

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

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: 09-30-2023

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: EVP CORPORATE TRUST MANAGER
Phone: 501-978-2218

Signature, Place, and Date of Signing:

/s/ SHEILA MAYDEN LITTLE ROCK, AR 11-13-2023
[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: 255
Form 13F Information Table Value Total: 182,227,268
(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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FORM 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 FIGI	COLUMN 4 VALUE (to the nearest dollar)	COLUMN 5 SHRS OR PRN AMT	COLUMN 5 SH/ PUT/ CALL	COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
									SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101		1,314,123	4,279	SH	SOLE	4,279	0	0	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101		167,374	545	SH	OTR	466	79	0	
INVESCO LTD	SHS	G491BT108		585,969	40,356	SH	SOLE	40,356	0	0	
INVESCO LTD	SHS	G491BT108		41,091	2,830	SH	OTR	1,985	845	0	
MEDTRONIC PLC	SHS	G5960L103		1,263,868	16,129	SH	SOLE	16,129	0	0	
MEDTRONIC PLC	SHS	G5960L103		786,499	10,037	SH	OTR	9,562	270	205	
NXP SEMICONDUCTORS N V	COM	N6596X109		1,433,226	7,169	SH	SOLE	7,169	0	0	
NXP SEMICONDUCTORS N V	COM	N6596X109		219,112	1,096	SH	OTR	897	149	50	
AFLAC INC	COM	001055102		1,941,775	25,300	SH	OTR	25,300	0	0	
AT&T INC	COM	00206R102		418,337	27,852	SH	SOLE	27,230	522	100	
AT&T INC	COM	00206R102		253,297	16,864	SH	OTR	8,864	8,000	0	
ABBOTT LABS	COM	002824100		709,910	7,330	SH	SOLE	6,980	350	0	
ABBOTT LABS	COM	002824100		988,838	10,210	SH	OTR	10,210	0	0	
ABBVIE INC	COM	00287Y109		2,442,049	16,383	SH	SOLE	16,283	100	0	
ABBVIE INC	COM	00287Y109		1,931,072	12,955	SH	OTR	12,955	0	0	
ADOBE INC	COM	00724F101		226,905	445	SH	SOLE	445	0	0	
ADOBE INC	COM	00724F101		44,361	87	SH	OTR	0	0	87	
ALLSTATE CORP	COM	020002101		143,050	1,284	SH	SOLE	1,284	0	0	
ALLSTATE CORP	COM	020002101		565,628	5,077	SH	OTR	5,077	0	0	
ALPHABET INC	CAP STK CL C	02079K107		365,092	2,769	SH	SOLE	2,769	0	0	
ALPHABET INC	CAP STK CL A	02079K305		2,441,324	18,656	SH	SOLE	18,656	0	0	
ALPHABET INC	CAP STK CL A	02079K305		425,425	3,251	SH	OTR	3,251	0	0	
ALTRIA GROUP INC	COM	02209S103		292,247	6,950	SH	SOLE	6,230	720	0	
ALTRIA GROUP INC	COM	02209S103		84,100	2,000	SH	OTR	0	0	2,000	
AMAZON COM INC	COM	023135106		695,346	5,470	SH	SOLE	5,470	0	0	
AMAZON COM INC	COM	023135106		38,136	300	SH	OTR	0	300	0	
AMERICAN ELEC PWR CO INC	COM	025537101		263,044	3,497	SH	SOLE	3,497	0	0	
AMERICAN ELEC PWR CO INC	COM	025537101		174,510	2,320	SH	OTR	1,350	970	0	

AMERIPRISE FINL INC	COM	03076C106	946,181	2,870	SH	SOLE	2,870	0	0
AMERIPRISE FINL INC	COM	03076C106	95,277	289	SH	OTR	178	111	0
AMGEN INC	COM	031162100	2,699,156	10,043	SH	SOLE	9,993	50	0
AMGEN INC	COM	031162100	373,038	1,388	SH	OTR	1,275	113	0
APPLE INC	COM	037833100	9,886,863	57,747	SH	SOLE	57,284	413	50
APPLE INC	COM	037833100	1,513,325	8,839	SH	OTR	7,023	579	1,237
APPLIED MATLS INC	COM	038222105	3,473,295	25,087	SH	SOLE	25,087	0	0
APPLIED MATLS INC	COM	038222105	432,656	3,125	SH	OTR	3,125	0	0
ARES CAPITAL CORP	COM	04010L103	233,640	12,000	SH	SOLE	12,000	0	0
ARES CAPITAL CORP	COM	04010L103	564,630	29,000	SH	OTR	0	0	29,000
ARISTA NETWORKS INC	COM	040413106	1,284,934	6,986	SH	SOLE	6,986	0	0
ARISTA NETWORKS INC	COM	040413106	93,068	506	SH	OTR	298	208	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	93,585	389	SH	SOLE	389	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,681,654	6,990	SH	OTR	6,990	0	0
AVALONBAY CMNTYS INC	COM	053484101	1,068,909	6,224	SH	SOLE	6,224	0	0
AVALONBAY CMNTYS INC	COM	053484101	144,948	844	SH	OTR	739	105	0
BANK AMERICA CORP	COM	060505104	1,954,932	71,400	SH	SOLE	70,567	50	783
BANK AMERICA CORP	COM	060505104	406,894	14,861	SH	OTR	10,071	608	4,182
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	79,518	227	SH	SOLE	227	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	138,018	394	SH	OTR	103	0	291
BLACKROCK INC	COM	09247X101	1,022,100	1,581	SH	SOLE	1,581	0	0
BLACKROCK INC	COM	09247X101	82,750	128	SH	OTR	43	60	25
BLACKSTONE INC	COM	09260D107	928,046	8,662	SH	SOLE	8,662	0	0
BLACKSTONE INC	COM	09260D107	87,104	813	SH	OTR	485	328	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	889,239	8,138	SH	SOLE	8,138	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	198,871	1,820	SH	OTR	750	1,070	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	782,727	13,486	SH	SOLE	12,936	500	50
BRISTOL-MYERS SQUIBB CO	COM	110122108	157,288	2,710	SH	OTR	1,410	1,300	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	716,200	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	531,571	640	SH	SOLE	640	0	0
BROADCOM INC	COM	11135F101	103,822	125	SH	OTR	0	105	20
CVS HEALTH CORP	COM	126650100	460,393	6,594	SH	SOLE	6,594	0	0
CVS HEALTH CORP	COM	126650100	27,229	390	SH	OTR	390	0	0

CAPITAL ONE FINL CORP	COM	14040H105	681,388	7,021	SH	SOLE	7,021	0	0
CAPITAL ONE FINL CORP	COM	14040H105	31,541	325	SH	OTR	325	0	0
CHEVRON CORP NEW	COM	166764100	2,018,887	11,973	SH	SOLE	11,848	125	0
CHEVRON CORP NEW	COM	166764100	336,059	1,993	SH	OTR	1,993	0	0
CHIPOTLE MEXICAN GRILL INC	COM	169656105	1,597,355	872	SH	SOLE	872	0	0
CHIPOTLE MEXICAN GRILL INC	COM	169656105	172,192	94	SH	OTR	73	21	0
CISCO SYS INC	COM	17275R102	1,828,377	34,010	SH	SOLE	33,710	200	100
CISCO SYS INC	COM	17275R102	215,631	4,011	SH	OTR	3,861	150	0
CITIGROUP INC	COM NEW	172967424	385,429	9,371	SH	SOLE	9,371	0	0
CITIGROUP INC	COM NEW	172967424	30,600	744	SH	OTR	369	375	0
COCA COLA CO	COM	191216100	1,167,015	20,847	SH	SOLE	20,397	400	50
COCA COLA CO	COM	191216100	458,812	8,196	SH	OTR	7,833	363	0
COMCAST CORP NEW	CL A	20030N101	450,006	10,149	SH	SOLE	10,149	0	0
COMCAST CORP NEW	CL A	20030N101	166,629	3,758	SH	OTR	400	1,000	2,358
CONOCOPHILLIPS	COM	20825C104	567,133	4,734	SH	SOLE	4,559	175	0
CONOCOPHILLIPS	COM	20825C104	209,650	1,750	SH	OTR	1,750	0	0
COSTCO WHSL CORP NEW	COM	22160K105	1,522,002	2,694	SH	SOLE	2,694	0	0
COSTCO WHSL CORP NEW	COM	22160K105	183,047	324	SH	OTR	273	51	0
CROWN CASTLE INC	COM	22822V101	65,433	711	SH	SOLE	711	0	0
CROWN CASTLE INC	COM	22822V101	227,774	2,475	SH	OTR	0	0	2,475
DEERE & CO	COM	244199105	323,414	857	SH	SOLE	857	0	0
DOLLAR GEN CORP NEW	COM	256677105	611,841	5,783	SH	SOLE	5,783	0	0
DOLLAR GEN CORP NEW	COM	256677105	64,326	608	SH	OTR	507	101	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,467,763	16,630	SH	SOLE	16,630	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	484,282	5,487	SH	OTR	3,457	235	1,795
DUPONT DE NEMOURS INC	COM	26614N102	1,289,810	17,292	SH	SOLE	17,292	0	0
DUPONT DE NEMOURS INC	COM	26614N102	95,997	1,287	SH	OTR	884	403	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	64,866	1,659	SH	SOLE	86	0	1,573
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	161,483	4,130	SH	OTR	0	0	4,130
EASTMAN CHEM CO	COM	277432100	194,715	2,538	SH	SOLE	2,538	0	0
EASTMAN CHEM CO	COM	277432100	103,572	1,350	SH	OTR	0	1,350	0
ELECTRONIC ARTS INC	COM	285512109	938,758	7,797	SH	SOLE	7,797	0	0
ELECTRONIC ARTS INC	COM	285512109	61,283	509	SH	OTR	334	175	0

EMERSON ELEC CO	COM	291011104	371,794	3,850	SH	SOLE	3,557	0	293
EMERSON ELEC CO	COM	291011104	163,203	1,690	SH	OTR	0	1,690	0
ENTERGY CORP NEW	COM	29364G103	315,702	3,413	SH	SOLE	3,413	0	0
ENTERGY CORP NEW	COM	29364G103	55,500	600	SH	OTR	0	600	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	268,972	5,341	SH	SOLE	643	0	4,698
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,035,754	20,567	SH	OTR	14,315	0	6,252
EXXON MOBIL CORP	COM	30231G102	2,078,931	17,681	SH	SOLE	15,860	0	1,821
EXXON MOBIL CORP	COM	30231G102	505,946	4,303	SH	OTR	4,303	0	0
META PLATFORMS INC	CL A	30303M102	90,663	302	SH	SOLE	302	0	0
META PLATFORMS INC	CL A	30303M102	117,081	390	SH	OTR	0	0	390
FEDEX CORP	COM	31428X106	484,803	1,830	SH	SOLE	1,830	0	0
FORTINET INC	COM	34959E109	2,713,656	46,245	SH	SOLE	46,245	0	0
FORTINET INC	COM	34959E109	466,506	7,950	SH	OTR	7,825	125	0
GENUINE PARTS CO	COM	372460105	302,331	2,094	SH	SOLE	2,094	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	95,453	295	SH	SOLE	295	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	136,870	423	SH	OTR	0	0	423
HOME DEPOT INC	COM	437076102	1,468,195	4,859	SH	SOLE	4,714	20	125
HOME DEPOT INC	COM	437076102	133,554	442	SH	OTR	442	0	0
HONEYWELL INTL INC	COM	438516106	1,823,014	9,868	SH	SOLE	9,793	75	0
HONEYWELL INTL INC	COM	438516106	382,781	2,072	SH	OTR	1,479	143	450
HOST HOTELS & RESORTS INC	COM	44107P104	179,984	11,200	SH	OTR	0	0	11,200
HUNT J B TRANS SVCS INC	COM	445658107	212,839	1,129	SH	SOLE	1,129	0	0
HUNT J B TRANS SVCS INC	COM	445658107	113,112	600	SH	OTR	600	0	0
ILLINOIS TOOL WKS INC	COM	452308109	651,086	2,827	SH	SOLE	2,827	0	0
ILLINOIS TOOL WKS INC	COM	452308109	35,698	155	SH	OTR	0	155	0
INTEL CORP	COM	458140100	293,856	8,266	SH	SOLE	8,266	0	0
INTEL CORP	COM	458140100	293,287	8,250	SH	OTR	8,250	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	153,723	2,255	SH	SOLE	2,255	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	52,013	763	SH	OTR	0	763	0
INVESCO SR INCOME TR	COM	46131H107	150,947	38,507	SH	SOLE	38,507	0	0
INVESCO SR INCOME TR	COM	46131H107	181,829	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	244,134	8,910	SH	OTR	0	0	8,910
IQVIA HLDGS INC	COM	46266C105	244,757	1,244	SH	SOLE	1,244	0	0

IQVIA HLDGS INC	COM	46266C105	3,935	20	SH	OTR	20	0	0
ISHARES GOLD TR	ISHARES NEW	464285204	301,123	8,606	SH	SOLE	1,219	0	7,387
ISHARES GOLD TR	ISHARES NEW	464285204	1,088,923	31,121	SH	OTR	0	0	31,121
ISHARES TR	CORE S&P500 ETF	464287200	424,276	988	SH	SOLE	988	0	0
ISHARES TR	CORE S&P500 ETF	464287200	676,352	1,575	SH	OTR	0	1,400	175
ISHARES TR	S&P 500 GRWT ETF	464287309	159,350	2,329	SH	SOLE	2,329	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	90,382	1,321	SH	OTR	1,321	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	156,609	1,018	SH	SOLE	1,018	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	92,611	602	SH	OTR	602	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,342,768	19,483	SH	SOLE	19,032	0	451
ISHARES TR	MSCI EAFE ETF	464287465	458,386	6,651	SH	OTR	4,571	150	1,930
ISHARES TR	CORE S&P MCP ETF	464287507	229,402	920	SH	SOLE	920	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	68,321	274	SH	OTR	0	0	274
ISHARES TR	RUS 2000 GRW ETF	464287648	215,184	960	SH	SOLE	960	0	0
ISHARES TR	CORE S&P US VLU	464287663	215,427	2,887	SH	SOLE	0	0	2,887
ISHARES TR	CORE S&P SCP ETF	464287804	863,968	9,159	SH	SOLE	9,159	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	106,592	1,130	SH	OTR	760	275	95
ISHARES TR	CORE MSCI EAFE	46432F842	226,898	3,526	SH	SOLE	2,391	0	1,135
JPMORGAN CHASE & CO	COM	46625H100	2,685,190	18,516	SH	SOLE	18,227	239	50
JPMORGAN CHASE & CO	COM	46625H100	576,019	3,972	SH	OTR	3,199	678	95
JACOBS SOLUTIONS INC	COM	46982L108	1,574,391	11,534	SH	SOLE	11,534	0	0
JACOBS SOLUTIONS INC	COM	46982L108	221,266	1,621	SH	OTR	1,418	203	0
JOHNSON & JOHNSON	COM	478160104	1,180,585	7,580	SH	SOLE	7,320	260	0
JOHNSON & JOHNSON	COM	478160104	245,150	1,574	SH	OTR	1,574	0	0
ELI LILLY & CO	COM	532457108	5,354,648	9,969	SH	SOLE	9,969	0	0
ELI LILLY & CO	COM	532457108	1,226,267	2,283	SH	OTR	2,179	104	0
LOCKHEED MARTIN CORP	COM	539830109	1,623,571	3,970	SH	SOLE	3,970	0	0
LOCKHEED MARTIN CORP	COM	539830109	335,347	820	SH	OTR	470	350	0
LOWES COS INC	COM	548661107	692,730	3,333	SH	SOLE	3,333	0	0
LOWES COS INC	COM	548661107	448,934	2,160	SH	OTR	800	0	1,360
LULULEMON ATHLETICA INC	COM	550021109	1,133,693	2,940	SH	SOLE	2,940	0	0
LULULEMON ATHLETICA INC	COM	550021109	219,026	568	SH	OTR	379	57	132
MARRIOTT INTL	CL A	571903202	990,072	5,037	SH	SOLE	5,037	0	0

INC NEW										
MARRIOTT INTL INC NEW	CL A	571903202	70,171	357	SH	OTR	234	123	0	
MASTERCARD INCORPORATED	CL A	57636Q104	3,347,023	8,454	SH	SOLE	8,454	0	0	
MASTERCARD INCORPORATED	CL A	57636Q104	376,114	950	SH	OTR	870	80	0	
MCDONALDS CORP	COM	580135101	1,008,711	3,829	SH	SOLE	3,542	190	97	
MCDONALDS CORP	COM	580135101	52,688	200	SH	OTR	200	0	0	
MCKESSON CORP	COM	58155Q103	1,511,103	3,475	SH	SOLE	3,475	0	0	
MCKESSON CORP	COM	58155Q103	175,244	403	SH	OTR	315	88	0	
MERCK & CO INC	COM	58933Y105	3,214,099	31,220	SH	SOLE	30,190	630	400	
MERCK & CO INC	COM	58933Y105	1,111,962	10,801	SH	OTR	10,556	0	245	
MICROSOFT CORP	COM	594918104	6,376,887	20,196	SH	SOLE	19,996	200	0	
MICROSOFT CORP	COM	594918104	3,009,097	9,530	SH	OTR	8,600	440	490	
MICROCHIP TECHNOLOGY INC.	COM	595017104	180,685	2,315	SH	SOLE	2,315	0	0	
MICROCHIP TECHNOLOGY INC.	COM	595017104	138,070	1,769	SH	OTR	1,769	0	0	
NETFLIX INC	COM	64110L106	722,348	1,913	SH	SOLE	1,913	0	0	
NETFLIX INC	COM	64110L106	67,212	178	SH	OTR	105	73	0	
NEXTERA ENERGY INC	COM	65339F101	671,839	11,727	SH	SOLE	11,015	712	0	
NEXTERA ENERGY INC	COM	65339F101	77,341	1,350	SH	OTR	550	800	0	
NIKE INC	CL B	654106103	1,052,202	11,004	SH	SOLE	11,004	0	0	
NIKE INC	CL B	654106103	235,129	2,459	SH	OTR	2,248	211	0	
GEN DIGITAL INC	COM	668771108	598,061	33,827	SH	SOLE	33,827	0	0	
GEN DIGITAL INC	COM	668771108	68,580	3,879	SH	OTR	3,293	586	0	
NUCOR CORP	COM	670346105	952,953	6,095	SH	SOLE	6,095	0	0	
NUCOR CORP	COM	670346105	381,650	2,441	SH	OTR	2,441	0	0	
NVIDIA CORPORATION	COM	67066G104	3,098,433	7,123	SH	SOLE	7,123	0	0	
NVIDIA CORPORATION	COM	67066G104	409,760	942	SH	OTR	485	457	0	
ORACLE CORP	COM	68389X105	230,270	2,174	SH	SOLE	2,174	0	0	
PAYCHEX INC	COM	704326107	252,572	2,190	SH	SOLE	2,190	0	0	
PEPSICO INC	COM	713448108	2,078,012	12,264	SH	SOLE	11,769	345	150	
PEPSICO INC	COM	713448108	1,757,431	10,372	SH	OTR	9,297	1,030	45	
PFIZER INC	COM	717081103	639,418	19,277	SH	SOLE	18,386	493	398	
PFIZER INC	COM	717081103	550,356	16,592	SH	OTR	16,592	0	0	
PHILLIPS 66	COM	718546104	193,681	1,612	SH	SOLE	1,612	0	0	
PHILLIPS 66	COM	718546104	156,195	1,300	SH	OTR	1,300	0	0	
PIONEER NAT RES CO	COM	723787107	935,416	4,075	SH	SOLE	4,075	0	0	
PIONEER NAT RES CO	COM	723787107	81,490	355	SH	OTR	210	145	0	
PROCTER AND GAMBLE CO	COM	742718109	1,327,763	9,103	SH	SOLE	8,544	255	304	
PROCTER AND GAMBLE CO	COM	742718109	1,595,708	10,940	SH	OTR	10,580	300	60	
PRUDENTIAL FINL INC	COM	744320102	565,544	5,960	SH	SOLE	5,960	0	0	
PRUDENTIAL FINL	COM	744320102	54,182	571	SH	OTR	424	147	0	

INC										
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	898,495	15,788	SH	SOLE	15,788	0	0	
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	198,672	3,491	SH	OTR	2,041	1,450	0	
PUBLIC STORAGE	COM	74460D109	106,725	405	SH	SOLE	405	0	0	
PUBLIC STORAGE	COM	74460D109	238,485	905	SH	OTR	0	0	905	
QUANTA SVCS INC	COM	74762E102	1,493,566	7,984	SH	SOLE	7,984	0	0	
QUANTA SVCS INC	COM	74762E102	141,611	757	SH	OTR	614	143	0	
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,977,095	4,625	SH	SOLE	4,625	0	0	
SPDR S&P 500 ETF TR	TR UNIT	78462F103	683,968	1,600	SH	OTR	0	1,600	0	
SPDR SER TR	S&P DIVID ETF	78464A763	407,595	3,544	SH	SOLE	3,544	0	0	
SPDR SER TR	S&P DIVID ETF	78464A763	1,150,100	10,000	SH	OTR	0	10,000	0	
SPDR SER TR	S&P BIOTECH	78464A870	42,935	588	SH	SOLE	60	0	528	
SPDR SER TR	S&P BIOTECH	78464A870	428,189	5,864	SH	OTR	0	0	5,864	
SALESFORCE INC	COM	79466L302	795,505	3,923	SH	SOLE	3,923	0	0	
SALESFORCE INC	COM	79466L302	191,627	945	SH	OTR	945	0	0	
SOUTHERN CO	COM	842587107	283,150	4,375	SH	SOLE	4,275	0	100	
SOUTHERN CO	COM	842587107	692,504	10,700	SH	OTR	10,000	700	0	
STARBUCKS CORP	COM	855244109	453,338	4,967	SH	SOLE	4,967	0	0	
STARWOOD PPTY TR INC	COM	85571B105	118,035	6,100	SH	SOLE	6,100	0	0	
STARWOOD PPTY TR INC	COM	85571B105	437,310	22,600	SH	OTR	0	0	22,600	
TJX COS INC NEW	COM	872540109	2,377,984	26,755	SH	SOLE	26,355	400	0	
TJX COS INC NEW	COM	872540109	322,634	3,630	SH	OTR	3,530	0	100	
T-MOBILE US INC	COM	872590104	1,563,098	11,161	SH	SOLE	11,161	0	0	
T-MOBILE US INC	COM	872590104	150,833	1,077	SH	OTR	861	216	0	
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	1,119,967	12,888	SH	SOLE	12,888	0	0	
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	128,525	1,479	SH	OTR	1,047	432	0	
TARGET CORP	COM	87612EAP1	189,627	1,715	SH	SOLE	1,715	0	0	
TARGET CORP	COM	87612EAP1	41,021	371	SH	OTR	30	341	0	
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,745,274	3,448	SH	SOLE	3,448	0	0	
THERMO FISHER SCIENTIFIC INC	COM	883556102	7,592	15	SH	OTR	0	0	15	
TOLL BROTRS INC	COM	889478103	721,701	9,758	SH	SOLE	9,758	0	0	
TOLL BROTRS INC	COM	889478103	108,425	1,466	SH	OTR	1,252	214	0	
TRUIST FINL CORP	COM	89832Q109	533,490	18,647	SH	SOLE	18,647	0	0	
TRUIST FINL CORP	COM	89832Q109	419,994	14,680	SH	OTR	9,500	0	5,180	
UNION PAC CORP	COM	907818108	1,965,436	9,652	SH	SOLE	9,652	0	0	
UNION PAC CORP	COM	907818108	202,000	992	SH	OTR	684	308	0	
UNITED PARCEL SERVICE INC	CL B	911312106	255,159	1,637	SH	SOLE	1,637	0	0	
UNITED PARCEL	CL B	911312106	46,761	300	SH	OTR	300	0	0	

SERVICE INC									
UNITEDHEALTH GROUP INC	COM	91324P102	373,100	740	SH	SOLE	740	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	20,167	40	SH	OTR	40	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	209,918	1,351	SH	SOLE	1,351	0	0
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	207,673	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	541,876	7,162	SH	SOLE	4,307	0	2,855
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	856,622	11,322	SH	OTR	0	723	10,599
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	194,711	995	SH	SOLE	600	0	395
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	485,506	2,481	SH	OTR	167	0	2,314
VERIZON COMMUNICATIONS INC	COM	92343V104	779,654	24,056	SH	SOLE	23,230	400	426
VERIZON COMMUNICATIONS INC	COM	92343V104	495,775	15,297	SH	OTR	15,297	0	0
VISA INC	COM CL A	92826C839	90,393	393	SH	SOLE	393	0	0
VISA INC	COM CL A	92826C839	120,985	526	SH	OTR	0	0	526
WALMART INC	COM	931142103	1,110,234	6,942	SH	SOLE	6,892	0	50
WALMART INC	COM	931142103	125,545	785	SH	OTR	300	400	85
WASTE MGMT INC DEL	COM	94106L109	365,856	2,400	SH	SOLE	2,400	0	0
WASTE MGMT INC DEL	COM	94106L109	222,562	1,460	SH	OTR	1,460	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	472,314	10,210	SH	OTR	0	0	10,210
ZOETIS INC	CL A	98978V103	870,421	5,003	SH	SOLE	5,003	0	0
ZOETIS INC	CL A	98978V103	90,121	518	SH	OTR	371	147	0