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

FORM 13F COVER PAGE

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

Report for the Calendar Year or Quarter Ended: [06-30-2023](#)

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

Institutional Investment Manager Filing this Report:

Name: [FIRST MERCHANTS CORP](#)
Address: [200 East Jackson Street](#)
[Muncie, IN 47305](#)
Form 13F File Number: [028-13037](#)

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

Person Signing this Report on Behalf of Reporting Manager:

Name: [Candy Shannon](#)
Title: [Vice President](#)
Phone: [765-747-1315](#)

Signature, Place, and Date of Signing:

[Candy Shannon](#) [Muncie, IN](#) [07-14-2023](#)
[Signature] [City, State] [Date]

Report Type (Check only one.):

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

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: [0](#)
Form 13F Information Table Entry Total: [346](#)
Form 13F Information Table Value Total: [1,182,532,317](#)
(thousands)

List of Other Included Managers:

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

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

NONE

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

OMB Number: 3235-0006
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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
				VALUE	SHRS OR	SH/ PUT/			INVESTMENT	OTHER	VOTING AUTHORITY
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	14,159,134	45,887	SH		SOLE		45,137	516	234
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	119,106	386	SH		DFND		386	0	0
LINDE PLC COM	COMMON STOCK	G54950103	7,023,360	18,431	SH		SOLE		18,253	55	123
LINDE PLC COM	COMMON STOCK	G54950103	3,810	10	SH		DFND		10	0	0
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,604,966	43,905	SH		SOLE		43,774	0	131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	8,965,220	46,559	SH		SOLE		45,942	442	175
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	198,719	1,032	SH		DFND		1,032	0	0
AFLAC INC COM	COMMON STOCK	001055102	449,723	6,444	SH		SOLE		6,444	0	0
AT&T INC COM	COMMON STOCK	00206R102	414,434	25,984	SH		SOLE		25,984	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	9,180,902	84,214	SH		SOLE		82,931	900	383
ABBOTT LABS COM	COMMON STOCK	002824100	176,502	1,619	SH		DFND		1,619	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	2,924,561	21,707	SH		SOLE		21,707	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	161,676	1,200	SH		DFND		1,200	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	7,425,033	15,185	SH		SOLE		14,389	737	59
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	61,120	125	SH		DFND		125	0	0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,401,150	12,347	SH		SOLE		12,238	29	80
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	680	6	SH		DFND		6	0	0
ALLIANT CORP COM	COMMON STOCK	018802108	3,368,174	64,194	SH		SOLE		62,386	1,572	236
ALLIANT CORP COM	COMMON STOCK	018802108	155,311	2,960	SH		DFND		2,960	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	1,951,605	16,133	SH		SOLE		15,993	0	140
ALPHABET INC CL C COM	COMMON STOCK	02079K107	36,291	300	SH		DFND		300	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	21,242,573	177,466	SH		SOLE		174,639	1,951	876
ALPHABET CL A COM	COMMON STOCK	02079K305	226,233	1,890	SH		DFND		1,890	0	0
AMAZON INC COM	COMMON STOCK	023135106	11,218,403	86,058	SH		SOLE		85,655	223	180
AMAZON INC COM	COMMON STOCK	023135106	39,107	300	SH		DFND		300	0	0

AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,120,695	10,935	SH	SOLE	10,805	0	130
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	19,394	100	SH	DFND	100	0	0
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,668,140	11,686	SH	SOLE	11,493	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	9,706	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	637,121	3,311	SH	SOLE	3,284	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	16,741	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	6,524,337	19,643	SH	SOLE	19,266	313	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	32,218	97	SH	DFND	97	0	0
AMGEN INC COM	COMMON STOCK	031162100	3,338,700	15,038	SH	SOLE	15,038	0	0
AMGEN INC COM	COMMON STOCK	031162100	1,332	6	SH	DFND	6	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	10,608,164	124,877	SH	SOLE	124,118	219	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	26,164	308	SH	DFND	308	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	503,306	1,524	SH	SOLE	1,467	0	57
ELEVANCE HEALTH INC COM	COMMON STOCK	036752103	733,058	1,650	SH	SOLE	1,650	0	0
APPLE INC COM	COMMON STOCK	037833100	42,127,976	217,189	SH	SOLE	214,990	1,380	819
APPLE INC COM	COMMON STOCK	037833100	1,006,700	5,190	SH	DFND	5,190	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	11,633,930	52,933	SH	SOLE	51,939	690	304
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	181,545	826	SH	DFND	826	0	0
BALL CORP COM	COMMON STOCK	058498106	2,698,791	46,371	SH	SOLE	46,371	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	2,854,954	10,814	SH	SOLE	10,304	350	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	100,849	382	SH	DFND	382	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	517,810	1	SH	SOLE	1	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	8,343,247	24,467	SH	SOLE	24,336	36	95
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	94,116	276	SH	DFND	276	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	7,118,605	10,300	SH	SOLE	10,213	28	59
BLACKROCK INC COM	COMMON STOCK	09247X101	19,351	28	SH	DFND	28	0	0
BOEING CO COM	COMMON STOCK	097023105	28,927	137	SH	SOLE	137	0	0
BOEING CO COM	COMMON STOCK	097023105	179,486	850	SH	DFND	850	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	380,370	5,948	SH	SOLE	5,948	0	0
BROADCOM INC	COMMON STOCK	11135F101	18,985,923	21,888	SH	SOLE	21,767	17	104

NPV COM										
BROADCOM INC NPV COM	COMMON STOCK	11135F101	53,779	62	SH	DFND	62	0	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,298,403	33,388	SH	SOLE	31,388	2,000	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	46,810	680	SH	DFND	680	0	0	
CME GROUP COM	COMMON STOCK	12572Q105	243,099	1,312	SH	SOLE	1,312	0	0	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	2,627,118	38,003	SH	SOLE	37,878	0	125	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	13,826	200	SH	DFND	200	0	0	
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,475,545	28,707	SH	SOLE	28,642	0	65	
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,660,573	6,809	SH	SOLE	6,809	0	0	
CATERPILLAR INC. COM	COMMON STOCK	149123101	4,192,676	17,040	SH	SOLE	16,940	0	100	
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	333,454	1,586	SH	SOLE	1,586	0	0	
CHEVRON CORP COM	COMMON STOCK	166764100	8,040,056	51,097	SH	SOLE	50,607	400	90	
CHEVRON CORP COM	COMMON STOCK	166764100	125,880	800	SH	DFND	800	0	0	
CISCO SYSTEMS COM	COMMON STOCK	17275R102	7,710,939	149,034	SH	SOLE	147,014	1,660	360	
CISCO SYSTEMS COM	COMMON STOCK	17275R102	137,160	2,651	SH	DFND	2,651	0	0	
COCA COLA CO COM	COMMON STOCK	191216100	1,365,170	22,670	SH	SOLE	22,652	0	18	
COCA COLA CO COM	COMMON STOCK	191216100	45,165	750	SH	DFND	750	0	0	
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	669,860	8,695	SH	SOLE	8,695	0	0	
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	9,038,605	217,592	SH	SOLE	214,848	1,163	1,581	
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	75,850	1,826	SH	DFND	1,826	0	0	
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	4,309,144	41,591	SH	SOLE	40,862	596	133	
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	51,805	500	SH	DFND	500	0	0	
COPART INC COM	COMMON STOCK	217204106	3,745,336	41,064	SH	SOLE	40,658	297	109	
CORNING INC COM	COMMON STOCK	219350105	520,369	14,851	SH	SOLE	14,589	62	200	
CORNING INC COM	COMMON STOCK	219350105	41,172	1,175	SH	DFND	1,175	0	0	
CORTEVA INC COM	COMMON STOCK	22052L104	4,484,885	78,286	SH	SOLE	77,643	137	506	
CORTEVA INC COM	COMMON STOCK	22052L104	39,701	693	SH	DFND	693	0	0	
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	13,882,466	25,786	SH	SOLE	25,407	240	139	
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	95,830	178	SH	DFND	178	0	0	
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	5,433,624	50,533	SH	SOLE	49,489	837	207	
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	34,408	320	SH	DFND	320	0	0	
CUMMINS INC COM	COMMON STOCK	231021106	5,292,233	21,587	SH	SOLE	21,565	0	22	

CUMMINS INC COM	COMMON STOCK	231021106	49,521	202	SH	DFND	202	0	0
DANAHER CORP COM	COMMON STOCK	235851102	8,467,680	35,282	SH	SOLE	34,472	699	111
DANAHER CORP COM	COMMON STOCK	235851102	141,600	590	SH	DFND	590	0	0
DEERE & CO COM	COMMON STOCK	244199105	445,296	1,099	SH	SOLE	1,094	0	5
DEERE & CO COM	COMMON STOCK	244199105	24,311	60	SH	DFND	60	0	0
DIMENSIONAL ETF TRUST US CORE EQUITY 2	ETF LARGE CAP/MULTI-CAP	25434V708	1,044,537	38,487	SH	SOLE	38,487	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	3,336,376	37,371	SH	SOLE	36,485	596	290
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	39,193	439	SH	DFND	439	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	857,941	16,566	SH	SOLE	16,391	0	175
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	220,813	3,091	SH	SOLE	3,091	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	19,003	266	SH	DFND	266	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	7,182,119	62,760	SH	SOLE	61,540	566	654
EOG RESOURCES INC COM	COMMON STOCK	26875P101	35,704	312	SH	DFND	312	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,159,885	6,213	SH	SOLE	5,728	350	135
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	7,193,737	76,263	SH	SOLE	76,039	136	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	24,808	263	SH	DFND	263	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,771,386	30,661	SH	SOLE	30,491	0	170
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	3,055,636	28,491	SH	SOLE	27,691	700	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	61,668	575	SH	DFND	575	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	3,045,519	107,921	SH	SOLE	107,201	720	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	107,236	3,800	SH	DFND	3,800	0	0
FORTINET INC COM	COMMON STOCK	34959E109	6,194,499	81,951	SH	SOLE	80,914	522	515
FORTINET INC COM	COMMON STOCK	34959E109	20,333	269	SH	DFND	269	0	0
FOX COM	COMMON STOCK	35137L105	1,977,610	58,165	SH	SOLE	57,836	0	329
GENERAL MILLS COM	COMMON STOCK	370334104	258,479	3,370	SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	5,559,101	32,850	SH	SOLE	32,298	469	83
GENUINE PARTS CO COM	COMMON STOCK	372460105	360,118	2,128	SH	DFND	2,128	0	0
GRACO INC COM	COMMON STOCK	384109104	6,200,404	71,807	SH	SOLE	70,560	1,008	239
GRACO INC COM	COMMON STOCK	384109104	46,542	539	SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	1,517,153	9,067	SH	SOLE	9,022	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	27,106	162	SH	DFND	162	0	0

HOME DEPOT INC COM	COMMON STOCK	437076102	8,642,155	27,822	SH	SOLE	27,412	241	169
HOME DEPOT INC COM	COMMON STOCK	437076102	101,574	327	SH	DFND	327	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	6,899,115	33,249	SH	SOLE	32,724	323	202
HONEYWELL INTL INC COM	COMMON STOCK	438516106	86,527	417	SH	DFND	417	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	3,059,648	76,074	SH	SOLE	75,772	63	239
HORMEL FOODS CORP COM	COMMON STOCK	440452100	22,481	559	SH	DFND	559	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	205,129	820	SH	SOLE	820	0	0
INTEL CORP COM	COMMON STOCK	458140100	1,775,315	53,106	SH	SOLE	52,701	0	405
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	20,894,214	421,002	SH	SOLE	413,723	5,160	2,119
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	356,442	7,182	SH	DFND	7,182	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,326,876	15,550	SH	SOLE	15,268	282	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	126,445	845	SH	DFND	845	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	494,554	4,365	SH	SOLE	3,865	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,314,810	2,950	SH	SOLE	2,950	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	52,847,240	539,534	SH	SOLE	529,250	8,575	1,709
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	910,641	9,297	SH	DFND	9,297	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	1,498,913	37,890	SH	SOLE	37,640	250	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	89,207	2,255	SH	DFND	2,255	0	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	21,901,559	310,794	SH	SOLE	304,331	5,223	1,240
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	789,545	11,204	SH	DFND	11,204	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	14,022,790	86,996	SH	SOLE	85,952	698	346
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	271,927	1,687	SH	DFND	1,687	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	135,140	1,864	SH	SOLE	1,864	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	213,367	2,943	SH	DFND	2,943	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	5,689,787	58,883	SH	SOLE	57,848	968	67
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	173,934	1,800	SH	DFND	1,800	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,966,919	95,399	SH	SOLE	95,399	0	0

S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	4,209,106	16,098	SH	SOLE	15,767	190	141
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	109,294	418	SH	DFND	418	0	0
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,310,476	10,322	SH	SOLE	9,547	675	100
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	19,044	150	SH	DFND	150	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,799,430	17,737	SH	SOLE	17,737	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	14,495,850	193,278	SH	SOLE	189,985	2,837	456
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	143,550	1,914	SH	DFND	1,914	0	0
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	380,008	1,381	SH	SOLE	1,381	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	328,561	1,354	SH	SOLE	1,354	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	7,465,443	39,865	SH	SOLE	39,180	420	265
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	16,691,521	155,807	SH	SOLE	153,991	1,322	494
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	230,435	2,151	SH	DFND	2,151	0	0
US TELECOMM ISHARES ETF	COMMON STOCK	464287713	410,380	18,581	SH	SOLE	18,170	178	233
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	25,129,060	230,818	SH	SOLE	226,555	2,318	1,945
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	964,588	8,860	SH	DFND	8,860	0	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	178,991	1,688	SH	SOLE	1,560	128	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	63,624	600	SH	DFND	600	0	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	230,644	823	SH	SOLE	763	60	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	214,951	767	SH	DFND	767	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	149,516	2,004	SH	SOLE	2,004	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	96,993	1,300	SH	DFND	1,300	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	29,918,882	300,242	SH	SOLE	294,634	4,204	1,404
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	452,909	4,545	SH	DFND	4,545	0	0
ISHARES TR U.S. CNM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	254,767	1,272	SH	SOLE	1,220	52	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	5,069,967	53,318	SH	SOLE	52,684	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	31,569	332	SH	DFND	332	0	0
S&P SMALL CAP 600 GROWTH ETF	ETF SMALL CAP	464287887	4,968,963	43,235	SH	SOLE	43,037	92	106

ISHARES										
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	54,705	476	SH	DFND		476	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	3,177,560	36,719	SH	SOLE		35,871	537	311
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	146,166	1,689	SH	DFND		1,689	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	432,825	16,445	SH	SOLE		16,445	0	0
ISHARES										
PREFERRED & INC ETF	ETF PREFERRED	464288687	596,168	19,275	SH	SOLE		19,275	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	250,841	2,295	SH	SOLE		2,295	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	2,998,307	60,832	SH	SOLE		59,012	1,273	547
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	302,318	5,868	SH	SOLE		5,868	0	0
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	8,301,825	57,081	SH	SOLE		56,821	0	260
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	116,352	800	SH	DFND		800	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	13,234,302	79,957	SH	SOLE		78,696	819	442
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	395,591	2,390	SH	DFND		2,390	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	3,146,778	22,793	SH	SOLE		22,393	400	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	248,508	1,800	SH	DFND		1,800	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	8,348,838	42,647	SH	SOLE		41,722	570	355
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	92,010	470	SH	DFND		470	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	645,948	22,562	SH	SOLE		22,562	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	11,884,858	18,488	SH	SOLE		18,350	73	65
LAM RESEARCH CORP COM	COMMON STOCK	512807108	61,069	95	SH	DFND		95	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	10,890,719	23,223	SH	SOLE		22,952	139	132
LILLY ELI & CO COM	COMMON STOCK	532457108	12,425,357	26,495	SH	DFND		26,495	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	5,930,027	12,881	SH	SOLE		12,594	206	81
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	52,483	114	SH	DFND		114	0	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	15,304,575	67,810	SH	SOLE		66,972	381	457
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	137,675	610	SH	DFND		610	0	0
MDU RES GROUP INC COM	COMMON STOCK	552690109	298,876	14,280	SH	SOLE		14,180	0	100
MDU RES GROUP INC COM	COMMON STOCK	552690109	2,218	106	SH	DFND		106	0	0

MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	532,748	2,038	SH	SOLE	2,038	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	39,211	150	SH	DFND	150	0	0
MASIMO CORP COM	COMMON STOCK	574795100	536,263	3,259	SH	SOLE	3,259	0	0
MASIMO CORP COM	COMMON STOCK	574795100	32,910	200	SH	DFND	200	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	4,407,297	14,770	SH	SOLE	14,695	43	32
MCDONALDS CORP COM	COMMON STOCK	580135101	91,608	307	SH	DFND	307	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	587,333	5,090	SH	SOLE	5,090	0	0
MICROSOFT CORP COM	COMMON STOCK	594918104	34,388,541	100,986	SH	SOLE	99,289	1,249	448
MICROSOFT CORP COM	COMMON STOCK	594918104	689,910	2,026	SH	DFND	2,026	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	8,812,286	98,364	SH	SOLE	95,313	2,247	804
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	279,968	3,125	SH	DFND	3,125	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	5,989,956	80,728	SH	SOLE	79,343	1,140	245
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	344,807	4,647	SH	DFND	4,647	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	1,201,695	10,888	SH	SOLE	10,761	0	127
NORTHERN TR CORP COM	COMMON STOCK	665859104	1,079,229	14,559	SH	SOLE	14,434	0	125
NORTHERN TR CORP COM	COMMON STOCK	665859104	26,315	355	SH	DFND	355	0	0
NUCOR CORP COM	COMMON STOCK	670346105	1,862,784	11,360	SH	SOLE	11,207	28	125
NUCOR CORP COM	COMMON STOCK	670346105	44,274	270	SH	DFND	270	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	7,195,806	17,011	SH	SOLE	13,581	3,300	130
NUVEEN ENH AMT FR MUNI CRED	CLOSED END FIXED TAX FREE	67071L106	150,695	12,880	SH	SOLE	12,880	0	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	5,762,184	6,032	SH	SOLE	5,991	9	32
OMNICOM GROUP INC COM	COMMON STOCK	681919106	5,570,560	58,546	SH	SOLE	57,283	1,047	216
OMNICOM GROUP INC COM	COMMON STOCK	681919106	57,375	603	SH	DFND	603	0	0
OMNICELL INC COM	COMMON STOCK	68213N109	555,173	7,536	SH	SOLE	7,536	0	0
ORACLE CORP COM	COMMON STOCK	68389X105	1,689,160	14,184	SH	SOLE	14,029	0	155
ORACLE CORP COM	COMMON STOCK	68389X105	17,863	150	SH	DFND	150	0	0
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	259,555	149,170	SH	SOLE	149,170	0	0
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	399,616	1,564	SH	SOLE	1,564	0	0
PEPSICO INC COM	COMMON STOCK	713448108	27,393,477	147,898	SH	SOLE	146,820	755	323
PEPSICO INC COM	COMMON STOCK	713448108	287,458	1,552	SH	DFND	1,552	0	0
PFIZER INC COM	COMMON STOCK	717081103	7,282,929	198,558	SH	SOLE	196,921	567	1,070
PFIZER INC COM	COMMON STOCK	717081103	127,974	3,489	SH	DFND	3,489	0	0

PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	218,373	2,237	SH	SOLE	2,237	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	19,524	200	SH	DFND	200	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,288,865	13,513	SH	SOLE	13,513	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	47,690	500	SH	DFND	500	0	0
POOL CORPORATION COM	COMMON STOCK	73278L105	814,813	2,175	SH	SOLE	2,175	0	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,240,408	55,709	SH	SOLE	55,006	518	185
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	24,196	216	SH	DFND	216	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,733,745	57,558	SH	SOLE	56,614	880	64
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	508,479	3,351	SH	DFND	3,351	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,148,210	3,934	SH	SOLE	3,916	0	18
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,751	6	SH	DFND	6	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	6,526,898	66,629	SH	SOLE	65,390	1,148	91
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	20,767	212	SH	DFND	212	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,090,552	34,967	SH	SOLE	34,048	272	647
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	3,168	53	SH	DFND	53	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	307,871	2,010	SH	SOLE	2,000	0	10
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,000,997	4,162	SH	SOLE	4,091	0	71
ROPER INDS INC NEW COM	COMMON STOCK	776696106	22,114	46	SH	DFND	46	0	0
S&P GLOBAL INC COM	COMMON STOCK	78409V104	3,392,213	8,462	SH	SOLE	8,324	28	110
S&P GLOBAL INC COM	COMMON STOCK	78409V104	5,211	13	SH	DFND	13	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	5,644,144	12,733	SH	SOLE	12,733	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,914,499	6,575	SH	DFND	6,575	0	0
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	640,042	9,150	SH	SOLE	9,150	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	9,011,398	18,817	SH	SOLE	18,416	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	222,688	465	SH	DFND	465	0	0
SALESFORCE.COM COM	COMMON STOCK	79466L302	258,579	1,224	SH	SOLE	1,224	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	5,507,490	112,149	SH	SOLE	110,619	502	1,028
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	3,436	70	SH	DFND	70	0	0

CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	7,456,326	131,554	SH	SOLE	130,614	387	553
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	20,348	359	SH	DFND	359	0	0
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	5,765,065	240,917	SH	SOLE	240,296	0	621
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	54,823	2,291	SH	DFND	2,291	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	10,986,965	151,295	SH	SOLE	151,295	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	98,398	1,355	SH	DFND	1,355	0	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	228,856	4,365	SH	SOLE	4,365	0	0
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	5,861,910	70,738	SH	SOLE	69,164	1,362	212
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	133,088	1,606	SH	DFND	1,606	0	0
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	9,379,916	70,670	SH	SOLE	69,386	824	460
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	226,702	1,708	SH	DFND	1,708	0	0
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	7,905,552	106,589	SH	SOLE	105,145	1,058	386
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	232,671	3,137	SH	DFND	3,137	0	0
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	5,668,493	33,382	SH	SOLE	32,619	409	354
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	130,244	767	SH	DFND	767	0	0
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	3,089,370	38,062	SH	SOLE	37,553	375	134
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	112,014	1,380	SH	DFND	1,380	0	0
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	3,805,223	112,917	SH	SOLE	110,760	1,012	1,145
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	23,118	686	SH	DFND	686	0	0
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	2,548,657	23,749	SH	SOLE	23,331	190	228
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	5,448,212	31,337	SH	SOLE	31,254	0	83
COMM SERVICES SPDR	COMMON STOCK	81369Y852	4,027,893	61,893	SH	SOLE	60,539	768	586
COMM SERVICES SPDR	COMMON STOCK	81369Y852	40,217	618	SH	DFND	618	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	1,251,024	33,202	SH	SOLE	33,202	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	2,072	55	SH	DFND	55	0	0
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,755,835	42,114	SH	SOLE	41,443	445	226

UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	52,352	800	SH	DFND	800	0	0
SERVICE NOW INC COM	COMMON STOCK	81762P102	6,387,085	11,366	SH	SOLE	11,256	54	56
SERVICE NOW INC COM	COMMON STOCK	81762P102	2,247	4	SH	DFND	4	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,557,900	15,284	SH	SOLE	15,284	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	166,523	995	SH	DFND	995	0	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,795,199	18,929	SH	SOLE	18,506	423	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	55,079	373	SH	DFND	373	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	3,064,600	30,937	SH	SOLE	30,719	0	218
STARBUCKS CORP COM	COMMON STOCK	855244109	24,765	250	SH	DFND	250	0	0
STRYKER CORP COM	COMMON STOCK	863667101	18,523,069	60,716	SH	SOLE	59,878	631	207
STRYKER CORP COM	COMMON STOCK	863667101	148,267	486	SH	DFND	486	0	0
SYSCO CORP COM	COMMON STOCK	871829107	684,124	9,220	SH	SOLE	8,300	900	20
TJX COS INC NEW COM	COMMON STOCK	872540109	9,347,010	110,239	SH	SOLE	108,513	1,301	425
TJX COS INC NEW COM	COMMON STOCK	872540109	69,103	815	SH	DFND	815	0	0
TESLA MOTORS INC COM	COMMON STOCK	88160R101	553,622	2,115	SH	SOLE	2,115	0	0
TESLA MOTORS INC COM	COMMON STOCK	88160R101	13,088	50	SH	DFND	50	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	6,902,899	38,346	SH	SOLE	38,037	231	78
TEXAS INSTRS INC COM	COMMON STOCK	882508104	21,962	122	SH	DFND	122	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	385,050	738	SH	SOLE	738	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	10,435	20	SH	DFND	20	0	0
TORO CO COM	COMMON STOCK	891092108	499,297	4,912	SH	SOLE	4,912	0	0
TORO CO COM	COMMON STOCK	891092108	91,485	900	SH	DFND	900	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	287,938	9,491	SH	SOLE	9,391	0	100
US BANCORP DEL COM	COMMON STOCK	902973304	924,209	27,973	SH	SOLE	27,223	650	100
US BANCORP DEL COM	COMMON STOCK	902973304	9,912	300	SH	DFND	300	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	2,191,464	10,710	SH	SOLE	10,560	150	0
UNION PAC CORP COM	COMMON STOCK	907818108	20,462	100	SH	DFND	100	0	0
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	2,147,709	11,982	SH	SOLE	11,783	149	50
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	197,175	1,100	SH	DFND	1,100	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	15,032,801	31,277	SH	SOLE	30,843	239	195

UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	63,443	132	SH	DFND	132	0	0
VF CORP COM	COMMON STOCK	918204108	255,392	13,380	SH	SOLE	12,872	250	258
VF CORP COM	COMMON STOCK	918204108	3,588	188	SH	DFND	188	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,945,066	16,582	SH	SOLE	16,582	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	15,066,675	200,303	SH	SOLE	195,816	3,126	1,361
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	102,976	1,369	SH	DFND	1,369	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	9,434,777	124,865	SH	SOLE	121,479	0	3,386
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	1,001,018	13,248	SH	DFND	13,248	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,008,797	37,794	SH	SOLE	37,690	104	0
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	6,058,916	123,957	SH	SOLE	121,792	1,355	810
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	146,004	2,987	SH	DFND	2,987	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	23,198,685	52,468	SH	SOLE	52,443	0	25
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	75,165	170	SH	DFND	170	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,336,227	24,563	SH	SOLE	24,563	0	0
VANGUARD S/T CORP	ETF FIXED TAXABLE	92206C409	221,956	2,934	SH	SOLE	2,934	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	501,681	6,348	SH	SOLE	6,348	0	0
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	863,784	17,200	SH	SOLE	17,200	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	14,869,412	36,510	SH	SOLE	36,510	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	429,669	1,055	SH	DFND	1,055	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	9,067,520	108,516	SH	SOLE	106,563	1,740	213
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	198,287	2,373	SH	DFND	2,373	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	5,214,707	23,686	SH	SOLE	23,686	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,511,681	7,457	SH	SOLE	7,457	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	456,311	3,066	SH	SOLE	3,066	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	5,102,112	25,653	SH	SOLE	25,653	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	4,497,025	120,956	SH	SOLE	119,592	1,114	250
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	38,109	1,025	SH	DFND	1,025	0	0
VISA COM	COMMON STOCK	92826C839	16,337,068	68,794	SH	SOLE	68,159	415	220
VISA COM	COMMON STOCK	92826C839	120,163	506	SH	DFND	506	0	0

WAL MART STORES INC COM	COMMON STOCK	931142103	8,016,850	51,005	SH	SOLE	49,942	821	242
WAL MART STORES INC COM	COMMON STOCK	931142103	77,804	495	SH	DFND	495	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	415,166	2,394	SH	SOLE	2,394	0	0