

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
Estimated average burden
hours per response: 23.8

Report for the Calendar Year or Quarter Ended: 12-31-2025

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: MANAGING DIRECTOR CORPORATE TRUST
Phone: 501-978-2218

Signature, Place, and Date of Signing:

/s/SHEILA MAYDEN LITTLE ROCK, AR 02-17-2026
[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: 267
Form 13F Information Table Value Total: 283,263,555
(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	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	FIGI	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
MEDTRONIC PLC	SHS	G5960L103		463,297	4,823	SH		SOLE		4,823	0	0
MEDTRONIC PLC	SHS	G5960L103		889,035	9,255	SH		OTR		8,620	0	635
SEAGATE TECHNOLOGY HLDNGS PL	ORD SHS	G7997R103		782,658	2,842	SH		SOLE		2,842	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		3,613,722	9,285	SH		SOLE		9,146	134	5
TRANE TECHNOLOGIES PLC	SHS	G8994E103		40,866	105	SH		OTR		105	0	0
AFLAC INC	COM	001055102		14,004	127	SH		SOLE		127	0	0
AFLAC INC	COM	001055102		2,481,075	22,500	SH		OTR		22,500	0	0
AT&T INC	COM	00206R102		354,864	14,286	SH		SOLE		13,601	685	0
AT&T INC	COM	00206R102		20,219	814	SH		OTR		814	0	0
ABBOTT LABS	COM	002824100		791,832	6,320	SH		SOLE		5,835	350	135
ABBOTT LABS	COM	002824100		1,252,900	10,000	SH		OTR		10,000	0	0
ABBVIE INC	COM	00287Y109		2,990,020	13,086	SH		SOLE		12,986	100	0
ABBVIE INC	COM	00287Y109		2,891,540	12,655	SH		OTR		12,655	0	0
ALLSTATE CORP	COM	020002101		215,851	1,037	SH		SOLE		1,037	0	0
ALLSTATE CORP	COM	020002101		1,056,777	5,077	SH		OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		524,673	1,672	SH		SOLE		1,672	0	0
ALPHABET INC	CAP STK CL A	02079K305		3,980,108	12,716	SH		SOLE		12,569	147	0
ALPHABET INC	CAP STK CL A	02079K305		1,138,694	3,638	SH		OTR		3,200	0	438
ALTRIA GROUP INC	COM	02209S103		321,742	5,580	SH		SOLE		4,860	720	0
ALTRIA GROUP INC	COM	02209S103		115,320	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106		625,291	2,709	SH		SOLE		2,572	137	0
AMAZON COM INC	COM	023135106		69,246	300	SH		OTR		0	300	0
AMERICAN ELEC PWR CO INC	COM	025537101		409,004	3,547	SH		SOLE		3,547	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		267,519	2,320	SH		OTR		1,350	970	0
AMERICAN EXPRESS CO	COM	025816109		3,726,876	10,074	SH		SOLE		9,915	153	6
AMERICAN EXPRESS CO	COM	025816109		38,474	104	SH		OTR		104	0	0

AMERIPRISE FINL INC	COM	03076C106	3,021,475	6,162	SH	SOLE	6,056	103	3
AMERIPRISE FINL INC	COM	03076C106	26,968	55	SH	OTR	55	0	0
AMGEN INC	COM	031162100	3,949,322	12,066	SH	SOLE	11,919	143	4
AMGEN INC	COM	031162100	242,864	742	SH	OTR	667	0	75
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	78,733	1,513	SH	SOLE	0	0	1,513
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	208,879	4,014	SH	OTR	0	0	4,014
APPLE INC	COM	037833100	14,709,257	54,106	SH	SOLE	52,915	1,028	163
APPLE INC	COM	037833100	1,671,667	6,149	SH	OTR	5,131	0	1,018
APPLIED MATLS INC	COM	038222105	4,758,169	18,515	SH	SOLE	18,515	0	0
APPLIED MATLS INC	COM	038222105	719,572	2,800	SH	OTR	2,800	0	0
ARES CAPITAL CORP	COM	04010L103	246,118	12,166	SH	SOLE	12,166	0	0
ARES CAPITAL CORP	COM	04010L103	586,670	29,000	SH	OTR	0	0	29,000
ARISTA NETWORKS INC	COM SHS	040413205	4,690,218	35,795	SH	SOLE	35,028	747	20
ARISTA NETWORKS INC	COM SHS	040413205	75,211	574	SH	OTR	574	0	0
ASTRAZENECA PLC	SPONSORED ADR	046353108	2,216,983	24,116	SH	SOLE	24,104	0	12
ASTRAZENECA PLC	SPONSORED ADR	046353108	19,856	216	SH	OTR	216	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	83,342	324	SH	SOLE	324	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,798,037	6,990	SH	OTR	6,990	0	0
AVALONBAY CMNTYS INC	COM	053484101	897,121	4,948	SH	SOLE	4,948	0	0
AVALONBAY CMNTYS INC	COM	053484101	63,821	352	SH	OTR	352	0	0
BANK AMERICA CORP	COM	060505104	2,452,615	44,593	SH	SOLE	43,677	308	608
BANK AMERICA CORP	COM	060505104	703,780	12,796	SH	OTR	9,296	200	3,300
BARON ETF TR	FINANCIALS ETF	06829D404	119,556	4,802	SH	SOLE	0	0	4,802
BARON ETF TR	FINANCIALS ETF	06829D404	438,862	17,627	SH	OTR	0	0	17,627
BARRICK MNG CORP	COM SHS	06849F108	680,555	15,627	SH	SOLE	15,627	0	0
BARRICK MNG CORP	COM SHS	06849F108	11,061	254	SH	OTR	254	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	118,625	236	SH	SOLE	236	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	87,963	175	SH	OTR	0	0	175
BLACKSTONE INC	COM	09260D107	2,945,923	19,112	SH	SOLE	18,802	297	13
BLACKSTONE INC	COM	09260D107	31,136	202	SH	OTR	202	0	0
BLACKROCK INC	COM	09290D101	1,261,930	1,179	SH	SOLE	1,179	0	0
BLACKROCK INC	COM	09290D101	97,400	91	SH	OTR	31	50	10

BONDBLOXX ETF TRUST	BLOOMBERG SIX MN	09789C788	267,732	5,328	SH	SOLE	5,328	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	391,683	4,643	SH	SOLE	4,573	70	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	109,414	1,297	SH	OTR	297	1,000	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	298,611	5,536	SH	SOLE	5,036	500	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	153,189	2,840	SH	OTR	400	1,300	1,140
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	892,680	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	2,306,410	6,664	SH	SOLE	6,394	0	270
BROADCOM INC	COM	11135F101	422,242	1,220	SH	OTR	0	1,050	170
CSX CORP	COM	126408103	3,461,766	95,497	SH	SOLE	95,455	0	42
CSX CORP	COM	126408103	3,008	83	SH	OTR	83	0	0
CAPITAL ONE FINL CORP	COM	14040H105	1,229,492	5,073	SH	SOLE	5,073	0	0
CHEVRON CORP NEW	COM	166764100	1,471,975	9,658	SH	SOLE	9,482	176	0
CHEVRON CORP NEW	COM	166764100	344,294	2,259	SH	OTR	1,758	0	501
CHIPOTLE MEXICAN GRILL INC	COM	169656105	1,576,718	42,614	SH	SOLE	42,596	0	18
CISCO SYS INC	COM	17275R102	1,912,500	24,828	SH	SOLE	24,411	200	217
CISCO SYS INC	COM	17275R102	289,709	3,761	SH	OTR	3,761	0	0
COCA COLA CO	COM	191216100	328,786	4,703	SH	SOLE	4,672	31	0
COCA COLA CO	COM	191216100	518,592	7,418	SH	OTR	7,418	0	0
COMCAST CORP NEW	CL A	20030N101	192,850	6,452	SH	SOLE	6,394	58	0
COMCAST CORP NEW	CL A	20030N101	83,901	2,807	SH	OTR	0	1,000	1,807
CONOCOPHILLIPS	COM	20825C104	419,185	4,478	SH	SOLE	4,156	184	138
CONOCOPHILLIPS	COM	20825C104	167,749	1,792	SH	OTR	1,792	0	0
CONSOLIDATED EDISON INC	COM	209115104	319,413	3,216	SH	SOLE	3,216	0	0
CONSOLIDATED EDISON INC	COM	209115104	59,592	600	SH	OTR	0	600	0
COSTCO WHOLESALE CORPORATION	COM	22160K105	3,573,536	4,144	SH	SOLE	4,072	70	2
COSTCO WHOLESALE CORPORATION	COM	22160K105	113,828	132	SH	OTR	132	0	0
CROWN CASTLE INC	COM	22822V101	63,097	710	SH	SOLE	685	25	0
CROWN CASTLE INC	COM	22822V101	219,953	2,475	SH	OTR	0	0	2,475
DEERE & CO	COM	244199105	434,842	934	SH	SOLE	934	0	0
DICKS SPORTING GOODS INC	COM	253393102	2,296,452	11,600	SH	SOLE	11,492	100	8
DICKS SPORTING GOODS INC	COM	253393102	75,624	382	SH	OTR	382	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	716,973	6,117	SH	SOLE	6,117	0	0

DUKE ENERGY CORP NEW	COM NEW	26441C204	590,855	5,041	SH	OTR	3,246	0	1,795
DUPONT DE NEMOURS INC	COM	26614N102	1,149,679	28,599	SH	SOLE	28,205	380	14
DUPONT DE NEMOURS INC	COM	26614N102	12,220	304	SH	OTR	304	0	0
EMERSON ELEC CO	COM	291011104	325,429	2,452	SH	SOLE	2,195	0	257
EMERSON ELEC CO	COM	291011104	232,260	1,750	SH	OTR	0	1,690	60
ENTERGY CORP NEW	COM	29364G103	588,779	6,370	SH	SOLE	6,370	0	0
ENTERGY CORP NEW	COM	29364G103	110,916	1,200	SH	OTR	0	1,200	0
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	264,556	3,817	SH	SOLE	339	0	3,478
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	1,396,042	20,142	SH	OTR	13,890	0	6,252
EXXON MOBIL CORP	COM	30231G102	1,913,526	15,901	SH	SOLE	15,528	158	215
EXXON MOBIL CORP	COM	30231G102	403,379	3,352	SH	OTR	3,352	0	0
META PLATFORMS INC	CL A	30303M102	3,654,258	5,536	SH	SOLE	5,410	123	3
META PLATFORMS INC	CL A	30303M102	256,775	389	SH	OTR	86	0	303
FIDELITY NATL INFORMATION SV	COM	31620M106	1,913,715	28,795	SH	SOLE	28,325	455	15
FIDELITY NATL INFORMATION SV	COM	31620M106	26,650	401	SH	OTR	401	0	0
FORTINET INC	COM	34959E109	2,854,313	35,944	SH	SOLE	35,944	0	0
FORTINET INC	COM	34959E109	547,929	6,900	SH	OTR	6,900	0	0
GENUINE PARTS CO	COM	372460105	262,642	2,136	SH	SOLE	2,121	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	275,127	313	SH	SOLE	298	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	226,782	258	SH	OTR	0	0	258
HOME DEPOT INC	COM	437076102	1,387,411	4,032	SH	SOLE	3,892	51	89
HOME DEPOT INC	COM	437076102	150,371	437	SH	OTR	437	0	0
HONEYWELL INTL INC	COM	438516106	327,165	1,677	SH	SOLE	1,602	75	0
HONEYWELL INTL INC	COM	438516106	231,181	1,185	SH	OTR	874	0	311
HOST HOTELS & RESORTS INC	COM	44107P104	198,576	11,200	SH	OTR	0	0	11,200
ILLINOIS TOOL WKS INC	COM	452308109	506,146	2,055	SH	SOLE	2,055	0	0
ILLINOIS TOOL WKS INC	COM	452308109	38,176	155	SH	OTR	0	155	0
INTEL CORP	COM	458140100	71,512	1,938	SH	SOLE	1,938	0	0
INTEL CORP	COM	458140100	298,890	8,100	SH	OTR	8,100	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	3,472,766	11,724	SH	SOLE	11,585	133	6
INTERNATIONAL BUSINESS MACHS	COM	459200101	69,609	235	SH	OTR	235	0	0
INVESCO SR INCOME TR	COM	46131H107	151,678	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE	S&P500 EQL HLT	46137V332	248,430	7,800	SH	OTR	0	0	7,800

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ISHARES GOLD TR	ISHARES NEW	464285204	385,232	4,746	SH	SOLE	404	0	4,342
ISHARES GOLD TR	ISHARES NEW	464285204	2,300,763	28,345	SH	OTR	0	0	28,345
ISHARES TR	CORE S&P500 ETF	464287200	2,451,400	3,579	SH	SOLE	2,179	1,400	0
ISHARES TR	CORE US AGGBD ET	464287226	6,691	67	SH	SOLE	67	0	0
ISHARES TR	CORE US AGGBD ET	464287226	242,708	2,430	SH	OTR	0	85	2,345
ISHARES TR	S&P 500 GRWT ETF	464287309	397,266	3,223	SH	SOLE	3,223	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	130,162	1,056	SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	317,256	1,496	SH	SOLE	1,496	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	102,217	482	SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,720,569	17,917	SH	SOLE	17,767	0	150
ISHARES TR	MSCI EAFE ETF	464287465	302,494	3,150	SH	OTR	1,190	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	235,356	3,566	SH	SOLE	3,566	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	88,770	1,345	SH	OTR	0	0	1,345
ISHARES TR	RUS 2000 GRW ETF	464287648	313,319	970	SH	SOLE	970	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	282,099	1,146	SH	SOLE	1,146	0	0
ISHARES TR	CORE S&P US VLU	464287663	313,669	3,059	SH	SOLE	0	0	3,059
ISHARES TR	CORE S&P US GWT	464287671	256,444	1,527	SH	SOLE	0	0	1,527
ISHARES TR	CORE S&P SCP ETF	464287804	706,658	5,880	SH	SOLE	5,880	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	71,507	595	SH	OTR	500	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	280,628	2,620	SH	SOLE	59	0	2,561
ISHARES TR	NATIONAL MUN ETF	464288414	29,883	279	SH	OTR	50	0	229
ISHARES TR	CORE MSCI EAFE	46432F842	254,066	2,840	SH	SOLE	2,840	0	0
JPMORGAN CHASE & CO.	COM	46625H100	4,479,824	13,903	SH	SOLE	13,509	394	0
JPMORGAN CHASE & CO.	COM	46625H100	1,179,325	3,660	SH	OTR	3,000	600	60
JACOBS SOLUTIONS INC	COM	46982L108	2,248,640	16,976	SH	SOLE	16,777	193	6
JACOBS SOLUTIONS INC	COM	46982L108	82,522	623	SH	OTR	623	0	0
JOHNSON & JOHNSON	COM	478160104	1,437,888	6,948	SH	SOLE	6,617	260	71
JOHNSON & JOHNSON	COM	478160104	287,660	1,390	SH	OTR	1,390	0	0
KLA CORP	COM NEW	482480100	673,154	554	SH	SOLE	554	0	0
KLA CORP	COM NEW	482480100	36,452	30	SH	OTR	0	0	30

KIMCO REALTY CORP	COM	49446R109	1,169,295	57,686	SH	SOLE	57,629	0	57
KIMCO REALTY CORP	COM	49446R109	3,486	172	SH	OTR	172	0	0
KROGER CO	COM	501044101	2,361,494	37,796	SH	SOLE	37,288	489	19
KROGER CO	COM	501044101	21,930	351	SH	OTR	351	0	0
ELI LILLY & CO	COM	532457108	11,218,584	10,439	SH	SOLE	10,304	132	3
ELI LILLY & CO	COM	532457108	1,523,896	1,418	SH	OTR	1,418	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,487,285	3,075	SH	SOLE	3,075	0	0
LOCKHEED MARTIN CORP	COM	539830109	326,960	676	SH	OTR	326	350	0
LOWES COS INC	COM	548661107	761,342	3,157	SH	SOLE	3,157	0	0
LOWES COS INC	COM	548661107	446,146	1,850	SH	OTR	500	0	1,350
MARRIOTT INTL INC NEW	CL A	571903202	757,295	2,441	SH	SOLE	2,318	123	0
MARRIOTT INTL INC NEW	CL A	571903202	21,406	69	SH	OTR	69	0	0
MARVELL TECHNOLOGY INC	COM	573874104	2,677,379	31,506	SH	SOLE	31,485	0	21
MARVELL TECHNOLOGY INC	COM	573874104	33,482	394	SH	OTR	394	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	5,177,881	9,070	SH	SOLE	8,973	95	2
MASTERCARD INCORPORATED	CL A	57636Q104	338,531	593	SH	OTR	593	0	0
MCDONALDS CORP	COM	580135101	1,123,190	3,675	SH	SOLE	3,309	198	168
MCDONALDS CORP	COM	580135101	61,126	200	SH	OTR	200	0	0
MCKESSON CORP	COM	58155Q103	231,321	282	SH	SOLE	282	0	0
MERCK & CO INC	COM	58933Y105	1,588,478	15,091	SH	SOLE	14,841	0	250
MERCK & CO INC	COM	58933Y105	1,032,495	9,809	SH	OTR	9,809	0	0
MICROSOFT CORP	COM	594918104	9,686,908	20,030	SH	SOLE	19,572	454	4
MICROSOFT CORP	COM	594918104	3,354,871	6,937	SH	OTR	6,497	280	160
MORGAN STANLEY	COM NEW	617446448	313,340	1,765	SH	SOLE	1,765	0	0
NETFLIX INC.	COM	64110L106	3,531,470	37,665	SH	SOLE	36,685	960	20
NETFLIX INC.	COM	64110L106	45,004	480	SH	OTR	480	0	0
NEXTERA ENERGY INC	COM	65339F101	620,243	7,726	SH	SOLE	6,907	819	0
NEXTERA ENERGY INC	COM	65339F101	70,646	880	SH	OTR	80	800	0
NUCOR CORP	COM	670346105	1,258,556	7,716	SH	SOLE	7,716	0	0
NUCOR CORP	COM	670346105	199,646	1,224	SH	OTR	1,224	0	0
NVIDIA CORPORATION	COM	67066G104	10,819,984	58,016	SH	SOLE	56,647	1,346	23
NVIDIA CORPORATION	COM	67066G104	643,611	3,451	SH	OTR	901	2,550	0
OREILLY AUTOMOTIVE INC	COM	67103H107	1,826,297	20,023	SH	SOLE	20,011	0	12
OREILLY AUTOMOTIVE INC	COM	67103H107	43,324	475	SH	OTR	475	0	0
WS CREDIT INCOME FUND	INSTL CL	68249P102	187,445	9,778	SH	SOLE	0	0	9,778
WS CREDIT INCOME FUND	INSTL CL	68249P102	155,000	8,085	SH	OTR	0	0	8,085
ORACLE CORP	COM	68389X105	2,893,828	14,847	SH	SOLE	14,837	0	10

ORACLE CORP	COM	68389X105	8,381	43	SH	OTR	43	0	0
PAYCHEX INC	COM	704326107	271,924	2,424	SH	SOLE	2,424	0	0
PEPSICO INC	COM	713448108	1,343,490	9,361	SH	SOLE	8,800	345	216
PEPSICO INC	COM	713448108	1,399,894	9,754	SH	OTR	8,684	1,000	70
PFIZER INC	COM	717081103	154,031	6,186	SH	SOLE	5,345	493	348
PFIZER INC	COM	717081103	338,664	13,601	SH	OTR	13,601	0	0
PHILLIPS 66	COM	718546104	1,985,280	15,385	SH	SOLE	15,375	0	10
PHILLIPS 66	COM	718546104	189,301	1,467	SH	OTR	1,467	0	0
PROCTER & GAMBLE CO	COM	742718109	2,707,985	18,896	SH	SOLE	18,160	420	316
PROCTER & GAMBLE CO	COM	742718109	1,487,557	10,380	SH	OTR	10,080	300	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	950,752	11,840	SH	SOLE	11,790	50	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	201,954	2,515	SH	OTR	1,115	1,400	0
PUBLIC STORAGE OPER CO	COM	74460D109	105,097	405	SH	SOLE	405	0	0
PUBLIC STORAGE OPER CO	COM	74460D109	234,847	905	SH	OTR	0	0	905
QNITY ELECTRONICS INC	COMMON STOCK	74743L100	601,371	7,365	SH	SOLE	7,361	0	3
QNITY ELECTRONICS INC	COMMON STOCK	74743L100	559	6	SH	OTR	6	0	0
QUALCOMM INC	COM	747525103	385,033	2,251	SH	SOLE	2,190	61	0
QUALCOMM INC	COM	747525103	5,986	35	SH	OTR	0	0	35
QUANTA SVCS INC	COM	74762E102	4,979,463	11,798	SH	SOLE	11,654	139	5
QUANTA SVCS INC	COM	74762E102	56,556	134	SH	OTR	134	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	2,455,796	14,152	SH	SOLE	13,982	164	6
QUEST DIAGNOSTICS INC	COM	74834L100	35,747	206	SH	OTR	206	0	0
RTX CORPORATION	COM	75513E101	211,460	1,153	SH	SOLE	1,153	0	0
RESTAURANT BRANDS INTL INC	COM	76131D103	1,100,618	16,131	SH	SOLE	16,121	0	10
RESTAURANT BRANDS INTL INC	COM	76131D103	77,986	1,143	SH	OTR	1,143	0	0
ROYAL BK CDA	COM	780087102	287,957	1,689	SH	SOLE	1,689	0	0
SHELL PLC	SPON ADS	780259305	1,895,710	25,799	SH	SOLE	25,783	0	16
SHELL PLC	SPON ADS	780259305	17,047	232	SH	OTR	232	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	2,279,658	3,343	SH	SOLE	3,343	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	1,091,072	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	STATE STREET SPD	78464A664	1,449,311	54,753	SH	SOLE	54,753	0	0
SPDR SERIES TRUST	STATE STREET SPD	78464A763	209,018	1,502	SH	SOLE	1,502	0	0
SPDR SERIES TRUST	STATE STREET SPD	78464A763	1,391,600	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	STATE STREET SPD	78464A870	69,256	568	SH	SOLE	0	0	568
SPDR SERIES TRUST	STATE STREET SPD	78464A870	415,049	3,404	SH	OTR	0	0	3,404
SALESFORCE INC	COM	79466L302	766,914	2,895	SH	SOLE	2,860	35	0

SALESFORCE INC	COM	79466L302	250,339	945	SH	OTR	945	0	0
SANOFI SA	SPONSORED ADR	80105N105	207,844	4,289	SH	SOLE	4,289	0	0
SOUTHERN CO	COM	842587107	2,526,968	28,979	SH	SOLE	28,823	0	156
SOUTHERN CO	COM	842587107	948,736	10,880	SH	OTR	10,180	700	0
STARBUCKS CORP	COM	855244109	337,176	4,004	SH	SOLE	4,004	0	0
STARWOOD PPTY TR INC	COM	85571B105	109,861	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	407,026	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	2,934,872	19,106	SH	SOLE	18,582	524	0
TJX COS INC NEW	COM	872540109	428,571	2,790	SH	OTR	2,790	0	0
T-MOBILE US INC	COM	872590104	3,619,797	17,828	SH	SOLE	17,551	269	8
T-MOBILE US INC	COM	872590104	110,047	542	SH	OTR	542	0	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	7,043,866	23,179	SH	SOLE	22,814	358	7
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	136,446	449	SH	OTR	449	0	0
TESLA INC	COM	88160R101	255,440	568	SH	SOLE	568	0	0
TEXAS INSTRS INC	COM	882508104	2,087,952	12,035	SH	SOLE	12,029	0	6
TEXAS INSTRS INC	COM	882508104	77,897	449	SH	OTR	449	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,373,296	2,370	SH	SOLE	2,355	15	0
TOLL BROTHERS INC	COM	889478103	2,286,705	16,911	SH	SOLE	16,701	202	8
TOLL BROTHERS INC	COM	889478103	95,735	708	SH	OTR	708	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY FD	890930209	610,272	67,508	SH	OTR	0	67,508	0
TRUIST FINL CORP	COM	89832Q109	786,917	15,991	SH	SOLE	15,991	0	0
TRUIST FINL CORP	COM	89832Q109	254,907	5,180	SH	OTR	0	0	5,180
UNION PAC CORP	COM	907818108	555,630	2,402	SH	SOLE	2,402	0	0
UNION PAC CORP	COM	907818108	95,997	415	SH	OTR	250	165	0
UNITEDHEALTH GROUP INC	COM	91324P102	225,135	682	SH	SOLE	676	6	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	255,171	3,445	SH	SOLE	0	0	3,445
VANGUARD TAX- MANAGED FDS	VAN FTSE DEV MKT	921943858	379,380	6,073	SH	SOLE	948	0	5,125
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	288,475	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	157,538	1,780	SH	SOLE	770	0	1,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	745,793	8,428	SH	OTR	0	723	7,705
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	194,231	617	SH	SOLE	270	0	347
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	481,644	1,530	SH	OTR	92	0	1,438
VERIZON COMMUNICATIONS INC	COM	92343V104	695,668	17,080	SH	SOLE	16,337	462	281
VERIZON COMMUNICATIONS INC	COM	92343V104	590,707	14,503	SH	OTR	14,503	0	0

VISA INC	COM CL A	92826C839	105,213	300	SH	SOLE	300	0	0
VISA INC	COM CL A	92826C839	170,094	485	SH	OTR	12	0	473
WALMART INC	COM	931142103	1,994,127	17,899	SH	SOLE	17,191	588	120
WALMART INC	COM	931142103	257,914	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	548,835	2,498	SH	SOLE	2,481	17	0
WASTE MGMT INC DEL	COM	94106L109	311,988	1,420	SH	OTR	1,420	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	566,389	9,895	SH	OTR	0	0	9,895