

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
Estimated average burden
hours per response: 23.8

Report for the Calendar Year or Quarter Ended: 03-31-2026

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 05-12-2026
[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: 263
Form 13F Information Table Value Total: 283,467,940
(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

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

OMB APPROVAL

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

FORM 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 FIGI	COLUMN 4		COLUMN 5		COLUMN 6	COLUMN 7	COLUMN 8		
				VALUE (to the nearest dollar)	SHRS OR PRN AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE
ASTRAZENECA PLC	ORD	G0593M107		3,224,349	16,349	SH		SOLE		16,332	0	17
ASTRAZENECA PLC	ORD	G0593M107		20,708	105	SH		OTR		105	0	0
MEDTRONIC PLC	SHS	G5960L103		300,935	3,473	SH		SOLE		3,473	0	0
MEDTRONIC PLC	SHS	G5960L103		803,158	9,269	SH		OTR		8,619	0	650
SEAGATE TECHNOLOGY HLDNGS PL	ORD SHS	G7997R103		1,119,258	2,857	SH		SOLE		2,857	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103		4,078,217	9,786	SH		SOLE		9,643	134	9
TRANE TECHNOLOGIES PLC	SHS	G8994E103		43,757	105	SH		OTR		105	0	0
AFLAC INC	COM	001055102		2,468,475	22,500	SH		OTR		22,500	0	0
AT&T INC	COM	00206R102		402,265	13,876	SH		SOLE		13,376	500	0
AT&T INC	COM	00206R102		23,597	814	SH		OTR		814	0	0
ABBOTT LABORATORIES	COM	002824100		633,576	6,171	SH		SOLE		5,686	350	135
ABBOTT LABORATORIES	COM	002824100		1,026,700	10,000	SH		OTR		10,000	0	0
ABBVIE INC	COM	00287Y109		2,696,876	12,400	SH		SOLE		12,300	100	0
ABBVIE INC	COM	00287Y109		2,752,335	12,655	SH		OTR		12,655	0	0
ALLSTATE CORP	COM	020002101		215,011	1,037	SH		SOLE		1,037	0	0
ALLSTATE CORP	COM	020002101		1,052,665	5,077	SH		OTR		5,077	0	0
ALPHABET INC	CAP STK CL C	02079K107		473,892	1,652	SH		SOLE		1,652	0	0
ALPHABET INC	CAP STK CL A	02079K305		3,542,164	12,318	SH		SOLE		12,171	147	0
ALPHABET INC	CAP STK CL A	02079K305		1,028,602	3,577	SH		OTR		3,200	0	377
ALTRIA GROUP INC	COM	02209S103		291,807	4,422	SH		SOLE		3,702	720	0
ALTRIA GROUP INC	COM	02209S103		131,980	2,000	SH		OTR		0	0	2,000
AMAZON COM INC	COM	023135106		553,373	2,657	SH		SOLE		2,520	137	0
AMAZON COM INC	COM	023135106		62,481	300	SH		OTR		0	300	0
AMERICAN ELEC PWR CO INC	COM	025537101		464,940	3,547	SH		SOLE		3,547	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		304,105	2,320	SH		OTR		1,350	970	0
AMERICAN	COM	025816109		3,222,621	10,654	SH		SOLE		10,490	153	11

EXPRESS CO										
AMERICAN EXPRESS CO	COM	025816109	31,457	104	SH	OTR	104	0	0	
AMERIPRISE FINL INC	COM	03076C106	2,955,704	6,651	SH	SOLE	6,541	103	7	
AMERIPRISE FINL INC	COM	03076C106	24,442	55	SH	OTR	55	0	0	
AMGEN INC	COM	031162100	4,275,329	12,151	SH	SOLE	12,001	143	7	
AMGEN INC	COM	031162100	261,072	742	SH	OTR	667	0	75	
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	64,756	1,513	SH	SOLE	0	0	1,513	
AMPLIFY ETF TR	AMPLIFY DGTL PAY	032108656	171,799	4,014	SH	OTR	0	0	4,014	
ANHEUSER BUSCH INBEV SA NV	SPONSORED ADR	03524A108	1,298,814	18,723	SH	SOLE	18,704	0	19	
APPLE INC	COM	037833100	13,462,544	53,046	SH	SOLE	51,741	1,028	277	
APPLE INC	COM	037833100	1,560,047	6,147	SH	OTR	5,129	0	1,018	
APPLIED MATLS INC	COM	038222105	5,738,312	16,789	SH	SOLE	16,789	0	0	
APPLIED MATLS INC	COM	038222105	957,012	2,800	SH	OTR	2,800	0	0	
ARES CAPITAL CORP	COM	04010L103	219,231	12,166	SH	SOLE	12,166	0	0	
ARES CAPITAL CORP	COM	04010L103	522,580	29,000	SH	OTR	0	0	29,000	
ARISTA NETWORKS INC	COM SHS	040413205	4,581,535	37,315	SH	SOLE	36,531	747	37	
ARISTA NETWORKS INC	COM SHS	040413205	69,984	570	SH	OTR	570	0	0	
AUTOMATIC DATA PROCESSING IN	COM	053015103	65,830	324	SH	SOLE	324	0	0	
AUTOMATIC DATA PROCESSING IN	COM	053015103	1,420,228	6,990	SH	OTR	6,990	0	0	
AVALONBAY CMNTYS INC	COM	053484101	347,935	2,130	SH	SOLE	2,130	0	0	
AVALONBAY CMNTYS INC	COM	053484101	57,499	352	SH	OTR	352	0	0	
BANK OF AMER CORP	COM	060505104	4,632,956	95,035	SH	SOLE	94,071	308	656	
BANK OF AMER CORP	COM	060505104	695,760	14,272	SH	OTR	10,716	256	3,300	
BANK OZK LITTLE ROCK ARK	COM	06417N103	287,822	6,272	SH	SOLE	6,272	0	0	
BARON ETF TR	FINANCIALS ETF	06829D404	88,889	4,262	SH	SOLE	0	0	4,262	
BARON ETF TR	FINANCIALS ETF	06829D404	367,635	17,627	SH	OTR	0	0	17,627	
BARRICK MNG CORP	COM SHS	06849F108	1,282,029	31,430	SH	SOLE	31,407	0	23	
BARRICK MNG CORP	COM SHS	06849F108	10,279	252	SH	OTR	252	0	0	
BLACKSTONE INC	COM	09260D107	2,324,292	20,213	SH	SOLE	19,893	297	23	
BLACKSTONE INC	COM	09260D107	22,998	200	SH	OTR	200	0	0	
BLACKROCK INC	COM	09290D101	1,099,234	1,143	SH	SOLE	1,143	0	0	
BLACKROCK INC	COM	09290D101	87,515	91	SH	OTR	31	50	10	
BONDBLOXX ETF TRUST	BLOOMBERG SIX MN	09789C788	268,158	5,328	SH	SOLE	5,328	0	0	
BOOZ ALLEN HAMILTON HLDG	CL A	099502106	342,161	4,385	SH	SOLE	4,315	70	0	

COR										
BOOZ ALLEN HAMILTON HLDG COR	CL A	099502106	101,204	1,297	SH	OTR	297	1,000	0	
BRISTOL-MYERS SQUIBB CO	COM	110122108	323,810	5,339	SH	SOLE	4,839	500	0	
BRISTOL-MYERS SQUIBB CO	COM	110122108	171,882	2,834	SH	OTR	394	1,300	1,140	
BROADRIDGE FINL SOLUTIONS IN	COM	11133T103	649,920	4,000	SH	OTR	4,000	0	0	
BROADCOM INC	COM	11135F101	2,025,433	6,544	SH	SOLE	6,274	0	270	
BROADCOM INC	COM	11135F101	377,602	1,220	SH	OTR	0	1,050	170	
CSX CORP	COM	126408103	4,095,517	99,769	SH	SOLE	99,690	0	79	
CSX CORP	COM	126408103	3,407	83	SH	OTR	83	0	0	
CAPITAL ONE FINL CORP	COM	14040H105	914,704	5,014	SH	SOLE	5,014	0	0	
CHEVRON CORPORATION	COM	166764100	2,032,792	9,825	SH	SOLE	9,664	161	0	
CHEVRON CORPORATION	COM	166764100	467,387	2,259	SH	OTR	1,758	0	501	
CISCO SYS INC	COM	17275R102	1,847,650	23,813	SH	SOLE	23,396	200	217	
CISCO SYS INC	COM	17275R102	291,816	3,761	SH	OTR	3,761	0	0	
COCA COLA CO	COM	191216100	333,935	4,391	SH	SOLE	4,391	0	0	
COCA COLA CO	COM	191216100	563,986	7,416	SH	OTR	7,416	0	0	
COMCAST CORP NEW	CL A	20030N101	142,487	4,963	SH	SOLE	4,963	0	0	
COMCAST CORP NEW	CL A	20030N101	80,588	2,807	SH	OTR	0	1,000	1,807	
CONOCOPHILLIPS	COM	20825C104	578,688	4,384	SH	SOLE	4,071	175	138	
CONOCOPHILLIPS	COM	20825C104	236,544	1,792	SH	OTR	1,792	0	0	
CONSOLIDATED EDISON INC	COM	209115104	363,986	3,216	SH	SOLE	3,216	0	0	
CONSOLIDATED EDISON INC	COM	209115104	67,908	600	SH	OTR	0	600	0	
CORNING INC	COM	219350105	232,236	1,708	SH	SOLE	1,708	0	0	
COSTCO WHOLESALE CORPORATION	COM	22160K105	4,246,784	4,262	SH	SOLE	4,189	70	3	
COSTCO WHOLESALE CORPORATION	COM	22160K105	131,528	132	SH	OTR	132	0	0	
CROWN CASTLE INC	COM	22822V101	55,697	685	SH	SOLE	685	0	0	
CROWN CASTLE INC	COM	22822V101	201,242	2,475	SH	OTR	0	0	2,475	
DEERE & CO	COM	244199105	535,698	951	SH	SOLE	951	0	0	
DICKS SPORTING GOODS INC	COM	253393102	283,356	1,429	SH	SOLE	1,429	0	0	
DUKE ENERGY CORP NEW	COM NEW	26441C204	785,247	5,997	SH	SOLE	5,997	0	0	
DUKE ENERGY CORP NEW	COM NEW	26441C204	659,806	5,039	SH	OTR	3,244	0	1,795	
DUPONT DE NEMOURS INC	COM	26614N102	1,384,900	30,238	SH	SOLE	29,835	380	23	
DUPONT DE NEMOURS INC	COM	26614N102	13,831	302	SH	OTR	302	0	0	
EASTMAN CHEM CO	COM	277432100	133,254	1,746	SH	SOLE	1,746	0	0	

EASTMAN CHEM CO	COM	277432100	103,032	1,350	SH	OTR	0	1,350	0
EMERSON ELEC CO	COM	291011104	321,261	2,452	SH	SOLE	2,195	0	257
EMERSON ELEC CO	COM	291011104	229,285	1,750	SH	OTR	0	1,690	60
ENTERGY CORP NEW	COM	29364G103	715,733	6,370	SH	SOLE	6,370	0	0
ENTERGY CORP NEW	COM	29364G103	134,832	1,200	SH	OTR	0	1,200	0
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	247,374	3,615	SH	SOLE	137	0	3,478
EXCHANGE TRADED CONCEPTS TRU	ROBO GLB ETF	301505707	1,378,317	20,142	SH	OTR	13,890	0	6,252
EXXON MOBIL CORP	COM	30231G102	2,548,802	15,023	SH	SOLE	14,695	113	215
EXXON MOBIL CORP	COM	30231G102	568,700	3,352	SH	OTR	3,352	0	0
META PLATFORMS INC	CL A	30303M102	3,296,613	5,762	SH	SOLE	5,633	123	6
META PLATFORMS INC	CL A	30303M102	222,558	389	SH	OTR	86	0	303
FORTINET INC	COM	34959E109	3,067,605	37,538	SH	SOLE	37,538	0	0
FORTINET INC	COM	34959E109	318,708	3,900	SH	OTR	3,900	0	0
GENUINE PARTS CO	COM	372460105	227,997	2,156	SH	SOLE	2,156	0	0
GOLDMAN SACHS GROUP INC	COM	38141G104	264,794	313	SH	SOLE	298	15	0
GOLDMAN SACHS GROUP INC	COM	38141G104	177,657	210	SH	OTR	0	0	210
HILTON WORLDWIDE HLDGS INC	COM	43300A203	2,171,131	7,140	SH	SOLE	7,131	0	9
HILTON WORLDWIDE HLDGS INC	COM	43300A203	73,283	241	SH	OTR	241	0	0
HOME DEPOT INC	COM	437076102	1,283,986	3,904	SH	SOLE	3,789	39	76
HOME DEPOT INC	COM	437076102	143,724	437	SH	OTR	437	0	0
HONEYWELL INTL INC	COM	438516106	350,120	1,549	SH	SOLE	1,474	75	0
HONEYWELL INTL INC	COM	438516106	265,359	1,174	SH	OTR	874	0	300
HOST HOTELS & RESORTS INC	COM	44107P104	214,592	11,200	SH	OTR	0	0	11,200
ILLINOIS TOOL WKS INC	COM	452308109	528,388	2,030	SH	SOLE	2,030	0	0
ILLINOIS TOOL WKS INC	COM	452308109	40,344	155	SH	OTR	0	155	0
INTEL CORP	COM	458140100	83,493	1,892	SH	SOLE	1,892	0	0
INTEL CORP	COM	458140100	357,453	8,100	SH	OTR	8,100	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	3,065,506	12,647	SH	SOLE	12,503	133	11
INTERNATIONAL BUSINESS MACHS	COM	459200101	56,719	234	SH	OTR	234	0	0
INVESCO SR INCOME TR	COM	46131H107	149,359	46,385	SH	OTR	0	0	46,385
INVESCO EXCHANGE TRADED FD T	S&P500 EQL HLT	46137V332	235,510	7,800	SH	OTR	0	0	7,800
ISHARES GOLD TR	ISHARES	464285204	354,579	4,022	SH	SOLE	125	0	3,897

Company	Security	ISIN	Market Value	Shares	Units	Share Type	Listing	Market Value	Shares	Units
ISHARES GOLD TR	NEW ISHARES NEW	464285204	2,446,880	27,755		SH	OTR	0	0	27,755
ISHARES TR	CORE S&P500 ETF	464287200	2,500,487	3,828		SH	SOLE	2,308	1,400	120
ISHARES TR	CORE US AGGBD ET	464287226	6,651	67		SH	SOLE	67	0	0
ISHARES TR	CORE US AGGBD ET	464287226	241,226	2,430		SH	OTR	0	85	2,345
ISHARES TR	S&P 500 GRWT ETF	464287309	363,309	3,212		SH	SOLE	3,212	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	119,444	1,056		SH	OTR	1,056	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	310,390	1,470		SH	SOLE	1,470	0	0
ISHARES TR	S&P 500 VAL ETF	464287408	101,774	482		SH	OTR	482	0	0
ISHARES TR	MSCI EAFE ETF	464287465	1,730,759	17,819		SH	SOLE	17,669	0	150
ISHARES TR	MSCI EAFE ETF	464287465	305,959	3,150		SH	OTR	1,190	0	1,960
ISHARES TR	CORE S&P MCP ETF	464287507	222,849	3,300		SH	SOLE	3,300	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	90,827	1,345		SH	OTR	0	0	1,345
ISHARES TR	RUS 2000 GRW ETF	464287648	304,395	970		SH	SOLE	970	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	270,816	1,092		SH	SOLE	1,092	0	0
ISHARES TR	CORE S&P US VLU	464287663	285,788	2,795		SH	SOLE	0	0	2,795
ISHARES TR	CORE S&P US GWT	464287671	266,789	1,720		SH	SOLE	0	0	1,720
ISHARES TR	CORE S&P SCP ETF	464287804	733,926	5,904		SH	SOLE	5,863	0	41
ISHARES TR	CORE S&P SCP ETF	464287804	73,964	595		SH	OTR	500	0	95
ISHARES TR	NATIONAL MUN ETF	464288414	288,728	2,720		SH	SOLE	0	0	2,720
ISHARES TR	NATIONAL MUN ETF	464288414	29,615	279		SH	OTR	50	0	229
ISHARES TR	CORE MSCI EAFE	46432F842	261,722	2,891		SH	SOLE	2,804	0	87
JPMORGAN CHASE & CO	COM	46625H100	4,040,875	13,737		SH	SOLE	13,363	374	0
JPMORGAN CHASE & CO	COM	46625H100	1,076,037	3,658		SH	OTR	2,998	600	60
JACOBS SOLUTIONS INC	COM	46982L108	365,930	2,875		SH	SOLE	2,875	0	0
JOHNSON & JOHNSON	COM	478160104	1,854,077	7,585		SH	SOLE	7,254	260	71
JOHNSON & JOHNSON	COM	478160104	94,842	388		SH	OTR	388	0	0
KLA CORP	COM NEW	482480100	818,659	556		SH	SOLE	556	0	0
KLA CORP	COM NEW	482480100	44,172	30		SH	OTR	0	0	30
KIMCO REALTY CORP	COM	49446R109	2,037,017	90,655		SH	SOLE	90,548	0	107
KIMCO REALTY CORP	COM	49446R109	3,864	172		SH	OTR	172	0	0
KROGER CO	COM	501044101	2,993,243	41,366		SH	SOLE	40,841	489	36

KROGER CO	COM	501044101	25,253	349	SH	OTR	349	0	0
L3HARRIS TECHNOLOGIES INC	COM	502431109	1,697,792	4,919	SH	SOLE	4,914	0	5
L3HARRIS TECHNOLOGIES INC	COM	502431109	46,940	136	SH	OTR	136	0	0
ELI LILLY & CO	COM	532457108	9,718,289	10,566	SH	SOLE	10,428	132	6
ELI LILLY & CO	COM	532457108	1,304,233	1,418	SH	OTR	1,418	0	0
LOCKHEED MARTIN CORP	COM	539830109	1,787,181	2,957	SH	SOLE	2,957	0	0
LOCKHEED MARTIN CORP	COM	539830109	407,963	675	SH	OTR	325	350	0
LOWES COS INC	COM	548661107	675,524	2,859	SH	SOLE	2,859	0	0
LOWES COS INC	COM	548661107	437,118	1,850	SH	OTR	500	0	1,350
MARRIOTT INTL INC NEW	CL A	571903202	684,884	2,094	SH	SOLE	1,971	123	0
MARRIOTT INTL INC NEW	CL A	571903202	22,567	69	SH	OTR	69	0	0
MARVELL TECHNOLOGY INC	COM	573874104	3,421,880	34,547	SH	SOLE	34,508	0	39
MARVELL TECHNOLOGY INC	COM	573874104	38,827	392	SH	OTR	392	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	4,583,880	9,174	SH	SOLE	9,075	95	4
MASTERCARD INCORPORATED	CL A	57636Q104	296,298	593	SH	OTR	593	0	0
MCDONALDS CORP	COM	580135101	1,141,220	3,672	SH	SOLE	3,314	190	168
MCDONALDS CORP	COM	580135101	62,158	200	SH	OTR	200	0	0
MERCK & CO INC	COM	58933Y105	1,533,577	12,749	SH	SOLE	12,499	0	250
MERCK & CO INC	COM	58933Y105	1,179,924	9,809	SH	OTR	9,809	0	0
MICROSOFT CORP	COM	594918104	7,306,785	19,739	SH	SOLE	19,271	460	8
MICROSOFT CORP	COM	594918104	2,566,388	6,933	SH	OTR	6,493	280	160
MORGAN STANLEY	COM NEW	617446448	289,972	1,762	SH	SOLE	1,762	0	0
NETFLIX INC.	COM	64110L106	3,917,824	40,747	SH	SOLE	39,749	960	38
NETFLIX INC.	COM	64110L106	45,767	476	SH	OTR	476	0	0
NEXTERA ENERGY INC	COM	65339F101	637,249	6,861	SH	SOLE	6,081	780	0
NEXTERA ENERGY INC	COM	65339F101	81,734	880	SH	OTR	80	800	0
NUCOR CORP	COM	670346105	1,178,796	6,971	SH	SOLE	6,971	0	0
NUCOR CORP	COM	670346105	206,640	1,222	SH	OTR	1,222	0	0
NVIDIA CORPORATION	COM	67066G104	10,078,924	57,792	SH	SOLE	56,404	1,346	42
NVIDIA CORPORATION	COM	67066G104	600,633	3,444	SH	OTR	894	2,550	0
OREILLY AUTOMOTIVE INC	COM	67103H107	1,963,895	21,275	SH	SOLE	21,253	0	22
OREILLY AUTOMOTIVE INC	COM	67103H107	43,662	473	SH	OTR	473	0	0
1WS CREDIT INCOME FUND	INSTL CL	68249P102	190,302	10,052	SH	SOLE	0	0	10,052
1WS CREDIT INCOME FUND	INSTL CL	68249P102	153,059	8,085	SH	OTR	0	0	8,085
ORACLE CORP	COM	68389X105	2,434,229	16,547	SH	SOLE	16,528	0	19
ORACLE CORP	COM	68389X105	6,325	43	SH	OTR	43	0	0

PAYCHEX INC	COM	704326107	226,983	2,464	SH	SOLE	2,464	0	0
PEPSICO INC	COM	713448108	1,392,019	8,964	SH	SOLE	8,403	345	216
PEPSICO INC	COM	713448108	1,514,698	9,754	SH	OTR	8,684	1,000	70
PFIZER INC	COM	717081103	145,875	5,195	SH	SOLE	4,354	493	348
PFIZER INC	COM	717081103	381,916	13,601	SH	OTR	13,601	0	0
PHILLIPS 66	COM	718546104	3,052,608	16,756	SH	SOLE	16,737	0	19
PHILLIPS 66	COM	718546104	267,258	1,467	SH	OTR	1,467	0	0
PROCTER & GAMBLE CO	COM	742718109	1,322,203	9,154	SH	SOLE	8,866	0	288
PROCTER & GAMBLE CO	COM	742718109	1,498,998	10,378	SH	OTR	10,078	300	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	905,263	11,183	SH	SOLE	11,133	50	0
PUBLIC SVC ENTERPRISE GROUP	COM	744573106	203,589	2,515	SH	OTR	1,115	1,400	0
PUBLIC STORAGE OPER CO	COM	74460D109	109,706	405	SH	SOLE	405	0	0
PUBLIC STORAGE OPER CO	COM	74460D109	245,146	905	SH	OTR	0	0	905
QUALCOMM INC	COM	747525103	289,239	2,246	SH	SOLE	2,190	56	0
QUALCOMM INC	COM	747525103	4,507	35	SH	OTR	0	0	35
QUANTA SVCS INC	COM	74762E102	6,569,573	11,966	SH	SOLE	11,818	139	9
QUANTA SVCS INC	COM	74762E102	73,568	134	SH	OTR	134	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	2,815,448	14,366	SH	SOLE	14,191	164	11
QUEST DIAGNOSTICS INC	COM	74834L100	40,371	206	SH	OTR	206	0	0
RESTAURANT BRANDS INTL INC	COM	76131D103	2,800,736	37,899	SH	SOLE	37,864	0	35
RESTAURANT BRANDS INTL INC	COM	76131D103	84,246	1,140	SH	OTR	1,140	0	0
ROYAL BK CDA	COM	780087102	278,099	1,719	SH	SOLE	1,719	0	0
SHELL PLC	SPON ADS	780259305	2,613,579	28,103	SH	SOLE	28,073	0	30
SHELL PLC	SPON ADS	780259305	21,390	230	SH	OTR	230	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	2,075,885	3,192	SH	SOLE	3,192	0	0
STATE STR SPDR S&P 500 ETF T	TR UNIT	78462F103	1,040,544	1,600	SH	OTR	0	1,600	0
SPDR SERIES TRUST	STATE STREET SPD	78464A664	1,050,448	39,941	SH	SOLE	39,941	0	0
SPDR SERIES TRUST	STATE STREET SPD	78464A763	219,201	1,502	SH	SOLE	1,502	0	0
SPDR SERIES TRUST	STATE STREET SPD	78464A763	1,459,400	10,000	SH	OTR	0	10,000	0
SPDR SERIES TRUST	STATE STREET SPD	78464A870	72,550	568	SH	SOLE	0	0	568
SPDR SERIES TRUST	STATE STREET SPD	78464A870	434,792	3,404	SH	OTR	0	0	3,404
SALESFORCE INC	COM	79466L302	478,808	2,565	SH	SOLE	2,530	35	0
SALESFORCE INC	COM	79466L302	176,403	945	SH	OTR	945	0	0
SANOFI SA	SPONSORED ADR	80105N105	210,498	4,369	SH	SOLE	4,369	0	0
SOUTHERN CO	COM	842587107	2,984,881	30,925	SH	SOLE	30,761	0	164
SOUTHERN CO	COM	842587107	1,050,137	10,880	SH	OTR	10,180	700	0

STARBUCKS CORP	COM	855244109	345,279	3,854	SH	SOLE	3,854	0	0
STARWOOD PPTY TR INC	COM	85571B105	105,042	6,100	SH	SOLE	6,100	0	0
STARWOOD PPTY TR INC	COM	85571B105	389,172	22,600	SH	OTR	0	0	22,600
TJX COS INC NEW	COM	872540109	2,945,826	18,446	SH	SOLE	17,951	495	0
TJX COS INC NEW	COM	872540109	445,563	2,790	SH	OTR	2,790	0	0
T-MOBILE US INC	COM	872590104	3,929,241	18,708	SH	SOLE	18,389	305	14
T-MOBILE US INC	COM	872590104	113,416	540	SH	OTR	540	0	0
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	7,088,501	20,975	SH	SOLE	20,639	321	15
TAIWAN SEMICONDUCTOR MANUFAC	SPONSORED ADS	874039100	155,457	460	SH	OTR	400	0	60
TESLA INC	COM	88160R101	208,923	562	SH	SOLE	562	0	0
TEXAS INSTRS INC	COM	882508104	2,440,922	12,573	SH	SOLE	12,562	0	11
TEXAS INSTRS INC	COM	882508104	87,168	449	SH	OTR	449	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	1,093,162	2,224	SH	SOLE	2,209	15	0
TOLL BROTRS INC	COM	889478103	2,383,857	17,468	SH	SOLE	17,253	202	13
TOLL BROTRS INC	COM	889478103	96,347	706	SH	OTR	706	0	0
TORTOISE CAPITAL SERIES TRUS	ENERGY ETF	890930209	704,108	67,508	SH	OTR	0	67,508	0
TRUIST FINL CORP	COM	89832Q109	716,074	15,577	SH	SOLE	15,577	0	0
TRUIST FINL CORP	COM	89832Q109	238,124	5,180	SH	OTR	0	0	5,180
UNION PAC CORP	COM	907818108	582,288	2,400	SH	SOLE	2,400	0	0
UNION PAC CORP	COM	907818108	100,687	415	SH	OTR	250	165	0
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	253,689	3,445	SH	SOLE	0	0	3,445
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	348,338	5,436	SH	SOLE	856	0	4,580
VANGUARD WHITEHALL FDS	HIGH DIV YLD	921946406	297,681	2,010	SH	OTR	0	0	2,010
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	156,890	1,768	SH	SOLE	770	0	998
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	756,433	8,528	SH	OTR	0	723	7,805
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	121,631	407	SH	SOLE	60	0	347
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	457,240	1,530	SH	OTR	92	0	1,438
VERIZON COMMUNICATIONS INC	COM	92343V104	815,197	16,239	SH	SOLE	15,658	300	281
VERIZON COMMUNICATIONS INC	COM	92343V104	728,050	14,503	SH	OTR	14,503	0	0
VISA INC	COM CL A	92826C839	79,791	264	SH	SOLE	264	0	0
VISA INC	COM CL A	92826C839	146,586	485	SH	OTR	12	0	473
WALMART INC	COM	931142103	2,141,344	17,230	SH	SOLE	16,984	126	120
WALMART INC	COM	931142103	287,708	2,315	SH	OTR	900	1,200	215
WASTE MGMT INC DEL	COM	94106L109	811,848	3,533	SH	SOLE	3,533	0	0
WASTE MGMT INC DEL	COM	94106L109	73,073	318	SH	OTR	318	0	0
WISDOMTREE TR	EMG MKTS	97717W281	594,689	9,895	SH	OTR	0	0	9,895

