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### SECTION 1: 13F-HR

#### FORM 13F FILER INFORMATION

Filer CIK	Filer CCC	File Number	06-30-2020 Period
Is this a LIVE or TEST Filing?			<input checked="" type="radio"/> LIVE <input type="radio"/> TEST
Would you like a return copy?			YES
Is this an electronic copy of an official filing submitted in paper format?			YES

#### Submission Contact Information

Name

Phone

Email Address

#### Notification Information

Notify via Filing website only? YES

Notification will automatically be sent to the Login CIK, Submission Contact, and Primary Issuers. Specify additional addresses below.

#### Notification Email Addresses

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

## FORM 13F

### FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2020

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: \_\_\_\_\_

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: /s/ 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 08-10-2020  
[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).)

#### List of Other Managers Reporting for this Manager

[If there are no entries in this list, omit this section.]

Form 13F File Number Name

[Repeat as necessary.]

Do you wish to provide information pursuant to Special Instruction 5?

Yes  No

**Additional Information**

**FORM 13F SUMMARY PAGE****Report Summary:**

Number of Other Included Managers:	0
Form 13F Information table Entry Total:	216
Form 13F Information table Value Total:	175850
	(thousands)

Confidential information has been omitted from the public Form 13F report and filed separately with the Commission.

**List of Other Included Managers:**

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

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**SECTION 2: INFORMATION TABLE (INFORMATION TABLE FOR FORM 13F)****FORM 13F INFORMATION TABLE**

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/PRN	PUT/CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY	SOLE SHARE NONE D
ACCENTURE PLC IRELAND	SHS CLASS	G1151C1	307	1431	SH		SOLE		1431	0 0
ACCENTURE PLC IRELAND	SHS CLASS	G1151C1	193	900	SH		OTR		400	0 500
MEDTRONIC PLC	SHS	G5960L1	1780	19415	SH		SOLE		19395	0 20
MEDTRONIC PLC	SHS	G5960L1	838	9140	SH		OTR		9100	40 0
TRANE TECHNOLOGIES PLC	SHS	G8994E1	294	3307	SH		SOLE		3307	0 0
TRANE TECHNOLOGIES PLC	SHS	G8994E1	13	149	SH		OTR		149	0 0
AFLAC INC	COM	00105510	1139	31600	SH		OTR		31600	0 0
AT&T INC	COM	00206R1	4198	138880	SH		SOLE		13714	1500 238
AT&T INC	COM	00206R1	1715	56736	SH		OTR		49106	7630 0
ABBOTT LABS	COM	00282410	1072	11729	SH		SOLE		11289	400 40
ABBOTT LABS	COM	00282410	968	10590	SH		OTR		10590	0 0
ABBVIE INC	COM	00287Y1	2368	24117	SH		SOLE		24017	100 0

ABBVIE INC	COM	00287Y1	1401	14265	SH	OTR	14265	0	0
ALLSTATE CORP	COM	02000210	161	1661	SH	SOLE	1661	0	0
ALLSTATE CORP	COM	02000210	530	5462	SH	OTR	5462	0	0
ALPHABET INC	CAP STK CL	02079K1	428	303	SH	SOLE	303	0	0
ALPHABET INC	CAP STK CL	02079K3	2134	1505	SH	SOLE	1505	0	0
ALPHABET INC	CAP STK CL	02079K3	264	186	SH	OTR	184	2	0
ALTRIA GROUP INC	COM	02209S1	1443	36771	SH	SOLE	36021	720	30
ALTRIA GROUP INC	COM	02209S1	132	3367	SH	OTR	1327	40	2000
AMERICAN ELEC PWR CO INC	COM	02553710	436	5469	SH	SOLE	5469	0	0
AMERICAN ELEC PWR CO INC	COM	02553710	197	2470	SH	OTR	1500	970	0
AMGEN INC	COM	03116210	3291	13955	SH	SOLE	13895	50	10
AMGEN INC	COM	03116210	458	1943	SH	OTR	1923	20	0
APPLE INC	COM	03783310	10896	29868	SH	SOLE	29568	230	70
APPLE INC	COM	03783310	1443	3955	SH	OTR	3257	75	623
APPLIED MATLS INC	COM	03822210	2637	43628	SH	SOLE	43538	0	90
APPLIED MATLS INC	COM	03822210	239	3960	SH	OTR	3960	0	0
ARES CAPITAL CORP	COM	04010L10	190	13125	SH	SOLE	13125	0	0
ARES CAPITAL CORP	COM	04010L10	419	29000	SH	OTR	0	0	29000
AUTOMATIC DATA PROCESSING	COM	05301510	57	386	SH	SOLE	386	0	0
AUTOMATIC DATA PROCESSING	COM	05301510	1343	9020	SH	OTR	9020	0	0
BK OF AMERICA CORP	COM	06050510	2353	99062	SH	SOLE	98962	100	0
BK OF AMERICA CORP	COM	06050510	460	19383	SH	OTR	14646	525	4212
BANK OZK	COM	06417N1	1579	67291	SH	SOLE	67291	0	0
BOEING CO	COM	09702310	276	1505	SH	SOLE	1505	0	0
BOEING CO	COM	09702310	68	370	SH	OTR	370	0	0
BOOZ ALLEN HAMILTON HLDG C CL A	COM	09950210	1677	21553	SH	SOLE	21553	0	0
BOOZ ALLEN HAMILTON HLDG C CL A	COM	09950210	226	2910	SH	OTR	1840	1070	0
BRISTOL-MYERS SQUIBB CO	COM	11012210	2898	49285	SH	SOLE	48630	500	155
BRISTOL-MYERS SQUIBB CO	COM	11012210	204	3475	SH	OTR	3415	60	0
BROADRIDGE FINL SOLUTIONS	COM	11133T10	505	4000	SH	OTR	4000	0	0
BROADCOM INC	COM	11135F10	212	673	SH	SOLE	673	0	0
CVS HEALTH CORP	COM	12665010	1549	23836	SH	SOLE	23781	0	55
CVS HEALTH CORP	COM	12665010	94	1445	SH	OTR	1405	40	0
CAMDEN PPTY TR	SH BEN INT	13313110	291	3191	SH	SOLE	3191	0	0
CAPITAL ONE FINL CORP	COM	14040H1	873	13955	SH	SOLE	13930	0	25
CAPITAL ONE FINL CORP	COM	14040H1	29	465	SH	OTR	430	35	0
CHEVRON CORP NEW	COM	16676410	2494	27954	SH	SOLE	27799	125	30
CHEVRON CORP NEW	COM	16676410	245	2742	SH	OTR	2712	30	0

CISCO SYS INC	COM	17275R1	3401	72919	SH	SOLE	72524	200	195
CISCO SYS INC	COM	17275R1	406	8695	SH	OTR	7070	75	1550
CITRIX SYS INC	COM	17737610	422	2856	SH	SOLE	2856	0	0
CITRIX SYS INC	COM	17737610	115	776	SH	OTR	556	220	0
COCA COLA CO	COM	19121610	801	17931	SH	SOLE	17461	400	70
COCA COLA CO	COM	19121610	335	7505	SH	OTR	7505	0	0
COLGATE PALMOLIVE CO	COM	19416210	485	6621	SH	SOLE	6281	340	0
COMCAST CORP NEW	CL A	20030N1	1599	41027	SH	SOLE	40917	60	50
COMCAST CORP NEW	CL A	20030N1	200	5119	SH	OTR	3173	80	1866
CONOCOPHILLIPS	COM	20825C1	610	14524	SH	SOLE	14349	175	0
CONOCOPHILLIPS	COM	20825C1	125	2975	SH	OTR	2975	0	0
CONSOLIDATED EDISON INC	COM	20911510	333	4625	SH	SOLE	4625	0	0
CONSOLIDATED EDISON INC	COM	20911510	43	600	SH	OTR	0	600	0
CROWN CASTLE INTL CORP NE	COM	22822V1	115	685	SH	SOLE	685	0	0
CROWN CASTLE INTL CORP NE	COM	22822V1	364	2175	SH	OTR	0	0	2175
DANAHER CORPORATION	COM	23585110	1267	7163	SH	SOLE	7163	0	0
DANAHER CORPORATION	COM	23585110	88	495	SH	OTR	235	20	240
DISNEY WALT CO	COM DISNE	25468710	620	5562	SH	SOLE	5562	0	0
DISNEY WALT CO	COM DISNE	25468710	87	780	SH	OTR	780	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C2	926	11590	SH	SOLE	11590	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C2	561	7019	SH	OTR	5224	0	1795
ETF MANAGERS TR	PRIME MOB	26924G4	110	2246	SH	SOLE	436	0	1810
ETF MANAGERS TR	PRIME MOB	26924G4	407	8291	SH	OTR	0	0	8291
EASTMAN CHEM CO	COM	27743210	558	8013	SH	SOLE	8013	0	0
EASTMAN CHEM CO	COM	27743210	44	632	SH	OTR	632	0	0
ENTERGY CORP NEW	COM	29364G1	428	4565	SH	SOLE	4565	0	0
ENTERGY CORP NEW	COM	29364G1	28	300	SH	OTR	0	300	0
EXCHANGE TRADED CONCEPT: ROBO GLB E	30150570	257	5919	SH	SOLE	578	0	5341	
EXCHANGE TRADED CONCEPT: ROBO GLB E	30150570	902	20748	SH	OTR	14368	0	6380	
EXXON MOBIL CORP	COM	30231G1	1984	44361	SH	SOLE	44106	170	85
EXXON MOBIL CORP	COM	30231G1	452	10100	SH	OTR	10060	40	0
FEDEX CORP	COM	31428X1	382	2725	SH	SOLE	2725	0	0
FIFTH THIRD BANCORP	COM	31677310	270	14018	SH	SOLE	14018	0	0
FORTINET INC	COM	34959E1	1857	13527	SH	SOLE	13527	0	0
FORTINET INC	COM	34959E1	230	1675	SH	OTR	1645	30	0
GOLDMAN SACHS GROUP INC	COM	38141G1	327	1655	SH	SOLE	1655	0	0
GOLDMAN SACHS GROUP INC	COM	38141G1	68	342	SH	OTR	0	0	342

HOME DEPOT INC	COM	43707610	1963	7836	SH	SOLE	7806	20	10
HOME DEPOT INC	COM	43707610	138	549	SH	OTR	549	0	0
HONEYWELL INTL INC	COM	43851610	1426	9862	SH	SOLE	9767	75	20
HONEYWELL INTL INC	COM	43851610	187	1290	SH	OTR	1275	15	0
HOST HOTELS & RESORTS INC	COM	44107P1	41	3820	SH	SOLE	3820	0	0
HOST HOTELS & RESORTS INC	COM	44107P1	97	9000	SH	OTR	0	0	9000
HUNT J B TRANS SVCS INC	COM	44565810	182	1515	SH	SOLE	1515	0	0
HUNT J B TRANS SVCS INC	COM	44565810	126	1050	SH	OTR	1050	0	0
ILLINOIS TOOL WKS INC	COM	45230810	773	4420	SH	SOLE	4420	0	0
ILLINOIS TOOL WKS INC	COM	45230810	25	145	SH	OTR	145	0	0
INTEL CORP	COM	45814010	3399	56807	SH	SOLE	55704	1050	53
INTEL CORP	COM	45814010	1167	19500	SH	OTR	16490	0	3010
INTERNATIONAL BUSINESS MACHINES	COM	45920010	372	3083	SH	SOLE	3083	0	0
INTERNATIONAL BUSINESS MACHINES	COM	45920010	33	275	SH	OTR	275	0	0
INVESCO QQQ TR	UNIT SER 1	46090E1	213	862	SH	SOLE	862	0	0
INVESCO SR INCOME TR	COM	46131H1	131	38000	SH	SOLE	38000	0	0
INVESCO SR INCOME TR	COM	46131H1	180	52000	SH	OTR	0	0	52000
INVESCO EXCHANGE TRADED FUND S&P500 EQL	S&P500 EQL	46137V3	233	1050	SH	OTR	0	0	1050
ISHARES GOLD TRUST	ISHARES	46428510	378	22226	SH	SOLE	2860	0	19366
ISHARES GOLD TRUST	ISHARES	46428510	419	24680	SH	OTR	2380	0	22300
ISHARES TR	CORE S&P500	46428720	690	2228	SH	SOLE	2228	0	0
ISHARES TR	CORE US AC	46428720	198	1674	SH	SOLE	1674	0	0
ISHARES TR	CORE US AC	46428720	7	56	SH	OTR	0	0	56
ISHARES TR	MSCI EAFE	46428740	1811	29753	SH	SOLE	29753	0	0
ISHARES TR	MSCI EAFE	46428740	326	5350	SH	OTR	5350	0	0
ISHARES TR	CORE S&P 100	46428750	227	1278	SH	SOLE	1233	0	45
ISHARES TR	CORE S&P 100	46428750	44	250	SH	OTR	125	0	125
ISHARES TR	RUS 2000 GI	46428760	314	1518	SH	SOLE	1518	0	0
ISHARES TR	CORE S&P 500	46428780	914	13386	SH	SOLE	13205	0	181
ISHARES TR	CORE S&P 500	46428780	117	1710	SH	OTR	1360	350	0
ISHARES TR	NATIONAL MID CAP	46428840	161	1398	SH	SOLE	200	0	1198
ISHARES TR	NATIONAL MID CAP	46428840	65	565	SH	OTR	295	0	270
ISHARES TR	CRE U S RE	46428850	1512	34776	SH	SOLE	34776	0	0
ISHARES TR	CRE U S RE	46428850	42	968	SH	OTR	968	0	0
JPMORGAN CHASE & CO	COM	46625H1	2363	25119	SH	SOLE	24830	239	50
JPMORGAN CHASE & CO	COM	46625H1	325	3452	SH	OTR	3452	0	0
JOHNSON & JOHNSON	COM	47816010	1625	11557	SH	SOLE	11232	325	0
JOHNSON & JOHNSON	COM	47816010	307	2184	SH	OTR	2184	0	0

KIMBERLY CLARK CORP	COM	49436810	396	2800	SH	SOLE	2800	0	0
KIMBERLY CLARK CORP	COM	49436810	141	1000	SH	OTR	1000	0	0
LABORATORY CORP AMER HLD	COM NEW	50540R4	661	3981	SH	SOLE	3981	0	0
LABORATORY CORP AMER HLD	COM NEW	50540R4	28	170	SH	OTR	170	0	0
LILLY ELI & CO	COM	53245710	2062	12561	SH	SOLE	12561	0	0
LILLY ELI & CO	COM	53245710	511	3112	SH	OTR	3112	0	0
LINCOLN NATL CORP IND	COM	53418710	187	5079	SH	SOLE	5079	0	0
LINCOLN NATL CORP IND	COM	53418710	15	400	SH	OTR	400	0	0
LOCKHEED MARTIN CORP	COM	53983010	1483	4064	SH	SOLE	4064	0	0
LOCKHEED MARTIN CORP	COM	53983010	243	666	SH	OTR	566	100	0
LOWES COS INC	COM	54866110	483	3578	SH	SOLE	3578	0	0
LOWES COS INC	COM	54866110	358	2650	SH	OTR	1300	0	1350
MASTERCARD INCORPORATED	CL A	57636Q1	2941	9945	SH	SOLE	9935	0	10
MASTERCARD INCORPORATED	CL A	57636Q1	268	905	SH	OTR	890	15	0
MCDONALDS CORP	COM	58013510	678	3676	SH	SOLE	3486	190	0
MCDONALDS CORP	COM	58013510	60	325	SH	OTR	325	0	0
MERCK & CO. INC	COM	58933Y1	3783	48917	SH	SOLE	48197	630	90
MERCK & CO. INC	COM	58933Y1	892	11541	SH	OTR	11491	50	0
MICROSOFT CORP	COM	59491810	6579	32330	SH	SOLE	31935	355	40
MICROSOFT CORP	COM	59491810	2189	10757	SH	OTR	9632	130	995
MICROCHIP TECHNOLOGY INC.	COM	59501710	243	2306	SH	SOLE	2306	0	0
MICROCHIP TECHNOLOGY INC.	COM	59501710	105	1000	SH	OTR	1000	0	0
MONDELEZ INTL INC	CL A	60920710	227	4430	SH	SOLE	4430	0	0
NEXTERA ENERGY INC	COM	65339F10	1517	6316	SH	SOLE	6138	178	0
NEXTERA ENERGY INC	COM	65339F10	129	538	SH	OTR	338	200	0
NIKE INC	CL B	65410610	437	4460	SH	SOLE	4460	0	0
NIKE INC	CL B	65410610	176	1790	SH	OTR	1790	0	0
NUCOR CORP	COM	67034610	646	15603	SH	SOLE	15603	0	0
NUCOR CORP	COM	67034610	182	4385	SH	OTR	4385	0	0
ORACLE CORP	COM	68389X1	340	6157	SH	SOLE	6157	0	0
PNC FINL SVCS GROUP INC	COM	69347510	1329	12636	SH	SOLE	12595	0	38
PNC FINL SVCS GROUP INC	COM	69347510	248	2355	SH	OTR	2274	81	0
PPL CORP	COM	69351T10	161	6215	SH	SOLE	6215	0	0
PPL CORP	COM	69351T10	59	2265	SH	OTR	465	1800	0
PAYCHEX INC	COM	70432610	288	3798	SH	SOLE	3798	0	0
PEPSICO INC	COM	71344810	2555	19320	SH	SOLE	18895	400	25
PEPSICO INC	COM	71344810	1411	10665	SH	OTR	10635	30	0
PFIZER INC	COM	71708110	2109	64503	SH	SOLE	63355	985	160



PFIZER INC	COM	71708110	590	18028	SH	OTR	17978	50	0
PHILLIPS 66	COM	71854610	473	6576	SH	SOLE	6556	0	20
PHILLIPS 66	COM	71854610	46	640	SH	OTR	640	0	0
PROCTER AND GAMBLE CO	COM	74271810	1916	16020	SH	SOLE	15715	255	50
PROCTER AND GAMBLE CO	COM	74271810	1551	12975	SH	OTR	12975	0	0
PUBLIC SVC ENTERPRISE GRP	COM	74457310	788	16024	SH	SOLE	16024	0	0
PUBLIC SVC ENTERPRISE GRP	COM	74457310	179	3640	SH	OTR	2790	850	0
PUBLIC STORAGE	COM	74460D1	83	430	SH	SOLE	430	0	0
PUBLIC STORAGE	COM	74460D1	174	905	SH	OTR	0	0	905
RAYTHEON TECHNOLOGIES CC	COM	75513E1	373	6047	SH	SOLE	6047	0	0
RAYTHEON TECHNOLOGIES CC	COM	75513E1	13	205	SH	OTR	130	75	0
ROYAL BK CDA	COM	78008710	239	3518	SH	SOLE	3518	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F10	1577	5115	SH	SOLE	5115	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F10	493	1600	SH	OTR	0	1600	0
SPDR SER TR	S&P DIVID E	78464A7	646	7081	SH	SOLE	7081	0	0
SPDR SER TR	S&P DIVID E	78464A7	912	10000	SH	OTR	0	10000	0
SALESFORCE COM INC	COM	79466L30	1476	7879	SH	SOLE	7879	0	0
SALESFORCE COM INC	COM	79466L30	200	1070	SH	OTR	1050	20	0
SOUTHERN CO	COM	84258710	345	6660	SH	SOLE	6245	300	115
SOUTHERN CO	COM	84258710	576	11115	SH	OTR	10415	700	0
STARBUCKS CORP	COM	85524410	1689	22955	SH	SOLE	22920	0	35
STARBUCKS CORP	COM	85524410	220	2995	SH	OTR	2950	45	0
STARWOOD PPTY TR INC	COM	85571B1	103	6900	SH	SOLE	6900	0	0
STARWOOD PPTY TR INC	COM	85571B1	299	20000	SH	OTR	0	0	20000
TJX COS INC NEW	COM	87254010	2053	40601	SH	SOLE	40151	400	50
TJX COS INC NEW	COM	87254010	148	2925	SH	OTR	2845	80	0
TARGET CORP	COM	87612EA	248	2065	SH	SOLE	2065	0	0
TARGET CORP	COM	87612EA	10	80	SH	OTR	80	0	0
THERMO FISHER SCIENTIFIC IN	COM	88355610	2537	7002	SH	SOLE	6992	0	10
THERMO FISHER SCIENTIFIC IN	COM	88355610	27	75	SH	OTR	60	15	0
3M CO	COM	88579Y1	2556	16383	SH	SOLE	16383	0	0
3M CO	COM	88579Y1	138	886	SH	OTR	886	0	0
TRUIST FINL CORP	COM	89832Q1	70	1853	SH	SOLE	1853	0	0
TRUIST FINL CORP	COM	89832Q1	720	19180	SH	OTR	14000	0	5180
US BANCORP DEL	COM NEW	90297330	2521	68479	SH	SOLE	68429	0	50
UNION PAC CORP	COM	90781810	1667	9860	SH	SOLE	9843	0	17
UNION PAC CORP	COM	90781810	182	1078	SH	OTR	1058	20	0

UNITED PARCEL SERVICE INC	CL B	91131210	366	3291	SH	SOLE	3291	0	0
UNITED PARCEL SERVICE INC	CL B	91131210	33	300	SH	OTR	300	0	0
UNITEDHEALTH GROUP INC	COM	91324P1	376	1275	SH	SOLE	1275	0	0
UNITEDHEALTH GROUP INC	COM	91324P1	43	145	SH	OTR	145	0	0
VANECK VECTORS ETF TR	FALLEN ANC	92189F4:	145	5064	SH	SOLE	615	0	4449
VANECK VECTORS ETF TR	FALLEN ANC	92189F4:	194	6765	SH	OTR	0	0	6765
VANGUARD INDEX FDS	LARGE CAP	9229086:	135	945	SH	SOLE	610	0	335
VANGUARD INDEX FDS	LARGE CAP	9229086:	383	2680	SH	OTR	200	0	2480
VERIZON COMMUNICATIONS IN	COM	92343V1	3921	71116	SH	SOLE	70616	400	100
VERIZON COMMUNICATIONS IN	COM	92343V1	1020	18502	SH	OTR	18416	84	0
VISA INC	COM CL A	92826C8	278	1437	SH	SOLE	1437	0	0
VISA INC	COM CL A	92826C8	43	222	SH	OTR	0	0	222
WALMART INC	COM	93114210	1519	12678	SH	SOLE	12626	0	50
WALMART INC	COM	93114210	61	510	SH	OTR	410	100	0
WASTE MGMT INC DEL	COM	94106L10	381	3600	SH	SOLE	3600	0	0
WASTE MGMT INC DEL	COM	94106L10	239	2260	SH	OTR	2260	0	0

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