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

FORM 13F COVER PAGE

OMB APPROVAL

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

Report for the Calendar Year or Quarter Ended: 09-30-2026

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

Institutional Investment Manager Filing this Report:

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

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

Person Signing this Report on Behalf of Reporting Manager:

Name: Heather Roche
Title: Private Wealth Operations, Asst Manager
Phone: 765-747-1503

Signature, Place, and Date of Signing:

Heather Roche Muncie, IN 10-02-2026
[Signature] [City, State] [Date]

Report Type (Check only one.):

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

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0
Form 13F Information Table Entry Total: 497
Form 13F Information Table Value Total: 3,045,732,768
(round to nearest dollar)

List of Other Included Managers:

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

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

NONE

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

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

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8			
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE	SHRS OR	SH/	PUT/	INVESTMENT	OTHER	VOTING AUTHORITY			
				(to the nearest dollar)	PRN	AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
12.565 OWNER INT	Other Assets	871106993		282,950		2	SH		SOLE		2	0	0
1ST INTERNET BK IN	Equities	320557101		294,382		11,172	SH		SOLE		11,172	0	0
A/B/I-LOC#5299624	Other Assets	ASBEITLOC		1	1,000,000		SH		SOLE		1,000,000	0	0
ABBOTT LABS COMMON	Equities	002824100		3,536,730		35,786	SH		SOLE		34,886	900	0
ABBVIE	Equities	00287Y109		14,387		55	SH		OTR		55	0	0
ABBVIE	Equities	00287Y109		14,882,117		56,891	SH		SOLE		56,575	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
ACCENTURE PLC	Equities	G1151C101		7,032,790		38,353	SH		SOLE		37,866	487	0
ACCENTURE PLC	Equities	G1151C101		37,958		207	SH		OTR		207	0	0
ADOBE SYSTEMS INC	Equities	00724F101		222,664		928	SH		SOLE		228	700	0
ADVANCED MICRO DEV	Equities	007903107		597,690		977	SH		SOLE		977	0	0
AFLAC INC	Equities	001055102		517,877		4,633	SH		SOLE		4,633	0	0
AGGREGATE BOND ISHR	Equities	464287226		28,576,795		302,272	SH		SOLE		299,652	2,620	0
AGGREGATE BOND ISHR	Equities	464287226		669,910		7,086	SH		OTR		7,086	0	0
ALLERIAN MLP ETF	Equities	00162Q452		1,054,517		20,330	SH		SOLE		20,330	0	0
ALLIANT CORP	Equities	018802108		31,650		500	SH		OTR		500	0	0
ALLIANT CORP	Equities	018802108		894,746		14,135	SH		SOLE		12,735	1,400	0
ALPHABET CL A	Equities	02079K305		58,895,830		171,169	SH		SOLE		169,567	1,602	0
ALPHABET CL A	Equities	02079K305		459,347		1,335	SH		OTR		1,335	0	0
ALPHABET INC CL C	Equities	02079K107		2,808,379		8,242	SH		SOLE		8,242	0	0
ALPHABET INC CL C	Equities	02079K107		102,222		300	SH		OTR		300	0	0
ALTRIA GROUP INC	Equities	02209S103		997,507		14,813	SH		SOLE		14,813	0	0
AM NEW WORLD FD F3	Mutual Funds	649280773		515,336		4,804	SH		SOLE		4,804	0	0
AMAZON	Equities	023135106		81,223		326	SH		OTR		326	0	0
AMAZON	Equities	023135106		32,443,815		130,218	SH		SOLE		130,127	91	0
AMERICAN CENTURY ULT	Mutual Funds	025083882		1,613,185		16,061	SH		SOLE		16,061	0	0

AMERICAN EURO GRWTH	Mutual Funds	298706110	56,386	887	SH	OTR	887	0	0
AMERICAN EURO GRWTH	Mutual Funds	298706110	750,318	11,803	SH	SOLE	11,803	0	0
AMERICAN INCOME FUND	Mutual Funds	453320822	418,188	15,546	SH	SOLE	15,546	0	0
AMERICAN WTR CO	Equities	030420103	889,977	6,874	SH	SOLE	6,874	0	0
AMERIPRISE FINL	Equities	03076C106	3,516,856	7,144	SH	SOLE	6,844	300	0
AMETEK INC	Equities	031100100	46,326	187	SH	OTR	187	0	0
AMETEK INC	Equities	031100100	9,790,290	39,520	SH	SOLE	39,465	55	0
AMGEN INC	Equities	031162100	3,410,859	8,092	SH	SOLE	8,092	0	0
AMPHENOL CORPORATION	Equities	032095101	185,966	2,206	SH	OTR	2,206	0	0
AMPHENOL CORPORATION	Equities	032095101	29,955,078	355,339	SH	SOLE	355,035	304	0
APPLE INC	Equities	037833100	62,515,846	187,724	SH	SOLE	186,452	1,272	0
APPLE INC	Equities	037833100	1,162,573	3,491	SH	OTR	3,491	0	0
APPLIED MATLS INC	Equities	038222105	227,053	444	SH	SOLE	444	0	0
ARTISAN DEV WORLD FD	Mutual Funds	04314H618	319,647	13,650	SH	SOLE	13,650	0	0
ASSIGN. OF BEN. INT.	Other Assets	103005997	1	100,000	SH	SOLE	100,000	0	0
AUNT DIANA FUDGE	Equities	169001997	616,132	900	SH	SOLE	900	0	0
AUTO DATA PROCESSING	Equities	053015103	3,782,385	14,657	SH	SOLE	14,007	650	0
AUTO DATA PROCESSING	Equities	053015103	5,677	22	SH	OTR	22	0	0
AVANTIS US SMALL CAP	Equities	025072877	53,468	454	SH	OTR	454	0	0
AVANTIS US SMALL CAP	Equities	025072877	23,257,808	197,485	SH	SOLE	197,467	18	0
BAE SYSTEMS PLC ADR	Equities	05523R107	6,544,034	62,913	SH	SOLE	62,038	875	0
BAE SYSTEMS PLC ADR	Equities	05523R107	13,418	129	SH	OTR	129	0	0
BALL CORP, COMMON	Equities	058498106	3,598,359	64,222	SH	SOLE	64,222	0	0
BANK OF MONTREAL	Equities	063671101	454,251	2,716	SH	SOLE	2,716	0	0
BARCLAY CONV SEC SDR	Equities	78464A359	977,298	9,659	SH	SOLE	9,659	0	0
BEAMAN FAMILY FARMS	Equities	RECORD68A	2,666,000	1	SH	SOLE	1	0	0
BECTON DICKINSON	Equities	075887109	380,912	2,128	SH	SOLE	2,128	0	0
BERKSHIRE HATH CL A	Equities	084670108	2,241,015	3	SH	SOLE	3	0	0
BERKSHIRE HATHAWAY	Equities	084670702	6,912,542	13,882	SH	SOLE	13,882	0	0
BERKSHIRE HATHAWAY	Equities	084670702	128,969	259	SH	OTR	259	0	0
BIOTECH INDEX ISHR	Equities	464287556	381,059	1,810	SH	SOLE	1,135	675	0
BLACKBIRD FARMS	Other Assets	694118993	1,083,000	48	SH	SOLE	48	0	0
BLACKROCK	Equities	09290D101	21,166	20	SH	OTR	20	0	0
BLACKROCK	Equities	09290D101	11,247,506	10,628	SH	SOLE	10,619	9	0
BLACKSTONE GROUP	Equities	09260D107	269,016	2,400	SH	SOLE	2,400	0	0
BRISTOL-MYERS SQUIBB	Equities	110122108	202,800	3,250	SH	SOLE	3,250	0	0

BROADCOM INC NPV	Equities	11135F101	335,035	954	SH	OTR	954	0	0
BROADCOM INC NPV	Equities	11135F101	44,372,857	126,350	SH	SOLE	126,288	62	0
BROWN & BROWN	Equities	115236101	33,251	546	SH	OTR	546	0	0
BROWN & BROWN	Equities	115236101	5,040,815	82,772	SH	SOLE	80,683	2,089	0
CAN NATL RAILWAY	Equities	136375102	854,534	7,187	SH	SOLE	7,187	0	0
CARDINAL HEALTH INC	Equities	14149Y108	475,705	2,138	SH	SOLE	2,138	0	0
CASEY'S GEN STORE	Equities	147528103	1,958,024	3,218	SH	SOLE	3,218	0	0
CATERPILLAR	Equities	149123101	8,313,030	10,253	SH	SOLE	10,253	0	0
CDM ASSOC LLC	Other Assets	CDMASOLLC	4,573,333	40	SH	SOLE	40	0	0
CENCORA, INC	Equities	03073E105	787,556	2,623	SH	SOLE	2,623	0	0
CHARLES SCHWAB CORP	Equities	808513105	24,924	255	SH	OTR	255	0	0
CHARLES SCHWAB CORP	Equities	808513105	11,712,086	119,829	SH	SOLE	119,720	109	0
CHEVRON CORP	Equities	166764100	7,124,274	34,887	SH	SOLE	34,487	400	0
CHUBB LIMITED	Equities	H1467J104	12,761,509	39,236	SH	SOLE	38,848	388	0
CHUBB LIMITED	Equities	H1467J104	91,721	282	SH	OTR	282	0	0
CISCO SYSTEMS	Equities	17275R102	96,867	900	SH	OTR	900	0	0
CISCO SYSTEMS	Equities	17275R102	6,727,844	62,509	SH	SOLE	60,909	1,600	0
CME	Equities	12572Q105	447,724	1,709	SH	SOLE	1,709	0	0
COCA COLA CO, COMMON	Equities	191216100	1,915,883	22,257	SH	SOLE	22,257	0	0
COLGATE PALMOLIVE, C	Equities	194162103	316,537	3,710	SH	SOLE	3,710	0	0
COLUMBIA CONTRARIAN	Mutual Funds	19766M709	290,361	6,476	SH	SOLE	6,476	0	0
COLUMBIA CORP INC FUND I	Mutual Funds	19765N518	735,488	84,539	SH	SOLE	84,539	0	0
COLUMBIA ULTRA SHORT DURATION M	Mutual Funds	19766J219	148,220	14,972	SH	SOLE	14,972	0	0
COMCAST CL A	Equities	20030N101	225,716	10,373	SH	SOLE	10,373	0	0
COMM SERVICES	Equities	81369Y852	40,060	361	SH	OTR	361	0	0
COMM SERVICES	Equities	81369Y852	4,834,630	43,567	SH	SOLE	43,019	548	0
COMMUNITY FINANCIAL CORP	Equities	COMMFINPP	316,000	2,000	SH	SOLE	2,000	0	0
CONOCOPHILLIPS	Equities	20825C104	34,041	272	SH	OTR	272	0	0
CONOCOPHILLIPS	Equities	20825C104	5,499,717	43,945	SH	SOLE	43,391	554	0
CONSTELLATION ENERGY	Equities	21037T109	4,617,830	18,179	SH	SOLE	18,158	21	0
CONSTELLATION ENERGY	Equities	21037T109	5,588	22	SH	OTR	22	0	0
CONSUMER DISC SPDR	Equities	81369Y407	5,934,828	54,528	SH	SOLE	53,778	750	0
CONSUMER DISC SPDR	Equities	81369Y407	123,425	1,134	SH	OTR	1,134	0	0
CONSUMER STAPLE SPDR	Equities	81369Y308	5,289,456	65,626	SH	SOLE	64,995	631	0
CONSUMER STAPLE SPDR	Equities	81369Y308	252,842	3,137	SH	OTR	3,137	0	0
COPART INC	Equities	217204106	5,101	187	SH	OTR	187	0	0
COPART INC	Equities	217204106	3,308,300	121,272	SH	SOLE	121,100	172	0
CORNING INC	Equities	219350105	971,763	6,320	SH	SOLE	6,320	0	0
CORTEVA INC	Equities	22052L104	1,911,199	24,613	SH	SOLE	24,613	0	0

COSTCO WHOLESALE	Equities	22160K105	113,793	125	SH	OTR	125	0	0
COSTCO WHOLESALE	Equities	22160K105	12,141,205	13,337	SH	SOLE	13,131	206	0
CRYSTAL VALLEY FIN	Equities	22941P100	209,950	2,600	SH	SOLE	2,600	0	0
CULLEN FROST BANKERS	Equities	229899109	5,719,018	37,460	SH	SOLE	37,423	37	0
CULLEN FROST BANKERS	Equities	229899109	44,885	294	SH	OTR	294	0	0
CUMMINS INC	Equities	231021106	7,387,468	14,301	SH	SOLE	14,301	0	0
CUMMINS INC	Equities	231021106	77,486	150	SH	OTR	150	0	0
CVS CORP DELAWARE	Equities	126650100	420,652	4,909	SH	SOLE	4,909	0	0
DANAHER CORP	Equities	235851102	27,251	123	SH	OTR	123	0	0
DANAHER CORP	Equities	235851102	6,970,185	31,461	SH	SOLE	30,707	754	0
DEERE AND COMPANY	Equities	244199105	2,397,434	3,570	SH	SOLE	3,570	0	0
DEL LIFE REGATTA	Other Assets	545003998	1	350,810	SH	SOLE	350,810	0	0
DFA EMERGING MKTS	Mutual Funds	233203421	2,421,970	70,738	SH	SOLE	68,972	1,766	0
DFA SMALL CAP VALUE	Mutual Funds	233203819	3,012,221	51,144	SH	SOLE	50,075	1,069	0
DIMENSIONAL ETF TR	Equities	25434V708	1,519,168	34,177	SH	SOLE	34,177	0	0
DISNEY WALT COMPANY	Equities	254687106	10,805	103	SH	OTR	103	0	0
DISNEY WALT COMPANY	Equities	254687106	3,492,331	33,292	SH	SOLE	32,856	436	0
DJ SEL DVD ISH	Equities	464287168	248,178	1,632	SH	SOLE	1,275	357	0
DODGE & COX INCOME	Mutual Funds	256210105	11,843,536	986,144	SH	SOLE	964,909	21,235	0
DODGE & COX INTL FD	Mutual Funds	256206103	3,735,683	208,468	SH	SOLE	204,451	4,017	0
DODGE & COX INTL FD	Mutual Funds	256206103	4,925	275	SH	OTR	275	0	0
DUKE ENERGY CORP	Equities	26441C204	406,446	3,565	SH	SOLE	3,565	0	0
EATON CORPORATION	Equities	G29183103	51,995	121	SH	OTR	121	0	0
EATON CORPORATION	Equities	G29183103	5,324,537	12,391	SH	SOLE	12,297	94	0
EATON VANCE LIMITED DURATION IN	Equities	27828H105	169,000	20,000	SH	SOLE	20,000	0	0
ECOLAB	Equities	278865100	5,436,135	19,798	SH	SOLE	19,430	368	0
ECOLAB	Equities	278865100	5,217	19	SH	OTR	19	0	0
ELEVANCE HEALTH	Equities	036752103	744,201	1,914	SH	SOLE	1,914	0	0
EMERSON ELEC CO, COM	Equities	291011104	725,093	4,675	SH	SOLE	4,675	0	0
ENERGY SPDR	Equities	81369Y506	3,687,479	59,959	SH	SOLE	59,439	520	0
ENERGY SPDR	Equities	81369Y506	169,740	2,760	SH	OTR	2,760	0	0
ENTERPRISE PROD LTD	Other Assets	293792107	317,784	8,924	SH	SOLE	8,924	0	0
EOG RESOURCES INC	Equities	26875P101	12,536	91	SH	OTR	91	0	0
EOG RESOURCES INC	Equities	26875P101	7,436,423	53,981	SH	SOLE	53,490	491	0
EXTRA SPACE STO	Mutual Funds	30225T102	370,595	2,818	SH	SOLE	2,818	0	0

FED GOVT TAX MAN P	Cash Equivalents	60934N856	200,712	200,713	SH	SOLE	200,713	0	0
FED MDT L/C VAL	Mutual Funds	314209701	694,021	17,237	SH	SOLE	17,237	0	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	99,626,377	10,073,438	SH	SOLE	10,069,612	3,826	0
FED SH INTRM TTL BD	Mutual Funds	31420B862	1,921,726	194,311	SH	OTR	194,311	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	1,404,824	155,918	SH	OTR	155,918	0	0
FED TTL RET BD CL R6	Mutual Funds	31428Q739	92,644,127	10,282,363	SH	SOLE	10,279,719	2,644	0
FEDERATED KAUFMANN	Mutual Funds	314172644	66,936	10,902	SH	SOLE	10,902	0	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	41,272,107	1,498,090	SH	SOLE	1,483,958	14,132	0
FIDELITY CONTRAFUND	Mutual Funds	316071109	616,939	22,393	SH	OTR	22,393	0	0
FIDELITY GROWTH	Mutual Funds	316200104	900,068	14,916	SH	SOLE	14,916	0	0
FIDELITY INTRMD TRS	Mutual Funds	31635V257	2,471,049	268,010	SH	SOLE	268,010	0	0
FIDELITY MAGELLAN	Mutual Funds	316184100	534,937	34,512	SH	SOLE	34,512	0	0
FIDELITY S/T TRS BD	Mutual Funds	31635V216	3,331,806	330,537	SH	SOLE	320,685	9,852	0
FIDELITY ST TAX FREE	Mutual Funds	316412204	196,012	17,917	SH	SOLE	17,917	0	0
FINANCIAL SPDR	Equities	81369Y605	36,632	686	SH	OTR	686	0	0
FINANCIAL SPDR	Equities	81369Y605	5,988,436	112,143	SH	SOLE	110,546	1,597	0
FIRST EAGLE GLOBAL	Mutual Funds	32008F606	307,294	3,544	SH	SOLE	3,544	0	0
FIRST MAJESTIC SILV	Equities	32076V103	477,665	27,002	SH	SOLE	27,002	0	0
FIRST MERCHANTS CORP	Equities	320817109	182,988	4,600	SH	OTR	4,600	0	0
FIRST MERCHANTS CORP	Equities	320817109	20,339,594	511,302	SH	SOLE	504,051	7,251	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	995,279	995,281	SH	OTR	995,281	0	0
FMPW INST MONEY	Cash Equivalents	100001999	445,743,677	445,743,702	SH	SOLE	444,931,222	812,480	0
FORD MOTOR CO	Equities	345370860	551,817	45,756	SH	SOLE	41,756	4,000	0
FORTINET	Equities	34959E109	15,552	87	SH	OTR	87	0	0
FORTINET	Equities	34959E109	13,081,121	73,177	SH	SOLE	73,119	58	0
FPA NEW INCOME	Mutual Funds	30254T643	3,378,872	348,695	SH	SOLE	348,695	0	0
FRANKLIN ELECTRIC	Equities	35351410X	4,649,131	48,484	SH	SOLE	48,484	0	0
FRANKLIN INCOME ADV	Mutual Funds	353496847	172,831	69,972	SH	SOLE	69,972	0	0
FRANKLIN MANAGED INC	Mutual Funds	353612658	244,542	18,710	SH	SOLE	18,710	0	0
GATEWAY FUND	Mutual Funds	367829884	1,508,521	27,874	SH	SOLE	27,874	0	0
GE	Equities	369604301	254,204	814	SH	SOLE	814	0	0
GOLDMAN SACHS	Equities	38141G104	510,504	567	SH	SOLE	567	0	0
GRACO INC	Equities	384109104	532,271	6,927	SH	SOLE	6,177	750	0
GRACO INC	Equities	384109104	26,894	350	SH	OTR	350	0	0

GRANT COUNTY STATE	Equities	372005991	10,174,223	8,340	SH	SOLE	8,340	0	0
GS EQU DIV & PREM I	Mutual Funds	38143H720	434,880	21,283	SH	SOLE	21,283	0	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	5,232,471	5,232,472	SH	SOLE	4,960,902	271,570	0
GS FIN SQ GOVT	Cash Equivalents	38141W273	181,047	181,047	SH	OTR	181,047	0	0
HCA HOLDINGS	Equities	40412C101	224,039	525	SH	SOLE	525	0	0
HEALTHCARE SPDR	Equities	81369Y209	287,661	1,708	SH	OTR	1,708	0	0
HEALTHCARE SPDR	Equities	81369Y209	9,215,774	54,719	SH	SOLE	54,146	573	0
HOME DEPOT INC	Equities	437076102	6,595,047	23,182	SH	SOLE	22,970	212	0
HOME DEPOT INC	Equities	437076102	24,182	85	SH	OTR	85	0	0
HUBBELL INC	Equities	443510607	226,800	500	SH	SOLE	500	0	0
HUNTINGTON BANCSHARE	Equities	446150104	1,448,098	94,895	SH	SOLE	94,895	0	0
IL TOOL WORKS INC	Equities	452308109	257,280	1,000	SH	SOLE	1,000	0	0
IMPAX INTER SUST ECONOMY FUND I	Mutual Funds	704223742	440,009	32,763	SH	SOLE	32,763	0	0
INDUSTRIAL SPDR	Equities	81369Y704	4,616,830	27,649	SH	SOLE	27,300	349	0
INGERSOLL RAND 5.314 6/15/31	Fixed Income	45687VAE6	418,777	425,000	PRN	SOLE	425,000	0	0
INTEL CORP	Equities	458140100	2,716,116	22,591	SH	SOLE	22,591	0	0
INTERNATIONAL BUSINE	Equities	459200101	237,744	1,081	SH	SOLE	1,081	0	0
INVESCO	Equities	46090A887	11,413,748	228,595	SH	SOLE	226,872	1,723	0
INVESCO	Equities	46090A887	499,000	9,994	SH	OTR	9,994	0	0
INVESCO BAL RISK CMMDTY FUND	Mutual Funds	00888Y508	610,818	64,912	SH	SOLE	64,912	0	0
INVESCO QQQ TRSER 1	Equities	46090E103	992,032	1,341	SH	SOLE	1,341	0	0
INVESCO S&P 500	Equities	46137V357	1,932,090	9,288	SH	SOLE	9,288	0	0
ISHARES 0-3 MO TRS	Equities	46436E718	12,622,654	125,374	SH	SOLE	125,374	0	0
ISHARES INTERM GOV/CRED BOND ET	Equities	464288612	230,671	2,238	SH	SOLE	2,238	0	0
ISHARES MSCI US MTUM	Equities	46432F396	553,758	1,745	SH	SOLE	1,745	0	0
ISHARES TR	Equities	464288448	425,275	10,080	SH	SOLE	10,080	0	0
ISHARES TR	Equities	464287788	163,358	1,300	SH	OTR	1,300	0	0
ISHARES TR	Equities	464287762	23,901	334	SH	SOLE	334	0	0
ISHARES TR	Equities	464287762	274,433	3,835	SH	OTR	3,835	0	0
ISHARES TR	Equities	464287788	234,356	1,865	SH	SOLE	1,865	0	0
ISHARES TR CORE MSCI	Equities	46432F842	738,032	7,618	SH	OTR	7,618	0	0
ISHARES TR CORE MSCI	Equities	46432F842	19,343,158	199,661	SH	SOLE	196,253	3,408	0
J P MORGAN CHASE	Equities	46625H100	27,780,126	83,971	SH	SOLE	83,955	16	0
J P MORGAN CHASE	Equities	46625H100	195,190	590	SH	OTR	590	0	0
JACK HENRY & ASSOC	Equities	426281101	25,640	179	SH	OTR	179	0	0
JACK HENRY & ASSOC	Equities	426281101	645,583	4,507	SH	SOLE	4,507	0	0
JANUS ENTERPRISE	Mutual Funds	47103C795	26,912,214	184,155	SH	SOLE	183,889	266	0
JANUS ENTERPRISE	Mutual Funds	47103C795	353,434	2,421	SH	OTR	2,421	0	0
JOHNSON &	Equities	478160104	12,239,195	46,231	SH	SOLE	45,555	676	0

JOHNSON CO									
JOHNSON & JOHNSON CO	Equities	478160104	51,889	196	SH	OTR	196	0	0
KINDER MORGAN	Equities	49456B101	391,769	12,994	SH	SOLE	12,994	0	0
L RYAN PN DTD 12-1-25 6.5 \$310	Other Assets	LRYAN26PN	299,543	310,880	SH	SOLE	310,880	0	0
L3HARRIS TECH	Equities	502431109	4,127,075	17,430	SH	SOLE	16,880	550	0
L3HARRIS TECH	Equities	502431109	71,034	300	SH	OTR	300	0	0
LA-Z BOY	Equities	505336107	404,942	13,662	SH	SOLE	13,662	0	0
LAKELAND FINL	Equities	511656100	201,810	3,500	SH	SOLE	3,500	0	0
LAM RESEARCH	Equities	512807306	389,613	1,186	SH	OTR	1,186	0	0
LAM RESEARCH	Equities	512807306	32,792,854	99,823	SH	SOLE	99,769	54	0
LANCASTER COLONY	Equities	513847103	466,193	4,700	SH	SOLE	4,700	0	0
LILLY ELI & CO, COM	Equities	532457108	31,853,255	27,529	SH	SOLE	27,417	112	0
LILLY ELI & CO, COM	Equities	532457108	29,607,363	25,588	SH	OTR	25,588	0	0
LINCOLN NATL LIFE	Other Assets	JP55196IP	492,993	1	SH	SOLE	1	0	0
LINDE PLC	Equities	G54950103	8,736,883	18,407	SH	SOLE	18,091	316	0
LINDE PLC	Equities	G54950103	12,816	27	SH	OTR	27	0	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	670,682	1,317	SH	SOLE	1,317	0	0
LOCKHEED MARTIN	Equities	539830109	45,833	90	SH	OTR	90	0	0
LORD ABBETT ULTRA SH	Mutual Funds	54401E473	219,995	22,044	SH	SOLE	22,044	0	0
LOWE'S COMPANIES	Equities	548661107	82,378	447	SH	OTR	447	0	0
LOWE'S COMPANIES	Equities	548661107	10,955,119	59,445	SH	SOLE	59,163	282	0
LT	Other Assets	694120999	1,120,525	48	SH	SOLE	48	0	0
MAINSTAY HY MUNI I	Mutual Funds	56063U521	219,805	20,037	SH	SOLE	20,037	0	0
MARATHON PETROLEUM	Equities	56585A102	406,492	1,028	SH	SOLE	1,028	0	0
MARVELL TECH	Equities	573874104	317,052	1,200	SH	SOLE	1,200	0	0
MASTERCARD	Equities	57636Q104	902,756	1,637	SH	SOLE	1,637	0	0
MATERIALS SPDR	Equities	81369Y100	70,225	1,442	SH	OTR	1,442	0	0
MATERIALS SPDR	Equities	81369Y100	4,053,837	83,241	SH	SOLE	81,719	1,522	0
MCDONALD'S CORP, COM	Equities	580135101	5,526,163	23,929	SH	SOLE	23,908	21	0
MCDONALD'S CORP, COM	Equities	580135101	57,966	251	SH	OTR	251	0	0
MERCK & CO INC, COM	Equities	58933Y105	826,378	5,687	SH	SOLE	5,687	0	0
META PLATFORMS INC	Equities	30303M102	17,996,792	24,817	SH	SOLE	24,789	28	0
META PLATFORMS INC	Equities	30303M102	139,235	192	SH	OTR	192	0	0
MFS GROWTH FD CL I	Mutual Funds	552985863	627,031	3,020	SH	SOLE	3,020	0	0
MFS INT'L NEW DISC	Mutual Funds	552981383	626,790	17,402	SH	SOLE	17,402	0	0
MFS MID CAP	Mutual	552987554	588,055	20,273	SH	SOLE	20,273	0	0

GRWTH FD	Funds								
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	24,451,530	717,064	SH	SOLE	716,978	86	0
MFS MIDCAP VALUE R6	Mutual Funds	55273W475	288,412	8,459	SH	OTR	8,459	0	0
MFS VALUE FUND CLI	Mutual Funds	552983694	611,438	11,638	SH	SOLE	11,638	0	0
MICROCHIP TECH	Equities	595017104	539,490	6,937	SH	SOLE	6,937	0	0
MICROSOFT CORP	Equities	594918104	628,303	1,225	SH	OTR	1,225	0	0
MICROSOFT CORP	Equities	594918104	52,637,901	102,628	SH	SOLE	101,471	1,157	0
MLC PROPERTIES LLC	Other Assets	241001999	1,229,700	1	SH	SOLE	1	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	48,705	50,000	PRN	OTR	50,000	0	0
MORGAN STANLEY 4.431 1/23/30	Fixed Income	6174468G7	569,845	585,000	PRN	SOLE	585,000	0	0
MORGAN STANLEY BANK 4.800 DUE	Fixed Income	61768E6B4	75,203	75,000	PRN	SOLE	75,000	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	262,498	9,794	SH	OTR	9,794	0	0
MORGAN STANLEY INTL	Mutual Funds	61756E461	19,340,450	721,654	SH	SOLE	720,564	1,090	0
MRGAN, DN WTTR, DISC	Equities	617446448	574,772	3,056	SH	SOLE	3,056	0	0
MSCI EAFE ISHR	Equities	464287465	222,636	2,143	SH	OTR	2,143	0	0
MSCI EAFE ISHR	Equities	464287465	1,087,105	10,464	SH	SOLE	10,464	0	0
MSCI EMERG MKTS	Equities	46434G103	8,784,190	108,233	SH	SOLE	106,423	1,810	0
MSCI EMERG MKTS	Equities	46434G103	224,489	2,766	SH	OTR	2,766	0	0
MSCI EMG MKT IND ISH	Equities	464287234	2,461,278	36,851	SH	SOLE	36,601	250	0
MSCI EMG MKT IND ISH	Equities	464287234	150,611	2,255	SH	OTR	2,255	0	0
NESTLE SA ADR	Equities	641069406	245,828	2,700	SH	SOLE	2,700	0	0
NETFLIX	Equities	64110L106	38,617	555	SH	OTR	555	0	0
NETFLIX	Equities	64110L106	3,017,267	43,364	SH	SOLE	43,319	45	0
NEXTERA ENERGY	Equities	65339F101	2,632,268	34,754	SH	SOLE	34,754	0	0
NORFOLK SOUTHERN	Equities	655844108	399,537	1,293	SH	SOLE	1,293	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	446,321	43,460	SH	OTR	43,460	0	0
NORTH ULT-SH FIX INC	Mutual Funds	665162467	34,743,460	3,383,020	SH	SOLE	3,349,676	33,344	0
NORTHERN GLOBAL SUST	Mutual Funds	665130308	779,935	26,866	SH	SOLE	26,866	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	118,105	5,166	SH	OTR	5,166	0	0
NORTHERN MIDCAP	Mutual Funds	665130100	7,616,633	333,185	SH	SOLE	333,185	0	0
NORTHROP GRUMMAN	Equities	666807102	488,315	1,010	SH	SOLE	1,010	0	0
NUCOR CORP	Equities	670346105	58,438	250	SH	OTR	250	0	0
NUCOR CORP	Equities	670346105	1,377,255	5,892	SH	SOLE	5,892	0	0
NUVEEN ENH AMT FR	Equities	67071L106	136,657	12,880	SH	SOLE	12,880	0	0
NUVEEN PRE COM	Equities	67073B106	259,822	38,097	SH	SOLE	38,097	0	0
NVIDIA CORP	Equities	67066G104	97,518	427	SH	OTR	427	0	0
NVIDIA CORP	Equities	67066G104	35,991,546	157,595	SH	SOLE	130,239	27,356	0
O'REILLY AUTO	Equities	67103H107	8,752,048	102,471	SH	SOLE	102,396	75	0
O'REILLY AUTO	Equities	67103H107	12,470	146	SH	OTR	146	0	0

OMNICOM GROUP INC	Equities	681919106	710,161	9,645	SH	SOLE	9,645	0	0
OPP STL PATH	Mutual Funds	00143K251	487,479	43,140	SH	SOLE	43,140	0	0
ORACLE SYSTEMS	Equities	68389X105	1,082,336	7,883	SH	SOLE	7,883	0	0
PALO ALTO NETWORKS	Equities	697435105	1,153,788	2,904	SH	SOLE	2,904	0	0
PARKER HANNIFIN CORP	Equities	701094104	497,774	521	SH	SOLE	521	0	0
PARNASSUS CORE EQ-IN	Mutual Funds	701769101	697,771	11,451	SH	SOLE	11,451	0	0
PEPSICO INC	Equities	713448108	38,396	303	SH	OTR	303	0	0
PEPSICO INC	Equities	713448108	6,151,242	48,542	SH	SOLE	47,926	616	0
PERSIMMONS INC	Other Assets	PERSMSAFE	50,000	29,664	SH	SOLE	29,664	0	0
PFIZER INC	Equities	717081103	459,657	16,117	SH	SOLE	16,117	0	0
PFIZER INC	Equities	717081103	11,408	400	SH	OTR	400	0	0
PHILIP MORRIS INTL	Equities	718172109	3,519,102	18,442	SH	SOLE	18,442	0	0
PHILLIPS 66	Equities	718546104	2,141,796	8,389	SH	SOLE	8,389	0	0
PIMCO INC FUND INST	Mutual Funds	72201F490	151,245	14,698	SH	SOLE	14,698	0	0
PROCTER & GAMBLE CO,	Equities	742718109	47,507	327	SH	OTR	327	0	0
PROCTER & GAMBLE CO,	Equities	742718109	10,393,912	71,544	SH	SOLE	70,693	851	0
PROSHARES TR ULTRAPRO QQQ	Equities	74347X831	1,560,600	20,000	SH	SOLE	20,000	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	163,180	9,555	SH	OTR	9,555	0	0
PZENA EMERGING MKT	Mutual Funds	00770X675	28,640,674	1,676,875	SH	SOLE	1,676,695	180	0
QUANTA	Equities	74762E102	208,173	324	SH	SOLE	324	0	0
QUICKSILVER ENT LLC	Other Assets	0100QUICK	3,120,000	100	SH	SOLE	100	0	0
RAYTHEON TECH	Equities	75513E101	67,948	366	SH	OTR	366	0	0
RAYTHEON TECH	Equities	75513E101	7,313,682	39,395	SH	SOLE	38,295	1,100	0
REAL ESTATE SEL SEC	Equities	81369Y860	30,560	747	SH	OTR	747	0	0
REAL ESTATE SEL SEC	Equities	81369Y860	4,472,813	109,333	SH	SOLE	108,034	1,299	0
REPUBLIC SERVICES	Equities	760759100	262,338	1,250	SH	SOLE	1,250	0	0
RICHARD G HALSTEAD 4.77 DUE 12	Other Assets	HALSTEAPN	84,911	84,911	SH	SOLE	84,911	0	0
ROGERS MARKETS INC	Equities	ROGERSCSS	376,784	1,743	SH	SOLE	1,743	0	0
ROPER INDUSTRIES INC	Equities	776696106	1,747	5	SH	OTR	5	0	0
ROPER INDUSTRIES INC	Equities	776696106	389,592	1,115	SH	SOLE	1,115	0	0
RUSSEL 2000 GWTH	Equities	464287648	249,830	700	SH	SOLE	700	0	0
RUSSEL MC GR IN ISH	Equities	464287481	360,859	2,621	SH	OTR	2,621	0	0
RUSSEL MC GR IN ISH	Equities	464287481	9,351,501	67,922	SH	SOLE	66,746	1,176	0
RUSSELL 1000 GR ISHR	Equities	464287614	475,612	3,797	SH	SOLE	3,797	0	0
RUSSELL 2000 ISHR	Equities	464287655	4,019,401	14,464	SH	SOLE	14,044	420	0
RUSSELL MC IND ISH	Equities	464287499	7,047,875	66,047	SH	SOLE	66,047	0	0

RUSSELL MC VI IN ISH	Equities	464287473	6,146,376	38,238	SH	SOLE	37,158	1,080	0
RUSSELL MC VI IN ISH	Equities	464287473	114,608	713	SH	OTR	713	0	0
S&P 100 ISHR	Equities	464287101	349,603	915	SH	SOLE	915	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	447,220	681	SH	OTR	681	0	0
S&P 400 MID-CAP SPDR	Equities	78467Y107	8,456,455	12,877	SH	SOLE	12,574	303	0
S&P 500 GR ISHR	Equities	464287309	1,933,882	13,594	SH	OTR	13,594	0	0
S&P 500 GR ISHR	Equities	464287309	34,816,001	244,735	SH	SOLE	242,031	2,704	0
S&P 500 INDEX	Equities	464287200	2,507,393	3,274	SH	SOLE	3,274	0	0
S&P 500 SPDR	Equities	78462F103	8,540,693	11,199	SH	SOLE	11,199	0	0
S&P 500 SPDR	Equities	78462F103	4,249,374	5,572	SH	OTR	5,572	0	0
S&P 500 VAL ISHR	Equities	464287408	893,944	3,916	SH	OTR	3,916	0	0
S&P 500 VAL ISHR	Equities	464287408	19,739,372	86,470	SH	SOLE	85,608	862	0
S&P GLOBAL	Equities	78409V104	7,445,621	18,875	SH	SOLE	18,851	24	0
S&P GLOBAL	Equities	78409V104	31,952	81	SH	OTR	81	0	0
S&P M/C 400 GR ISHR	Equities	464287606	11,650,008	106,286	SH	SOLE	103,685	2,601	0
S&P M/C 400 GR ISHR	Equities	464287606	264,708	2,415	SH	OTR	2,415	0	0
S&P M/C 400 ISHR	Equities	464287507	402,201	5,590	SH	OTR	5,590	0	0
S&P M/C 400 ISHR	Equities	464287507	4,637,681	64,457	SH	SOLE	64,457	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	230,251	1,672	SH	OTR	1,672	0	0
S&P M/C 400 VAL ISHR	Equities	464287705	11,395,365	82,749	SH	SOLE	81,839	910	0
S&P S/C 600 CR ISHR	Equities	464287804	26,052,884	191,509	SH	SOLE	188,799	2,710	0
S&P S/C 600 CR ISHR	Equities	464287804	896,368	6,589	SH	OTR	6,589	0	0
S&P S/C 600 GR ISHR	Equities	464287887	76,958	480	SH	OTR	480	0	0
S&P S/C 600 GR ISHR	Equities	464287887	1,831,931	11,426	SH	SOLE	11,426	0	0
S&P S/C 600 VAL ISHR	Equities	464287879	2,051,265	16,013	SH	SOLE	15,635	378	0
S&P S/C 600 VAL ISHR	Equities	464287879	120,926	944	SH	OTR	944	0	0
S&P TOT US	Equities	464287150	230,963	1,389	SH	SOLE	1,389	0	0
SALESFORCE.COM	Equities	79466L302	264,924	1,154	SH	SOLE	1,154	0	0
SAP AKTIENGESELLSCH	Equities	803054204	258,098	1,238	SH	SOLE	1,238	0	0
SCHLUMBERGER LTD	Equities	806857108	254,367	5,221	SH	SOLE	5,221	0	0
SCHW ST US DIV EQ	Equities	808524797	68,053	2,092	SH	OTR	2,092	0	0
SCHW ST US DIV EQ	Equities	808524797	6,149,601	189,044	SH	SOLE	189,044	0	0
SCHW STR US TIPS ETF	Equities	808524870	1,438,491	57,242	SH	SOLE	57,242	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	333,709	20,165	SH	OTR	20,165	0	0
SCHWAB FDMTL INTL LC	Mutual Funds	808509376	53,170,787	3,212,735	SH	SOLE	3,196,738	15,997	0
SCHWAB FUNDAMENTAL	Mutual Funds	808509442	548,518	14,627	SH	SOLE	14,627	0	0
SCHWAB INT DVD	Equities	808524672	2,010,040	64,014	SH	SOLE	64,014	0	0
SERVICE NOW INC	Equities	81762P102	6,138,864	45,809	SH	SOLE	45,754	55	0
SERVICE NOW INC	Equities	81762P102	12,061	90	SH	OTR	90	0	0

SETTLEMENT AGREEMENT	Other Assets	784222994	1,976,154	1,976,154	SH	SOLE	1,976,154	0	0
SETTLEMENT AGREEMENT	Other Assets	784221996	1,148,000	1,148,000	SH	SOLE	1,148,000	0	0
SPDR GOLD	Equities	78463V107	319,144	838	SH	SOLE	838	0	0
SPROTT PHYSICAL SILV	Equities	85207K107	271,858	14,035	SH	SOLE	14,035	0	0
STEEL DYNAMICS	Equities	858119100	371,197	1,675	SH	SOLE	1,675	0	0
STRYKER CORP	Equities	863667101	16,083,602	58,403	SH	SOLE	57,816	587	0
STRYKER CORP	Equities	863667101	93,908	341	SH	OTR	341	0	0
SYNOPSYS INC	Equities	871607107	24,792	57	SH	OTR	57	0	0
SYNOPSYS INC	Equities	871607107	4,271,111	9,820	SH	SOLE	9,808	12	0
SYSCO CORP	Equities	871829107	524,281	6,725	SH	SOLE	5,825	900	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	70,236	319	SH	OTR	319	0	0
T ROWE BLUE CHIP	Mutual Funds	77954Q403	2,381,215	10,832	SH	SOLE	10,832	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	355,297	4,060	SH	OTR	4,060	0	0
T ROWE PRICE DIVID	Mutual Funds	779546308	6,093,143	69,616	SH	SOLE	69,616	0	0
T ROWE PRICE MID CAP	Mutual Funds	779556406	535,384	5,415	SH	SOLE	5,415	0	0
TAIWAN SEMICONDUCTOR	Equities	874039100	8,975,082	19,674	SH	SOLE	19,650	24	0
TAIWAN SEMICONDUCTOR	Equities	874039100	80,289	176	SH	OTR	176	0	0
TECH ISHARES ETF	Equities	464287721	1,603,175	6,052	SH	OTR	6,052	0	0
TECH ISHARES ETF	Equities	464287721	40,874,070	154,300	SH	SOLE	152,744	1,556	0
TECHNOLOGY SEL ISH	Equities	81369Y803	14,094	72	SH	OTR	72	0	0
TECHNOLOGY SEL ISH	Equities	81369Y803	13,250,513	67,691	SH	SOLE	67,691	0	0
TESLA MOTORS	Equities	88160R101	532,215	1,500	SH	SOLE	1,500	0	0
TEXAS INSTRS INC	Equities	882508104	9,172,948	32,750	SH	SOLE	32,718	32	0
TEXAS INSTRS INC	Equities	882508104	16,805	60	SH	OTR	60	0	0
THERMO FISHER SCI	Equities	883556102	421,906	625	SH	SOLE	625	0	0
THORNBURG INVEST INC	Mutual Funds	885215467	313,508	8,340	SH	SOLE	8,340	0	0
TJX COS INC	Equities	872540109	13,073,948	98,813	SH	SOLE	97,640	1,173	0
TJX COS INC	Equities	872540109	145,938	1,103	SH	OTR	1,103	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	533,054	29,966	SH	SOLE	29,966	0	0
TROWE PRICE OVERSEAS	Mutual Funds	77956H757	85,044	4,780	SH	OTR	4,780	0	0
TRUIST FIN COM	Equities	89832Q109	254,650	5,500	SH	SOLE	5,500	0	0
TWILIO INC	Equities	90138F102	438,690	1,500	SH	SOLE	1,500	0	0
UNION PACIFIC CORP	Equities	907818108	3,416,320	12,554	SH	SOLE	12,393	161	0
UNION PACIFIC CORP	Equities	907818108	14,967	55	SH	OTR	55	0	0
UNITEDHEALTH GROUP	Equities	91324P102	510,241	1,390	SH	SOLE	1,390	0	0
UTILITIES SPDR	Equities	81369Y886	63,104	1,600	SH	OTR	1,600	0	0
UTILITIES SPDR	Equities	81369Y886	2,158,748	54,735	SH	SOLE	54,305	430	0
VALERO ENERGY NEW	Equities	91913Y100	3,705,939	9,561	SH	SOLE	9,561	0	0
VAN EXT MKT	Equities	922908652	547,342	2,363	SH	SOLE	2,363	0	0

VAN FTSE DEV MKT	Equities	921943858	1,373,011	19,445	SH	SOLE	19,445	0	0
VAN INT-TERM CORP	Equities	92206C870	283,874	3,625	SH	SOLE	3,625	0	0
VAN INTER-TERM	Equities	921937819	633,372	8,693	SH	OTR	8,693	0	0
VAN INTER-TERM	Equities	921937819	21,372,461	293,336	SH	SOLE	289,848	3,488	0
VAN MID-CAP ETF	Equities	922908629	6,020,931	76,778	SH	SOLE	76,778	0	0
VAN SMALL-CAP ETF	Equities	922908751	5,228,642	18,379	SH	SOLE	18,379	0	0
VANG CONS STAP IDX	Mutual Funds	92204A850	599,526	5,578	SH	SOLE	5,451	127	0
VANG INST'L INDEX FD	Mutual Funds	922040100	924,447	1,509	SH	SOLE	1,509	0	0
VANGD CONS DISC IDX	Mutual Funds	92204A868	1,751,076	9,274	SH	SOLE	9,032	242	0
VANGD TX MNGD S/C	Mutual Funds	921943403	2,904,115	26,088	SH	SOLE	25,519	569	0
VANGRD FTSE SOC IDX	Mutual Funds	921910717	986,706	13,408	SH	SOLE	13,408	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	1,991,026	2,821	SH	OTR	2,821	0	0
VANGUARD 500 INDEX A	Mutual Funds	922908710	142,263,943	201,519	SH	SOLE	200,313	1,206	0
VANGUARD BAL IND ADM	Mutual Funds	921931200	506,809	9,427	SH	SOLE	9,427	0	0
VANGUARD COMM SERVS	Mutual Funds	92204A777	1,641,981	16,905	SH	SOLE	16,461	444	0
VANGUARD DEV MKT ADM	Mutual Funds	921943809	2,153,893	94,845	SH	SOLE	94,845	0	0
VANGUARD EMERG MKTS	Mutual Funds	922042841	380,445	7,708	SH	SOLE	7,708	0	0
VANGUARD EMG MKT ETF	Equities	922042858	277,630	4,681	SH	SOLE	4,681	0	0
VANGUARD ENRGY IDX	Mutual Funds	92204A843	462,630	5,372	SH	SOLE	5,283	89	0
VANGUARD EQUITY	Mutual Funds	921921300	39,172,520	397,885	SH	SOLE	395,489	2,396	0
VANGUARD EQUITY	Mutual Funds	921921300	1,238,391	12,580	SH	OTR	12,580	0	0
VANGUARD FINL IDX	Mutual Funds	92204A835	1,486,969	22,813	SH	SOLE	22,221	592	0
VANGUARD GNMA ADM	Mutual Funds	922031794	187,265	20,924	SH	SOLE	20,924	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	457,306	1,644	SH	OTR	1,644	0	0
VANGUARD GRW IND ADM	Mutual Funds	922908660	17,709,540	63,659	SH	SOLE	62,497	1,162	0
VANGUARD GRWTH & INC	Mutual Funds	921913208	214,245	1,763	SH	SOLE	1,763	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	223,149	4,771	SH	OTR	4,771	0	0
VANGUARD HIGH DIV YD	Mutual Funds	921946786	7,297,848	156,000	SH	SOLE	156,000	0	0
VANGUARD HIGH YLD BD	Mutual Funds	922031208	145,680	27,539	SH	SOLE	27,539	0	0
VANGUARD HLTHCR IDX	Mutual Funds	92204A827	1,423,550	9,004	SH	SOLE	8,803	201	0
VANGUARD IND EXT ADM	Mutual Funds	922908694	1,308,592	7,452	SH	SOLE	7,452	0	0
VANGUARD INDUSTRIALS	Mutual Funds	92204A819	843,017	5,118	SH	SOLE	4,980	138	0
VANGUARD INFOTEC IDX	Mutual Funds	92204A793	6,968,873	13,540	SH	SOLE	13,204	336	0
VANGUARD INT-TERM	Mutual Funds	921937801	1,524,392	154,919	SH	SOLE	154,919	0	0

VANGUARD INTERMED	Mutual Funds	922031810	5,853,549	705,248	SH	SOLE	696,255	8,993	0
VANGUARD INTERMED	Mutual Funds	922031810	19,645	2,367	SH	OTR	2,367	0	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	333,360	2,737	SH	OTR	2,737	0	0
VANGUARD INTL GR ADM	Mutual Funds	921910501	26,906,502	221,190	SH	SOLE	220,602	588	0
VANGUARD L/C INDEX ADM	Mutual Funds	922908579	3,008,033	16,936	SH	SOLE	16,936	0	0
VANGUARD LARGE CAP	Equities	922908637	277,610	789	SH	SOLE	789	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	12,678,788	1,188,266	SH	SOLE	1,188,266	0	0
VANGUARD LIMITED TAX	Mutual Funds	922907886	781,176	73,212	SH	OTR	73,212	0	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	63,476,017	163,401	SH	SOLE	161,325	2,076	0
VANGUARD MID-CAP AD	Mutual Funds	922908645	1,009,890	2,600	SH	OTR	2,600	0	0
VANGUARD PRIMECAP	Mutual Funds	921936209	1,995,674	8,605	SH	SOLE	8,605	0	0
VANGUARD PRIMECAP	Mutual Funds	921936209	33,191	143	SH	OTR	143	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	18,440	146	SH	OTR	146	0	0
VANGUARD RE INDEX	Mutual Funds	921908877	1,286,730	10,133	SH	SOLE	10,133	0	0
VANGUARD REIT IN ETF	Mutual Funds	922908553	1,128,262	12,588	SH	SOLE	11,877	711	0
VANGUARD RUSSELL 1000 VALUE IND	Equities	92206C714	10,554,770	97,100	SH	SOLE	97,100	0	0
VANGUARD S&P 500 ETF	Equities	922908363	700,860	1,000	SH	OTR	1,000	0	0
VANGUARD S&P 500 ETF	Equities	922908363	43,303,336	61,786	SH	SOLE	61,698	88	0
VANGUARD S/T FED A	Mutual Funds	922031844	1,827,697	182,590	SH	SOLE	182,590	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	11,479,562	1,130,991	SH	SOLE	1,130,991	0	0
VANGUARD S/T INV GR	Mutual Funds	922031836	57,928	5,707	SH	OTR	5,707	0	0
VANGUARD SH TX ADM	Mutual Funds	922907803	3,719,385	237,812	SH	SOLE	237,812	0	0
VANGUARD SHORT TERM	Mutual Funds	921937702	27,549,817	2,757,740	SH	SOLE	2,675,799	81,941	0
VANGUARD SHORT TERM	Equities	921937827	66,259,046	867,265	SH	SOLE	856,916	10,349	0
VANGUARD SHORT TERM	Equities	921937827	1,731,377	22,662	SH	OTR	22,662	0	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	54,902	554	SH	OTR	554	0	0
VANGUARD SM CAP VAL	Mutual Funds	921937686	1,716,593	17,302	SH	SOLE	17,302	0	0
VANGUARD SM CP GRWTH	Mutual Funds	921937710	392,049	3,301	SH	SOLE	3,301	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	593,628	4,355	SH	OTR	4,355	0	0
VANGUARD SMALLCAP AD	Mutual Funds	922908686	23,178,937	170,035	SH	SOLE	168,108	1,927	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	518,881	39,945	SH	OTR	39,945	0	0
VANGUARD TAX EXEMPT	Mutual Funds	922907878	19,021,221	1,464,296	SH	SOLE	1,427,445	36,851	0

VANGUARD TOT INTL ST	Mutual Funds	921909818	1,412,952	30,976	SH	SOLE	30,976	0	0
VANGUARD TOTAL BOND	Mutual Funds	921937603	15,118,210	1,639,722	SH	SOLE	1,611,604	28,118	0
VANGUARD TOTAL STOCK	Mutual Funds	922908728	568,304	3,120	SH	SOLE	3,120	0	0
VANGUARD US GWTH INV	Mutual Funds	921910105	300,987	3,845	SH	SOLE	3,845	0	0
VANGUARD UTIL IDX	Mutual Funds	92204A769	231,848	2,702	SH	SOLE	2,635	67	0
VANGUARD VALUE	Mutual Funds	922908678	10,752,472	127,629	SH	SOLE	124,390	3,239	0
VANGUARD W HI DIV	Equities	921946406	2,370,990	15,277	SH	SOLE	15,277	0	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	3,221,658	35,403	SH	SOLE	33,345	2,058	0
VANGUARD WNDSR AD II	Mutual Funds	922018304	26,784	294	SH	OTR	294	0	0
VERIZON COMM	Equities	92343V104	663,968	14,475	SH	SOLE	14,475	0	0
VG CALIFORNIA INTERM TAX EXMPT	Mutual Funds	922021407	936,376	85,906	SH	SOLE	85,906	0	0
VG COMMDTY FUND	Mutual Funds	921939708	562,916	17,273	SH	SOLE	17,273	0	0
VG FTSE AW EX US ETF	Equities	922042775	483,051	5,822	SH	SOLE	5,822	0	0
VG INFO TECH ETF	Equities	92204A702	75,653	602	SH	OTR	602	0	0
VG INFO TECH ETF	Equities	92204A702	40,093,757	319,040	SH	SOLE	319,000	40	0
VG TAX-EXEMPT BND	Equities	922907746	556,480	11,750	SH	SOLE	11,750	0	0
VG TOT STK MTK IDX	Equities	922908769	436,738	1,167	SH	SOLE	1,167	0	0
VIATRIS	Equities	92556V106	354,400	20,000	SH	SOLE	20,000	0	0
VISA	Equities	92826C839	194,757	542	SH	OTR	542	0	0
VISA	Equities	92826C839	23,618,761	65,730	SH	SOLE	65,330	400	0
WAL MART STORES INC	Equities	931142103	72,328	696	SH	OTR	696	0	0
WAL MART STORES INC	Equities	931142103	14,470,236	139,244	SH	SOLE	137,355	1,889	0
WASTE MANAGEMENT	Equities	94106L109	244,500	1,199	SH	SOLE	1,199	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	99,890	4,106	SH	OTR	4,106	0	0
WCM FOCUSED EMRG MKT	Mutual Funds	46141P834	16,673,063	684,993	SH	SOLE	683,782	1,211	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	15,308,778	556,684	SH	SOLE	556,684	0	0
WCM FOCUSED INTL GR	Mutual Funds	461418444	193,456	7,035	SH	OTR	7,035	0	0
WELLTOWER INC	Mutual Funds	95040Q104	207,216	900	SH	SOLE	900	0	0