

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: **06-30-2023**

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**

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** **07-26-2023**  
[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: **280**  
Form 13F Information Table Value Total: **209,986,406**  
(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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**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 13F**

**OMB APPROVAL**

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

**FORM 13F INFORMATION TABLE**

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		
				SHRS OR PRN AMT	SH/ PUT/ CALL	SOLE SHARED NONE			SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	933,145	3,024	SH		SOLE		3,024	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	206,748	670	SH		OTR		382	63	225
INVESCO LTD	SHS	G491BT108	643,789	38,298	SH		SOLE		38,298	0	0
INVESCO LTD	SHS	G491BT108	44,580	2,652	SH		OTR		1,985	667	0
MEDTRONIC PLC	SHS	G5960L103	1,408,278	15,985	SH		SOLE		15,985	0	0
MEDTRONIC PLC	SHS	G5960L103	924,873	10,498	SH		OTR		9,622	671	205
NXP SEMICONDUCTORS N V	COM	N6596X109	1,186,939	5,799	SH		SOLE		5,799	0	0
NXP SEMICONDUCTORS N V	COM	N6596X109	204,475	999	SH		OTR		897	102	0
AFLAC INC	COM	001055102	1,814,800	26,000	SH		OTR		26,000	0	0
AT&T INC	COM	00206R102	875,128	54,867	SH		SOLE		53,685	522	660
AT&T INC	COM	00206R102	323,769	20,299	SH		OTR		10,589	9,710	0
ABBOTT LABS	COM	002824100	856,025	7,852	SH		SOLE		7,502	350	0
ABBOTT LABS	COM	002824100	1,113,094	10,210	SH		OTR		10,210	0	0
ABBVIE INC	COM	00287Y109	2,678,971	19,884	SH		SOLE		19,784	100	0
ABBVIE INC	COM	00287Y109	1,840,950	13,664	SH		OTR		13,183	481	0
ADOBE SYSTEMS INCORPORATED	COM	00724F101	188,261	385	SH		SOLE		385	0	0
ADOBE SYSTEMS INCORPORATED	COM	00724F101	42,542	87	SH		OTR		0	0	87
ALLSTATE CORP	COM	020002101	265,185	2,432	SH		SOLE		2,432	0	0
ALLSTATE CORP	COM	020002101	573,441	5,259	SH		OTR		5,259	0	0
ALPHABET INC	CAP STK CL C	02079K107	420,975	3,480	SH		SOLE		3,480	0	0
ALPHABET INC	CAP STK CL A	02079K305	2,745,558	22,937	SH		SOLE		22,937	0	0
ALPHABET INC	CAP STK CL A	02079K305	543,916	4,544	SH		OTR		3,869	675	0
ALTRIA GROUP INC	COM	02209S103	434,925	9,601	SH		SOLE		8,881	720	0
ALTRIA GROUP INC	COM	02209S103	90,600	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106	1,318,200	10,112	SH		SOLE		10,112	0	0
AMAZON COM INC	COM	023135106	152,260	1,168	SH		OTR		454	714	0
AMERICAN ELEC PWR CO INC	COM	025537101	361,807	4,297	SH		SOLE		4,297	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	195,344	2,320	SH		OTR		1,350	970	0
AMERIPRISE FINL INC	COM	03076C106	451,737	1,360	SH		SOLE		1,360	0	0
AMERIPRISE FINL INC	COM	03076C106	27,237	82	SH		OTR		82	0	0
AMGEN INC	COM	031162100	2,247,064	10,121	SH		SOLE		10,071	50	0

AMGEN INC	COM	031162100	451,810	2,035	SH	OTR	1,731	304	0
APPLE INC	COM	037833100	12,074,244	62,248	SH	SOLE	61,513	685	50
APPLE INC	COM	037833100	2,061,707	10,629	SH	OTR	8,092	1,300	1,237
APPLIED MATLS INC	COM	038222105	4,267,398	29,524	SH	SOLE	29,524	0	0
APPLIED MATLS INC	COM	038222105	566,018	3,916	SH	OTR	3,415	501	0
ARES CAPITAL CORP	COM	04010L103	225,480	12,000	SH	SOLE	12,000	0	0
ARES CAPITAL CORP	COM	04010L103	544,910	29,000	SH	OTR	0	0	29,000
ARISTA NETWORKS INC	COM	040413106	595,732	3,676	SH	SOLE	3,676	0	0
ARISTA NETWORKS INC	COM	040413106	55,262	341	SH	OTR	163	178	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	85,498	389	SH	SOLE	389	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,582,488	7,200	SH	OTR	7,200	0	0
AVALONBAY CMNTYS INC	COM	053484101	1,053,098	5,564	SH	SOLE	5,564	0	0
AVALONBAY CMNTYS INC	COM	053484101	153,497	811	SH	OTR	726	85	0
BANK AMERICA CORP	COM	060505104	2,673,764	93,195	SH	SOLE	92,362	50	783
BANK AMERICA CORP	COM	060505104	575,607	20,063	SH	OTR	11,781	3,809	4,473
BANK OZK LITTLE ROCK ARK	COM	06417N103	303,408	7,555	SH	SOLE	7,555	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	77,407	227	SH	SOLE	227	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	149,699	439	SH	OTR	148	0	291
BLACKROCK INC	COM	09247X101	1,409,234	2,039	SH	SOLE	2,039	0	0
BLACKROCK INC	COM	09247X101	167,255	242	SH	OTR	72	145	25
BLACKSTONE INC	COM	09260D107	329,578	3,545	SH	SOLE	3,545	0	0
BLACKSTONE INC	COM	09260D107	18,315	197	SH	OTR	197	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	1,567,198	14,043	SH	SOLE	14,043	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	336,920	3,019	SH	OTR	1,230	1,789	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	1,373,390	21,476	SH	SOLE	20,926	500	50
BRISTOL-MYERS SQUIBB CO	COM	110122108	171,386	2,680	SH	OTR	1,380	1,300	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	662,520	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	498,772	575	SH	SOLE	575	0	0
BROADCOM INC	COM	11135F101	112,765	130	SH	OTR	0	105	25
CVS HEALTH CORP	COM	126650100	1,000,172	14,468	SH	SOLE	14,468	0	0
CVS HEALTH CORP	COM	126650100	124,848	1,806	SH	OTR	1,227	579	0
CAPITAL ONE FINL CORP	COM	14040H105	983,783	8,995	SH	SOLE	8,995	0	0
CAPITAL ONE FINL CORP	COM	14040H105	101,057	924	SH	OTR	525	399	0
CHESTNUT STR EXCHANGE FD	SH PARTSHP INT	166668103	2,635,640	2,785	SH	SOLE	2,785	0	0
CHEVRON CORP NEW	COM	166764100	2,732,068	17,363	SH	SOLE	17,238	125	0
CHEVRON CORP NEW	COM	166764100	361,905	2,300	SH	OTR	1,940	360	0
CHIPOTLE MEXICAN GRILL INC	COM	169656105	1,105,863	517	SH	SOLE	517	0	0

CHIPOTLE MEXICAN GRILL INC	COM	169656105	154,008	72	SH	OTR	63	9	0
CISCO SYS INC	COM	17275R102	2,361,724	45,646	SH	SOLE	45,346	200	100
CISCO SYS INC	COM	17275R102	292,693	5,657	SH	OTR	4,508	1,149	0
CITIGROUP INC	COM NEW	172967424	217,907	4,733	SH	SOLE	4,733	0	0
CITIGROUP INC	COM NEW	172967424	10,174	221	SH	OTR	221	0	0
COCA COLA CO	COM	191216100	909,081	15,096	SH	SOLE	14,646	400	50
COCA COLA CO	COM	191216100	437,919	7,272	SH	OTR	7,272	0	0
COLGATE PALMOLIVE CO	COM	194162103	290,748	3,774	SH	SOLE	3,434	340	0
COMCAST CORP NEW	CL A	20030N101	761,653	18,331	SH	SOLE	18,331	0	0
COMCAST CORP NEW	CL A	20030N101	208,871	5,027	SH	OTR	850	1,738	2,439
CONOCOPHILLIPS	COM	20825C104	577,832	5,577	SH	SOLE	5,402	175	0
CONOCOPHILLIPS	COM	20825C104	199,034	1,921	SH	OTR	1,750	171	0
CONSOLIDATED EDISON INC	COM	209115104	170,313	1,884	SH	SOLE	1,884	0	0
CONSOLIDATED EDISON INC	COM	209115104	54,240	600	SH	OTR	0	600	0
COSTCO WHSL CORP NEW	COM	22160K105	1,177,437	2,187	SH	SOLE	2,187	0	0
COSTCO WHSL CORP NEW	COM	22160K105	205,661	382	SH	OTR	282	100	0
CROWN CASTLE INC	COM	22822V101	83,973	737	SH	SOLE	737	0	0
CROWN CASTLE INC	COM	22822V101	282,001	2,475	SH	OTR	0	0	2,475
DANAHER CORPORATION	COM	235851102	580,080	2,417	SH	SOLE	2,417	0	0
DANAHER CORPORATION	COM	235851102	158,640	661	SH	OTR	236	83	342
DEERE & CO	COM	244199105	210,698	520	SH	SOLE	520	0	0
DEERE & CO	COM	244199105	10,129	25	SH	OTR	25	0	0
DISNEY WALT CO	COM	254687106	312,658	3,502	SH	SOLE	3,502	0	0
DISNEY WALT CO	COM	254687106	64,013	717	SH	OTR	170	547	0
DOLLAR GEN CORP NEW	COM	256677105	343,804	2,025	SH	SOLE	2,025	0	0
DOLLAR GEN CORP NEW	COM	256677105	49,066	289	SH	OTR	208	81	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,286,243	14,333	SH	SOLE	14,333	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	463,058	5,160	SH	OTR	3,365	0	1,795
DUPONT DE NEMOURS INC	COM	26614N102	481,791	6,744	SH	SOLE	6,744	0	0
DUPONT DE NEMOURS INC	COM	26614N102	26,932	377	SH	OTR	238	139	0
EOG RES INC	COM	26875P101	100,936	882	SH	SOLE	882	0	0
EOG RES INC	COM	26875P101	108,946	952	SH	OTR	142	0	810
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	70,844	1,659	SH	SOLE	86	0	1,573
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	176,365	4,130	SH	OTR	0	0	4,130
EASTMAN CHEM CO	COM	277432100	613,667	7,330	SH	SOLE	7,330	0	0
EASTMAN CHEM CO	COM	277432100	186,277	2,225	SH	OTR	462	1,763	0
ELECTRONIC ARTS INC	COM	285512109	748,758	5,773	SH	SOLE	5,773	0	0
ELECTRONIC ARTS INC	COM	285512109	44,357	342	SH	OTR	185	157	0

EMERSON ELEC CO	COM	291011104	842,163	9,317	SH	SOLE	9,024	0	293
EMERSON ELEC CO	COM	291011104	215,941	2,389	SH	OTR	250	2,139	0
ENTERGY CORP NEW	COM	29364G103	406,714	4,177	SH	SOLE	4,177	0	0
ENTERGY CORP NEW	COM	29364G103	58,422	600	SH	OTR	0	600	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	312,768	5,341	SH	SOLE	643	0	4,698
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,204,403	20,567	SH	OTR	14,315	0	6,252
EXPEDIA GROUP INC	COM NEW	30212P303	548,919	5,018	SH	SOLE	5,018	0	0
EXPEDIA GROUP INC	COM NEW	30212P303	110,046	1,006	SH	OTR	907	99	0
EXXON MOBIL CORP	COM	30231G102	2,558,877	23,859	SH	SOLE	21,845	0	2,014
EXXON MOBIL CORP	COM	30231G102	523,487	4,881	SH	OTR	4,403	478	0
FEDEX CORP	COM	31428X106	453,657	1,830	SH	SOLE	1,830	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	41,697	2,611	SH	SOLE	645	0	1,966
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	124,086	7,770	SH	OTR	0	0	7,770
FORTINET INC	COM	34959E109	4,171,131	55,181	SH	SOLE	55,181	0	0
FORTINET INC	COM	34959E109	766,255	10,137	SH	OTR	8,550	1,587	0
GENUINE PARTS CO	COM	372460105	269,244	1,591	SH	SOLE	1,591	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	133,209	413	SH	SOLE	413	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	133,531	414	SH	OTR	0	0	414
HERSHEY CO	COM	427866108	249,949	1,001	SH	SOLE	1,001	0	0
HOME DEPOT INC	COM	437076102	1,929,695	6,212	SH	SOLE	6,042	20	150
HOME DEPOT INC	COM	437076102	248,822	801	SH	OTR	567	234	0
HONEYWELL INTL INC	COM	438516106	2,145,965	10,342	SH	SOLE	10,267	75	0
HONEYWELL INTL INC	COM	438516106	472,892	2,279	SH	OTR	1,570	310	399
HOST HOTELS & RESORTS INC	COM	44107P104	188,496	11,200	SH	OTR	0	0	11,200
HUNT J B TRANS SVCS INC	COM	445658107	195,331	1,079	SH	SOLE	1,079	0	0
HUNT J B TRANS SVCS INC	COM	445658107	108,618	600	SH	OTR	600	0	0
ILLINOIS TOOL WKS INC	COM	452308109	839,536	3,356	SH	SOLE	3,356	0	0
ILLINOIS TOOL WKS INC	COM	452308109	137,588	550	SH	OTR	185	365	0
INTEL CORP	COM	458140100	453,914	13,574	SH	SOLE	13,574	0	0
INTEL CORP	COM	458140100	321,458	9,613	SH	OTR	8,630	983	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	341,202	4,287	SH	SOLE	4,287	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	81,420	1,023	SH	OTR	84	939	0
INVESCO SR INCOME TR	COM	46131H107	148,251	38,507	SH	SOLE	38,507	0	0
INVESCO SR INCOME TR	COM	46131H107	178,582	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	265,538	891	SH	OTR	0	0	891
IQVIA HLDGS INC	COM	46266C105	514,498	2,289	SH	SOLE	2,289	0	0
IQVIA HLDGS INC	COM	46266C105	78,669	350	SH	OTR	113	237	0
ISHARES GOLD TR	ISHARES NEW	464285204	313,681	8,620	SH	SOLE	1,233	0	7,387

ISHARES GOLD TR	ISHARES NEW	464285204	1,132,493	31,121	SH	OTR	0	0	31,121
ISHARES TR	CORE S&P500 ETF	464287200	471,115	1,057	SH	SOLE	1,057	0	0
ISHARES TR	CORE S&P500 ETF	464287200	701,993	1,575	SH	OTR	0	1,400	175
ISHARES TR	S&P 500 GRWT ETF	464287309	125,947	1,787	SH	SOLE	1,787	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	93,104	1,321	SH	OTR	1,321	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,574,555	21,718	SH	SOLE	21,012	0	706
ISHARES TR	MSCI EAFE ETF	464287465	503,947	6,951	SH	OTR	4,871	150	1,930
ISHARES TR	RUS MDCP VAL ETF	464287473	225,391	2,052	SH	SOLE	2,052	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	241,346	923	SH	SOLE	923	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	71,645	274	SH	OTR	0	0	274
ISHARES TR	RUS 1000 GRW ETF	464287614	196,753	715	SH	SOLE	715	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	184,645	671	SH	OTR	451	0	220
ISHARES TR	RUS 2000 GRW ETF	464287648	319,097	1,315	SH	SOLE	1,315	0	0
ISHARES TR	CORE S&P US VLU	464287663	232,432	2,970	SH	SOLE	0	0	2,970
ISHARES TR	CORE S&P SCP ETF	464287804	1,195,002	11,992	SH	SOLE	11,992	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	149,275	1,498	SH	OTR	1,128	275	95
ISHARES TR	NATIONAL MUN ETF	464288414	222,638	2,086	SH	SOLE	107	0	1,979
ISHARES TR	NATIONAL MUN ETF	464288414	21,452	201	SH	OTR	48	0	153
ISHARES TR	MSCI USA MIN VOL	46429B697	185,304	2,493	SH	SOLE	2,493	0	0
ISHARES TR	MSCI USA MIN VOL	46429B697	68,680	924	SH	OTR	0	0	924
JPMORGAN CHASE & CO	COM	46625H100	3,370,717	23,176	SH	SOLE	22,887	239	50
JPMORGAN CHASE & CO	COM	46625H100	754,106	5,185	SH	OTR	3,623	1,432	130
JACOBS SOLUTIONS INC	COM	46982L108	1,335,729	11,235	SH	SOLE	11,235	0	0
JACOBS SOLUTIONS INC	COM	46982L108	187,608	1,578	SH	OTR	1,407	171	0
JOHNSON & JOHNSON	COM	478160104	1,459,224	8,816	SH	SOLE	8,556	260	0
JOHNSON & JOHNSON	COM	478160104	286,018	1,728	SH	OTR	1,636	92	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	445,977	1,848	SH	SOLE	1,848	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	51,403	213	SH	OTR	120	93	0
LILLY ELI & CO	COM	532457108	4,593,190	9,794	SH	SOLE	9,794	0	0
LILLY ELI & CO	COM	532457108	1,343,627	2,865	SH	OTR	2,617	248	0
LOCKHEED MARTIN CORP	COM	539830109	2,031,196	4,412	SH	SOLE	4,412	0	0
LOCKHEED MARTIN CORP	COM	539830109	455,776	990	SH	OTR	522	468	0

LOWES COS INC	COM	548661107	651,144	2,885	SH	SOLE	2,885	0	0
LOWES COS INC	COM	548661107	490,897	2,175	SH	OTR	800	0	1,375
LULULEMON ATHLETICA INC	COM	550021109	876,984	2,317	SH	SOLE	2,317	0	0
LULULEMON ATHLETICA INC	COM	550021109	214,231	566	SH	OTR	379	49	138
MARRIOTT INTL INC NEW	CL A	571903202	640,159	3,485	SH	SOLE	3,485	0	0
MARRIOTT INTL INC NEW	CL A	571903202	61,168	333	SH	OTR	234	99	0
MASTERCARD INCORPORATED	CL A	57636Q104	3,534,980	8,988	SH	SOLE	8,988	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	458,587	1,166	SH	OTR	920	246	0
MCDONALDS CORP	COM	580135101	1,040,257	3,486	SH	SOLE	3,199	190	97
MCDONALDS CORP	COM	580135101	74,602	250	SH	OTR	250	0	0
MCKESSON CORP	COM	58155Q103	543,538	1,272	SH	SOLE	1,272	0	0
MCKESSON CORP	COM	58155Q103	22,220	52	SH	OTR	52	0	0
MERCK & CO INC	COM	58933Y105	4,263,083	36,945	SH	SOLE	35,915	630	400
MERCK & CO INC	COM	58933Y105	1,414,681	12,260	SH	OTR	10,962	1,053	245
MICROSOFT CORP	COM	594918104	7,381,545	21,676	SH	SOLE	21,476	200	0
MICROSOFT CORP	COM	594918104	3,585,545	10,529	SH	OTR	9,190	849	490
MICROCHIP TECHNOLOGY INC.	COM	595017104	207,580	2,317	SH	SOLE	2,317	0	0
MICROCHIP TECHNOLOGY INC.	COM	595017104	158,484	1,769	SH	OTR	1,769	0	0
NETFLIX INC	COM	64110L106	364,285	827	SH	SOLE	827	0	0
NETFLIX INC	COM	64110L106	18,941	43	SH	OTR	43	0	0
NEXTERA ENERGY INC	COM	65339F101	1,292,564	17,420	SH	SOLE	16,708	712	0
NEXTERA ENERGY INC	COM	65339F101	188,690	2,543	SH	OTR	836	1,707	0
NIKE INC	CL B	654106103	777,556	7,045	SH	SOLE	7,045	0	0
NIKE INC	CL B	654106103	216,104	1,958	SH	OTR	1,771	187	0
GEN DIGITAL INC	COM	668771108	639,177	34,457	SH	SOLE	34,457	0	0
GEN DIGITAL INC	COM	668771108	80,061	4,316	SH	OTR	3,828	488	0
NUCOR CORP	COM	670346105	1,053,571	6,425	SH	SOLE	6,425	0	0
NUCOR CORP	COM	670346105	400,275	2,441	SH	OTR	2,441	0	0
NVIDIA CORPORATION	COM	67066G104	2,202,665	5,207	SH	SOLE	5,207	0	0
NVIDIA CORPORATION	COM	67066G104	352,375	833	SH	OTR	484	349	0
ORACLE CORP	COM	68389X105	377,753	3,172	SH	SOLE	3,172	0	0
PEPSICO INC	COM	713448108	2,697,173	14,562	SH	SOLE	14,067	345	150
PEPSICO INC	COM	713448108	2,158,368	11,653	SH	OTR	10,267	1,386	0
PFIZER INC	COM	717081103	1,287,174	35,092	SH	SOLE	34,201	493	398
PFIZER INC	COM	717081103	659,176	17,971	SH	OTR	17,282	689	0
PHILLIPS 66	COM	718546104	395,254	4,144	SH	SOLE	4,144	0	0
PHILLIPS 66	COM	718546104	184,655	1,936	SH	OTR	1,592	344	0
PIONEER NAT RES CO	COM	723787107	286,115	1,381	SH	SOLE	1,381	0	0
PIONEER NAT RES CO	COM	723787107	18,024	87	SH	OTR	87	0	0
PROCTER AND GAMBLE CO	COM	742718109	1,837,419	12,109	SH	SOLE	11,550	255	304
PROCTER AND GAMBLE CO	COM	742718109	1,806,161	11,903	SH	OTR	11,197	646	60
PRUDENTIAL FINL INC	COM	744320102	411,281	4,662	SH	SOLE	4,662	0	0



PRUDENTIAL FINL INC	COM	744320102	47,638	540	SH	OTR	424	116	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	1,108,384	17,703	SH	SOLE	17,703	0	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	287,254	4,588	SH	OTR	2,206	2,382	0
PUBLIC STORAGE	COM	74460D109	118,211	405	SH	SOLE	405	0	0
PUBLIC STORAGE	COM	74460D109	264,151	905	SH	OTR	0	0	905
QUANTA SVCS INC	COM	74762E102	1,440,567	7,333	SH	SOLE	7,333	0	0
QUANTA SVCS INC	COM	74762E102	152,838	778	SH	OTR	658	120	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	261,847	2,673	SH	SOLE	2,673	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	2,080,313	4,693	SH	SOLE	4,693	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	709,248	1,600	SH	OTR	0	1,600	0
SPDR SER TR	S&P DIVID ETF	78464A763	560,190	4,570	SH	SOLE	4,570	0	0
SPDR SER TR	S&P DIVID ETF	78464A763	1,225,800	10,000	SH	OTR	0	10,000	0
SPDR SER TR	S&P BIOTECH	78464A870	82,784	995	SH	SOLE	60	0	935
SPDR SER TR	S&P BIOTECH	78464A870	487,884	5,864	SH	OTR	0	0	5,864
SALESFORCE INC	COM	79466L302	1,430,230	6,770	SH	SOLE	6,770	0	0
SALESFORCE INC	COM	79466L302	340,339	1,611	SH	OTR	1,185	426	0
SOUTHERN CO	COM	842587107	316,125	4,500	SH	SOLE	4,400	0	100
SOUTHERN CO	COM	842587107	765,725	10,900	SH	OTR	10,200	700	0
STARBUCKS CORP	COM	855244109	744,039	7,511	SH	SOLE	7,511	0	0
STARWOOD PPTY TR INC	COM	85571B105	118,340	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	438,440	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	3,015,725	35,567	SH	SOLE	35,167	400	0
TJX COS INC NEW	COM	872540109	440,399	5,194	SH	OTR	4,080	1,049	65
T-MOBILE US INC	COM	872590104	607,548	4,374	SH	SOLE	4,374	0	0
T-MOBILE US INC	COM	872590104	55,421	399	SH	OTR	214	185	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	473,819	4,695	SH	SOLE	4,695	0	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADS	874039100	26,138	259	SH	OTR	259	0	0
TARGET CORP	COM	87612EAP1	652,245	4,945	SH	SOLE	4,945	0	0
TARGET CORP	COM	87612EAP1	120,292	912	SH	OTR	264	648	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	2,401,615	4,603	SH	SOLE	4,603	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	125,741	241	SH	OTR	60	141	40
3M CO	COM	88579Y101	367,330	3,670	SH	SOLE	3,670	0	0
3M CO	COM	88579Y101	18,516	185	SH	OTR	185	0	0
TOLL BROTHERS INC	COM	889478103	212,698	2,690	SH	SOLE	2,690	0	0
TRUIST FINL CORP	COM	89832Q109	523,992	17,265	SH	SOLE	17,265	0	0
TRUIST FINL CORP	COM	89832Q109	445,538	14,680	SH	OTR	9,500	0	5,180
UNION PAC CORP	COM	907818108	1,922,200	9,394	SH	SOLE	9,394	0	0
UNION PAC CORP	COM	907818108	331,689	1,621	SH	OTR	1,173	448	0
UNITED PARCEL SERVICE INC	CL B	911312106	325,338	1,815	SH	SOLE	1,815	0	0

UNITED PARCEL SERVICE INC	CL B	911312106	53,775	300	SH	OTR	300	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	455,646	948	SH	SOLE	948	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	28,838	60	SH	OTR	60	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	219,442	1,351	SH	SOLE	1,351	0	0
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	90,697	1,964	SH	SOLE	0	0	1,964
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	193,586	4,192	SH	OTR	0	0	4,192
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	213,200	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	841,699	10,073	SH	SOLE	7,033	0	3,040
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	958,600	11,472	SH	OTR	150	723	10,599
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	201,706	995	SH	SOLE	600	0	395
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	502,948	2,481	SH	OTR	167	0	2,314
VERIZON COMMUNICATIONS INC	COM	92343V104	1,742,649	46,858	SH	SOLE	46,032	400	426
VERIZON COMMUNICATIONS INC	COM	92343V104	750,047	20,168	SH	OTR	18,868	1,300	0
VISA INC	COM CL A	92826C839	145,100	611	SH	SOLE	611	0	0
VISA INC	COM CL A	92826C839	120,877	509	SH	OTR	0	0	509
WEC ENERGY GROUP INC	COM	92939U106	386,138	4,376	SH	SOLE	4,376	0	0
WALMART INC	COM	931142103	1,923,411	12,237	SH	SOLE	12,187	0	50
WALMART INC	COM	931142103	228,539	1,454	SH	OTR	700	669	85
WASTE MGMT INC DEL	COM	94106L109	450,892	2,600	SH	SOLE	2,600	0	0
WASTE MGMT INC DEL	COM	94106L109	253,193	1,460	SH	OTR	1,460	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	475,071	10,210	SH	OTR	0	0	10,210
ZOETIS INC	CL A	98978V103	307,222	1,784	SH	SOLE	1,784	0	0
ZOETIS INC	CL A	98978V103	15,154	88	SH	OTR	88	0	0