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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: 03-31-2022

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 05-03-2022  
[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: 227  
Form 13F Information Table Value Total: 233,295  
(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		
				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	461	1,366	SH		SOLE		1,366	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	169	500	SH		OTR		150	0	350
MEDTRONIC PLC	SHS	G5960L103	2,157	19,445	SH		SOLE		19,400	0	45
MEDTRONIC PLC	SHS	G5960L103	1,057	9,531	SH		OTR		9,090	441	0
AFLAC INC	COM	001055102	1,739	27,000	SH		OTR		27,000	0	0
AT&T INC	COM	00206R102	2,799	118,442	SH		SOLE		116,642	1,500	300
AT&T INC	COM	00206R102	615	26,035	SH		OTR		16,260	9,775	0
ABBOTT LABS	COM	002824100	1,246	10,527	SH		SOLE		10,127	400	0
ABBOTT LABS	COM	002824100	1,213	10,250	SH		OTR		10,250	0	0
ABBVIE INC	COM	00287Y109	4,098	25,279	SH		SOLE		25,179	100	0
ABBVIE INC	COM	00287Y109	2,238	13,805	SH		OTR		13,583	222	0
ALLSTATE CORP	COM	020002101	537	3,875	SH		SOLE		3,875	0	0
ALLSTATE CORP	COM	020002101	717	5,177	SH		OTR		5,177	0	0
ALPHABET INC	CAP STK CL C	02079K107	584	209	SH		SOLE		209	0	0
ALPHABET INC	CAP STK CL A	02079K305	3,911	1,406	SH		SOLE		1,406	0	0
ALPHABET INC	CAP STK CL A	02079K305	570	205	SH		OTR		182	23	0
ALTRIA GROUP INC	COM	02209S103	713	13,652	SH		SOLE		12,932	720	0
ALTRIA GROUP INC	COM	02209S103	105	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106	1,910	586	SH		SOLE		586	0	0
AMAZON COM INC	COM	023135106	209	64	SH		OTR		34	30	0
AMERICAN ELEC PWR CO INC	COM	025537101	459	4,604	SH		SOLE		4,604	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	246	2,470	SH		OTR		1,500	970	0
AMGEN INC	COM	031162100	3,090	12,777	SH		SOLE		12,702	50	25
AMGEN INC	COM	031162100	495	2,046	SH		OTR		1,816	230	0
APPLE INC	COM	037833100	14,755	84,504	SH		SOLE		83,564	760	180
APPLE INC	COM	037833100	3,638	20,833	SH		OTR		8,625	1,080	11,128
APPLIED MATLS INC	COM	038222105	4,646	35,252	SH		SOLE		35,202	0	50
APPLIED MATLS INC	COM	038222105	500	3,795	SH		OTR		3,435	360	0
ARES CAPITAL CORP	COM	04010L103	275	13,125	SH		SOLE		13,125	0	0
ARES CAPITAL CORP	COM	04010L103	608	29,000	SH		OTR		0	0	29,000
AUTOMATIC DATA PROCESSING IN	COM	053015103	81	358	SH		SOLE		358	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,684	7,400	SH		OTR		7,400	0	0
BK OF AMERICA CORP	COM	060505104	4,097	99,385	SH		SOLE		99,335	50	0

BK OF AMERICA CORP	COM	060505104	797	19,324	SH	OTR	11,781	3,181	4,362
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	40	113	SH	SOLE	113	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	279	791	SH	OTR	156	0	635
BLACKROCK INC	COM	09247X101	2,072	2,712	SH	SOLE	2,712	0	0
BLACKROCK INC	COM	09247X101	177	231	SH	OTR	114	117	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	1,826	20,786	SH	SOLE	20,786	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	284	3,228	SH	OTR	1,580	1,648	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	3,607	49,392	SH	SOLE	48,707	500	185
BRISTOL-MYERS SQUIBB CO	COM	110122108	434	5,939	SH	OTR	3,815	2,124	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	623	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	374	594	SH	SOLE	594	0	0
BROADCOM INC	COM	11135F101	66	105	SH	OTR	0	105	0
CVS HEALTH CORP	COM	126650100	2,005	19,812	SH	SOLE	19,766	0	46
CVS HEALTH CORP	COM	126650100	194	1,915	SH	OTR	1,440	475	0
CAPITAL ONE FINL CORP	COM	14040H105	1,484	11,305	SH	SOLE	11,281	0	24
CAPITAL ONE FINL CORP	COM	14040H105	115	875	SH	OTR	540	335	0
CHEVRON CORP NEW	COM	166764100	3,954	24,282	SH	SOLE	24,127	125	30
CHEVRON CORP NEW	COM	166764100	413	2,537	SH	OTR	2,275	262	0
CISCO SYS INC	COM	17275R102	3,854	69,120	SH	SOLE	68,670	200	250
CISCO SYS INC	COM	17275R102	458	8,219	SH	OTR	7,070	1,149	0
CITRIX SYS INC	COM	177376100	675	6,691	SH	SOLE	6,691	0	0
CITRIX SYS INC	COM	177376100	151	1,500	SH	OTR	756	744	0
COCA COLA CO	COM	191216100	946	15,265	SH	SOLE	14,815	400	50
COCA COLA CO	COM	191216100	439	7,082	SH	OTR	7,082	0	0
COLGATE PALMOLIVE CO	COM	194162103	420	5,543	SH	SOLE	5,203	340	0
COMCAST CORP NEW	CL A	20030N101	1,976	42,206	SH	SOLE	42,081	0	125
COMCAST CORP NEW	CL A	20030N101	361	7,702	SH	OTR	3,240	2,176	2,286
CONOCOPHILLIPS	COM	20825C104	569	5,690	SH	SOLE	5,515	175	0
CONOCOPHILLIPS	COM	20825C104	175	1,750	SH	OTR	1,750	0	0
CONSOLIDATED EDISON INC	COM	209115104	180	1,905	SH	SOLE	1,905	0	0
CONSOLIDATED EDISON INC	COM	209115104	57	600	SH	OTR	0	600	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	145	785	SH	SOLE	785	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	457	2,475	SH	OTR	0	0	2,475
DARDEN RESTAURANTS INC	COM	237194105	231	1,740	SH	SOLE	1,740	0	0
DISNEY WALT CO	COM	254687106	1,462	10,656	SH	SOLE	10,656	0	0
DISNEY WALT CO	COM	254687106	175	1,277	SH	OTR	730	547	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,599	14,320	SH	SOLE	14,320	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	560	5,019	SH	OTR	3,224	0	1,795

ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	243	4,659	SH	SOLE	626	0	4,033
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	579	11,112	SH	OTR	0	0	11,112
EASTMAN CHEM CO	COM	277432100	1,254	11,187	SH	SOLE	11,187	0	0
EASTMAN CHEM CO	COM	277432100	237	2,112	SH	OTR	462	1,650	0
EMERSON ELEC CO	COM	291011104	1,647	16,795	SH	SOLE	16,795	0	0
EMERSON ELEC CO	COM	291011104	276	2,819	SH	OTR	680	2,139	0
ENTERGY CORP NEW	COM	29364G103	463	3,965	SH	SOLE	3,965	0	0
ENTERGY CORP NEW	COM	29364G103	70	600	SH	OTR	0	600	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	349	5,984	SH	SOLE	643	0	5,341
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,333	22,870	SH	OTR	14,368	0	8,502
EXXON MOBIL CORP	COM	30231G102	2,918	35,337	SH	SOLE	32,504	0	2,833
EXXON MOBIL CORP	COM	30231G102	451	5,457	SH	OTR	5,048	409	0
FEDEX CORP	COM	31428X106	501	2,165	SH	SOLE	2,165	0	0
FORTINET INC	COM	34959E109	4,531	13,258	SH	SOLE	13,258	0	0
FORTINET INC	COM	34959E109	696	2,037	SH	OTR	1,790	247	0
GLOBAL X FDS	CYBRSCURTY ETF	37954Y384	67	2,135	SH	SOLE	45	0	2,090
GLOBAL X FDS	CYBRSCURTY ETF	37954Y384	207	6,585	SH	OTR	0	0	6,585
GOLDMAN SACHS GROUP INC	COM	38141G104	286	865	SH	SOLE	865	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	134	405	SH	OTR	0	0	405
HOME DEPOT INC	COM	437076102	2,278	7,612	SH	SOLE	7,572	20	20
HOME DEPOT INC	COM	437076102	215	719	SH	OTR	557	162	0
HONEYWELL INTL INC	COM	438516106	2,043	10,500	SH	SOLE	10,391	75	34
HONEYWELL INTL INC	COM	438516106	434	2,229	SH	OTR	1,565	235	429
HOST HOTELS & RESORTS INC	COM	44107P104	218	11,200	SH	OTR	0	0	11,200
HUNT J B TRANS SVCS INC	COM	445658107	251	1,250	SH	SOLE	1,250	0	0
HUNT J B TRANS SVCS INC	COM	445658107	211	1,050	SH	OTR	1,050	0	0
ILLINOIS TOOL WKS INC	COM	452308109	958	4,577	SH	SOLE	4,577	0	0
ILLINOIS TOOL WKS INC	COM	452308109	113	541	SH	OTR	225	316	0
INTEL CORP	COM	458140100	2,602	52,503	SH	SOLE	51,878	500	125
INTEL CORP	COM	458140100	812	16,383	SH	OTR	12,390	983	3,010
INTERNATIONAL BUSINESS MACHS	COM	459200101	269	2,069	SH	SOLE	2,069	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	16	125	SH	OTR	125	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	1,106	8,421	SH	SOLE	8,421	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	138	1,054	SH	OTR	115	939	0
INVESCO QQQ TR	UNIT SER 1	46090E103	132	365	SH	SOLE	365	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	173	478	SH	OTR	0	176	302
INVESCO SR INCOME TR	COM	46131H107	163	38,186	SH	SOLE	38,186	0	0

INVESCO SR INCOME TR	COM	46131H107	223	52,257	SH	OTR	0	0	52,257
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	273	891	SH	OTR	0	0	891
ISHARES GOLD TR	ISHARES NEW	464285204	400	10,870	SH	SOLE	1,365	0	9,505
ISHARES GOLD TR	ISHARES NEW	464285204	1,226	33,281	SH	OTR	0	0	33,281
ISHARES TR	CORE S&P500 ETF	464287200	438	966	SH	SOLE	966	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	91	1,192	SH	SOLE	1,192	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	120	1,576	SH	OTR	1,576	0	0
ISHARES TR	MSCI EAFE ETF	464287465	2,055	27,926	SH	SOLE	27,926	0	0
ISHARES TR	MSCI EAFE ETF	464287465	665	9,040	SH	OTR	5,990	150	2,900
ISHARES TR	CORE S&P MCP ETF	464287507	280	1,043	SH	SOLE	1,013	0	30
ISHARES TR	CORE S&P MCP ETF	464287507	32	118	SH	OTR	0	0	118
ISHARES TR	CORE S&P US VLU	464287663	245	3,232	SH	SOLE	0	0	3,232
ISHARES TR	CORE S&P SCP ETF	464287804	1,258	11,665	SH	SOLE	11,465	0	200
ISHARES TR	CORE S&P SCP ETF	464287804	219	2,026	SH	OTR	1,134	453	439
ISHARES TR	EAFE SML CP ETF	464288273	203	3,064	SH	OTR	0	0	3,064
ISHARES TR	NATIONAL MUN ETF	464288414	186	1,700	SH	SOLE	60	0	1,640
ISHARES TR	NATIONAL MUN ETF	464288414	31	283	SH	OTR	98	0	185
ISHARES TR	EGSADVNCDSMCI EM	46436E742	246	6,000	SH	OTR	0	0	6,000
JPMORGAN CHASE & CO	COM	46625H100	3,682	27,008	SH	SOLE	26,719	239	50
JPMORGAN CHASE & CO	COM	46625H100	663	4,864	SH	OTR	3,584	1,280	0
JOHNSON & JOHNSON	COM	478160104	1,735	9,788	SH	SOLE	9,463	325	0
JOHNSON & JOHNSON	COM	478160104	304	1,714	SH	OTR	1,714	0	0
KIMBERLY-CLARK CORP	COM	494368103	312	2,535	SH	SOLE	2,535	0	0
KIMBERLY-CLARK CORP	COM	494368103	123	1,000	SH	OTR	1,000	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	719	2,726	SH	SOLE	2,726	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	83	316	SH	OTR	223	93	0
LILLY ELI & CO	COM	532457108	3,065	10,704	SH	SOLE	10,704	0	0
LILLY ELI & CO	COM	532457108	872	3,046	SH	OTR	2,937	109	0
LOCKHEED MARTIN CORP	COM	539830109	2,341	5,304	SH	SOLE	5,304	0	0
LOCKHEED MARTIN CORP	COM	539830109	488	1,106	SH	OTR	662	444	0
LOWES COS INC	COM	548661107	589	2,913	SH	SOLE	2,913	0	0
LOWES COS INC	COM	548661107	435	2,150	SH	OTR	800	0	1,350
MASTERCARD INCORPORATED	CL A	57636Q104	3,501	9,795	SH	SOLE	9,775	0	20
MASTERCARD INCORPORATED	CL A	57636Q104	395	1,104	SH	OTR	915	189	0
MCDONALDS CORP	COM	580135101	915	3,700	SH	SOLE	3,510	190	0
MCDONALDS CORP	COM	580135101	62	250	SH	OTR	250	0	0
MERCK & CO INC	COM	58933Y105	4,147	50,546	SH	SOLE	49,791	630	125

MERCK & CO INC	COM	58933Y105	996	12,143	SH	OTR	11,409	734	0
MICROSOFT CORP	COM	594918104	7,815	25,349	SH	SOLE	25,074	235	40
MICROSOFT CORP	COM	594918104	3,317	10,759	SH	OTR	9,359	725	675
MICROCHIP TECHNOLOGY INC.	COM	595017104	232	3,084	SH	SOLE	3,084	0	0
MICROCHIP TECHNOLOGY INC.	COM	595017104	139	1,850	SH	OTR	1,850	0	0
MONDELEZ INTL INC	CL A	609207105	227	3,623	SH	SOLE	3,623	0	0
NEXTERA ENERGY INC	COM	65339F101	1,893	22,348	SH	SOLE	21,636	712	0
NEXTERA ENERGY INC	COM	65339F101	218	2,570	SH	OTR	1,080	1,490	0
NIKE INC	CL B	654106103	499	3,710	SH	SOLE	3,710	0	0
NIKE INC	CL B	654106103	221	1,640	SH	OTR	1,640	0	0
NUCOR CORP	COM	670346105	1,125	7,570	SH	SOLE	7,570	0	0
NUCOR CORP	COM	670346105	524	3,525	SH	OTR	3,525	0	0
NVIDIA CORPORATION	COM	67066G104	248	910	SH	SOLE	910	0	0
NVIDIA CORPORATION	COM	67066G104	70	255	SH	OTR	0	255	0
ORACLE CORP	COM	68389X105	317	3,830	SH	SOLE	3,830	0	0
PPL CORP	COM	69351T106	178	6,215	SH	SOLE	6,215	0	0
PPL CORP	COM	69351T106	65	2,265	SH	OTR	465	1,800	0
PAYCHEX INC	COM	704326107	265	1,940	SH	SOLE	1,940	0	0
PEPSICO INC	COM	713448108	2,936	17,539	SH	SOLE	17,109	400	30
PEPSICO INC	COM	713448108	1,966	11,743	SH	OTR	10,463	1,280	0
PFIZER INC	COM	717081103	2,608	50,382	SH	SOLE	49,779	493	110
PFIZER INC	COM	717081103	954	18,427	SH	OTR	17,738	689	0
PHILLIPS 66	COM	718546104	553	6,396	SH	SOLE	6,356	0	40
PHILLIPS 66	COM	718546104	165	1,910	SH	OTR	1,640	270	0
PROCTER AND GAMBLE CO	COM	742718109	2,235	14,629	SH	SOLE	14,324	255	50
PROCTER AND GAMBLE CO	COM	742718109	1,819	11,903	SH	OTR	11,331	572	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	1,437	20,525	SH	SOLE	20,525	0	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	339	4,840	SH	OTR	2,565	2,275	0
PUBLIC STORAGE	COM	74460D109	168	430	SH	SOLE	430	0	0
PUBLIC STORAGE	COM	74460D109	353	905	SH	OTR	0	0	905
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	381	3,848	SH	SOLE	3,848	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2	25	SH	OTR	25	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	2,187	4,842	SH	SOLE	4,842	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	723	1,600	SH	OTR	0	1,600	0
SPDR SER TR	S&P DIVID ETF	78464A763	693	5,412	SH	SOLE	5,412	0	0
SPDR SER TR	S&P DIVID ETF	78464A763	1,281	10,000	SH	OTR	0	10,000	0
SPDR SER TR	S&P BIOTECH	78464A870	30	330	SH	SOLE	0	0	330
SPDR SER TR	S&P BIOTECH	78464A870	193	2,150	SH	OTR	0	0	2,150
SALESFORCE INC	COM	79466L302	1,874	8,827	SH	SOLE	8,827	0	0
SALESFORCE INC	COM	79466L302	305	1,435	SH	OTR	1,100	335	0
SOUTHERN CO	COM	842587107	531	7,324	SH	SOLE	7,224	0	100
SOUTHERN CO	COM	842587107	799	11,015	SH	OTR	10,315	700	0
SPROTT PHYSICAL	UNIT	85207H104	461	30,000	SH	OTR	0	0	30,000

GOLD TR										
STARBUCKS CORP	COM	855244109	2,048	22,514	SH	SOLE	22,464	0	50	
STARBUCKS CORP	COM	855244109	309	3,400	SH	OTR	2,905	495	0	
STARWOOD PPTY TR INC	COM	85571B105	167	6,900	SH	SOLE	6,900	0	0	
STARWOOD PPTY TR INC	COM	85571B105	546	22,600	SH	OTR	0	0	22,600	
TJX COS INC NEW	COM	872540109	2,518	41,566	SH	SOLE	41,081	400	85	
TJX COS INC NEW	COM	872540109	307	5,069	SH	OTR	4,224	845	0	
TARGET CORP	COM	87612EAP1	1,906	8,979	SH	SOLE	8,979	0	0	
TARGET CORP	COM	87612EAP1	174	820	SH	OTR	264	556	0	
THERMO FISHER SCIENTIFIC INC	COM	883556102	3,843	6,507	SH	SOLE	6,497	0	10	
THERMO FISHER SCIENTIFIC INC	COM	883556102	99	167	SH	OTR	50	117	0	
3M CO	COM	88579Y101	2,361	15,857	SH	SOLE	15,857	0	0	
3M CO	COM	88579Y101	117	785	SH	OTR	785	0	0	
TRAVELERS COMPANIES INC	COM	89417E109	237	1,299	SH	SOLE	999	300	0	
TRUIST FINL CORP	COM	89832Q109	88	1,553	SH	SOLE	1,553	0	0	
TRUIST FINL CORP	COM	89832Q109	1,002	17,680	SH	OTR	12,500	0	5,180	
US BANCORP DEL	COM NEW	902973304	204	3,835	SH	SOLE	3,835	0	0	
UNION PAC CORP	COM	907818108	2,965	10,854	SH	SOLE	10,833	0	21	
UNION PAC CORP	COM	907818108	414	1,514	SH	OTR	1,134	380	0	
UNITED PARCEL SERVICE INC	CL B	911312106	456	2,124	SH	SOLE	2,124	0	0	
UNITED PARCEL SERVICE INC	CL B	911312106	64	300	SH	OTR	300	0	0	
UNITEDHEALTH GROUP INC	COM	91324P102	574	1,125	SH	SOLE	1,125	0	0	
UNITEDHEALTH GROUP INC	COM	91324P102	43	85	SH	OTR	85	0	0	
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	246	1,515	SH	SOLE	1,515	0	0	
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	160	3,324	SH	SOLE	0	0	3,324	
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	198	4,129	SH	OTR	0	0	4,129	
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	226	2,010	SH	OTR	0	0	2,010	
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	2,006	18,509	SH	SOLE	18,509	0	0	
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	274	2,526	SH	OTR	638	1,000	888	
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	211	1,011	SH	SOLE	616	0	395	
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	523	2,507	SH	OTR	193	0	2,314	
VERIZON COMMUNICATIONS INC	COM	92343V104	3,726	73,138	SH	SOLE	72,638	400	100	
VERIZON COMMUNICATIONS INC	COM	92343V104	1,081	21,222	SH	OTR	19,618	1,604	0	
VISA INC	COM CL A	92826C839	258	1,162	SH	SOLE	1,162	0	0	
VISA INC	COM CL A	92826C839	97	438	SH	OTR	0	0	438	
WEC ENERGY GROUP INC	COM	92939U106	500	5,013	SH	SOLE	5,013	0	0	
WALMART INC	COM	931142103	2,713	18,219	SH	SOLE	18,154	0	65	
WALMART INC	COM	931142103	250	1,680	SH	OTR	1,011	669	0	
WASTE MGMT INC DEL	COM	94106L109	471	2,970	SH	SOLE	2,970	0	0	
WASTE MGMT INC	COM	94106L109	319	2,010	SH	OTR	2,010	0	0	

