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: 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:	FIRST MERCHANTS CORP
Address:	200 East Jackson Street Muncie, IN 47305
Form 13F File Number:	028-13037
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:	Heather Roche
Title:	Private Wealth Operations, Asst Manager
Phone:	765-747-1503

Signature, Place, and Date of Signing:

Heather Roche	Muncie, IN	07-02-2026
[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:	500
Form 13F Information Table Value Total:	2,839,926,075
	(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
12.565 OWNER INT	Other Assets	871106993		282,950	2	SH		SOLE		2	0	0
1ST INTERNET BK IN	Equities	320557101		310,582	11,172	SH		SOLE		11,172	0	0
A/B/I-LOC#5299624	Other Assets	ASBEITLOC		1	1,000,000	SH		SOLE		1,000,000	0	0
ABBOTT LABS COMMON	Equities	002824100		3,565,901	39,298	SH		SOLE		38,398	900	0
ABBVIE	Equities	00287Y109		14,866,388	59,078	SH		SOLE		58,762	316	0
ABBVIE	Equities	00287Y109		13,840	55	SH		OTR		55	0	0
ABI FM CL 1228820100	Other Assets	036000990		1	1,000,000	SH		SOLE		1,000,000	0	0
ABI FMB CL 3543986	Other Assets	3543986CL		5	6,000,000	SH		SOLE		6,000,000	0	0
ABI FMB LN #5463327	Other Assets	5463327LN		1	39,254	SH		SOLE		39,254	0	0
ABI FMB LOC #5471834	Other Assets	5471834LC		2	405,000	SH		SOLE		405,000	0	0
ABI FMB LOC 5831458	Other Assets	5486823LC		1	600,000	SH		SOLE		600,000	0	0
ABI LN #3448746	Other Assets	3461939LN		0	50,000	SH		SOLE		50,000	0	0
ACCENTURE PLC	Equities	G1151C101		5,162,269	41,484	SH		SOLE		40,997	487	0
ACCENTURE PLC	Equities	G1151C101		25,759	207	SH		OTR		207	0	0
ADOBE SYSTEMS INC	Equities	00724F101		248,484	1,212	SH		SOLE		512	700	0
ADVANCED MICRO DEV	Equities	007903107		565,225	973	SH		SOLE		973	0	0
AFLAC INC	Equities	001055102		595,982	5,083	SH		SOLE		5,083	0	0
AGGREGATE BOND ISHR	Equities	464287226		701,372	7,086	SH		OTR		7,086	0	0
AGGREGATE BOND ISHR	Equities	464287226		29,540,680	298,451	SH		SOLE		295,831	2,620	0
ALLERIAN MLP ETF	Equities	00162Q452		1,033,474	19,932	SH		SOLE		19,932	0	0
ALLIANT CORP	Equities	018802108		38,145	500	SH		OTR		500	0	0
ALLIANT CORP	Equities	018802108		1,191,039	15,612	SH		SOLE		14,212	1,400	0
ALPHABET CL A	Equities	02079K305		477,089	1,335	SH		OTR		1,335	0	0
ALPHABET CL A	Equities	02079K305		63,563,258	177,864	SH		SOLE		176,262	1,602	0
ALPHABET INC CL C	Equities	02079K107		105,999	300	SH		OTR		300	0	0
ALPHABET INC CL C	Equities	02079K107		3,077,858	8,711	SH		SOLE		8,711	0	0
ALTRIA GROUP INC	Equities	02209S103		920,960	12,800	SH		SOLE		12,800	0	0
AM NEW WORLD FD F3	Mutual Funds	649280773		573,418	5,271	SH		SOLE		5,271	0	0
AMAZON	Equities	023135106		32,102,730	134,693	SH		SOLE		134,602	91	0

AMAZON	Equities	023135106	77,699	326	SH	OTR	326	0	0
AMERICAN CENTURY ULT	Mutual Funds	025083882	1,591,663	16,061	SH	SOLE	16,061	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	56,608	887	SH	OTR	887	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	765,985	12,002	SH	SOLE	12,002	0	0
AMERICAN WTR CO	Equities	030420103	972,508	7,391	SH	SOLE	7,391	0	0
AMERIPRISE FINL	Equities	03076C106	3,446,205	7,513	SH	SOLE	7,213	300	0
AMETEK INC	Equities	031100100	45,243	187	SH	OTR	187	0	0
AMETEK INC	Equities	031100100	10,106,076	41,771	SH	SOLE	41,716	55	0
AMGEN INC	Equities	031162100	3,085,625	8,521	SH	SOLE	8,521	0	0
AMPHENOL CORPORATION	Equities	032095101	32,622,903	185,021	SH	SOLE	184,869	152	0
AMPHENOL CORPORATION	Equities	032095101	194,481	1,103	SH	OTR	1,103	0	0
APPLE INC	Equities	037833100	55,911,297	193,224	SH	SOLE	191,952	1,272	0
APPLE INC	Equities	037833100	1,010,156	3,491	SH	OTR	3,491	0	0
APPLIED MATLS INC	Equities	038222105	318,843	441	SH	SOLE	441	0	0
ARTISAN DEV WORLD FD	Mutual Funds	04314H618	330,557	14,608	SH	SOLE	14,608	0	0
ASSIGN. OF BEN. INT.	Other Assets	103005997	1	100,000	SH	SOLE	100,000	0	0
AUNT DIANA FUDGE	Equities	169001997	563,203	900	SH	SOLE	900	0	0
AUTO DATA PROCESSING	Equities	053015103	4,927	22	SH	OTR	22	0	0
AUTO DATA PROCESSING	Equities	053015103	3,440,992	15,365	SH	SOLE	14,715	650	0
AVANTIS US SMALL CAP	Equities	025072877	56,641	454	SH	OTR	454	0	0
AVANTIS US SMALL CAP	Equities	025072877	24,631,117	197,428	SH	SOLE	197,410	18	0
BAE SYSTEMS PLC ADR	Equities	05523R107	6,519,686	66,597	SH	SOLE	65,722	875	0
BAE SYSTEMS PLC ADR	Equities	05523R107	12,629	129	SH	OTR	129	0	0
BALL CORP, COMMON	Equities	058498106	4,344,413	69,622	SH	SOLE	69,622	0	0
BANK OF MONTREAL	Equities	063671101	479,917	2,716	SH	SOLE	2,716	0	0
BARCLAY CONV SEC SDR	Equities	78464A359	1,041,433	9,659	SH	SOLE	9,659	0	0
BEAMAN FAMILY FARMS	Equities	RECORD68A	2,666,000	1	SH	SOLE	1	0	0
BECTON DICKINSON	Equities	075887109	333,229	2,202	SH	SOLE	2,202	0	0
BERKSHIRE HATH CL A	Equities	084670108	2,246,550	3	SH	SOLE	3	0	0
BERKSHIRE HATHAWAY	Equities	084670702	129,601	259	SH	OTR	259	0	0
BERKSHIRE HATHAWAY	Equities	084670702	7,075,014	14,139	SH	SOLE	14,139	0	0
BIOTECH INDEX ISHR	Equities	464287556	344,244	1,810	SH	SOLE	1,135	675	0
BLACKBIRD FARMS	Other Assets	694118993	1,083,000	48	SH	SOLE	48	0	0
BLACKROCK	Equities	09290D101	19,231	20	SH	OTR	20	0	0
BLACKROCK	Equities	09290D101	10,713,702	11,142	SH	SOLE	11,133	9	0
BLACKSTONE GROUP	Equities	09260D107	282,408	2,400	SH	SOLE	2,400	0	0

BROADCOM INC NPV	Equities	11135F101	360,374	954	SH	OTR	954	0	0
BROADCOM INC NPV	Equities	11135F101	49,532,847	131,126	SH	SOLE	131,064	62	0
BROWN & BROWN	Equities	115236101	35,026	546	SH	OTR	546	0	0
BROWN & BROWN	Equities	115236101	5,633,974	87,825	SH	SOLE	85,736	2,089	0
CAN NATL RAILWAY	Equities	136375102	886,788	7,437	SH	SOLE	7,437	0	0
CARDINAL HEALTH INC	Equities	14149Y108	506,478	2,132	SH	SOLE	2,132	0	0
CASEY'S GEN STORE	Equities	147528103	2,682,416	3,375	SH	SOLE	3,375	0	0
CATERPILLAR	Equities	149123101	10,994,028	10,324	SH	SOLE	10,324	0	0
CDM ASSOC LLC	Other Assets	CDMASOLLC	4,573,333	40	SH	SOLE	40	0	0
CENCORA, INC	Equities	03073E105	749,897	2,650	SH	SOLE	2,650	0	0
CHARLES SCHWAB CORP	Equities	808513105	11,501,825	124,654	SH	SOLE	124,545	109	0
CHARLES SCHWAB CORP	Equities	808513105	23,529	255	SH	OTR	255	0	0
CHEVRON CORP	Equities	166764100	5,831,271	35,179	SH	SOLE	34,779	400	0
CHUBB LIMITED	Equities	H1467J104	96,089	282	SH	OTR	282	0	0
CHUBB LIMITED	Equities	H1467J104	13,868,799	40,702	SH	SOLE	40,314	388	0
CISCO SYSTEMS	Equities	17275R102	7,375,901	62,795	SH	SOLE	61,195	1,600	0
CISCO SYSTEMS	Equities	17275R102	105,714	900	SH	OTR	900	0	0
CME	Equities	12572Q105	376,736	1,706	SH	SOLE	1,706	0	0
COCA COLA CO, COMMON	Equities	191216100	1,823,699	22,440	SH	SOLE	22,440	0	0
COLGATE PALMOLIVE, C	Equities	194162103	343,800	3,750	SH	SOLE	3,750	0	0
COLUMBIA CONTRARIAN	Mutual Funds	19766M709	281,425	6,476	SH	SOLE	6,476	0	0
COLUMBIA CORP INC FUND I	Mutual Funds	19765N518	1,344,090	146,895	SH	SOLE	146,895	0	0
COLUMBIA ULTRA SHORT DURATION M	Mutual Funds	19766J219	149,867	14,972	SH	SOLE	14,972	0	0
COMCAST CL A	Equities	20030N101	409,150	16,666	SH	SOLE	16,666	0	0
COMM SERVICES	Equities	81369Y852	38,674	361	SH	OTR	361	0	0
COMM SERVICES	Equities	81369Y852	4,694,544	43,821	SH	SOLE	43,273	548	0
COMMUNITY FINANCIAL CORP	Equities	COMMFINPP	316,000	2,000	SH	SOLE	2,000	0	0
CONOCOPHILLIPS	Equities	20825C104	28,277	272	SH	OTR	272	0	0
CONOCOPHILLIPS	Equities	20825C104	4,849,734	46,650	SH	SOLE	46,096	554	0
CONSTELLATION ENERGY	Equities	21037T109	4,650,977	18,726	SH	SOLE	18,705	21	0
CONSTELLATION ENERGY	Equities	21037T109	5,464	22	SH	OTR	22	0	0
CONSUMER DISC SPDR	Equities	81369Y407	6,404,895	54,612	SH	SOLE	53,862	750	0
CONSUMER DISC SPDR	Equities	81369Y407	132,996	1,134	SH	OTR	1,134	0	0
CONSUMER STAPLE SPDR	Equities	81369Y308	260,591	3,137	SH	OTR	3,137	0	0
CONSUMER STAPLE SPDR	Equities	81369Y308	5,512,525	66,360	SH	SOLE	65,729	631	0
COPART INC	Equities	217204106	5,272	187	SH	OTR	187	0	0
COPART INC	Equities	217204106	3,625,431	128,607	SH	SOLE	128,435	172	0
CORNING INC	Equities	219350105	1,652,377	6,469	SH	SOLE	6,469	0	0
CORTEVA INC	Equities	22052L104	2,090,403	24,683	SH	SOLE	24,683	0	0

COSTCO WHOLESALE	Equities	22160K105	116,934	125	SH	OTR	125	0	0
COSTCO WHOLESALE	Equities	22160K105	13,169,547	14,078	SH	SOLE	13,872	206	0
CRYSTAL VALLEY FIN	Equities	22941P100	203,450	2,600	SH	SOLE	2,600	0	0
CULLEN FROST BANKERS	Equities	229899109	6,012,064	38,908	SH	SOLE	38,871	37	0
CULLEN FROST BANKERS	Equities	229899109	45,429	294	SH	OTR	294	0	0
CUMMINS INC	Equities	231021106	10,346,537	14,507	SH	SOLE	14,507	0	0
CUMMINS INC	Equities	231021106	106,982	150	SH	OTR	150	0	0
CVS CORP DELAWARE	Equities	126650100	507,836	4,909	SH	SOLE	4,909	0	0
DANAHER CORP	Equities	235851102	23,429	123	SH	OTR	123	0	0
DANAHER CORP	Equities	235851102	6,312,507	33,140	SH	SOLE	32,386	754	0
DEERE AND COMPANY	Equities	244199105	2,351,461	3,707	SH	SOLE	3,707	0	0
DEL LIFE REGATTA	Other Assets	545003998	1	350,810	SH	SOLE	350,810	0	0
DFA EMERGING MKTS	Mutual Funds	233203421	2,587,362	73,801	SH	SOLE	72,082	1,719	0
DFA SMALL CAP VALUE	Mutual Funds	233203819	3,114,459	51,251	SH	SOLE	50,213	1,038	0
DIMENSIONAL ETF TR	Equities	25434V708	1,516,092	34,177	SH	SOLE	34,177	0	0
DISNEY WALT COMPANY	Equities	254687106	9,914	103	SH	OTR	103	0	0
DISNEY WALT COMPANY	Equities	254687106	3,413,699	35,467	SH	SOLE	35,031	436	0
DJ SEL DVD ISH	Equities	464287168	255,082	1,632	SH	SOLE	1,275	357	0
DODGE & COX INCOME	Mutual Funds	256210105	12,493,469	985,294	SH	SOLE	965,277	20,017	0
DODGE & COX INTL FD	Mutual Funds	256206103	3,934,259	210,842	SH	SOLE	206,825	4,017	0
DODGE & COX INTL FD	Mutual Funds	256206103	5,129	275	SH	OTR	275	0	0
DUKE ENERGY CORP	Equities	26441C204	450,498	3,559	SH	SOLE	3,559	0	0
EATON CORPORATION	Equities	G29183103	51,561	121	SH	OTR	121	0	0
EATON CORPORATION	Equities	G29183103	5,367,834	12,597	SH	SOLE	12,503	94	0
EATON VANCE LIMITED DURATION IN	Equities	27828H105	196,770	21,000	SH	SOLE	21,000	0	0
ECOLAB	Equities	278865100	5,773,635	20,723	SH	SOLE	20,355	368	0
ECOLAB	Equities	278865100	5,294	19	SH	OTR	19	0	0
ELEVANCE HEALTH	Equities	036752103	740,201	1,914	SH	SOLE	1,914	0	0
EMERSON ELEC CO, COM	Equities	291011104	663,357	4,634	SH	SOLE	4,634	0	0
ENERGY SPDR	Equities	81369Y506	3,206,888	60,382	SH	SOLE	59,862	520	0
ENERGY SPDR	Equities	81369Y506	146,584	2,760	SH	OTR	2,760	0	0
ENTERPRISE PROD LTD	Other Assets	293792107	328,046	8,924	SH	SOLE	8,924	0	0
EOG RESOURCES INC	Equities	26875P101	11,805	91	SH	OTR	91	0	0
EOG RESOURCES INC	Equities	26875P101	7,297,572	56,252	SH	SOLE	55,761	491	0
EXTRA SPACE STO	Mutual Funds	30225T102	409,455	2,818	SH	SOLE	2,818	0	0
EXXON MOBIL	Equities	30231G102	12,305	90	SH	OTR	90	0	0

CORP										
EXXON MOBIL CORP	Equities	30231G102	7,299,618	53,391	SH	SOLE		52,658	733	0
FED GOVT TAX MAN P	Cash Equivalents	60934N856	204,306	204,307	SH	SOLE		204,307	0	0
FED MDT L/C VAL	Mutual Funds	314209701	679,885	17,237	SH	SOLE		17,237	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	98,253,648	9,737,726	SH	SOLE		9,733,900	3,826	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	1,960,885	194,340	SH	OTR		194,340	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	1,489,843	157,823	SH	OTR		157,823	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	92,896,885	9,840,773	SH	SOLE		9,838,129	2,644	0
FEDERATED KAUFMANN	Mutual Funds	314172644	70,315	10,902	SH	SOLE		10,902	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	39,768,594	1,483,920	SH	SOLE		1,469,788	14,132	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	600,144	22,393	SH	OTR		22,393	0	0
FIDELITY GROWTH	Mutual Funds	316200104	750,024	12,712	SH	SOLE		12,712	0	0
FIDELITY INTRMD TRS	Mutual Funds	31635V257	2,770,305	286,189	SH	SOLE		286,189	0	0
FIDELITY MAGELLAN	Mutual Funds	316184100	544,256	34,512	SH	SOLE		34,512	0	0
FIDELITY S/T TRS BD	Mutual Funds	31635V216	3,544,787	345,834	SH	SOLE		335,982	9,852	0
FIDELITY ST TAX FREE	Mutual Funds	316412204	209,987	17,917	SH	SOLE		17,917	0	0
FINANCIAL SPDR	Equities	81369Y605	36,776	686	SH	OTR		686	0	0
FINANCIAL SPDR	Equities	81369Y605	6,061,361	113,064	SH	SOLE		111,467	1,597	0
FIRST MERCHANTS CORP	Equities	320817109	200,974	4,600	SH	OTR		4,600	0	0
FIRST MERCHANTS CORP	Equities	320817109	22,604,944	517,394	SH	SOLE		510,143	7,251	0
FMB LOC 5478936	Other Assets	5478936LC	1	500,000	SH	SOLE		500,000	0	0
FMB LOC 5814715	Other Assets	5814715LC	0	500,000	SH	SOLE		500,000	0	0
FMPW INST MONEY	Cash Equivalents	100001999	175,297,417	175,297,426	SH	SOLE		174,850,716	446,710	0
FMPW INST MONEY	Cash Equivalents	100001999	1,023,332	1,023,335	SH	OTR		1,023,335	0	0
FORD MOTOR CO	Equities	345370860	635,564	45,724	SH	SOLE		41,724	4,000	0
FORTINET	Equities	34959E109	14,991,622	97,589	SH	SOLE		97,492	97	0
FORTINET	Equities	34959E109	18,588	121	SH	OTR		121	0	0
FPA NEW INCOME	Mutual Funds	30254T643	4,410,153	444,123	SH	SOLE		444,123	0	0
FRANKLIN ELECTRIC	Equities	35351410X	10,719,000	100,000	SH	SOLE		100,000	0	0
GATEWAY FUND	Mutual Funds	367829884	1,520,632	28,616	SH	SOLE		28,616	0	0
GE	Equities	369604301	264,601	708	SH	SOLE		708	0	0
GEV VERNOVA	Equities	36828A101	206,775	176	SH	SOLE		176	0	0
GOLDMAN SACHS	Equities	38141G104	570,413	564	SH	SOLE		564	0	0
GRACO INC	Equities	384109104	524,053	6,931	SH	SOLE		6,181	750	0
GRACO INC	Equities	384109104	26,464	350	SH	OTR		350	0	0
GRANT COUNTY STATE	Equities	372005991	10,174,223	8,340	SH	SOLE		8,340	0	0
GS EQU DIV &	Mutual	38143H720	424,662	21,285	SH	SOLE		21,285	0	0

PREM I	Funds								
GS FIN SQ GOVT	Cash Equivalents	38141W273	3,588,437	3,588,438	SH	SOLE	3,363,584	224,854	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	337,516	337,516	SH	OTR	337,516	0	0
HCA HOLDINGS	Equities	40412C101	204,692	525	SH	SOLE	525	0	0
HEALTHCARE SPDR	Equities	81369Y209	270,991	1,708	SH	OTR	1,708	0	0
HEALTHCARE SPDR	Equities	81369Y209	8,792,303	55,416	SH	SOLE	54,843	573	0
HOME DEPOT INC	Equities	437076102	8,347,583	23,669	SH	SOLE	23,457	212	0
HOME DEPOT INC	Equities	437076102	29,978	85	SH	OTR	85	0	0
HUBBELL INC	Equities	443510607	261,600	500	SH	SOLE	500	0	0
HUNTINGTON BANCSHARE	Equities	446150104	1,682,488	94,895	SH	SOLE	94,895	0	0
IL TOOL WORKS INC	Equities	452308109	270,470	1,000	SH	SOLE	1,000	0	0
IMPAX INTER SUST ECONOMY FUND I	Mutual Funds	704223742	517,369	38,870	SH	SOLE	38,870	0	0
INDUSTRIAL SPDR	Equities	81369Y704	4,420,884	23,867	SH	SOLE	23,518	349	0
INGERSOLL RAND 5.314 6/15/31	Fixed Income	45687VAE6	433,789	425,000	PRN	SOLE	425,000	0	0
INTEL CORP	Equities	458140100	3,158,989	22,624	SH	SOLE	22,624	0	0
INTERNATIONAL BUSINE	Equities	459200101	306,238	1,089	SH	SOLE	1,089	0	0
INVESCO	Equities	46090A887	501,199	9,994	SH	OTR	9,994	0	0
INVESCO	Equities	46090A887	11,120,211	221,739	SH	SOLE	220,016	1,723	0
INVESCO BAL RISK CMMDTY FUND	Mutual Funds	00888Y508	517,007	64,465	SH	SOLE	64,465	0	0
INVESCO QQQ TRSER 1	Equities	46090E103	932,282	1,266	SH	SOLE	1,266	0	0
INVESCO S&P 500	Equities	46137V357	2,024,507	9,515	SH	SOLE	9,515	0	0
ISHARES 0-3 MO TRS	Equities	46436E718	10,317,064	102,484	SH	SOLE	102,484	0	0
ISHARES INTERM GOV/CRED BOND ET	Equities	464288612	489,947	4,618	SH	SOLE	4,618	0	0
ISHARES MSCI US MTUM	Equities	46432F396	598,238	1,745	SH	SOLE	1,745	0	0
ISHARES TR	Equities	464287754	99,990	600	SH	OTR	600	0	0
ISHARES TR	Equities	464287788	165,763	1,300	SH	OTR	1,300	0	0
ISHARES TR	Equities	464287788	237,806	1,865	SH	SOLE	1,865	0	0
ISHARES TR	Equities	464287762	22,381	334	SH	SOLE	334	0	0
ISHARES TR	Equities	464288448	417,614	10,080	SH	SOLE	10,080	0	0
ISHARES TR	Equities	464287754	105,656	634	SH	SOLE	634	0	0
ISHARES TR	Equities	464287762	256,983	3,835	SH	OTR	3,835	0	0
ISHARES TR CORE MSCI	Equities	46432F842	18,022,311	186,605	SH	SOLE	183,197	3,408	0
ISHARES TR CORE MSCI	Equities	46432F842	735,746	7,618	SH	OTR	7,618	0	0
J P MORGAN CHASE	Equities	46625H100	28,256,435	86,324	SH	SOLE	86,308	16	0
J P MORGAN CHASE	Equities	46625H100	193,125	590	SH	OTR	590	0	0
JACK HENRY & ASSOC	Equities	426281101	638,425	4,635	SH	SOLE	4,635	0	0
JACK HENRY & ASSOC	Equities	426281101	24,655	179	SH	OTR	179	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	29,778,548	190,672	SH	SOLE	190,406	266	0
JANUS ENTERPRISE	Mutual Funds	47103C795	377,717	2,421	SH	OTR	2,421	0	0
JOHNSON &	Equities	478160104	49,778	196	SH	OTR	196	0	0

JOHNSON CO										
JOHNSON & JOHNSON CO	Equities	478160104	12,527,324	49,326	SH	SOLE		48,650	676	0
KEYCORP	Equities	493267108	228,057	9,894	SH	SOLE		9,894	0	0
KINDER MORGAN	Equities	49456B101	415,418	12,994	SH	SOLE		12,994	0	0
KLA-TENCOR CORP	Equities	482480100	289,642	960	SH	SOLE		960	0	0
L RYAN PN DTD 12-1-25 6.5 $310	Other Assets	LRYAN26PN	291,916	310,880	SH	SOLE		310,880	0	0
L3HARRIS TECH	Equities	502431109	5,244,568	18,048	SH	SOLE		17,498	550	0
L3HARRIS TECH	Equities	502431109	87,177	300	SH	OTR		300	0	0
LA-Z BOY	Equities	505336107	568,179	14,162	SH	SOLE		14,162	0	0
LAKELAND FINL	Equities	511656100	216,020	3,500	SH	SOLE		3,500	0	0
LAM RESEARCH	Equities	512807306	43,825,263	101,136	SH	SOLE		101,082	54	0
LAM RESEARCH	Equities	512807306	513,929	1,186	SH	OTR		1,186	0	0
LANCASTER COLONY	Equities	513847103	536,552	4,700	SH	SOLE		4,700	0	0
LILLY ELI & CO, COM	Equities	532457108	30,691,015	25,588	SH	OTR		25,588	0	0
LILLY ELI & CO, COM	Equities	532457108	29,793,841	24,840	SH	SOLE		24,728	112	0
LINCOLN NATL LIFE	Other Assets	JP55196IP	492,993	1	SH	SOLE		1	0	0
LINDE PLC	Equities	G54950103	9,928,360	19,132	SH	SOLE		18,816	316	0
LINDE PLC	Equities	G54950103	14,011	27	SH	OTR		27	0	0
LOC #3243385	Other Assets	3243385LC	1	3,750,000	SH	SOLE		3,750,000	0	0
LOC5299934	Other Assets	LOC5299MC	1	395,000	SH	SOLE		395,000	0	0
LOCKHEED MARTIN	Equities	539830109	45,851	90	SH	OTR		90	0	0
LOCKHEED MARTIN	Equities	539830109	676,053	1,327	SH	SOLE		1,327	0	0
LORD ABBETT ULTRA SH	Mutual Funds	54401E473	220,656	22,044	SH	SOLE		22,044	0	0
LOWE'S COMPANIES	Equities	548661107	13,560,355	61,501	SH	SOLE		61,219	282	0
LOWE'S COMPANIES	Equities	548661107	98,559	447	SH	OTR		447	0	0
LT	Other Assets	694120999	1,120,525	48	SH	SOLE		48	0	0
MAINSTAY HY MUNI I	Mutual Funds	56063U521	239,642	20,037	SH	SOLE		20,037	0	0
MARATHON PETROLEUM	Equities	56585A102	300,412	1,175	SH	SOLE		1,175	0	0
MARVELL TECH	Equities	573874104	357,468	1,200	SH	SOLE		1,200	0	0
MASTERCARD	Equities	57636Q104	832,546	1,621	SH	SOLE		1,621	0	0
MATERIALS SPDR	Equities	81369Y100	73,297	1,442	SH	OTR		1,442	0	0
MATERIALS SPDR	Equities	81369Y100	4,298,693	84,570	SH	SOLE		83,048	1,522	0
MCDONALD'S CORP, COM	Equities	580135101	6,871,821	25,422	SH	SOLE		25,401	21	0
MCDONALD'S CORP, COM	Equities	580135101	67,848	251	SH	OTR		251	0	0
MERCK & CO INC, COM	Equities	58933Y105	741,445	5,770	SH	SOLE		5,770	0	0
META PLATFORMS INC	Equities	30303M102	12,284,228	21,808	SH	SOLE		21,789	19	0
META PLATFORMS INC	Equities	30303M102	103,645	184	SH	OTR		184	0	0
MFS GROWTH FD CL I	Mutual Funds	552985863	618,394	3,020	SH	SOLE		3,020	0	0

MFS INT'L NEW DISC	Mutual Funds	552981383	645,079	18,002	SH	SOLE		18,002	0	0
MFS MID CAP GRWTH FD	Mutual Funds	552987554	623,123	20,273	SH	SOLE		20,273	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	26,223,976	742,471	SH	SOLE		742,385	86	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	298,730	8,459	SH	OTR		8,459	0	0
MFS VALUE FUND CLI	Mutual Funds	552983694	662,004	12,393	SH	SOLE		12,393	0	0
MICROCHIP TECH	Equities	595017104	632,654	6,937	SH	SOLE		6,937	0	0
MICROSOFT CORP	Equities	594918104	453,219	1,215	SH	OTR		1,215	0	0
MICROSOFT CORP	Equities	594918104	37,817,887	101,383	SH	SOLE		100,232	1,151	0
MLC PROPERTIES LLC	Other Assets	241001999	1,229,700	1	SH	SOLE		1	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	24,779	25,000	PRN	OTR		25,000	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	703,736	710,000	PRN	SOLE		710,000	0	0
MORGAN STANLEY BANK 4.800 DUE	Fixed Income	61768E6B4	75,479	75,000	PRN	SOLE		75,000	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	279,344	9,794	SH	OTR		9,794	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	20,556,009	720,754	SH	SOLE		719,664	1,090	0
MRGAN, DN WTTR, DISC	Equities	617446448	635,482	3,040	SH	SOLE		3,040	0	0
MSCI EAFE ISHR	Equities	464287465	1,079,729	10,394	SH	SOLE		10,394	0	0
MSCI EAFE ISHR	Equities	464287465	222,615	2,143	SH	OTR		2,143	0	0
MSCI EMERG MKTS	Equities	46434G103	229,135	2,766	SH	OTR		2,766	0	0
MSCI EMERG MKTS	Equities	46434G103	8,520,591	102,856	SH	SOLE		101,046	1,810	0
MSCI EMG MKT IND ISH	Equities	464287234	154,265	2,255	SH	OTR		2,255	0	0
MSCI EMG MKT IND ISH	Equities	464287234	2,560,449	37,428	SH	SOLE		37,178	250	0
NESTLE SA ADR	Equities	641069406	278,084	2,700	SH	SOLE		2,700	0	0
NETFLIX	Equities	64110L106	39,627	555	SH	OTR		555	0	0
NETFLIX	Equities	64110L106	3,108,470	43,536	SH	SOLE		43,491	45	0
NEXTERA ENERGY	Equities	65339F101	3,587,248	40,871	SH	SOLE		40,871	0	0
NORFOLK SOUTHERN	Equities	655844108	406,765	1,293	SH	SOLE		1,293	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	447,625	43,460	SH	OTR		43,460	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	34,953,138	3,393,521	SH	SOLE		3,360,628	32,893	0
NORTHERN GLOBAL SUST	Mutual Funds	665130308	766,502	26,866	SH	SOLE		26,866	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	126,268	5,174	SH	OTR		5,174	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	8,368,426	342,967	SH	SOLE		342,967	0	0
NORTHROP GRUMMAN	Equities	666807102	514,403	1,010	SH	SOLE		1,010	0	0
NUCOR CORP	Equities	670346105	55,688	250	SH	OTR		250	0	0
NUCOR CORP	Equities	670346105	1,325,363	5,950	SH	SOLE		5,950	0	0
NUVEEN ENH AMT FR	Equities	67071L106	164,864	12,880	SH	SOLE		12,880	0	0
NUVEEN PRE COM	Equities	67073B106	309,550	39,283	SH	SOLE		39,283	0	0
NVIDIA CORP	Equities	67066G104	32,471,406	162,284	SH	SOLE		134,928	27,356	0
NVIDIA CORP	Equities	67066G104	85,438	427	SH	OTR		427	0	0

O'REILLY AUTO	Equities	67103H107	13,445	146	SH	OTR	146	0	0
O'REILLY AUTO	Equities	67103H107	9,876,653	107,250	SH	SOLE	107,175	75	0
OMNICOM GROUP INC	Equities	681919106	782,340	10,742	SH	SOLE	10,742	0	0
OPP STL PATH	Mutual Funds	00143K251	507,755	43,140	SH	SOLE	43,140	0	0
ORACLE SYSTEMS	Equities	68389X105	1,175,624	8,022	SH	SOLE	8,022	0	0
PALO ALTO NETWORKS	Equities	697435105	988,958	2,900	SH	SOLE	2,900	0	0
PARKER HANNIFIN CORP	Equities	701094104	528,185	540	SH	SOLE	540	0	0
PARNASSUS CORE EQ-IN	Mutual Funds	701769101	822,676	13,430	SH	SOLE	13,430	0	0
PEPSICO INC	Equities	713448108	6,786,383	50,121	SH	SOLE	49,505	616	0
PEPSICO INC	Equities	713448108	41,026	303	SH	OTR	303	0	0
PERSIMMONS INC	Other Assets	PERSMSAFE	50,000	29,664	SH	SOLE	29,664	0	0
PFIZER INC	Equities	717081103	9,632	400	SH	OTR	400	0	0
PFIZER INC	Equities	717081103	388,097	16,117	SH	SOLE	16,117	0	0
PHILIP MORRIS INTL	Equities	718172109	3,341,950	18,473	SH	SOLE	18,473	0	0
PHILLIPS 66	Equities	718546104	1,537,848	9,097	SH	SOLE	9,097	0	0
PIMCO INC FUND INST	Mutual Funds	72201F490	159,623	14,698	SH	SOLE	14,698	0	0
PROCTER & GAMBLE CO,	Equities	742718109	10,815,726	73,757	SH	SOLE	72,906	851	0
PROCTER & GAMBLE CO,	Equities	742718109	47,951	327	SH	OTR	327	0	0
PROSHARES TR ULTRAPRO QQQ	Equities	74347X831	1,620,000	20,000	SH	SOLE	20,000	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	27,761,723	1,685,606	SH	SOLE	1,685,426	180	0
PZENA EMERGING MKT	Mutual Funds	00770X675	143,149	8,693	SH	OTR	8,693	0	0
QUANTA	Equities	74762E102	233,293	324	SH	SOLE	324	0	0
QUICKSILVER ENT LLC	Other Assets	0100QUICK	3,120,000	100	SH	SOLE	100	0	0
RAYTHEON TECH	Equities	75513E101	7,234,215	38,129	SH	SOLE	37,029	1,100	0
RAYTHEON TECH	Equities	75513E101	69,441	366	SH	OTR	366	0	0
REAL ESTATE SEL SEC	Equities	81369Y860	32,890	747	SH	OTR	747	0	0
REAL ESTATE SEL SEC	Equities	81369Y860	5,031,440	114,273	SH	SOLE	112,974	1,299	0
REPUBLIC SERVICES	Equities	760759100	266,350	1,250	SH	SOLE	1,250	0	0
RICHARD G HALSTEAD 4.77 DUE 12	Other Assets	HALSTEAPN	86,509	86,509	SH	SOLE	86,509	0	0
ROGERS MARKETS INC	Equities	ROGERSCSS	400,890	1,743	SH	SOLE	1,743	0	0
ROPER INDUSTRIES INC	Equities	776696106	1,692	5	SH	OTR	5	0	0
ROPER INDUSTRIES INC	Equities	776696106	452,766	1,338	SH	SOLE	1,338	0	0
RUSSEL 2000 GWTH	Equities	464287648	275,772	700	SH	SOLE	700	0	0
RUSSEL MC GR IN ISH	Equities	464287481	9,664,524	66,010	SH	SOLE	64,834	1,176	0
RUSSEL MC GR IN ISH	Equities	464287481	383,741	2,621	SH	OTR	2,621	0	0
RUSSELL 1000 GR ISHR	Equities	464287614	509,470	4,103	SH	SOLE	4,103	0	0
RUSSELL 2000 ISHR	Equities	464287655	4,307,552	14,337	SH	SOLE	13,917	420	0

RUSSELL MC IND ISH	Equities	464287499	7,512,682	68,099	SH	SOLE	68,099	0	0
RUSSELL MC VI IN ISH	Equities	464287473	6,054,153	36,781	SH	SOLE	35,701	1,080	0
RUSSELL MC VI IN ISH	Equities	464287473	117,360	713	SH	OTR	713	0	0
S&P 100 ISHR	Equities	464287101	334,771	915	SH	SOLE	915	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	478,975	681	SH	OTR	681	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	9,480,320	13,479	SH	SOLE	13,176	303	0
S&P 500 GR ISHR	Equities	464287309	1,869,583	13,594	SH	OTR	13,594	0	0
S&P 500 GR ISHR	Equities	464287309	33,460,911	243,299	SH	SOLE	240,595	2,704	0
S&P 500 INDEX	Equities	464287200	2,451,117	3,273	SH	SOLE	3,273	0	0
S&P 500 SPDR	Equities	78462F103	8,518,405	11,407	SH	SOLE	11,407	0	0
S&P 500 SPDR	Equities	78462F103	4,181,912	5,600	SH	OTR	5,600	0	0
S&P 500 VAL ISHR	Equities	464287408	889,167	3,916	SH	OTR	3,916	0	0
S&P 500 VAL ISHR	Equities	464287408	19,353,005	85,233	SH	SOLE	84,371	862	0
S&P GLOBAL	Equities	78409V104	32,174	79	SH	OTR	79	0	0
S&P GLOBAL	Equities	78409V104	7,865,005	19,312	SH	SOLE	19,289	23	0
S&P M/C 400 GR ISHR	Equities	464287606	13,651,738	116,185	SH	SOLE	113,584	2,601	0
S&P M/C 400 GR ISHR	Equities	464287606	283,763	2,415	SH	OTR	2,415	0	0
S&P M/C 400 ISHR	Equities	464287507	4,770,950	61,872	SH	SOLE	61,872	0	0
S&P M/C 400 ISHR	Equities	464287507	431,045	5,590	SH	OTR	5,590	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	247,005	1,672	SH	OTR	1,672	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	13,283,438	89,917	SH	SOLE	89,007	910	0
S&P S/C 600 CR ISHR	Equities	464287804	29,528,224	199,098	SH	SOLE	196,388	2,710	0
S&P S/C 600 CR ISHR	Equities	464287804	977,215	6,589	SH	OTR	6,589	0	0
S&P S/C 600 GR ISHR	Equities	464287887	2,114,088	11,837	SH	SOLE	11,837	0	0
S&P S/C 600 GR ISHR	Equities	464287887	85,728	480	SH	OTR	480	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	2,206,289	16,142	SH	SOLE	15,764	378	0
S&P S/C 600 VAL ISHR	Equities	464287879	129,026	944	SH	OTR	944	0	0
S&P TOT US	Equities	464287150	228,171	1,389	SH	SOLE	1,389	0	0
SAP AKTIENGESELLSCH	Equities	803054204	2,078,790	13,489	SH	SOLE	13,473	16	0
SAP AKTIENGESELLSCH	Equities	803054204	4,623	30	SH	OTR	30	0	0
SCHLUMBERGER LTD	Equities	806857108	265,969	5,721	SH	SOLE	5,721	0	0
SCHW ST US DIV EQ	Equities	808524797	71,348	2,250	SH	OTR	2,250	0	0
SCHW ST US DIV EQ	Equities	808524797	6,267,006	197,635	SH	SOLE	197,635	0	0
SCHW STR US TIPS ETF	Equities	808524870	806,448	30,432	SH	SOLE	30,432	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	327,660	20,165	SH	OTR	20,165	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	55,845,673	3,436,657	SH	SOLE	3,420,845	15,812	0
SCHWAB FUNDAMENTAL	Mutual Funds	808509442	540,327	14,627	SH	SOLE	14,627	0	0
SCHWAB INT DVD	Equities	808524672	2,074,000	65,364	SH	SOLE	65,364	0	0

SERVICE NOW INC	Equities	81762P102	8,935	90	SH	OTR	90	0	0
SERVICE NOW INC	Equities	81762P102	4,744,393	47,788	SH	SOLE	47,733	55	0
SETTLEMENT AGREEMENT	Other Assets	784221996	1,148,000	1,148,000	SH	SOLE	1,148,000	0	0
SETTLEMENT AGREEMENT	Other Assets	784222994	1,976,154	1,976,154	SH	SOLE	1,976,154	0	0
SPDR GOLD	Equities	78463V107	363,959	988	SH	SOLE	988	0	0
STEEL DYNAMICS	Equities	858119100	384,346	1,675	SH	SOLE	1,675	0	0
STRYKER CORP	Equities	863667101	19,174,701	60,903	SH	SOLE	60,316	587	0
STRYKER CORP	Equities	863667101	107,360	341	SH	OTR	341	0	0
SYNOPSYS INC	Equities	871607107	4,679,274	10,490	SH	SOLE	10,478	12	0
SYNOPSYS INC	Equities	871607107	25,426	57	SH	OTR	57	0	0
SYSCO CORP	Equities	871829107	564,165	6,750	SH	SOLE	5,850	900	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	105,081	492	SH	OTR	492	0	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	2,564,041	12,023	SH	SOLE	12,023	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	367,886	4,143	SH	OTR	4,143	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	6,370,388	71,726	SH	SOLE	71,726	0	0
T ROWE PRICE MID CAP	Mutual Funds	779556406	606,877	5,928	SH	SOLE	5,928	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	84,052	176	SH	OTR	176	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	9,458,274	19,805	SH	SOLE	19,781	24	0
TECH ISHARES ETF	Equities	464287721	39,302,226	155,819	SH	SOLE	154,263	1,556	0
TECH ISHARES ETF	Equities	464287721	1,526,496	6,052	SH	OTR	6,052	0	0
TECHNOLOGY SEL ISH	Equities	81369Y803	13,023,947	68,360	SH	SOLE	68,360	0	0
TECHNOLOGY SEL ISH	Equities	81369Y803	13,717	72	SH	OTR	72	0	0
TESLA MOTORS	Equities	88160R101	626,694	1,490	SH	SOLE	1,490	0	0
TEXAS INSTRS INC	Equities	882508104	17,884	60	SH	OTR	60	0	0
TEXAS INSTRS INC	Equities	882508104	10,230,060	34,321	SH	SOLE	34,289	32	0
THERMO FISHER SCI	Equities	883556102	313,350	625	SH	SOLE	625	0	0
TJX COS INC	Equities	872540109	15,377,099	101,499	SH	SOLE	100,326	1,173	0
TJX COS INC	Equities	872540109	167,105	1,103	SH	OTR	1,103	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	547,721	30,706	SH	SOLE	30,706	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	85,283	4,780	SH	OTR	4,780	0	0
TROWE S/C VALUE	Mutual Funds	77957Q301	271,575	4,325	SH	SOLE	4,325	0	0
TRUIST FIN COM	Equities	89832Q109	274,010	5,500	SH	SOLE	5,500	0	0
TWILIO INC	Equities	90138F102	309,495	1,500	SH	SOLE	1,500	0	0
UNION PACIFIC CORP	Equities	907818108	3,163,904	11,632	SH	SOLE	11,471	161	0
UNION PACIFIC CORP	Equities	907818108	14,960	55	SH	OTR	55	0	0
UNITEDHEALTH GROUP	Equities	91324P102	557,775	1,342	SH	SOLE	1,342	0	0
US BANCORP DEL	Equities	902973304	200,951	3,327	SH	SOLE	3,327	0	0
UTILITIES SPDR	Equities	81369Y886	2,504,808	55,245	SH	SOLE	54,815	430	0
UTILITIES SPDR	Equities	81369Y886	72,544	1,600	SH	OTR	1,600	0	0
VALERO ENERGY NEW	Equities	91913Y100	2,599,712	9,982	SH	SOLE	9,982	0	0

VAN EXT MKT	Equities	922908652	597,798	2,428	SH	SOLE		2,428	0	0
VAN FTSE DEV MKT	Equities	921943858	1,375,054	19,299	SH	SOLE		19,299	0	0
VAN INT-TERM CORP	Equities	92206C870	336,799	4,075	SH	SOLE		4,075	0	0
VAN INTER-TERM	Equities	921937819	21,720,903	283,193	SH	SOLE		279,705	3,488	0
VAN INTER-TERM	Equities	921937819	666,753	8,693	SH	OTR		8,693	0	0
VAN MID-CAP ETF	Equities	922908629	6,152,245	76,359	SH	SOLE		76,359	0	0
VAN SMALL-CAP ETF	Equities	922908751	5,571,042	18,379	SH	SOLE		18,379	0	0
VANG CONS STAP IDX	Mutual Funds	92204A850	622,346	5,591	SH	SOLE		5,469	122	0
VANG INST'L INDEX FD	Mutual Funds	922040100	906,016	1,510	SH	SOLE		1,510	0	0
VANGD CONS DISC IDX	Mutual Funds	92204A868	1,902,800	9,279	SH	SOLE		9,045	234	0
VANGD TX MNGD S/C	Mutual Funds	921943403	3,169,839	26,158	SH	SOLE		25,606	552	0
VANGRD FTSE SOC IDX	Mutual Funds	921910717	956,404	13,408	SH	SOLE		13,408	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	1,957,633	2,830	SH	OTR		2,830	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	141,473,864	204,465	SH	SOLE		203,266	1,199	0
VANGUARD BAL IND ADM	Mutual Funds	921931200	527,974	9,715	SH	SOLE		9,715	0	0
VANGUARD COMM SERVS	Mutual Funds	92204A777	1,584,738	16,888	SH	SOLE		16,463	425	0
VANGUARD DEV MKT ADM	Mutual Funds	921943809	2,202,070	96,077	SH	SOLE		96,077	0	0
VANGUARD EMERG MKTS	Mutual Funds	922042841	381,755	7,708	SH	SOLE		7,708	0	0
VANGUARD EMG MKT ETF	Equities	922042858	248,549	4,164	SH	SOLE		4,164	0	0
VANGUARD ENRGY IDX	Mutual Funds	92204A843	404,196	5,382	SH	SOLE		5,294	88	0
VANGUARD EQUITY	Mutual Funds	921921300	38,924,178	391,737	SH	SOLE		389,341	2,396	0
VANGUARD EQUITY	Mutual Funds	921921300	1,249,838	12,580	SH	OTR		12,580	0	0
VANGUARD FINL IDX	Mutual Funds	92204A835	1,511,906	22,927	SH	SOLE		22,333	594	0
VANGUARD GNMA ADM	Mutual Funds	922031794	197,100	20,924	SH	SOLE		20,924	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	17,133,453	64,288	SH	SOLE		63,113	1,175	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	470,837	1,766	SH	OTR		1,766	0	0
VANGUARD GRWTH & INC	Mutual Funds	921913208	210,526	1,763	SH	SOLE		1,763	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	227,347	4,771	SH	OTR		4,771	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	7,585,665	159,162	SH	SOLE		159,162	0	0
VANGUARD HIGH YLD BD	Mutual Funds	922031208	150,912	27,539	SH	SOLE		27,539	0	0
VANGUARD HLTHCR IDX	Mutual Funds	92204A827	1,353,832	9,047	SH	SOLE		8,848	199	0
VANGUARD IND EXT ADM	Mutual Funds	922908694	1,590,841	8,520	SH	SOLE		8,520	0	0
VANGUARD INDUSTRIALS	Mutual Funds	92204A819	949,300	5,121	SH	SOLE		4,987	134	0
VANGUARD INFOTEC IDX	Mutual Funds	92204A793	6,744,567	13,773	SH	SOLE		13,442	331	0
VANGUARD INT-	Mutual	921937801	1,615,278	155,916	SH	SOLE		155,916	0	0

TERM	Funds									
VANGUARD INTERMED	Mutual Funds	922031810	20,734	2,367	SH	OTR		2,367	0	0
VANGUARD INTERMED	Mutual Funds	922031810	5,629,008	642,582	SH	SOLE		633,589	8,993	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	27,444,707	227,442	SH	SOLE		226,854	588	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	330,674	2,737	SH	OTR		2,737	0	0
VANGUARD L/C INDEX ADM	Mutual Funds	922908579	3,141,561	18,077	SH	SOLE		18,077	0	0
VANGUARD LARGE CAP	Equities	922908637	288,540	839	SH	SOLE		839	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	803,872	73,212	SH	OTR		73,212	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	12,010,611	1,093,863	SH	SOLE		1,093,863	0	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	67,795,611	169,860	SH	SOLE		167,791	2,069	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	1,064,023	2,665	SH	OTR		2,665	0	0
VANGUARD PRIMECAP	Mutual Funds	921936209	2,124,661	8,804	SH	SOLE		8,804	0	0
VANGUARD PRIMECAP	Mutual Funds	921936209	38,530	160	SH	OTR		160	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	1,487,646	10,890	SH	SOLE		10,890	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	22,539	166	SH	OTR		166	0	0
VANGUARD REIT IN ETF	Mutual Funds	922908553	1,227,265	12,727	SH	SOLE		12,016	711	0
VANGUARD RUSSELL 1000 VALUE IND	Equities	92206C714	10,322,701	97,100	SH	SOLE		97,100	0	0
VANGUARD S&P 500 ETF	Equities	922908363	42,342,523	61,651	SH	SOLE		61,563	88	0
VANGUARD S&P 500 ETF	Equities	922908363	686,810	1,000	SH	OTR		1,000	0	0
VANGUARD S/T FED A	Mutual Funds	922031844	2,098,933	205,177	SH	SOLE		205,177	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	59,240	5,707	SH	OTR		5,707	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	11,941,463	1,150,430	SH	SOLE		1,150,430	0	0
VANGUARD SH TX ADM	Mutual Funds	922907803	3,807,857	239,941	SH	SOLE		239,941	0	0
VANGUARD SHORT TERM	Equities	921937827	1,765,596	22,662	SH	OTR		22,662	0	0
VANGUARD SHORT TERM	Mutual Funds	921937702	28,043,047	2,752,018	SH	SOLE		2,674,619	77,399	0
VANGUARD SHORT TERM	Equities	921937827	66,157,510	849,153	SH	SOLE		838,804	10,349	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	58,285	559	SH	OTR		559	0	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	1,848,211	17,712	SH	SOLE		17,712	0	0
VANGUARD SM CP GRWTH	Mutual Funds	921937710	526,986	4,097	SH	SOLE		4,097	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	643,093	4,432	SH	OTR		4,432	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	25,937,175	178,704	SH	SOLE		176,777	1,927	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	551,636	39,945	SH	OTR		39,945	0	0
VANGUARD TAX	Mutual	922907878	21,718,333	1,572,653	SH	SOLE		1,535,802	36,851	0

EXEMPT	Funds									
VANGUARD TOT INTL ST	Mutual Funds	921909818	1,390,811	30,277	SH	SOLE		30,277	0	0
VANGUARD TOTAL BOND	Mutual Funds	921937603	15,358,045	1,591,509	SH	SOLE		1,565,011	26,498	0
VANGUARD TOTAL STOCK	Mutual Funds	922908728	679,554	3,773	SH	SOLE		3,773	0	0
VANGUARD US GWTH INV	Mutual Funds	921910105	295,219	3,845	SH	SOLE		3,845	0	0
VANGUARD UTIL IDX	Mutual Funds	92204A769	265,123	2,697	SH	SOLE		2,632	65	0
VANGUARD VALUE	Mutual Funds	922908678	10,918,686	128,381	SH	SOLE		124,840	3,541	0
VANGUARD W HI DIV	Equities	921946406	2,462,423	15,582	SH	SOLE		15,582	0	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	3,213,248	36,390	SH	SOLE		34,332	2,058	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	29,093	329	SH	OTR		329	0	0
VERIZON COMM	Equities	92343V104	635,523	15,010	SH	SOLE		15,010	0	0
VG CALIFORNIA INTERM TAX EXMPT	Mutual Funds	922021407	993,074	85,906	SH	SOLE		85,906	0	0
VG COMMDTY FUND	Mutual Funds	921939708	480,428	16,636	SH	SOLE		16,636	0	0
VG FTSE AW EX US ETF	Equities	922042775	432,485	5,164	SH	SOLE		5,164	0	0
VG INFO TECH ETF	Equities	92204A702	80,317	672	SH	OTR		672	0	0
VG INFO TECH ETF	Equities	92204A702	39,550,722	330,913	SH	SOLE		330,873	40	0
VG TAX-EXEMPT BND	Equities	922907746	594,315	11,750	SH	SOLE		11,750	0	0
VG TOT STK MTK IDX	Equities	922908769	502,144	1,357	SH	SOLE		1,357	0	0
VIATRIS	Equities	92556V106	317,600	20,000	SH	SOLE		20,000	0	0
VISA	Equities	92826C839	185,955	542	SH	OTR		542	0	0
VISA	Equities	92826C839	23,522,250	68,560	SH	SOLE		68,160	400	0
WAL MART STORES INC	Equities	931142103	78,829	696	SH	OTR		696	0	0
WAL MART STORES INC	Equities	931142103	16,622,604	146,765	SH	SOLE		144,876	1,889	0
WASTE MANAGEMENT	Equities	94106L109	267,233	1,199	SH	SOLE		1,199	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	17,846,059	720,453	SH	SOLE		719,263	1,190	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	94,743	3,827	SH	OTR		3,827	0	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	202,531	7,035	SH	OTR		7,035	0	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	17,362,898	603,088	SH	SOLE		603,088	0	0
WELLTOWER INC	Mutual Funds	95040Q104	204,273	900	SH	SOLE		900	0	0