

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

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

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

OMB APPROVAL

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

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12-31-2024

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

Institutional Investment Manager Filing this Report:

Name: Finward Bancorp
Address: 9204 Columbia Ave
Munster, IN 46321
Form 13F File Number: 028-25084

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: Benjamin Schmitt
Title: Chief Financial Officer & Treasurer
Phone: 219-853-7613

Signature, Place, and Date of Signing:

Benjamin Schmitt Munster, IN 02-13-2025
[Signature] [City, State] [Date]

Report Type (Check only one.):

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

Form 13F Summary Page

Report Summary:

Number of Other Included Managers: 0
Form 13F Information Table Entry Total: 177
Form 13F Information Table Value Total: 115,335,676
(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

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

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

OMB Number:	3235-0006
Expires:	Oct 31, 2018
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		
				SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION			OTHER	VOTING AUTHORITY	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
AT&T INC	COMMON STOCK	00206R102	160,735	7,059	SH		SOLE		4,059	0	3,000
AT&T INC	COMMON STOCK	00206R102	259,351	11,390	SH		OTR		11,390	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	431,289	3,813	SH		SOLE		3,813	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	190,930	1,688	SH		OTR		1,688	0	0
ABBVIE INC	COMMON STOCK	00287Y109	827,549	4,657	SH		SOLE		4,395	0	262
ABBVIE INC	COMMON STOCK	00287Y109	348,114	1,959	SH		OTR		1,859	0	100
ADOBE SYSTEMS INCORPORATED	COMMON STOCK	00724F101	375,755	845	SH		SOLE		845	0	0
ALPHABET INC	COMMON STOCK	02079K305	379,170	2,003	SH		SOLE		1,723	0	280
ALPHABET INC	COMMON STOCK	02079K305	55,844	295	SH		OTR		295	0	0
ALTRIA GROUP INC	COMMON STOCK	02209S103	169,840	3,248	SH		SOLE		2,548	0	700
ALTRIA GROUP INC	COMMON STOCK	02209S103	76,867	1,470	SH		OTR		1,030	0	440
AMAZON.COM INC	COMMON STOCK	023135106	1,079,397	4,920	SH		SOLE		4,300	0	620
AMAZON.COM INC	COMMON STOCK	023135106	96,971	442	SH		OTR		412	0	30
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	244,225	2,648	SH		SOLE		2,648	0	0
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	230,298	2,497	SH		OTR		2,434	0	63
ELEVANCE HEALTH	COMMON STOCK	036752103	395,092	1,071	SH		SOLE		1,071	0	0
ELEVANCE HEALTH	COMMON STOCK	036752103	85,585	232	SH		OTR		0	0	232
APPLE INC	COMMON STOCK	037833100	3,571,239	14,261	SH		SOLE		13,371	0	890
APPLE INC	COMMON STOCK	037833100	1,392,087	5,559	SH		OTR		2,882	0	2,677
BP PLC	FOREIGN STOCK	055622104	68,963	2,333	SH		SOLE		2,333	0	0
BP PLC	FOREIGN STOCK	055622104	387,709	13,116	SH		OTR		13,116	0	0
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	429,257	947	SH		SOLE		947	0	0
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	99,721	220	SH		OTR		220	0	0
BIONTECH SE	FOREIGN STOCK	09075V102	337,862	2,965	SH		SOLE		2,965	0	0
BITFARMS LTD	FOREIGN STOCK	09173B107	12,367	8,300	SH		SOLE		8,300	0	0

BITFARMS LTD	FOREIGN STOCK	09173B107	7,726	5,185	SH	OTR	5,185	0	0
BLACKROCK	MUTUAL FUNDS/MU	09254J102	171,518	15,536	SH	SOLE	15,536	0	0
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	68,664	1,214	SH	SOLE	1,214	0	0
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	149,884	2,650	SH	OTR	2,350	0	300
CHEVRON CORP	COMMON STOCK	166764100	167,726	1,158	SH	SOLE	577	0	581
CHEVRON CORP	COMMON STOCK	166764100	43,452	300	SH	OTR	300	0	0
CHIPOTLE MEXICAN GRILL INC	COMMON STOCK	169656105	1,111,450	18,432	SH	SOLE	18,432	0	0
CISCO SYSTEMS INC	COMMON STOCK	17275R102	121,300	2,049	SH	SOLE	2,049	0	0
CISCO SYSTEMS INC	COMMON STOCK	17275R102	84,360	1,425	SH	OTR	1,275	0	150
COCA COLA CO	COMMON STOCK	191216100	829,425	13,322	SH	SOLE	12,967	0	355
COCA COLA CO	COMMON STOCK	191216100	117,547	1,888	SH	OTR	1,293	0	595
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	1,214,974	1,326	SH	SOLE	1,136	0	190
DTE ENERGY CO	COMMON STOCK	233331107	724,500	6,000	SH	SOLE	6,000	0	0
DT MIDSTREAM INC	COMMON STOCK	23345M107	217,255	2,185	SH	SOLE	2,185	0	0
DANAHER CORP	COMMON STOCK	235851102	229,550	1,000	SH	OTR	1,000	0	0
DUKE ENERGY CORP	COMMON STOCK	26441C204	334,857	3,108	SH	SOLE	2,913	0	195
DUKE ENERGY CORP	COMMON STOCK	26441C204	343,908	3,192	SH	OTR	2,503	0	689
EMERSON ELECTRIC CO	COMMON STOCK	291011104	216,753	1,749	SH	SOLE	1,749	0	0
EMERSON ELECTRIC CO	COMMON STOCK	291011104	48,952	395	SH	OTR	395	0	0
ENBRIDGE INC	FOREIGN STOCK	29250N105	285,893	6,738	SH	SOLE	5,538	0	1,200
ENBRIDGE INC	FOREIGN STOCK	29250N105	133,528	3,147	SH	OTR	2,848	0	299
ENERGY CORP	COMMON STOCK	29364G103	641,437	8,460	SH	SOLE	8,360	0	100
EXELON CORP	COMMON STOCK	30161N101	337,875	8,976	SH	SOLE	8,126	0	850
EXELON CORP	COMMON STOCK	30161N101	25,407	675	SH	OTR	675	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	594,433	5,526	SH	SOLE	5,076	0	450
EXXON MOBIL CORP	COMMON STOCK	30231G102	239,559	2,227	SH	OTR	2,227	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	477,778	816	SH	SOLE	616	0	200
META PLATFORMS INC	COMMON STOCK	30303M102	161,016	275	SH	OTR	30	0	245
FINWARD BANCORP	COMMON STOCK	31812F109	1,424,101	50,662	SH	SOLE	0	0	50,662
FINWARD BANCORP	COMMON STOCK	31812F109	2,750,507	97,848	SH	OTR	0	0	97,848
FIRST TRUST MORNINGSTAR DIV	MUTUAL FUND/STO	336917109	906,534	22,517	SH	SOLE	20,366	0	2,151
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	2,000,977	45,852	SH	SOLE	40,138	0	5,714
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	202,314	4,636	SH	OTR	4,636	0	0
FISERV INC	COMMON STOCK	337738108	52,998	258	SH	SOLE	258	0	0

FISERV INC	COMMON STOCK	337738108	513,550	2,500	SH	OTR	2,500	0	0
HOME DEPOT INC	COMMON STOCK	437076102	77,798	200	SH	SOLE	200	0	0
HOME DEPOT INC	COMMON STOCK	437076102	622,384	1,600	SH	OTR	1,600	0	0
INVESCO QQQ TR	MUTUAL FUND/STO	46090E103	3,426,266	6,702	SH	SOLE	6,184	0	518
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	3,187,620	30,393	SH	SOLE	30,358	0	35
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	424,764	4,050	SH	OTR	3,395	0	655
INVESCO S&P 500 HIGH DIV LOW VOL	MUTUAL FUND/STO	46138E362	455,082	9,420	SH	SOLE	7,967	0	1,453
INVESCO S&P 500 HIGH DIV LOW VOL	MUTUAL FUND/STO	46138E362	75,702	1,567	SH	OTR	1,567	0	0
INVESCO NASDAQ NXT GEN 100	MUTUAL FUND/STO	46138G631	205,506	6,655	SH	SOLE	6,655	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	236,700	9,785	SH	SOLE	9,785	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	33,625	1,390	SH	OTR	1,390	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	746,518	7,704	SH	SOLE	7,704	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	129,652	1,338	SH	OTR	1,338	0	0
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	813,037	10,753	SH	SOLE	10,728	0	25
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	3,478	46	SH	OTR	46	0	0
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	1,486,099	23,850	SH	SOLE	21,970	0	1,880
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	366,073	5,875	SH	OTR	4,475	0	1,400
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	812,072	7,048	SH	SOLE	7,048	0	0
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	89,641	778	SH	OTR	0	0	778
ISHARES INTM GOVERNMENT/CREDIT	MUTUAL FUND/GOV	464288612	823,417	7,900	SH	SOLE	7,900	0	0
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	1,480,931	6,178	SH	SOLE	6,178	0	0
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	116,260	485	SH	OTR	385	0	100
JOHNSON & JOHNSON	COMMON STOCK	478160104	1,339,328	9,261	SH	SOLE	8,948	0	313
JOHNSON & JOHNSON	COMMON STOCK	478160104	215,050	1,487	SH	OTR	1,123	0	364
ELI LILLY & CO	COMMON STOCK	532457108	304,940	395	SH	SOLE	395	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	158,416	326	SH	SOLE	326	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	63,172	130	SH	OTR	100	0	30
LOWES COMPANIES INC COM	COMMON STOCK	548661107	165,356	670	SH	SOLE	670	0	0
LOWES COMPANIES INC COM	COMMON STOCK	548661107	50,100	203	SH	OTR	148	0	55
MANULIFE FINANCIAL CORP	FOREIGN STOCK	56501R106	322,455	10,500	SH	SOLE	0	0	10,500
MANULIFE FINANCIAL CORP	FOREIGN STOCK	56501R106	14,864	484	SH	OTR	0	0	484
MARRIOTT INTERNATIONAL INC	COMMON STOCK	571903202	368,480	1,321	SH	SOLE	1,321	0	0
MARRIOTT INTERNATIONAL INC	COMMON STOCK	571903202	57,462	206	SH	OTR	206	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	1,023,602	3,531	SH	SOLE	3,216	0	315

MCDONALDS CORP COM	COMMON STOCK	580135101	344,683	1,189	SH	OTR	815	0	374
MICROSOFT CORP	COMMON STOCK	594918104	5,490,466	13,026	SH	SOLE	12,860	0	166
MICROSOFT CORP	COMMON STOCK	594918104	2,050,180	4,864	SH	OTR	4,598	0	266
NISOURCE INC	COMMON STOCK	65473P105	807,322	21,962	SH	SOLE	20,452	0	1,510
NISOURCE INC	COMMON STOCK	65473P105	289,889	7,886	SH	OTR	6,184	0	1,702
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	215,873	460	SH	SOLE	460	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	70,394	150	SH	OTR	150	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	1,050,014	7,819	SH	SOLE	7,316	0	503
PAYCHEX INC	COMMON STOCK	704326107	281,001	2,004	SH	SOLE	1,027	0	977
PAYCHEX INC	COMMON STOCK	704326107	192,803	1,375	SH	OTR	1,031	0	344
PEPSICO INC	COMMON STOCK	713448108	320,696	2,109	SH	SOLE	2,109	0	0
PEPSICO INC	COMMON STOCK	713448108	306,400	2,015	SH	OTR	1,690	0	325
PFIZER INC	COMMON STOCK	717081103	293,342	11,057	SH	SOLE	9,933	0	1,124
PFIZER INC	COMMON STOCK	717081103	58,260	2,196	SH	OTR	1,382	0	814
PHILIP MORRIS INTERNATIONAL INC	COMMON STOCK	718172109	191,959	1,595	SH	SOLE	1,595	0	0
PHILIP MORRIS INTERNATIONAL INC	COMMON STOCK	718172109	121,195	1,007	SH	OTR	1,007	0	0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	1,171,713	6,989	SH	SOLE	6,520	0	469
PROCTER & GAMBLE CO	COMMON STOCK	742718109	333,289	1,988	SH	OTR	1,442	0	546
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	7,768,747	98,177	SH	SOLE	98,177	0	0
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	1,006,137	12,715	SH	OTR	12,715	0	0
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	1,650,745	16,582	SH	SOLE	14,602	0	1,980
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	232,947	2,340	SH	OTR	2,200	0	140
QUAKER CHEM CORP	COMMON STOCK	747316107	290,669	2,065	SH	OTR	2,065	0	0
QUALCOMM INC	COMMON STOCK	747525103	119,824	780	SH	SOLE	780	0	0
QUALCOMM INC	COMMON STOCK	747525103	184,344	1,200	SH	OTR	1,200	0	0
SPDR S&P 500 (MKT)	MUTUAL FUND/STO	78462F103	328,791	561	SH	SOLE	538	0	23
SPDR S&P 500 (MKT)	MUTUAL FUND/STO	78462F103	210,989	360	SH	OTR	40	0	320
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	577,723	2,386	SH	SOLE	2,386	0	0
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	72,883	301	SH	OTR	301	0	0
SPDR BLOOMBERG BARCLAYS	MUTUAL FUND/COR	78464A359	4,269,623	54,816	SH	SOLE	48,928	0	5,888
SPDR BLOOMBERG BARCLAYS	MUTUAL FUND/COR	78464A359	1,698,937	21,812	SH	OTR	18,563	0	3,249
FINANCIAL SELECT SECTOR SPDR	MUTUAL FUND/STO	81369Y605	537,527	11,122	SH	SOLE	10,197	0	925
FINANCIAL SELECT SECTOR SPDR	MUTUAL FUND/STO	81369Y605	110,869	2,294	SH	OTR	1,994	0	300

INDUSTRIAL SELECT SECTOR SPDRR	MUTUAL FUND/STO	81369Y704	675,401	5,126	SH	SOLE	4,485	0	641
TECHNOLOGY SELECT SECTOR SPDRR	MUTUAL FUND/STO	81369Y803	1,283,511	5,520	SH	SOLE	5,281	0	239
SOUTHERN COMPANY	COMMON STOCK	842587107	516,145	6,270	SH	SOLE	5,770	0	500
SOUTHERN COMPANY	COMMON STOCK	842587107	48,240	586	SH	OTR	100	0	486
TRAVELERS COMPANIES INC	COMMON STOCK	89417E109	602,225	2,500	SH	SOLE	2,500	0	0
UNITED PARCEL SERVICE	COMMON STOCK	911312106	437,569	3,470	SH	SOLE	3,470	0	0
UNITED PARCEL SERVICE	COMMON STOCK	911312106	11,349	90	SH	OTR	0	0	90
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	1,707,047	8,717	SH	SOLE	7,762	0	955
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	334,868	1,710	SH	OTR	1,185	0	525
VANGUARD MEGA CAP GROWTH ETF	MUTUAL FUND/STO	921910816	1,915,200	5,577	SH	SOLE	5,341	0	236
VANGUARD MEGA CAP GROWTH ETF	MUTUAL FUND/STO	921910816	86,883	253	SH	OTR	253	0	0
VANGUARD MEGA CAP VALUE ETF	MUTUAL FUND/STO	921910840	1,671,047	13,378	SH	SOLE	11,121	0	2,257
VANGUARD TOTAL BOND MARKET ETF	MUTUAL FUND/COR	921937835	1,204,925	16,756	SH	SOLE	16,756	0	0
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	1,102,761	8,643	SH	SOLE	8,108	0	535
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	153,108	1,200	SH	OTR	1,085	0	115
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	840,377	10,506	SH	SOLE	10,506	0	0
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	3,200	40	SH	OTR	40	0	0
VANGUARD TOTAL INTL BD IDX ETF	MUTUAL FUND/COR	92203J407	193,258	3,940	SH	SOLE	3,940	0	0
VANGUARD TOTAL INTL BD IDX ETF	MUTUAL FUND/COR	92203J407	19,620	400	SH	OTR	400	0	0
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	493,429	1,945	SH	SOLE	1,727	0	218
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	77,630	306	SH	OTR	156	0	150
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	1,440,089	2,316	SH	SOLE	2,244	0	72
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	430,908	693	SH	OTR	633	0	60
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	4,614,907	8,565	SH	SOLE	8,543	0	22
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	1,070,076	1,986	SH	OTR	1,345	0	641
VANGUARD MID-CAP VALUE ETF (MKT)	MUTUAL FUND/STO	922908512	302,025	1,867	SH	SOLE	1,852	0	15
VANGUARD MID-CAP GROWTH ETF	MUTUAL FUND/STO	922908538	974,402	3,840	SH	SOLE	3,840	0	0
VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	208,626	2,342	SH	SOLE	2,119	0	223
VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	2,227	25	SH	OTR	25	0	0
VANGUARD SMALL CAP GROWTH ETF	MUTUAL FUND/STO	922908595	434,095	1,550	SH	SOLE	1,512	0	38
VANGUARD SMALL CAP VALUE ETF	MUTUAL FUND/STO	922908611	438,374	2,212	SH	SOLE	2,212	0	0
VANGUARD GROWTH ETF (MKT)	MUTUAL FUND/STO	922908736	5,526,580	13,465	SH	SOLE	12,934	0	531
VANGUARD GROWTH ETF (MKT)	MUTUAL FUND/STO	922908736	132,162	322	SH	OTR	82	0	240

VANGUARD VALUE ETF (MKT)	MUTUAL FUND/STO	922908744	462,191	2,730 SH	SOLE	2,730	0	0
VANGUARD VALUE ETF (MKT)	MUTUAL FUND/STO	922908744	78,726	465 SH	OTR	80	0	385
VANGUARD SMALL CAP ETF (MKT)	MUTUAL FUND/STO	922908751	57,186	238 SH	SOLE	238	0	0
VANGUARD SMALL CAP ETF (MKT)	MUTUAL FUND/STO	922908751	240,280	1,000 SH	OTR	750	0	250
VANGUARD TOTAL STOCK MARKET ETF	MUTUAL FUND/STO	922908769	203,446	702 SH	SOLE	702	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	471,725	11,796 SH	SOLE	8,498	0	3,298
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	148,402	3,711 SH	OTR	2,641	0	1,070
VISA INC	COMMON STOCK	92826C839	606,164	1,918 SH	SOLE	1,629	0	289
VISA INC	COMMON STOCK	92826C839	218,067	690 SH	OTR	457	0	233
WALMART INC	COMMON STOCK	931142103	322,189	3,566 SH	SOLE	3,299	0	267
WALMART INC	COMMON STOCK	931142103	122,244	1,353 SH	OTR	0	0	1,353
WALGREENS BOOTS ALLIANCE INC	COMMON STOCK	931427108	303,926	32,575 SH	SOLE	32,050	0	525
WELLTOWER INC	COMMON STOCK	95040Q104	588,060	4,666 SH	SOLE	3,550	0	1,116
WELLTOWER INC	COMMON STOCK	95040Q104	196,229	1,557 SH	OTR	1,236	0	321
WHEATON PRECIOUS METALS CORP	FOREIGN STOCK	962879102	641,136	11,400 SH	SOLE	11,400	0	0
LINDE PLC	FOREIGN STOCK	G54950103	120,159	287 SH	SOLE	287	0	0
LINDE PLC	FOREIGN STOCK	G54950103	147,791	353 SH	OTR	353	0	0
MEDTRONIC PLC	FOREIGN STOCK	G5960L103	451,482	5,652 SH	SOLE	5,652	0	0