895	SH	SOLE	3,010	0	885

TRUST	BIOTECH									
SALESFORCE COM INC	COM	79466L302	1,824	11,469	SH	SOLE		11,469	0	0
SALESFORCE COM INC	COM	79466L302	184	1,160	SH	OTR		1,125	35	0
SCHLUMBERGER LTD	COM	806857108	532	8,738	SH	SOLE		8,165	0	573
SCHLUMBERGER LTD	COM	806857108	45	740	SH	OTR		740	0	0
SIMMONS 1ST NATL CORP	CL A \$1 PAR	828730200	448	15,208	SH	SOLE		15,208	0	0
SONOCO PRODS CO	COM	835495102	345	6,220	SH	SOLE		6,220	0	0
SONOCO PRODS CO	COM	835495102	47	849	SH	OTR		0	849	0
SOUTHERN CO	COM	842587107	759	17,409	SH	SOLE		17,394	0	15
SOUTHERN CO	COM	842587107	56	1,276	SH	OTR		512	764	0
STARBUCKS CORP	COM	855244109	1,385	24,359	SH	SOLE		24,324	0	35
STARBUCKS CORP	COM	855244109	150	2,635	SH	OTR		2,525	110	0
STARWOOD PPTY TR INC	COM	85571B105	110	5,095	SH	SOLE		5,095	0	0
STARWOOD PPTY TR INC	COM	85571B105	508	23,615	SH	OTR		0	0	23,615
SUNTRUST BKS INC	COM	867914103	267	4,000	SH	SOLE		4,000	0	0
TJX COS INC NEW	COM	872540109	2,476	22,102	SH	SOLE		22,077	0	25
TJX COS INC NEW	COM	872540109	156	1,395	SH	OTR		1,120	275	0
TARGET CORP	COM	87612EAP1	195	2,205	SH	SOLE		2,205	0	0
TARGET CORP	COM	87612EAP1	9	105	SH	OTR		105	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,756	7,196	SH	SOLE		7,186	0	10
THERMO FISHER SCIENTIFIC INC	COM	883556102	40	165	SH	OTR		135	30	0
3M CO	COM	88579Y101	469	2,226	SH	SOLE		2,226	0	0
3M CO	COM	88579Y101	88	416	SH	OTR		416	0	0
TOTAL S A	SPONSORED ADR	89151E109	206	3,204	SH	SOLE		3,204	0	0
TRAVELERS COMPANIES INC	COM	89417E109	198	1,530	SH	SOLE		1,530	0	0
TRAVELERS COMPANIES INC	COM	89417E109	39	300	SH	OTR		0	300	0
US BANCORP DEL	COM NEW	902973304	3,607	68,309	SH	SOLE		68,309	0	0
UNION PAC CORP	COM	907818108	1,502	9,224	SH	SOLE		9,212	0	12
UNION PAC CORP	COM	907818108	231	1,420	SH	OTR		1,375	45	0
UNITED PARCEL SERVICE INC	CL B	911312106	499	4,271	SH	SOLE		4,271	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	64	550	SH	OTR		550	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	896	6,409	SH	SOLE		6,409	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	83	595	SH	OTR		575	20	0
UNITEDHEALTH GROUP INC	COM	91324P102	333	1,250	SH	SOLE		1,250	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	39	145	SH	OTR		145	0	0
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	511	3,825	SH	SOLE		1,345	0	2,480
VERIZON COMMUNICATIONS	COM	92343V104	3,799	71,153	SH	SOLE		71,153	0	0

INC										
VERIZON COMMUNICATIONS INC	COM	92343V104	276	5,165	SH	OTR	4,660	505	0	
VISA INC	COM CL A	92826C839	237	1,582	SH	SOLE	1,336	0	246	
WALMART INC	COM	931142103	1,795	19,119	SH	SOLE	19,119	0	0	
WALMART INC	COM	931142103	39	410	SH	OTR	410	0	0	
WALGREENS BOOTS ALLIANCE INC	COM	931427108	510	7,000	SH	SOLE	7,000	0	0	
WALGREENS BOOTS ALLIANCE INC	COM	931427108	9	125	SH	OTR	125	0	0	
WASTE MGMT INC DEL	COM	94106L109	576	6,375	SH	SOLE	6,375	0	0	
WASTE MGMT INC DEL	COM	94106L109	39	430	SH	OTR	430	0	0	
WELLS FARGO CO NEW	COM	949746101	566	10,774	SH	SOLE	10,774	0	0	
WELLS FARGO CO NEW	COM	949746101	60	1,135	SH	OTR	1,080	55	0	
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	525	11,510	SH	SOLE	6,450	0	5,060	