UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F

FORM 13F COVER PAGE

OMB APPROVAL	
OMB Number:	3235-0006
Estimated average burden hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 06-30-2026

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
CRD Number (if applicable):	
SEC File Number (if applicable):	

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:	JORDAN WALDREP
Title:	CHIEF INVESTMENT OFFICER, TRUST AND WEALTH
Phone:	214-258-0344

Signature, Place, and Date of Signing:

/s/JORDAN WALDREP	LITTLE ROCK, AR	08-13-2026
[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:	280
Form 13F Information Table Value Total:	336,668,783
	(round to nearest dollar)

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

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	FIGI	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ASTRAZENECA PLC	ORD	G0593M107		3,223,540	17,000	SH		SOLE		16,939	0	61
ASTRAZENECA PLC	ORD	G0593M107		18,772	99	SH		OTR		99	0	0
MEDTRONIC PLC	SHS	G5960L103		250,492	3,202	SH		SOLE		3,202	0	0
MEDTRONIC PLC	SHS	G5960L103		725,505	9,274	SH		OTR		8,619	0	655
SEAGATE TECHNOLOGY HLDNGS PL	ORD SHS	G7997R103		1,819,990	1,886	SH		SOLE		1,886	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		5,279,478	10,749	SH		SOLE		10,575	134	40
TRANE TECHNOLOGIES PLC	SHS	G8994E103		46,660	95	SH		OTR		95	0	0
AFLAC INC	COM	001055102		2,638,125	22,500	SH		OTR		22,500	0	0
AT&T INC	COM	00206R102		284,873	13,762	SH		SOLE		13,262	500	0
AT&T INC	COM	00206R102		16,849	814	SH		OTR		814	0	0
ABBOTT LABORATORIES	COM	002824100		556,054	6,128	SH		SOLE		5,643	350	135
ABBOTT LABORATORIES	COM	002824100		907,400	10,000	SH		OTR		10,000	0	0
ABBVIE INC	COM	00287Y109		2,924,056	11,620	SH		SOLE		11,520	100	0
ABBVIE INC	COM	00287Y109		3,198,344	12,710	SH		OTR		12,655	0	55
ALLSTATE CORP	COM	020002101		246,743	1,037	SH		SOLE		1,037	0	0
ALLSTATE CORP	COM	020002101		1,208,021	5,077	SH		OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		968,477	2,741	SH		SOLE		2,741	0	0
ALPHABET INC	CAP STK CL A	02079K305		4,169,793	11,668	SH		SOLE		11,521	147	0
ALPHABET INC	CAP STK CL A	02079K305		1,278,312	3,577	SH		OTR		3,200	0	377
ALTRIA GROUP INC	COM	02209S103		328,020	4,559	SH		SOLE		3,839	720	0
ALTRIA GROUP INC	COM	02209S103		143,900	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106		634,222	2,661	SH		SOLE		2,524	137	0
AMAZON COM INC	COM	023135106		71,502	300	SH		OTR		0	300	0
AMERICAN ELEC PWR CO INC	COM	025537101		497,577	3,637	SH		SOLE		3,637	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		317,399	2,320	SH		OTR		1,350	970	0
AMERICAN EXPRESS CO	COM	025816109		3,998,791	11,822	SH		SOLE		11,622	153	47

AMERICAN EXPRESS CO	COM	025816109	33,486	99	SH	OTR	99	0	0
AMERIPRISE FINL INC	COM	03076C106	3,367,757	7,341	SH	SOLE	7,208	103	30
AMERIPRISE FINL INC	COM	03076C106	24,314	53	SH	OTR	53	0	0
AMGEN INC	COM	031162100	4,018,807	11,098	SH	SOLE	10,948	143	7
AMGEN INC	COM	031162100	251,673	695	SH	OTR	660	0	35
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	69,749	1,513	SH	SOLE	0	0	1,513
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	185,045	4,014	SH	OTR	0	0	4,014
ANHEUSER BUSCH INBEV SA NV	SPONSORED ADR	03524A108	2,120,646	25,736	SH	SOLE	25,621	0	115
ANHEUSER BUSCH INBEV SA NV	SPONSORED ADR	03524A108	4,779	58	SH	OTR	58	0	0
APPLE INC	COM	037833100	15,619,074	53,978	SH	SOLE	52,645	996	337
APPLE INC	COM	037833100	1,776,381	6,139	SH	OTR	5,121	0	1,018
APPLIED MATLS INC	COM	038222105	11,263,617	15,579	SH	SOLE	15,579	0	0
APPLIED MATLS INC	COM	038222105	1,999,095	2,765	SH	OTR	2,765	0	0
ARES CAPITAL CORP	COM	04010L103	3,075	166	SH	SOLE	166	0	0
ARES CAPITAL CORP	COM	04010L103	537,370	29,000	SH	OTR	0	0	29,000
ARISTA NETWORKS INC	COM SHS	040413205	6,838,179	40,253	SH	SOLE	39,368	747	138
ARISTA NETWORKS INC	COM SHS	040413205	89,866	529	SH	OTR	529	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	72,559	324	SH	SOLE	324	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,565,410	6,990	SH	OTR	6,990	0	0
AVALONBAY CMNTYS INC	COM	053484101	306,621	1,625	SH	SOLE	1,625	0	0
AVALONBAY CMNTYS INC	COM	053484101	61,135	324	SH	OTR	324	0	0
BANK OF AMER CORP	COM	060505104	6,057,657	106,312	SH	SOLE	105,173	308	831
BANK OF AMER CORP	COM	060505104	806,608	14,156	SH	OTR	10,600	256	3,300
BANK OZK LITTLE ROCK ARK	COM	06417N103	303,059	5,818	SH	SOLE	5,818	0	0
BARON ETF TR	FINANCIALS ETF	06829D404	90,459	4,262	SH	SOLE	0	0	4,262
BARON ETF TR	FINANCIALS ETF	06829D404	374,126	17,627	SH	OTR	0	0	17,627
BARRICK MNG CORP	COM SHS	06849F108	1,432,800	39,009	SH	SOLE	38,840	0	169
BARRICK MNG CORP	COM SHS	06849F108	11,312	308	SH	OTR	308	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	425,331	850	SH	SOLE	850	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	11,508	23	SH	OTR	0	0	23
BLACKSTONE INC	COM	09260D107	2,655,576	22,568	SH	SOLE	22,176	297	95
BLACKSTONE INC	COM	09260D107	22,474	191	SH	OTR	191	0	0

BLACKROCK INC	COM	09290D101	1,067,331	1,110	SH	SOLE	1,110	0	0
BLACKROCK INC	COM	09290D101	87,501	91	SH	OTR	31	50	10
BOEING CO	COM	097023105	205,646	950	SH	SOLE	950	0	0
BOEING CO	COM	097023105	80,093	370	SH	OTR	370	0	0
BONDBLOXX ETF TRUST	BLOOMBERG SIX MN	09789C788	283,038	5,627	SH	SOLE	5,627	0	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	217,683	3,588	SH	SOLE	3,518	70	0
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	78,688	1,297	SH	OTR	297	1,000	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	311,032	5,398	SH	SOLE	4,898	500	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	163,295	2,834	SH	OTR	394	1,300	1,140
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	547,800	4,000	SH	OTR	4,000	0	0
BROADCOM INC	COM	11135F101	2,286,520	6,053	SH	SOLE	5,917	0	136
BROADCOM INC	COM	11135F101	460,855	1,220	SH	OTR	0	1,050	170
CSX CORP	COM	126408103	5,019,738	105,612	SH	SOLE	105,270	0	342
CSX CORP	COM	126408103	7,557	159	SH	OTR	159	0	0
CAPITAL ONE FINL CORP	COM	14040H105	992,065	4,945	SH	SOLE	4,945	0	0
CHEVRON CORPORATION	COM	166764100	1,523,500	9,191	SH	SOLE	9,030	161	0
CHEVRON CORPORATION	COM	166764100	374,451	2,259	SH	OTR	1,758	0	501
CISCO SYS INC	COM	17275R102	2,782,392	23,688	SH	SOLE	23,355	200	133
CISCO SYS INC	COM	17275R102	441,767	3,761	SH	OTR	3,761	0	0
COCA COLA CO	COM	191216100	329,874	4,059	SH	SOLE	4,059	0	0
COCA COLA CO	COM	191216100	602,698	7,416	SH	OTR	7,416	0	0
CONOCOPHILLIPS	COM	20825C104	456,072	4,387	SH	SOLE	4,074	175	138
CONOCOPHILLIPS	COM	20825C104	186,296	1,792	SH	OTR	1,792	0	0
CONSOLIDATED EDISON INC	COM	209115104	188,624	1,705	SH	SOLE	1,705	0	0
CONSOLIDATED EDISON INC	COM	209115104	66,378	600	SH	OTR	0	600	0
CORNING INC	COM	219350105	524,908	2,055	SH	SOLE	2,055	0	0
COSTCO WHOLESALE CORPORATION	COM	22160K105	4,245,162	4,538	SH	SOLE	4,454	70	14
COSTCO WHOLESALE CORPORATION	COM	22160K105	116,933	125	SH	OTR	125	0	0
DEERE & CO	COM	244199105	597,538	942	SH	SOLE	942	0	0
DELL TECHNOLOGIES INC	CL C	24703L202	258,876	600	SH	OTR	0	0	600
DUKE ENERGY CORP NEW	COM NEW	26441C204	506,573	4,002	SH	SOLE	4,002	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	637,836	5,039	SH	OTR	3,244	0	1,795
DUPONT DE NEMOURS INC	COMMON STOCK	26614N201	1,454,015	10,719	SH	SOLE	10,684	0	35
DUPONT DE NEMOURS INC	COMMON STOCK	26614N201	12,840	94	SH	OTR	94	0	0
EASTMAN CHEM	COM	277432100	112,057	1,673	SH	SOLE	1,673	0	0

CO										
EASTMAN CHEM CO	COM	277432100	90,423	1,350	SH	OTR		0	1,350	0
EMERSON ELEC CO	COM	291011104	347,854	2,430	SH	SOLE		2,173	0	257
EMERSON ELEC CO	COM	291011104	250,512	1,750	SH	OTR		0	1,690	60
ENTERGY CORP NEW	COM	29364G103	700,531	6,099	SH	SOLE		6,099	0	0
ENTERGY CORP NEW	COM	29364G103	137,832	1,200	SH	OTR		0	1,200	0
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	309,660	3,615	SH	SOLE		137	0	3,478
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	1,723,222	20,117	SH	OTR		13,865	0	6,252
EXXON MOBIL CORP	COM	30231G102	1,716,519	12,555	SH	SOLE		12,267	113	175
EXXON MOBIL CORP	COM	30231G102	451,449	3,302	SH	OTR		3,302	0	0
META PLATFORMS INC	CL A	30303M102	3,508,733	6,229	SH	SOLE		6,083	123	23
META PLATFORMS INC	CL A	30303M102	212,360	377	SH	OTR		74	0	303
FIFTH THIRD BANCORP	COM	316773100	342,898	6,083	SH	SOLE		6,083	0	0
FORTINET INC	COM	34959E109	5,214,170	33,942	SH	SOLE		33,942	0	0
FORTINET INC	COM	34959E109	599,118	3,900	SH	OTR		3,900	0	0
GENUINE PARTS CO	COM	372460105	254,954	2,161	SH	SOLE		2,161	0	0
GLOBAL X FDS	ARTIFICIAL ETF	37954Y632	984,150	15,000	SH	SOLE		15,000	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	312,513	309	SH	SOLE		294	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	212,387	210	SH	OTR		0	0	210
HILTON WORLDWIDE HLDGS INC	COM	43300A203	1,535,647	4,647	SH	SOLE		4,613	0	34
HILTON WORLDWIDE HLDGS INC	COM	43300A203	73,692	223	SH	OTR		223	0	0
HOME DEPOT INC	COM	437076102	1,316,201	3,732	SH	SOLE		3,617	39	76
HOME DEPOT INC	COM	437076102	150,594	427	SH	OTR		427	0	0
HONEYWELL AEROSPACE INC	COM	43849R105	162,051	733	SH	SOLE		733	0	0
HONEYWELL AEROSPACE INC	COM	43849R105	96,611	437	SH	OTR		104	333	0
HONEYWELL INTL INC	COM	438516106	170,209	733	SH	SOLE		695	38	0
HONEYWELL INTL INC	COM	438516106	101,475	437	SH	OTR		437	0	0
HOST HOTELS & RESORTS INC	COM	44107P104	265,552	11,200	SH	OTR		0	0	11,200
ILLINOIS TOOL WKS INC	COM	452308109	552,570	2,043	SH	SOLE		2,043	0	0
ILLINOIS TOOL WKS INC	COM	452308109	41,922	155	SH	OTR		0	155	0
INTEL CORP	COM	458140100	262,364	1,879	SH	SOLE		1,879	0	0
INTEL CORP	COM	458140100	1,131,003	8,100	SH	OTR		8,100	0	0
INTERNATIONAL	COM	459200101	3,850,046	13,691	SH	SOLE		13,516	133	42

BUSINESS MACHS										
INTERNATIONAL BUSINESS MACHS	COM	459200101	62,709	223	SH	OTR	223	0	0
INVESCO SR INCOME TR	COM	46131H107	139,155	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	258,882	7,800	SH	OTR	0	0	7,800
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	386,403	1,816	SH	SOLE	0	0	1,816
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	19,149	90	SH	OTR	0	0	90
INVESCO EXCH TRADED FD TR II	KBW BK ETF	46138E628	658,205	7,079	SH	SOLE	7,079	0	0
ISHARES GOLD TR	ISHARES NEW	464285204	303,701	4,022	SH	SOLE	125	0	3,897
ISHARES GOLD TR	ISHARES NEW	464285204	2,095,780	27,755	SH	OTR	0	0	27,755
ISHARES TR	CORE S&P500 ETF	464287200	2,643,581	3,530	SH	SOLE	2,023	1,400	107
ISHARES TR	CORE S&P500 ETF	464287200	29,955	40	SH	OTR	0	0	40
ISHARES TR	CORE US AGGBD ET	464287226	6,631	67	SH	SOLE	67	0	0
ISHARES TR	CORE US AGGBD ET	464287226	287,042	2,900	SH	OTR	0	85	2,815
ISHARES TR	S&P 500 GRWT ETF	464287309	427,718	3,110	SH	SOLE	3,110	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	145,231	1,056	SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	322,652	1,421	SH	SOLE	1,421	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	109,442	482	SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,837,429	17,688	SH	SOLE	17,538	0	150
ISHARES TR	MSCI EAFE ETF	464287465	327,222	3,150	SH	OTR	1,190	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	247,754	3,213	SH	SOLE	3,213	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	103,712	1,345	SH	OTR	0	0	1,345
ISHARES TR	RUS 2000 GRW ETF	464287648	378,201	960	SH	SOLE	960	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	303,154	1,009	SH	SOLE	1,009	0	0
ISHARES TR	CORE S&P US VLU	464287663	295,973	2,687	SH	SOLE	0	0	2,687
ISHARES TR	CORE S&P US GWT	464287671	297,558	1,582	SH	SOLE	0	0	1,582
ISHARES TR	CORE S&P SCP ETF	464287804	863,905	5,825	SH	SOLE	5,784	0	41
ISHARES TR	CORE S&P SCP ETF	464287804	84,833	572	SH	OTR	477	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	292,726	2,720	SH	SOLE	0	0	2,720
ISHARES TR	NATIONAL MUN ETF	464288414	30,025	279	SH	OTR	50	0	229
ISHARES TR	MICRO-CAP ETF	464288869	147,429	737	SH	SOLE	0	0	737

ISHARES TR	MICRO-CAP ETF	464288869	58,411	292	SH	OTR	0	0	292
ISHARES TR	CORE MSCI EAFE	46432F842	261,828	2,711	SH	SOLE	2,624	0	87
ISHARES TR	CORE MSCI PAC	46434V696	611,771	7,467	SH	SOLE	7,467	0	0
JPMORGAN CHASE & CO	COM	46625H100	4,350,870	13,292	SH	SOLE	12,948	344	0
JPMORGAN CHASE & CO	COM	46625H100	1,197,373	3,658	SH	OTR	2,998	600	60
JOHNSON & JOHNSON	COM	478160104	1,525,089	6,005	SH	SOLE	5,674	260	71
JOHNSON & JOHNSON	COM	478160104	98,540	388	SH	OTR	388	0	0
KLA CORP	COM NEW	482480100	1,479,585	4,904	SH	SOLE	4,904	0	0
KLA CORP	COM NEW	482480100	90,513	300	SH	OTR	0	0	300
KIMCO REALTY CORP	COM	49446R109	2,607,475	102,859	SH	SOLE	102,388	0	471
KIMCO REALTY CORP	COM	49446R109	8,416	332	SH	OTR	332	0	0
KROGER CO	COM	501044101	2,506,790	45,143	SH	SOLE	44,496	489	158
KROGER CO	COM	501044101	15,603	281	SH	OTR	281	0	0
L3HARRIS TECHNOLOGIES INC	COM	502431109	1,916,731	6,596	SH	SOLE	6,572	0	24
L3HARRIS TECHNOLOGIES INC	COM	502431109	37,195	128	SH	OTR	128	0	0
ELI LILLY & CO	COM	532457108	13,042,601	10,874	SH	SOLE	10,717	132	25
ELI LILLY & CO	COM	532457108	1,699,592	1,417	SH	OTR	1,417	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,451,961	2,850	SH	SOLE	2,850	0	0
LOCKHEED MARTIN CORP	COM	539830109	338,790	665	SH	OTR	315	350	0
LOWES COS INC	COM	548661107	596,425	2,705	SH	SOLE	2,705	0	0
LOWES COS INC	COM	548661107	407,906	1,850	SH	OTR	500	0	1,350
MARRIOTT INTL INC NEW	CL A	571903202	684,479	1,847	SH	SOLE	1,724	123	0
MARRIOTT INTL INC NEW	CL A	571903202	14,823	40	SH	OTR	40	0	0
MARVELL TECHNOLOGY INC	COM	573874104	11,111,297	37,300	SH	SOLE	37,177	0	123
MARVELL TECHNOLOGY INC	COM	573874104	115,581	388	SH	OTR	388	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	4,886,904	9,515	SH	SOLE	9,402	95	18
MASTERCARD INCORPORATED	CL A	57636Q104	303,024	590	SH	OTR	590	0	0
MCDONALDS CORP	COM	580135101	920,675	3,406	SH	SOLE	3,048	190	168
MCDONALDS CORP	COM	580135101	54,062	200	SH	OTR	200	0	0
MERCK & CO INC	COM	58933Y105	1,538,016	11,969	SH	SOLE	11,759	0	210
MERCK & CO INC	COM	58933Y105	1,288,084	10,024	SH	OTR	9,809	0	215
MICROSOFT CORP	COM	594918104	7,953,159	21,321	SH	SOLE	20,819	471	31
MICROSOFT CORP	COM	594918104	2,584,655	6,929	SH	OTR	6,489	280	160
MICROCHIP TECHNOLOGY INC.	COM	595017104	91,200	1,000	SH	SOLE	1,000	0	0
MICROCHIP TECHNOLOGY INC.	COM	595017104	138,076	1,514	SH	OTR	1,514	0	0

MORGAN STANLEY	COM NEW	617446448	379,407	1,815	SH	SOLE	1,815	0	0
NETFLIX INC.	COM	64110L106	3,218,426	45,076	SH	SOLE	43,948	960	168
NETFLIX INC.	COM	64110L106	36,057	505	SH	OTR	505	0	0
NEXTERA ENERGY INC	COM	65339F101	581,739	6,628	SH	SOLE	5,848	780	0
NEXTERA ENERGY INC	COM	65339F101	73,726	840	SH	OTR	40	800	0
NUCOR CORP	COM	670346105	1,524,501	6,844	SH	SOLE	6,844	0	0
NUCOR CORP	COM	670346105	272,200	1,222	SH	OTR	1,222	0	0
NVIDIA CORPORATION	COM	67066G104	12,147,263	60,709	SH	SOLE	59,191	1,346	172
NVIDIA CORPORATION	COM	67066G104	683,307	3,415	SH	OTR	865	2,550	0
OREILLY AUTOMOTIVE INC	COM	67103H107	393,500	4,273	SH	SOLE	4,273	0	0
OREILLY AUTOMOTIVE INC	COM	67103H107	2,210	24	SH	OTR	24	0	0
1WS CREDIT INCOME FUND	INSTL CL	68249P102	192,767	10,183	SH	SOLE	0	0	10,183
1WS CREDIT INCOME FUND	INSTL CL	68249P102	153,059	8,085	SH	OTR	0	0	8,085
ORACLE CORP	COM	68389X105	2,870,328	19,586	SH	SOLE	19,519	0	67
ORACLE CORP	COM	68389X105	5,715	39	SH	OTR	39	0	0
PAYCHEX INC	COM	704326107	219,865	2,236	SH	SOLE	2,236	0	0
PEPSICO INC	COM	713448108	1,146,973	8,471	SH	SOLE	7,910	345	216
PEPSICO INC	COM	713448108	1,318,660	9,739	SH	OTR	8,669	1,000	70
PFIZER INC	COM	717081103	103,206	4,286	SH	SOLE	3,445	493	348
PFIZER INC	COM	717081103	327,512	13,601	SH	OTR	13,601	0	0
PHILLIPS 66	COM	718546104	3,192,678	18,886	SH	SOLE	18,809	0	77
PHILLIPS 66	COM	718546104	244,784	1,448	SH	OTR	1,448	0	0
PROCTER & GAMBLE CO	COM	742718109	1,030,146	7,025	SH	SOLE	6,737	0	288
PROCTER & GAMBLE CO	COM	742718109	1,515,671	10,336	SH	OTR	10,036	300	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	878,962	10,830	SH	SOLE	10,780	50	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	200,059	2,465	SH	OTR	1,065	1,400	0
PUBLIC STORAGE	COM	74460D109	12,732	40	SH	SOLE	40	0	0
PUBLIC STORAGE	COM	74460D109	288,070	905	SH	OTR	0	0	905
QUALCOMM INC	COM	747525103	393,972	2,132	SH	SOLE	2,076	56	0
QUALCOMM INC	COM	747525103	60,056	325	SH	OTR	0	0	325
QUANTA SVCS INC	COM	74762E102	9,131,547	12,682	SH	SOLE	12,503	139	40
QUANTA SVCS INC	COM	74762E102	94,325	131	SH	OTR	131	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	3,214,645	15,167	SH	SOLE	14,956	164	47
QUEST DIAGNOSTICS INC	COM	74834L100	32,852	155	SH	OTR	155	0	0
RESTAURANT BRANDS INTL INC	COM	76131D103	3,008,657	41,493	SH	SOLE	41,345	0	148
RESTAURANT BRANDS INTL INC	COM	76131D103	79,543	1,097	SH	OTR	1,097	0	0
ROYAL BK CDA	COM	780087102	365,509	1,766	SH	SOLE	1,766	0	0
SHELL PLC	SPON ADS	780259305	2,442,044	31,494	SH	SOLE	31,369	0	125

SHELL PLC	SPON ADS	780259305	19,772	255	SH	OTR	255	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	2,338,883	3,132	SH	SOLE	3,132	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	1,194,832	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	ST LON TREAS ETF	78464A664	908,712	34,644	SH	SOLE	34,644	0	0
SPDR SERIES TRUST	ST STR SP DIV	78464A763	228,574	1,502	SH	SOLE	1,502	0	0
SPDR SERIES TRUST	ST STR SP DIV	78464A763	1,521,800	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	ST STR SP BIOT	78464A870	89,886	568	SH	SOLE	0	0	568
SPDR SERIES TRUST	ST STR SP BIOT	78464A870	538,683	3,404	SH	OTR	0	0	3,404
SALESFORCE INC	COM	79466L302	395,253	2,523	SH	SOLE	2,488	35	0
SALESFORCE INC	COM	79466L302	192,848	1,231	SH	OTR	945	0	286
SEMPRA	COM	816851109	1,678,699	18,107	SH	SOLE	18,018	0	89
SEMPRA	COM	816851109	6,953	75	SH	OTR	75	0	0
SOUTHERN CO	COM	842587107	3,239,879	33,851	SH	SOLE	33,612	0	239
SOUTHERN CO	COM	842587107	1,040,559	10,872	SH	OTR	10,172	700	0
STARBUCKS CORP	COM	855244109	392,000	3,836	SH	SOLE	3,836	0	0
STARWOOD PPTY TR INC	COM	85571B105	11,466	700	SH	SOLE	700	0	0
STARWOOD PPTY TR INC	COM	85571B105	370,188	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	4,290,328	28,319	SH	SOLE	27,736	533	50
TJX COS INC NEW	COM	872540109	457,530	3,020	SH	OTR	3,020	0	0
T-MOBILE US INC	COM	872590104	3,370,702	20,096	SH	SOLE	19,709	326	61
T-MOBILE US INC	COM	872590104	83,865	500	SH	OTR	500	0	0
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	10,370,910	21,716	SH	SOLE	21,317	321	78
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	211,563	443	SH	OTR	383	0	60
TESLA INC	COM	88160R101	236,377	562	SH	SOLE	562	0	0
TEXAS INSTRS INC	COM	882508104	4,006,358	13,441	SH	SOLE	13,393	0	48
TEXAS INSTRS INC	COM	882508104	132,343	444	SH	OTR	444	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,095,972	2,186	SH	SOLE	2,171	15	0
TOLL BROTRS INC	COM	889478103	3,100,924	18,822	SH	SOLE	18,560	202	60
TOLL BROTRS INC	COM	889478103	111,700	678	SH	OTR	678	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY ETF	890930209	655,502	67,508	SH	OTR	0	67,508	0
TRUIST FINL CORP	COM	89832Q109	552,155	11,083	SH	SOLE	11,083	0	0
TRUIST FINL CORP	COM	89832Q109	258,067	5,180	SH	OTR	0	0	5,180
UNION PAC CORP	COM	907818108	639,744	2,352	SH	SOLE	2,352	0	0
UNION PAC CORP	COM	907818108	110,432	406	SH	OTR	241	165	0
UNITEDHEALTH GROUP INC	COM	91324P102	268,496	646	SH	SOLE	646	0	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	252,897	3,445	SH	SOLE	0	0	3,445
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	310,863	4,363	SH	SOLE	0	0	4,363
VANGUARD	HIGH DIV	921946406	317,640	2,010	SH	OTR	0	0	2,010

WHITEHALL FDS	YLD								
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	166,692	1,728	SH	SOLE	727	0	1,001
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	822,355	8,528	SH	OTR	0	723	7,805
VANGUARD INDEX FDS	MRNGSTR LRG CAP	922908637	167,484	487	SH	SOLE	60	0	427
VANGUARD INDEX FDS	MRNGSTR LRG CAP	922908637	526,182	1,530	SH	OTR	92	0	1,438
VANGUARD INDEX FDS	MRNGSTR VAL ETF	922908744	1,387,778	6,368	SH	SOLE	5,817	0	551
VERIZON COMMUNICATIONS INC	COM	92343V104	650,427	15,362	SH	SOLE	14,781	300	281
VERIZON COMMUNICATIONS INC	COM	92343V104	614,057	14,503	SH	OTR	14,503	0	0
VICOR CORP	COM	925815102	286,733	755	SH	OTR	0	0	755
VISA INC	COM CL A	92826C839	90,575	264	SH	SOLE	264	0	0
VISA INC	COM CL A	92826C839	166,398	485	SH	OTR	12	0	473
WALMART INC	COM	931142103	1,888,610	16,675	SH	SOLE	16,429	126	120
WALMART INC	COM	931142103	262,196	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	535,134	2,401	SH	SOLE	2,401	0	0
WASTE MGMT INC DEL	COM	94106L109	70,875	318	SH	OTR	318	0	0
WISDOMTREE TR	EMG MKTS SMCAP	97717W281	640,305	9,895	SH	OTR	0	0	9,895