

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: 09-30-2022

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 11-10-2022
[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: 226
Form 13F Information Table Value Total: 184,252
(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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FORM 13F INFORMATION TABLE

OMB APPROVAL	
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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	SH/ PUT/ CALL	OTHER			SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	280	1,087	SH		SOLE		1,087	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	129	500	SH		OTR		150	0	350
MEDTRONIC PLC	SHS	G5960L103	1,522	18,849	SH		SOLE		18,849	0	0
MEDTRONIC PLC	SHS	G5960L103	787	9,751	SH		OTR		9,201	550	0
AFLAC INC	COM	001055102	1,489	26,500	SH		OTR		26,500	0	0
AT&T INC	COM	00206R102	1,478	96,365	SH		SOLE		94,705	1,000	660
AT&T INC	COM	00206R102	337	21,969	SH		OTR		11,774	10,195	0
ABBOTT LABS	COM	002824100	959	9,908	SH		SOLE		9,558	350	0
ABBOTT LABS	COM	002824100	988	10,210	SH		OTR		10,210	0	0
ABBVIE INC	COM	00287Y109	3,338	24,873	SH		SOLE		24,773	100	0
ABBVIE INC	COM	00287Y109	1,839	13,705	SH		OTR		13,244	461	0
ALLSTATE CORP	COM	020002101	754	6,054	SH		SOLE		6,054	0	0
ALLSTATE CORP	COM	020002101	694	5,573	SH		OTR		5,494	79	0
ALPHABET INC	CAP STK CL C	02079K107	402	4,180	SH		SOLE		4,180	0	0
ALPHABET INC	CAP STK CL A	02079K305	2,744	28,693	SH		SOLE		28,693	0	0
ALPHABET INC	CAP STK CL A	02079K305	413	4,315	SH		OTR		3,720	595	0
ALTRIA GROUP INC	COM	02209S103	495	12,257	SH		SOLE		11,537	720	0
ALTRIA GROUP INC	COM	02209S103	81	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106	1,368	12,107	SH		SOLE		12,107	0	0
AMAZON COM INC	COM	023135106	162	1,433	SH		OTR		760	673	0
AMERICAN ELEC PWR CO INC	COM	025537101	394	4,556	SH		SOLE		4,556	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	217	2,505	SH		OTR		1,447	1,058	0
AMGEN INC	COM	031162100	2,808	12,460	SH		SOLE		12,410	50	0
AMGEN INC	COM	031162100	457	2,026	SH		OTR		1,736	290	0
APPLE INC	COM	037833100	10,238	74,078	SH		SOLE		73,293	685	100
APPLE INC	COM	037833100	1,474	10,664	SH		OTR		8,320	1,192	1,152
APPLIED MATLS INC	COM	038222105	2,898	35,366	SH		SOLE		35,366	0	0
APPLIED MATLS INC	COM	038222105	319	3,889	SH		OTR		3,425	464	0
ARES CAPITAL CORP	COM	04010L103	203	12,000	SH		SOLE		12,000	0	0

ARES CAPITAL CORP	COM	04010L103	490	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	1,629	7,200	SH	OTR	7,200	0	0
BK OF AMERICA CORP	COM	060505104	3,019	99,966	SH	SOLE	99,133	50	783
BK OF AMERICA CORP	COM	060505104	599	19,832	SH	OTR	11,781	3,677	4,374
BLACKROCK INC	COM	09247X101	1,528	2,777	SH	SOLE	2,777	0	0
BLACKROCK INC	COM	09247X101	151	275	SH	OTR	138	137	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	1,928	20,874	SH	SOLE	20,874	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	313	3,386	SH	OTR	1,635	1,751	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	2,257	31,748	SH	SOLE	31,148	500	100
BRISTOL-MYERS SQUIBB CO	COM	110122108	191	2,680	SH	OTR	1,380	1,300	0
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	577	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	235	530	SH	SOLE	530	0	0
BROADCOM INC	COM	11135F101	66	149	SH	OTR	16	133	0
CVS HEALTH CORP	COM	126650100	1,809	18,968	SH	SOLE	18,968	0	0
CVS HEALTH CORP	COM	126650100	180	1,888	SH	OTR	1,340	548	0
CAPITAL ONE FINL CORP	COM	14040H105	1,009	10,942	SH	SOLE	10,942	0	0
CAPITAL ONE FINL CORP	COM	14040H105	84	906	SH	OTR	525	381	0
CHEVRON CORP NEW	COM	166764100	3,088	21,492	SH	SOLE	21,367	125	0
CHEVRON CORP NEW	COM	166764100	351	2,444	SH	OTR	2,073	371	0
CISCO SYS INC	COM	17275R102	2,695	67,370	SH	SOLE	67,020	200	150
CISCO SYS INC	COM	17275R102	332	8,311	SH	OTR	6,946	1,365	0
CITRIX SYS INC	COM	177376100	268	2,580	SH	SOLE	2,580	0	0
CITRIX SYS INC	COM	177376100	77	744	SH	OTR	0	744	0
COCA COLA CO	COM	191216100	714	12,749	SH	SOLE	12,299	400	50
COCA COLA CO	COM	191216100	405	7,222	SH	OTR	7,222	0	0
COLGATE PALMOLIVE CO	COM	194162103	366	5,207	SH	SOLE	4,867	340	0
COMCAST CORP NEW	CL A	20030N101	1,233	42,053	SH	SOLE	42,053	0	0
COMCAST CORP NEW	CL A	20030N101	235	8,000	SH	OTR	3,374	2,100	2,526
CONOCOPHILLIPS	COM	20825C104	604	5,900	SH	SOLE	5,725	175	0
CONOCOPHILLIPS	COM	20825C104	197	1,921	SH	OTR	1,750	171	0
CONSOLIDATED EDISON INC	COM	209115104	163	1,905	SH	SOLE	1,905	0	0
CONSOLIDATED EDISON INC	COM	209115104	51	600	SH	OTR	0	600	0
COSTCO WHSL CORP NEW	COM	22160K105	840	1,778	SH	SOLE	1,778	0	0
COSTCO WHSL CORP NEW	COM	22160K105	162	343	SH	OTR	251	92	0
CROWN CASTLE	COM	22822V101	99	685	SH	SOLE	685	0	0

INC										
CROWN CASTLE INC	COM	22822V101	366	2,529	SH	OTR	0	54	2,475	
DARDEN RESTAURANTS INC	COM	237194105	216	1,710	SH	SOLE	1,710	0	0	
DISNEY WALT CO	COM	254687106	1,069	11,328	SH	SOLE	11,328	0	0	
DISNEY WALT CO	COM	254687106	130	1,374	SH	OTR	752	622	0	
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,246	13,397	SH	SOLE	13,397	0	0	
DUKE ENERGY CORP NEW	COM NEW	26441C204	467	5,019	SH	OTR	3,224	0	1,795	
EOG RES INC	COM	26875P101	443	3,967	SH	SOLE	3,967	0	0	
EOG RES INC	COM	26875P101	170	1,518	SH	OTR	698	40	780	
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	176	4,659	SH	SOLE	626	0	4,033	
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	419	11,112	SH	OTR	0	0	11,112	
EASTMAN CHEM CO	COM	277432100	809	11,388	SH	SOLE	11,388	0	0	
EASTMAN CHEM CO	COM	277432100	156	2,191	SH	OTR	462	1,729	0	
EMERSON ELEC CO	COM	291011104	1,271	17,357	SH	SOLE	17,064	0	293	
EMERSON ELEC CO	COM	291011104	227	3,102	SH	OTR	842	2,260	0	
ENTERGY CORP NEW	COM	29364G103	399	3,965	SH	SOLE	3,965	0	0	
ENTERGY CORP NEW	COM	29364G103	60	600	SH	OTR	0	600	0	
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	247	5,984	SH	SOLE	643	0	5,341	
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	852	20,620	SH	OTR	14,368	0	6,252	
EXXON MOBIL CORP	COM	30231G102	2,758	31,587	SH	SOLE	29,573	0	2,014	
EXXON MOBIL CORP	COM	30231G102	445	5,097	SH	OTR	4,637	460	0	
FEDEX CORP	COM	31428X106	315	2,125	SH	SOLE	2,125	0	0	
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33733D502	131	7,862	SH	SOLE	375	0	7,487	
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33733D502	69	4,155	SH	OTR	0	0	4,155	
FORTINET INC	COM	34959E109	3,203	65,188	SH	SOLE	65,188	0	0	
FORTINET INC	COM	34959E109	494	10,054	SH	OTR	8,575	1,479	0	
GOLDMAN SACHS GROUP INC	COM	38141G104	241	822	SH	SOLE	822	0	0	
GOLDMAN SACHS GROUP INC	COM	38141G104	108	369	SH	OTR	0	0	369	
HOME DEPOT INC	COM	437076102	2,035	7,375	SH	SOLE	7,205	20	150	
HOME DEPOT INC	COM	437076102	217	788	SH	OTR	567	221	0	
HONEYWELL INTL INC	COM	438516106	1,754	10,505	SH	SOLE	10,430	75	0	
HONEYWELL INTL INC	COM	438516106	355	2,125	SH	OTR	1,507	258	360	
HOST HOTELS & RESORTS INC	COM	44107P104	178	11,200	SH	OTR	0	0	11,200	
HUNT J B TRANS SVCS INC	COM	445658107	182	1,166	SH	SOLE	1,166	0	0	

HUNT J B TRANS SVCS INC	COM	445658107	94	600	SH	OTR	600	0	0
ILLINOIS TOOL WKS INC	COM	452308109	811	4,488	SH	SOLE	4,488	0	0
ILLINOIS TOOL WKS INC	COM	452308109	104	577	SH	OTR	225	352	0
INTEL CORP	COM	458140100	1,371	53,199	SH	SOLE	52,699	500	0
INTEL CORP	COM	458140100	422	16,392	SH	OTR	12,140	1,242	3,010
INTERNATIONAL BUSINESS MACHS	COM	459200101	243	2,044	SH	SOLE	2,044	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	13	110	SH	OTR	110	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	774	8,524	SH	SOLE	8,524	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	103	1,135	SH	OTR	153	982	0
INVESCO SR INCOME TR	COM	46131H107	142	38,186	SH	SOLE	38,186	0	0
INVESCO SR INCOME TR	COM	46131H107	194	52,257	SH	OTR	0	0	52,257
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	224	891	SH	OTR	0	0	891
IQVIA HLDGS INC	COM	46266C105	926	5,113	SH	SOLE	5,113	0	0
IQVIA HLDGS INC	COM	46266C105	171	943	SH	OTR	662	281	0
ISHARES GOLD TR	ISHARES NEW	464285204	322	10,198	SH	SOLE	1,365	0	8,833
ISHARES GOLD TR	ISHARES NEW	464285204	1,038	32,914	SH	OTR	0	0	32,914
ISHARES TR	CORE S&P500 ETF	464287200	358	998	SH	SOLE	998	0	0
ISHARES TR	CORE S&P500 ETF	464287200	502	1,400	SH	OTR	0	1,400	0
ISHARES TR	CORE US AGGBD ET	464287226	103	1,071	SH	SOLE	1,071	0	0
ISHARES TR	CORE US AGGBD ET	464287226	259	2,692	SH	OTR	0	0	2,692
ISHARES TR	MSCI EAFE ETF	464287465	1,390	24,809	SH	SOLE	23,867	0	942
ISHARES TR	MSCI EAFE ETF	464287465	287	5,129	SH	OTR	4,979	150	0
ISHARES TR	CORE S&P MCP ETF	464287507	254	1,160	SH	SOLE	1,130	0	30
ISHARES TR	CORE S&P MCP ETF	464287507	16	74	SH	OTR	0	0	74
ISHARES TR	RUS 1000 GRW ETF	464287614	150	715	SH	SOLE	715	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	106	505	SH	OTR	505	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	363	1,755	SH	SOLE	1,755	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	960	11,008	SH	SOLE	11,008	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	123	1,408	SH	OTR	1,133	275	0
ISHARES TR	NATIONAL MUN ETF	464288414	181	1,762	SH	SOLE	60	0	1,702
ISHARES TR	NATIONAL MUN ETF	464288414	21	201	SH	OTR	48	0	153

JPMORGAN CHASE & CO	COM	46625H100	2,794	26,736	SH	SOLE	26,447	239	50
JPMORGAN CHASE & CO	COM	46625H100	526	5,037	SH	OTR	3,650	1,387	0
JOHNSON & JOHNSON	COM	478160104	1,558	9,535	SH	SOLE	9,275	260	0
JOHNSON & JOHNSON	COM	478160104	292	1,786	SH	OTR	1,694	92	0
KIMBERLY-CLARK CORP	COM	494368103	240	2,133	SH	SOLE	2,133	0	0
KIMBERLY-CLARK CORP	COM	494368103	113	1,000	SH	OTR	1,000	0	0
L3HARRIS TECHNOLOGIES INC	COM	502431109	208	1,000	SH	SOLE	1,000	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	578	2,822	SH	SOLE	2,822	0	0
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	71	347	SH	OTR	233	114	0
LILLY ELI & CO	COM	532457108	3,364	10,405	SH	SOLE	10,405	0	0
LILLY ELI & CO	COM	532457108	995	3,078	SH	OTR	2,883	195	0
LOCKHEED MARTIN CORP	COM	539830109	1,893	4,901	SH	SOLE	4,901	0	0
LOCKHEED MARTIN CORP	COM	539830109	386	1,000	SH	OTR	538	462	0
LOWES COS INC	COM	548661107	510	2,713	SH	SOLE	2,713	0	0
LOWES COS INC	COM	548661107	404	2,150	SH	OTR	800	0	1,350
MASTERCARD INCORPORATED	CL A	57636Q104	2,767	9,733	SH	SOLE	9,733	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	318	1,120	SH	OTR	890	230	0
MCDONALDS CORP	COM	580135101	744	3,224	SH	SOLE	2,937	190	97
MCDONALDS CORP	COM	580135101	58	250	SH	OTR	250	0	0
MERCK & CO INC	COM	58933Y105	4,084	47,417	SH	SOLE	46,345	630	442
MERCK & CO INC	COM	58933Y105	1,045	12,132	SH	OTR	11,119	1,013	0
MICROSOFT CORP	COM	594918104	5,819	24,984	SH	SOLE	24,784	200	0
MICROSOFT CORP	COM	594918104	2,483	10,661	SH	OTR	9,137	849	675
MICROCHIP TECHNOLOGY INC.	COM	595017104	188	3,084	SH	SOLE	3,084	0	0
MICROCHIP TECHNOLOGY INC.	COM	595017104	113	1,850	SH	OTR	1,850	0	0
NEXTERA ENERGY INC	COM	65339F101	1,804	23,006	SH	SOLE	22,294	712	0
NEXTERA ENERGY INC	COM	65339F101	221	2,820	SH	OTR	1,162	1,658	0
NIKE INC	CL B	654106103	300	3,610	SH	SOLE	3,610	0	0
NIKE INC	CL B	654106103	136	1,640	SH	OTR	1,640	0	0
NUCOR CORP	COM	670346105	774	7,230	SH	SOLE	7,230	0	0
NUCOR CORP	COM	670346105	265	2,475	SH	OTR	2,475	0	0
NVIDIA CORPORATION	COM	67066G104	390	3,216	SH	SOLE	3,216	0	0
NVIDIA CORPORATION	COM	67066G104	80	663	SH	OTR	339	324	0
ORACLE CORP	COM	68389X105	230	3,762	SH	SOLE	3,762	0	0
PPL CORP	COM	69351T106	158	6,215	SH	SOLE	6,215	0	0
PPL CORP	COM	69351T106	57	2,265	SH	OTR	465	1,800	0
PEPSICO INC	COM	713448108	2,803	17,171	SH	SOLE	16,630	345	196

PEPSICO INC	COM	713448108	1,924	11,782	SH	OTR	10,396	1,386	0
PFIZER INC	COM	717081103	2,166	49,494	SH	SOLE	48,603	493	398
PFIZER INC	COM	717081103	806	18,411	SH	OTR	17,617	794	0
PHILLIPS 66	COM	718546104	529	6,555	SH	SOLE	6,555	0	0
PHILLIPS 66	COM	718546104	159	1,966	SH	OTR	1,640	326	0
PROCTER AND GAMBLE CO	COM	742718109	1,871	14,820	SH	SOLE	14,261	255	304
PROCTER AND GAMBLE CO	COM	742718109	1,508	11,942	SH	OTR	11,317	625	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	1,150	20,451	SH	SOLE	20,451	0	0
PUBLIC SVC ENTERPRISE GRP IN	COM	744573106	264	4,697	SH	OTR	2,350	2,347	0
PUBLIC STORAGE	COM	74460D109	119	405	SH	SOLE	405	0	0
PUBLIC STORAGE	COM	74460D109	265	905	SH	OTR	0	0	905
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	308	3,762	SH	SOLE	3,762	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	8	101	SH	OTR	0	101	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,719	4,813	SH	SOLE	4,813	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	647	1,812	SH	OTR	212	1,600	0
SPDR SER TR	S&P DIVID ETF	78464A763	562	5,043	SH	SOLE	5,043	0	0
SPDR SER TR	S&P DIVID ETF	78464A763	1,115	10,000	SH	OTR	0	10,000	0
SPDR SER TR	PORTFOLI S&P1500	78464A805	547	12,400	SH	OTR	0	0	12,400
SPDR SER TR	S&P BIOTECH	78464A870	62	783	SH	SOLE	60	0	723
SPDR SER TR	S&P BIOTECH	78464A870	260	3,274	SH	OTR	0	0	3,274
SALESFORCE INC	COM	79466L302	1,446	10,054	SH	SOLE	10,054	0	0
SALESFORCE INC	COM	79466L302	232	1,611	SH	OTR	1,185	426	0
SOUTHERN CO	COM	842587107	410	6,036	SH	SOLE	5,936	0	100
SOUTHERN CO	COM	842587107	749	11,015	SH	OTR	10,315	700	0
STARBUCKS CORP	COM	855244109	862	10,236	SH	SOLE	10,236	0	0
STARBUCKS CORP	COM	855244109	93	1,100	SH	OTR	1,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	111	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	412	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	2,562	41,245	SH	SOLE	40,845	400	0
TJX COS INC NEW	COM	872540109	316	5,084	SH	OTR	4,090	994	0
TARGET CORP	COM	87612EAP1	1,337	9,013	SH	SOLE	9,013	0	0
TARGET CORP	COM	87612EAP1	132	889	SH	OTR	264	625	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	3,163	6,236	SH	SOLE	6,236	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	98	194	SH	OTR	60	134	0
3M CO	COM	88579Y101	1,752	15,857	SH	SOLE	15,857	0	0
3M CO	COM	88579Y101	87	785	SH	OTR	785	0	0
TRUIST FINL CORP	COM	89832Q109	938	21,553	SH	SOLE	21,553	0	0
TRUIST FINL CORP	COM	89832Q109	644	14,783	SH	OTR	9,603	0	5,180

UNION PAC CORP	COM	907818108	2,148	11,025	SH	SOLE	11,025	0	0
UNION PAC CORP	COM	907818108	302	1,552	SH	OTR	1,104	448	0
UNITED PARCEL SERVICE INC	CL B	911312106	327	2,023	SH	SOLE	2,023	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	54	336	SH	OTR	300	36	0
UNITEDHEALTH GROUP INC	COM	91324P102	611	1,210	SH	SOLE	1,210	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	39	77	SH	OTR	77	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	203	1,502	SH	SOLE	1,502	0	0
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	108	2,978	SH	SOLE	0	0	2,978
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	162	4,457	SH	OTR	0	0	4,457
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	1,485	18,520	SH	SOLE	18,520	0	0
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	142	1,767	SH	OTR	638	1,129	0
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	164	1,005	SH	SOLE	610	0	395
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	408	2,497	SH	OTR	183	0	2,314
VERIZON COMMUNICATIONS INC	COM	92343V104	2,718	71,572	SH	SOLE	70,486	400	686
VERIZON COMMUNICATIONS INC	COM	92343V104	800	21,068	SH	OTR	19,495	1,573	0
VISA INC	COM CL A	92826C839	206	1,162	SH	SOLE	1,162	0	0
VISA INC	COM CL A	92826C839	74	417	SH	OTR	0	0	417
WEC ENERGY GROUP INC	COM	92939U106	448	5,012	SH	SOLE	5,012	0	0
WALMART INC	COM	931142103	2,279	17,573	SH	SOLE	17,508	0	65
WALMART INC	COM	931142103	226	1,742	SH	OTR	1,019	723	0
WASTE MGMT INC DEL	COM	94106L109	438	2,735	SH	SOLE	2,735	0	0
WASTE MGMT INC DEL	COM	94106L109	282	1,760	SH	OTR	1,760	0	0