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SECTION 1: 13F-HR

FORM 13F FILER INFORMATION

Filer CIK	Filer CCC	File Number	09-30-2020 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

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Notify via Filing website only? YES

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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: 09-30-2020

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 10-21-2020
[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:	217
Form 13F Information table Value Total:	187247
	(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	323	1431	SH		SOLE		1431	0 0
ACCENTURE PLC IRELAND	SHS CLASS	G1151C1	203	900	SH		OTR		400	0 500
MEDTRONIC PLC	SHS	G5960L1	2068	19902	SH		SOLE		19882	0 20
MEDTRONIC PLC	SHS	G5960L1	950	9140	SH		OTR		9100	40 0
TRANE TECHNOLOGIES PLC	SHS	G8994E1	325	2684	SH		SOLE		2684	0 0
TRANE TECHNOLOGIES PLC	SHS	G8994E1	18	149	SH		OTR		149	0 0
AFLAC INC	COM	00105510	1149	31600	SH		OTR		31600	0 0
AT&T INC	COM	00206R1	4073	142866	SH		SOLE		14107	1500 288
AT&T INC	COM	00206R1	1632	57236	SH		OTR		49106	8130 0
ABBOTT LABS	COM	00282410	1257	11549	SH		SOLE		11109	400 40
ABBOTT LABS	COM	00282410	1116	10250	SH		OTR		10250	0 0
ABBVIE INC	COM	00287Y1	2287	26105	SH		SOLE		26005	100 0

ABBVIE INC	COM	00287Y1	1211	13821	SH	OTR	13821	0	0
AIR PRODS & CHEMS INC	COM	00915810	218	731	SH	SOLE	731	0	0
ALLSTATE CORP	COM	02000210	156	1661	SH	SOLE	1661	0	0
ALLSTATE CORP	COM	02000210	514	5462	SH	OTR	5462	0	0
ALPHABET INC	CAP STK CL	02079K1	438	298	SH	SOLE	298	0	0
ALPHABET INC	CAP STK CL	02079K3	2143	1462	SH	SOLE	1462	0	0
ALPHABET INC	CAP STK CL	02079K3	273	186	SH	OTR	184	2	0
ALTRIA GROUP INC	COM	02209S1	847	21909	SH	SOLE	21189	720	0
ALTRIA GROUP INC	COM	02209S1	77	2000	SH	OTR	0	0	2000
AMERICAN ELEC PWR CO INC	COM	02553710	459	5619	SH	SOLE	5619	0	0
AMERICAN ELEC PWR CO INC	COM	02553710	202	2470	SH	OTR	1500	970	0
AMGEN INC	COM	03116210	3444	13551	SH	SOLE	13491	50	10
AMGEN INC	COM	03116210	494	1943	SH	OTR	1923	20	0
APPLE INC	COM	03783310	11821	102069	SH	SOLE	10090	880	280
APPLE INC	COM	03783310	1838	15871	SH	OTR	13388	300	2183
APPLIED MATLS INC	COM	03822210	2550	42897	SH	SOLE	42807	0	90
APPLIED MATLS INC	COM	03822210	235	3960	SH	OTR	3960	0	0
ARES CAPITAL CORP	COM	04010L10	183	13125	SH	SOLE	13125	0	0
ARES CAPITAL CORP	COM	04010L10	405	29000	SH	OTR	0	0	29000
AUTOMATIC DATA PROCESSING	COM	05301510	54	386	SH	SOLE	386	0	0
AUTOMATIC DATA PROCESSING	COM	05301510	1258	9020	SH	OTR	9020	0	0
BK OF AMERICA CORP	COM	06050510	2482	103039	SH	SOLE	10298	50	0
BK OF AMERICA CORP	COM	06050510	464	19255	SH	OTR	13846	525	4884
BANK OZK	COM	06417N1	3366	157898	SH	SOLE	15789	0	0
BOEING CO	COM	09702310	240	1455	SH	SOLE	1455	0	0
BOEING CO	COM	09702310	61	370	SH	OTR	370	0	0
BOOZ ALLEN HAMILTON HLDG C CL A	COM	09950210	1810	21818	SH	SOLE	21818	0	0
BOOZ ALLEN HAMILTON HLDG C CL A	COM	09950210	244	2940	SH	OTR	1870	1070	0
BRISTOL-MYERS SQUIBB CO	COM	11012210	3071	50945	SH	SOLE	50290	500	155
BRISTOL-MYERS SQUIBB CO	COM	11012210	312	5175	SH	OTR	3815	1360	0
BROADRIDGE FINL SOLUTIONS	COM	11133T10	528	4000	SH	OTR	4000	0	0
BROADCOM INC	COM	11135F10	213	584	SH	SOLE	584	0	0
CVS HEALTH CORP	COM	12665010	1334	22846	SH	SOLE	22791	0	55
CVS HEALTH CORP	COM	12665010	96	1645	SH	OTR	1605	40	0
CAMDEN PPTY TR	SH BEN INT	13313110	284	3191	SH	SOLE	3191	0	0
CAPITAL ONE FINL CORP	COM	14040H1	818	11388	SH	SOLE	11363	0	25
CAPITAL ONE FINL CORP	COM	14040H1	33	465	SH	OTR	430	35	0
CHEVRON CORP NEW	COM	16676410	2043	28375	SH	SOLE	28220	125	30

CHEVRON CORP NEW	COM	16676410	208	2892	SH	OTR	2862	30	0
CISCO SYS INC	COM	17275R1	2852	72412	SH	SOLE	72017	200	195
CISCO SYS INC	COM	17275R1	342	8695	SH	OTR	7070	75	1550
CITRIX SYS INC	COM	17737610	704	5113	SH	SOLE	5113	0	0
CITRIX SYS INC	COM	17737610	151	1096	SH	OTR	776	320	0
COCA COLA CO	COM	19121610	877	17756	SH	SOLE	17286	400	70
COCA COLA CO	COM	19121610	363	7355	SH	OTR	7355	0	0
COLGATE PALMOLIVE CO	COM	19416210	503	6516	SH	SOLE	6176	340	0
COMCAST CORP NEW	CL A	20030N1	1859	40183	SH	SOLE	40133	0	50
COMCAST CORP NEW	CL A	20030N1	243	5257	SH	OTR	3173	80	2004
CONOCOPHILLIPS	COM	20825C1	458	13936	SH	SOLE	13761	175	0
CONOCOPHILLIPS	COM	20825C1	98	2975	SH	OTR	2975	0	0
CONSOLIDATED EDISON INC	COM	20911510	382	4905	SH	SOLE	4905	0	0
CONSOLIDATED EDISON INC	COM	20911510	47	600	SH	OTR	0	600	0
CROWN CASTLE INTL CORP NE	COM	22822V1	114	685	SH	SOLE	685	0	0
CROWN CASTLE INTL CORP NE	COM	22822V1	362	2175	SH	OTR	0	0	2175
DANAHER CORPORATION	COM	23585110	1483	6889	SH	SOLE	6889	0	0
DANAHER CORPORATION	COM	23585110	103	480	SH	OTR	235	20	225
DARDEN RESTAURANTS INC	COM	23719410	232	2300	SH	SOLE	2300	0	0
DISNEY WALT CO	COM DISNE	25468710	777	6265	SH	SOLE	6265	0	0
DISNEY WALT CO	COM DISNE	25468710	97	780	SH	OTR	780	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C2	1428	16121	SH	SOLE	16121	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C2	622	7019	SH	OTR	5224	0	1795
ETF MANAGERS TR	PRIME MOB	26924G4	201	3686	SH	SOLE	456	0	3230
ETF MANAGERS TR	PRIME MOB	26924G4	454	8351	SH	OTR	0	0	8351
EASTMAN CHEM CO	COM	27743210	615	7871	SH	SOLE	7871	0	0
EASTMAN CHEM CO	COM	27743210	49	632	SH	OTR	632	0	0
ENTERGY CORP NEW	COM	29364G1	460	4665	SH	SOLE	4665	0	0
ENTERGY CORP NEW	COM	29364G1	59	600	SH	OTR	0	600	0
EXCHANGE TRADED CONCEPT: ROBO GLB E	30150570	285	5919	SH	SOLE	578	0	5341	
EXCHANGE TRADED CONCEPT: ROBO GLB E	30150570	999	20748	SH	OTR	14366	0	6380	
EXXON MOBIL CORP	COM	30231G1	1374	40033	SH	SOLE	39776	170	85
EXXON MOBIL CORP	COM	30231G1	347	10100	SH	OTR	10060	40	0
FEDEX CORP	COM	31428X1	678	2695	SH	SOLE	2695	0	0
FIFTH THIRD BANCORP	COM	31677310	299	14018	SH	SOLE	14016	0	0
FORTINET INC	COM	34959E1	1656	14060	SH	SOLE	14060	0	0
FORTINET INC	COM	34959E1	221	1875	SH	OTR	1845	30	0

GOLDMAN SACHS GROUP INC	COM	38141G1	274	1364	SH	SOLE	1364	0	0
GOLDMAN SACHS GROUP INC	COM	38141G1	78	387	SH	OTR	0	0	387
HOME DEPOT INC	COM	43707610	2090	7526	SH	SOLE	7496	20	10
HOME DEPOT INC	COM	43707610	152	549	SH	OTR	549	0	0
HONEYWELL INTL INC	COM	43851610	1597	9700	SH	SOLE	9605	75	20
HONEYWELL INTL INC	COM	43851610	252	1532	SH	OTR	1385	15	132
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	185	1460	SH	SOLE	1460	0	0
HUNT J B TRANS SVCS INC	COM	44565810	133	1050	SH	OTR	1050	0	0
ILLINOIS TOOL WKS INC	COM	45230810	801	4145	SH	SOLE	4145	0	0
ILLINOIS TOOL WKS INC	COM	45230810	28	145	SH	OTR	145	0	0
INTEL CORP	COM	45814010	2885	55710	SH	SOLE	55157	500	53
INTEL CORP	COM	45814010	880	17000	SH	OTR	13990	0	3010
INTERNATIONAL BUSINESS MAC	COM	45920010	387	3183	SH	SOLE	3183	0	0
INTERNATIONAL BUSINESS MAC	COM	45920010	33	275	SH	OTR	275	0	0
INVESCO QQQ TR	UNIT SER 1	46090E1	325	1168	SH	SOLE	862	0	306
INVESCO SR INCOME TR	COM	46131H1	139	38000	SH	SOLE	38000	0	0
INVESCO SR INCOME TR	COM	46131H1	190	52000	SH	OTR	0	0	52000
INVESCO EXCHANGE TRADED F	S&P500 EQL	46137V3	247	1050	SH	OTR	0	0	1050
ISHARES GOLD TRUST	ISHARES	46428510	400	22226	SH	SOLE	2860	0	19366
ISHARES GOLD TRUST	ISHARES	46428510	943	52443	SH	OTR	2268	0	50175
ISHARES TR	CORE S&P5	46428720	749	2228	SH	SOLE	2228	0	0
ISHARES TR	CORE US AC	46428720	254	2152	SH	SOLE	2152	0	0
ISHARES TR	CORE US AC	46428720	14	119	SH	OTR	0	0	119
ISHARES TR	MSCI EAFE I	46428740	1804	28338	SH	SOLE	28338	0	0
ISHARES TR	MSCI EAFE I	46428740	341	5350	SH	OTR	5350	0	0
ISHARES TR	CORE S&P I	46428750	346	1869	SH	SOLE	1382	0	487
ISHARES TR	CORE S&P I	46428750	42	225	SH	OTR	100	0	125
ISHARES TR	RUS 2000 GI	46428760	332	1500	SH	SOLE	1500	0	0
ISHARES TR	CORE S&P S	46428780	958	13640	SH	SOLE	13450	0	181
ISHARES TR	CORE S&P S	46428780	120	1710	SH	OTR	1360	350	0
ISHARES TR	NATIONAL M	46428840	162	1398	SH	SOLE	200	0	1198
ISHARES TR	NATIONAL M	46428840	66	565	SH	OTR	295	0	270
JPMORGAN CHASE & CO	COM	46625H1	2591	26910	SH	SOLE	26621	239	50
JPMORGAN CHASE & CO	COM	46625H1	363	3772	SH	OTR	3772	0	0
JOHNSON & JOHNSON	COM	47816010	1708	11471	SH	SOLE	11146	325	0
JOHNSON & JOHNSON	COM	47816010	295	1984	SH	OTR	1984	0	0

KIMBERLY-CLARK CORP	COM	49436810	413	2800	SH	SOLE	2800	0	0
KIMBERLY-CLARK CORP	COM	49436810	148	1000	SH	OTR	1000	0	0
LABORATORY CORP AMER HLD	COM NEW	50540R4	747	3968	SH	SOLE	3968	0	0
LABORATORY CORP AMER HLD	COM NEW	50540R4	70	370	SH	OTR	370	0	0
LILLY ELI & CO	COM	53245710	1825	12329	SH	SOLE	12329	0	0
LILLY ELI & CO	COM	53245710	490	3312	SH	OTR	3312	0	0
LOCKHEED MARTIN CORP	COM	53983010	1676	4373	SH	SOLE	4373	0	0
LOCKHEED MARTIN CORP	COM	53983010	268	699	SH	OTR	549	150	0
LOWES COS INC	COM	54866110	492	2967	SH	SOLE	2967	0	0
LOWES COS INC	COM	54866110	440	2650	SH	OTR	1300	0	1350
MASTERCARD INCORPORATED	CL A	57636Q1	3395	10039	SH	SOLE	10029	0	10
MASTERCARD INCORPORATED	CL A	57636Q1	348	1030	SH	OTR	1015	15	0
MCDONALDS CORP	COM	58013510	984	4482	SH	SOLE	4292	190	0
MCDONALDS CORP	COM	58013510	71	325	SH	OTR	325	0	0
MERCK & CO. INC	COM	58933Y1	4339	52314	SH	SOLE	51594	630	90
MERCK & CO. INC	COM	58933Y1	862	10391	SH	OTR	10341	50	0
MICROSOFT CORP	COM	59491810	5869	27905	SH	SOLE	27545	320	40
MICROSOFT CORP	COM	59491810	2382	11327	SH	OTR	10202	130	995
MICROCHIP TECHNOLOGY INC.	COM	59501710	214	2081	SH	SOLE	2081	0	0
MICROCHIP TECHNOLOGY INC.	COM	59501710	103	1000	SH	OTR	1000	0	0
MONDELEZ INTL INC	CL A	60920710	255	4430	SH	SOLE	4430	0	0
NEXTERA ENERGY INC	COM	65339F10	1699	6123	SH	SOLE	5945	178	0
NEXTERA ENERGY INC	COM	65339F10	149	538	SH	OTR	338	200	0
NIKE INC	CL B	65410610	560	4460	SH	SOLE	4460	0	0
NIKE INC	CL B	65410610	225	1790	SH	OTR	1790	0	0
NUCOR CORP	COM	67034610	614	13689	SH	SOLE	13689	0	0
NUCOR CORP	COM	67034610	197	4385	SH	OTR	4385	0	0
ORACLE CORP	COM	68389X1	342	5729	SH	SOLE	5729	0	0
PNC FINL SVCS GROUP INC	COM	69347510	1330	12100	SH	SOLE	12062	0	38
PNC FINL SVCS GROUP INC	COM	69347510	83	755	SH	OTR	674	81	0
PPL CORP	COM	69351T10	169	6215	SH	SOLE	6215	0	0
PPL CORP	COM	69351T10	62	2265	SH	OTR	465	1800	0
PAYCHEX INC	COM	70432610	287	3595	SH	SOLE	3595	0	0
PEPSICO INC	COM	71344810	2690	19409	SH	SOLE	18984	400	25
PEPSICO INC	COM	71344810	1499	10815	SH	OTR	10485	330	0
PFIZER INC	COM	71708110	2577	70231	SH	SOLE	69086	985	160
PFIZER INC	COM	71708110	706	19228	SH	OTR	19178	50	0
PHILLIPS 66	COM	71854610	323	6226	SH	SOLE	6206	0	20

PHILLIPS 66	COM	71854610	38	740	SH	OTR	740	0	0
PROCTER AND GAMBLE CO	COM	74271810	2206	15872	SH	SOLE	15567	255	50
PROCTER AND GAMBLE CO	COM	74271810	1627	11708	SH	OTR	11708	0	0
PUBLIC SVC ENTERPRISE GRP	COM	74457310	1078	19634	SH	SOLE	19634	0	0
PUBLIC SVC ENTERPRISE GRP	COM	74457310	233	4240	SH	OTR	2790	1450	0
PUBLIC STORAGE	COM	74460D1	96	430	SH	SOLE	430	0	0
PUBLIC STORAGE	COM	74460D1	202	905	SH	OTR	0	0	905
RAYTHEON TECHNOLOGIES CC	COM	75513E1	346	6017	SH	SOLE	6017	0	0
RAYTHEON TECHNOLOGIES CC	COM	75513E1	12	205	SH	OTR	130	75	0
SPDR S&P 500 ETF TR	TR UNIT	78462F10	1671	4990	SH	SOLE	4990	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F10	536	1600	SH	OTR	0	1600	0
SPDR SER TR	S&P DIVID E	78464A7	643	6956	SH	SOLE	6956	0	0
SPDR SER TR	S&P DIVID E	78464A7	924	10000	SH	OTR	0	10000	0
SALESFORCE COM INC	COM	79466L30	1908	7592	SH	SOLE	7592	0	0
SALESFORCE COM INC	COM	79466L30	269	1070	SH	OTR	1050	20	0
SOUTHERN CO	COM	84258710	450	8296	SH	SOLE	7881	300	115
SOUTHERN CO	COM	84258710	603	11115	SH	OTR	10415	700	0
STARBUCKS CORP	COM	85524410	1980	23041	SH	SOLE	23000	0	35
STARBUCKS CORP	COM	85524410	260	3025	SH	OTR	2980	45	0
STARWOOD PPTY TR INC	COM	85571B1	92	6100	SH	SOLE	6100	0	0
STARWOOD PPTY TR INC	COM	85571B1	302	20000	SH	OTR	0	0	20000
TJX COS INC NEW	COM	87254010	2222	39923	SH	SOLE	39473	400	50
TJX COS INC NEW	COM	87254010	213	3825	SH	OTR	3745	80	0
TARGET CORP	COM	87612EA	319	2025	SH	SOLE	2025	0	0
TARGET CORP	COM	87612EA	13	80	SH	OTR	80	0	0
THERMO FISHER SCIENTIFIC IN	COM	88355610	2997	6787	SH	SOLE	6777	0	10
THERMO FISHER SCIENTIFIC IN	COM	88355610	33	75	SH	OTR	60	15	0
3M CO	COM	88579Y1	2624	16383	SH	SOLE	16383	0	0
3M CO	COM	88579Y1	142	886	SH	OTR	886	0	0
TRUIST FINL CORP	COM	89832Q1	71	1853	SH	SOLE	1853	0	0
TRUIST FINL CORP	COM	89832Q1	730	19180	SH	OTR	14000	0	5180
TYLER TECHNOLOGIES INC	COM	90225210	279	800	SH	SOLE	800	0	0
US BANCORP DEL	COM NEW	90297330	2421	67525	SH	SOLE	67475	0	50
UNION PAC CORP	COM	90781810	1921	9757	SH	SOLE	9740	0	17
UNION PAC CORP	COM	90781810	212	1078	SH	OTR	1058	20	0
UNITED PARCEL SERVICE INC	CL B	91131210	548	3291	SH	SOLE	3291	0	0
UNITED PARCEL SERVICE INC	CL B	91131210	50	300	SH	OTR	300	0	0

UNITEDHEALTH GROUP INC	COM	91324P1	398	1275	SH	SOLE	1275	0	0
UNITEDHEALTH GROUP INC	COM	91324P1	45	145	SH	OTR	145	0	0
VANGUARD SPECIALIZED FUND DIV APP ETF	9219088		211	1637	SH	SOLE	1637	0	0
VANGUARD TAX-MANAGED INTL FTSE DEV M	9219438		39	950	SH	SOLE	950	0	0
VANGUARD TAX-MANAGED INTL FTSE DEV M	9219438		168	4112	SH	OTR	0	0	4112
VANGUARD INDEX FDS	REAL ESTAT	9229085	1375	17409	SH	SOLE	17409	0	0
VANGUARD INDEX FDS	REAL ESTAT	9229085	47	600	SH	OTR	540	60	0
VANGUARD INDEX FDS	LARGE CAP	9229086	148	945	SH	SOLE	610	0	335
VANGUARD INDEX FDS	LARGE CAP	9229086	419	2680	SH	OTR	200	0	2480
VERIZON COMMUNICATIONS INC	COM	92343V1	4459	74958	SH	SOLE	74458	400	100
VERIZON COMMUNICATIONS INC	COM	92343V1	1163	19552	SH	OTR	19468	84	0
VISA INC	COM CL A	92826C8	232	1162	SH	SOLE	1162	0	0
VISA INC	COM CL A	92826C8	45	225	SH	OTR	0	0	225
WALMART INC	COM	9311421	2588	18500	SH	SOLE	18435	0	65
WALMART INC	COM	9311421	149	1063	SH	OTR	863	200	0
WASTE MGMT INC DEL	COM	94106L1	407	3600	SH	SOLE	3600	0	0
WASTE MGMT INC DEL	COM	94106L1	256	2260	SH	OTR	2260	0	0

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