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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
Estimated average burden	
hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 12-31-2025

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: Heather Roche
Title: Private Wealth Operations, Asst Manager
Phone: 765-747-1480

Signature, Place, and Date of Signing:

Heather Roche Muncie, IN 01-06-2026
[Signature] [City, State] [Date]

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0
Form 13F Information Table Entry Total: 513
Form 13F Information Table Value Total: 2,700,283,340
(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/ PRN	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		233,160	11,172	SH		SOLE		11,172	0	0
A/B/I-LOC#5299624	Other Assets	ASBEITLOC		1	1,000,000	SH		SOLE		1,000,000	0	0
ABBOTT LABS COMMON	Equities	002824100		112,761	900	SH		OTR		900	0	0
ABBOTT LABS COMMON	Equities	002824100		5,338,983	42,613	SH		SOLE		41,713	900	0
ABBVIE	Equities	00287Y109		24,220	106	SH		OTR		106	0	0
ABBVIE	Equities	00287Y109		12,849,821	56,238	SH		SOLE		55,922	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 #5463327	Other Assets	5463327LN		1	39,254	SH		SOLE		39,254	0	0
ABI FMB LOC #5471834	Other Assets	5471834LC		2	405,000	SH		SOLE		405,000	0	0
ABI FMB LOC 5831458	Other Assets	5486823LC		1	600,000	SH		SOLE		600,000	0	0
ABI LN #3448746	Other Assets	3461939LN		0	50,000	SH		SOLE		50,000	0	0
ACCENTURE PLC	Equities	G1151C101		37,562	140	SH		OTR		140	0	0
ACCENTURE PLC	Equities	G1151C101		11,847,055	44,156	SH		SOLE		43,669	487	0
ADOBE SYSTEMS INC	Equities	00724F101		1,775,149	5,072	SH		SOLE		4,372	700	0
ADVANCED MICRO DEV	Equities	007903107		256,778	1,199	SH		SOLE		1,199	0	0
AFLAC INC	Equities	001055102		560,502	5,083	SH		SOLE		5,083	0	0
AGGREGATE BOND ISHR	Equities	464287226		707,750	7,086	SH		OTR		7,086	0	0
AGGREGATE BOND ISHR	Equities	464287226		31,256,048	312,936	SH		SOLE		310,316	2,620	0
ALCON INC	Equities	H01301128		918,373	11,653	SH		SOLE		11,653	0	0
ALLERIAN MLP ETF	Equities	00162Q452		982,107	20,887	SH		SOLE		20,887	0	0
ALLIANT CORP	Equities	018802108		32,505	500	SH		OTR		500	0	0
ALLIANT CORP	Equities	018802108		1,254,433	19,296	SH		SOLE		17,896	1,400	0
ALPHABET CL A	Equities	02079K305		505,808	1,616	SH		OTR		1,616	0	0
ALPHABET CL A	Equities	02079K305		58,095,617	185,609	SH		SOLE		184,000	1,609	0
ALPHABET INC CL C	Equities	02079K107		94,140	300	SH		OTR		300	0	0
ALPHABET INC CL	Equities	02079K107		3,179,108	10,131	SH		SOLE		10,131	0	0

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ALTRIA GROUP INC	Equities	02209S103	1,120,046	19,425	SH	SOLE	19,425	0	0
AM NEW WORLD FD F3	Mutual Funds	649280773	532,903	5,714	SH	SOLE	5,714	0	0
AMAZON	Equities	023135106	92,097	399	SH	OTR	399	0	0
AMAZON	Equities	023135106	30,128,242	130,527	SH	SOLE	130,426	101	0
AMERICAN CENTURY ULT	Mutual Funds	025083882	1,558,573	16,561	SH	SOLE	16,561	0	0
AMERICAN ELEC PWR IN	Equities	025537101	306,263	2,656	SH	SOLE	2,656	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	53,805	887	SH	OTR	887	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	758,929	12,512	SH	SOLE	12,512	0	0
AMERICAN WTR CO	Equities	030420103	1,386,041	10,621	SH	SOLE	10,621	0	0
AMERIPRISE FINL	Equities	03076C106	5,414,334	11,043	SH	SOLE	10,743	300	0
AMETEK INC	Equities	031100100	54,818	267	SH	OTR	267	0	0
AMETEK INC	Equities	031100100	7,801,575	37,999	SH	SOLE	37,944	55	0
AMGEN INC	Equities	031162100	3,146,431	9,613	SH	SOLE	9,613	0	0
AMPHENOL CORPORATION	Equities	032095101	175,277	1,297	SH	OTR	1,297	0	0
AMPHENOL CORPORATION	Equities	032095101	28,022,630	207,360	SH	SOLE	207,208	152	0
APPLE INC	Equities	037833100	999,086	3,675	SH	OTR	3,675	0	0
APPLE INC	Equities	037833100	54,318,444	199,803	SH	SOLE	198,531	1,272	0
APPLIED MATLS INC	Equities	038222105	498,818	1,941	SH	SOLE	1,941	0	0
ARTISAN DEV WORLD FD	Mutual Funds	04314H618	451,327	19,446	SH	SOLE	19,446	0	0
ASSIGN. OF BEN. INT.	Other Assets	103005997	1	100,000	SH	SOLE	100,000	0	0
ASTRAZENECA	Equities	046353108	29,877	325	SH	OTR	325	0	0
ASTRAZENECA	Equities	046353108	8,925,759	97,093	SH	SOLE	96,741	352	0
AT&T	Equities	00206R102	310,947	12,518	SH	SOLE	12,518	0	0
AUNT DIANA FUDGE	Equities	169001997	563,203	900	SH	SOLE	900	0	0
AUTO DATA PROCESSING	Equities	053015103	207,842	808	SH	OTR	808	0	0
AUTO DATA PROCESSING	Equities	053015103	11,242,494	43,706	SH	SOLE	43,033	673	0
AUTOZONE INC	Equities	053332102	203,490	60	SH	SOLE	60	0	0
AVANTIS US SMALL CAP	Equities	025072877	63,738	625	SH	OTR	625	0	0
AVANTIS US SMALL CAP	Equities	025072877	17,790,615	174,452	SH	SOLE	174,432	20	0
BAE SYSTEMS PLC ADR	Equities	05523R107	35,780	388	SH	OTR	388	0	0
BAE SYSTEMS PLC ADR	Equities	05523R107	6,195,085	67,180	SH	SOLE	66,305	875	0
BALL CORP, COMMON	Equities	058498106	4,005,009	75,609	SH	SOLE	75,609	0	0
BANK OF MONTREAL	Equities	063671101	352,510	2,716	SH	SOLE	2,716	0	0
BARCLAY CONV SEC SDR	Equities	78464A359	861,583	9,659	SH	SOLE	9,659	0	0
BEAMAN FAMILY FARMS	Equities	RECORD68A	1,310,000	1	SH	SOLE	1	0	0
BECTON DICKINSON	Equities	075887109	603,946	3,112	SH	SOLE	3,112	0	0
BERKSHIRE HATH CL A	Equities	084670108	2,264,400	3	SH	SOLE	3	0	0

BERKSHIRE HATHAWAY	Equities	084670702	130,186	259	SH	OTR	259	0	0
BERKSHIRE HATHAWAY	Equities	084670702	7,343,717	14,610	SH	SOLE	14,610	0	0
BIOTECH INDEX ISHR	Equities	464287556	338,384	2,005	SH	SOLE	1,330	675	0
BLACKBIRD FARMS	Other Assets	694118993	1,083,000	48	SH	SOLE	48	0	0
BLACKROCK	Equities	09290D101	37,462	35	SH	OTR	35	0	0
BLACKROCK	Equities	09290D101	12,035,973	11,245	SH	SOLE	11,236	9	0
BLACKSTONE GROUP	Equities	09260D107	389,512	2,527	SH	SOLE	2,527	0	0
BOOKING	Equities	09857L108	739,036	138	SH	SOLE	138	0	0
BROADCOM INC NPV	Equities	11135F101	485,924	1,404	SH	OTR	1,404	0	0
BROADCOM INC NPV	Equities	11135F101	51,284,752	148,179	SH	SOLE	148,117	62	0
BROWN & BROWN	Equities	115236101	29,011	364	SH	OTR	364	0	0
BROWN & BROWN	Equities	115236101	7,203,445	90,382	SH	SOLE	88,293	2,089	0
CALVERT BOND FD	Mutual Funds	131618787	269,503	18,197	SH	SOLE	18,197	0	0
CAN NATL RAILWAY	Equities	136375102	453,326	4,586	SH	SOLE	4,586	0	0
CARDINAL HEALTH INC	Equities	14149Y108	438,126	2,132	SH	SOLE	2,132	0	0
CASEY'S GEN STORE	Equities	147528103	1,902,981	3,443	SH	SOLE	3,443	0	0
CATERPILLAR	Equities	149123101	6,058,100	10,575	SH	SOLE	10,575	0	0
CDM ASSOC LLC	Other Assets	CDMASOLLC	4,573,333	40	SH	SOLE	40	0	0
CENCORA, INC	Equities	03073E105	658,613	1,950	SH	SOLE	1,950	0	0
CHARLES SCHWAB CORP	Equities	808513105	42,861	429	SH	OTR	429	0	0
CHARLES SCHWAB CORP	Equities	808513105	11,924,259	119,350	SH	SOLE	119,241	109	0
CHEVRON CORP	Equities	166764100	5,488,132	36,009	SH	SOLE	35,609	400	0
CHUBB LIMITED	Equities	H1467J104	275,602	883	SH	OTR	883	0	0
CHUBB LIMITED	Equities	H1467J104	13,227,646	42,380	SH	SOLE	41,992	388	0
CISCO SYSTEMS	Equities	17275R102	146,357	1,900	SH	OTR	1,900	0	0
CISCO SYSTEMS	Equities	17275R102	5,365,371	69,653	SH	SOLE	68,053	1,600	0
CME	Equities	12572Q105	465,874	1,706	SH	SOLE	1,706	0	0
COCA COLA CO, COMMON	Equities	191216100	1,705,035	24,389	SH	SOLE	24,389	0	0
COLGATE PALMOLIVE, C	Equities	194162103	320,031	4,050	SH	SOLE	4,050	0	0
COLUMBIA CONTRARIAN	Mutual Funds	19766M709	283,476	7,094	SH	SOLE	7,094	0	0
COLUMBIA CORP INC FUND I	Mutual Funds	19765N518	1,361,717	146,895	SH	SOLE	146,895	0	0
COLUMBIA ULTRA SHORT DURATION M	Mutual Funds	19766J219	150,016	14,972	SH	SOLE	14,972	0	0
COMCAST CL A	Equities	20030N101	2,231,318	74,651	SH	SOLE	74,151	500	0
COMM SERVICES	Equities	81369Y852	42,497	361	SH	OTR	361	0	0
COMM SERVICES	Equities	81369Y852	5,477,158	46,527	SH	SOLE	46,004	523	0
COMMUNITY FINANCIAL CORP	Equities	COMMFINPP	316,000	2,000	SH	SOLE	2,000	0	0
CONOCOPHILLIPS	Equities	20825C104	71,518	764	SH	OTR	764	0	0
CONOCOPHILLIPS	Equities	20825C104	4,238,006	45,273	SH	SOLE	44,719	554	0
CONSTELLATION	Equities	21037T109	198,538	562	SH	OTR	562	0	0

ENERGY									
Company	Asset Class	ISIN	Market Value	Shares	Market Value	Shares	Market Value	Shares	Market Value
CONSTELLATION ENERGY	Equities	21037T109	5,970,263	16,900	SH	SOLE	16,879	21	0
CONSUMER DISC SPDR	Equities	81369Y407	135,411	1,134	SH	OTR	1,134	0	0
CONSUMER DISC SPDR	Equities	81369Y407	6,617,225	55,416	SH	SOLE	54,618	798	0
CONSUMER STAPLE SPDR	Equities	81369Y308	243,682	3,137	SH	OTR	3,137	0	0
CONSUMER STAPLE SPDR	Equities	81369Y308	5,985,865	77,058	SH	SOLE	76,357	701	0
COPART INC	Equities	217204106	21,807	557	SH	OTR	557	0	0
COPART INC	Equities	217204106	5,112,833	130,596	SH	SOLE	130,424	172	0
CORNING INC	Equities	219350105	562,310	6,422	SH	SOLE	6,422	0	0
CORTEVA INC	Equities	22052L104	1,683,525	25,116	SH	SOLE	25,116	0	0
COSTCO WHOLESALE	Equities	22160K105	155,221	180	SH	OTR	180	0	0
COSTCO WHOLESALE	Equities	22160K105	14,389,005	16,686	SH	SOLE	16,475	211	0
CULLEN FROST BANKERS	Equities	229899109	44,574	352	SH	OTR	352	0	0
CULLEN FROST BANKERS	Equities	229899109	5,055,703	39,925	SH	SOLE	39,888	37	0
CUMMINS INC	Equities	231021106	76,568	150	SH	OTR	150	0	0
CUMMINS INC	Equities	231021106	7,104,443	13,918	SH	SOLE	13,918	0	0
CVS CORP DELAWARE	Equities	126650100	230,858	2,909	SH	SOLE	2,909	0	0
DANAHER CORP	Equities	235851102	66,616	291	SH	OTR	291	0	0
DANAHER CORP	Equities	235851102	7,775,497	33,966	SH	SOLE	33,212	754	0
DEERE AND COMPANY	Equities	244199105	1,839,933	3,952	SH	SOLE	3,952	0	0
DEL LIFE REGATTA	Other Assets	545003998	1	350,810	SH	SOLE	350,810	0	0
DFA EMERGING MKTS	Mutual Funds	233203421	1,954,627	67,212	SH	SOLE	65,981	1,231	0
DFA SMALL CAP VALUE	Mutual Funds	233203819	3,116,765	60,356	SH	SOLE	59,463	893	0
DIMENSIONAL ETF TR	Equities	25434V708	1,402,357	35,422	SH	SOLE	35,422	0	0
DISNEY WALT COMPANY	Equities	254687106	18,545	163	SH	OTR	163	0	0
DISNEY WALT COMPANY	Equities	254687106	3,849,180	33,833	SH	SOLE	33,397	436	0
DJ SEL DVD ISH	Equities	464287168	230,340	1,632	SH	SOLE	1,275	357	0
DODGE & COX INCOME	Mutual Funds	256210105	14,327,220	1,114,957	SH	SOLE	1,098,309	16,648	0
DODGE & COX INTL FD	Mutual Funds	256206103	4,524	275	SH	OTR	275	0	0
DODGE & COX INTL FD	Mutual Funds	256206103	3,597,274	218,549	SH	SOLE	214,532	4,017	0
DUKE ENERGY CORP	Equities	26441C204	484,312	4,132	SH	SOLE	4,132	0	0
EATON CORPORATION	Equities	G29183103	638,613	2,005	SH	SOLE	2,005	0	0
EATON VANCE LIMITED DURATION IN	Mutual Funds	27828H105	505,410	51,000	SH	SOLE	51,000	0	0
ECOLAB	Equities	278865100	32,552	124	SH	OTR	124	0	0
ECOLAB	Equities	278865100	5,683,295	21,649	SH	SOLE	21,281	368	0
ELEVANCE HEALTH	Equities	036752103	670,953	1,914	SH	SOLE	1,914	0	0
EMERSON ELEC CO, COM	Equities	291011104	533,004	4,016	SH	SOLE	4,016	0	0

ENERGY SPDR	Equities	81369Y506	123,400	2,760	SH	OTR	2,760	0	0
ENERGY SPDR	Equities	81369Y506	3,168,151	70,860	SH	SOLE	70,294	566	0
ENTERPRISE PROD LTD	Other Assets	293792107	286,103	8,924	SH	SOLE	8,924	0	0
EOG RESOURCES INC	Equities	26875P101	16,067	153	SH	OTR	153	0	0
EOG RESOURCES INC	Equities	26875P101	6,186,034	58,909	SH	SOLE	58,418	491	0
EXTRA SPACE STO	Mutual Funds	30225T102	366,960	2,818	SH	SOLE	2,818	0	0
EXXON MOBIL CORP	Equities	30231G102	16,126	134	SH	OTR	134	0	0
EXXON MOBIL CORP	Equities	30231G102	6,522,308	54,199	SH	SOLE	53,466	733	0
FED GOVT OBLI	Cash Equivalents	608919718	100,000	100,000	SH	SOLE	100,000	0	0
FED GOVT TAX MAN P	Cash Equivalents	60934N856	232,597	232,598	SH	SOLE	232,598	0	0
FED MDT L/C VAL	Mutual Funds	314209701	596,623	17,237	SH	SOLE	17,237	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	1,945,782	190,391	SH	OTR	190,391	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	89,463,289	8,753,743	SH	SOLE	8,750,257	3,486	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	1,477,475	154,226	SH	OTR	154,226	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	90,613,498	9,458,604	SH	SOLE	9,456,171	2,433	0
FEDERATED KAUFMANN	Mutual Funds	314172644	60,940	10,902	SH	SOLE	10,902	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	572,297	23,552	SH	OTR	23,552	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	35,916,583	1,478,051	SH	SOLE	1,457,096	20,955	0
FIDELITY GOVT MM	Cash Equivalents	31617H102	15,506	15,506	SH	SOLE	15,506	0	0
FIDELITY GROWTH	Mutual Funds	316200104	484,706	10,136	SH	SOLE	10,136	0	0
FIDELITY INTRMD TRS	Mutual Funds	31635V257	3,319,335	336,986	SH	SOLE	336,986	0	0
FIDELITY MAGELLAN	Mutual Funds	316184100	515,956	34,512	SH	SOLE	34,512	0	0
FIDELITY S/T TRS BD	Mutual Funds	31635V216	61,161	5,898	SH	OTR	5,898	0	0
FIDELITY S/T TRS BD	Mutual Funds	31635V216	2,536,126	244,565	SH	SOLE	234,713	9,852	0
FIDELITY ST TAX FREE	Mutual Funds	316412204	208,914	17,917	SH	SOLE	17,917	0	0
FINANCIAL SPDR	Equities	81369Y605	37,572	686	SH	OTR	686	0	0
FINANCIAL SPDR	Equities	81369Y605	5,766,295	105,282	SH	SOLE	103,754	1,528	0
FIRST MERCHANTS CORP	Equities	320817109	172,408	4,600	SH	OTR	4,600	0	0
FIRST MERCHANTS CORP	Equities	320817109	19,869,610	530,139	SH	SOLE	522,888	7,251	0
FMB CK A/C #1484931	Cash Equivalents	1484931CK	95,750	95,750	SH	SOLE	95,750	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	1,310,318	1,310,319	SH	OTR	1,310,319	0	0

FMPW INST MONEY	Cash Equivalents	100001999	206,578,610	206,578,597	SH	SOLE	206,026,629	535,659	16,309
FORD MOTOR CO	Equities	345370860	307,598	23,445	SH	SOLE	19,445	4,000	0
FORTINET	Equities	34959E109	20,250	255	SH	OTR	255	0	0
FORTINET	Equities	34959E109	7,526,797	94,784	SH	SOLE	94,687	97	0
FPA NEW INCOME	Mutual Funds	30254T643	4,417,065	438,199	SH	SOLE	438,199	0	0
FRANKLIN ELECTRIC	Equities	35351410X	9,553,000	100,000	SH	SOLE	100,000	0	0
GATEWAY FUND	Mutual Funds	367829884	1,489,781	29,206	SH	SOLE	29,206	0	0
GE	Equities	369604301	218,085	708	SH	SOLE	708	0	0
GOLDMAN SACHS	Equities	38141G104	495,756	564	SH	SOLE	564	0	0
GRACO INC	Equities	384109104	28,690	350	SH	OTR	350	0	0
GRACO INC	Equities	384109104	761,419	9,289	SH	SOLE	8,539	750	0
GRANT COUNTY STATE	Equities	372005991	9,107,075	8,571	SH	SOLE	8,571	0	0
GS EQU DIV & PREM I	Mutual Funds	38143H720	427,985	23,567	SH	SOLE	23,567	0	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	490,167	490,167	SH	OTR	490,167	0	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	6,630,420	6,630,423	SH	SOLE	6,500,031	130,392	0
HCA HOLDINGS	Equities	40412C101	245,102	525	SH	SOLE	525	0	0
HEALTHCARE SPDR	Equities	81369Y209	270,900	1,750	SH	OTR	1,750	0	0
HEALTHCARE SPDR	Equities	81369Y209	10,319,897	66,666	SH	SOLE	66,000	666	0
HOME DEPOT INC	Equities	437076102	58,841	171	SH	OTR	171	0	0
HOME DEPOT INC	Equities	437076102	8,470,022	24,615	SH	SOLE	24,403	212	0
HONEYWELL INTL INC	Equities	438516106	73,354	376	SH	OTR	376	0	0
HONEYWELL INTL INC	Equities	438516106	9,831,951	50,397	SH	SOLE	50,057	340	0
HUBBELL INC	Equities	443510607	222,055	500	SH	SOLE	500	0	0
HUNTINGTON BANCSHARE	Equities	446150104	1,660,065	95,681	SH	SOLE	95,681	0	0
IL TOOL WORKS INC	Equities	452308109	246,300	1,000	SH	SOLE	1,000	0	0
IMPAX INTER SUST ECONOMY FUND I	Mutual Funds	704223742	408,099	33,423	SH	SOLE	33,423	0	0
INDUSTRIAL SPDR	Equities	81369Y704	3,787,720	24,418	SH	SOLE	24,066	352	0
INGERSOLL RAND 5.314 6/15/31	Fixed Income	45687VAE6	470,730	450,000	PRN	SOLE	450,000	0	0
INTEL CORP	Equities	458140100	538,150	14,584	SH	SOLE	14,584	0	0
INTERNATIONAL BUSINE	Equities	459200101	373,225	1,260	SH	SOLE	1,260	0	0
INVESCO	Equities	46090A887	502,199	9,994	SH	OTR	9,994	0	0
INVESCO	Equities	46090A887	11,694,582	232,728	SH	SOLE	231,006	1,722	0
INVESCO BAL RISK CMMDTY FUND	Mutual Funds	00888Y508	407,672	59,689	SH	SOLE	59,689	0	0
INVESCO QQQ TRSER 1	Equities	46090E103	1,172,103	1,908	SH	SOLE	1,908	0	0
INVESCO S&P 500	Equities	46137V357	2,030,536	10,600	SH	SOLE	10,600	0	0
ISHARES INTERM GOV/CRED BOND ET	Equities	464288612	2,572,213	23,961	SH	SOLE	23,961	0	0
ISHARES MSCI US MTUM	Equities	46432F396	463,574	1,852	SH	SOLE	1,852	0	0
ISHARES PREF & INC	Equities	464288687	300,467	9,705	SH	SOLE	9,705	0	0
ISHARES TR	Equities	464287762	249,659	3,835	SH	OTR	3,835	0	0

ISHARES TR	Equities	464287762	21,743	334	SH	SOLE	334	0	0
ISHARES TR	Equities	464287788	167,609	1,300	SH	OTR	1,300	0	0
ISHARES TR	Equities	464287788	240,454	1,865	SH	SOLE	1,865	0	0
ISHARES TR	Equities	464288448	408,663	10,359	SH	SOLE	10,359	0	0
ISHARES TR CORE MSCI	Equities	46432F842	570,397	6,376	SH	OTR	6,376	0	0
ISHARES TR CORE MSCI	Equities	46432F842	14,257,598	159,374	SH	SOLE	156,017	3,357	0
IVY FDS SMALL CAP GR	Mutual Funds	466001872	272,812	12,152	SH	SOLE	12,152	0	0
J P MORGAN CHASE	Equities	46625H100	161,110	500	SH	OTR	500	0	0
J P MORGAN CHASE	Equities	46625H100	25,830,122	80,163	SH	SOLE	80,163	0	0
JACK HENRY & ASSOC	Equities	426281101	32,664	179	SH	OTR	179	0	0
JACK HENRY & ASSOC	Equities	426281101	1,043,968	5,721	SH	SOLE	5,721	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	383,310	2,683	SH	OTR	2,683	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	25,533,060	178,690	SH	SOLE	178,144	546	0
JOHNSON & JOHNSON CO	Equities	478160104	274,623	1,327	SH	OTR	1,327	0	0
JOHNSON & JOHNSON CO	Equities	478160104	13,143,395	63,510	SH	SOLE	62,815	695	0
KEYCORP	Equities	493267108	204,212	9,894	SH	SOLE	9,894	0	0
L RYAN PN DTD 12-1-25 6.5 \$310	Other Assets	LRYAN26PN	269,295	310,880	SH	SOLE	310,880	0	0
L3HARRIS TECH	Equities	502431109	88,071	300	SH	OTR	300	0	0
L3HARRIS TECH	Equities	502431109	5,612,471	19,118	SH	SOLE	18,568	550	0
LA-Z BOY	Equities	505336107	546,453	14,662	SH	SOLE	14,662	0	0
LAM RESEARCH	Equities	512807306	286,042	1,671	SH	OTR	1,671	0	0
LAM RESEARCH	Equities	512807306	23,336,456	136,327	SH	SOLE	136,255	72	0
LANCASTER COLONY	Equities	513847103	772,774	4,700	SH	SOLE	4,700	0	0
LILLY ELI & CO, COM	Equities	532457108	27,518,256	25,606	SH	OTR	25,606	0	0
LILLY ELI & CO, COM	Equities	532457108	26,758,457	24,899	SH	SOLE	24,787	112	0
LINCOLN NATL LIFE	Other Assets	JP55196IP	492,993	1	SH	SOLE	1	0	0
LINDE PLC	Equities	G54950103	22,172	52	SH	OTR	52	0	0
LINDE PLC	Equities	G54950103	8,219,094	19,276	SH	SOLE	18,960	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	43,530	90	SH	OTR	90	0	0
LOCKHEED MARTIN	Equities	539830109	849,325	1,756	SH	SOLE	1,756	0	0
LORD ABBETT SH/DUR C	Mutual Funds	543916704	241,363	61,572	SH	SOLE	61,572	0	0
LOWE'S COMPANIES	Equities	548661107	120,098	498	SH	OTR	498	0	0
LOWE'S COMPANIES	Equities	548661107	15,221,296	63,117	SH	SOLE	62,835	282	0
LT	Other Assets	694120999	1,120,525	48	SH	SOLE	48	0	0
MAINSTAY HY MUNI I	Mutual Funds	56063U521	258,493	22,037	SH	SOLE	22,037	0	0
MARATHON	Equities	56585A102	276,959	1,703	SH	SOLE	1,703	0	0

PETROLEUM									
MASTERCARD	Equities	57636Q104	1,112,074	1,948	SH	SOLE	1,948	0	0
MATERIALS SPDR	Equities	81369Y100	65,395	1,442	SH	OTR	1,442	0	0
MATERIALS SPDR	Equities	81369Y100	4,556,224	100,468	SH	SOLE	98,944	1,524	0
MCDONALD'S CORP, COM	Equities	580135101	85,271	279	SH	OTR	279	0	0
MCDONALD'S CORP, COM	Equities	580135101	7,436,589	24,332	SH	SOLE	24,311	21	0
MERCK & CO INC, COM	Equities	58933Y105	614,613	5,839	SH	SOLE	5,839	0	0
META PLATFORMS INC	Equities	30303M102	167,663	254	SH	OTR	254	0	0
META PLATFORMS INC	Equities	30303M102	14,006,450	21,219	SH	SOLE	21,200	19	0
MFS GROWTH FD CL I	Mutual Funds	552985863	458,783	2,334	SH	SOLE	2,334	0	0
MFS INT'L NEW DISC	Mutual Funds	552981383	647,647	19,235	SH	SOLE	19,235	0	0
MFS MID CAP GRWTH FD	Mutual Funds	552987554	576,500	20,273	SH	SOLE	20,273	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	307,901	9,854	SH	OTR	9,854	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	20,919,860	669,431	SH	SOLE	668,104	1,327	0
MFS VALUE FUND CLI	Mutual Funds	552983694	625,878	12,423	SH	SOLE	12,423	0	0
MICROCHIP TECH	Equities	595017104	811,092	12,729	SH	SOLE	12,729	0	0
MICROSOFT CORP	Equities	594918104	741,389	1,533	SH	OTR	1,533	0	0
MICROSOFT CORP	Equities	594918104	50,118,991	103,633	SH	SOLE	102,482	1,151	0
MLC PROPERTIES LLC	Other Assets	241001999	1,229,700	1	SH	SOLE	1	0	0
MONDELEZ INTL	Equities	609207105	625,289	11,616	SH	SOLE	11,616	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	25,154	25,000	PRN	OTR	25,000	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	608,730	605,000	PRN	SOLE	605,000	0	0
MORGAN STANLEY BANK 4.800 DUE	Cash Equivalents	61768E6B4	76,500	75,000	PRN	SOLE	75,000	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	332,504	11,966	SH	OTR	11,966	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	16,875,990	607,267	SH	SOLE	604,890	2,377	0
MRGAN, DN WTTR, DISC	Equities	617446448	1,182,705	6,662	SH	SOLE	6,662	0	0
MSCI EAFE ISHR	Equities	464287465	253,807	2,643	SH	OTR	2,643	0	0
MSCI EAFE ISHR	Equities	464287465	1,054,601	10,982	SH	SOLE	10,982	0	0
MSCI EMERG MKTS	Equities	46434G103	123,819	1,842	SH	OTR	1,842	0	0
MSCI EMERG MKTS	Equities	46434G103	5,666,243	84,294	SH	SOLE	82,712	1,582	0
MSCI EMG MKT IND ISH	Equities	464287234	123,371	2,255	SH	OTR	2,255	0	0
MSCI EMG MKT IND ISH	Equities	464287234	1,836,834	33,574	SH	SOLE	33,324	250	0
NETFLIX	Equities	64110L106	259,715	2,770	SH	SOLE	2,770	0	0
NEXTERA ENERGY	Equities	65339F101	219,566	2,735	SH	OTR	2,735	0	0
NEXTERA ENERGY	Equities	65339F101	7,293,037	90,845	SH	SOLE	90,390	455	0
NORFOLK SOUTHERN	Equities	655844108	373,315	1,293	SH	SOLE	1,293	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	570,990	55,223	SH	OTR	55,223	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	31,369,308	3,033,801	SH	SOLE	3,002,403	31,398	0

NORTHERN GLOBAL SUST	Mutual Funds	665130308	422,329	16,274	SH	SOLE	16,274	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	120,742	5,804	SH	OTR	5,804	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	8,100,898	389,467	SH	SOLE	389,467	0	0
NORTHROP GRUMMAN	Equities	666807102	575,912	1,010	SH	SOLE	1,010	0	0
NUCOR CORP	Equities	670346105	40,778	250	SH	OTR	250	0	0
NUCOR CORP	Equities	670346105	1,133,125	6,947	SH	SOLE	6,947	0	0
NUVEEN ENH AMT FR	Equities	67071L106	163,061	12,880	SH	SOLE	12,880	0	0
NUVEEN PRE COM	Equities	67073B106	418,825	51,643	SH	SOLE	51,643	0	0
NVIDIA CORP	Equities	67066G104	101,643	545	SH	OTR	545	0	0
NVIDIA CORP	Equities	67066G104	31,187,836	167,227	SH	SOLE	139,871	27,356	0
O'REILLY AUTO	Equities	67103H107	23,259	255	SH	OTR	255	0	0
O'REILLY AUTO	Equities	67103H107	9,573,675	104,963	SH	SOLE	104,888	75	0
OMNICOM GROUP INC	Equities	681919106	41,183	510	SH	OTR	510	0	0
OMNICOM GROUP INC	Equities	681919106	1,183,634	14,658	SH	SOLE	14,658	0	0
OPP STL PATH	Mutual Funds	00143K251	422,338	43,140	SH	SOLE	43,140	0	0
ORACLE SYSTEMS	Equities	68389X105	1,673,692	8,587	SH	SOLE	8,587	0	0
PALO ALTO NETWORKS	Equities	697435105	693,329	3,764	SH	SOLE	3,764	0	0
PARKER HANNIFIN CORP	Equities	701094104	518,586	590	SH	SOLE	590	0	0
PARNASSUS CORE EQ-IN	Mutual Funds	701769101	680,653	12,177	SH	SOLE	12,177	0	0
PEPSICO INC	Equities	713448108	48,510	338	SH	OTR	338	0	0
PEPSICO INC	Equities	713448108	7,313,636	50,959	SH	SOLE	50,343	616	0
PERSIMMONS INC	Other Assets	PERSMSAFE	50,000	29,664	SH	SOLE	29,664	0	0
PFIZER INC	Equities	717081103	9,960	400	SH	OTR	400	0	0
PFIZER INC	Equities	717081103	513,363	20,617	SH	SOLE	20,617	0	0
PHILIP MORRIS INTL	Equities	718172109	2,963,069	18,473	SH	SOLE	18,473	0	0
PHILLIPS 66	Equities	718546104	64,520	500	SH	OTR	500	0	0
PHILLIPS 66	Equities	718546104	1,200,072	9,300	SH	SOLE	9,300	0	0
PIMCO INC FUND INST	Mutual Funds	72201F490	161,534	14,698	SH	SOLE	14,698	0	0
PROCTER & GAMBLE CO,	Equities	742718109	218,978	1,528	SH	OTR	1,528	0	0
PROCTER & GAMBLE CO,	Equities	742718109	9,695,208	67,652	SH	SOLE	66,801	851	0
PROSHARES TR ULTRAPRO QQQ	Equities	74347X831	1,054,400	20,000	SH	SOLE	20,000	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	177,633	11,580	SH	OTR	11,580	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	19,058,288	1,242,395	SH	SOLE	1,240,979	1,416	0
QUICKSILVER ENT LLC	Other Assets	0100QUICK	3,120,000	100	SH	SOLE	100	0	0
RAYTHEON TECH	Equities	75513E101	67,124	366	SH	OTR	366	0	0
RAYTHEON TECH	Equities	75513E101	7,119,221	38,818	SH	SOLE	37,718	1,100	0
REAL ESTATE SEL SEC	Equities	81369Y860	36,517	905	SH	OTR	905	0	0
REAL ESTATE SEL SEC	Equities	81369Y860	4,515,246	111,902	SH	SOLE	110,603	1,299	0

REPUBLIC SERVICES	Equities	760759100	286,741	1,353	SH	SOLE	1,353	0	0
RICHARD G HALSTEAD 4.77 DUE 12	Other Assets	HALSTEAPN	89,650	89,650	SH	SOLE	89,650	0	0
ROGERS MARKETS INC	Equities	ROGERSCSS	400,890	1,743	SH	SOLE	1,743	0	0
ROPER INDUSTRIES INC	Equities	776696106	2,226	5	SH	OTR	5	0	0
ROPER INDUSTRIES INC	Equities	776696106	667,250	1,499	SH	SOLE	1,499	0	0
RUDISILL CENTER RLTY	Equities	1RUDISILL	403,377	250	SH	SOLE	250	0	0
RUSSEL 2000 GWTH	Equities	464287648	226,107	700	SH	SOLE	700	0	0
RUSSEL MC GR IN ISH	Equities	464287481	324,137	2,367	SH	OTR	2,367	0	0
RUSSEL MC GR IN ISH	Equities	464287481	9,079,807	66,305	SH	SOLE	64,963	1,342	0
RUSSELL 1000 GR ISHR	Equities	464287614	662,620	1,400	SH	SOLE	1,400	0	0
RUSSELL 2000 ISHR	Equities	464287655	3,457,317	14,045	SH	SOLE	13,625	420	0
RUSSELL MC IND ISH	Equities	464287499	6,579,958	68,349	SH	SOLE	68,349	0	0
RUSSELL MC VI IN ISH	Equities	464287473	77,860	552	SH	OTR	552	0	0
RUSSELL MC VI IN ISH	Equities	464287473	5,421,962	38,440	SH	SOLE	37,182	1,258	0
S&P 100 ISHR	Equities	464287101	313,818	915	SH	SOLE	915	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	410,834	681	SH	OTR	681	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	8,980,426	14,886	SH	SOLE	14,583	303	0
S&P 500 GR ISHR	Equities	464287309	1,598,189	12,966	SH	OTR	12,966	0	0
S&P 500 GR ISHR	Equities	464287309	30,608,540	248,325	SH	SOLE	245,549	2,776	0
S&P 500 INDEX	Equities	464287200	2,278,795	3,327	SH	SOLE	3,327	0	0
S&P 500 SPDR	Equities	78462F103	3,846,029	5,640	SH	OTR	5,640	0	0
S&P 500 SPDR	Equities	78462F103	8,941,335	13,112	SH	SOLE	13,112	0	0
S&P 500 VAL ISHR	Equities	464287408	725,279	3,420	SH	OTR	3,420	0	0
S&P 500 VAL ISHR	Equities	464287408	17,683,669	83,386	SH	SOLE	82,530	856	0
S&P GLOBAL	Equities	78409V104	58,007	111	SH	OTR	111	0	0
S&P GLOBAL	Equities	78409V104	8,624,303	16,503	SH	SOLE	16,480	23	0
S&P M/C 400 GR ISHR	Equities	464287606	239,003	2,467	SH	OTR	2,467	0	0
S&P M/C 400 GR ISHR	Equities	464287606	11,800,468	121,805	SH	SOLE	119,204	2,601	0
S&P M/C 400 ISHR	Equities	464287507	368,940	5,590	SH	OTR	5,590	0	0
S&P M/C 400 ISHR	Equities	464287507	4,931,190	74,715	SH	SOLE	74,715	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	225,150	1,711	SH	OTR	1,711	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	12,332,220	93,717	SH	SOLE	92,807	910	0
S&P S/C 600 CR ISHR	Equities	464287804	888,130	7,390	SH	OTR	7,390	0	0
S&P S/C 600 CR ISHR	Equities	464287804	25,333,704	210,798	SH	SOLE	207,992	2,806	0
S&P S/C 600 GR ISHR	Equities	464287887	67,757	480	SH	OTR	480	0	0
S&P S/C 600 GR ISHR	Equities	464287887	2,013,083	14,261	SH	SOLE	14,261	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	107,352	944	SH	OTR	944	0	0

S&P S/C 600 VAL ISHR	Equities	464287879	1,998,402	17,573	SH	SOLE	17,195	378	0
S&P TOT US	Equities	464287150	206,530	1,389	SH	SOLE	1,389	0	0
SALESFORCE.COM	Equities	79466L302	411,670	1,554	SH	SOLE	1,554	0	0
SAP AKTIENGESELLSCH	Equities	803054204	13,117	54	SH	OTR	54	0	0
SAP AKTIENGESELLSCH	Equities	803054204	2,781,562	11,451	SH	SOLE	11,435	16	0
SCHLUMBERGER LTD	Equities	806857108	373,092	9,721	SH	SOLE	9,721	0	0
SCHW ST US DIV EQ	Equities	808524797	61,718	2,250	SH	OTR	2,250	0	0
SCHW ST US DIV EQ	Equities	808524797	5,700,777	207,830	SH	SOLE	207,830	0	0
SCHW STR US TIPS ETF	Equities	808524870	806,144	30,432	SH	SOLE	30,432	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	371,777	26,767	SH	OTR	26,767	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	46,453,893	3,344,429	SH	SOLE	3,323,766	20,663	0
SCHWAB FUNDAMENTAL	Mutual Funds	808509442	854,578	26,647	SH	SOLE	26,647	0	0
SCHWAB INT DVD	Equities	808524672	2,305,384	77,310	SH	SOLE	77,310	0	0
SERVICE NOW INC	Equities	81762P102	26,042	170	SH	OTR	170	0	0
SERVICE NOW INC	Equities	81762P102	6,993,736	45,654	SH	SOLE	45,599	55	0
SETTLEMENT AGREEMENT	Other Assets	784221996	1,148,000	1,148,000	SH	SOLE	1,148,000	0	0
SETTLEMENT AGREEMENT	Other Assets	784222994	1,976,154	1,976,154	SH	SOLE	1,976,154	0	0
SHERWIN-WILLIAMS CO	Equities	824348106	642,876	1,984	SH	SOLE	1,984	0	0
SILVER TR ISHR	Equities	46428Q109	213,166	3,309	SH	SOLE	3,309	0	0
SITEONE LANDSCAPE	Equities	82982L103	263,320	2,114	SH	SOLE	2,114	0	0
SNOWFLAKE INC	Equities	833445109	231,644	1,056	SH	SOLE	1,056	0	0
SPDR GOLD	Equities	78463V107	408,596	1,031	SH	SOLE	1,031	0	0
STEEL DYNAMICS	Equities	858119100	283,829	1,675	SH	SOLE	1,675	0	0
STRYKER CORP	Equities	863667101	141,291	402	SH	OTR	402	0	0
STRYKER CORP	Equities	863667101	19,620,110	55,823	SH	SOLE	55,236	587	0
SYNOPSIS INC	Equities	871607107	40,866	87	SH	OTR	87	0	0
SYNOPSIS INC	Equities	871607107	4,890,255	10,411	SH	SOLE	10,399	12	0
SYSCO CORP	Equities	871829107	522,315	7,088	SH	SOLE	6,188	900	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	128,224	604	SH	OTR	604	0	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	2,882,446	13,601	SH	SOLE	13,601	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	385,832	4,732	SH	OTR	4,732	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	6,319,744	77,498	SH	SOLE	77,498	0	0
T ROWE PRICE MID CAP	Mutual Funds	779556406	636,553	6,524	SH	SOLE	6,524	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	61,082	201	SH	OTR	201	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	4,958,269	16,316	SH	SOLE	16,292	24	0
TECH ISHARES ETF	Equities	464287721	1,439,693	7,210	SH	OTR	7,210	0	0
TECH ISHARES ETF	Equities	464287721	32,517,489	162,848	SH	SOLE	161,234	1,614	0
TECHNOLOGY SEL ISH	Equities	81369Y803	10,366	72	SH	OTR	72	0	0
TECHNOLOGY SEL ISH	Equities	81369Y803	9,382,237	65,168	SH	SOLE	65,168	0	0

TESLA MOTORS	Equities	88160R101	670,083	1,490	SH	SOLE	1,490	0	0
TEXAS INSTRS INC	Equities	882508104	18,910	109	SH	OTR	109	0	0
TEXAS INSTRS INC	Equities	882508104	6,682,488	38,518	SH	SOLE	38,486	32	0
THERMO FISHER SCI	Equities	883556102	375,484	648	SH	SOLE	648	0	0
TJX COS INC	Equities	872540109	186,943	1,217	SH	OTR	1,217	0	0
TJX COS INC	Equities	872540109	16,015,071	104,258	SH	SOLE	103,085	1,173	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	77,395	4,780	SH	OTR	4,780	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	497,063	30,704	SH	SOLE	30,704	0	0
TROWE S/C VALUE	Mutual Funds	77957Q301	220,719	4,325	SH	SOLE	4,325	0	0
TWILIO INC	Equities	90138F102	213,360	1,500	SH	SOLE	1,500	0	0
UNION PACIFIC CORP	Equities	907818108	1,102,240	4,765	SH	SOLE	4,615	150	0
UNITEDHEALTH GROUP	Equities	91324P102	447,959	1,357	SH	SOLE	1,357	0	0
UTILITIES SPDR	Equities	81369Y886	68,304	1,600	SH	OTR	1,600	0	0
UTILITIES SPDR	Equities	81369Y886	2,754,359	64,520	SH	SOLE	63,793	727	0
VALERO ENERGY NEW	Equities	91913Y100	1,735,016	10,658	SH	SOLE	10,658	0	0
VAN EXT MKT	Equities	922908652	518,408	2,479	SH	SOLE	2,479	0	0
VAN FTSE DEV MKT	Equities	921943858	868,520	13,903	SH	SOLE	13,903	0	0
VAN GROWTH	Equities	922908736	202,950	416	SH	SOLE	416	0	0
VAN INT-TERM CORP	Equities	92206C870	366,406	4,375	SH	SOLE	4,375	0	0
VAN INTER-TERM	Equities	921937819	677,011	8,693	SH	OTR	8,693	0	0
VAN INTER-TERM	Equities	921937819	22,198,136	285,030	SH	SOLE	281,543	3,487	0
VAN MID-CAP ETF	Equities	922908629	5,548,716	19,119	SH	SOLE	19,119	0	0
VAN SMALL-CAP ETF	Equities	922908751	4,683,082	18,155	SH	SOLE	18,155	0	0
VANG CONS STAP IDX	Mutual Funds	92204A850	1,005,187	9,660	SH	SOLE	9,486	174	0
VANG INST'L INDEX FD	Mutual Funds	922040100	840,271	1,523	SH	SOLE	1,523	0	0
VANGD CONS DISC IDX	Mutual Funds	92204A868	2,007,049	9,849	SH	SOLE	9,677	172	0
VANGD TX MNGD S/C	Mutual Funds	921943403	2,988,705	30,398	SH	SOLE	29,932	466	0
VANGRD FTSE SOC IDX	Mutual Funds	921910717	1,023,826	15,629	SH	SOLE	15,629	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	1,853,577	2,935	SH	OTR	2,935	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	133,166,255	210,769	SH	SOLE	209,173	1,596	0
VANGUARD BAL IND ADM	Mutual Funds	921931200	524,658	10,127	SH	SOLE	10,127	0	0
VANGUARD COMM SERVS	Mutual Funds	92204A777	2,068,178	20,959	SH	SOLE	20,605	354	0
VANGUARD DEV MKT ADM	Mutual Funds	921943809	2,048,542	102,070	SH	SOLE	102,070	0	0
VANGUARD EMERG MKTS	Mutual Funds	922042841	415,492	9,315	SH	SOLE	9,315	0	0
VANGUARD EMG MKT ETF	Equities	922042858	222,835	4,145	SH	SOLE	4,145	0	0
VANGUARD ENRGY IDX	Mutual Funds	92204A843	345,017	5,484	SH	SOLE	5,411	73	0
VANGUARD EQUITY	Mutual Funds	921921300	1,173,658	12,634	SH	OTR	12,634	0	0
VANGUARD	Mutual	921921300	35,264,684	379,571	SH	SOLE	375,771	3,800	0

EQUITY		Funds								
VANGUARD FINL IDX	Mutual Funds	92204A835	1,413,861	21,138	SH	SOLE		20,813	325	0
VANGUARD GNMA ADM	Mutual Funds	922031794	198,146	20,924	SH	SOLE		20,924	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	461,973	1,839	SH	OTR		1,839	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	17,631,380	70,212	SH	SOLE		68,988	1,224	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	216,840	5,012	SH	OTR		5,012	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	7,131,396	164,808	SH	SOLE		164,808	0	0
VANGUARD HIGH YLD BD	Mutual Funds	922031208	307,841	55,268	SH	SOLE		55,268	0	0
VANGUARD HLTHCR IDX	Mutual Funds	92204A827	1,825,490	12,680	SH	SOLE		12,462	218	0
VANGUARD IND EXT ADM	Mutual Funds	922908694	1,127,421	7,108	SH	SOLE		7,108	0	0
VANGUARD INDUSTRIALS	Mutual Funds	92204A819	737,815	4,815	SH	SOLE		4,717	98	0
VANGUARD INFOTEC IDX	Mutual Funds	92204A793	6,361,234	16,487	SH	SOLE		16,197	290	0
VANGUARD INT- TERM	Mutual Funds	921937801	1,993,245	188,756	SH	SOLE		188,756	0	0
VANGUARD INTERMED	Mutual Funds	922031810	21,136	2,367	SH	OTR		2,367	0	0
VANGUARD INTERMED	Mutual Funds	922031810	5,610,849	628,314	SH	SOLE		619,321	8,993	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	399,741	3,505	SH	OTR		3,505	0	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	22,075,699	193,663	SH	SOLE		192,783	880	0
VANGUARD L/C INDEX ADM	Mutual Funds	922908579	3,021,174	19,007	SH	SOLE		19,007	0	0
VANGUARD LARGE CAP	Equities	922908637	276,080	877	SH	SOLE		877	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	693,679	63,062	SH	OTR		63,062	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	8,186,275	744,208	SH	SOLE		744,208	0	0
VANGUARD MID- CAP AD	Mutual Funds	922908645	1,070,263	2,978	SH	OTR		2,978	0	0
VANGUARD MID- CAP AD	Mutual Funds	922908645	64,023,403	178,166	SH	SOLE		175,897	2,269	0
VANGUARD PRIMECAP	Mutual Funds	921936209	31,831	172	SH	OTR		172	0	0
VANGUARD PRIMECAP	Mutual Funds	921936209	1,538,142	8,318	SH	SOLE		8,318	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	28,673	230	SH	OTR		230	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	1,470,373	11,728	SH	SOLE		11,728	0	0
VANGUARD REIT IN ETF	Mutual Funds	922908553	1,269,920	14,351	SH	SOLE		13,640	711	0
VANGUARD RUSSELL 1000 VALUE IND	Equities	92206C714	8,076,250	87,500	SH	SOLE		87,500	0	0
VANGUARD S&P 500 ETF	Equities	922908363	689,843	1,100	SH	OTR		1,100	0	0
VANGUARD S&P 500 ETF	Equities	922908363	34,603,779	55,178	SH	SOLE		55,132	46	0
VANGUARD S/T FED A	Mutual Funds	922031844	2,236,764	216,114	SH	SOLE		216,114	0	0
VANGUARD S/T INV	Mutual	922031836	197,157	18,741	SH	OTR		18,741	0	0

GR	Funds									
VANGUARD S/T INV GR	Mutual Funds	922031836	13,053,910	1,240,862	SH	SOLE	1,240,862	0	0	
VANGUARD SH TX ADM	Mutual Funds	922907803	3,603,536	226,925	SH	SOLE	226,925	0	0	
VANGUARD SHORT TERM	Mutual Funds	921937702	29,320,855	2,835,669	SH	SOLE	2,772,031	63,638	0	
VANGUARD SHORT TERM	Equities	921937827	1,485,569	18,850	SH	OTR	18,850	0	0	
VANGUARD SHORT TERM	Equities	921937827	62,296,389	790,463	SH	SOLE	781,505	8,958	0	
VANGUARD SM CAP VAL	Mutual Funds	921937686	50,839	559	SH	OTR	559	0	0	
VANGUARD SM CAP VAL	Mutual Funds	921937686	1,647,265	18,098	SH	SOLE	18,098	0	0	
VANGUARD SM CP GRWTH	Mutual Funds	921937710	801,649	7,554	SH	SOLE	7,554	0	0	
VANGUARD SMALLCAP AD	Mutual Funds	922908686	551,010	4,460	SH	OTR	4,460	0	0	
VANGUARD SMALLCAP AD	Mutual Funds	922908686	24,184,827	195,702	SH	SOLE	193,403	2,299	0	
VANGUARD TAX EXEMPT	Mutual Funds	922907878	504,141	36,532	SH	OTR	36,532	0	0	
VANGUARD TAX EXEMPT	Mutual Funds	922907878	16,928,211	1,226,680	SH	SOLE	1,189,829	36,851	0	
VANGUARD TOT INTL ST	Mutual Funds	921909818	871,350	21,499	SH	SOLE	21,499	0	0	
VANGUARD TOTAL BOND	Mutual Funds	921937603	16,138,689	1,651,863	SH	SOLE	1,629,752	22,111	0	
VANGUARD TOTAL STOCK	Mutual Funds	922908728	685,690	4,201	SH	SOLE	4,201	0	0	
VANGUARD US GWTH INV	Mutual Funds	921910105	289,643	3,845	SH	SOLE	3,845	0	0	
VANGUARD UTIL IDX	Mutual Funds	92204A769	440,747	4,752	SH	SOLE	4,660	92	0	
VANGUARD VALUE	Mutual Funds	922908678	10,899,818	146,286	SH	SOLE	142,999	3,287	0	
VANGUARD W HI DIV	Equities	921946406	2,261,875	15,760	SH	SOLE	15,760	0	0	
VANGUARD WNDSR AD II	Mutual Funds	922018304	30,782	369	SH	OTR	369	0	0	
VANGUARD WNDSR AD II	Mutual Funds	922018304	3,382,300	40,554	SH	SOLE	38,496	2,058	0	
VERIZON COMM	Equities	92343V104	696,768	17,107	SH	SOLE	17,107	0	0	
VG CALIFORNIA INTERM TAX EXMPT	Mutual Funds	922021407	1,037,831	89,778	SH	SOLE	89,778	0	0	
VG COMMDTY FUND	Mutual Funds	921939708	392,861	15,105	SH	SOLE	15,105	0	0	
VG FTSE AW EX US ETF	Equities	922042775	340,068	4,623	SH	SOLE	4,623	0	0	
VG INFO TECH ETF	Equities	92204A702	35,428	47	SH	OTR	47	0	0	
VG INFO TECH ETF	Equities	92204A702	29,337,871	38,921	SH	SOLE	38,914	7	0	
VG TAX-EXEMPT BND	Equities	922907746	859,708	17,095	SH	SOLE	17,095	0	0	
VG TOT STK MTK IDX	Equities	922908769	284,644	849	SH	SOLE	849	0	0	
VISA	Equities	92826C839	162,379	463	SH	OTR	463	0	0	
VISA	Equities	92826C839	21,406,286	61,037	SH	SOLE	60,645	392	0	
WAL MART STORES INC	Equities	931142103	126,673	1,137	SH	OTR	1,137	0	0	
WAL MART STORES INC	Equities	931142103	19,548,110	175,461	SH	SOLE	173,533	1,928	0	
WASTE	Equities	94106L109	832,921	3,791	SH	SOLE	3,791	0	0	

MANAGEMENT

WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	133,442	6,881 SH	OTR	6,881	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	12,583,888	648,980 SH	SOLE	646,944	2,036	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	175,025	7,035 SH	OTR	7,035	0	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	15,711,816	631,503 SH	SOLE	631,503	0	0
ZOETIS INC	Equities	98978V103	1,007	8 SH	OTR	8	0	0
ZOETIS INC	Equities	98978V103	1,975,248	15,699 SH	SOLE	15,699	0	0