

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: 12-31-2017

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 OF THE OZARKS
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 02-05-2018
[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: 235
Form 13F Information Table Value Total: 263,801
(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

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 INFORMATION TABLE

OMB APPROVAL

OMB Number: 3235-0006

Expires: Oct 31, 2018

Estimated average burden hours per response: 23.8

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	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	382	2,495	SH		SOLE		1,995	0	500
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	65	425	SH		OTR		425	0	0
INGERSOLL-RAND PLC	SHS	G47791101	227	2,544	SH		SOLE		2,544	0	0
INGERSOLL-RAND PLC	SHS	G47791101	49	548	SH		OTR		548	0	0
INVESCO LTD	SHS	G491BT108	857	23,444	SH		SOLE		23,394	0	50
INVESCO LTD	SHS	G491BT108	157	4,310	SH		OTR		4,155	155	0
MEDTRONIC PLC	SHS	G5960L103	2,003	24,800	SH		SOLE		16,780	0	8,020
MEDTRONIC PLC	SHS	G5960L103	359	4,440	SH		OTR		3,850	40	550
BROADCOM LTD	SHS	Y09827109	989	3,849	SH		SOLE		3,849	0	0
BROADCOM LTD	SHS	Y09827109	34	131	SH		OTR		131	0	0
AFLAC INC	COM	001055102	1,804	20,550	SH		SOLE		550	0	20,000
AT&T INC	COM	00206R102	6,431	165,412	SH		SOLE		119,813	0	45,599
AT&T INC	COM	00206R102	953	24,499	SH		OTR		20,905	1,694	1,900
ABBOTT LABS	COM	002824100	1,538	26,952	SH		SOLE		15,512	0	11,440
ABBOTT LABS	COM	002824100	39	685	SH		OTR		245	440	0
ABBVIE INC	COM	00287Y109	3,871	40,028	SH		SOLE		28,628	0	11,400
ABBVIE INC	COM	00287Y109	617	6,375	SH		OTR		5,370	300	705
ADOBE SYS INC	COM	00724F101	210	1,197	SH		SOLE		1,197	0	0
AIR PRODS & CHEMS INC	COM	009158106	251	1,531	SH		SOLE		1,531	0	0
ALLSTATE CORP	COM	020002101	768	7,330	SH		SOLE		2,253	0	5,077
ALLSTATE CORP	COM	020002101	96	915	SH		OTR		915	0	0
ALPHABET INC	CAP STK CL C	02079K107	407	389	SH		SOLE		389	0	0
ALPHABET INC	CAP STK CL C	02079K107	58	55	SH		OTR		55	0	0
ALPHABET INC	CAP STK CL A	02079K305	1,330	1,263	SH		SOLE		1,263	0	0
ALPHABET INC	CAP STK CL A	02079K305	75	71	SH		OTR		68	3	0
ALTRIA GROUP INC	COM	02209S103	2,812	39,383	SH		SOLE		39,363	0	20
ALTRIA GROUP INC	COM	02209S103	191	2,675	SH		OTR		1,835	840	0
AMERICAN ELEC PWR INC	COM	025537101	442	6,009	SH		SOLE		6,009	0	0
AMERICAN ELEC PWR INC	COM	025537101	21	292	SH		OTR		292	0	0
AMGEN INC	COM	031162100	2,599	14,948	SH		SOLE		14,938	0	10

AMGEN INC	COM	031162100	577	3,320	SH	OTR	2,970	85	265
APPLE INC	COM	037833100	5,613	33,167	SH	SOLE	32,767	0	400
APPLE INC	COM	037833100	810	4,789	SH	OTR	4,114	265	410
APPLIED MATLS INC	COM	038222105	2,095	40,983	SH	SOLE	40,893	0	90
APPLIED MATLS INC	COM	038222105	209	4,092	SH	OTR	3,692	100	300
AUTOMATIC DATA PROCESSING	IN COM	053015103	1,920	16,386	SH	SOLE	386	0	16,000
BB&T CORP	COM	054937107	1,630	32,776	SH	SOLE	32,776	0	0
BB&T CORP	COM	054937107	1,004	20,185	SH	OTR	20,120	65	0
BANK AMER CORP	COM	060505104	2,062	69,862	SH	SOLE	62,566	0	7,296
BANK AMER CORP	COM	060505104	525	17,773	SH	OTR	13,070	2,963	1,740
BANK OF THE OZARKS	COM	063904106	85,393	1,762,507	SH	SOLE	1,204,702	139,512	418,293
BANK OF THE OZARKS	COM	063904106	5,497	113,455	SH	OTR	29,726	83,729	0
BAXTER INTL INC	COM	071813109	123	1,900	SH	SOLE	1,900	0	0
BAXTER INTL INC	COM	071813109	105	1,620	SH	OTR	1,620	0	0
BECTON DICKINSON & CO	COM	075887109	213	997	SH	SOLE	997	0	0
BECTON DICKINSON & CO	COM	075887109	36	170	SH	OTR	170	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	162	815	SH	SOLE	650	0	165
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	87	440	SH	OTR	440	0	0
BLACKROCK INC	COM	09247X101	214	417	SH	SOLE	417	0	0
BOEING CO	COM	097023105	1,247	4,230	SH	SOLE	4,230	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	3,159	51,549	SH	SOLE	51,534	0	15
BRISTOL MYERS SQUIBB CO	COM	110122108	648	10,580	SH	OTR	8,915	590	1,075
BROADRIDGE FINL SOLUTIONS	IN COM	11133T103	362	4,000	SH	SOLE	0	0	4,000
CDK GLOBAL INC	COM	12508E101	380	5,333	SH	SOLE	0	0	5,333
CSX CORP	COM	126408103	215	3,908	SH	SOLE	3,908	0	0
CVS HEALTH CORP	COM	126650100	1,093	15,081	SH	SOLE	15,061	0	20
CVS HEALTH CORP	COM	126650100	101	1,390	SH	OTR	1,325	65	0
CAPITAL ONE FINL CORP	COM	14040H105	999	10,034	SH	SOLE	10,019	0	15
CAPITAL ONE FINL CORP	COM	14040H105	47	475	SH	OTR	415	60	0
CHEVRON CORP NEW	COM	166764100	3,246	25,930	SH	SOLE	25,900	0	30
CHEVRON CORP NEW	COM	166764100	365	2,919	SH	OTR	2,729	190	0
CISCO SYS INC	COM	17275R102	2,884	75,313	SH	SOLE	73,718	0	1,595
CISCO SYS INC	COM	17275R102	569	14,860	SH	OTR	12,905	415	1,540
CLAYMORE EXCHANGE TRD FD	TR GUGG CHN TECH	18383Q135	384	6,330	SH	SOLE	255	0	6,075
COCA COLA CO	COM	191216100	1,958	42,679	SH	SOLE	25,827	0	16,852
COCA COLA CO	COM	191216100	97	2,108	SH	OTR	1,400	708	0
COLGATE PALMOLIVE CO	COM	194162103	1,002	13,280	SH	SOLE	13,265	0	15
COLGATE	COM	194162103	79	1,050	SH	OTR	630	420	0

PALMOLIVE CO										
COMCAST CORP NEW	CL A	20030N101	1,468	36,648	SH	SOLE		36,608	0	40
COMCAST CORP NEW	CL A	20030N101	97	2,410	SH	OTR		2,175	235	0
COMMERCE BANCSHARES INC	COM	200525103	1,178	21,101	SH	SOLE		21,101	0	0
CONOCOPHILLIPS	COM	20825C104	837	15,256	SH	SOLE		15,256	0	0
CONOCOPHILLIPS	COM	20825C104	36	650	SH	OTR		475	175	0
CONSOLIDATED EDISON INC	COM	209115104	289	3,400	SH	SOLE		3,400	0	0
CURTISS WRIGHT CORP	COM	231561101	244	2,000	SH	SOLE		2,000	0	0
DFA INVT DIMENSIONS GROUP	IN TWO YR GLOBAL	233203645	204	20,675	SH	SOLE		20,675	0	0
DFA INVT DIMENSIONS GROUP	IN GLOBAL FIX INCM	233203884	194	17,888	SH	SOLE		17,888	0	0
DANAHER CORP DEL	COM	235851102	650	7,005	SH	SOLE		7,005	0	0
DANAHER CORP DEL	COM	235851102	35	380	SH	OTR		360	20	0
DARDEN RESTAURANTS INC	COM	237194105	318	3,310	SH	SOLE		3,310	0	0
DISNEY WALT CO	COM DISNEY	254687106	758	7,054	SH	SOLE		7,054	0	0
DISNEY WALT CO	COM DISNEY	254687106	347	3,225	SH	OTR		2,900	0	325
DOWDUPONT INC	COM	26078J100	1,238	17,380	SH	SOLE		17,380	0	0
DOWDUPONT INC	COM	26078J100	80	1,128	SH	OTR		703	425	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	2,033	24,175	SH	SOLE		18,926	0	5,249
DUKE ENERGY CORP NEW	COM NEW	26441C204	192	2,282	SH	OTR		1,842	440	0
EMERSON ELEC CO	COM	291011104	224	3,221	SH	SOLE		3,221	0	0
EMERSON ELEC CO	COM	291011104	21	300	SH	OTR		300	0	0
ENBRIDGE INC	COM	29250N105	160	4,100	SH	SOLE		3,848	0	252
ENBRIDGE INC	COM	29250N105	77	1,968	SH	OTR		1,968	0	0
ENTERGY CORP NEW	COM	29364G103	341	4,193	SH	SOLE		4,193	0	0
EXXON MOBIL CORP	COM	30231G102	4,701	56,204	SH	SOLE		46,355	0	9,849
EXXON MOBIL CORP	COM	30231G102	836	10,000	SH	OTR		8,930	575	495
FEDEX CORP	COM	31428X106	2,047	8,203	SH	SOLE		8,196	0	7
FEDEX CORP	COM	31428X106	72	290	SH	OTR		265	25	0
FIFTH THIRD BANCORP	COM	316773100	849	27,976	SH	SOLE		27,976	0	0
FORTINET INC	COM	34959E109	1,204	27,557	SH	SOLE		27,557	0	0
FORTINET INC	COM	34959E109	58	1,330	SH	OTR		1,285	45	0
GENERAL ELECTRIC CO	COM	369604103	1,444	82,759	SH	SOLE		54,818	0	27,941
GENERAL ELECTRIC CO	COM	369604103	176	10,058	SH	OTR		8,818	1,240	0
GOLDMAN SACHS GROUP INC	COM	38141G104	912	3,580	SH	SOLE		3,570	0	10
GOLDMAN SACHS GROUP INC	COM	38141G104	76	300	SH	OTR		285	15	0
GOLUB CAP BDC	COM	38173M102	493	27,065	SH	SOLE		3,060	0	24,005

INC										
HOME DEPOT INC	COM	437076102	1,435	7,570	SH	SOLE		7,560	0	10
HOME DEPOT INC	COM	437076102	64	340	SH	OTR		300	40	0
HONEYWELL INTL INC	COM	438516106	1,363	8,885	SH	SOLE		8,875	0	10
HONEYWELL INTL INC	COM	438516106	222	1,450	SH	OTR		1,415	35	0
HUNT J B TRANS SVCS INC	COM	445658107	253	2,200	SH	SOLE		2,200	0	0
HUNT J B TRANS SVCS INC	COM	445658107	163	1,420	SH	OTR		1,420	0	0
INTEL CORP	COM	458140100	3,042	65,895	SH	SOLE		57,842	0	8,053
INTEL CORP	COM	458140100	331	7,160	SH	OTR		6,595	565	0
INTERNATIONAL BUSINESS MA	CHS COM	459200101	751	4,892	SH	SOLE		4,892	0	0
INTERNATIONAL BUSINESS MA	CHS COM	459200101	91	590	SH	OTR		590	0	0
INVENTRUST PPTYS CORP	COM	46124J102	51	15,597	SH	SOLE		15,597	0	0
INVESCO SR INCOME TR	COM	46131H107	44	10,080	SH	SOLE		10,080	0	0
ISHARES SILVER TRUST	ISHARES	46428Q109	160	10,000	SH	SOLE		10,000	0	0
ISHARES GOLD TRUST	ISHARES	464285105	339	27,065	SH	SOLE		2,460	0	24,605
ISHARES TR	CORE S&P500 ETF	464287200	773	2,876	SH	SOLE		2,876	0	0
ISHARES TR	CORE S&P500 ETF	464287200	16	60	SH	OTR		60	0	0
ISHARES TR	CORE US AGGBD ET	464287226	203	1,857	SH	SOLE		1,857	0	0
ISHARES TR	IBOXX INV CP ETF	464287242	235	1,932	SH	SOLE		1,932	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,662	23,643	SH	SOLE		23,643	0	0
ISHARES TR	MSCI EAFE ETF	464287465	149	2,125	SH	OTR		2,125	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	283	1,518	SH	SOLE		1,518	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	1,162	15,133	SH	SOLE		12,783	0	2,350
ISHARES TR	CORE S&P SCP ETF	464287804	128	1,665	SH	OTR		1,315	350	0
JPMORGAN CHASE & CO	COM	46625H100	1,309	12,241	SH	SOLE		9,741	0	2,500
JPMORGAN CHASE & CO	COM	46625H100	79	738	SH	OTR		738	0	0
JOHNSON & JOHNSON	COM	478160104	2,397	17,156	SH	SOLE		17,156	0	0
JOHNSON & JOHNSON	COM	478160104	339	2,425	SH	OTR		1,860	565	0
KIMBERLY CLARK CORP	COM	494368103	537	4,447	SH	SOLE		4,447	0	0
KIMBERLY CLARK CORP	COM	494368103	42	350	SH	OTR		350	0	0

KINDER MORGAN INC DEL	COM	49456B101	287	15,900	SH	SOLE	900	0	15,000
KINDER MORGAN INC DEL	COM	49456B101	81	4,500	SH	OTR	4,500	0	0
KRAFT HEINZ CO	COM	500754106	336	4,320	SH	SOLE	4,320	0	0
KRAFT HEINZ CO	COM	500754106	11	145	SH	OTR	145	0	0
LILLY ELI & CO	COM	532457108	827	9,792	SH	SOLE	9,792	0	0
LILLY ELI & CO	COM	532457108	22	255	SH	OTR	255	0	0
LINCOLN NATL CORP IND	COM	534187109	2,148	27,949	SH	SOLE	27,949	0	0
LOCKHEED MARTIN CORP	COM	539830109	673	2,095	SH	SOLE	2,095	0	0
LOCKHEED MARTIN CORP	COM	539830109	77	240	SH	OTR	240	0	0
LOWES COS INC	COM	548661107	784	8,440	SH	SOLE	8,440	0	0
LOWES COS INC	COM	548661107	138	1,485	SH	OTR	1,485	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	1,779	11,754	SH	SOLE	11,734	0	20
MASTERCARD INCORPORATED	CL A	57636Q104	117	770	SH	OTR	720	50	0
MCDONALDS CORP	COM	580135101	771	4,481	SH	SOLE	4,481	0	0
MCDONALDS CORP	COM	580135101	46	265	SH	OTR	75	190	0
MCKESSON CORP	COM	58155Q103	427	2,738	SH	SOLE	2,738	0	0
MCKESSON CORP	COM	58155Q103	62	400	SH	OTR	400	0	0
MERCK & CO INC	COM	58933Y105	3,091	54,929	SH	SOLE	48,909	0	6,020
MERCK & CO INC	COM	58933Y105	622	11,046	SH	OTR	9,296	985	765
METLIFE INC	COM	59156R108	778	15,384	SH	SOLE	15,344	0	40
METLIFE INC	COM	59156R108	252	4,975	SH	OTR	4,335	95	545
MICROSOFT CORP	COM	594918104	3,549	41,486	SH	SOLE	35,171	0	6,315
MICROSOFT CORP	COM	594918104	325	3,805	SH	OTR	3,275	530	0
MICROCHIP TECHNOLOGY INC	COM	595017104	326	3,710	SH	SOLE	3,710	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	32	360	SH	OTR	360	0	0
MONSANTO CO NEW	COM	61166W101	902	7,722	SH	SOLE	7,712	0	10
MONSANTO CO NEW	COM	61166W101	17	145	SH	OTR	135	10	0
NEXTERA ENERGY INC	COM	65339F101	235	1,502	SH	SOLE	1,502	0	0
NEXTERA ENERGY INC	COM	65339F101	5	30	SH	OTR	30	0	0
NIKE INC	CL B	654106103	471	7,530	SH	SOLE	7,530	0	0
NIKE INC	CL B	654106103	423	6,758	SH	OTR	5,878	0	880
NUCOR CORP	COM	670346105	1,250	19,659	SH	SOLE	19,659	0	0
NUCOR CORP	COM	670346105	217	3,410	SH	OTR	3,410	0	0
ORACLE CORP	COM	68389X105	1,377	29,118	SH	SOLE	27,684	0	1,434
ORACLE CORP	COM	68389X105	590	12,475	SH	OTR	11,015	190	1,270
PPG INDS INC	COM	693506107	237	2,025	SH	SOLE	2,025	0	0
PPG INDS INC	COM	693506107	41	355	SH	OTR	325	30	0
PPL CORP	COM	69351T106	217	7,010	SH	SOLE	7,010	0	0
PPL CORP	COM	69351T106	14	465	SH	OTR	465	0	0
PAYCHEX INC	COM	704326107	569	8,354	SH	SOLE	8,329	0	25
PAYCHEX INC	COM	704326107	18	265	SH	OTR	215	50	0
PEPSICO INC	COM	713448108	3,316	27,649	SH	SOLE	18,639	0	9,010
PEPSICO INC	COM	713448108	303	2,524	SH	OTR	2,074	450	0

PFIZER INC	COM	717081103	2,374	65,549	SH	SOLE	51,918	0	13,631
PFIZER INC	COM	717081103	148	4,075	SH	OTR	2,720	1,355	0
PHILLIPS 66	COM	718546104	512	5,060	SH	SOLE	5,050	0	10
PHILLIPS 66	COM	718546104	357	3,525	SH	OTR	3,020	10	495
POWERSHARES QQQ TRUST	UNIT SER 1	73935A104	236	1,516	SH	SOLE	1,516	0	0
POWERSHARES QQQ TRUST	UNIT SER 1	73935A104	779	5,000	SH	OTR	5,000	0	0
PRICELINE GRP INC	COM NEW	741503403	704	405	SH	SOLE	403	0	2
PRICELINE GRP INC	COM NEW	741503403	66	38	SH	OTR	35	3	0
PROCTER AND GAMBLE CO	COM	742718109	1,797	19,558	SH	SOLE	9,381	0	10,177
PROCTER AND GAMBLE CO	COM	742718109	426	4,637	SH	OTR	4,382	255	0
ROYAL BK CDA MONTREAL QUE	COM	780087102	828	10,142	SH	SOLE	10,142	0	0
RYDEX ETF TRUST	GUG S&P500 EQ WT	78355W106	235	2,325	SH	SOLE	2,325	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	329	1,232	SH	SOLE	1,232	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	296	3,132	SH	SOLE	3,132	0	0
SALESFORCE COM INC	COM	79466L302	1,152	11,268	SH	SOLE	11,268	0	0
SALESFORCE COM INC	COM	79466L302	140	1,365	SH	OTR	1,240	50	75
SCHLUMBERGER LTD	COM	806857108	442	6,557	SH	SOLE	6,557	0	0
SCHLUMBERGER LTD	COM	806857108	30	440	SH	OTR	440	0	0
SIMMONS 1ST NATL CORP	CL A \$1 PAR	828730200	450	7,878	SH	SOLE	7,878	0	0
SIMMONS 1ST NATL CORP	CL A \$1 PAR	828730200	84	1,475	SH	OTR	1,475	0	0
SONOCO PRODS CO	COM	835495102	331	6,220	SH	SOLE	1,600	0	4,620
SONOCO PRODS CO	COM	835495102	45	849	SH	OTR	0	849	0
SOUTHERN CO	COM	842587107	902	18,762	SH	SOLE	8,747	0	10,015
SOUTHERN CO	COM	842587107	61	1,276	SH	OTR	512	764	0
STARBUCKS CORP	COM	855244109	1,444	25,147	SH	SOLE	25,112	0	35
STARBUCKS CORP	COM	855244109	346	6,025	SH	OTR	5,310	110	605
SUNTRUST BKS INC	COM	867914103	294	4,555	SH	SOLE	555	0	4,000
TJX COS INC NEW	COM	872540109	1,597	20,884	SH	SOLE	20,859	0	25
TJX COS INC NEW	COM	872540109	266	3,475	SH	OTR	2,865	275	335
TARGET CORP	COM	87612EAP1	255	3,910	SH	SOLE	3,910	0	0
TARGET CORP	COM	87612EAP1	149	2,290	SH	OTR	1,980	0	310
THERMO FISHER SCIENTIFIC	INC COM	883556102	1,410	7,426	SH	SOLE	7,416	0	10
THERMO FISHER SCIENTIFIC	INC COM	883556102	33	175	SH	OTR	140	35	0
3M CO	COM	88579Y101	591	2,512	SH	SOLE	2,512	0	0
3M CO	COM	88579Y101	111	470	SH	OTR	470	0	0
TRAVELERS COMPANIES INC	COM	89417E109	368	2,712	SH	SOLE	2,712	0	0
TRAVELERS	COM	89417E109	41	300	SH	OTR	0	300	0

COMPANIES INC										
US BANCORP DEL	COM NEW	902973304	4,372	81,604	SH	SOLE		81,569	0	35
US BANCORP DEL	COM NEW	902973304	123	2,295	SH	OTR		1,490	655	150
UNION PAC CORP	COM	907818108	1,144	8,534	SH	SOLE		8,522	0	12
UNION PAC CORP	COM	907818108	186	1,390	SH	OTR		1,345	45	0
UNITED PARCEL SERVICE INC	CL B	911312106	560	4,699	SH	SOLE		4,699	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	30	250	SH	OTR		250	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	840	6,586	SH	SOLE		6,586	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	126	985	SH	OTR		965	20	0
UNITEDHEALTH GROUP INC	COM	91324P102	364	1,650	SH	SOLE		1,650	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	282	1,277	SH	OTR		1,277	0	0
VANGUARD WHITEHALL FDS IN	C HIGH DIV YLD	921946406	257	3,000	SH	SOLE		0	0	3,000
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	330	2,690	SH	SOLE		590	0	2,100
VERIZON COMMUNICATIONS IN	C COM	92343V104	3,830	72,358	SH	SOLE		62,258	0	10,100
VERIZON COMMUNICATIONS IN	C COM	92343V104	685	12,950	SH	OTR		10,895	655	1,400
WAL-MART STORES INC	COM	931142103	2,213	22,408	SH	SOLE		22,408	0	0
WAL-MART STORES INC	COM	931142103	40	410	SH	OTR		410	0	0
WALGREENS BOOTS ALLIANCE	INC COM	931427108	582	8,018	SH	SOLE		8,018	0	0
WALGREENS BOOTS ALLIANCE	INC COM	931427108	24	325	SH	OTR		325	0	0
WASTE MGMT INC DEL	COM	94106L109	561	6,500	SH	SOLE		6,500	0	0
WASTE MGMT INC DEL	COM	94106L109	49	565	SH	OTR		565	0	0
WELLS FARGO CO NEW	COM	949746101	1,184	19,518	SH	SOLE		19,493	0	25
WELLS FARGO CO NEW	COM	949746101	99	1,635	SH	OTR		1,580	55	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	271	5,195	SH	SOLE		395	0	4,800