

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

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

OMB APPROVAL

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

Report for the Calendar Year or Quarter Ended: 09-30-2025

Check here if Amendment Amendment Number:
This Amendment (Check only one.): is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: FIRST MERCHANTS CORP
Address: 200 East Jackson Street
Muncie, IN 47305
Form 13F File Number: 028-13037
CRD Number (if applicable):
SEC File Number (if applicable):

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

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

Signature, Place, and Date of Signing:

Kimbra Edwards Muncie, IN 10-03-2025
[Signature] [City, State] [Date]

Report Type (Check only one.):

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

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0
Form 13F Information Table Entry Total: 523
Form 13F Information Table Value Total: 2,652,618,673
(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

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

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

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		250,588	11,172	SH		SOLE		11,172	0	0
A/B/I - FMB MTG LOAN	Other Assets	845558MLN		1	150,000	SH		SOLE		150,000	0	0
A/B/I FMB LOC5927668	Other Assets	3546640LC		1	460,000	SH		SOLE		460,000	0	0
A/B/I-LOC#5299624	Other Assets	ASBEITLOC		1	1,000,000	SH		SOLE		1,000,000	0	0
ABBOTT LABS COMMON	Equities	002824100		166,086	1,240	SH		OTR		1,240	0	0
ABBOTT LABS COMMON	Equities	002824100		5,815,005	43,415	SH		SOLE		42,515	900	0
ABBVIE	Equities	00287Y109		22,922	99	SH		OTR		99	0	0
ABBVIE	Equities	00287Y109		12,941,465	55,893	SH		SOLE		55,577	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		79,898	324	SH		OTR		324	0	0
ACCENTURE PLC	Equities	G1151C101		10,255,108	41,586	SH		SOLE		41,107	479	0
ADOBE SYSTEMS INC	Equities	00724F101		8,113	23	SH		OTR		23	0	0
ADOBE SYSTEMS INC	Equities	00724F101		3,538,435	10,031	SH		SOLE		9,321	710	0
AFLAC INC	Equities	001055102		567,771	5,083	SH		SOLE		5,083	0	0
AGGREGATE BOND ISHR	Equities	464287226		886,812	8,846	SH		OTR		8,846	0	0
AGGREGATE BOND ISHR	Equities	464287226		32,111,980	320,319	SH		SOLE		317,325	2,994	0
ALCON INC	Equities	H01301128		907,383	12,178	SH		SOLE		12,178	0	0
ALLERIAN MLP ETF	Equities	00162Q452		895,753	19,087	SH		SOLE		19,087	0	0
ALLIANT CORP	Equities	018802108		33,705	500	SH		OTR		500	0	0
ALLIANT CORP	Equities	018802108		1,322,315	19,616	SH		SOLE		18,216	1,400	0
ALPHABET CL A	Equities	02079K305		427,613	1,759	SH		OTR		1,759	0	0

ALPHABET CL A	Equities	02079K305	46,554,866	191,505	SH	SOLE	189,883	1,622	0
ALPHABET INC CL C	Equities	02079K107	73,065	300	SH	OTR	300	0	0
ALPHABET INC CL C	Equities	02079K107	2,784,020	11,431	SH	SOLE	11,431	0	0
ALTRIA GROUP INC	Equities	02209S103	1,283,216	19,425	SH	SOLE	19,425	0	0
AM NEW WORLD FD F3	Mutual Funds	649280773	543,078	5,714	SH	SOLE	5,714	0	0
AMAZON	Equities	023135106	84,754	386	SH	OTR	386	0	0
AMAZON	Equities	023135106	27,981,781	127,439	SH	SOLE	127,338	101	0
AMERICAN BALANCED F2	Mutual Funds	024071821	239,475	6,207	SH	SOLE	6,207	0	0
AMERICAN CENTURY ULT	Mutual Funds	025083882	1,713,751	16,561	SH	SOLE	16,561	0	0
AMERICAN ELEC PWR IN	Equities	025537101	299,700	2,664	SH	SOLE	2,664	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	57,308	887	SH	OTR	887	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	832,749	12,890	SH	SOLE	12,890	0	0
AMERICAN WTR CO	Equities	030420103	1,556,144	11,180	SH	SOLE	11,180	0	0
AMERIPRISE FINL	Equities	03076C106	85,969	175	SH	OTR	175	0	0
AMERIPRISE FINL	Equities	03076C106	5,622,848	11,446	SH	SOLE	11,146	300	0
AMETEK INC	Equities	031100100	27,448	146	SH	OTR	146	0	0
AMETEK INC	Equities	031100100	5,822,924	30,973	SH	SOLE	30,934	39	0
AMGEN INC	Equities	031162100	1,693	6	SH	OTR	6	0	0
AMGEN INC	Equities	031162100	2,737,058	9,699	SH	SOLE	9,699	0	0
AMPHENOL CORPORATION	Equities	032095101	205,425	1,660	SH	OTR	1,660	0	0
AMPHENOL CORPORATION	Equities	032095101	28,000,541	226,267	SH	SOLE	226,064	203	0
APPLE INC	Equities	037833100	935,256	3,673	SH	OTR	3,673	0	0
APPLE INC	Equities	037833100	51,706,186	203,064	SH	SOLE	201,792	1,272	0
APPLIED MATLS INC	Equities	038222105	397,400	1,941	SH	SOLE	1,941	0	0
ARTISAN DEV WORLD FD	Mutual Funds	04314H618	594,473	23,205	SH	SOLE	23,205	0	0
ASSIGN. OF BEN. INT.	Other Assets	103005997	1	100,000	SH	SOLE	100,000	0	0
ASTRAZENECA	Equities	046353108	24,013	313	SH	OTR	313	0	0
ASTRAZENECA	Equities	046353108	7,332,744	95,578	SH	SOLE	95,226	352	0
AT&T	Equities	00206R102	325,861	11,539	SH	SOLE	11,539	0	0
AUNT DIANA FUDGE	Equities	169001997	563,203	900	SH	SOLE	900	0	0
AUTO DATA PROCESSING	Equities	053015103	236,855	807	SH	OTR	807	0	0
AUTO DATA PROCESSING	Equities	053015103	12,956,851	44,146	SH	SOLE	43,473	673	0
AUTOZONE INC	Equities	053332102	257,414	60	SH	SOLE	60	0	0
AVANTIS US SMALL CAP	Equities	025072877	62,206	625	SH	OTR	625	0	0
AVANTIS US SMALL CAP	Equities	025072877	15,399,978	154,727	SH	SOLE	154,707	20	0
BAE SYSTEMS PLC ADR	Equities	05523R107	42,688	385	SH	OTR	385	0	0
BAE SYSTEMS PLC ADR	Equities	05523R107	7,189,871	64,845	SH	SOLE	63,970	875	0
BALL CORP, COMMON	Equities	058498106	1,687,810	33,475	SH	SOLE	33,475	0	0
BANK OF	Equities	063671101	353,759	2,716	SH	SOLE	2,716	0	0

MONTREAL										
BARCLAY CONV SEC SDR	Equities	78464A359	930,431	10,281	SH	SOLE		10,281	0	0
BEAMAN FAMILY FARMS	Equities	RECORD68A	1,310,000	1	SH	SOLE		1	0	0
BECTON DICKINSON	Equities	075887109	27,140	145	SH	OTR		145	0	0
BECTON DICKINSON	Equities	075887109	667,448	3,566	SH	SOLE		3,566	0	0
BERKSHIRE HATH CL A	Equities	084670108	2,262,600	3	SH	SOLE		3	0	0
BERKSHIRE HATHAWAY	Equities	084670702	130,210	259	SH	OTR		259	0	0
BERKSHIRE HATHAWAY	Equities	084670702	7,422,453	14,764	SH	SOLE		14,764	0	0
BETHEL INVSTMNTS LLC	Other Assets	062420310	439,350	435	SH	OTR		435	0	0
BETHEL INVSTMNTS III	Other Assets	BTHIII LLC	749,990	6	SH	OTR		6	0	0
BIOTECH INDEX ISHR	Equities	464287556	594,083	4,115	SH	SOLE		3,440	675	0
BLACKBIRD FARMS	Other Assets	694118993	1,083,000	48	SH	SOLE		48	0	0
BLACKROCK	Equities	09290D101	39,640	34	SH	OTR		34	0	0
BLACKROCK	Equities	09290D101	12,926,001	11,087	SH	SOLE		11,078	9	0
BLACKSTONE GROUP	Equities	09260D107	431,738	2,527	SH	SOLE		2,527	0	0
BNY MLN DYN VAL A	Mutual Funds	05587N679	365,657	7,354	SH	SOLE		7,354	0	0
BOOKING	Equities	09857L108	745,099	138	SH	SOLE		138	0	0
BROADCOM INC NPV	Equities	11135F101	576,023	1,746	SH	OTR		1,746	0	0
BROADCOM INC NPV	Equities	11135F101	53,732,772	162,871	SH	SOLE		162,782	89	0
BROWN & BROWN	Equities	115236101	70,811	755	SH	OTR		755	0	0
BROWN & BROWN	Equities	115236101	8,548,865	91,149	SH	SOLE		89,060	2,089	0
CALVERT BOND FD	Mutual Funds	131618787	269,321	18,197	SH	SOLE		18,197	0	0
CAN NATL RAILWAY	Equities	136375102	454,149	4,816	SH	SOLE		4,816	0	0
CARDINAL HEALTH INC	Equities	14149Y108	334,639	2,132	SH	SOLE		2,132	0	0
CASEY'S GEN STORE	Equities	147528103	2,045,328	3,618	SH	SOLE		3,618	0	0
CATERPILLAR	Equities	149123101	5,243,879	10,990	SH	SOLE		10,990	0	0
CDM ASSOC LLC	Other Assets	CDMASOLLC	4,573,333	40	SH	SOLE		40	0	0
CENCORA, INC	Equities	03073E105	609,434	1,950	SH	SOLE		1,950	0	0
CHARLES SCHWAB CORP	Equities	808513105	39,047	409	SH	OTR		409	0	0
CHARLES SCHWAB CORP	Equities	808513105	11,299,065	118,352	SH	SOLE		118,243	109	0
CHEVRON CORP	Equities	166764100	6,218,899	40,047	SH	SOLE		39,647	400	0
CHUBB LIMITED	Equities	H1467J104	248,662	881	SH	OTR		881	0	0
CHUBB LIMITED	Equities	H1467J104	11,929,296	42,265	SH	SOLE		41,877	388	0
CISCO SYSTEMS	Equities	17275R102	129,998	1,900	SH	OTR		1,900	0	0
CISCO SYSTEMS	Equities	17275R102	4,768,463	69,694	SH	SOLE		68,094	1,600	0
CME	Equities	12572Q105	489,044	1,810	SH	SOLE		1,810	0	0
COCA COLA CO, COMMON	Equities	191216100	1,676,968	25,286	SH	SOLE		25,286	0	0
COLGATE	Equities	194162103	354,134	4,430	SH	SOLE		4,430	0	0

PALMOLIVE, C									
COLUMBIA CONTRARIAN	Mutual Funds	19766M709	296,458	7,094	SH	SOLE	7,094	0	0
COLUMBIA CORP INC FUND I	Mutual Funds	19765N518	1,367,593	146,895	SH	SOLE	146,895	0	0
COLUMBIA ULTRA SHORT DURATION M	Mutual Funds	19766J219	150,166	14,972	SH	SOLE	14,972	0	0
COMCAST CL A	Equities	20030N101	32,111	1,022	SH	OTR	1,022	0	0
COMCAST CL A	Equities	20030N101	5,410,493	172,199	SH	SOLE	171,505	694	0
COMM SERVICES	Equities	81369Y852	42,732	361	SH	OTR	361	0	0
COMM SERVICES	Equities	81369Y852	5,540,545	46,807	SH	SOLE	46,344	463	0
COMMUNITY FINANCIAL CORP	Equities	COMMFINPP	316,000	2,000	SH	SOLE	2,000	0	0
CONOCOPHILLIPS	Equities	20825C104	71,510	756	SH	OTR	756	0	0
CONOCOPHILLIPS	Equities	20825C104	4,218,809	44,601	SH	SOLE	44,047	554	0
CONSTELLATION ENERGY	Equities	21037T109	184,279	560	SH	OTR	560	0	0
CONSTELLATION ENERGY	Equities	21037T109	5,367,790	16,312	SH	SOLE	16,291	21	0
CONSUMER DISC SPDR	Equities	81369Y407	135,876	567	SH	OTR	567	0	0
CONSUMER DISC SPDR	Equities	81369Y407	6,688,352	27,910	SH	SOLE	27,562	348	0
CONSUMER STAPLE SPDR	Equities	81369Y308	245,847	3,137	SH	OTR	3,137	0	0
CONSUMER STAPLE SPDR	Equities	81369Y308	6,053,456	77,242	SH	SOLE	76,644	598	0
COPART INC	Equities	217204106	24,778	551	SH	OTR	551	0	0
COPART INC	Equities	217204106	5,766,458	128,229	SH	SOLE	128,057	172	0
CORNING INC	Equities	219350105	531,554	6,480	SH	SOLE	6,480	0	0
CORTEVA INC	Equities	22052L104	1,800,919	26,629	SH	SOLE	26,629	0	0
COSTCO WHOLESALE	Equities	22160K105	165,688	179	SH	OTR	179	0	0
COSTCO WHOLESALE	Equities	22160K105	15,365,458	16,600	SH	SOLE	16,389	211	0
CULLEN FROST BANKERS	Equities	229899109	43,862	346	SH	OTR	346	0	0
CULLEN FROST BANKERS	Equities	229899109	5,056,602	39,888	SH	SOLE	39,851	37	0
CUMMINS INC	Equities	231021106	63,356	150	SH	OTR	150	0	0
CUMMINS INC	Equities	231021106	6,179,695	14,631	SH	SOLE	14,631	0	0
DANAHER CORP	Equities	235851102	57,694	291	SH	OTR	291	0	0
DANAHER CORP	Equities	235851102	6,857,615	34,589	SH	SOLE	33,835	754	0
DEERE AND COMPANY	Equities	244199105	1,882,539	4,117	SH	SOLE	4,117	0	0
DEL LIFE REGATTA	Other Assets	545003998	1	350,810	SH	SOLE	350,810	0	0
DFA EMERGING MKTS	Mutual Funds	233203421	1,948,325	68,767	SH	SOLE	67,501	1,266	0
DFA SMALL CAP VALUE	Mutual Funds	233203819	3,057,778	60,948	SH	SOLE	60,019	929	0
DIMENSIONAL ETF TR	Equities	25434V708	1,366,227	35,422	SH	SOLE	35,422	0	0
DISNEY WALT COMPANY	Equities	254687106	18,664	163	SH	OTR	163	0	0
DISNEY WALT COMPANY	Equities	254687106	3,864,375	33,750	SH	SOLE	33,314	436	0
DJ SEL DVD ISH	Equities	464287168	231,907	1,632	SH	SOLE	1,275	357	0
DODGE & COX INCOME	Mutual Funds	256210105	14,692,933	1,146,093	SH	SOLE	1,129,222	16,871	0

DODGE & COX INTL FD	Mutual Funds	256206103	4,521	69	SH	OTR	69	0	0
DODGE & COX INTL FD	Mutual Funds	256206103	3,617,099	54,967	SH	SOLE	53,963	1,004	0
DUKE ENERGY CORP	Equities	26441C204	226,710	1,832	SH	SOLE	1,832	0	0
EATON CORPORATION	Equities	G29183103	750,371	2,005	SH	SOLE	2,005	0	0
ECOLAB	Equities	278865100	32,863	120	SH	OTR	120	0	0
ECOLAB	Equities	278865100	5,808,023	21,208	SH	SOLE	20,840	368	0
ELEVANCE HEALTH	Equities	036752103	618,452	1,914	SH	SOLE	1,914	0	0
EMERSON ELEC CO, COM	Equities	291011104	526,819	4,016	SH	SOLE	4,016	0	0
ENERGY SPDR	Equities	81369Y506	123,289	1,380	SH	OTR	1,380	0	0
ENERGY SPDR	Equities	81369Y506	3,461,925	38,750	SH	SOLE	38,507	243	0
ENTERPRISE PROD LTD	Other Assets	293792107	315,014	10,074	SH	SOLE	10,074	0	0
EOG RESOURCES INC	Equities	26875P101	16,370	146	SH	OTR	146	0	0
EOG RESOURCES INC	Equities	26875P101	6,616,762	59,015	SH	SOLE	58,524	491	0
EXTRA SPACE STO	Mutual Funds	30225T102	397,169	2,818	SH	SOLE	2,818	0	0
EXXON MOBIL CORP	Equities	30231G102	13,530	120	SH	OTR	120	0	0
EXXON MOBIL CORP	Equities	30231G102	6,447,947	57,188	SH	SOLE	56,455	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	219,742	219,742	SH	SOLE	219,742	0	0
FED MDT L/C VAL	Mutual Funds	314209701	602,657	17,237	SH	SOLE	17,237	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	1,899,703	186,064	SH	OTR	186,064	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	84,917,718	8,317,103	SH	SOLE	8,313,617	3,486	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	1,482,019	154,862	SH	OTR	154,862	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	86,149,398	9,002,022	SH	SOLE	8,999,589	2,433	0
FEDERATED FLTG RATE	Mutual Funds	31420C670	96,825	11,271	SH	SOLE	11,271	0	0
FEDERATED KAUFMANN	Mutual Funds	314172644	67,917	10,902	SH	SOLE	10,902	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	583,130	23,552	SH	OTR	23,552	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	38,599,239	1,558,943	SH	SOLE	1,537,988	20,955	0
FIDELITY GROWTH	Mutual Funds	316200104	485,010	10,136	SH	SOLE	10,136	0	0
FIDELITY INTRMD TRS	Mutual Funds	31635V257	3,270,001	331,304	SH	SOLE	331,304	0	0
FIDELITY MAGELLAN	Mutual Funds	316184100	555,645	34,512	SH	SOLE	34,512	0	0
FIDELITY S/T TRS BD	Mutual Funds	31635V216	61,397	5,898	SH	OTR	5,898	0	0
FIDELITY S/T TRS BD	Mutual Funds	31635V216	2,170,764	208,526	SH	SOLE	198,674	9,852	0
FIDELITY ST TAX FREE	Mutual Funds	316412204	206,764	17,917	SH	SOLE	17,917	0	0
FINANCIAL SPDR	Equities	81369Y605	36,955	686	SH	OTR	686	0	0
FINANCIAL SPDR	Equities	81369Y605	5,638,088	104,661	SH	SOLE	103,424	1,237	0

FIRST MERCHANTS CORP	Equities	320817109	173,420	4,600	SH	OTR	4,600	0	0
FIRST MERCHANTS CORP	Equities	320817109	20,175,306	535,154	SH	SOLE	527,903	7,251	0
FMB CK A/C #1484931	Cash Equivalents	1484931CK	78,500	78,500	SH	SOLE	78,500	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	1,005,740	1,005,739	SH	OTR	1,005,739	0	0
FMPW INST MONEY	Cash Equivalents	100001999	198,223,830	198,223,831	SH	SOLE	197,672,550	535,138	16,143
FORD MOTOR CO	Equities	345370860	280,402	23,445	SH	SOLE	19,445	4,000	0
FORTINET	Equities	34959E109	20,684	246	SH	OTR	246	0	0
FORTINET	Equities	34959E109	7,792,450	92,679	SH	SOLE	92,582	97	0
FPA NEW INCOME	Mutual Funds	30254T643	4,536,650	449,615	SH	SOLE	449,615	0	0
FRANKLIN ELECTRIC	Equities	35351410X	9,520,000	100,000	SH	SOLE	100,000	0	0
GATEWAY FUND	Mutual Funds	367829884	1,454,735	29,206	SH	SOLE	29,206	0	0
GE	Equities	369604301	202,151	672	SH	SOLE	672	0	0
GENUINE PARTS CO, CO	Equities	372460105	204,989	1,479	SH	SOLE	1,479	0	0
GOLDMAN SACHS	Equities	38141G104	467,457	587	SH	SOLE	587	0	0
GRACO INC	Equities	384109104	29,736	350	SH	OTR	350	0	0
GRACO INC	Equities	384109104	833,712	9,813	SH	SOLE	9,063	750	0
GRANT COUNTY STATE	Equities	372005991	13,843,998	13,030	SH	SOLE	13,030	0	0
GS EQU DIV & PREM I	Mutual Funds	38143H720	438,355	23,567	SH	SOLE	23,567	0	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	236,276	236,276	SH	OTR	236,276	0	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	7,412,629	7,412,628	SH	SOLE	7,164,055	248,573	0
HCA HOLDINGS	Equities	40412C101	223,755	525	SH	SOLE	525	0	0
HEALTHCARE SPDR	Equities	81369Y209	237,702	1,708	SH	OTR	1,708	0	0
HEALTHCARE SPDR	Equities	81369Y209	8,476,427	60,907	SH	SOLE	60,347	560	0
HOME DEPOT INC	Equities	437076102	137,359	339	SH	OTR	339	0	0
HOME DEPOT INC	Equities	437076102	9,991,175	24,658	SH	SOLE	24,446	212	0
HONEYWELL INTL INC	Equities	438516106	79,148	376	SH	OTR	376	0	0
HONEYWELL INTL INC	Equities	438516106	10,632,776	50,512	SH	SOLE	50,172	340	0
HUBBELL INC	Equities	443510607	215,155	500	SH	SOLE	500	0	0
HUNTINGTON BANCSHARE	Equities	446150104	1,658,334	96,024	SH	SOLE	96,024	0	0
IL TOOL WORKS INC	Equities	452308109	380,188	1,458	SH	SOLE	1,458	0	0
INDUSTRIAL SPDR	Equities	81369Y704	3,773,700	24,468	SH	SOLE	24,167	301	0
INGERSOLL RAND 5.314 6/15/31	Fixed Income	45687VAE6	497,017	475,000	PRN	SOLE	475,000	0	0
INTEL CORP	Equities	458140100	489,293	14,584	SH	SOLE	14,584	0	0
INVESCO	Equities	46090A887	558,302	11,114	SH	OTR	11,114	0	0
INVESCO	Equities	46090A887	13,094,422	260,668	SH	SOLE	258,705	1,963	0
INVESCO BAL RISK	Mutual	00888Y508	243,921	33,506	SH	SOLE	33,506	0	0

CMMDTY FUND	Funds								
INVESCO QQQ TRSER 1	Equities	46090E103	1,301,002	2,167	SH	SOLE	2,167	0	0
INVESCO S&P 500	Equities	46137V357	2,087,079	11,002	SH	SOLE	11,002	0	0
ISHARES INTERM GOV/CRED BOND ET	Equities	464288612	2,789,172	25,961	SH	SOLE	25,961	0	0
ISHARES MSCI US MTUM	Equities	46432F396	474,945	1,852	SH	SOLE	1,852	0	0
ISHARES TR	Equities	464288448	348,541	9,536	SH	SOLE	9,536	0	0
ISHARES TR	Equities	464287762	225,191	3,835	SH	OTR	3,835	0	0
ISHARES TR	Equities	464287762	19,612	334	SH	SOLE	334	0	0
ISHARES TR	Equities	464287788	164,632	1,300	SH	OTR	1,300	0	0
ISHARES TR	Equities	464287788	240,869	1,902	SH	SOLE	1,902	0	0
ISHARES TR CORE MSCI	Equities	46432F842	450,432	5,159	SH	OTR	5,159	0	0
ISHARES TR CORE MSCI	Equities	46432F842	13,823,618	158,328	SH	SOLE	155,214	3,114	0
J P MORGAN CHASE	Equities	46625H100	157,715	500	SH	OTR	500	0	0
J P MORGAN CHASE	Equities	46625H100	25,478,227	80,773	SH	SOLE	80,773	0	0
JACK HENRY & ASSOC	Equities	426281101	26,658	179	SH	OTR	179	0	0
JACK HENRY & ASSOC	Equities	426281101	870,645	5,846	SH	SOLE	5,846	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	404,690	2,683	SH	OTR	2,683	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	25,121,188	166,520	SH	SOLE	165,974	546	0
JOHN HANCOCK II FLOATING RATE I	Mutual Funds	47804A692	108,637	14,351	SH	SOLE	14,351	0	0
JOHNSON & JOHNSON CO	Equities	478160104	243,456	1,313	SH	OTR	1,313	0	0
JOHNSON & JOHNSON CO	Equities	478160104	11,656,428	62,865	SH	SOLE	62,170	695	0
KIMBERLY-CLARK CORP	Equities	494368103	210,881	1,696	SH	SOLE	1,696	0	0
L RYAN PN DTD 12-1-24 6.5 \$265	Other Assets	LRYAN24PN	258,374	265,482	SH	SOLE	265,482	0	0
L3HARRIS TECH	Equities	502431109	91,623	300	SH	OTR	300	0	0
L3HARRIS TECH	Equities	502431109	6,296,027	20,615	SH	SOLE	20,065	550	0
LA-Z BOY	Equities	505336107	511,162	14,894	SH	SOLE	14,894	0	0
LAKELAND FINL	Equities	511656100	224,700	3,500	SH	SOLE	3,500	0	0
LAM RESEARCH	Equities	512807306	223,345	1,668	SH	OTR	1,668	0	0
LAM RESEARCH	Equities	512807306	18,432,138	137,656	SH	SOLE	137,584	72	0
LANCASTER COLONY	Equities	513847103	812,113	4,700	SH	SOLE	4,700	0	0
LILLY ELI & CO, COM	Equities	532457108	19,763,226	25,902	SH	OTR	25,902	0	0
LILLY ELI & CO, COM	Equities	532457108	18,901,799	24,773	SH	SOLE	24,661	112	0
LINCOLN NATL LIFE	Other Assets	JP55196IP	824,584	1	SH	SOLE	1	0	0
LINDE PLC	Equities	G54950103	23,750	50	SH	OTR	50	0	0
LINDE PLC	Equities	G54950103	8,990,325	18,927	SH	SOLE	18,611	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	44,929	90	SH	OTR	90	0	0

LOCKHEED MARTIN	Equities	539830109	921,042	1,845	SH	SOLE	1,845	0	0
LOWE'S COMPANIES	Equities	548661107	123,645	492	SH	OTR	492	0	0
LOWE'S COMPANIES	Equities	548661107	15,723,461	62,566	SH	SOLE	62,284	282	0
LT	Other Assets	694120999	1,120,525	48	SH	SOLE	48	0	0
MAINSTAY HY MUNI I	Mutual Funds	56063U521	268,841	23,037	SH	SOLE	23,037	0	0
MARATHON PETROLEUM	Equities	56585A102	343,655	1,783	SH	SOLE	1,783	0	0
MASTERCARD	Equities	57636Q104	1,133,638	1,993	SH	SOLE	1,993	0	0
MATERIALS SPDR	Equities	81369Y100	104,945	1,171	SH	OTR	1,171	0	0
MATERIALS SPDR	Equities	81369Y100	4,601,897	51,349	SH	SOLE	50,609	740	0
MCDONALD'S CORP, COM	Equities	580135101	84,178	277	SH	OTR	277	0	0
MCDONALD'S CORP, COM	Equities	580135101	7,333,170	24,131	SH	SOLE	24,110	21	0
MERCK & CO INC, COM	Equities	58933Y105	454,817	5,419	SH	SOLE	5,419	0	0
META PLATFORMS INC	Equities	30303M102	135,126	184	SH	OTR	184	0	0
META PLATFORMS INC	Equities	30303M102	13,788,719	18,776	SH	SOLE	18,762	14	0
MEZZANINE LOAN	Other Assets	MEZZBTHLC	652,500	3	SH	OTR	3	0	0
MFS GROWTH FD CL I	Mutual Funds	552985863	605,418	2,705	SH	SOLE	2,705	0	0
MFS INT'L NEW DISC	Mutual Funds	552981383	676,548	19,280	SH	SOLE	19,280	0	0
MFS MID CAP GRWTH FD	Mutual Funds	552987554	696,503	20,273	SH	SOLE	20,273	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	329,380	9,854	SH	OTR	9,854	0	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	20,321,867	607,886	SH	SOLE	606,559	1,327	0
MFS VALUE FUND CLI	Mutual Funds	552983694	731,545	13,720	SH	SOLE	13,720	0	0
MICROCHIP TECH	Equities	595017104	831,135	12,942	SH	SOLE	12,942	0	0
MICROSOFT CORP	Equities	594918104	755,689	1,459	SH	OTR	1,459	0	0
MICROSOFT CORP	Equities	594918104	52,369,407	101,109	SH	SOLE	99,965	1,144	0
MLC PROPERTIES LLC	Other Assets	241001999	1,229,700	1	SH	SOLE	1	0	0
MONDELEZ INTL	Equities	609207105	725,652	11,616	SH	SOLE	11,616	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	592,934	590,000	PRN	SOLE	590,000	0	0
MORGAN STANLEY BANK 4.800 DUE	Cash Equivalents	61768E6B4	75,750	75,000	PRN	SOLE	75,000	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	319,885	11,645	SH	OTR	11,645	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	15,639,004	569,301	SH	SOLE	566,924	2,377	0
MORGAN, DN WTTR, DISC	Equities	617446448	1,301,406	8,187	SH	SOLE	8,187	0	0
MSCI EAFE ISHR	Equities	464287465	246,777	2,643	SH	OTR	2,643	0	0
MSCI EAFE ISHR	Equities	464287465	1,025,389	10,982	SH	SOLE	10,982	0	0
MSCI EMERG MKTS	Equities	46434G103	112,657	1,709	SH	OTR	1,709	0	0
MSCI EMERG MKTS	Equities	46434G103	5,492,191	83,316	SH	SOLE	81,911	1,405	0
MSCI EMG MKT IND ISH	Equities	464287234	120,417	2,255	SH	OTR	2,255	0	0
MSCI EMG MKT IND	Equities	464287234	1,808,605	33,869	SH	SOLE	33,619	250	0

ISH									
NETFLIX	Equities	64110L106	308,122	257	SH	SOLE	257	0	0
NEXTERA ENERGY	Equities	65339F101	206,088	2,730	SH	OTR	2,730	0	0
NEXTERA ENERGY	Equities	65339F101	6,784,362	89,871	SH	SOLE	89,416	455	0
NORFOLK SOUTHERN	Equities	655844108	388,430	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	30,625,121	2,961,831	SH	SOLE	2,930,414	31,417	0
NORTHERN GLOBAL SUST	Mutual Funds	665130308	429,979	16,274	SH	SOLE	16,274	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	127,011	5,804	SH	OTR	5,804	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	9,737,652	445,048	SH	SOLE	445,048	0	0
NORTHROP GRUMMAN	Equities	666807102	624,553	1,025	SH	SOLE	1,025	0	0
NORTHWEST BANC	Equities	667340103	124,891	10,080	SH	SOLE	10,080	0	0
NUCOR CORP	Equities	670346105	33,858	250	SH	OTR	250	0	0
NUCOR CORP	Equities	670346105	956,407	7,062	SH	SOLE	7,062	0	0
NUVEEN ENH AMT FR	Equities	67071L106	158,295	12,880	SH	SOLE	12,880	0	0
NVIDIA CORP	Equities	67066G104	55,601	298	SH	OTR	298	0	0
NVIDIA CORP	Equities	67066G104	29,660,996	158,972	SH	SOLE	131,634	27,338	0
O'REILLY AUTO	Equities	67103H107	27,492	255	SH	OTR	255	0	0
O'REILLY AUTO	Equities	67103H107	11,033,922	102,346	SH	SOLE	102,271	75	0
OMNICOM GROUP INC	Equities	681919106	41,580	510	SH	OTR	510	0	0
OMNICOM GROUP INC	Equities	681919106	1,358,942	16,668	SH	SOLE	16,668	0	0
OPP STL PATH	Mutual Funds	00143K251	420,181	43,140	SH	SOLE	43,140	0	0
ORACLE SYSTEMS	Equities	68389X105	2,482,505	8,827	SH	SOLE	8,827	0	0
PALO ALTO NETWORKS	Equities	697435105	646,290	3,174	SH	SOLE	3,174	0	0
PARKER HANNIFIN CORP	Equities	701094104	447,309	590	SH	SOLE	590	0	0
PARNASSUS CORE EQ-IN	Mutual Funds	701769101	780,790	11,938	SH	SOLE	11,938	0	0
PAX MSCI INTL ESG IN	Mutual Funds	704223759	337,231	26,723	SH	SOLE	26,723	0	0
PEPSICO INC	Equities	713448108	47,469	338	SH	OTR	338	0	0
PEPSICO INC	Equities	713448108	7,289,679	51,906	SH	SOLE	51,290	616	0
PERSIMMONS INC	Other Assets	PERSMSAFE	50,000	29,664	SH	SOLE	29,664	0	0
PFIZER INC	Equities	717081103	10,192	400	SH	OTR	400	0	0
PFIZER INC	Equities	717081103	456,933	17,933	SH	SOLE	17,933	0	0
PHILIP MORRIS INTL	Equities	718172109	2,996,321	18,473	SH	SOLE	18,473	0	0
PHILLIPS 66	Equities	718546104	68,010	500	SH	OTR	500	0	0
PHILLIPS 66	Equities	718546104	1,270,427	9,340	SH	SOLE	9,340	0	0
PIMCO INC FUND INST	Mutual Funds	72201F490	159,917	14,698	SH	SOLE	14,698	0	0
POOL CORPORATION	Equities	73278L105	248,986	803	SH	SOLE	803	0	0
PROCTER & GAMBLE CO,	Equities	742718109	228,939	1,490	SH	OTR	1,490	0	0
PROCTER & GAMBLE CO,	Equities	742718109	9,087,322	59,143	SH	SOLE	58,316	827	0

PROSHARES TR ULTRAPRO QQQ	Equities	74347X831	1,034,000	10,000	SH	SOLE	10,000	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	143,379	9,452	SH	OTR	9,452	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	17,278,119	1,138,968	SH	SOLE	1,137,552	1,416	0
QUICKSILVER ENT LLC	Other Assets	0100QUICK	1,640,731	100	SH	SOLE	100	0	0
RAYTHEON TECH	Equities	75513E101	61,243	366	SH	OTR	366	0	0
RAYTHEON TECH	Equities	75513E101	6,578,579	39,315	SH	SOLE	38,215	1,100	0
REAL ESTATE SEL SEC	Equities	81369Y860	36,611	869	SH	OTR	869	0	0
REAL ESTATE SEL SEC	Equities	81369Y860	4,636,533	110,053	SH	SOLE	108,754	1,299	0
REPUBLIC SERVICES	Equities	760759100	539,966	2,353	SH	SOLE	2,353	0	0
RICHARD G HALSTEAD 4.77 DUE 12	Other Assets	HALSTEAPN	91,192	91,192	SH	SOLE	91,192	0	0
ROGERS MARKETS INC	Equities	ROGERSCSS	400,890	1,743	SH	SOLE	1,743	0	0
ROPER INDUSTRIES INC	Equities	776696106	2,493	5	SH	OTR	5	0	0
ROPER INDUSTRIES INC	Equities	776696106	767,484	1,539	SH	SOLE	1,539	0	0
RUDISILL CENTER RLTY	Equities	1RUDISILL	403,377	250	SH	SOLE	250	0	0
RUSSEL 2000 GWTH	Equities	464287648	337,322	1,054	SH	SOLE	1,054	0	0
RUSSEL MC GR IN ISH	Equities	464287481	309,742	2,175	SH	OTR	2,175	0	0
RUSSEL MC GR IN ISH	Equities	464287481	9,518,257	66,837	SH	SOLE	65,647	1,190	0
RUSSELL 1000 GR ISHR	Equities	464287614	667,016	1,424	SH	SOLE	1,424	0	0
RUSSELL 2000 ISHR	Equities	464287655	3,096,362	12,797	SH	SOLE	12,377	420	0
RUSSELL INVESTMENT CO TAX MANAG	Mutual Funds	782493720	1,282,160	13,555	SH	SOLE	13,555	0	0
RUSSELL MC IND ISH	Equities	464287499	6,652,488	68,902	SH	SOLE	68,902	0	0
RUSSELL MC VI IN ISH	Equities	464287473	53,633	384	SH	OTR	384	0	0
RUSSELL MC VI IN ISH	Equities	464287473	5,371,848	38,461	SH	SOLE	37,350	1,111	0
S&P 100 ISHR	Equities	464287101	304,549	915	SH	SOLE	915	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	405,896	681	SH	OTR	681	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	8,948,198	15,013	SH	SOLE	14,710	303	0
S&P 500 GR ISHR	Equities	464287309	1,550,528	12,844	SH	OTR	12,844	0	0
S&P 500 GR ISHR	Equities	464287309	30,573,547	253,260	SH	SOLE	250,738	2,522	0
S&P 500 INDEX	Equities	464287200	2,133,059	3,187	SH	SOLE	3,187	0	0
S&P 500 SPDR	Equities	78462F103	3,781,238	5,676	SH	OTR	5,676	0	0
S&P 500 SPDR	Equities	78462F103	8,576,401	12,874	SH	SOLE	12,874	0	0
S&P 500 VAL ISHR	Equities	464287408	485,505	2,351	SH	OTR	2,351	0	0
S&P 500 VAL ISHR	Equities	464287408	17,243,792	83,501	SH	SOLE	82,793	708	0
S&P GLOBAL	Equities	78409V104	30,176	62	SH	OTR	62	0	0
S&P GLOBAL	Equities	78409V104	6,725,845	13,819	SH	SOLE	13,802	17	0
S&P M/C 400 GR ISHR	Equities	464287606	236,561	2,467	SH	OTR	2,467	0	0
S&P M/C 400 GR	Equities	464287606	13,051,108	136,105	SH	SOLE	133,504	2,601	0

ISHR									
S&P M/C 400 ISHR	Equities	464287507	364,803	5,590	SH	OTR	5,590	0	0
S&P M/C 400 ISHR	Equities	464287507	4,906,704	75,187	SH	SOLE	75,187	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	221,951	1,711	SH	OTR	1,711	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	13,523,569	104,252	SH	SOLE	103,342	910	0
S&P S/C 600 CR ISHR	Equities	464287804	878,154	7,390	SH	OTR	7,390	0	0
S&P S/C 600 CR ISHR	Equities	464287804	25,689,264	216,185	SH	SOLE	213,717	2,468	0
S&P S/C 600 GR ISHR	Equities	464287887	67,920	480	SH	OTR	480	0	0
S&P S/C 600 GR ISHR	Equities	464287887	2,110,897	14,918	SH	SOLE	14,918	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	104,397	944	SH	OTR	944	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	1,966,733	17,784	SH	SOLE	17,406	378	0
S&P TOT US	Equities	464287150	202,308	1,389	SH	SOLE	1,389	0	0
SALESFORCE.COM	Equities	79466L302	273,498	1,154	SH	SOLE	1,154	0	0
SAP AKTIENGESELLSCH	Equities	803054204	13,093	49	SH	OTR	49	0	0
SAP AKTIENGESELLSCH	Equities	803054204	2,918,468	10,922	SH	SOLE	10,906	16	0
SCHLUMBERGER LTD	Equities	806857108	366,590	10,666	SH	SOLE	10,666	0	0
SCHW ST US DIV EQ	Equities	808524797	170,625	6,250	SH	OTR	6,250	0	0
SCHW ST US DIV EQ	Equities	808524797	6,682,822	244,792	SH	SOLE	244,792	0	0
SCHW STR US TIPS ETF	Equities	808524870	820,142	30,432	SH	SOLE	30,432	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	361,338	26,767	SH	OTR	26,767	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	43,540,920	3,225,260	SH	SOLE	3,203,967	21,293	0
SCHWAB FUNDAMENTAL	Mutual Funds	808509442	967,459	30,811	SH	SOLE	30,811	0	0
SCHWAB INT DVD	Equities	808524672	55,880	2,000	SH	OTR	2,000	0	0
SCHWAB INT DVD	Equities	808524672	2,260,542	80,907	SH	SOLE	80,907	0	0
SERVICE NOW INC	Equities	81762P102	29,449	32	SH	OTR	32	0	0
SERVICE NOW INC	Equities	81762P102	8,187,731	8,897	SH	SOLE	8,886	11	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	735,456	2,124	SH	SOLE	2,124	0	0
SITEONE LANDSCAPE	Equities	82982L103	327,410	2,542	SH	SOLE	2,542	0	0
SPDR GOLD	Equities	78463V107	386,040	1,086	SH	SOLE	1,086	0	0
STEEL DYNAMICS	Equities	858119100	242,329	1,738	SH	SOLE	1,738	0	0
STRYKER CORP	Equities	863667101	145,650	394	SH	OTR	394	0	0
STRYKER CORP	Equities	863667101	20,575,832	55,660	SH	SOLE	55,073	587	0
SYNOPSIS INC	Equities	871607107	40,951	83	SH	OTR	83	0	0
SYNOPSIS INC	Equities	871607107	4,915,151	9,962	SH	SOLE	9,950	12	0
SYSCO CORP	Equities	871829107	604,211	7,338	SH	SOLE	6,438	900	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	132,071	604	SH	OTR	604	0	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	2,973,464	13,623	SH	SOLE	13,623	0	0

T ROWE PRICE DIVID	Mutual Funds	779546308	505,256	5,919	SH	OTR	5,919	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	7,250,767	84,946	SH	SOLE	84,946	0	0
T ROWE PRICE MID CAP	Mutual Funds	779556406	730,248	7,094	SH	SOLE	7,094	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	56,137	201	SH	OTR	201	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	4,063,670	14,550	SH	SOLE	14,526	24	0
TECH ISHARES ETF	Equities	464287721	1,412,151	7,210	SH	OTR	7,210	0	0
TECH ISHARES ETF	Equities	464287721	32,253,246	164,675	SH	SOLE	163,268	1,407	0
TECHNOLOGY SEL ISH	Equities	81369Y803	4,228	15	SH	OTR	15	0	0
TECHNOLOGY SEL ISH	Equities	81369Y803	9,130,855	32,395	SH	SOLE	32,395	0	0
TESLA MOTORS	Equities	88160R101	1,062,881	2,390	SH	SOLE	2,390	0	0
TEXAS INSTRS INC	Equities	882508104	20,027	109	SH	OTR	109	0	0
TEXAS INSTRS INC	Equities	882508104	7,029,877	38,262	SH	SOLE	38,230	32	0
THERMO FISHER SCI	Equities	883556102	459,799	948	SH	SOLE	948	0	0
TJX COS INC	Equities	872540109	175,182	1,212	SH	OTR	1,212	0	0
TJX COS INC	Equities	872540109	14,927,947	103,279	SH	SOLE	102,106	1,173	0
TRI CONTINENTAL CORP	Equities	895436103	938,638	27,607	SH	SOLE	27,607	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	75,005	4,780	SH	OTR	4,780	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	481,712	30,704	SH	SOLE	30,704	0	0
TROWE S/C VALUE	Mutual Funds	77957Q301	288,956	5,179	SH	SOLE	5,179	0	0
UNION PACIFIC CORP	Equities	907818108	1,326,981	5,614	SH	SOLE	5,464	150	0
UNITEDHEALTH GROUP	Equities	91324P102	537,632	1,557	SH	SOLE	1,557	0	0
UTILITIES SPDR	Equities	81369Y886	69,768	800	SH	OTR	800	0	0
UTILITIES SPDR	Equities	81369Y886	2,856,389	32,753	SH	SOLE	32,435	318	0
VALERO ENERGY NEW	Equities	91913Y100	1,929,557	11,333	SH	SOLE	11,333	0	0
VAN EXT MKT	Equities	922908652	503,044	2,403	SH	SOLE	2,403	0	0
VAN FTSE DEV MKT	Equities	921943858	798,134	13,320	SH	SOLE	13,320	0	0
VAN INT-TERM CORP	Equities	92206C870	168,220	2,000	SH	OTR	2,000	0	0
VAN INT-TERM CORP	Equities	92206C870	412,139	4,900	SH	SOLE	4,900	0	0
VAN INTER-TERM	Equities	921937819	678,836	8,693	SH	OTR	8,693	0	0
VAN INTER-TERM	Equities	921937819	21,911,039	280,587	SH	SOLE	276,620	3,967	0
VAN MID-CAP ETF	Equities	922908629	5,694,737	19,387	SH	SOLE	19,387	0	0
VAN SMALL-CAP ETF	Equities	922908751	4,936,338	19,413	SH	SOLE	19,413	0	0
VANG CONS STAP IDX	Mutual Funds	92204A850	1,020,506	9,685	SH	SOLE	9,510	175	0
VANG INST'L INDEX FD	Mutual Funds	922040100	857,468	1,578	SH	SOLE	1,578	0	0
VANGD CONS DISC IDX	Mutual Funds	92204A868	2,051,357	10,000	SH	SOLE	9,801	199	0
VANGD TX MNGD S/C	Mutual Funds	921943403	2,982,504	30,728	SH	SOLE	30,243	485	0
VANGRD FTSE SOC IDX	Mutual Funds	921910717	1,125,781	17,555	SH	SOLE	17,555	0	0
VANGUARD 500	Mutual	922908710	1,810,893	2,935	SH	OTR	2,935	0	0

INDEX A	Funds									
VANGUARD 500 INDEX A	Mutual Funds	922908710	129,010,559	209,012	SH	SOLE		207,401	1,611	0
VANGUARD BAL IND ADM	Mutual Funds	921931200	553,041	10,545	SH	SOLE		10,545	0	0
VANGUARD COMM SERVS	Mutual Funds	92204A777	2,051,245	21,441	SH	SOLE		21,029	412	0
VANGUARD DEV MKT ADM	Mutual Funds	921943809	2,013,634	104,333	SH	SOLE		104,333	0	0
VANGUARD DIV GRWTH I	Mutual Funds	921908604	237,067	6,435	SH	SOLE		6,435	0	0
VANGUARD EMERG MKTS	Mutual Funds	922042841	417,820	9,315	SH	SOLE		9,315	0	0
VANGUARD EMG MKT ETF	Equities	922042858	224,576	4,145	SH	SOLE		4,145	0	0
VANGUARD ENRGY IDX	Mutual Funds	92204A843	346,689	5,513	SH	SOLE		5,440	73	0
VANGUARD EQUITY	Mutual Funds	921921300	1,237,829	12,634	SH	OTR		12,634	0	0
VANGUARD EQUITY	Mutual Funds	921921300	37,030,970	377,906	SH	SOLE		374,106	3,800	0
VANGUARD FINL IDX	Mutual Funds	92204A835	1,404,345	21,338	SH	SOLE		20,962	376	0
VANGUARD GNMA ADM	Mutual Funds	922031794	197,309	20,924	SH	SOLE		20,924	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	454,412	1,839	SH	OTR		1,839	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	18,366,612	74,358	SH	SOLE		73,086	1,272	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	271,792	6,392	SH	OTR		6,392	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	7,114,841	167,326	SH	SOLE		167,326	0	0
VANGUARD HLTHCR IDX	Mutual Funds	92204A827	1,660,786	12,778	SH	SOLE		12,550	228	0
VANGUARD IND EXT ADM	Mutual Funds	922908694	1,164,834	7,333	SH	SOLE		7,333	0	0
VANGUARD INDUSTRIALS	Mutual Funds	92204A819	745,421	4,897	SH	SOLE		4,799	98	0
VANGUARD INFOTEC IDX	Mutual Funds	92204A793	6,537,866	17,098	SH	SOLE		16,769	329	0
VANGUARD INT-TERM	Mutual Funds	921937801	2,144,581	203,279	SH	SOLE		203,279	0	0
VANGUARD INTERMED	Mutual Funds	922031810	21,136	2,367	SH	OTR		2,367	0	0
VANGUARD INTERMED	Mutual Funds	922031810	5,655,836	633,352	SH	SOLE		624,359	8,993	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	432,038	3,505	SH	OTR		3,505	0	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	22,238,485	180,509	SH	SOLE		179,629	880	0
VANGUARD L/C INDEX ADM	Mutual Funds	922908579	2,956,813	19,010	SH	SOLE		19,010	0	0
VANGUARD LARGE CAP	Equities	922908637	285,386	927	SH	SOLE		927	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	38,002	3,451	SH	OTR		3,451	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	7,982,175	724,992	SH	SOLE		724,992	0	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	1,083,337	2,978	SH	OTR		2,978	0	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	63,305,527	174,044	SH	SOLE		171,770	2,274	0
VANGUARD PRIMECAP	Mutual Funds	921936209	33,816	172	SH	OTR		172	0	0

VANGUARD PRIMECAP	Mutual Funds	921936209	3,261,352	16,603	SH	SOLE	16,603	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	37,329	289	SH	OTR	289	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	1,664,383	12,839	SH	SOLE	12,839	0	0
VANGUARD REIT IN ETF	Mutual Funds	922908553	1,464,091	16,015	SH	SOLE	15,304	711	0
VANGUARD RUSSELL 1000 VALUE IND	Equities	92206C714	7,819,875	87,500	SH	SOLE	87,500	0	0
VANGUARD S&P 500 ETF	Equities	922908363	673,618	1,100	SH	OTR	1,100	0	0
VANGUARD S&P 500 ETF	Equities	922908363	32,449,404	52,989	SH	SOLE	52,943	46	0
VANGUARD S/T CORP	Equities	92206C409	159,860	2,000	SH	OTR	2,000	0	0
VANGUARD S/T CORP	Equities	92206C409	90,641	1,134	SH	SOLE	1,134	0	0
VANGUARD S/T FED A	Mutual Funds	922031844	2,330,728	225,629	SH	SOLE	225,629	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	197,157	18,741	SH	OTR	18,741	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	13,323,661	1,266,504	SH	SOLE	1,266,504	0	0
VANGUARD SH TX ADM	Mutual Funds	922907803	3,012,335	189,457	SH	SOLE	189,457	0	0
VANGUARD SHORT TERM	Equities	921937827	1,869,141	23,687	SH	OTR	23,687	0	0
VANGUARD SHORT TERM	Equities	921937827	59,563,004	754,822	SH	SOLE	744,513	10,309	0
VANGUARD SHORT TERM	Mutual Funds	921937702	28,626,350	2,773,869	SH	SOLE	2,710,055	63,814	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	50,074	559	SH	OTR	559	0	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	1,652,388	18,432	SH	SOLE	18,432	0	0
VANGUARD SM CP GRWTH	Mutual Funds	921937710	500,982	4,786	SH	SOLE	4,786	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	545,175	4,476	SH	OTR	4,476	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	24,948,589	204,815	SH	SOLE	202,516	2,299	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	53,062	3,876	SH	OTR	3,876	0	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	15,806,593	1,154,610	SH	SOLE	1,111,949	42,661	0
VANGUARD TOT INTL ST	Mutual Funds	921909818	843,138	21,350	SH	SOLE	21,350	0	0
VANGUARD TOTAL BOND	Mutual Funds	921937603	16,080,964	1,645,953	SH	SOLE	1,623,531	22,422	0
VANGUARD TOTAL STOCK	Mutual Funds	922908728	647,372	4,052	SH	SOLE	4,052	0	0
VANGUARD US GWTH INV	Mutual Funds	921910105	336,516	4,062	SH	SOLE	4,062	0	0
VANGUARD UTIL IDX	Mutual Funds	92204A769	457,625	4,824	SH	SOLE	4,731	93	0
VANGUARD VALUE	Mutual Funds	922908678	11,014,202	151,398	SH	SOLE	148,043	3,355	0
VANGUARD W HI DIV	Equities	921946406	2,176,691	15,443	SH	SOLE	15,443	0	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	32,631	369	SH	OTR	369	0	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	5,172,965	58,513	SH	SOLE	56,455	2,058	0

VERIZON COMM	Equities	92343V104	968,306	22,032	SH	SOLE	22,032	0	0
VG CALIFORNIA INTERM TAX EXMPT	Mutual Funds	922021407	1,036,888	90,400	SH	SOLE	90,400	0	0
VG COMMDTY FUND	Mutual Funds	921939708	237,436	8,320	SH	SOLE	8,320	0	0
VG FTSE AW EX US ETF	Equities	922042775	329,944	4,623	SH	SOLE	4,623	0	0
VG INFO TECH ETF	Equities	92204A702	14,933	20	SH	OTR	20	0	0
VG INFO TECH ETF	Equities	92204A702	27,858,259	37,312	SH	SOLE	37,312	0	0
VG TAX-EXEMPT BND	Equities	922907746	855,947	17,095	SH	SOLE	17,095	0	0
VG TOT STK MTK IDX	Equities	922908769	216,264	659	SH	SOLE	659	0	0
VISA	Equities	92826C839	156,352	458	SH	OTR	458	0	0
VISA	Equities	92826C839	20,714,597	60,679	SH	SOLE	60,287	392	0
WAL MART STORES INC	Equities	931142103	115,324	1,119	SH	OTR	1,119	0	0
WAL MART STORES INC	Equities	931142103	17,900,182	173,687	SH	SOLE	171,759	1,928	0
WASTE MANAGEMENT	Equities	94106L109	956,415	4,331	SH	SOLE	4,331	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	122,206	6,312	SH	OTR	6,312	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	12,093,474	624,668	SH	SOLE	622,625	2,043	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	193,949	7,035	SH	OTR	7,035	0	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	17,325,521	628,415	SH	SOLE	628,415	0	0
ZOETIS INC	Equities	98978V103	10,681	73	SH	OTR	73	0	0
ZOETIS INC	Equities	98978V103	3,953,713	27,021	SH	SOLE	26,994	27	0