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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

FORM 13F COVER PAGE

OMB APPROVAL

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

Report for the Calendar Year or Quarter Ended: 12-31-2021

Check here if Amendment Amendment Number:

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

Institutional Investment Manager Filing this Report:

Name: FIRST MERCHANTS CORP
Address: 200 East Jackson Street
Muncie, IN 47305

Form 13F File Number: 028-13037

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

Person Signing this Report on Behalf of Reporting Manager:

Name: Terry L. Blaker
Title: Senior Vice President
Phone: 765-747-1570

Signature, Place, and Date of Signing:

Terry L. Blaker Muncie, IN 01-20-2022
[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: 357
Form 13F Information Table Value Total: 1,295,291
(thousands)

List of Other Included Managers:

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

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

NONE

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
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FORM 13F

FORM 13F INFORMATION TABLE

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

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8		
				SHRS OR PRN AMT	SH/ PUT/ PRN CALL				SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	15,647	37,746	SH		SOLE	37,031	466	249	
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	189	456	SH		DFND	456	0	0	
LINDE PLC COM	COMMON STOCK	G5494J103	5,132	14,814	SH		SOLE	14,664	25	125	
LINDE PLC COM	COMMON STOCK	G5494J103	3	10	SH		DFND	10	0	0	
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,686	35,629	SH		SOLE	35,128	482	19	
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	31	298	SH		DFND	298	0	0	
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,681	42,258	SH		SOLE	41,956	150	152	
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	8,860	45,835	SH		SOLE	45,182	389	264	
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	229	1,187	SH		DFND	1,187	0	0	
AFLAC INC COM	COMMON STOCK	001055102	634	10,860	SH		SOLE	10,860	0	0	
AT&T INC COM	COMMON STOCK	00206R102	1,504	61,155	SH		SOLE	59,762	1,018	375	
ABBOTT LABS COM	COMMON STOCK	002824100	12,859	91,369	SH		SOLE	90,118	900	351	
ABBOTT LABS COM	COMMON STOCK	002824100	418	2,969	SH		DFND	2,969	0	0	
ABBVIE INC COM	COMMON STOCK	00287Y109	2,677	19,770	SH		SOLE	19,705	65	0	
ABBVIE INC COM	COMMON STOCK	00287Y109	217	1,600	SH		DFND	1,600	0	0	
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	4,013	7,077	SH		SOLE	6,285	725	67	
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	46	81	SH		DFND	81	0	0	
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,408	6,317	SH		SOLE	6,245	0	72	
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1	4	SH		DFND	4	0	0	
ALLIANT CORP COM	COMMON STOCK	018802108	3,179	51,717	SH		SOLE	50,142	1,450	125	
ALLIANT CORP COM	COMMON STOCK	018802108	213	3,460	SH		DFND	3,460	0	0	
ALPHABET INC CL C COM	COMMON STOCK	02079K107	3,281	1,134	SH		SOLE	1,127	0	7	

ALPHABET CL A COM	COMMON STOCK	02079K305	21,258	7,338	SH	SOLE	7,213	90	35
ALPHABET CL A COM	COMMON STOCK	02079K305	417	144	SH	DFND	144	0	0
AMAZON INC COM	COMMON STOCK	023135106	10,116	3,034	SH	SOLE	2,977	43	14
AMAZON INC COM	COMMON STOCK	023135106	120	36	SH	DFND	36	0	0
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,751	9,406	SH	SOLE	9,276	0	130
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,842	9,755	SH	SOLE	9,562	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	13	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	654	4,921	SH	SOLE	4,894	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	12	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	7,296	24,187	SH	SOLE	23,744	373	70
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	120	397	SH	DFND	397	0	0
AMGEN INC COM	COMMON STOCK	031162100	4,984	22,154	SH	SOLE	22,077	74	3
AMGEN INC COM	COMMON STOCK	031162100	46	206	SH	DFND	206	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	8,355	95,526	SH	SOLE	94,937	0	589
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	9	108	SH	DFND	108	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	917	2,287	SH	SOLE	2,230	0	57
ANTHEM INC COM	COMMON STOCK	036752103	844	1,821	SH	SOLE	1,821	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	44,363	249,834	SH	SOLE	247,193	1,822	819
APPLE COMPUTER INC COM	COMMON STOCK	037833100	788	4,439	SH	DFND	4,439	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	15,193	61,617	SH	SOLE	60,529	746	342
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	322	1,307	SH	DFND	1,307	0	0
BALL CORP COM	COMMON STOCK	058498106	3,893	40,440	SH	SOLE	40,440	0	0
BANKFIRST CORP OKLA COM	COMMON STOCK	05945F103	1,246	17,664	SH	SOLE	16,834	830	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	2,162	25,187	SH	SOLE	24,437	650	100
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	137	1,600	SH	DFND	1,600	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	3,890	15,469	SH	SOLE	14,959	350	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	110	437	SH	DFND	437	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	901	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY CL B	COMMON STOCK	084670702	4,890	16,354	SH	SOLE	16,155	131	68

COM										
BLACKROCK INC COM	COMMON STOCK	09247X101	7,317	7,992	SH	SOLE	7,938	13	41	
BLACKROCK INC COM	COMMON STOCK	09247X101	114	125	SH	DFND	125	0	0	
BLACKSTONE GROUP INC NPV COM	COMMON STOCK	09260D107	439	3,390	SH	SOLE	3,390	0	0	
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	292	4,677	SH	SOLE	4,637	0	40	
BROADCOM INC NPV COM	COMMON STOCK	11135F101	14,023	21,074	SH	SOLE	20,924	40	110	
BROADCOM INC NPV COM	COMMON STOCK	11135F101	181	272	SH	DFND	272	0	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,646	37,648	SH	SOLE	35,548	2,100	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	79	1,130	SH	DFND	1,130	0	0	
CME GROUP COM	COMMON STOCK	12572Q105	403	1,762	SH	SOLE	1,750	0	12	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	3,877	37,584	SH	SOLE	37,378	81	125	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	23	225	SH	DFND	225	0	0	
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	4,072	33,145	SH	SOLE	33,080	0	65	
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,662	8,421	SH	SOLE	8,421	0	0	
CATERPILLAR INC. COM	COMMON STOCK	149123101	3,688	17,837	SH	SOLE	17,692	0	145	
CERNER CORP COM	COMMON STOCK	156782104	4,299	46,288	SH	SOLE	46,155	0	133	
CERNER CORP COM	COMMON STOCK	156782104	33	350	SH	DFND	350	0	0	
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	2,451	6,506	SH	SOLE	6,194	251	61	
CHEVRON CORP COM	COMMON STOCK	166764100	5,770	49,174	SH	SOLE	48,575	474	125	
CHEVRON CORP COM	COMMON STOCK	166764100	175	1,495	SH	DFND	1,495	0	0	
CISCO SYSTEMS COM	COMMON STOCK	17275R102	10,502	165,748	SH	SOLE	163,327	1,807	614	
CISCO SYSTEMS COM	COMMON STOCK	17275R102	257	4,051	SH	DFND	4,051	0	0	
CLOROX CO COM	COMMON STOCK	189054109	161	925	SH	SOLE	900	0	25	
CLOROX CO COM	COMMON STOCK	189054109	52	300	SH	DFND	300	0	0	
COCA COLA CO COM	COMMON STOCK	191216100	1,392	23,514	SH	SOLE	23,387	109	18	
COCA COLA CO COM	COMMON STOCK	191216100	44	750	SH	DFND	750	0	0	
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	8,398	94,653	SH	SOLE	94,054	0	599	
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	26	297	SH	DFND	297	0	0	
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	1,254	14,700	SH	SOLE	14,200	500	0	
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	10,661	211,832	SH	SOLE	209,765	820	1,247	

COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	174	3,456	SH	DFND	3,456	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	1,605	22,236	SH	SOLE	21,389	800	47
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	65	900	SH	DFND	900	0	0
CORNING INC COM	COMMON STOCK	219350105	1,774	47,676	SH	SOLE	46,914	762	0
CORNING INC COM	COMMON STOCK	219350105	159	4,275	SH	DFND	4,275	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	3,629	76,766	SH	SOLE	76,451	0	315
CORTEVA INC COM	COMMON STOCK	22052L104	33	693	SH	DFND	693	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	14,253	25,107	SH	SOLE	24,706	256	145
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	101	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	617	4,894	SH	SOLE	4,819	0	75
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	19	150	SH	DFND	150	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,645	21,292	SH	SOLE	21,245	25	22
CUMMINS INC COM	COMMON STOCK	231021106	64	292	SH	DFND	292	0	0
DANAHER CORP COM	COMMON STOCK	235851102	9,058	27,531	SH	SOLE	26,580	818	133
DANAHER CORP COM	COMMON STOCK	235851102	59	180	SH	DFND	180	0	0
DEERE & CO COM	COMMON STOCK	244199105	353	1,029	SH	SOLE	1,024	0	5
DEERE & CO COM	COMMON STOCK	244199105	34	100	SH	DFND	100	0	0
DIAGEO PLC SPONSORED ADR	FOREIGN EQUITIES	25243Q205	220	1,000	SH	SOLE	1,000	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	1,533	8,668	SH	SOLE	8,609	0	59
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	4	20	SH	DFND	20	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	7,157	46,208	SH	SOLE	45,340	535	333
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	184	1,189	SH	DFND	1,189	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	827	10,525	SH	SOLE	10,459	66	0
DUKE REALTY CORP COM	REAL ESTATE INVESTMENT TRUST	264411505	840	12,806	SH	SOLE	12,747	0	59
EOG RESOURCES INC COM	COMMON STOCK	26875P101	1,860	20,938	SH	SOLE	20,413	36	489
EOG RESOURCES INC COM	COMMON STOCK	26875P101	28	312	SH	DFND	312	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,898	8,091	SH	SOLE	7,706	350	35
ECOLAB INC COM	COMMON STOCK	278865100	18	75	SH	DFND	75	0	0
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	6,567	50,694	SH	SOLE	50,579	0	115
EDWARDS LIFESCIENCES	COMMON STOCK	28176E108	3	23	SH	DFND	23	0	0

CORP COM									
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	202	1,535	SH	SOLE	1,440	0	95
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,446	26,308	SH	SOLE	26,138	0	170
EMERSON ELEC CO COM	COMMON STOCK	291011104	158	1,700	SH	DFND	1,700	0	0
EQUINIX INC REIT	REAL ESTATE INVESTMENT TRUST	29444U700	815	964	SH	SOLE	964	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	1,828	29,879	SH	SOLE	28,677	1,102	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	44	725	SH	DFND	725	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	3,234	9,614	SH	SOLE	9,334	148	132
META PLATFORMS INC	COMMON STOCK	30303M102	18	55	SH	DFND	55	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	2,386	56,984	SH	SOLE	56,984	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	178	4,250	SH	DFND	4,250	0	0
FORTIVE CORP COM	COMMON STOCK	34959J108	580	7,598	SH	SOLE	7,451	110	37
FOX COM	COMMON STOCK	35137L105	3,333	90,362	SH	SOLE	90,033	0	329
GENERAL MILLS COM	COMMON STOCK	370334104	208	3,083	SH	SOLE	3,083	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	3,626	25,860	SH	SOLE	25,245	565	50
GENUINE PARTS CO COM	COMMON STOCK	372460105	270	1,923	SH	DFND	1,923	0	0
GRACO INC COM	COMMON STOCK	384109104	4,739	58,786	SH	SOLE	57,733	816	237
GRACO INC COM	COMMON STOCK	384109104	43	539	SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	2,457	14,715	SH	SOLE	14,670	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	37	222	SH	DFND	222	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	13,336	32,135	SH	SOLE	31,753	139	243
HOME DEPOT INC COM	COMMON STOCK	437076102	250	602	SH	DFND	602	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	7,882	37,804	SH	SOLE	37,279	323	202
HONEYWELL INTL INC COM	COMMON STOCK	438516106	145	697	SH	DFND	697	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	4,567	93,559	SH	SOLE	93,103	63	393
HORMEL FOODS CORP COM	COMMON STOCK	440452100	33	679	SH	DFND	679	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	331	1,340	SH	SOLE	1,340	0	0
INTEL CORP COM	COMMON STOCK	458140100	3,815	74,080	SH	SOLE	73,357	318	405
INTEL CORP COM	COMMON STOCK	458140100	52	1,000	SH	DFND	1,000	0	0
INTL BUSINESS MACHINES CORP COM	COMMON STOCK	459200101	211	1,578	SH	SOLE	1,571	0	7
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	14,454	287,421	SH	SOLE	277,828	7,263	2,330
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	3,231	19,853	SH	SOLE	19,571	282	0

INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	182	1,120	SH	DFND	1,120	0	0
S&P 100 INDEX ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287101	201	915	SH	SOLE	915	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	535	4,365	SH	SOLE	3,865	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	2,530	5,304	SH	SOLE	5,304	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	75,507	661,879	SH	SOLE	635,744	22,124	4,011
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	4,191	85,815	SH	SOLE	82,415	3,337	63
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	33,410	399,310	SH	SOLE	384,672	13,879	759
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	16,668	106,418	SH	SOLE	102,849	3,323	246
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	16	100	SH	DFND	100	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	226	2,876	SH	SOLE	2,876	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	232	2,943	SH	DFND	2,943	0	0
RUSSELL MID CAP VALUE INDEX ISHARES ETF	ETF MID CAP	464287473	217	1,770	SH	SOLE	1,770	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	8,135	70,604	SH	SOLE	68,831	1,587	186
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	8,687	104,649	SH	SOLE	104,203	0	446
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	1,390	4,910	SH	SOLE	4,910	0	0
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,603	10,500	SH	SOLE	9,725	675	100
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	23	150	SH	DFND	150	0	0
ISHARES TR U.S. CNSM SV ETF	ETF LARGE CAP/MULTI-CAP	464287580	267	3,179	SH	SOLE	2,919	260	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,913	17,346	SH	SOLE	17,346	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	19,083	223,821	SH	SOLE	220,085	3,280	456
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	169	1,984	SH	DFND	1,984	0	0
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	327	1,070	SH	SOLE	1,070	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	440	1,500	SH	SOLE	1,500	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	7,469	33,576	SH	SOLE	33,070	420	86
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	19,260	174,019	SH	SOLE	172,203	1,322	494
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	238	2,151	SH	DFND	2,151	0	0
US TELECOMM ISHARES ETF	SMALL CAP STRATEGY	464287713	616	18,713	SH	SOLE	18,442	153	118

US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	36,373	316,786	SH	SOLE	307,136	8,287	1,363
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	338	2,994	SH	SOLE	2,866	128	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	634	2,110	SH	SOLE	2,010	100	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	355	4,092	SH	SOLE	3,892	200	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	31,313	273,451	SH	SOLE	266,805	5,567	1,079
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	102	895	SH	DFND	895	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	317	1,582	SH	SOLE	1,475	107	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	5,814	55,646	SH	SOLE	55,012	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	66	632	SH	DFND	632	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	7,183	51,754	SH	SOLE	51,556	92	106
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	108	776	SH	DFND	776	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	5,158	47,298	SH	SOLE	45,745	1,257	296
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	679	21,783	SH	SOLE	21,249	534	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	1,272	32,265	SH	SOLE	29,542	2,723	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	316	2,258	SH	SOLE	2,258	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	1,114	18,615	SH	SOLE	18,441	43	131
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	315	5,669	SH	SOLE	5,669	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	8,862	55,965	SH	SOLE	55,283	422	260
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	48	300	SH	DFND	300	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	9,530	55,711	SH	SOLE	54,475	1,003	233
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	621	3,630	SH	DFND	3,630	0	0
KEYCORP COM	COMMON STOCK	493267108	243	10,489	SH	SOLE	10,489	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	3,412	23,873	SH	SOLE	23,434	439	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	407	2,850	SH	DFND	2,850	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	10,520	49,337	SH	SOLE	48,408	570	359
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	129	603	SH	DFND	603	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	939	25,862	SH	SOLE	25,862	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	8,215	11,423	SH	SOLE	11,351	42	30
LAM RESEARCH	COMMON	512807108	68	94	SH	DFND	94	0	0

CORP COM	STOCK									
LILLY ELI & CO COM	COMMON STOCK	532457108	10,094	36,546	SH	SOLE	36,126	64	356	
LILLY ELI & CO COM	COMMON STOCK	532457108	7,380	26,718	SH	DFND	26,718	0	0	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	2,639	7,426	SH	SOLE	7,151	219	56	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	58	164	SH	DFND	164	0	0	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	17,911	69,297	SH	SOLE	68,506	326	465	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	332	1,285	SH	DFND	1,285	0	0	
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,767	57,285	SH	SOLE	55,185	2,000	100	
MDU RES GROUP INC COM	COMMON STOCK	552690109	16	506	SH	DFND	506	0	0	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	1,840	4,475	SH	SOLE	4,248	204	23	
MASIMO CORP COM	COMMON STOCK	574795100	2,421	8,270	SH	SOLE	7,985	285	0	
MCDONALDS CORP COM	COMMON STOCK	580135101	2,854	10,646	SH	SOLE	10,614	24	8	
MCDONALDS CORP COM	COMMON STOCK	580135101	64	239	SH	DFND	239	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	351	4,582	SH	SOLE	4,582	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	77	1,000	SH	DFND	1,000	0	0	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	33,084	98,370	SH	SOLE	96,609	1,299	462	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	757	2,251	SH	DFND	2,251	0	0	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	4,940	56,748	SH	SOLE	54,226	2,072	450	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	461	5,300	SH	DFND	5,300	0	0	
MORGAN STANLEY DEAN WITTER COM	COMMON STOCK	617446448	224	2,277	SH	SOLE	2,277	0	0	
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	910	18,963	SH	SOLE	18,013	950	0	
NETFLIX INC COM	COMMON STOCK	64110L106	723	1,200	SH	SOLE	1,200	0	0	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	6,242	66,859	SH	SOLE	66,280	431	148	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	966	10,347	SH	DFND	10,347	0	0	
NIKE INC CL B COM	COMMON STOCK	654106103	1,778	10,670	SH	SOLE	10,543	0	127	
NORTHERN TR CORP COM	COMMON STOCK	665859104	4,232	35,386	SH	SOLE	34,053	1,102	231	
NORTHERN TR CORP COM	COMMON STOCK	665859104	94	790	SH	DFND	790	0	0	
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	220	2,515	SH	SOLE	2,515	0	0	
NUCOR CORP COM	COMMON STOCK	670346105	1,758	15,404	SH	SOLE	15,156	108	140	

NUCOR CORP COM	COMMON STOCK	670346105	145	1,270	SH	DFND	1,270	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	4,469	15,196	SH	SOLE	11,176	3,940	80
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	5,475	7,753	SH	SOLE	7,717	0	36
OMNICOM GROUP INC COM	COMMON STOCK	681919106	5,629	76,821	SH	SOLE	75,487	1,137	197
OMNICOM GROUP INC COM	COMMON STOCK	681919106	108	1,478	SH	DFND	1,478	0	0
OMNICELL INC COM	COMMON STOCK	68213N109	2,875	15,932	SH	SOLE	15,528	404	0
ORACLE CORP COM	COMMON STOCK	68389X105	2,294	26,306	SH	SOLE	24,781	1,300	225
ORACLE CORP COM	COMMON STOCK	68389X105	13	150	SH	DFND	150	0	0
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	46	34,044	SH	SOLE	34,044	0	0
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	287	515	SH	SOLE	515	0	0
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	3,896	20,661	SH	SOLE	20,409	110	142
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	4	20	SH	DFND	20	0	0
PEPSICO INC COM	COMMON STOCK	713448108	12,801	73,694	SH	SOLE	72,339	1,074	281
PEPSICO INC COM	COMMON STOCK	713448108	367	2,112	SH	DFND	2,112	0	0
PFIZER INC COM	COMMON STOCK	717081103	11,622	196,848	SH	SOLE	194,721	1,076	1,051
PFIZER INC COM	COMMON STOCK	717081103	295	4,989	SH	DFND	4,989	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	889	12,275	SH	SOLE	12,275	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	109	1,500	SH	DFND	1,500	0	0
POOL CORPORATION COM	COMMON STOCK	73278L105	2,583	4,563	SH	SOLE	4,373	190	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	10,165	51,695	SH	SOLE	50,957	556	182
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	136	692	SH	DFND	692	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	9,040	55,264	SH	SOLE	54,263	937	64
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	455	2,781	SH	DFND	2,781	0	0
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	678	4,026	SH	SOLE	4,021	0	5
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	1	6	SH	DFND	6	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	809	2,161	SH	SOLE	1,988	173	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	6,300	73,205	SH	SOLE	71,766	1,348	91
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	63	735	SH	DFND	735	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,020	28,224	SH	SOLE	26,985	599	640

REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	3	48	SH	DFND	48	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	385	2,760	SH	SOLE	2,750	0	10
ROPER INDS INC NEW COM	COMMON STOCK	776696106	4,826	9,813	SH	SOLE	9,720	0	93
ROPER INDS INC NEW COM	COMMON STOCK	776696106	30	61	SH	DFND	61	0	0
S&P GLOBAL INC COM	COMMON STOCK	78409V104	4,521	9,580	SH	SOLE	9,441	32	107
S&P GLOBAL INC COM	COMMON STOCK	78409V104	6	12	SH	DFND	12	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	6,171	12,994	SH	SOLE	12,994	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	3,606	7,593	SH	DFND	7,593	0	0
SPDR GOLD ETF	ETF COMMODITY	78463V107	207	1,209	SH	SOLE	1,147	0	62
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	884	10,650	SH	SOLE	10,650	0	0
INTERNATIONAL TREASURY BOND ETF SPDR	ETF FIXED TAXABLE	78464A516	6,196	219,184	SH	SOLE	210,101	7,822	1,261
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	10,287	19,872	SH	SOLE	19,471	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	251	485	SH	DFND	485	0	0
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	6,618	60,957	SH	SOLE	59,142	1,453	362
SALESFORCE.COM COM	COMMON STOCK	79466L302	301	1,184	SH	SOLE	1,184	0	0
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	8,330	99,044	SH	SOLE	98,362	199	483
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	36	434	SH	DFND	434	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	8,242	101,969	SH	SOLE	101,969	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	75	929	SH	DFND	929	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	1,639	29,203	SH	SOLE	28,233	937	33
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	1,027	20,199	SH	SOLE	20,040	159	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	270	4,300	SH	SOLE	4,300	0	0
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	6,102	67,344	SH	SOLE	66,160	992	192
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	94	1,035	SH	DFND	1,035	0	0
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	13,137	93,247	SH	SOLE	90,602	2,400	245
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	10,818	140,290	SH	SOLE	136,607	3,309	374
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	9,803	47,950	SH	SOLE	47,235	440	275
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	46	225	SH	DFND	225	0	0
ENERGY SECTOR	COMMON	81369Y506	2,277	41,024	SH	SOLE	40,089	828	107

ETF SPDR	STOCK									
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	4,732	121,201	SH	SOLE	118,827	1,773	601	
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	4,609	43,564	SH	SOLE	42,997	360	207	
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	2,141	12,311	SH	SOLE	12,228	0	83	
COMM SERVICES SPDR	COMMON STOCK	81369Y852	7,060	90,891	SH	SOLE	89,055	1,366	470	
COMM SERVICES SPDR	COMMON STOCK	81369Y852	20	257	SH	DFND	257	0	0	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	3,562	68,749	SH	SOLE	68,595	0	154	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	68	1,304	SH	DFND	1,304	0	0	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	3,496	48,843	SH	SOLE	47,262	1,458	123	
SERVICE NOW INC COM	COMMON STOCK	81762P102	904	1,392	SH	SOLE	1,357	20	15	
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,918	12,045	SH	SOLE	11,713	332	0	
SLEEP NUMBER CORP COM	COMMON STOCK	83125X103	1,269	16,572	SH	SOLE	15,798	694	80	
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,787	20,520	SH	SOLE	19,997	523	0	
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	105	773	SH	DFND	773	0	0	
STARBUCKS CORP COM	COMMON STOCK	855244109	5,216	44,593	SH	SOLE	44,375	0	218	
STARBUCKS CORP COM	COMMON STOCK	855244109	56	478	SH	DFND	478	0	0	
STRYKER CORP COM	COMMON STOCK	863667101	15,645	58,508	SH	SOLE	57,734	567	207	
STRYKER CORP COM	COMMON STOCK	863667101	145	541	SH	DFND	541	0	0	
SYSCO CORP COM	COMMON STOCK	871829107	1,203	15,313	SH	SOLE	14,393	900	20	
SYSCO CORP COM	COMMON STOCK	871829107	24	300	SH	DFND	300	0	0	
TJX COS INC NEW COM	COMMON STOCK	872540109	5,986	78,850	SH	SOLE	77,850	575	425	
TJX COS INC NEW COM	COMMON STOCK	872540109	87	1,150	SH	DFND	1,150	0	0	
TARGET CORP COM	COMMON STOCK	87612E106	255	1,102	SH	SOLE	1,077	0	25	
TESLA MOTORS INC COM	COMMON STOCK	88160R101	777	735	SH	SOLE	735	0	0	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	6,602	35,029	SH	SOLE	34,725	213	91	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	70	372	SH	DFND	372	0	0	
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	634	950	SH	SOLE	950	0	0	
3M COMPANY COM	COMMON STOCK	88579Y101	1,774	9,987	SH	SOLE	9,679	308	0	
3M COMPANY COM	COMMON STOCK	88579Y101	129	725	SH	DFND	725	0	0	
TORO CO COM	COMMON STOCK	891092108	1,327	13,279	SH	SOLE	12,791	488	0	
TRAVELERS INC COM	COMMON STOCK	89417E109	1,636	10,459	SH	SOLE	10,309	100	50	
TRAVELERS INC COM	COMMON STOCK	89417E109	26	167	SH	DFND	167	0	0	

TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	7,508	128,260	SH	SOLE	126,508	1,230	522
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	74	1,256	SH	DFND	1,256	0	0
US BANCORP DEL COM	COMMON STOCK	902973304	2,423	43,134	SH	SOLE	41,946	1,066	122
US BANCORP DEL COM	COMMON STOCK	902973304	17	300	SH	DFND	300	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	5,262	20,888	SH	SOLE	20,695	150	43
UNION PAC CORP COM	COMMON STOCK	907818108	31	125	SH	DFND	125	0	0
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	842	3,928	SH	SOLE	3,755	120	53
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	236	1,100	SH	DFND	1,100	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	12,190	24,277	SH	SOLE	24,101	45	131
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	57	114	SH	DFND	114	0	0
VF CORP COM	COMMON STOCK	918204108	6,325	86,378	SH	SOLE	84,664	1,075	639
VF CORP COM	COMMON STOCK	918204108	107	1,466	SH	DFND	1,466	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,933	25,738	SH	SOLE	25,738	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1	10	SH	DFND	10	0	0
VANECK ETF TRUST GOLD MINERS ETF	ETF COMMODITY	92189F106	307	9,600	SH	SOLE	9,600	0	0
VANECK ETF TRUST JUNIOR GOLD MINE	ETF COMMODITY	92189F791	239	5,700	SH	SOLE	5,700	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	17,024	194,296	SH	SOLE	187,394	5,584	1,318
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,678	41,726	SH	SOLE	41,318	408	0
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	1,549	27,192	SH	SOLE	27,192	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	24,863	54,267	SH	SOLE	54,227	0	40
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	89	195	SH	DFND	195	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,550	25,292	SH	SOLE	25,292	0	0
VANGUARD S/T CORP	ETF FIXED TAXABLE	92206C409	913	11,241	SH	SOLE	11,241	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	402	4,339	SH	SOLE	4,339	0	0
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	288	5,250	SH	SOLE	5,250	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	15,208	34,835	SH	SOLE	34,685	0	150
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	50	115	SH	DFND	115	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	13,963	120,359	SH	SOLE	118,009	2,137	213
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	79	681	SH	DFND	681	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	5,872	23,049	SH	SOLE	23,049	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,743	7,887	SH	SOLE	7,887	0	0

VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	808	4,417	SH	SOLE	4,417	0	0
VANGUARD GROWTH COM	ETF LARGE CAP/MULTI-CAP	922908736	200	624	SH	SOLE	624	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	5,975	26,436	SH	SOLE	26,436	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	5,025	96,738	SH	SOLE	95,762	726	250
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	185	3,553	SH	DFND	3,553	0	0
VISA COM	COMMON STOCK	92826C839	17,432	80,439	SH	SOLE	79,880	290	269
VISA COM	COMMON STOCK	92826C839	164	755	SH	DFND	755	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	7,587	52,439	SH	SOLE	51,710	425	304
WAL MART STORES INC COM	COMMON STOCK	931142103	123	852	SH	DFND	852	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	415	2,488	SH	SOLE	2,488	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	528	11,000	SH	SOLE	11,000	0	0
XILINX INC COM	COMMON STOCK	983919101	284	1,338	SH	SOLE	1,338	0	0