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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: 03-31-2020

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: MANAGING DIRECTOR OF TRUST AND WEALTH MANAGEMENT  
Phone: 501-906-2528

Signature, Place, and Date of Signing:

/s/ JENNIFER JUNKER LITTLE ROCK, AR 05-04-2020  
[Signature] [City, State] [Date]

Report Type (Check only one.):

X 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: 225  
Form 13F Information Table Value Total: 182,387  
(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

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		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE	
ALLERGAN PLC	SHS	G0177J108	353	1,992	SH	SOLE		1,992	0	0	
ALLERGAN PLC	SHS	G0177J108	44	250	SH	OTR		250	0	0	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	238	1,456	SH	SOLE		1,456	0	0	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	147	900	SH	OTR		400	0	500	
MEDTRONIC PLC	SHS	G5960L103	1,746	19,363	SH	SOLE		19,343	0	20	
MEDTRONIC PLC	SHS	G5960L103	824	9,140	SH	OTR		9,100	40	0	
TRANE TECHNOLOGIES PLC	SHS	G8994E103	283	3,422	SH	SOLE		3,422	0	0	
TRANE TECHNOLOGIES PLC	SHS	G8994E103	14	175	SH	OTR		175	0	0	
AFLAC INC	COM	001055102	1,082	31,600	SH	OTR		31,600	0	0	
AT&T INC	COM	00206R102	3,988	136,820	SH	SOLE		135,082	1,500	238	
AT&T INC	COM	00206R102	1,690	57,976	SH	OTR		50,346	7,630	0	
ABBOTT LABS	COM	002824100	927	11,744	SH	SOLE		11,304	400	40	
ABBOTT LABS	COM	002824100	919	11,650	SH	OTR		11,650	0	0	
ABBVIE INC	COM	00287Y109	1,678	22,026	SH	SOLE		21,926	100	0	
ABBVIE INC	COM	00287Y109	1,074	14,093	SH	OTR		14,093	0	0	
ALLSTATE CORP	COM	020002101	152	1,661	SH	SOLE		1,661	0	0	
ALLSTATE CORP	COM	020002101	501	5,462	SH	OTR		5,462	0	0	
ALPHABET INC	CAP STK CL C	02079K107	352	303	SH	SOLE		303	0	0	
ALPHABET INC	CAP STK CL A	02079K305	1,719	1,479	SH	SOLE		1,479	0	0	
ALPHABET INC	CAP STK CL A	02079K305	208	179	SH	OTR		177	2	0	
ALTRIA GROUP INC	COM	02209S103	1,426	36,872	SH	SOLE		36,122	720	30	
ALTRIA GROUP INC	COM	02209S103	132	3,405	SH	OTR		1,365	40	2,000	
AMERICAN ELEC PWR CO INC	COM	025537101	430	5,379	SH	SOLE		5,379	0	0	
AMERICAN ELEC PWR CO INC	COM	025537101	176	2,200	SH	OTR		1,500	700	0	
AMGEN INC	COM	031162100	2,791	13,768	SH	SOLE		13,708	50	10	
AMGEN INC	COM	031162100	409	2,015	SH	OTR		1,995	20	0	
APPLE INC	COM	037833100	7,621	29,970	SH	SOLE		29,670	230	70	
APPLE INC	COM	037833100	997	3,922	SH	OTR		3,215	75	632	
APPLIED MATLS INC	COM	038222105	1,963	42,838	SH	SOLE		42,748	0	90	
APPLIED MATLS INC	COM	038222105	175	3,825	SH	OTR		3,825	0	0	

ARES CAPITAL CORP	COM	04010L103	141	13,125	SH	SOLE	13,125	0	0
ARES CAPITAL CORP	COM	04010L103	313	29,000	SH	OTR	0	0	29,000
ASHMORE FDS	EMKT SHDR INST	044820694	110	18,350	SH	SOLE	1,443	0	16,907
ASHMORE FDS	EMKT SHDR INST	044820694	98	16,289	SH	OTR	0	666	15,623
AUTOMATIC DATA PROCESSING IN	COM	053015103	67	488	SH	SOLE	488	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,233	9,020	SH	OTR	9,020	0	0
BK OF AMERICA CORP	COM	060505104	2,057	96,889	SH	SOLE	96,789	100	0
BK OF AMERICA CORP	COM	060505104	558	26,279	SH	OTR	21,900	525	3,854
BANK OZK	COM	06417N103	24,887	1,490,239	SH	SOLE	1,490,239	0	0
BANK OZK	COM	06417N103	5,054	302,633	SH	OTR	112,907	189,726	0
BOEING CO	COM	097023105	283	1,896	SH	SOLE	1,896	0	0
BOEING CO	COM	097023105	55	370	SH	OTR	370	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	1,425	20,763	SH	SOLE	20,763	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	200	2,910	SH	OTR	1,840	1,070	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	2,715	48,700	SH	SOLE	48,045	500	155
BRISTOL-MYERS SQUIBB CO	COM	110122108	195	3,500	SH	OTR	3,440	60	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	379	4,000	SH	OTR	4,000	0	0
CVS HEALTH CORP	COM	126650100	1,354	22,817	SH	SOLE	22,762	0	55
CVS HEALTH CORP	COM	126650100	90	1,520	SH	OTR	1,480	40	0
CAMDEN PPTY TR	SH BEN INT	133131102	253	3,191	SH	SOLE	3,191	0	0
CAPITAL ONE FINL CORP	COM	14040H105	670	13,295	SH	SOLE	13,270	0	25
CAPITAL ONE FINL CORP	COM	14040H105	23	465	SH	OTR	430	35	0
CHEVRON CORP NEW	COM	166764100	2,015	27,806	SH	SOLE	27,651	125	30
CHEVRON CORP NEW	COM	166764100	199	2,742	SH	OTR	2,712	30	0
CISCO SYS INC	COM	17275R102	2,848	72,461	SH	SOLE	72,066	200	195
CISCO SYS INC	COM	17275R102	332	8,435	SH	OTR	6,810	75	1,550
COCA COLA CO	COM	191216100	793	17,931	SH	SOLE	17,461	400	70
COCA COLA CO	COM	191216100	344	7,778	SH	OTR	7,778	0	0
COLGATE PALMOLIVE CO	COM	194162103	433	6,521	SH	SOLE	6,181	340	0
COMCAST CORP NEW	CL A	20030N101	1,398	40,677	SH	SOLE	40,567	60	50
COMCAST CORP NEW	CL A	20030N101	177	5,156	SH	OTR	3,255	80	1,821
COMMERCE BANCSHARES INC	COM	200525103	929	18,456	SH	SOLE	18,456	0	0
CONOCOPHILLIPS	COM	20825C104	449	14,592	SH	SOLE	14,417	175	0
CONOCOPHILLIPS	COM	20825C104	92	2,975	SH	OTR	2,975	0	0
CONSOLIDATED EDISON INC	COM	209115104	332	4,250	SH	SOLE	4,250	0	0
CONSOLIDATED EDISON INC	COM	209115104	47	600	SH	OTR	0	600	0
CROWN CASTLE	COM	22822V101	106	735	SH	SOLE	735	0	0

INTL CORP NEW									
CROWN CASTLE INTL CORP NEW	COM	22822V101	314	2,175	SH	OTR	0	0	2,175
DANAHER CORPORATION	COM	235851102	968	6,993	SH	SOLE	6,993	0	0
DANAHER CORPORATION	COM	235851102	63	454	SH	OTR	185	20	249
DISNEY WALT CO	COM DISNEY	254687106	519	5,372	SH	SOLE	5,372	0	0
DISNEY WALT CO	COM DISNEY	254687106	75	780	SH	OTR	780	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,005	12,420	SH	SOLE	12,420	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	554	6,849	SH	OTR	5,224	0	1,625
EASTMAN CHEM CO	COM	277432100	364	7,811	SH	SOLE	7,811	0	0
EASTMAN CHEM CO	COM	277432100	29	632	SH	OTR	632	0	0
ENERGY CORP NEW	COM	29364G103	429	4,565	SH	SOLE	4,565	0	0
ENERGY CORP NEW	COM	29364G103	28	300	SH	OTR	0	300	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	166	4,934	SH	SOLE	442	0	4,492
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	598	17,798	SH	OTR	11,618	0	6,180
EXXON MOBIL CORP	COM	30231G102	1,764	46,450	SH	SOLE	46,195	170	85
EXXON MOBIL CORP	COM	30231G102	527	13,892	SH	OTR	13,852	40	0
FEDEX CORP	COM	31428X106	330	2,725	SH	SOLE	2,725	0	0
FIFTH THIRD BANCORP	COM	316773100	305	20,518	SH	SOLE	20,518	0	0
FORTINET INC	COM	34959E109	1,334	13,187	SH	SOLE	13,187	0	0
FORTINET INC	COM	34959E109	151	1,490	SH	OTR	1,460	30	0
GENERAL ELECTRIC CO	COM	369604103	78	9,812	SH	SOLE	9,812	0	0
GENERAL ELECTRIC CO	COM	369604103	4	515	SH	OTR	515	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	374	2,421	SH	SOLE	2,416	0	5
GOLDMAN SACHS GROUP INC	COM	38141G104	78	502	SH	OTR	175	15	312
HOME DEPOT INC	COM	437076102	1,446	7,746	SH	SOLE	7,716	20	10
HOME DEPOT INC	COM	437076102	109	584	SH	OTR	584	0	0
HONEYWELL INTL INC	COM	438516106	1,308	9,776	SH	SOLE	9,681	75	20
HONEYWELL INTL INC	COM	438516106	176	1,315	SH	OTR	1,300	15	0
HOST HOTELS & RESORTS INC	COM	44107P104	42	3,820	SH	SOLE	3,820	0	0
HOST HOTELS & RESORTS INC	COM	44107P104	99	9,000	SH	OTR	0	0	9,000
HUNT J B TRANS SVCS INC	COM	445658107	140	1,515	SH	SOLE	1,515	0	0
HUNT J B TRANS SVCS INC	COM	445658107	97	1,050	SH	OTR	1,050	0	0
ILLINOIS TOOL WKS INC	COM	452308109	612	4,303	SH	SOLE	4,303	0	0
ILLINOIS TOOL WKS INC	COM	452308109	21	145	SH	OTR	145	0	0

INTEL CORP	COM	458140100	3,053	56,419	SH	SOLE	55,316	1,050	53
INTEL CORP	COM	458140100	1,048	19,370	SH	OTR	16,640	0	2,730
INTERNATIONAL BUSINESS MACHS	COM	459200101	453	4,083	SH	SOLE	4,083	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	41	370	SH	OTR	370	0	0
INVENTRUST PPTYS CORP	COM	46124J102	35	15,597	SH	SOLE	15,597	0	0
INVESCO SR INCOME TR	COM	46131H107	122	38,000	SH	SOLE	38,000	0	0
INVESCO SR INCOME TR	COM	46131H107	167	52,000	SH	OTR	0	0	52,000
INVESCO EXCHANGE-TRADED FD T	CHINA TECHNLOGY	46138E800	111	2,310	SH	SOLE	25	0	2,285
INVESCO EXCHANGE-TRADED FD T	CHINA TECHNLOGY	46138E800	190	3,975	SH	OTR	0	0	3,975
ISHARES GOLD TRUST	ISHARES	464285105	462	30,676	SH	SOLE	12,510	0	18,166
ISHARES GOLD TRUST	ISHARES	464285105	379	25,175	SH	OTR	2,750	0	22,425
ISHARES TR	CORE S&P500 ETF	464287200	592	2,291	SH	SOLE	2,291	0	0
ISHARES TR	CORE S&P500 ETF	464287200	16	60	SH	OTR	60	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,632	30,521	SH	SOLE	30,096	0	425
ISHARES TR	MSCI EAFE ETF	464287465	342	6,390	SH	OTR	6,170	0	220
ISHARES TR	CORE S&P MCP ETF	464287507	211	1,468	SH	SOLE	1,238	0	230
ISHARES TR	CORE S&P MCP ETF	464287507	36	250	SH	OTR	125	0	125
ISHARES TR	RUS 2000 GRW ETF	464287648	240	1,518	SH	SOLE	1,518	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	821	14,631	SH	SOLE	13,890	0	741
ISHARES TR	CORE S&P SCP ETF	464287804	259	4,619	SH	OTR	1,684	350	2,585
ISHARES TR	NATIONAL MUN ETF	464288414	158	1,398	SH	SOLE	200	0	1,198
ISHARES TR	NATIONAL MUN ETF	464288414	64	565	SH	OTR	295	0	270
ISHARES TR	CRE U S REIT ETF	464288521	1,351	34,494	SH	SOLE	34,494	0	0
ISHARES TR	CRE U S REIT ETF	464288521	40	1,015	SH	OTR	1,015	0	0
JPMORGAN CHASE & CO	COM	46625H100	2,172	24,121	SH	SOLE	23,832	239	50
JPMORGAN CHASE & CO	COM	46625H100	311	3,452	SH	OTR	3,452	0	0
JOHNSON & JOHNSON	COM	478160104	1,515	11,557	SH	SOLE	11,232	325	0
JOHNSON & JOHNSON	COM	478160104	387	2,948	SH	OTR	2,948	0	0
KIMBERLY CLARK CORP	COM	494368103	358	2,800	SH	SOLE	2,800	0	0
KIMBERLY CLARK CORP	COM	494368103	128	1,000	SH	OTR	1,000	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	480	3,795	SH	SOLE	3,795	0	0
LABORATORY CORP AMER	COM NEW	50540R409	15	120	SH	OTR	120	0	0

HLDGS									
LILLY ELI & CO	COM	532457108	1,715	12,361	SH	SOLE	12,361	0	0
LILLY ELI & CO	COM	532457108	432	3,112	SH	OTR	3,112	0	0
LINCOLN NATL CORP IND	COM	534187109	592	22,479	SH	SOLE	22,479	0	0
LINCOLN NATL CORP IND	COM	534187109	11	400	SH	OTR	400	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,355	3,999	SH	SOLE	3,999	0	0
LOCKHEED MARTIN CORP	COM	539830109	245	724	SH	OTR	624	100	0
LOWES COS INC	COM	548661107	351	4,078	SH	SOLE	4,078	0	0
LOWES COS INC	COM	548661107	228	2,650	SH	OTR	1,300	0	1,350
MANAGED PORTFOLIO SER	TORTOISE DIGIT	56167N548	54	2,192	SH	SOLE	645	0	1,547
MANAGED PORTFOLIO SER	TORTOISE DIGIT	56167N548	305	12,444	SH	OTR	0	0	12,444
MASTERCARD INC	CL A	57636Q104	2,340	9,688	SH	SOLE	9,678	0	10
MASTERCARD INC	CL A	57636Q104	197	815	SH	OTR	800	15	0
MCDONALDS CORP	COM	580135101	614	3,716	SH	SOLE	3,526	190	0
MCDONALDS CORP	COM	580135101	67	406	SH	OTR	406	0	0
MEDLEY CAP CORP	COM	58503F106	18	31,307	SH	SOLE	31,307	0	0
MERCK & CO. INC	COM	58933Y105	3,753	48,783	SH	SOLE	48,063	630	90
MERCK & CO. INC	COM	58933Y105	905	11,763	SH	OTR	11,713	50	0
MICROSOFT CORP	COM	594918104	5,093	32,291	SH	SOLE	31,896	355	40
MICROSOFT CORP	COM	594918104	1,710	10,845	SH	OTR	9,800	50	995
MICROCHIP TECHNOLOGY INC	COM	595017104	161	2,371	SH	SOLE	2,371	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	68	1,000	SH	OTR	1,000	0	0
MONDELEZ INTL INC	CL A	609207105	222	4,430	SH	SOLE	4,430	0	0
NEXTERA ENERGY INC	COM	65339F101	1,515	6,295	SH	SOLE	6,117	178	0
NEXTERA ENERGY INC	COM	65339F101	132	550	SH	OTR	350	200	0
NIKE INC	CL B	654106103	369	4,460	SH	SOLE	4,460	0	0
NIKE INC	CL B	654106103	148	1,790	SH	OTR	1,790	0	0
NUCOR CORP	COM	670346105	562	15,603	SH	SOLE	15,603	0	0
NUCOR CORP	COM	670346105	158	4,385	SH	OTR	4,385	0	0
ORACLE CORP	COM	68389X105	298	6,157	SH	SOLE	6,157	0	0
PNC FINL SVCS GROUP INC	COM	693475105	1,199	12,531	SH	SOLE	12,493	0	38
PNC FINL SVCS GROUP INC	COM	693475105	231	2,409	SH	OTR	2,328	81	0
PPL CORP	COM	69351T106	157	6,346	SH	SOLE	6,346	0	0
PPL CORP	COM	69351T106	56	2,265	SH	OTR	465	1,800	0
PAYCHEX INC	COM	704326107	240	3,816	SH	SOLE	3,816	0	0
PEPSICO INC	COM	713448108	2,309	19,229	SH	SOLE	18,804	400	25
PEPSICO INC	COM	713448108	1,376	11,453	SH	OTR	11,423	30	0
PFIZER INC	COM	717081103	2,043	62,589	SH	SOLE	61,444	985	160
PFIZER INC	COM	717081103	585	17,928	SH	OTR	17,878	50	0
PHILLIPS 66	COM	718546104	344	6,405	SH	SOLE	6,385	0	20
PHILLIPS 66	COM	718546104	34	640	SH	OTR	640	0	0
PROCTER & GAMBLE CO	COM	742718109	1,714	15,583	SH	SOLE	15,278	255	50
PROCTER &	COM	742718109	1,459	13,262	SH	OTR	13,262	0	0

GAMBLE CO										
PUBLIC STORAGE	COM	74460D109	85	430	SH	SOLE		430	0	0
PUBLIC STORAGE	COM	74460D109	180	905	SH	OTR		0	0	905
ROYAL BK CDA	COM	780087102	217	3,518	SH	SOLE		3,518	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,321	5,125	SH	SOLE		5,125	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	412	1,600	SH	OTR		0	1,600	0
SPDR SER TR	S&P DIVID ETF	78464A763	565	7,081	SH	SOLE		7,081	0	0
SPDR SER TR	S&P DIVID ETF	78464A763	799	10,000	SH	OTR		0	10,000	0
SALESFORCE COM INC	COM	79466L302	1,066	7,401	SH	SOLE		7,401	0	0
SALESFORCE COM INC	COM	79466L302	143	990	SH	OTR		970	20	0
SONOCO PRODS CO	COM	835495102	74	1,600	SH	SOLE		1,600	0	0
SONOCO PRODS CO	COM	835495102	267	5,758	SH	OTR		5,758	0	0
SOUTHERN CO	COM	842587107	361	6,660	SH	SOLE		6,245	300	115
SOUTHERN CO	COM	842587107	619	11,431	SH	OTR		10,731	700	0
STARBUCKS CORP	COM	855244109	1,486	22,603	SH	SOLE		22,568	0	35
STARBUCKS CORP	COM	855244109	200	3,045	SH	OTR		3,000	45	0
STARWOOD PPTY TR INC	COM	85571B105	71	6,900	SH	SOLE		6,900	0	0
STARWOOD PPTY TR INC	COM	85571B105	205	20,000	SH	OTR		0	0	20,000
TJX COS INC NEW	COM	872540109	1,935	40,471	SH	SOLE		40,021	400	50
TJX COS INC NEW	COM	872540109	143	3,000	SH	OTR		2,920	80	0
TEXTRON INC	COM	883203101	243	9,119	SH	SOLE		9,119	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,953	6,886	SH	SOLE		6,876	0	10
THERMO FISHER SCIENTIFIC INC	COM	883556102	14	50	SH	OTR		35	15	0
3M CO	COM	88579Y101	2,236	16,383	SH	SOLE		16,383	0	0
3M CO	COM	88579Y101	121	886	SH	OTR		886	0	0
TRUIST FINL CORP	COM	89832Q109	57	1,853	SH	SOLE		1,853	0	0
TRUIST FINL CORP	COM	89832Q109	592	19,180	SH	OTR		14,000	0	5,180
US BANCORP DEL	COM NEW	902973304	2,359	68,479	SH	SOLE		68,429	0	50
UNION PAC CORP	COM	907818108	1,378	9,768	SH	SOLE		9,751	0	17
UNION PAC CORP	COM	907818108	157	1,115	SH	OTR		1,095	20	0
UNITED PARCEL SERVICE INC	CL B	911312106	307	3,291	SH	SOLE		3,291	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	28	300	SH	OTR		300	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	527	5,585	SH	SOLE		5,585	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	36	385	SH	OTR		385	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	318	1,275	SH	SOLE		1,275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	36	145	SH	OTR		145	0	0
VANECK VECTORS ETF TR	FALLEN ANGEL HG	92189F437	181	7,170	SH	SOLE		1,350	0	5,820
VANECK VECTORS ETF TR	FALLEN ANGEL HG	92189F437	214	8,465	SH	OTR		0	0	8,465
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	112	945	SH	SOLE		610	0	335

VANGUARD INDEX FDS	LARGE CAP ETF	922908637	333	2,810	SH	OTR	330	0	2,480
VERIZON COMMUNICATIONS INC	COM	92343V104	3,749	69,777	SH	SOLE	69,277	400	100
VERIZON COMMUNICATIONS INC	COM	92343V104	999	18,602	SH	OTR	18,518	84	0
VISA INC	COM CL A	92826C839	232	1,437	SH	SOLE	1,437	0	0
VISA INC	COM CL A	92826C839	35	216	SH	OTR	0	0	216
WALMART INC	COM	931142103	1,543	13,578	SH	SOLE	13,528	0	50
WALMART INC	COM	931142103	47	410	SH	OTR	410	0	0
WALGREENS BOOTS ALLIANCE INC	COM	931427108	208	4,549	SH	SOLE	4,549	0	0
WALGREENS BOOTS ALLIANCE INC	COM	931427108	6	125	SH	OTR	125	0	0
WASTE MGMT INC DEL	COM	94106L109	333	3,600	SH	SOLE	3,600	0	0
WASTE MGMT INC DEL	COM	94106L109	209	2,260	SH	OTR	2,260	0	0
WELLS FARGO CO NEW	COM	949746101	251	8,730	SH	SOLE	8,730	0	0
WELLS FARGO CO NEW	COM	949746101	50	1,759	SH	OTR	1,759	0	0