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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: 09-30-2023

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: Candy Shannon
Title: Vice President
Phone: 7657471315

Signature, Place, and Date of Signing:

Candy Shannon Muncie, IN 10-23-2023
[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: 331
Form 13F Information Table Value Total: 1,122,032,552
(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

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	COLUMN 7	COLUMN 8	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY SOLE SHARED NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	14,001,151	45,592	SH	SOLE		44,842 516 234
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	87,830	286	SH	DFND		286 0 0
LINDE PLC COM	COMMON STOCK	G54950103	7,272,052	19,531	SH	SOLE		19,053 355 123
LINDE PLC COM	COMMON STOCK	G54950103	3,723	10	SH	DFND		10 0 0
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,279,454	42,558	SH	SOLE		42,427 0 131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	9,659,997	46,403	SH	SOLE		45,786 442 175
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	188,816	907	SH	DFND		907 0 0
AFLAC INC COM	COMMON STOCK	001055102	451,595	5,884	SH	SOLE		5,884 0 0
AT&T INC COM	COMMON STOCK	00206R102	254,871	16,969	SH	SOLE		16,969 0 0
ABBOTT LABS COM	COMMON STOCK	002824100	7,807,751	80,618	SH	SOLE		79,335 900 383
ABBOTT LABS COM	COMMON STOCK	002824100	139,851	1,444	SH	DFND		1,444 0 0
ABBVIE INC COM	COMMON STOCK	00287Y109	3,504,535	23,511	SH	SOLE		23,511 0 0
ABBVIE INC COM	COMMON STOCK	00287Y109	178,872	1,200	SH	DFND		1,200 0 0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	8,282,530	16,244	SH	SOLE		15,448 737 59
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	30,592	60	SH	DFND		60 0 0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,163,571	11,625	SH	SOLE		11,572 29 24
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	600	6	SH	DFND		6 0 0
ALLIANT CORP COM	COMMON STOCK	018802108	3,207,310	66,200	SH	SOLE		64,392 1,572 236
ALLIANT CORP COM	COMMON STOCK	018802108	128,877	2,660	SH	DFND		2,660 0 0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	2,044,993	15,510	SH	SOLE		15,370 0 140
ALPHABET INC CL C COM	COMMON STOCK	02079K107	39,555	300	SH	DFND		300 0 0
ALPHABET CL A COM	COMMON STOCK	02079K305	23,532,255	179,829	SH	SOLE		177,162 1,791 876

ALPHABET CL A COM	COMMON STOCK	02079K305	174,043	1,330	SH	DFND	1,330	0	0
AMAZON INC COM	COMMON STOCK	023135106	12,037,244	94,693	SH	SOLE	94,193	223	277
AMAZON INC COM	COMMON STOCK	023135106	7,626	60	SH	DFND	60	0	0
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	1,528,366	9,294	SH	SOLE	9,164	0	130
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,461,514	11,803	SH	SOLE	11,610	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	2,228	18	SH	DFND	18	0	0
CENCORA, INC COM	COMMON STOCK	03073E105	576,430	3,203	SH	SOLE	3,184	19	0
CENCORA, INC COM	COMMON STOCK	03073E105	15,657	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	6,098,161	18,498	SH	SOLE	18,121	313	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	31,977	97	SH	DFND	97	0	0
AMETEK INC COM	COMMON STOCK	031100100	2,775,450	18,784	SH	SOLE	18,670	69	45
AMETEK INC COM	COMMON STOCK	031100100	2,216	15	SH	DFND	15	0	0
AMGEN INC COM	COMMON STOCK	031162100	3,561,588	13,252	SH	SOLE	13,252	0	0
AMGEN INC COM	COMMON STOCK	031162100	1,612	6	SH	DFND	6	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	10,681,202	127,174	SH	SOLE	126,415	219	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	25,868	308	SH	DFND	308	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	1,402,846	4,715	SH	SOLE	4,633	25	57
ELEVANCE HEALTH INC COM	COMMON STOCK	036752103	698,395	1,604	SH	SOLE	1,604	0	0
APPLE INC COM	COMMON STOCK	037833100	37,308,188	217,910	SH	SOLE	215,711	1,380	819
APPLE INC COM	COMMON STOCK	037833100	711,716	4,157	SH	DFND	4,157	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	12,532,347	52,093	SH	SOLE	51,104	690	299
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	165,037	686	SH	DFND	686	0	0
BALL CORP COM	COMMON STOCK	058498106	2,075,606	41,704	SH	SOLE	41,704	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	2,655,996	10,274	SH	SOLE	9,801	313	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	79,363	307	SH	DFND	307	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	531,477	1	SH	SOLE	1	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	8,952,205	25,557	SH	SOLE	25,421	36	100
BERKSHIRE HATHAWAY CL B	COMMON STOCK	084670702	96,679	276	SH	DFND	276	0	0

Company Name	Security Type	ISIN	Quantity	Price	Market	Status	Value	Dividend	Yield	Other
COM										
BLACKROCK INC COM	COMMON STOCK	09247X101	7,180,958	11,108	SH	SOLE	11,034	15	59	
BLACKROCK INC COM	COMMON STOCK	09247X101	18,101	28	SH	DFND	28	0	0	
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	240,285	4,140	SH	SOLE	4,140	0	0	
BROADCOM INC NPV COM	COMMON STOCK	11135F101	18,120,576	21,817	SH	SOLE	21,696	17	104	
BROADCOM INC NPV COM	COMMON STOCK	11135F101	51,495	62	SH	DFND	62	0	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,265,443	32,438	SH	SOLE	30,438	2,000	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	47,490	680	SH	DFND	680	0	0	
CME GROUP COM	COMMON STOCK	12572Q105	262,288	1,310	SH	SOLE	1,310	0	0	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	2,612,120	37,418	SH	SOLE	37,293	0	125	
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	2,954,577	27,274	SH	SOLE	27,209	0	65	
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,828,334	6,734	SH	SOLE	6,734	0	0	
CATERPILLAR INC. COM	COMMON STOCK	149123101	4,598,958	16,846	SH	SOLE	16,746	0	100	
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	292,204	1,491	SH	SOLE	1,491	0	0	
CHEVRON CORP COM	COMMON STOCK	166764100	8,397,402	49,801	SH	SOLE	49,311	400	90	
CHEVRON CORP COM	COMMON STOCK	166764100	101,172	600	SH	DFND	600	0	0	
CISCO SYSTEMS COM	COMMON STOCK	17275R102	7,605,067	141,491	SH	SOLE	139,471	1,660	360	
CISCO SYSTEMS COM	COMMON STOCK	17275R102	115,614	2,151	SH	DFND	2,151	0	0	
COCA COLA CO COM	COMMON STOCK	191216100	1,300,506	23,236	SH	SOLE	23,236	0	0	
COCA COLA CO COM	COMMON STOCK	191216100	22,388	400	SH	DFND	400	0	0	
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	498,976	7,017	SH	SOLE	7,017	0	0	
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	10,035,793	226,341	SH	SOLE	223,867	893	1,581	
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	27,312	616	SH	DFND	616	0	0	
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	5,198,394	43,393	SH	SOLE	42,664	596	133	
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	59,900	500	SH	DFND	500	0	0	
COPART INC COM	COMMON STOCK	217204106	4,085,934	94,826	SH	SOLE	94,302	306	218	
CORNING INC COM	COMMON STOCK	219350105	415,794	13,651	SH	SOLE	13,389	62	200	
CORNING INC COM	COMMON STOCK	219350105	11,422	375	SH	DFND	375	0	0	
CORTEVA INC COM	COMMON STOCK	22052L104	4,131,319	80,771	SH	SOLE	80,128	137	506	
CORTEVA INC COM	COMMON STOCK	22052L104	30,331	593	SH	DFND	593	0	0	

COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	14,654,613	25,940	SH	SOLE	25,561	240	139
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	100,558	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	4,387,923	48,110	SH	SOLE	47,829	74	207
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	15,504	170	SH	DFND	170	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,853,579	21,245	SH	SOLE	21,223	0	22
CUMMINS INC COM	COMMON STOCK	231021106	46,148	202	SH	DFND	202	0	0
DANAHER CORP COM	COMMON STOCK	235851102	9,474,541	38,189	SH	SOLE	37,379	699	111
DANAHER CORP COM	COMMON STOCK	235851102	121,569	490	SH	DFND	490	0	0
DEERE & CO COM	COMMON STOCK	244199105	478,892	1,269	SH	SOLE	1,269	0	0
DIMENSIONAL ETF TRUST US CORE EQUITY 2	ETF LARGE CAP/MULTI-CAP	25434V708	1,008,359	38,487	SH	SOLE	38,487	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	2,748,525	33,913	SH	SOLE	33,137	486	290
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	19,369	239	SH	DFND	239	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	686,104	15,363	SH	SOLE	15,188	0	175
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	213,689	2,865	SH	SOLE	2,865	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	12,381	166	SH	DFND	166	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	8,050,385	63,510	SH	SOLE	62,290	566	654
EOG RESOURCES INC COM	COMMON STOCK	26875P101	14,197	112	SH	DFND	112	0	0
ECOLAB INC COM	COMMON STOCK	278865100	948,978	5,602	SH	SOLE	5,117	350	135
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	5,318,554	76,771	SH	SOLE	76,547	136	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	18,220	263	SH	DFND	263	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,830,317	29,309	SH	SOLE	29,139	0	170
EXTRA SPACE STORAGE REIT	REAL ESTATE INVESTMENT TRUST	30225T102	342,611	2,818	SH	SOLE	2,818	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	3,252,592	27,663	SH	SOLE	26,863	700	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	32,334	275	SH	DFND	275	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	2,998,046	107,805	SH	SOLE	107,085	720	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	86,211	3,100	SH	DFND	3,100	0	0
FORTINET INC COM	COMMON STOCK	34959E109	6,143,925	104,705	SH	SOLE	103,737	453	515

FORTINET INC COM	COMMON STOCK	34959E109	15,784	269 SH	DFND	269	0	0
FOX COM	COMMON STOCK	35137L105	1,665,865	53,394 SH	SOLE	53,065	0	329
GENERAL MILLS COM	COMMON STOCK	370334104	215,645	3,370 SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	4,288,591	29,704 SH	SOLE	29,152	469	83
GENUINE PARTS CO COM	COMMON STOCK	372460105	285,582	1,978 SH	DFND	1,978	0	0
GRACO INC COM	COMMON STOCK	384109104	5,518,931	75,728 SH	SOLE	74,481	1,008	239
GRACO INC COM	COMMON STOCK	384109104	39,282	539 SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	1,268,345	8,392 SH	SOLE	8,347	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	24,483	162 SH	DFND	162	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	8,364,546	27,684 SH	SOLE	27,295	220	169
HOME DEPOT INC COM	COMMON STOCK	437076102	76,140	252 SH	DFND	252	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	5,870,770	31,779 SH	SOLE	31,254	323	202
HONEYWELL INTL INC COM	COMMON STOCK	438516106	53,943	292 SH	DFND	292	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	2,468,902	64,938 SH	SOLE	64,636	63	239
HORMEL FOODS CORP COM	COMMON STOCK	440452100	21,251	559 SH	DFND	559	0	0
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	519,043	49,908 SH	SOLE	49,908	0	0
INTEL CORP COM	COMMON STOCK	458140100	1,738,356	48,913 SH	SOLE	48,513	0	400
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	21,019,671	422,933 SH	SOLE	417,005	5,160	768
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	496,701	9,994 SH	DFND	9,994	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,149,129	15,168 SH	SOLE	14,886	282	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	113,918	804 SH	DFND	804	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	469,848	4,365 SH	SOLE	3,865	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,266,785	2,950 SH	SOLE	2,950	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	50,866,410	540,903 SH	SOLE	530,810	8,575	1,518
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	861,500	9,161 SH	DFND	9,161	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	1,437,642	37,883 SH	SOLE	37,633	250	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	85,577	2,255 SH	DFND	2,255	0	0
S&P 500 GROWTH	ETF LARGE	464287309	21,337,358	311,860 SH	SOLE	307,083	4,571	206

ETF I SHARES	CAP/MULTI-CAP									
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	766,577	11,204	SH	DFND	11,204	0	0	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	13,505,676	87,791	SH	SOLE	87,032	698	61	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	259,528	1,687	SH	DFND	1,687	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	121,573	1,764	SH	SOLE	1,764	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	202,831	2,943	SH	DFND	2,943	0	0	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	5,386,280	58,964	SH	SOLE	57,939	968	57	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	164,430	1,800	SH	DFND	1,800	0	0	
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,455,230	93,217	SH	SOLE	93,217	0	0	
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	4,344,139	17,422	SH	SOLE	17,232	190	0	
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	104,228	418	SH	DFND	418	0	0	
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,262,265	10,322	SH	SOLE	9,547	675	100	
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,685,240	17,687	SH	SOLE	17,687	0	0	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,334,074	184,581	SH	SOLE	181,288	2,837	456	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	133,426	1,847	SH	DFND	1,847	0	0	
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	309,864	1,165	SH	SOLE	1,165	0	0	
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	303,499	1,354	SH	SOLE	1,354	0	0	
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	7,319,615	41,415	SH	SOLE	40,730	420	265	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	14,933,215	147,957	SH	SOLE	146,141	1,322	494	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	213,263	2,113	SH	DFND	2,113	0	0	
US TELECOMM ISHARES ETF	COMMON STOCK	464287713	407,891	19,162	SH	SOLE	18,939	178	45	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	24,106,003	229,757	SH	SOLE	226,796	2,318	643	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	929,591	8,860	SH	DFND	8,860	0	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	151,129	1,498	SH	SOLE	1,370	128	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	60,534	600	SH	DFND	600	0	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	222,265	823	SH	SOLE	763	60	0	

ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	207,143	767	SH	DFND	767	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	149,816	2,004	SH	SOLE	2,004	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	97,188	1,300	SH	DFND	1,300	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	29,126,879	308,779	SH	SOLE	304,142	4,204	433
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	428,729	4,545	SH	DFND	4,545	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	237,239	1,272	SH	SOLE	1,220	52	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	4,434,018	49,698	SH	SOLE	49,064	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	29,621	332	SH	DFND	332	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,264,327	38,880	SH	SOLE	38,682	92	106
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	52,206	476	SH	DFND	476	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	3,061,560	37,102	SH	SOLE	36,437	537	128
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	139,376	1,689	SH	DFND	1,689	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	404,051	15,914	SH	SOLE	15,914	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	562,043	18,648	SH	SOLE	18,648	0	0
ISHARES TR CORE MSCI EAFE	ETF INTERNATIONAL	46432F842	139,059	2,161	SH	SOLE	2,161	0	0
ISHARES TR CORE MSCI EAFE	ETF INTERNATIONAL	46432F842	96,525	1,500	SH	DFND	1,500	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	2,943,253	61,848	SH	SOLE	60,489	1,273	86
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	290,582	5,868	SH	SOLE	5,868	0	0
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	8,065,382	55,616	SH	SOLE	55,356	0	260
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	72,510	500	SH	DFND	500	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	12,170,923	78,145	SH	SOLE	76,913	790	442
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	316,171	2,030	SH	DFND	2,030	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	2,255,278	18,662	SH	SOLE	18,262	400	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	217,530	1,800	SH	DFND	1,800	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	6,892,785	39,587	SH	SOLE	38,662	570	355
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	64,422	370	SH	DFND	370	0	0
LA-Z BOY INC COM	COMMON	505336107	696,713	22,562	SH	SOLE	22,562	0	0

STOCK										
LAM RESEARCH CORP COM	COMMON STOCK	512807108	10,749,563	17,151	SH	SOLE	17,050	36	65	
LAM RESEARCH CORP COM	COMMON STOCK	512807108	59,542	95	SH	DFND	95	0	0	
LILLY ELI & CO COM	COMMON STOCK	532457108	12,721,752	23,685	SH	SOLE	23,426	127	132	
LILLY ELI & CO COM	COMMON STOCK	532457108	14,166,801	26,375	SH	DFND	26,375	0	0	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	5,357,928	13,102	SH	SOLE	12,844	177	81	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	46,618	114	SH	DFND	114	0	0	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	14,064,154	67,669	SH	SOLE	66,883	329	457	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	95,605	460	SH	DFND	460	0	0	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	406,981	1,905	SH	SOLE	1,905	0	0	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	32,046	150	SH	DFND	150	0	0	
MCDONALDS CORP COM	COMMON STOCK	580135101	4,157,772	15,783	SH	SOLE	15,716	43	24	
MCDONALDS CORP COM	COMMON STOCK	580135101	80,876	307	SH	DFND	307	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	523,395	5,084	SH	SOLE	5,084	0	0	
MICROSOFT CORP COM	COMMON STOCK	594918104	30,494,331	96,578	SH	SOLE	94,930	1,200	448	
MICROSOFT CORP COM	COMMON STOCK	594918104	502,356	1,591	SH	DFND	1,591	0	0	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	7,860,993	100,732	SH	SOLE	97,717	2,211	804	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	189,247	2,425	SH	DFND	2,425	0	0	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	4,714,277	82,290	SH	SOLE	80,905	1,140	245	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	237,581	4,147	SH	DFND	4,147	0	0	
NIKE INC CL B COM	COMMON STOCK	654106103	1,034,411	10,818	SH	SOLE	10,691	0	127	
NORTHERN TR CORP COM	COMMON STOCK	665859104	777,757	11,196	SH	SOLE	11,071	0	125	
NORTHERN TR CORP COM	COMMON STOCK	665859104	14,241	205	SH	DFND	205	0	0	
NUCOR CORP COM	COMMON STOCK	670346105	1,696,841	10,853	SH	SOLE	10,700	28	125	
NUCOR CORP COM	COMMON STOCK	670346105	42,214	270	SH	DFND	270	0	0	
NVIDIA CORP COM	COMMON STOCK	67066G104	7,252,410	16,673	SH	SOLE	13,243	3,300	130	
NUVEEN ENH AMT FR MUNI CRED	CLOSED END FIXED TAX FREE	67071L106	132,792	12,880	SH	SOLE	12,880	0	0	
O'REILLY AUTOMOTIVE INC	COMMON STOCK	67103H107	5,619,286	6,183	SH	SOLE	6,142	9	32	

COM										
OMNICOM GROUP INC COM	COMMON STOCK	681919106	4,193,690	56,315	SH	SOLE		55,052	1,047	216
OMNICOM GROUP INC COM	COMMON STOCK	681919106	24,426	328	SH	DFND		328	0	0
OMNICELL INC COM	COMMON STOCK	68213N109	317,214	7,043	SH	SOLE		7,043	0	0
ORACLE CORP COM	COMMON STOCK	68389X105	1,459,782	13,782	SH	SOLE		13,627	0	155
ORACLE CORP COM	COMMON STOCK	68389X105	15,888	150	SH	DFND		150	0	0
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	32,817	149,170	SH	SOLE		149,170	0	0
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	373,931	1,595	SH	SOLE		1,595	0	0
PEPSICO INC COM	COMMON STOCK	713448108	17,721,222	104,588	SH	SOLE		103,587	678	323
PEPSICO INC COM	COMMON STOCK	713448108	235,858	1,392	SH	DFND		1,392	0	0
PFIZER INC COM	COMMON STOCK	717081103	5,291,299	159,573	SH	SOLE		158,209	294	1,070
PFIZER INC COM	COMMON STOCK	717081103	89,165	2,689	SH	DFND		2,689	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,619,254	13,477	SH	SOLE		13,477	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	60,075	500	SH	DFND		500	0	0
POOL CORPORATION COM	COMMON STOCK	73278L105	743,511	2,088	SH	SOLE		2,088	0	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	5,512,903	52,570	SH	SOLE		51,867	518	185
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,921	66	SH	DFND		66	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,649,809	59,303	SH	SOLE		58,368	880	55
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	459,603	3,151	SH	DFND		3,151	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	998,664	3,790	SH	SOLE		3,772	0	18
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,581	6	SH	DFND		6	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	4,688,125	65,141	SH	SOLE		63,927	1,148	66
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	863	12	SH	DFND		12	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	1,738,386	34,819	SH	SOLE		34,108	64	647
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,645	53	SH	DFND		53	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	285,020	2,000	SH	SOLE		2,000	0	0
ROPER INDS INC NEW COM	COMMON STOCK	776696106	1,494,900	3,087	SH	SOLE		3,016	0	71
ROPER INDS INC	COMMON	776696106	5,326	11	SH	DFND		11	0	0

NEW COM	STOCK									
S&P GLOBAL INC COM	COMMON STOCK	78409V104	3,432,849	9,395	SH	SOLE	9,257	28	110	
S&P GLOBAL INC COM	COMMON STOCK	78409V104	4,749	13	SH	DFND	13	0	0	
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	5,792,633	13,551	SH	SOLE	13,551	0	0	
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,810,614	6,575	SH	DFND	6,575	0	0	
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	620,278	9,150	SH	SOLE	9,150	0	0	
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	8,240,925	18,047	SH	SOLE	17,646	401	0	
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	212,337	465	SH	DFND	465	0	0	
SALESFORCE.COM COM	COMMON STOCK	79466L302	241,712	1,192	SH	SOLE	1,192	0	0	
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	7,002,216	120,130	SH	SOLE	118,600	502	1,028	
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	4,080	70	SH	DFND	70	0	0	
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	7,193,688	131,035	SH	SOLE	130,236	246	553	
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	3,239	59	SH	DFND	59	0	0	
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	5,285,400	229,800	SH	SOLE	229,800	0	0	
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	52,693	2,291	SH	DFND	2,291	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	10,576,999	149,478	SH	SOLE	149,478	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	95,878	1,355	SH	DFND	1,355	0	0	
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	5,176,280	65,908	SH	SOLE	65,035	762	111	
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	102,572	1,306	SH	DFND	1,306	0	0	
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	9,260,288	71,931	SH	SOLE	71,050	824	57	
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	219,887	1,708	SH	DFND	1,708	0	0	
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	7,232,888	105,116	SH	SOLE	103,891	1,058	167	
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	215,856	3,137	SH	DFND	3,137	0	0	
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	5,498,963	34,160	SH	SOLE	33,642	409	109	
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	91,275	567	SH	DFND	567	0	0	
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	3,407,131	37,695	SH	SOLE	37,300	375	20	
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	124,738	1,380	SH	DFND	1,380	0	0	
FINANCIAL	COMMON	81369Y605	3,843,826	115,920	SH	SOLE	114,752	1,012	156	

SECTOR ETF SPDR	STOCK								
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	22,747	686	SH	DFND	686	0	0
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	2,518,281	24,841	SH	SOLE	24,624	190	27
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	5,534,730	33,763	SH	SOLE	33,680	0	83
COMM SERVICES SPDR	COMMON STOCK	81369Y852	4,163,680	63,511	SH	SOLE	62,420	768	323
COMM SERVICES SPDR	COMMON STOCK	81369Y852	40,515	618	SH	DFND	618	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	1,094,459	32,134	SH	SOLE	32,134	0	0
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,460,093	41,748	SH	SOLE	41,270	445	33
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	47,144	800	SH	DFND	800	0	0
SERVICE NOW INC COM	COMMON STOCK	81762P102	6,495,407	11,621	SH	SOLE	11,541	24	56
SERVICE NOW INC COM	COMMON STOCK	81762P102	2,235	4	SH	DFND	4	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,167,319	13,260	SH	SOLE	13,260	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	162,632	995	SH	DFND	995	0	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	1,521,095	12,376	SH	SOLE	11,953	423	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	30,480	248	SH	DFND	248	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	2,778,141	30,439	SH	SOLE	30,229	0	210
STRYKER CORP COM	COMMON STOCK	863667101	16,403,065	60,028	SH	SOLE	59,190	631	207
STRYKER CORP COM	COMMON STOCK	863667101	119,140	436	SH	DFND	436	0	0
SYSCO CORP COM	COMMON STOCK	871829107	607,568	9,200	SH	SOLE	8,300	900	0
TJX COS INC NEW COM	COMMON STOCK	872540109	9,725,092	109,420	SH	SOLE	107,694	1,301	425
TJX COS INC NEW COM	COMMON STOCK	872540109	36,885	415	SH	DFND	415	0	0
TESLA MOTORS INC COM	COMMON STOCK	88160R101	525,462	2,100	SH	SOLE	2,100	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	5,781,795	36,362	SH	SOLE	36,109	175	78
TEXAS INSTRS INC COM	COMMON STOCK	882508104	19,399	122	SH	DFND	122	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	368,484	728	SH	SOLE	728	0	0
TORO CO COM	COMMON STOCK	891092108	382,340	4,601	SH	SOLE	4,601	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	217,187	7,592	SH	SOLE	7,492	0	100
US BANCORP DEL COM	COMMON STOCK	902973304	615,346	18,619	SH	SOLE	17,969	650	0
UNION PAC CORP COM	COMMON STOCK	907818108	2,116,305	10,393	SH	SOLE	10,243	150	0
UNITED PARCEL	COMMON	911312106	187,348	1,202	SH	SOLE	1,152	0	50

SERVICE COM	STOCK								
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	77,935	500 SH	DFND		500	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	16,251,319	32,233 SH	SOLE		31,844	194	195
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	46,385	92 SH	DFND		92	0	0
VF CORP COM	COMMON STOCK	918204108	205,908	11,661 SH	SOLE		11,538	50	73
VF CORP COM	COMMON STOCK	918204108	3,320	188 SH	DFND		188	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	2,323,470	16,396 SH	SOLE		16,396	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	13,402,979	185,356 SH	SOLE		181,698	3,126	532
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	98,992	1,369 SH	DFND		1,369	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	9,564,532	127,239 SH	SOLE		127,239	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	995,852	13,248 SH	DFND		13,248	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,183,825	40,494 SH	SOLE		40,390	104	0
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	5,805,957	121,415 SH	SOLE		119,689	1,355	371
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	142,838	2,987 SH	DFND		2,987	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	21,431,507	51,656 SH	SOLE		51,631	0	25
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	8,297	20 SH	DFND		20	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,265,384	24,400 SH	SOLE		24,400	0	0
VANGUARD S/T CORP	ETF FIXED TAXABLE	92206C409	203,580	2,709 SH	SOLE		2,709	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	482,256	6,348 SH	SOLE		6,348	0	0
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	687,687	14,300 SH	SOLE		14,300	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	14,675,580	37,371 SH	SOLE		37,371	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	392,700	1,000 SH	DFND		1,000	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	7,026,324	92,880 SH	SOLE		91,958	922	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	114,836	1,518 SH	DFND		1,518	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	4,824,086	23,166 SH	SOLE		23,166	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,457,106	7,446 SH	SOLE		7,446	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	438,587	3,060 SH	SOLE		3,060	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,750,937	25,128 SH	SOLE		25,128	0	0
US TOTAL STOCK MARKET INDEX	ETF LARGE CAP/MULTI-CAP	922908769	307,993	1,450 SH	SOLE		1,450	0	0

ETF VANGUARD

VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	3,622,597	111,811	SH	SOLE	111,447	114	250
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	33,210	1,025	SH	DFND	1,025	0	0
VISA COM	COMMON STOCK	92826C839	15,857,878	68,945	SH	SOLE	68,273	445	227
VISA COM	COMMON STOCK	92826C839	66,931	291	SH	DFND	291	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	8,499,329	53,145	SH	SOLE	52,182	721	242
WAL MART STORES INC COM	COMMON STOCK	931142103	47,178	295	SH	DFND	295	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	334,453	2,194	SH	SOLE	2,194	0	0