

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  
Expires: Oct 31, 2018  
Estimated average burden  
hours per response: 23.8

Report for the Calendar Year or Quarter Ended: 12-31-2018

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

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: Terry L. Blaker

Title: Senior Vice President

Phone: 765-747-1570

Signature, Place, and Date of Signing:

Terry L. Blaker Muncie, IN 01-17-2019  
[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: 310

Form 13F Information Table Value Total: 521,056

(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

NONE

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

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

FORM 13F INFORMATION TABLE

OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden hours per response:	23.8

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	SOLE
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	4,563	32,361	SH		SOLE		31,786	466	109
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	69	492	SH		DFND		492	0	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	866	3,976	SH		SOLE		3,958	18	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	22	103	SH		DFND		103	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	800	5,125	SH		SOLE		5,125	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,421	37,610	SH		SOLE		37,185	382	43
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	18	203	SH		DFND		203	0	0
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	3,597	27,843	SH		SOLE		27,409	389	45
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	153	1,181	SH		DFND		1,181	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	2,794	27,224	SH		SOLE		27,224	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	23	226	SH		DFND		226	0	0
AFLAC INC COM	COMMON STOCK	001055102	1,613	35,408	SH		SOLE		35,408	0	0
ALERIAN MLP ETF	ETF SPECIALITY	00162Q866	257	29,467	SH		SOLE		29,467	0	0
AT&T INC COM	COMMON STOCK	00206R102	2,062	72,267	SH		SOLE		71,567	600	100
AT&T INC COM	COMMON STOCK	00206R102	115	4,025	SH		DFND		4,025	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	6,083	84,098	SH		SOLE		82,884	900	314
ABBOTT LABS COM	COMMON STOCK	002824100	318	4,394	SH		DFND		4,394	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	4,042	43,847	SH		SOLE		43,247	600	0
ABBVIE INC COM	COMMON STOCK	00287Y109	277	3,000	SH		DFND		3,000	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	252	1,112	SH		SOLE		412	700	0
ALLIANT CORP COM	COMMON STOCK	018802108	3,610	85,449	SH		SOLE		83,929	1,450	70
ALLIANT CORP COM	COMMON STOCK	018802108	124	2,930	SH		DFND		2,930	0	0

ALPHABET INC CL C COM	COMMON STOCK	02079K107	738	713	SH	SOLE	713	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	2,808	2,687	SH	SOLE	2,687	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	21	20	SH	DFND	20	0	0
AMAZON INC COM	COMMON STOCK	023135106	233	155	SH	SOLE	155	0	0
AMAZON INC COM	COMMON STOCK	023135106	18	12	SH	DFND	12	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	1,453	19,526	SH	SOLE	19,019	464	43
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	6	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	3,093	29,635	SH	SOLE	29,292	313	30
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	52	497	SH	DFND	497	0	0
AMGEN INC COM	COMMON STOCK	031162100	3,481	17,884	SH	SOLE	17,884	0	0
AMGEN INC COM	COMMON STOCK	031162100	3	14	SH	DFND	14	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	1,538	18,989	SH	SOLE	18,931	0	58
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	2	30	SH	DFND	30	0	0
ANTHEM INC COM	COMMON STOCK	036752103	517	1,968	SH	SOLE	1,968	0	0
APACHE CORP COM	COMMON STOCK	037411105	239	9,089	SH	SOLE	9,089	0	0
APACHE CORP COM	COMMON STOCK	037411105	6	222	SH	DFND	222	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	10,878	68,963	SH	SOLE	68,646	215	102
APPLE COMPUTER INC COM	COMMON STOCK	037833100	204	1,292	SH	DFND	1,292	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	5,024	38,320	SH	SOLE	37,570	650	100
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	117	893	SH	DFND	893	0	0
AVALONBAY CMNTYS INC REIT	REAL ESTATE INVESTMENT TRUST	053484101	261	1,500	SH	SOLE	1,500	0	0
BB & T CORPORATION COM	COMMON STOCK	054937107	4,150	95,820	SH	SOLE	95,202	343	275
BB & T CORPORATION COM	COMMON STOCK	054937107	71	1,646	SH	DFND	1,646	0	0
BALL CORP COM	COMMON STOCK	058498106	2,538	55,208	SH	SOLE	55,208	0	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	1,519	23,086	SH	SOLE	22,436	650	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	120	1,825	SH	DFND	1,825	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	4,751	21,086	SH	SOLE	20,718	313	55
BECTON DICKINSON & CO	COMMON STOCK	075887109	102	453	SH	DFND	453	0	0

COM										
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	1,530	5	SH	SOLE		5	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	1,604	7,857	SH	SOLE		7,857	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	2,175	5,538	SH	SOLE		5,538	0	0
BOEING CO COM	COMMON STOCK	097023105	219	678	SH	SOLE		678	0	0
BOEING CO COM	COMMON STOCK	097023105	503	1,560	SH	DFND		1,560	0	0
BROADCOM INC NPV COM	COMMON STOCK	11135F101	1,584	6,230	SH	SOLE		6,230	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,658	60,168	SH	SOLE		57,768	2,400	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	33	1,180	SH	DFND		1,180	0	0
CME GROUP COM	COMMON STOCK	12572Q105	376	2,000	SH	SOLE		2,000	0	0
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	1,638	24,997	SH	SOLE		24,997	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,442	46,446	SH	SOLE		46,346	0	100
CARNIVAL CORP COM	COMMON STOCK	143658300	1,724	34,971	SH	SOLE		34,971	0	0
CARNIVAL CORP COM	COMMON STOCK	143658300	7	139	SH	DFND		139	0	0
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	577	4,500	SH	SOLE		4,500	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	2,605	20,502	SH	SOLE		20,427	0	75
CERNER CORP COM	COMMON STOCK	156782104	1,139	21,734	SH	SOLE		21,734	0	0
CERNER CORP COM	COMMON STOCK	156782104	13	250	SH	DFND		250	0	0
CHEVRON CORP COM	COMMON STOCK	166764100	5,116	47,028	SH	SOLE		46,503	400	125
CHEVRON CORP COM	COMMON STOCK	166764100	250	2,298	SH	DFND		2,298	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	544	7,029	SH	SOLE		7,029	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	5,514	127,285	SH	SOLE		125,290	1,660	335
CISCO SYSTEMS COM	COMMON STOCK	17275R102	200	4,617	SH	DFND		4,617	0	0
CITIGROUP COM	COMMON STOCK	172967424	263	5,051	SH	SOLE		5,051	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,081	22,834	SH	SOLE		22,834	0	0
COCA COLA CO COM	COMMON STOCK	191216100	38	800	SH	DFND		800	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	2,263	35,652	SH	SOLE		35,604	0	48
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	17	261	SH	DFND		261	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	2,472	41,530	SH	SOLE		41,030	500	0
COLGATE	COMMON	194162103	18	300	SH	DFND		300	0	0

PALMOLIVE CO COM	STOCK									
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	2,857	83,922	SH	SOLE	83,922	0	0	
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	26	770	SH	DFND	770	0	0	
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	984	15,776	SH	SOLE	15,276	500	0	
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	212	3,400	SH	DFND	3,400	0	0	
CORNING INC COM	COMMON STOCK	219350105	2,081	68,892	SH	SOLE	67,965	762	165	
CORNING INC COM	COMMON STOCK	219350105	150	4,958	SH	DFND	4,958	0	0	
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	4,222	20,726	SH	SOLE	20,483	216	27	
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	20	100	SH	DFND	100	0	0	
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	1,879	21,363	SH	SOLE	21,238	0	125	
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	18	200	SH	DFND	200	0	0	
CUMMINS INC COM	COMMON STOCK	231021106	4,372	32,715	SH	SOLE	32,693	0	22	
CUMMINS INC COM	COMMON STOCK	231021106	57	426	SH	DFND	426	0	0	
DANAHER CORP COM	COMMON STOCK	235851102	1,945	18,864	SH	SOLE	18,139	650	75	
DANAHER CORP COM	COMMON STOCK	235851102	31	300	SH	DFND	300	0	0	
DARDEN RESTAURANTS COM	COMMON STOCK	237194105	337	3,370	SH	SOLE	3,370	0	0	
DIAGEO PLC SPONSORED ADR	FOREIGN EQUITIES	25243Q205	284	2,000	SH	SOLE	2,000	0	0	
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	2,224	20,282	SH	SOLE	20,032	200	50	
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	118	1,078	SH	DFND	1,078	0	0	
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	857	11,997	SH	SOLE	11,997	0	0	
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	18	250	SH	DFND	250	0	0	
DONALDSON INC COM	COMMON STOCK	257651109	689	15,875	SH	SOLE	14,595	1,200	80	
DONALDSON INC COM	COMMON STOCK	257651109	13	300	SH	DFND	300	0	0	
DOUGLAS DYNAMICS COM	COMMON STOCK	25960R105	278	7,750	SH	SOLE	7,750	0	0	
DOW DU PONT INC COM	COMMON STOCK	26078J100	912	17,053	SH	SOLE	16,553	500	0	
DOW DU PONT INC COM	COMMON STOCK	26078J100	91	1,710	SH	DFND	1,710	0	0	
EOG RESOURCES INC COM	COMMON STOCK	26875P101	249	2,853	SH	SOLE	2,803	0	50	
EOG RESOURCES INC COM	COMMON STOCK	26875P101	3	33	SH	DFND	33	0	0	
ECOLAB INC COM	COMMON STOCK	278865100	1,165	7,909	SH	SOLE	7,509	350	50	
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	1,640	10,708	SH	SOLE	10,708	0	0	

EMERSON ELEC CO COM	COMMON STOCK	291011104	1,296	21,687	SH	SOLE	21,687	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	120	2,000	SH	DFND	2,000	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	4,017	58,913	SH	SOLE	58,113	700	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	176	2,586	SH	DFND	2,586	0	0
FLIR CORPORATION COM	COMMON STOCK	302445101	2,391	54,919	SH	SOLE	54,754	55	110
FLIR CORPORATION COM	COMMON STOCK	302445101	18	417	SH	DFND	417	0	0
FEDEX CORPORATION COM	COMMON STOCK	31428X106	713	4,420	SH	SOLE	4,420	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	6,014	175,501	SH	SOLE	175,501	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	163	4,750	SH	DFND	4,750	0	0
FORTIVE CORP COM	COMMON STOCK	34959J108	936	13,832	SH	SOLE	13,470	325	37
FORTIVE CORP COM	COMMON STOCK	34959J108	7	100	SH	DFND	100	0	0
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	20,711	483,000	SH	SOLE	483,000	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	2,166	22,557	SH	SOLE	22,015	444	98
GENUINE PARTS CO COM	COMMON STOCK	372460105	178	1,859	SH	DFND	1,859	0	0
GRACO INC COM	COMMON STOCK	384109104	1,841	44,012	SH	SOLE	43,086	816	110
GRACO INC COM	COMMON STOCK	384109104	28	672	SH	DFND	672	0	0
HALLIBURTON COMPANY COM	COMMON STOCK	406216101	483	18,192	SH	SOLE	18,053	39	100
HALLIBURTON COMPANY COM	COMMON STOCK	406216101	11	412	SH	DFND	412	0	0
HARRIS CORP DEL COM	COMMON STOCK	413875105	3,914	29,068	SH	SOLE	28,362	570	136
HARRIS CORP DEL COM	COMMON STOCK	413875105	90	667	SH	DFND	667	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	3,645	28,811	SH	SOLE	28,746	20	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	28	222	SH	DFND	222	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	3,554	20,686	SH	SOLE	20,686	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	131	765	SH	DFND	765	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	3,582	27,111	SH	SOLE	26,714	323	74
HONEYWELL INTL INC COM	COMMON STOCK	438516106	52	392	SH	DFND	392	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	2,965	69,462	SH	SOLE	69,291	38	133
HORMEL FOODS CORP COM	COMMON STOCK	440452100	27	630	SH	DFND	630	0	0
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	576	48,305	SH	SOLE	47,325	130	850
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	18	1,500	SH	DFND	1,500	0	0

INTEL CORP COM	COMMON STOCK	458140100	3,663	78,053	SH	SOLE	77,553	0	500
INTEL CORP COM	COMMON STOCK	458140100	56	1,200	SH	DFND	1,200	0	0
INVESCO EX S&P 500 EQ WEIGHTETF	ETF LARGE CAP/MULTI-CAP	46137V357	11,014	120,500	SH	SOLE	119,858	304	338
INVESCO EX S&P 500 EQ WEIGHTETF	ETF LARGE CAP/MULTI-CAP	46137V357	109	1,195	SH	DFND	1,195	0	0
ISHARES INC MIN VOL EMRG MKT	ETF INTERNATIONAL	464286533	265	4,750	SH	SOLE	4,750	0	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	671	2,667	SH	SOLE	2,667	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	1,894	18,729	SH	SOLE	18,729	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	273	4,643	SH	SOLE	4,643	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	191	3,243	SH	DFND	3,243	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	3,757	80,841	SH	SOLE	80,841	0	0
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	803	4,836	SH	SOLE	4,836	0	0
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	1,292	13,395	SH	SOLE	12,600	675	120
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	22	225	SH	DFND	225	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,109	18,992	SH	SOLE	18,992	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	12,667	66,238	SH	SOLE	65,304	820	114
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	104	546	SH	DFND	546	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	3,373	25,191	SH	SOLE	24,771	420	0
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	15,336	110,856	SH	SOLE	109,948	661	247
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	168	1,213	SH	DFND	1,213	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	7,387	106,585	SH	SOLE	105,419	940	226
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	100	1,448	SH	DFND	1,448	0	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	5,135	38,949	SH	SOLE	38,632	246	71
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	42	316	SH	DFND	316	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	6,288	38,976	SH	SOLE	38,877	46	53
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	59	363	SH	DFND	363	0	0
ISHARES SHORT-TERM CORP BD	ETF FIXED TAXABLE	464288646	423	8,200	SH	SOLE	8,200	0	0

ETF										
ISHARES TR MIN VOL EAFE ETF	ETF INTERNATIONAL	46429B689	243	3,650	SH	SOLE		3,650	0	0
ISHARES TR CORE MSCI EAFE	ETF INTERNATIONAL	46432F842	699	12,700	SH	SOLE		12,700	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF INTERNATIONAL	46434G103	622	13,201	SH	SOLE		13,201	0	0
ISHARES TR 0-5YR HI YL CP	ETF FIXED TAXABLE	46434V407	241	5,410	SH	SOLE		5,410	0	0
ISHARES TR GLOBAL REIT ETF	ETF REAL ESTATE	46434V647	594	25,385	SH	SOLE		25,385	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	10,000	102,437	SH	SOLE		102,212	0	225
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	41	425	SH	DFND		425	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	6,383	49,465	SH	SOLE		48,682	666	117
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	647	5,011	SH	DFND		5,011	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	1,774	15,568	SH	SOLE		15,143	400	25
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	359	3,150	SH	DFND		3,150	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	990	7,272	SH	SOLE		7,225	17	30
LAM RESEARCH CORP COM	COMMON STOCK	512807108	14	104	SH	DFND		104	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	2,631	22,733	SH	SOLE		22,556	21	156
LILLY ELI & CO COM	COMMON STOCK	532457108	3,136	27,104	SH	DFND		27,104	0	0
LINCOLN NATL CORP IND COM	COMMON STOCK	534187109	483	9,420	SH	SOLE		9,420	0	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	4,991	54,043	SH	SOLE		53,606	274	163
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	103	1,110	SH	DFND		1,110	0	0
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,091	45,758	SH	SOLE		43,958	1,550	250
MDU RES GROUP INC COM	COMMON STOCK	552690109	23	975	SH	DFND		975	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	1,243	7,002	SH	SOLE		7,002	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	91	514	SH	DFND		514	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	124	1,629	SH	SOLE		1,629	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	92	1,200	SH	DFND		1,200	0	0
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	7,609	74,914	SH	SOLE		73,484	1,100	330
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	199	1,955	SH	DFND		1,955	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	1,648	22,920	SH	SOLE		21,770	1,000	150
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	191	2,650	SH	DFND		2,650	0	0
NATIONAL FUEL GAS CO N J COM	COMMON STOCK	636180101	256	5,000	SH	SOLE		5,000	0	0



NETFLIX INC COM	COMMON STOCK	64110L106	1,041	3,890	SH	SOLE	3,890	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	1,319	7,588	SH	SOLE	7,588	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	600	3,450	SH	DFND	3,450	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	547	7,373	SH	SOLE	7,373	0	0
NORTHERN TR CORP COM	COMMON STOCK	665859104	3,243	38,801	SH	SOLE	38,002	624	175
NORTHERN TR CORP COM	COMMON STOCK	665859104	69	823	SH	DFND	823	0	0
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	777	9,055	SH	SOLE	9,055	0	0
NUCOR CORP COM	COMMON STOCK	670346105	1,289	24,880	SH	SOLE	24,637	28	215
NUCOR CORP COM	COMMON STOCK	670346105	67	1,298	SH	DFND	1,298	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	519	3,888	SH	SOLE	2,688	1,200	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	1,336	3,879	SH	SOLE	3,879	0	0
OCCIDENTAL PETE COM	COMMON STOCK	674599105	831	13,545	SH	SOLE	13,467	22	56
OCCIDENTAL PETE COM	COMMON STOCK	674599105	32	515	SH	DFND	515	0	0
OMNICOM GROUP INC COM	COMMON STOCK	681919106	2,741	37,428	SH	SOLE	36,796	572	60
OMNICOM GROUP INC COM	COMMON STOCK	681919106	102	1,386	SH	DFND	1,386	0	0
ORACLE CORP COM	COMMON STOCK	68389X105	4,818	106,706	SH	SOLE	105,198	1,338	170
ORACLE CORP COM	COMMON STOCK	68389X105	99	2,192	SH	DFND	2,192	0	0
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	1,860	128,921	SH	SOLE	126,321	2,300	300
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	122	8,450	SH	DFND	8,450	0	0
PEPSICO INC COM	COMMON STOCK	713448108	6,179	55,926	SH	SOLE	55,269	615	42
PEPSICO INC COM	COMMON STOCK	713448108	242	2,186	SH	DFND	2,186	0	0
PFIZER INC COM	COMMON STOCK	717081103	4,201	96,236	SH	SOLE	95,919	45	272
PFIZER INC COM	COMMON STOCK	717081103	233	5,329	SH	DFND	5,329	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	204	3,050	SH	SOLE	3,050	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	187	2,800	SH	DFND	2,800	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,103	12,805	SH	SOLE	12,805	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	190	2,200	SH	DFND	2,200	0	0
PIMCO ENHANCED SHORT MAT ETF	ETF FIXED TAXABLE	72201R833	293	2,900	SH	SOLE	2,900	0	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	4,508	48,826	SH	SOLE	48,187	518	121
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	53	579	SH	DFND	579	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	5,704	62,056	SH	SOLE	61,321	630	105
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	264	2,868	SH	DFND	2,868	0	0

PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	405	2,000	SH	SOLE	2,000	0	0
REAL GOODS SOLAR INC COM	COMMON STOCK	75601N500	10	20,000	SH	SOLE	20,000	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	238	3,300	SH	SOLE	3,300	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	1,884	7,538	SH	SOLE	7,538	0	0
SPDR INDEX SHS FDS DJ GLB RL ES ETF	ETF REAL ESTATE	78463X749	241	5,450	SH	SOLE	5,450	0	0
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	237	5,075	SH	SOLE	5,075	0	0
BARCLAYS SHORT TERM CORP ETF	ETF FIXED TAXABLE	78464A474	264	8,750	SH	SOLE	8,750	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	8,563	28,292	SH	SOLE	27,891	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	163	538	SH	DFND	538	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	1,295	35,895	SH	SOLE	35,042	620	233
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	22	609	SH	DFND	609	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	248	5,270	SH	SOLE	5,270	0	0
SCHWAB STRATEGIC TR INTL SCEQT ETF	ETF INTERNATIONAL	808524888	305	10,500	SH	SOLE	10,500	0	0
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	1,876	37,134	SH	SOLE	37,021	18	95
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	45	882	SH	DFND	882	0	0
HEALTHCARE SECTOR ETF SPDR	ETF S&P SECTOR	81369Y209	586	6,775	SH	SOLE	6,775	0	0
CONSUMER STAPLES SECTOR ETF SPDR	ETF S&P SECTOR	81369Y308	1,732	34,114	SH	SOLE	34,114	0	0
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	173	1,749	SH	SOLE	1,674	0	75
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	30	300	SH	DFND	300	0	0
TECHNOLOGY SELECT SECTOR ETF SPDR	ETF S&P SECTOR	81369Y803	787	12,699	SH	SOLE	12,699	0	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	3,393	36,290	SH	SOLE	35,843	413	34
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	39	414	SH	DFND	414	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	1,700	26,401	SH	SOLE	26,401	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	37	578	SH	DFND	578	0	0
STRYKER CORP COM	COMMON STOCK	863667101	8,744	55,785	SH	SOLE	55,184	567	34
STRYKER CORP COM	COMMON STOCK	863667101	37	238	SH	DFND	238	0	0
SYSCO CORP COM	COMMON STOCK	871829107	1,473	23,517	SH	SOLE	22,267	1,200	50
SYSCO CORP COM	COMMON STOCK	871829107	19	300	SH	DFND	300	0	0
TJX COS INC NEW	COMMON	872540109	2,499	55,852	SH	SOLE	55,140	500	212

COM	STOCK									
TJX COS INC NEW COM	COMMON STOCK	872540109	20	450	SH	DFND	450	0	0	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	476	5,035	SH	SOLE	5,035	0	0	
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	246	1,100	SH	SOLE	1,100	0	0	
3M COMPANY COM	COMMON STOCK	88579Y101	4,545	23,856	SH	SOLE	23,581	275	0	
3M COMPANY COM	COMMON STOCK	88579Y101	247	1,295	SH	DFND	1,295	0	0	
TRACTOR SUPPLY CO COM	COMMON STOCK	892356106	310	3,712	SH	SOLE	3,712	0	0	
TRAVELERS INC COM	COMMON STOCK	89417E109	2,922	24,404	SH	SOLE	24,238	116	50	
TRAVELERS INC COM	COMMON STOCK	89417E109	83	697	SH	DFND	697	0	0	
US BANCORP DEL COM	COMMON STOCK	902973304	1,135	24,844	SH	SOLE	23,994	650	200	
US BANCORP DEL COM	COMMON STOCK	902973304	24	525	SH	DFND	525	0	0	
UNILEVER NV NY SHARE F NEW ADR	FOREIGN EQUITIES	904784709	368	6,850	SH	SOLE	6,850	0	0	
UNION PAC CORP COM	COMMON STOCK	907818108	2,535	18,339	SH	SOLE	18,189	150	0	
UNION PAC CORP COM	COMMON STOCK	907818108	21	150	SH	DFND	150	0	0	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	517	5,300	SH	SOLE	5,250	0	50	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	98	1,000	SH	DFND	1,000	0	0	
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	6,950	65,267	SH	SOLE	64,610	615	42	
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	49	456	SH	DFND	456	0	0	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	5,574	22,376	SH	SOLE	22,376	0	0	
VF CORP COM	COMMON STOCK	918204108	4,108	57,588	SH	SOLE	56,463	845	280	
VF CORP COM	COMMON STOCK	918204108	103	1,441	SH	DFND	1,441	0	0	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,423	18,975	SH	SOLE	18,975	0	0	
VANECK VECTORS ETF TR PFD SECS EX FINL	ETF PREFERRED	92189F429	260	14,700	SH	SOLE	14,700	0	0	
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	529	6,510	SH	SOLE	6,510	0	0	
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	372	4,740	SH	SOLE	4,740	0	0	
VANGUARD TOTAL BOND MKT INDXETF	ETF FIXED TAXABLE	921937835	2,630	33,200	SH	SOLE	33,200	0	0	
VANGUARD FTSE DEV MARKET ETF	ETF INTERNATIONAL	921943858	2,040	54,988	SH	SOLE	54,988	0	0	
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	12,642	75,780	SH	SOLE	75,780	0	0	
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	37	220	SH	DFND	220	0	0	
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	5,776	126,750	SH	SOLE	126,556	194	0	

VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	18	403	SH	DFND	403	0	0
VANGUARD EMERGING MARKETS ETF	ETF INTERNATIONAL	922042858	1,821	47,814	SH	SOLE	47,814	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	230	2,780	SH	SOLE	2,780	0	0
VECTREN CORP COM	COMMON STOCK	92240G101	2,952	41,013	SH	SOLE	39,775	1,038	200
VECTREN CORP COM	COMMON STOCK	92240G101	228	3,165	SH	DFND	3,165	0	0
VENTAS COM REIT	REAL ESTATE INVESTMENT TRUST	92276F100	896	15,285	SH	SOLE	15,285	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	1,489	6,479	SH	SOLE	6,479	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	9,600	128,756	SH	SOLE	126,549	1,945	262
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	68	910	SH	DFND	910	0	0
VANGUARD MID-CAP INDEX ETF	ETF LARGE CAP/MULTI-CAP	922908629	4,015	29,055	SH	SOLE	29,055	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,179	10,265	SH	SOLE	10,265	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	830	8,320	SH	SOLE	8,320	0	0
VANGUARD SMALL-CAP ETF	ETF LARGE CAP/MULTI-CAP	922908751	4,762	36,082	SH	SOLE	36,082	0	0
US TOTAL STOCK MARKET INDEX ETF VANGUARD	ETF LARGE CAP/MULTI-CAP	922908769	204	1,600	SH	SOLE	1,600	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	5,424	96,481	SH	SOLE	95,786	425	270
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	200	3,553	SH	DFND	3,553	0	0
VISA COM	COMMON STOCK	92826C839	7,124	53,995	SH	SOLE	53,995	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	4,098	43,999	SH	SOLE	43,699	300	0
WAL MART STORES INC COM	COMMON STOCK	931142103	84	902	SH	DFND	902	0	0
WALGREEN BOOTS ALLIANCE INC COM	COMMON STOCK	931427108	453	6,634	SH	SOLE	6,634	0	0
WALGREEN BOOTS ALLIANCE INC COM	COMMON STOCK	931427108	14	200	SH	DFND	200	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	4,645	100,834	SH	SOLE	100,834	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	62	1,350	SH	DFND	1,350	0	0
XILINX INC COM	COMMON STOCK	983919101	3,501	41,109	SH	SOLE	41,011	25	73
XILINX INC COM	COMMON STOCK	983919101	169	1,982	SH	DFND	1,982	0	0
ZIMMER HLDGS INC COM	COMMON STOCK	98956P102	196	1,890	SH	SOLE	1,840	0	50
ZIMMER HLDGS INC COM	COMMON STOCK	98956P102	9	90	SH	DFND	90	0	0