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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: 09-30-2014

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 OF THE OZARKS  
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: REX W. KYLE  
Title: PRESIDENT / TRUST & WEALTH MANAGEMENT  
Phone: 501-978-2240

Signature, Place, and Date of Signing:

/s/ REX W. KYLE LITTLE ROCK, AR 11-14-2014  
[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: 230  
Form 13F Information Table Value Total: 269,075  
(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	508	6,247	SH	SOLE	6,047	0	200	
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	65	805	SH	OTR	805	0	0	
INVESCO LTD	SHS	G491BT108	567	14,360	SH	SOLE	14,360	0	0	
INVESCO LTD	SHS	G491BT108	91	2,300	SH	OTR	2,300	0	0	
PENTAIR PLC	SHS	G7S00T104	442	6,755	SH	SOLE	6,755	0	0	
PENTAIR PLC	SHS	G7S00T104	65	987	SH	OTR	837	150	0	
AFLAC INC	COM	001055102	677	11,629	SH	SOLE	11,629	0	0	
AFLAC INC	COM	001055102	90	1,550	SH	OTR	1,550	0	0	
ALPS ETF TR	ALERIAN MLP	00162Q866	316	16,480	SH	SOLE	12,030	0	4,450	
ALPS ETF TR	ALERIAN MLP	00162Q866	22	1,165	SH	OTR	1,165	0	0	
AT&T INC	COM	00206R102	3,073	87,189	SH	SOLE	86,873	0	316	
AT&T INC	COM	00206R102	434	12,316	SH	OTR	11,016	1,300	0	
ABBOTT LABS	COM	002824100	702	16,886	SH	SOLE	16,886	0	0	
ABBOTT LABS	COM	002824100	121	2,918	SH	OTR	2,518	400	0	
ABBVIE INC	COM	00287Y109	571	9,882	SH	SOLE	9,882	0	0	
ABBVIE INC	COM	00287Y109	111	1,914	SH	OTR	1,914	0	0	
AIR PRODS & CHEMS INC	COM	009158106	243	1,865	SH	SOLE	1,865	0	0	
AIR PRODS & CHEMS INC	COM	009158106	38	290	SH	OTR	290	0	0	
ALTRIA GROUP INC	COM	02209S103	1,785	38,865	SH	SOLE	38,865	0	0	
ALTRIA GROUP INC	COM	02209S103	143	3,120	SH	OTR	2,120	1,000	0	
AMERICAN ELEC PWR INC	COM	025537101	416	7,959	SH	SOLE	7,750	0	209	
AMERICAN ELEC PWR INC	COM	025537101	19	355	SH	OTR	355	0	0	
AMERICAN EXPRESS CO	COM	025816109	126	1,444	SH	SOLE	1,444	0	0	
AMERICAN EXPRESS CO	COM	025816109	123	1,400	SH	OTR	1,400	0	0	
AMGEN INC	COM	031162100	1,515	10,783	SH	SOLE	10,783	0	0	
AMGEN INC	COM	031162100	195	1,385	SH	OTR	1,285	100	0	
APACHE CORP	COM	037411105	368	3,925	SH	SOLE	3,925	0	0	
APACHE CORP	COM	037411105	19	200	SH	OTR	200	0	0	
APPLE INC	COM	037833100	2,302	22,848	SH	SOLE	22,774	0	74	
APPLE INC	COM	037833100	179	1,778	SH	OTR	1,638	140	0	
BB&T CORP	COM	054937107	1,470	39,518	SH	SOLE	39,381	0	137	

BB&T CORP	COM	054937107	15	405	SH	OTR	405	0	0
BAKER HUGHES INC	COM	057224107	581	8,930	SH	SOLE	8,930	0	0
BAKER HUGHES INC	COM	057224107	113	1,740	SH	OTR	1,740	0	0
BANCORPSOUTH INC	COM	059692103	344	17,058	SH	SOLE	17,058	0	0
BANK AMER CORP	COM	060505104	457	26,795	SH	SOLE	26,795	0	0
BANK AMER CORP	COM	060505104	140	8,220	SH	OTR	8,220	0	0
BANK MONTREAL QUE	COM	063671101	250	3,395	SH	SOLE	3,395	0	0
BANK MONTREAL QUE	COM	063671101	29	393	SH	OTR	393	0	0
BANK OF THE OZARKS INC	COM	063904106	96,443	3,059,733	SH	SOLE	2,884,733	0	175,000
BANK OF THE OZARKS INC	COM	063904106	1,279	40,584	SH	OTR	40,584	0	0
BECTON DICKINSON & CO	COM	075887109	174	1,530	SH	SOLE	1,480	0	50
BECTON DICKINSON & CO	COM	075887109	31	270	SH	OTR	270	0	0
BOEING CO	COM	097023105	274	2,148	SH	SOLE	2,148	0	0
BORGWARNER INC	COM	099724106	332	6,305	SH	SOLE	6,305	0	0
BORGWARNER INC	COM	099724106	76	1,450	SH	OTR	1,450	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	2,154	42,094	SH	SOLE	42,094	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	228	4,453	SH	OTR	3,603	850	0
BROADCOM CORP	CL A	111320107	245	6,055	SH	SOLE	6,055	0	0
BROADCOM CORP	CL A	111320107	11	279	SH	OTR	279	0	0
CVS HEALTH CORP	COM	126650100	939	11,798	SH	SOLE	11,798	0	0
CVS HEALTH CORP	COM	126650100	245	3,073	SH	OTR	3,073	0	0
CELGENE CORP	COM	151020104	197	2,074	SH	SOLE	2,026	0	48
1CELGENE CORP	COM	151020104	21	224	SH	OTR	224	0	0
CHEVRON CORP NEW	COM	166764100	1,893	15,863	SH	SOLE	15,834	0	29
CHEVRON CORP NEW	COM	166764100	262	2,192	SH	OTR	2,067	125	0
COCA COLA CO	COM	191216100	1,577	36,975	SH	SOLE	36,496	0	479
COCA COLA CO	COM	191216100	364	8,534	SH	OTR	8,034	500	0
COLGATE PALMOLIVE CO	COM	194162103	915	14,023	SH	SOLE	13,951	0	72
COLGATE PALMOLIVE CO	COM	194162103	97	1,492	SH	OTR	1,152	340	0
COMCAST CORP NEW	CL A	20030N101	233	4,325	SH	SOLE	3,925	0	400
COMCAST CORP NEW	CL A	20030N101	93	1,729	SH	OTR	1,729	0	0
COMMERCE BANCSHARES INC	COM	200525103	770	17,238	SH	SOLE	17,238	0	0
COMMUNITY TR BANCORP INC	COM	204149108	369	10,980	SH	SOLE	10,980	0	0
CONOCOPHILLIPS	COM	20825C104	1,363	17,815	SH	SOLE	17,664	0	151
CONOCOPHILLIPS	COM	20825C104	151	1,976	SH	OTR	1,801	175	0
CONTINENTAL RESOURCES INC	COM	212015101	269	4,050	SH	SOLE	4,050	0	0
CONTINENTAL RESOURCES INC	COM	212015101	52	780	SH	OTR	690	90	0
COSTCO WHSL CORP NEW	COM	22160K105	255	2,036	SH	SOLE	2,002	0	34

DFA INVT DIMENSIONS GROUP IN	TWO YR GLOBAL	233203645	536	53,625	SH	SOLE	53,625	0	0
DFA INVT DIMENSIONS GROUP IN	GLOBAL FIX INCM	233203884	537	48,867	SH	SOLE	48,867	0	0
D R HORTON INC	COM	23331A109	440	21,445	SH	SOLE	21,445	0	0
D R HORTON INC	COM	23331A109	92	4,475	SH	OTR	3,975	500	0
DANAHER CORP DEL	COM	235851102	402	5,290	SH	SOLE	4,990	0	300
DARDEN RESTAURANTS INC	COM	237194105	402	7,810	SH	SOLE	7,810	0	0
DARDEN RESTAURANTS INC	COM	237194105	15	300	SH	OTR	300	0	0
DELTIC TIMBER CORP	COM	247850100	675	10,824	SH	SOLE	10,824	0	0
DELTIC TIMBER CORP	COM	247850100	3,467	55,627	SH	OTR	55,627	0	0
DISNEY WALT CO	COM DISNEY	254687106	729	8,189	SH	SOLE	8,127	0	62
DISNEY WALT CO	COM DISNEY	254687106	174	1,950	SH	OTR	1,950	0	0
DIRECTV	COM	25490A309	752	8,696	SH	SOLE	8,696	0	0
DIRECTV	COM	25490A309	96	1,115	SH	OTR	1,115	0	0
DOMINION RES INC VA NEW	COM	25746U109	134	1,936	SH	SOLE	1,936	0	0
DOMINION RES INC VA NEW	COM	25746U109	228	3,300	SH	OTR	3,300	0	0
DOW CHEM CO	COM	260543103	477	9,105	SH	SOLE	9,105	0	0
DOW CHEM CO	COM	260543103	50	945	SH	OTR	620	325	0
DU PONT E I DE NEMOURS & CO	COM	263534109	436	6,070	SH	SOLE	5,770	0	300
DU PONT E I DE NEMOURS & CO	COM	263534109	82	1,145	SH	OTR	1,145	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,316	17,600	SH	SOLE	17,120	0	480
DUKE ENERGY CORP NEW	COM NEW	26441C204	193	2,579	SH	OTR	2,229	350	0
E M C CORP MASS	COM	268648102	654	22,351	SH	SOLE	22,192	0	159
E M C CORP MASS	COM	268648102	102	3,493	SH	OTR	3,493	0	0
EOG RES INC	COM	26875P101	182	1,839	SH	SOLE	1,785	0	54
EOG RES INC	COM	26875P101	20	200	SH	OTR	200	0	0
EMERSON ELEC CO	COM	291011104	106	1,700	SH	SOLE	1,400	0	300
EMERSON ELEC CO	COM	291011104	100	1,600	SH	OTR	1,600	0	0
ENTERGY CORP NEW	COM	29364G103	239	3,088	SH	SOLE	3,088	0	0
ENTERPRISE PRODS PARTNERS L	COM	293792107	165	4,106	SH	SOLE	4,106	0	0
ENTERPRISE PRODS PARTNERS L	COM	293792107	43	1,066	SH	OTR	1,066	0	0
EXPRESS SCRIPTS HLDG CO	COM	30219G108	534	7,557	SH	SOLE	7,557	0	0
EXPRESS SCRIPTS HLDG CO	COM	30219G108	71	1,000	SH	OTR	1,000	0	0
EXXON MOBIL CORP	COM	30231G102	3,890	41,356	SH	SOLE	41,321	0	35
EXXON MOBIL CORP	COM	30231G102	763	8,112	SH	OTR	7,942	170	0
FMC TECHNOLOGIES	COM	30249U101	456	8,395	SH	SOLE	8,395	0	0

INC									
FMC TECHNOLOGIES INC	COM	30249U101	94	1,735	SH	OTR	1,735	0	0
FEDEX CORP	COM	31428X106	2	15	SH	SOLE	15	0	0
FEDEX CORP	COM	31428X106	384	2,380	SH	OTR	2,380	0	0
FLUOR CORP NEW	COM	343412102	485	7,261	SH	SOLE	7,261	0	0
FLUOR CORP NEW	COM	343412102	88	1,315	SH	OTR	1,315	0	0
GENERAL ELECTRIC CO	COM	369604103	2,197	85,771	SH	SOLE	85,522	0	249
GENERAL ELECTRIC CO	COM	369604103	803	31,360	SH	OTR	30,160	1,200	0
GILEAD SCIENCES INC	COM	375558103	336	3,152	SH	SOLE	3,073	0	79
GILEAD SCIENCES INC	COM	375558103	3	25	SH	OTR	25	0	0
1GOLDMAN SACHS GROUP INC	COM	38141G104	219	1,193	SH	SOLE	1,193	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	17	90	SH	OTR	90	0	0
HCP INC	COM	40414L109	373	9,400	SH	SOLE	9,400	0	0
HCP INC	COM	40414L109	7	180	SH	OTR	180	0	0
HOME DEPOT INC	COM	437076102	228	2,485	SH	SOLE	2,451	0	34
HOME DEPOT INC	COM	437076102	117	1,275	SH	OTR	1,275	0	0
HONEYWELL INTL INC	COM	438516106	764	8,201	SH	SOLE	8,165	0	36
HONEYWELL INTL INC	COM	438516106	79	845	SH	OTR	780	65	0
HUNT J B TRANS SVCS INC	COM	445658107	359	4,846	SH	SOLE	4,846	0	0
HUNT J B TRANS SVCS INC	COM	445658107	100	1,350	SH	OTR	1,350	0	0
INTEL CORP	COM	458140100	1,721	49,416	SH	SOLE	49,365	0	51
INTEL CORP	COM	458140100	495	14,206	SH	OTR	13,706	500	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,553	8,181	SH	SOLE	8,171	0	10
INTERNATIONAL BUSINESS MACHS	COM	459200101	134	708	SH	OTR	708	0	0
ISHARES	EMU ETF	464286608	323	8,378	SH	SOLE	8,378	0	0
ISHARES TR	CORE S&P500 ETF	464287200	322	1,625	SH	SOLE	1,625	0	0
JPMORGAN CHASE & CO	COM	46625H100	175	2,908	SH	SOLE	2,908	0	0
JPMORGAN CHASE & CO	COM	46625H100	216	3,584	SH	OTR	3,584	0	0
JOHNSON & JOHNSON	COM	478160104	2,416	22,669	SH	SOLE	22,669	0	0
JOHNSON & JOHNSON	COM	478160104	611	5,734	SH	OTR	5,369	365	0
KIMBERLY CLARK CORP	COM	494368103	639	5,944	SH	SOLE	5,843	0	101
KIMBERLY CLARK CORP	COM	494368103	75	701	SH	OTR	701	0	0
KINDER MORGAN INC DEL	COM	49456B101	641	16,706	SH	SOLE	16,140	0	566
KINDER MORGAN INC DEL	COM	49456B101	50	1,300	SH	OTR	1,200	100	0
KRAFT FOODS GROUP INC	COM	50076Q106	343	6,086	SH	SOLE	6,086	0	0
KRAFT FOODS	COM	50076Q106	42	739	SH	OTR	739	0	0

GROUP INC									
LILLY ELI & CO	COM	532457108	542	8,355	SH	SOLE	8,355	0	0
LILLY ELI & CO	COM	532457108	64	990	SH	OTR	990	0	0
LINCOLN NATL CORP IND	COM	534187109	1,752	32,697	SH	SOLE	32,697	0	0
LOCKHEED MARTIN CORP	COM	539830109	565	3,090	SH	SOLE	3,090	0	0
LOCKHEED MARTIN CORP	COM	539830109	304	1,663	SH	OTR	1,663	0	0
LOWES COS INC	COM	548661107	778	14,710	SH	SOLE	14,310	0	400
LOWES COS INC	COM	548661107	164	3,095	SH	OTR	3,095	0	0
MATTEL INC	COM	577081102	258	8,425	SH	SOLE	8,425	0	0
MATTEL INC	COM	577081102	28	911	SH	OTR	911	0	0
MCDONALDS CORP	COM	580135101	786	8,293	SH	SOLE	8,180	0	113
MCDONALDS CORP	COM	580135101	100	1,052	SH	OTR	862	190	0
MCKESSON CORP	COM	58155Q103	1,141	5,863	SH	SOLE	5,863	0	0
MCKESSON CORP	COM	58155Q103	165	850	SH	OTR	850	0	0
MEDTRONIC INC	COM	585055106	288	4,655	SH	SOLE	4,655	0	0
MEDTRONIC INC	COM	585055106	15	250	SH	OTR	250	0	0
MERCK & CO INC NEW	COM	58933Y105	1,957	33,012	SH	SOLE	32,926	0	86
MERCK & CO INC NEW	COM	58933Y105	182	3,072	SH	OTR	2,272	800	0
METLIFE INC	COM	59156R108	433	8,058	SH	SOLE	8,058	0	0
METLIFE INC	COM	59156R108	13	250	SH	OTR	250	0	0
MICROSOFT CORP	COM	594918104	1,420	30,626	SH	SOLE	30,554	0	72
MICROSOFT CORP	COM	594918104	432	9,316	SH	OTR	8,916	400	0
MICROCHIP TECHNOLOGY INC	COM	595017104	190	4,025	SH	SOLE	4,025	0	0
MICROCHIP TECHNOLOGY INC	COM	595017104	32	676	SH	OTR	676	0	0
MONSANTO CO NEW	COM	61166W101	1,001	8,894	SH	SOLE	8,856	0	38
MONSANTO CO NEW	COM	61166W101	89	789	SH	OTR	789	0	0
MOSAIC CO NEW	COM	61945C103	273	6,153	SH	SOLE	6,153	0	0
MOSAIC CO NEW	COM	61945C103	66	1,485	SH	OTR	1,485	0	0
MURPHY OIL CORP	COM	626717102	5,684	99,873	SH	SOLE	99,873	0	0
MURPHY OIL CORP	COM	626717102	44,320	778,768	SH	OTR	778,768	0	0
MURPHY USA INC	COM	626755102	1,230	23,177	SH	SOLE	23,177	0	0
MURPHY USA INC	COM	626755102	10,330	194,692	SH	OTR	0	194,692	0
MYLAN INC	COM	628530107	488	10,724	SH	SOLE	10,724	0	0
MYLAN INC	COM	628530107	110	2,415	SH	OTR	2,415	0	0
NORFOLK SOUTHERN CORP	COM	655844108	282	2,526	SH	SOLE	2,526	0	0
1NORFOLK SOUTHERN CORP	COM	655844108	6	50	SH	OTR	50	0	0
NUCOR CORP	COM	670346105	1,310	24,130	SH	SOLE	24,130	0	0
NUCOR CORP	COM	670346105	90	1,653	SH	OTR	1,653	0	0
ORACLE CORP	COM	68389X105	987	25,794	SH	SOLE	25,294	0	500
ORACLE CORP	COM	68389X105	135	3,525	SH	OTR	3,525	0	0
PPL CORP	COM	69351T106	426	12,987	SH	SOLE	12,683	0	304
PPL CORP	COM	69351T106	37	1,113	SH	OTR	1,113	0	0
PEPSICO INC	COM	713448108	1,838	19,741	SH	SOLE	19,741	0	0
PEPSICO INC	COM	713448108	542	5,821	SH	OTR	5,421	400	0
PFIZER INC	COM	717081103	1,263	42,696	SH	SOLE	42,239	0	457
PFIZER INC	COM	717081103	344	11,644	SH	OTR	10,444	1,200	0

PIEDMONT NAT GAS INC	COM	720186105	342	10,204	SH	SOLE	10,204	0	0
PIEDMONT NAT GAS INC	COM	720186105	27	810	SH	OTR	810	0	0
PRECISION CASTPARTS CORP	COM	740189105	495	2,089	SH	SOLE	2,089	0	0
PRECISION CASTPARTS CORP	COM	740189105	65	275	SH	OTR	275	0	0
PROCTER & GAMBLE CO	COM	742718109	895	10,691	SH	SOLE	10,691	0	0
PROCTER & GAMBLE CO	COM	742718109	658	7,862	SH	OTR	7,507	355	0
QUALCOMM INC	COM	747525103	1,237	16,549	SH	SOLE	16,184	0	365
QUALCOMM INC	COM	747525103	32	425	SH	OTR	225	200	0
ROYAL BK CDA MONTREAL QUE	COM	780087102	1,110	15,533	SH	SOLE	15,533	0	0
RYDEX ETF TRUST	GUG S&P500 PU G	78355W403	288	3,730	SH	SOLE	3,730	0	0
SCHLUMBERGER LTD	COM	806857108	291	2,865	SH	SOLE	2,816	0	49
SCHLUMBERGER LTD	COM	806857108	30	295	SH	OTR	295	0	0
SIMMONS 1ST NATL CORP	CL A \$1 PAR	828730200	246	6,378	SH	SOLE	6,378	0	0
SOUTHERN CO	COM	842587107	467	10,707	SH	SOLE	10,394	0	313
SOUTHERN CO	COM	842587107	60	1,379	SH	OTR	779	600	0
SPECTRA ENERGY CORP	COM	847560109	146	3,712	SH	SOLE	3,207	0	505
SPECTRA ENERGY CORP	COM	847560109	79	2,000	SH	OTR	2,000	0	0
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	756	14,065	SH	SOLE	14,065	0	0
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	3	60	SH	OTR	60	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	390	3,205	SH	SOLE	3,205	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	12	100	SH	OTR	100	0	0
3M CO	COM	88579Y101	418	2,948	SH	SOLE	2,948	0	0
3M CO	COM	88579Y101	92	650	SH	OTR	650	0	0
TRANSCANADA CORP	COM	89353D107	359	6,965	SH	SOLE	6,965	0	0
TRANSCANADA CORP	COM	89353D107	28	543	SH	OTR	543	0	0
TRAVELERS COMPANIES INC	COM	89417E109	360	3,832	SH	SOLE	3,832	0	0
TRAVELERS COMPANIES INC	COM	89417E109	28	300	SH	OTR	0	300	0
UBS AG JERSEY BRH	ALERIAN INFRST	902641646	204	4,456	SH	SOLE	4,456	0	0
US BANCORP DEL	COM NEW	902973304	3,159	75,517	SH	SOLE	74,915	0	602
US BANCORP DEL	COM NEW	902973304	85	2,021	SH	OTR	1,521	500	0
UNION PAC CORP	COM	907818108	256	2,364	SH	SOLE	2,330	0	34
UNION PAC CORP	COM	907818108	948	8,740	SH	OTR	8,740	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	427	4,041	SH	SOLE	4,041	0	0

UNITED TECHNOLOGIES CORP	COM	913017109	75	710	SH	OTR	710	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	260	3,010	SH	SOLE	3,010	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	22	250	SH	OTR	250	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	2,503	50,073	SH	SOLE	49,820	0	253
VERIZON COMMUNICATIONS INC	COM	92343V104	262	5,235	SH	OTR	4,835	400	0
WAL-MART STORES INC	COM	931142103	2,142	28,011	SH	SOLE	27,811	0	200
WAL-MART STORES INC	COM	931142103	106	1,383	SH	OTR	1,383	0	0
WALGREEN CO	COM	931422109	596	10,050	SH	SOLE	10,050	0	0
WALGREEN CO	COM	931422109	19	325	SH	OTR	125	200	0
WASTE MGMT INC DEL	COM	94106L109	510	10,731	SH	SOLE	10,491	0	240
WASTE MGMT INC DEL	COM	94106L109	52	1,096	SH	OTR	1,096	0	0
WELLS FARGO & CO NEW	COM	949746101	881	16,983	SH	SOLE	16,908	0	75
WELLS FARGO & CO NEW	COM	949746101	188	3,618	SH	OTR	3,618	0	0