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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 COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2025

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: Kimbra Edwards
Title: Private Wealth Operations Manager
Phone: 765-747-1503

Signature, Place, and Date of Signing:

Kimbra Edwards Muncie, IN 07-08-2025
[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: 518
Form 13F Information Table Value Total: 2,584,913,881
(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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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 VALUE (to the nearest dollar)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
					SHRS OR PRN	SH/ PUT/ CALL	SOLE SHARED NONE					
12.565 OWNER INT	Other Assets	871106993		282,950	2	SH		SOLE		2	0	0
13600 SINGING HILLS TRAIL	Other Assets	13600SING		756,127	1	SH		SOLE		1	0	0
1ST INTERNET BK IN	Equities	320557101		300,527	11,172	SH		SOLE		11,172	0	0
A/B/I - FMB MTG LOAN	Other Assets	845558MLN		1	150,000	SH		SOLE		150,000	0	0
A/B/I FMB LOC5927668	Other Assets	3546640LC		1	460,000	SH		SOLE		460,000	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		168,652	1,240	SH		OTR		1,240	0	0
ABBOTT LABS COMMON	Equities	002824100		6,510,527	47,868	SH		SOLE		46,968	900	0
ABBVIE	Equities	00287Y109		23,945	129	SH		OTR		129	0	0
ABBVIE	Equities	00287Y109		10,580,340	57,000	SH		SOLE		56,684	316	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 #5304172	Other Assets	5304172LN		1	23,407	SH		SOLE		23,407	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		1	232,000	SH		SOLE		232,000	0	0
ABI FMB LOC #5687365	Other Assets	5687365LC		1	35,000	SH		SOLE		35,000	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		96,840	324	SH		OTR		324	0	0
ACCENTURE PLC	Equities	G1151C101		13,136,216	43,950	SH		SOLE		43,471	479	0
ADOBE SYSTEMS INC	Equities	00724F101		14,701	38	SH		OTR		38	0	0
ADOBE SYSTEMS INC	Equities	00724F101		5,359,062	13,852	SH		SOLE		13,138	714	0
AFLAC INC	Equities	001055102		546,599	5,183	SH		SOLE		5,183	0	0
AGGREGATE BOND ISHR	Equities	464287226		877,523	8,846	SH		OTR		8,846	0	0
AGGREGATE BOND ISHR	Equities	464287226		32,039,219	322,976	SH		SOLE		319,971	3,005	0
ALCON INC	Equities	H01301128		1,297,893	14,702	SH		SOLE		14,702	0	0
ALLERIAN MLP	Equities	00162Q452		932,591	19,087	SH		SOLE		19,087	0	0

ETF									
ALLIANT CORP	Equities	018802108	30,235	500	SH	OTR	500	0	0
ALLIANT CORP	Equities	018802108	1,216,415	20,116	SH	SOLE	18,716	1,400	0
ALPHABET CL A	Equities	02079K305	309,989	1,759	SH	OTR	1,759	0	0
ALPHABET CL A	Equities	02079K305	34,638,535	196,553	SH	SOLE	194,931	1,622	0
ALPHABET INC CL C	Equities	02079K107	53,217	300	SH	OTR	300	0	0
ALPHABET INC CL C	Equities	02079K107	2,293,830	12,931	SH	SOLE	12,931	0	0
ALTRIA GROUP INC	Equities	02209S103	1,142,406	19,485	SH	SOLE	19,485	0	0
AM NEW WORLD FD F3	Mutual Funds	649280773	546,690	6,137	SH	SOLE	6,137	0	0
AMAZON	Equities	023135106	84,685	386	SH	OTR	386	0	0
AMAZON	Equities	023135106	27,969,592	127,488	SH	SOLE	127,387	101	0
AMERICAN BALANCED F2	Mutual Funds	024071821	227,495	6,207	SH	SOLE	6,207	0	0
AMERICAN CENTURY ULT	Mutual Funds	025083882	1,586,230	16,561	SH	SOLE	16,561	0	0
AMERICAN ELEC PWR IN	Equities	025537101	292,188	2,816	SH	SOLE	2,816	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	53,920	887	SH	OTR	887	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	916,121	15,071	SH	SOLE	15,071	0	0
AMERICAN WTR CO	Equities	030420103	1,825,819	13,125	SH	SOLE	13,125	0	0
AMERIPRISE FINL	Equities	03076C106	93,403	175	SH	OTR	175	0	0
AMERIPRISE FINL	Equities	03076C106	6,241,972	11,695	SH	SOLE	11,395	300	0
AMETEK INC	Equities	031100100	26,420	146	SH	OTR	146	0	0
AMETEK INC	Equities	031100100	5,490,869	30,343	SH	SOLE	30,304	39	0
AMGEN INC	Equities	031162100	1,675	6	SH	OTR	6	0	0
AMGEN INC	Equities	031162100	2,911,602	10,428	SH	SOLE	10,428	0	0
AMPHENOL CORPORATION	Equities	032095101	205,301	2,079	SH	OTR	2,079	0	0
AMPHENOL CORPORATION	Equities	032095101	25,382,503	257,038	SH	SOLE	256,784	254	0
ANSYS, INC.	Equities	03662Q105	22,127	63	SH	OTR	63	0	0
ANSYS, INC.	Equities	03662Q105	3,728,552	10,616	SH	SOLE	10,600	16	0
APPLE INC	Equities	037833100	775,953	3,782	SH	OTR	3,782	0	0
APPLE INC	Equities	037833100	43,279,380	210,944	SH	SOLE	209,672	1,272	0
APPLIED MATLS INC	Equities	038222105	977,777	5,341	SH	SOLE	5,341	0	0
ARTISAN DEV WORLD FD	Mutual Funds	04314H618	605,726	24,144	SH	SOLE	24,144	0	0
ASSIGN. OF BEN. INT.	Other Assets	103005997	1	100,000	SH	SOLE	100,000	0	0
ASTRAZENECA	Equities	046353108	21,872	313	SH	OTR	313	0	0
ASTRAZENECA	Equities	046353108	6,800,722	97,320	SH	SOLE	96,968	352	0
AT&T	Equities	00206R102	350,869	12,124	SH	SOLE	12,124	0	0
AUNT DIANA FUDGE	Equities	169001997	563,203	900	SH	SOLE	900	0	0
AUTO DATA PROCESSING	Equities	053015103	248,879	807	SH	OTR	807	0	0
AUTO DATA PROCESSING	Equities	053015103	14,137,673	45,842	SH	SOLE	45,169	673	0
AUTOZONE INC	Equities	053332102	222,734	60	SH	SOLE	60	0	0
AVANTIS US SMALL CAP	Equities	025072877	56,938	625	SH	OTR	625	0	0

AVANTIS US SMALL CAP	Equities	025072877	12,455,921	136,728	SH	SOLE	136,708	20	0
BAE SYSTEMS PLC ADR	Equities	05523R107	39,812	385	SH	OTR	385	0	0
BAE SYSTEMS PLC ADR	Equities	05523R107	6,397,462	61,867	SH	SOLE	60,992	875	0
BALL CORP, COMMON	Equities	058498106	1,997,814	35,618	SH	SOLE	35,618	0	0
BANK OF MONTREAL	Equities	063671101	300,471	2,716	SH	SOLE	2,716	0	0
BARCLAY CONV SEC SDR	Equities	78464A359	880,742	10,655	SH	SOLE	10,655	0	0
BEAMAN FAMILY FARMS	Equities	RECORD68A	1,310,000	1	SH	SOLE	1	0	0
BECTON DICKINSON	Equities	075887109	24,976	145	SH	OTR	145	0	0
BECTON DICKINSON	Equities	075887109	947,031	5,498	SH	SOLE	5,198	300	0
BERKSHIRE HATH CL A	Equities	084670108	2,186,400	3	SH	SOLE	3	0	0
BERKSHIRE HATHAWAY	Equities	084670702	125,814	259	SH	OTR	259	0	0
BERKSHIRE HATHAWAY	Equities	084670702	7,522,634	15,486	SH	SOLE	15,486	0	0
BETHEL INVSTMNTS LLC	Other Assets	062420310	439,350	435	SH	OTR	435	0	0
BETHEL INVSTMTS III	Other Assets	BTHIILLC	749,990	6	SH	OTR	6	0	0
BIOTECH INDEX ISHR	Equities	464287556	681,003	5,383	SH	SOLE	4,708	675	0
BLACKBIRD FARMS	Other Assets	694118993	1,083,000	48	SH	SOLE	48	0	0
BLACKROCK	Equities	09290D101	35,675	34	SH	OTR	34	0	0
BLACKROCK	Equities	09290D101	12,220,615	11,647	SH	SOLE	11,638	9	0
BLACKSTONE GROUP	Equities	09260D107	397,135	2,655	SH	SOLE	2,655	0	0
BNY MLN DYN VAL A	Mutual Funds	05587N679	349,478	7,354	SH	SOLE	7,354	0	0
BOOKING	Equities	09857L108	798,915	138	SH	SOLE	138	0	0
BROADCOM INC NPV	Equities	11135F101	481,285	1,746	SH	OTR	1,746	0	0
BROADCOM INC NPV	Equities	11135F101	47,841,814	173,560	SH	SOLE	173,471	89	0
BROWN & BROWN	Equities	115236101	83,707	755	SH	OTR	755	0	0
BROWN & BROWN	Equities	115236101	10,011,561	90,300	SH	SOLE	88,211	2,089	0
CALVERT BOND FD	Mutual Funds	131618787	300,432	20,521	SH	SOLE	20,521	0	0
CAN NATL RAILWAY	Equities	136375102	600,727	5,774	SH	SOLE	5,774	0	0
CARDINAL HEALTH INC	Equities	14149Y108	358,176	2,132	SH	SOLE	2,132	0	0
CASEY'S GEN STORE	Equities	147528103	2,029,854	3,978	SH	SOLE	3,978	0	0
CATERPILLAR	Equities	149123101	4,638,333	11,948	SH	SOLE	11,948	0	0
CDM ASSOC LLC	Other Assets	CDMASOLLC	4,573,333	40	SH	SOLE	40	0	0
CENCORA, INC	Equities	03073E105	589,205	1,965	SH	SOLE	1,965	0	0
CHARLES SCHWAB CORP	Equities	808513105	37,317	409	SH	OTR	409	0	0
CHARLES SCHWAB CORP	Equities	808513105	11,223,797	123,014	SH	SOLE	122,905	109	0
CHEVRON CORP	Equities	166764100	6,099,321	42,596	SH	SOLE	42,196	400	0

CHUBB LIMITED	Equities	H1467J104	255,243	881	SH	OTR	881	0	0
CHUBB LIMITED	Equities	H1467J104	12,529,231	43,246	SH	SOLE	42,858	388	0
CISCO SYSTEMS	Equities	17275R102	131,822	1,900	SH	OTR	1,900	0	0
CISCO SYSTEMS	Equities	17275R102	5,233,195	75,428	SH	SOLE	73,828	1,600	0
CME	Equities	12572Q105	498,872	1,810	SH	SOLE	1,810	0	0
COCA COLA CO, COMMON	Equities	191216100	1,881,313	26,591	SH	SOLE	26,591	0	0
COHEN STEERS PRF SEC	Mutual Funds	19248X307	160,408	12,957	SH	SOLE	12,957	0	0
COLGATE PALMOLIVE, C	Equities	194162103	402,687	4,430	SH	SOLE	4,430	0	0
COLUMBIA CONTRARIAN	Mutual Funds	19766M709	275,247	7,094	SH	SOLE	7,094	0	0
COLUMBIA CORP INC FUND I	Mutual Funds	19765N518	1,397,434	151,895	SH	SOLE	151,895	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	36,475	1,022	SH	OTR	1,022	0	0
COMCAST CL A	Equities	20030N101	6,426,056	180,052	SH	SOLE	179,358	694	0
COMM SERVICES	Equities	81369Y852	39,179	361	SH	OTR	361	0	0
COMM SERVICES	Equities	81369Y852	5,517,340	50,837	SH	SOLE	50,257	580	0
COMMUNITY FINANCIAL CORP	Equities	COMMFINPP	316,000	2,000	SH	SOLE	2,000	0	0
CONOCOPHILLIPS	Equities	20825C104	67,843	756	SH	OTR	756	0	0
CONOCOPHILLIPS	Equities	20825C104	4,083,708	45,506	SH	SOLE	44,952	554	0
CONSTELLATION ENERGY	Equities	21037T109	180,746	560	SH	OTR	560	0	0
CONSTELLATION ENERGY	Equities	21037T109	5,090,571	15,772	SH	SOLE	15,751	21	0
CONSUMER DISC SPDR	Equities	81369Y407	123,226	567	SH	OTR	567	0	0
CONSUMER DISC SPDR	Equities	81369Y407	6,676,595	30,721	SH	SOLE	30,373	348	0
CONSUMER STAPLE SPDR	Equities	81369Y308	254,003	3,137	SH	OTR	3,137	0	0
CONSUMER STAPLE SPDR	Equities	81369Y308	6,645,208	82,070	SH	SOLE	81,472	598	0
COPART INC	Equities	217204106	27,038	551	SH	OTR	551	0	0
COPART INC	Equities	217204106	6,265,552	127,686	SH	SOLE	127,514	172	0
CORNING INC	Equities	219350105	401,367	7,632	SH	SOLE	7,632	0	0
CORTEVA INC	Equities	22052L104	2,055,165	27,575	SH	SOLE	27,575	0	0
COSTCO WHOLESALE	Equities	22160K105	177,199	179	SH	OTR	179	0	0
COSTCO WHOLESALE	Equities	22160K105	16,548,827	16,717	SH	SOLE	16,506	211	0
CULLEN FROST BANKERS	Equities	229899109	44,475	346	SH	OTR	346	0	0
CULLEN FROST BANKERS	Equities	229899109	5,445,340	42,363	SH	SOLE	42,326	37	0
CUMMINS INC	Equities	231021106	49,125	150	SH	OTR	150	0	0
CUMMINS INC	Equities	231021106	5,069,373	15,479	SH	SOLE	15,479	0	0
DANAHER CORP	Equities	235851102	57,484	291	SH	OTR	291	0	0
DANAHER CORP	Equities	235851102	7,349,081	37,203	SH	SOLE	36,449	754	0
DEERE AND COMPANY	Equities	244199105	2,195,151	4,317	SH	SOLE	4,317	0	0
DEL LIFE REGATTA	Other Assets	545003998	1	350,810	SH	SOLE	350,810	0	0
DFA EMERGING	Mutual	233203421	1,819,046	69,240	SH	SOLE	67,950	1,290	0

MKTS	Funds								
DFA SMALL CAP VALUE	Mutual Funds	233203819	2,842,953	61,245	SH	SOLE	60,310	935	0
DIMENSIONAL ETF TR	Equities	25434V708	1,269,524	35,422	SH	SOLE	35,422	0	0
DISNEY WALT COMPANY	Equities	254687106	20,214	163	SH	OTR	163	0	0
DISNEY WALT COMPANY	Equities	254687106	4,145,158	33,426	SH	SOLE	32,990	436	0
DJ SEL DVD ISH	Equities	464287168	216,746	1,632	SH	SOLE	1,275	357	0
DODGE & COX INCOME	Mutual Funds	256210105	15,251,929	1,206,639	SH	SOLE	1,189,752	16,887	0
DODGE & COX INTL FD	Mutual Funds	256206103	4,196	69	SH	OTR	69	0	0
DODGE & COX INTL FD	Mutual Funds	256206103	3,626,922	59,383	SH	SOLE	58,379	1,004	0
EATON CORPORATION	Equities	G29183103	815,722	2,285	SH	SOLE	2,285	0	0
ECOLAB	Equities	278865100	32,333	120	SH	OTR	120	0	0
ECOLAB	Equities	278865100	5,752,275	21,349	SH	SOLE	20,981	368	0
EDW LIFESCIENCES	Equities	28176E108	222,116	2,840	SH	SOLE	2,840	0	0
ELEVANCE HEALTH	Equities	036752103	744,469	1,914	SH	SOLE	1,914	0	0
EMERSON ELEC CO, COM	Equities	291011104	535,453	4,016	SH	SOLE	4,016	0	0
ENERGY SPDR	Equities	81369Y506	117,038	1,380	SH	OTR	1,380	0	0
ENERGY SPDR	Equities	81369Y506	3,397,404	40,059	SH	SOLE	39,816	243	0
ENTERPRISE PROD LTD	Other Assets	293792107	312,395	10,074	SH	SOLE	10,074	0	0
EOG RESOURCES INC	Equities	26875P101	17,463	146	SH	OTR	146	0	0
EOG RESOURCES INC	Equities	26875P101	7,225,879	60,412	SH	SOLE	59,921	491	0
EXTRA SPACE STO	Mutual Funds	30225T102	415,486	2,818	SH	SOLE	2,818	0	0
EXXON MOBIL CORP	Equities	30231G102	12,936	120	SH	OTR	120	0	0
EXXON MOBIL CORP	Equities	30231G102	6,240,111	57,886	SH	SOLE	57,153	733	0
FED GOVT OBLI	Cash Equivalent	608919718	100,000	100,000	SH	SOLE	100,000	0	0
FED GOVT TAX MAN P	Cash Equivalent	60934N856	208,258	208,258	SH	SOLE	208,258	0	0
FED MDT L/C VAL	Mutual Funds	314209701	601,509	17,944	SH	SOLE	17,944	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	1,774,881	174,350	SH	OTR	174,350	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	76,927,090	7,556,677	SH	SOLE	7,553,191	3,486	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	1,430,704	150,600	SH	OTR	150,600	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	82,086,749	8,640,703	SH	SOLE	8,638,270	2,433	0
FEDERATED FLTG RATE	Mutual Funds	31420C670	164,662	19,146	SH	SOLE	19,146	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	549,695	23,562	SH	OTR	23,562	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	37,718,603	1,616,738	SH	SOLE	1,595,783	20,955	0
FIDELITY GROWTH	Mutual Funds	316200104	425,207	10,136	SH	SOLE	10,136	0	0
FIDELITY INTRMD	Mutual	31635V257	2,645,356	269,933	SH	SOLE	269,933	0	0

TRS	Funds									
FIDELITY S/T TRS BD	Mutual Funds	31635V216	1,382,873	133,354	SH	SOLE	123,502	9,852	0	
FINANCIAL SPDR	Equities	81369Y605	35,926	686	SH	OTR	686	0	0	
FINANCIAL SPDR	Equities	81369Y605	6,043,184	115,394	SH	SOLE	114,144	1,250	0	
FIRST MERCHANTS CORP	Equities	320817109	176,180	4,600	SH	OTR	4,600	0	0	
FIRST MERCHANTS CORP	Equities	320817109	20,495,326	535,126	SH	SOLE	527,875	7,251	0	
FMB CK A/C #1484931	Cash Equivalents	1484931CK	61,250	61,250	SH	SOLE	61,250	0	0	
FMB LOC #5306272	Other Assets	5306272LN	1	800,000	SH	SOLE	800,000	0	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	5,876,723	5,876,724	SH	OTR	5,876,724	0	0	
FMPW INST MONEY	Cash Equivalents	100001999	217,224,890	217,224,899	SH	SOLE	216,811,139	397,760	16,000	
FORD MOTOR CO	Equities	345370860	173,600	16,000	SH	SOLE	12,000	4,000	0	
FORTINET	Equities	34959E109	26,007	246	SH	OTR	246	0	0	
FORTINET	Equities	34959E109	9,661,645	91,389	SH	SOLE	91,292	97	0	
FPA NEW INCOME	Mutual Funds	30254T643	4,608,389	460,835	SH	SOLE	460,835	0	0	
FRANKLIN ELECTRIC	Equities	35351410X	22,550,765	251,290	SH	SOLE	251,290	0	0	
GATEWAY FUND	Mutual Funds	367829884	1,389,314	29,206	SH	SOLE	29,206	0	0	
GOLDMAN SACHS	Equities	38141G104	466,407	659	SH	SOLE	659	0	0	
GRACO INC	Equities	384109104	30,090	350	SH	OTR	350	0	0	
GRACO INC	Equities	384109104	955,814	11,118	SH	SOLE	10,368	750	0	
GRANT COUNTY STATE	Equities	372005991	13,843,998	13,030	SH	SOLE	13,030	0	0	
GS EQU DIV & PREM I	Mutual Funds	38143H720	413,609	23,567	SH	SOLE	23,567	0	0	
GS FIN SQ GOVT	Cash Equivalents	38141W273	255,556	255,556	SH	OTR	255,556	0	0	
GS FIN SQ GOVT	Cash Equivalents	38141W273	7,373,197	7,373,196	SH	SOLE	6,321,606	1,051,590	0	
HCA HOLDINGS	Equities	40412C101	201,128	525	SH	SOLE	525	0	0	
HEALTHCARE SPDR	Equities	81369Y209	230,221	1,708	SH	OTR	1,708	0	0	
HEALTHCARE SPDR	Equities	81369Y209	8,655,944	64,218	SH	SOLE	63,658	560	0	
HOME DEPOT INC	Equities	437076102	124,291	339	SH	OTR	339	0	0	
HOME DEPOT INC	Equities	437076102	9,579,203	26,127	SH	SOLE	25,915	212	0	
HONEYWELL INTL INC	Equities	438516106	87,563	376	SH	OTR	376	0	0	
HONEYWELL INTL INC	Equities	438516106	12,145,856	52,155	SH	SOLE	51,815	340	0	
HUBBELL INC	Equities	443510607	204,205	500	SH	SOLE	500	0	0	
HUNTINGTON BANCSHARE	Equities	446150104	1,632,826	97,424	SH	SOLE	97,424	0	0	
IL TOOL WORKS INC	Equities	452308109	412,413	1,668	SH	SOLE	1,668	0	0	
INDUSTRIAL SPDR	Equities	81369Y704	3,912,083	26,519	SH	SOLE	26,213	306	0	
INGERSOLL RAND	Fixed	45687VAE6	518,281	500,000	PRN	SOLE	500,000	0	0	

5.314 6/15/31	Income								
INTEL CORP	Equities	458140100	330,042	14,734	SH	SOLE	14,734	0	0
INVESCO	Equities	46090A887	557,256	11,114	SH	OTR	11,114	0	0
INVESCO	Equities	46090A887	13,526,268	269,770	SH	SOLE	267,807	1,963	0
INVESCO BAL RISK CMMDTY FUND	Mutual Funds	00888Y508	233,834	34,137	SH	SOLE	34,137	0	0
INVESCO QQQ TRSER 1	Equities	46090E103	1,076,801	1,952	SH	SOLE	1,952	0	0
INVESCO S&P 500	Equities	46137V357	2,313,550	12,730	SH	SOLE	12,730	0	0
ISHARES INTERM GOV/CRED BOND ET	Equities	464288612	8,079,091	75,654	SH	SOLE	75,654	0	0
ISHARES MSCI US MTUM	Equities	46432F396	445,073	1,852	SH	SOLE	1,852	0	0
ISHARES PREF & INC	Equities	464288687	228,382	7,444	SH	SOLE	7,444	0	0
ISHARES TR	Equities	464288448	329,087	9,536	SH	SOLE	9,536	0	0
ISHARES TR	Equities	464287762	216,601	3,835	SH	OTR	3,835	0	0
ISHARES TR	Equities	464287762	18,864	334	SH	SOLE	334	0	0
ISHARES TR	Equities	464287788	157,287	1,300	SH	OTR	1,300	0	0
ISHARES TR	Equities	464287788	230,123	1,902	SH	SOLE	1,902	0	0
ISHARES TR CORE MSCI	Equities	46432F842	393,775	4,717	SH	OTR	4,717	0	0
ISHARES TR CORE MSCI	Equities	46432F842	12,769,518	152,965	SH	SOLE	149,851	3,114	0
J P MORGAN CHASE	Equities	46625H100	144,955	500	SH	OTR	500	0	0
J P MORGAN CHASE	Equities	46625H100	24,526,966	84,602	SH	SOLE	84,602	0	0
JACK HENRY & ASSOC	Equities	426281101	32,250	179	SH	OTR	179	0	0
JACK HENRY & ASSOC	Equities	426281101	1,107,505	6,147	SH	SOLE	6,147	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	394,817	2,684	SH	OTR	2,684	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	22,533,874	153,142	SH	SOLE	152,596	546	0
JOHN HANCOCK II FLOATING RATE I	Mutual Funds	47804A692	108,780	14,351	SH	SOLE	14,351	0	0
JOHNSON & JOHNSON CO	Equities	478160104	200,561	1,313	SH	OTR	1,313	0	0
JOHNSON & JOHNSON CO	Equities	478160104	9,792,192	64,106	SH	SOLE	63,411	695	0
KIMBERLY-CLARK CORP	Equities	494368103	277,178	2,150	SH	SOLE	1,750	400	0
L RYAN PN DTD 12-1-24 6.5 \$265	Other Assets	LRYAN24PN	247,690	265,482	SH	SOLE	265,482	0	0
L3HARRIS TECH	Equities	502431109	75,252	300	SH	OTR	300	0	0
L3HARRIS TECH	Equities	502431109	5,781,611	23,049	SH	SOLE	22,499	550	0
LA-Z BOY	Equities	505336107	553,610	14,894	SH	SOLE	14,894	0	0
LAKELAND FINL	Equities	511656100	215,075	3,500	SH	SOLE	3,500	0	0
LAM RESEARCH	Equities	512807306	179,203	1,841	SH	OTR	1,841	0	0
LAM RESEARCH	Equities	512807306	15,129,751	155,432	SH	SOLE	155,351	81	0
LANCASTER COLONY	Equities	513847103	812,019	4,700	SH	SOLE	4,700	0	0
LILLY ELI & CO, COM	Equities	532457108	20,191,386	25,902	SH	OTR	25,902	0	0
LILLY ELI & CO, COM	Equities	532457108	18,895,028	24,239	SH	SOLE	24,127	112	0

LINCOLN NATL LIFE	Other Assets	JP55196IP	824,584	1	SH	SOLE	1	0	0
LINDE PLC	Equities	G54950103	23,459	50	SH	OTR	50	0	0
LINDE PLC	Equities	G54950103	9,017,170	19,219	SH	SOLE	18,903	316	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	41,683	90	SH	OTR	90	0	0
LOCKHEED MARTIN	Equities	539830109	974,447	2,104	SH	SOLE	2,104	0	0
LOWE'S COMPANIES	Equities	548661107	109,160	492	SH	OTR	492	0	0
LOWE'S COMPANIES	Equities	548661107	14,386,051	64,840	SH	SOLE	64,558	282	0
LT	Other Assets	694120999	1,120,525	48	SH	SOLE	48	0	0
MAINSTAY HY MUNI I	Mutual Funds	56063U521	262,391	23,037	SH	SOLE	23,037	0	0
MARATHON PETROLEUM	Equities	56585A102	309,463	1,863	SH	SOLE	1,863	0	0
MASTERCARD	Equities	57636Q104	1,149,729	2,046	SH	SOLE	2,046	0	0
MATERIALS SPDR	Equities	81369Y100	102,826	1,171	SH	OTR	1,171	0	0
MATERIALS SPDR	Equities	81369Y100	4,900,237	55,805	SH	SOLE	55,065	740	0
MCDONALD'S CORP, COM	Equities	580135101	80,931	277	SH	OTR	277	0	0
MCDONALD'S CORP, COM	Equities	580135101	6,959,489	23,820	SH	SOLE	23,799	21	0
MERCK & CO INC, COM	Equities	58933Y105	428,968	5,419	SH	SOLE	5,419	0	0
META PLATFORMS INC	Equities	30303M102	135,809	184	SH	OTR	184	0	0
META PLATFORMS INC	Equities	30303M102	13,573,475	18,390	SH	SOLE	18,376	14	0
MEZZANINE LOAN	Other Assets	MEZZBTHLC	652,500	3	SH	OTR	3	0	0
MFS GROWTH FD CL I	Mutual Funds	552985863	580,706	2,686	SH	SOLE	2,686	0	0
MFS INT'L NEW DISC	Mutual Funds	552981383	676,929	19,667	SH	SOLE	19,667	0	0
MFS MID CAP GRWTH FD	Mutual Funds	552987554	1,004,989	29,456	SH	SOLE	29,456	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	315,367	9,857	SH	OTR	9,857	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	17,213,764	537,929	SH	SOLE	536,602	1,327	0
MFS VALUE FUND CLI	Mutual Funds	552983694	741,456	14,364	SH	SOLE	14,364	0	0
MICROCHIP TECH	Equities	595017104	1,149,916	16,341	SH	SOLE	14,341	2,000	0
MICROSOFT CORP	Equities	594918104	750,094	1,508	SH	OTR	1,508	0	0
MICROSOFT CORP	Equities	594918104	51,725,666	103,990	SH	SOLE	102,846	1,144	0
MLC PROPERTIES LLC	Other Assets	241001999	1,229,700	1	SH	SOLE	1	0	0
MONDELEZ INTL	Equities	609207105	790,127	11,716	SH	SOLE	11,716	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	624,150	625,000	PRN	SOLE	625,000	0	0
MORGAN STANLEY BANK 4.800 DUE	Cash Equivalents	61768E6B4	75,959	75,000	PRN	SOLE	75,000	0	0
MORGAN	Mutual	61756E461	327,273	11,646	SH	OTR	11,646	0	0

STANLEY INTL	Funds								
MORGAN STANLEY INTL	Mutual Funds	61756E461	14,881,089	529,569	SH	SOLE	527,192	2,377	0
MRGAN, DN WTRR, DISC	Equities	617446448	1,172,941	8,327	SH	SOLE	8,327	0	0
MSCI EAFE ISHR	Equities	464287465	236,258	2,643	SH	OTR	2,643	0	0
MSCI EAFE ISHR	Equities	464287465	981,681	10,982	SH	SOLE	10,982	0	0
MSCI EMERG MKTS	Equities	46434G103	101,030	1,683	SH	OTR	1,683	0	0
MSCI EMERG MKTS	Equities	46434G103	4,921,439	81,983	SH	SOLE	80,564	1,419	0
MSCI EMG MKT IND ISH	Equities	464287234	108,781	2,255	SH	OTR	2,255	0	0
MSCI EMG MKT IND ISH	Equities	464287234	1,633,841	33,869	SH	SOLE	33,619	250	0
NETFLIX	Equities	64110L106	344,156	257	SH	SOLE	257	0	0
NEXTERA ENERGY	Equities	65339F101	189,517	2,730	SH	OTR	2,730	0	0
NEXTERA ENERGY	Equities	65339F101	6,490,353	93,494	SH	SOLE	93,039	455	0
NIKE INC	Equities	654106103	251,979	3,547	SH	SOLE	3,547	0	0
NORFOLK SOUTHERN	Equities	655844108	330,969	1,293	SH	SOLE	1,293	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	423,290	41,018	SH	OTR	41,018	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	31,265,318	3,029,603	SH	SOLE	2,998,170	31,433	0
NORTHERN GLOBAL SUST	Mutual Funds	665130308	431,028	17,499	SH	SOLE	17,499	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	120,336	5,804	SH	OTR	5,804	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	9,880,767	476,640	SH	SOLE	476,640	0	0
NORTHROP GRUMMAN	Equities	666807102	522,479	1,045	SH	SOLE	1,045	0	0
NORTHWEST BANC	Equities	667340103	128,822	10,080	SH	SOLE	10,080	0	0
NUCOR CORP	Equities	670346105	32,385	250	SH	OTR	250	0	0
NUCOR CORP	Equities	670346105	1,017,407	7,854	SH	SOLE	7,854	0	0
NUVEEN ENH AMT FR	Equities	67071L106	153,658	12,880	SH	SOLE	12,880	0	0
NVIDIA CORP	Equities	67066G104	47,081	298	SH	OTR	298	0	0
NVIDIA CORP	Equities	67066G104	26,940,771	170,522	SH	SOLE	143,184	27,338	0
O'REILLY AUTO	Equities	67103H107	22,983	255	SH	OTR	255	0	0
O'REILLY AUTO	Equities	67103H107	9,249,141	102,620	SH	SOLE	102,545	75	0
OMNICOM GROUP INC	Equities	681919106	36,689	510	SH	OTR	510	0	0
OMNICOM GROUP INC	Equities	681919106	1,543,041	21,449	SH	SOLE	20,449	1,000	0
OPP STL PATH	Mutual Funds	00143K251	426,221	43,140	SH	SOLE	43,140	0	0
ORACLE SYSTEMS	Equities	68389X105	2,303,704	10,537	SH	SOLE	10,537	0	0
PALO ALTO NETWORKS	Equities	697435105	652,392	3,188	SH	SOLE	3,188	0	0
PARKER HANNIFIN CORP	Equities	701094104	412,097	590	SH	SOLE	590	0	0
PARNASSUS CORE EQ-IN	Mutual Funds	701769101	764,578	11,990	SH	SOLE	11,990	0	0
PAX MSCI INTL ESG IN	Mutual Funds	704223759	307,605	25,070	SH	SOLE	25,070	0	0
PEPSICO INC	Equities	713448108	44,630	338	SH	OTR	338	0	0

PEPSICO INC	Equities	713448108	7,184,032	54,408	SH	SOLE	53,792	616	0
PERSIMMONS INC	Other Assets	PERSMSAFE	50,000	29,664	SH	SOLE	29,664	0	0
PFIZER INC	Equities	717081103	9,696	400	SH	OTR	400	0	0
PFIZER INC	Equities	717081103	469,480	19,368	SH	SOLE	19,368	0	0
PHILIP MORRIS INTL	Equities	718172109	3,364,487	18,473	SH	SOLE	18,473	0	0
PHILLIPS 66	Equities	718546104	59,650	500	SH	OTR	500	0	0
PHILLIPS 66	Equities	718546104	1,373,978	11,517	SH	SOLE	11,517	0	0
PIMCO INC FUND INST	Mutual Funds	72201F490	158,300	14,698	SH	SOLE	14,698	0	0
POOL CORPORATION	Equities	73278L105	270,493	928	SH	SOLE	928	0	0
PROCTER & GAMBLE CO,	Equities	742718109	237,387	1,490	SH	OTR	1,490	0	0
PROCTER & GAMBLE CO,	Equities	742718109	9,741,621	61,145	SH	SOLE	60,318	827	0
PZENA EMERGING MKT	Mutual Funds	00770X675	107,296	7,821	SH	OTR	7,821	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	12,653,116	922,240	SH	SOLE	920,824	1,416	0
QUICKSILVER ENT LLC	Other Assets	0100QUICK	1,640,731	100	SH	SOLE	100	0	0
RAYTHEON TECH	Equities	75513E101	53,443	366	SH	OTR	366	0	0
RAYTHEON TECH	Equities	75513E101	5,927,828	40,596	SH	SOLE	39,496	1,100	0
REAL ESTATE SEL SEC	Equities	81369Y860	35,994	869	SH	OTR	869	0	0
REAL ESTATE SEL SEC	Equities	81369Y860	4,672,135	112,799	SH	SOLE	111,500	1,299	0
REPUBLIC SERVICES	Equities	760759100	580,273	2,353	SH	SOLE	2,353	0	0
RICHARD G HALSTEAD 4.77 DUE 12	Other Assets	HALSTEAPN	92,717	92,717	SH	SOLE	92,717	0	0
ROGERS MARKETS INC	Equities	ROGERSCSS	400,890	1,743	SH	SOLE	1,743	0	0
ROPER INDUSTRIES INC	Equities	776696106	2,834	5	SH	OTR	5	0	0
ROPER INDUSTRIES INC	Equities	776696106	1,165,990	2,057	SH	SOLE	2,057	0	0
RUDISILL CENTER RLTY	Equities	1RUDISILL	403,377	250	SH	SOLE	250	0	0
RUSSEL 2000 GWTH	Equities	464287648	301,296	1,054	SH	SOLE	1,054	0	0
RUSSEL MC GR IN ISH	Equities	464287481	249,624	1,800	SH	OTR	1,800	0	0
RUSSEL MC GR IN ISH	Equities	464287481	9,118,626	65,753	SH	SOLE	64,563	1,190	0
RUSSELL 1000 GR ISHR	Equities	464287614	689,518	1,624	SH	SOLE	1,624	0	0
RUSSELL 1000VAL ISHR	Equities	464287598	4,648,895	23,935	SH	SOLE	23,935	0	0
RUSSELL 2000 ISHR	Equities	464287655	3,135,429	14,530	SH	SOLE	14,110	420	0
RUSSELL MC IND ISH	Equities	464287499	6,675,367	72,582	SH	SOLE	72,582	0	0
RUSSELL MC VI IN ISH	Equities	464287473	48,892	370	SH	OTR	370	0	0
RUSSELL MC VI IN ISH	Equities	464287473	4,949,700	37,458	SH	SOLE	36,347	1,111	0
S&P 100 ISHR	Equities	464287101	278,480	915	SH	SOLE	915	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	385,773	681	SH	OTR	681	0	0

S&P 400 MID-CAP SPDR	Equities	78467Y107	8,719,260	15,392	SH	SOLE	15,089	303	0
S&P 500 GR ISHR	Equities	464287309	1,414,124	12,844	SH	OTR	12,844	0	0
S&P 500 GR ISHR	Equities	464287309	27,709,528	251,676	SH	SOLE	249,136	2,540	0
S&P 500 INDEX	Equities	464287200	2,041,519	3,288	SH	SOLE	3,288	0	0
S&P 500 SPDR	Equities	78462F103	3,613,805	5,849	SH	OTR	5,849	0	0
S&P 500 SPDR	Equities	78462F103	8,318,732	13,464	SH	SOLE	13,464	0	0
S&P 500 VAL ISHR	Equities	464287408	394,358	2,018	SH	OTR	2,018	0	0
S&P 500 VAL ISHR	Equities	464287408	20,308,046	103,920	SH	SOLE	103,212	708	0
S&P GLOBAL	Equities	78409V104	32,692	62	SH	OTR	62	0	0
S&P GLOBAL	Equities	78409V104	7,244,965	13,740	SH	SOLE	13,723	17	0
S&P M/C 400 GR ISHR	Equities	464287606	229,179	2,519	SH	OTR	2,519	0	0
S&P M/C 400 GR ISHR	Equities	464287606	12,771,772	140,380	SH	SOLE	137,779	2,601	0
S&P M/C 400 ISHR	Equities	464287507	377,702	6,090	SH	OTR	6,090	0	0
S&P M/C 400 ISHR	Equities	464287507	4,749,802	76,585	SH	SOLE	76,585	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	216,141	1,749	SH	OTR	1,749	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	14,024,476	113,485	SH	SOLE	112,575	910	0
S&P S/C 600 CR ISHR	Equities	464287804	807,653	7,390	SH	OTR	7,390	0	0
S&P S/C 600 CR ISHR	Equities	464287804	24,116,259	220,663	SH	SOLE	218,195	2,468	0
S&P S/C 600 GR ISHR	Equities	464287887	63,859	480	SH	OTR	480	0	0
S&P S/C 600 GR ISHR	Equities	464287887	2,086,732	15,685	SH	SOLE	15,685	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	93,919	944	SH	OTR	944	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	1,842,157	18,516	SH	SOLE	18,138	378	0
SALESFORCE.COM	Equities	79466L302	1,027,769	3,769	SH	SOLE	3,769	0	0
SCHLUMBERGER LTD	Equities	806857108	439,975	13,017	SH	SOLE	12,717	300	0
SCHW ST US DIV EQ	Equities	808524797	234,525	8,850	SH	OTR	8,850	0	0
SCHW ST US DIV EQ	Equities	808524797	8,274,758	312,255	SH	SOLE	312,255	0	0
SCHW STR US TIPS ETF	Equities	808524870	838,606	31,432	SH	SOLE	31,432	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	308,177	24,558	SH	OTR	24,558	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	38,346,203	3,055,478	SH	SOLE	3,034,107	21,371	0
SCHWAB FUNDAMENTAL	Mutual Funds	808509442	907,996	31,128	SH	SOLE	31,128	0	0
SCHWAB INT DVD	Equities	808524672	82,050	3,000	SH	OTR	3,000	0	0
SCHWAB INT DVD	Equities	808524672	2,571,283	94,014	SH	SOLE	94,014	0	0
SERVICE NOW INC	Equities	81762P102	46,264	45	SH	OTR	45	0	0
SERVICE NOW INC	Equities	81762P102	11,666,652	11,348	SH	SOLE	11,333	15	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
SHERWIN-WILLIAMS CO	Equities	824348106	821,660	2,393	SH	SOLE	2,393	0	0
SITEONE LANDSCAPE	Equities	82982L103	372,858	3,083	SH	SOLE	3,083	0	0

SPDR GOLD	Equities	78463V107	331,045	1,086	SH	SOLE	1,086	0	0
STEEL DYNAMICS	Equities	858119100	222,481	1,738	SH	SOLE	1,738	0	0
STRYKER CORP	Equities	863667101	155,878	394	SH	OTR	394	0	0
STRYKER CORP	Equities	863667101	22,668,412	57,297	SH	SOLE	56,710	587	0
SYSCO CORP	Equities	871829107	560,476	7,400	SH	SOLE	6,500	900	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	122,289	604	SH	OTR	604	0	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	2,917,285	14,436	SH	SOLE	14,436	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	487,262	5,919	SH	OTR	5,919	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	8,265,602	100,410	SH	SOLE	100,410	0	0
T ROWE PRICE MID CAP	Mutual Funds	779556406	754,700	7,460	SH	SOLE	7,460	0	0
T. ROWE PRICE GROUP	Equities	74144T108	946,665	9,810	SH	SOLE	9,310	500	0
TAIWAN SEMICONDUCTOR	Equities	874039100	292,399	1,291	SH	SOLE	1,291	0	0
TECH ISHARES ETF	Equities	464287721	1,249,277	7,210	SH	OTR	7,210	0	0
TECH ISHARES ETF	Equities	464287721	30,259,700	174,639	SH	SOLE	173,215	1,424	0
TECHNOLOGY SEL ISH	Equities	81369Y803	3,798	15	SH	OTR	15	0	0
TECHNOLOGY SEL ISH	Equities	81369Y803	8,474,595	33,466	SH	SOLE	33,466	0	0
TESLA MOTORS	Equities	88160R101	766,514	2,413	SH	SOLE	2,413	0	0
TEXAS INSTRS INC	Equities	882508104	22,631	109	SH	OTR	109	0	0
TEXAS INSTRS INC	Equities	882508104	7,986,311	38,466	SH	SOLE	38,434	32	0
THERMO FISHER SCI	Equities	883556102	794,702	1,960	SH	SOLE	1,960	0	0
TJX COS INC	Equities	872540109	149,670	1,212	SH	OTR	1,212	0	0
TJX COS INC	Equities	872540109	12,906,434	104,514	SH	SOLE	103,341	1,173	0
TRI CONTINENTAL CORP	Equities	895436103	874,038	27,607	SH	SOLE	27,607	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	70,846	4,780	SH	OTR	4,780	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	455,001	30,704	SH	SOLE	30,704	0	0
TROWE S/C VALUE	Mutual Funds	77957Q301	280,709	5,448	SH	SOLE	5,448	0	0
UNION PACIFIC CORP	Equities	907818108	1,379,100	5,994	SH	SOLE	5,844	150	0
UNITEDHEALTH GROUP	Equities	91324P102	691,637	2,217	SH	SOLE	2,217	0	0
UTILITIES SPDR	Equities	81369Y886	65,328	800	SH	OTR	800	0	0
UTILITIES SPDR	Equities	81369Y886	2,837,032	34,742	SH	SOLE	34,424	318	0
VALERO ENERGY NEW	Equities	91913Y100	1,763,725	13,121	SH	SOLE	13,121	0	0
VAN EXT MKT	Equities	922908652	559,437	2,903	SH	SOLE	2,903	0	0
VAN FTSE DEV MKT	Equities	921943858	804,981	14,120	SH	SOLE	14,120	0	0
VAN INT-TERM CORP	Equities	92206C870	165,840	2,000	SH	OTR	2,000	0	0
VAN INT-TERM CORP	Equities	92206C870	449,841	5,425	SH	SOLE	5,425	0	0
VAN INTER-TERM	Equities	921937819	683,222	8,834	SH	OTR	8,834	0	0
VAN INTER-TERM	Equities	921937819	20,985,358	271,339	SH	SOLE	267,349	3,990	0

VAN MID-CAP ETF	Equities	922908629	5,687,545	20,325	SH	SOLE	20,325	0	0
VAN SMALL-CAP ETF	Equities	922908751	4,780,835	20,174	SH	SOLE	20,174	0	0
VAN TOTAL BD IDX	Equities	92203J407	335,727	6,781	SH	SOLE	6,781	0	0
VANG CONS STAP IDX	Mutual Funds	92204A850	1,072,719	9,934	SH	SOLE	9,758	176	0
VANG INST'L INDEX FD	Mutual Funds	922040100	810,463	1,608	SH	SOLE	1,608	0	0
VANGD CONS DISC IDX	Mutual Funds	92204A868	1,892,315	10,090	SH	SOLE	9,890	200	0
VANGD TX MNGD S/C	Mutual Funds	921943403	2,754,056	30,850	SH	SOLE	30,363	487	0
VANGRD FTSE SOC IDX	Mutual Funds	921910717	1,125,897	18,968	SH	SOLE	18,968	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	1,708,767	2,985	SH	OTR	2,985	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	118,430,535	206,848	SH	SOLE	205,234	1,614	0
VANGUARD BAL IND ADM	Mutual Funds	921931200	526,657	10,570	SH	SOLE	10,570	0	0
VANGUARD COMM SERVS	Mutual Funds	92204A777	1,880,638	21,581	SH	SOLE	21,163	418	0
VANGUARD DEV MKT ADM	Mutual Funds	921943809	1,977,969	107,908	SH	SOLE	107,908	0	0
VANGUARD DIV GRWTH I	Mutual Funds	921908604	252,224	6,945	SH	SOLE	6,945	0	0
VANGUARD EMERG MKTS	Mutual Funds	922042841	488,879	11,937	SH	SOLE	11,937	0	0
VANGUARD ENRGY IDX	Mutual Funds	92204A843	328,692	5,521	SH	SOLE	5,448	73	0
VANGUARD EQUITY	Mutual Funds	921921300	1,178,072	12,636	SH	OTR	12,636	0	0
VANGUARD EQUITY	Mutual Funds	921921300	35,450,159	380,197	SH	SOLE	376,397	3,800	0
VANGUARD FINL IDX	Mutual Funds	92204A835	1,366,956	21,422	SH	SOLE	21,042	380	0
VANGUARD GNMA ADM	Mutual Funds	922031794	195,007	20,924	SH	SOLE	20,924	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	415,176	1,839	SH	OTR	1,839	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	17,002,907	75,339	SH	SOLE	74,054	1,285	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	257,026	6,392	SH	OTR	6,392	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	6,937,177	172,519	SH	SOLE	172,519	0	0
VANGUARD HLTHCR IDX	Mutual Funds	92204A827	1,591,484	12,803	SH	SOLE	12,574	229	0
VANGUARD IND EXT ADM	Mutual Funds	922908694	1,210,507	8,276	SH	SOLE	8,276	0	0
VANGUARD IND LRG CAP	Mutual Funds	922908579	2,908,671	20,182	SH	SOLE	20,182	0	0
VANGUARD INDUSTRIALS	Mutual Funds	92204A819	709,187	4,927	SH	SOLE	4,827	100	0
VANGUARD INFOTEC IDX	Mutual Funds	92204A793	5,882,780	17,332	SH	SOLE	16,996	336	0
VANGUARD INT-TERM	Mutual Funds	921937801	2,194,921	210,042	SH	SOLE	210,042	0	0
VANGUARD INTERMED	Mutual Funds	922031810	20,852	2,367	SH	OTR	2,367	0	0
VANGUARD INTERMED	Mutual Funds	922031810	5,960,756	676,588	SH	SOLE	667,595	8,993	0

VANGUARD INTL GR ADM	Mutual Funds	921910501	389,144	3,299	SH	OTR	3,299	0	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	19,753,133	167,510	SH	SOLE	166,630	880	0
VANGUARD LARGE CAP	Equities	922908637	331,519	1,162	SH	SOLE	1,162	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	33,629	3,085	SH	OTR	3,085	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	8,017,428	735,543	SH	SOLE	735,543	0	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	1,032,949	2,978	SH	OTR	2,978	0	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	58,607,664	169,001	SH	SOLE	166,723	2,278	0
VANGUARD PRIMECAP	Mutual Funds	921936209	39,041	220	SH	OTR	220	0	0
VANGUARD PRIMECAP	Mutual Funds	921936209	3,055,678	17,189	SH	SOLE	17,189	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	41,246	328	SH	OTR	328	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	1,838,401	14,569	SH	SOLE	14,569	0	0
VANGUARD REIT IN ETF	Mutual Funds	922908553	1,517,671	17,041	SH	SOLE	16,330	711	0
VANGUARD S&P 500 ETF	Equities	922908363	624,833	1,100	SH	OTR	1,100	0	0
VANGUARD S&P 500 ETF	Equities	922908363	24,511,631	43,152	SH	SOLE	43,106	46	0
VANGUARD S/T CORP	Equities	92206C409	159,000	2,000	SH	OTR	2,000	0	0
VANGUARD S/T CORP	Equities	92206C409	129,903	1,634	SH	SOLE	1,634	0	0
VANGUARD S/T FED A	Mutual Funds	922031844	3,306,013	320,663	SH	SOLE	320,663	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	64,023	6,115	SH	OTR	6,115	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	14,942,154	1,427,141	SH	SOLE	1,427,141	0	0
VANGUARD SH TX ADM	Mutual Funds	922907803	2,866,664	181,320	SH	SOLE	181,320	0	0
VANGUARD SHORT TERM	Equities	921937827	1,759,102	22,352	SH	OTR	22,352	0	0
VANGUARD SHORT TERM	Equities	921937827	57,222,849	727,101	SH	SOLE	716,743	10,358	0
VANGUARD SHORT TERM	Mutual Funds	921937702	28,660,181	2,785,247	SH	SOLE	2,721,041	64,206	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	46,801	559	SH	OTR	559	0	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	1,721,959	20,551	SH	SOLE	20,551	0	0
VANGUARD SM CP GRWTH	Mutual Funds	921937710	652,381	6,701	SH	SOLE	6,701	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	520,758	4,584	SH	OTR	4,584	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	24,320,767	214,089	SH	SOLE	211,630	2,459	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	52,054	3,876	SH	OTR	3,876	0	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	14,829,247	1,104,188	SH	SOLE	1,098,729	5,459	0
VANGUARD TOT INTL ST	Mutual Funds	921909818	755,317	20,360	SH	SOLE	20,360	0	0
VANGUARD TOTAL BOND	Mutual Funds	921937603	15,969,542	1,649,744	SH	SOLE	1,627,306	22,438	0
VANGUARD	Mutual	92203J308	215,810	10,932	SH	SOLE	10,932	0	0

TOTAL INTL	Funds								
VANGUARD TOTAL STOCK	Mutual Funds	922908728	647,314	4,373	SH	SOLE	4,373	0	0
VANGUARD US GWTH INV	Mutual Funds	921910105	314,539	4,062	SH	SOLE	4,062	0	0
VANGUARD UTIL IDX	Mutual Funds	92204A769	428,072	4,842	SH	SOLE	4,748	94	0
VANGUARD VALUE	Mutual Funds	922908678	10,711,894	155,362	SH	SOLE	152,004	3,358	0
VANGUARD W HI DIV	Equities	921946406	2,126,028	15,948	SH	SOLE	15,948	0	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	52,401	635	SH	OTR	635	0	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	4,936,620	59,796	SH	SOLE	57,738	2,058	0
VERIZON COMM	Equities	92343V104	1,017,148	23,507	SH	SOLE	23,507	0	0
VG CALIFORNIA INTERM TAX EXMPT	Mutual Funds	922021407	1,029,204	91,648	SH	SOLE	91,648	0	0
VG COMMDTY FUND	Mutual Funds	921939708	232,163	8,476	SH	SOLE	8,476	0	0
VG FTSE AW EX US ETF	Equities	922042775	281,585	4,189	SH	SOLE	4,189	0	0
VG INFO TECH ETF	Equities	92204A702	13,266	20	SH	OTR	20	0	0
VG INFO TECH ETF	Equities	92204A702	25,595,312	38,589	SH	SOLE	38,589	0	0
VG TAX-EXEMPT BND	Equities	922907746	543,988	11,095	SH	SOLE	11,095	0	0
VG TOT STK MTK IDX	Equities	922908769	200,290	659	SH	SOLE	659	0	0
VISA	Equities	92826C839	162,613	458	SH	OTR	458	0	0
VISA	Equities	92826C839	22,168,967	62,439	SH	SOLE	62,047	392	0
WAL MART STORES INC	Equities	931142103	109,416	1,119	SH	OTR	1,119	0	0
WAL MART STORES INC	Equities	931142103	17,202,435	175,930	SH	SOLE	174,002	1,928	0
WASTE MANAGEMENT	Equities	94106L109	1,007,037	4,401	SH	SOLE	4,401	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	88,173	5,027	SH	OTR	5,027	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	9,672,460	551,450	SH	SOLE	549,386	2,064	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	192,331	7,035	SH	OTR	7,035	0	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	17,653,655	645,705	SH	SOLE	645,705	0	0
ZOETIS INC	Equities	98978V103	11,384	73	SH	OTR	73	0	0
ZOETIS INC	Equities	98978V103	4,128,620	26,474	SH	SOLE	26,447	27	0