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

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

OMB APPROVAL

OMB Number: 3235-0006
Estimated average burden
hours per response: 23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2024

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: Candy Shannon
Title: Vice President
Phone: 765-747-1315

Signature, Place, and Date of Signing:

Candy Shannon Muncie, IN 04-15-2024
[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: 336
Form 13F Information Table Value Total: 1,329,878,098
(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.]

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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		
					SHRS OR PRN AMT	SH/ PRN	PUT/ CALL			SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101		16,188,171	46,706	SH		SOLE		45,957	515	234
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101		103,286	298	SH		DFND		298	0	0
EATON CORP ADR	FOREIGN EQUITIES	G29183103		719,136	2,300	SH		SOLE		2,300	0	0
LINDE PLC COM	COMMON STOCK	G54950103		9,668,874	20,824	SH		SOLE		20,347	354	123
LINDE PLC COM	COMMON STOCK	G54950103		6,500	14	SH		DFND		14	0	0
ALCON INC COM	FOREIGN EQUITIES	H01301128		1,941,365	23,309	SH		SOLE		23,178	0	131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104		12,121,373	46,778	SH		SOLE		46,163	440	175
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104		238,136	919	SH		DFND		919	0	0
AFLAC INC COM	COMMON STOCK	001055102		475,063	5,533	SH		SOLE		5,533	0	0
ALLERIAN MLP ETF	ETF SPECIALITY	00162Q452		905,678	19,087	SH		SOLE		19,087	0	0
AT&T INC COM	COMMON STOCK	00206R102		273,328	15,539	SH		SOLE		15,539	0	0
ABBOTT LABS COM	COMMON STOCK	002824100		7,688,115	67,642	SH		SOLE		66,359	900	383
ABBOTT LABS COM	COMMON STOCK	002824100		164,125	1,444	SH		DFND		1,444	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109		5,320,763	29,219	SH		SOLE		29,219	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109		36,420	200	SH		DFND		200	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101		7,121,146	14,113	SH		SOLE		13,340	724	49
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101		32,796	65	SH		DFND		65	0	0
ALLIANT CORP COM	COMMON STOCK	018802108		3,617,646	71,780	SH		SOLE		69,975	1,569	236
ALLIANT CORP COM	COMMON STOCK	018802108		135,978	2,698	SH		DFND		2,698	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107		2,486,249	16,329	SH		SOLE		16,189	0	140
ALPHABET INC CL C COM	COMMON STOCK	02079K107		45,678	300	SH		DFND		300	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305		30,225,191	200,261	SH		SOLE		197,560	1,785	916
ALPHABET CL A COM	COMMON STOCK	02079K305		208,733	1,383	SH		DFND		1,383	0	0

AMAZON INC COM	COMMON STOCK	023135106	20,784,115	115,225	SH	SOLE	114,730	218	277
AMAZON INC COM	COMMON STOCK	023135106	19,480	108	SH	DFND	108	0	0
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	327,261	3,801	SH	SOLE	3,801	0	0
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	2,081,808	17,035	SH	SOLE	16,936	17	82
CENCORA, INC COM	COMMON STOCK	03073E105	747,665	3,077	SH	SOLE	3,058	19	0
CENCORA, INC COM	COMMON STOCK	03073E105	21,140	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	6,441,506	14,692	SH	SOLE	14,315	313	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	35,075	80	SH	DFND	80	0	0
AMETEK INC COM	COMMON STOCK	031100100	4,990,679	27,287	SH	SOLE	27,173	69	45
AMETEK INC COM	COMMON STOCK	031100100	8,229	45	SH	DFND	45	0	0
AMGEN INC COM	COMMON STOCK	031162100	3,527,260	12,406	SH	SOLE	12,406	0	0
AMGEN INC COM	COMMON STOCK	031162100	1,705	6	SH	DFND	6	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	15,086,484	130,790	SH	SOLE	130,037	213	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	41,524	360	SH	DFND	360	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	2,818,063	8,118	SH	SOLE	8,016	24	78
ANSYS, INC. COM	COMMON STOCK	03662Q105	3,470	10	SH	DFND	10	0	0
ELEVANCE HEALTH INC COM	COMMON STOCK	036752103	820,313	1,582	SH	SOLE	1,582	0	0
APPLE INC COM	COMMON STOCK	037833100	39,562,671	230,714	SH	SOLE	228,518	1,377	819
APPLE INC COM	COMMON STOCK	037833100	717,982	4,187	SH	DFND	4,187	0	0
APPLIED MATLS INC COM	COMMON STOCK	038222105	643,019	3,118	SH	SOLE	3,118	0	0
ASTRAZENECA ADR	FOREIGN EQUITIES	046353108	4,119,297	60,803	SH	SOLE	60,151	140	512
ASTRAZENECA ADR	FOREIGN EQUITIES	046353108	3,793	56	SH	DFND	56	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	12,701,094	50,858	SH	SOLE	49,870	689	299
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	172,819	692	SH	DFND	692	0	0
BALL CORP COM	COMMON STOCK	058498106	2,818,947	41,849	SH	SOLE	41,849	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	2,131,988	8,616	SH	SOLE	8,168	313	135
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	73,738	298	SH	DFND	298	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	634,440	1	SH	SOLE	1	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	12,305,217	29,263	SH	SOLE	29,128	35	100

BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	119,844	285	SH	DFND	285	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	10,120,964	12,140	SH	SOLE	12,053	15	72
BLACKROCK INC COM	COMMON STOCK	09247X101	26,677	32	SH	DFND	32	0	0
BOOKING HOLDINGS INC COM	COMMON STOCK	09857L108	402,691	111	SH	SOLE	111	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	225,391	4,157	SH	SOLE	4,157	0	0
BROADCOM INC NPV COM	COMMON STOCK	11135F101	29,117,748	21,969	SH	SOLE	21,842	17	110
BROADCOM INC NPV COM	COMMON STOCK	11135F101	87,474	66	SH	DFND	66	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,690,257	30,732	SH	SOLE	28,732	2,000	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	59,526	680	SH	DFND	680	0	0
CME GROUP COM	COMMON STOCK	12572Q105	282,029	1,310	SH	SOLE	1,310	0	0
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	1,727,596	21,660	SH	SOLE	21,660	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	2,132,906	16,194	SH	SOLE	16,194	0	0
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,852,361	5,817	SH	SOLE	5,817	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	6,207,868	16,942	SH	SOLE	16,842	0	100
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	403,969	1,491	SH	SOLE	1,491	0	0
CHEVRON CORP COM	COMMON STOCK	166764100	8,266,166	52,404	SH	SOLE	51,914	400	90
CHEVRON CORP COM	COMMON STOCK	166764100	94,644	600	SH	DFND	600	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	6,074,074	121,726	SH	SOLE	119,706	1,660	360
CISCO SYSTEMS COM	COMMON STOCK	17275R102	103,092	2,066	SH	DFND	2,066	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,800,883	29,436	SH	SOLE	29,436	0	0
COCA COLA CO COM	COMMON STOCK	191216100	24,472	400	SH	DFND	400	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	564,342	6,267	SH	SOLE	6,267	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	9,723,326	224,354	SH	SOLE	221,890	883	1,581
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	30,552	705	SH	DFND	705	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	6,582,815	51,720	SH	SOLE	50,994	593	133
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	68,602	539	SH	DFND	539	0	0
COPART INC COM	COMMON STOCK	217204106	6,034,136	104,183	SH	SOLE	103,668	297	218
COPART INC COM	COMMON STOCK	217204106	4,053	70	SH	DFND	70	0	0
CORNING INC COM	COMMON STOCK	219350105	287,509	8,726	SH	SOLE	8,664	62	0
CORNING INC COM	COMMON	219350105	12,356	375	SH	DFND	375	0	0

	STOCK								
CORTEVA INC COM	COMMON STOCK	22052L104	5,634,463	97,704	SH	SOLE	97,065	133	506
CORTEVA INC COM	COMMON STOCK	22052L104	35,120	609	SH	DFND	609	0	0
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	18,057,631	24,648	SH	SOLE	24,270	239	139
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	134,067	183	SH	DFND	183	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	5,328,996	47,341	SH	SOLE	47,062	72	207
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	20,824	185	SH	DFND	185	0	0
CUMMINS INC COM	COMMON STOCK	231021106	6,145,276	20,857	SH	SOLE	20,835	0	22
CUMMINS INC COM	COMMON STOCK	231021106	56,865	193	SH	DFND	193	0	0
DANAHER CORP COM	COMMON STOCK	235851102	10,946,542	43,836	SH	SOLE	42,933	779	124
DANAHER CORP COM	COMMON STOCK	235851102	137,094	549	SH	DFND	549	0	0
DEERE & CO COM	COMMON STOCK	244199105	1,800,615	4,384	SH	SOLE	4,384	0	0
DIMENSIONAL ETF TRUST US CORE EQUITY 2	ETF LARGE CAP/MULTI-CAP	25434V708	1,229,659	38,487	SH	SOLE	38,487	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	4,385,147	35,839	SH	SOLE	35,140	484	215
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	28,630	234	SH	DFND	234	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	404,450	8,224	SH	SOLE	8,049	0	175
EOG RESOURCES INC COM	COMMON STOCK	26875P101	8,309,572	65,001	SH	SOLE	63,783	564	654
EOG RESOURCES INC COM	COMMON STOCK	26875P101	16,617	130	SH	DFND	130	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,148,028	4,972	SH	SOLE	4,487	350	135
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	7,031,065	73,579	SH	SOLE	73,359	132	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	27,901	292	SH	DFND	292	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	565,058	4,982	SH	SOLE	4,982	0	0
EXTRA SPACE STORAGE REIT	REAL ESTATE INVESTMENT TRUST	30225T102	414,246	2,818	SH	SOLE	2,818	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	3,693,621	31,776	SH	SOLE	30,976	700	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	31,966	275	SH	DFND	275	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	3,600,425	7,415	SH	SOLE	7,360	14	41
META PLATFORMS INC	COMMON STOCK	30303M102	7,283	15	SH	DFND	15	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	3,569,268	102,301	SH	SOLE	101,581	720	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	73,269	2,100	SH	DFND	2,100	0	0

FORTINET INC COM	COMMON STOCK	34959E109	6,593,944	96,532	SH	SOLE	95,915	149	468
FORTINET INC COM	COMMON STOCK	34959E109	9,357	137	SH	DFND	137	0	0
FOX COM	COMMON STOCK	35137L105	323,667	10,351	SH	SOLE	10,022	0	329
GENERAL MILLS COM	COMMON STOCK	370334104	235,798	3,370	SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	2,656,536	17,147	SH	SOLE	16,595	469	83
GENUINE PARTS CO COM	COMMON STOCK	372460105	177,858	1,148	SH	DFND	1,148	0	0
GRACO INC COM	COMMON STOCK	384109104	7,305,998	78,174	SH	SOLE	76,932	1,003	239
GRACO INC COM	COMMON STOCK	384109104	54,672	585	SH	DFND	585	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	1,345,513	7,745	SH	SOLE	7,700	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	28,143	162	SH	DFND	162	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	11,102,034	28,943	SH	SOLE	28,555	219	169
HOME DEPOT INC COM	COMMON STOCK	437076102	98,580	257	SH	DFND	257	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	6,470,226	31,524	SH	SOLE	31,039	323	162
HONEYWELL INTL INC COM	COMMON STOCK	438516106	59,932	292	SH	DFND	292	0	0
HUBBELL INC COM	COMMON STOCK	443510607	207,520	500	SH	SOLE	500	0	0
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	1,323,784	94,895	SH	SOLE	94,895	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	502,559	1,873	SH	SOLE	1,873	0	0
INTEL CORP COM	COMMON STOCK	458140100	2,041,458	46,229	SH	SOLE	45,829	0	400
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	19,814,765	397,251	SH	SOLE	391,389	5,194	668
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	498,500	9,994	SH	DFND	9,994	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,259,545	13,341	SH	SOLE	13,059	282	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	136,172	804	SH	DFND	804	0	0
S&P 100 INDEX ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287101	226,380	915	SH	SOLE	915	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	520,065	4,222	SH	SOLE	3,865	357	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,695,968	3,226	SH	SOLE	3,226	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	56,252,320	574,356	SH	SOLE	566,350	6,536	1,470
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	897,228	9,161	SH	DFND	9,161	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	1,778,723	43,310	SH	SOLE	43,060	250	0
MSCI EMERGING MARKET INDEX	ETF EMERGING MARKET	464287234	92,612	2,255	SH	DFND	2,255	0	0

ETF ISHARES										
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	25,627,270	303,498	SH	SOLE	298,745	4,563	190	
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	946,065	11,204	SH	DFND	11,204	0	0	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	16,783,472	89,843	SH	SOLE	89,090	695	58	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	315,148	1,687	SH	DFND	1,687	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	1,107,336	13,866	SH	SOLE	13,866	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	211,069	2,643	SH	DFND	2,643	0	0	
RUSSELL MID CAP VALUE INDEX ISHARES ETF	ETF MID CAP	464287473	2,922,744	23,321	SH	SOLE	23,014	263	44	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	6,954,458	60,930	SH	SOLE	59,915	965	50	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	205,452	1,800	SH	DFND	1,800	0	0	
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	7,484,793	89,010	SH	SOLE	89,010	0	0	
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	5,187,536	85,406	SH	SOLE	84,481	925	0	
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	126,946	2,090	SH	DFND	2,090	0	0	
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,406,908	10,253	SH	SOLE	9,478	675	100	
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	4,009,018	22,383	SH	SOLE	22,383	0	0	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,765,587	150,856	SH	SOLE	147,563	2,837	456	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	168,538	1,847	SH	DFND	1,847	0	0	
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	873,268	2,591	SH	SOLE	2,591	0	0	
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	366,649	1,354	SH	SOLE	1,354	0	0	
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	5,526,215	26,278	SH	SOLE	25,593	420	265	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	14,737,553	124,589	SH	SOLE	122,773	1,322	494	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	231,965	1,961	SH	DFND	1,961	0	0	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	27,274,595	201,945	SH	SOLE	199,035	2,306	604	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	1,196,631	8,860	SH	DFND	8,860	0	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	188,310	1,498	SH	SOLE	1,370	128	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	75,426	600	SH	DFND	600	0	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	225,934	3,650	SH	SOLE	3,350	300	0	

ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	237,386	3,835	SH	DFND	3,835	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	191,680	2,004	SH	SOLE	2,004	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	124,345	1,300	SH	DFND	1,300	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	32,556,837	294,581	SH	SOLE	290,048	4,160	373
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	475,788	4,305	SH	DFND	4,305	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	241,843	3,576	SH	SOLE	3,420	156	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	4,064,945	39,558	SH	SOLE	38,924	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	34,116	332	SH	DFND	332	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	3,982,791	30,466	SH	SOLE	30,268	92	106
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	62,226	476	SH	DFND	476	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	3,290,795	36,700	SH	SOLE	36,064	528	108
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	151,452	1,689	SH	DFND	1,689	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	276,977	9,878	SH	SOLE	9,878	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	393,499	12,213	SH	SOLE	12,213	0	0
I SHARES DOMESTIC EQUITY ETF	ETF LARGE CAP/MULTI-CAP	46429B663	201,794	1,831	SH	SOLE	1,831	0	0
ISHARES MSCI USA QUALITY FACTOR	ETF LARGE CAP/MULTI-CAP	46432F339	208,887	1,271	SH	SOLE	1,271	0	0
ISHARES TR CORE MSCI EAFE	ETF INTERNATIONAL	46432F842	6,216,955	83,765	SH	SOLE	83,355	290	120
ISHARES TR CORE MSCI EAFE	ETF INTERNATIONAL	46432F842	111,330	1,500	SH	DFND	1,500	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	3,266,736	63,323	SH	SOLE	61,993	1,248	82
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	329,142	5,669	SH	SOLE	5,669	0	0
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	12,146,550	60,642	SH	SOLE	60,382	0	260
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	100,150	500	SH	DFND	500	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	12,097,049	76,473	SH	SOLE	75,243	788	442
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	254,368	1,608	SH	DFND	1,608	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	323,373	2,500	SH	SOLE	2,100	400	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	7,267,493	34,104	SH	SOLE	33,179	570	355
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	77,142	362	SH	DFND	362	0	0

LA-Z BOY INC COM	COMMON STOCK	505336107	857,281	22,794	SH	SOLE	22,794	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	17,234,477	17,739	SH	SOLE	17,651	35	53
LAM RESEARCH CORP COM	COMMON STOCK	512807108	97,155	100	SH	DFND	100	0	0
LANCASTER COLONY CORP COM	COMMON STOCK	513847103	975,861	4,700	SH	SOLE	4,700	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	19,640,967	25,247	SH	SOLE	24,989	126	132
LILLY ELI & CO COM	COMMON STOCK	532457108	20,522,581	26,380	SH	DFND	26,380	0	0
LINCOLN NATL CORP IND COM	COMMON STOCK	534187109	318,882	9,987	SH	SOLE	9,987	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	7,165,262	15,753	SH	SOLE	15,496	176	81
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	53,672	118	SH	DFND	118	0	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	17,367,012	68,179	SH	SOLE	67,395	327	457
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	120,739	474	SH	DFND	474	0	0
MARATHON PETROLEUM CORP COM	COMMON STOCK	56585A102	344,161	1,708	SH	SOLE	1,708	0	0
MASTERCARD INC COM	COMMON STOCK	57636Q104	809,515	1,681	SH	SOLE	1,656	0	25
MCDONALDS CORP COM	COMMON STOCK	580135101	6,230,442	22,099	SH	SOLE	21,995	42	62
MCDONALDS CORP COM	COMMON STOCK	580135101	89,373	317	SH	DFND	317	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	627,288	4,754	SH	SOLE	4,754	0	0
MICROSOFT CORP COM	COMMON STOCK	594918104	43,698,908	103,870	SH	SOLE	102,224	1,198	448
MICROSOFT CORP COM	COMMON STOCK	594918104	677,339	1,610	SH	DFND	1,610	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	9,682,146	107,929	SH	SOLE	104,918	2,207	804
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	41,175	459	SH	DFND	459	0	0
MORGAN STANLEY DEAN WITTER COM	COMMON STOCK	617446448	847,158	8,998	SH	SOLE	8,998	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	5,681,690	88,917	SH	SOLE	88,135	537	245
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	225,630	3,531	SH	DFND	3,531	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	1,091,287	11,612	SH	SOLE	11,485	0	127
NORTHWEST BANCSHARES INC COM	COMMON STOCK	667340103	117,432	10,080	SH	SOLE	10,080	0	0
NUCOR CORP COM	COMMON STOCK	670346105	1,957,809	9,893	SH	SOLE	9,740	28	125
NUCOR CORP COM	COMMON STOCK	670346105	53,433	270	SH	DFND	270	0	0
NVIDIA CORP COM	COMMON	67066G104	16,754,507	18,543	SH	SOLE	15,683	2,730	130

	STOCK									
NUVEEN ENH AMT FR MUNI CRED	CLOSED END FIXED TAX FREE	67071L106	156,491	12,880	SH	SOLE	12,880	0	0	
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	7,546,416	6,685	SH	SOLE	6,644	9	32	
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	2,256	2	SH	DFND	2	0	0	
OMNICOM GROUP INC COM	COMMON STOCK	681919106	4,441,227	45,900	SH	SOLE	44,637	1,047	216	
OMNICOM GROUP INC COM	COMMON STOCK	681919106	31,737	328	SH	DFND	328	0	0	
ORACLE CORP COM	COMMON STOCK	68389X105	1,750,860	13,939	SH	SOLE	13,784	0	155	
ORACLE CORP COM	COMMON STOCK	68389X105	18,841	150	SH	DFND	150	0	0	
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	466,538	1,642	SH	SOLE	1,642	0	0	
PEPSICO INC COM	COMMON STOCK	713448108	15,542,963	88,813	SH	SOLE	87,814	676	323	
PEPSICO INC COM	COMMON STOCK	713448108	244,837	1,399	SH	DFND	1,399	0	0	
PFIZER INC COM	COMMON STOCK	717081103	616,793	22,227	SH	SOLE	22,227	0	0	
PFIZER INC COM	COMMON STOCK	717081103	25,363	914	SH	DFND	914	0	0	
PHILLIPS 66 COM	COMMON STOCK	718546104	2,069,840	12,672	SH	SOLE	12,672	0	0	
PHILLIPS 66 COM	COMMON STOCK	718546104	81,670	500	SH	DFND	500	0	0	
POOL CORPORATION COM	COMMON STOCK	73278L105	612,511	1,518	SH	SOLE	1,518	0	0	
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	2,619,629	21,487	SH	SOLE	20,859	518	110	
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	8,046	66	SH	DFND	66	0	0	
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	10,692,646	65,903	SH	SOLE	64,969	879	55	
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	250,836	1,546	SH	DFND	1,546	0	0	
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	290,050	1,000	SH	SOLE	1,000	0	0	
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	5,579,531	57,209	SH	SOLE	55,995	1,148	66	
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	1,170	12	SH	DFND	12	0	0	
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	397,620	2,077	SH	SOLE	2,077	0	0	
ROPER INDS INC NEW COM	COMMON STOCK	776696106	1,408,772	2,512	SH	SOLE	2,441	0	71	
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,804	5	SH	DFND	5	0	0	
S&P GLOBAL INC COM	COMMON STOCK	78409V104	5,450,296	12,811	SH	SOLE	12,647	27	137	
S&P GLOBAL INC COM	COMMON STOCK	78409V104	8,507	20	SH	DFND	20	0	0	
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	7,089,676	13,554	SH	SOLE	13,554	0	0	

S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	3,268,664	6,249	SH	DFND	6,249	0	0
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	668,316	9,150	SH	SOLE	9,150	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	10,074,495	18,107	SH	SOLE	17,706	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	175,262	315	SH	DFND	315	0	0
SALESFORCE.COM COM	COMMON STOCK	79466L302	996,266	3,308	SH	SOLE	3,308	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	6,813,697	124,318	SH	SOLE	122,794	496	1,028
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	6,301	115	SH	DFND	115	0	0
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	9,774,486	135,121	SH	SOLE	134,327	241	553
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	7,378	102	SH	DFND	102	0	0
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	4,419,146	182,234	SH	SOLE	182,234	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	11,074,555	137,351	SH	SOLE	137,351	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	92,723	1,150	SH	DFND	1,150	0	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	965,608	18,516	SH	SOLE	18,516	0	0
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	5,874,413	63,242	SH	SOLE	62,377	760	105
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	121,313	1,306	SH	DFND	1,306	0	0
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	9,970,909	67,495	SH	SOLE	66,627	820	48
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	252,322	1,708	SH	DFND	1,708	0	0
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	7,608,443	99,641	SH	SOLE	98,428	1,054	159
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	239,541	3,137	SH	DFND	3,137	0	0
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	5,894,484	32,055	SH	SOLE	31,545	407	103
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	104,265	567	SH	DFND	567	0	0
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	3,424,736	36,280	SH	SOLE	35,889	373	18
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	130,272	1,380	SH	DFND	1,380	0	0
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	4,759,677	113,032	SH	SOLE	111,908	1,002	122
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	28,887	686	SH	DFND	686	0	0
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	3,066,650	24,347	SH	SOLE	24,137	188	22
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	7,875,682	37,815	SH	SOLE	37,732	0	83
COMM SERVICES	COMMON	81369Y852	4,656,800	57,035	SH	SOLE	55,959	765	311

SPDR	STOCK									
COMM SERVICES SPDR	COMMON STOCK	81369Y852	39,028	478	SH	DFND	478	0	0	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	5,658,240	143,178	SH	SOLE	140,076	1,373	1,729	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	5,413	137	SH	DFND	137	0	0	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,531,291	38,559	SH	SOLE	38,092	443	24	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	52,520	800	SH	DFND	800	0	0	
SERVICE NOW INC COM	COMMON STOCK	81762P102	9,109,033	11,948	SH	SOLE	11,869	23	56	
SERVICE NOW INC COM	COMMON STOCK	81762P102	6,860	9	SH	DFND	9	0	0	
SHERWIN-WILLIAMS CO COM	COMMON STOCK	824348106	647,403	1,864	SH	SOLE	1,864	0	0	
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	1,027,218	5,885	SH	SOLE	5,885	0	0	
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	173,677	995	SH	DFND	995	0	0	
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	370,685	2,945	SH	SOLE	2,545	400	0	
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	9,440	75	SH	DFND	75	0	0	
STARBUCKS CORP COM	COMMON STOCK	855244109	2,472,808	27,058	SH	SOLE	26,848	0	210	
STRYKER CORP COM	COMMON STOCK	863667101	21,900,131	61,198	SH	SOLE	60,362	629	207	
STRYKER CORP COM	COMMON STOCK	863667101	161,392	451	SH	DFND	451	0	0	
SYSCO CORP COM	COMMON STOCK	871829107	690,030	8,500	SH	SOLE	7,600	900	0	
TJX COS INC NEW COM	COMMON STOCK	872540109	11,437,476	112,775	SH	SOLE	111,053	1,297	425	
TJX COS INC NEW COM	COMMON STOCK	872540109	47,462	468	SH	DFND	468	0	0	
TESLA MOTORS INC COM	COMMON STOCK	88160R101	381,286	2,169	SH	SOLE	2,169	0	0	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	6,425,224	36,883	SH	SOLE	36,632	173	78	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	23,517	135	SH	DFND	135	0	0	
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	957,831	1,648	SH	SOLE	1,648	0	0	
TORO CO COM	COMMON STOCK	891092108	363,583	3,968	SH	SOLE	3,968	0	0	
US BANCORP DEL COM	COMMON STOCK	902973304	262,298	5,868	SH	SOLE	5,218	650	0	
UNION PAC CORP COM	COMMON STOCK	907818108	2,504,283	10,183	SH	SOLE	10,033	150	0	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	442,761	2,979	SH	SOLE	2,929	0	50	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	17,435,023	35,244	SH	SOLE	34,856	193	195	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	48,973	99	SH	DFND	99	0	0	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	2,994,579	17,544	SH	SOLE	17,544	0	0	
VANGUARD INTERMEDIATE-	ETF FIXED TAXABLE	921937819	13,097,116	173,703	SH	SOLE	170,845	2,404	454	

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VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	103,222	1,369	SH	DFND		1,369	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	8,526,988	111,217	SH	SOLE		111,217	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	914,443	11,927	SH	DFND		11,927	0	0
VANGUARD FTSE DEV MARKET ETF	ETF INTERNATIONAL	921943858	376,500	7,506	SH	SOLE		7,506	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	2,294,564	18,965	SH	SOLE		18,914	51	0
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	6,105,440	124,147	SH	SOLE		122,505	1,328	314
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	146,900	2,987	SH	DFND		2,987	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	26,376,366	50,305	SH	SOLE		50,280	0	25
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	10,486	20	SH	DFND		20	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,431,059	24,400	SH	SOLE		24,400	0	0
VANGUARD S/T CORP	ETF FIXED TAXABLE	92206C409	224,893	2,909	SH	SOLE		2,909	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	529,191	6,573	SH	SOLE		6,573	0	0
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	664,042	13,126	SH	SOLE		13,126	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	20,439,331	42,520	SH	SOLE		42,520	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	480,700	1,000	SH	DFND		1,000	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	2,586,633	29,914	SH	SOLE		28,992	922	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	131,261	1,518	SH	DFND		1,518	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	5,870,453	23,495	SH	SOLE		23,495	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,577,858	6,581	SH	SOLE		6,581	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	518,797	2,960	SH	SOLE		2,960	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	5,715,881	25,005	SH	SOLE		25,005	0	0
US TOTAL STOCK MARKET INDEX ETF VANGUARD	ETF LARGE CAP/MULTI-CAP	922908769	442,592	1,703	SH	SOLE		1,703	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	4,473,969	106,653	SH	SOLE		106,292	111	250
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	45,472	1,084	SH	DFND		1,084	0	0
VISA COM	COMMON STOCK	92826C839	19,632,088	70,349	SH	SOLE		69,679	443	227
VISA COM	COMMON STOCK	92826C839	85,951	308	SH	DFND		308	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	11,846,280	196,883	SH	SOLE		194,003	2,154	726
WAL MART STORES INC COM	COMMON STOCK	931142103	57,219	951	SH	DFND		951	0	0

WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	984,961	4,621 SH	SOLE	4,621	0	0
ZOETIS INC COM	COMMON STOCK	98978V103	330,633	1,954 SH	SOLE	1,894	0	60