

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

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

OMB APPROVAL

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

Report for the Calendar Year or Quarter Ended: 06-30-2025

Check here if Amendment ☐ Amendment Number:

This Amendment (Check only one.): ☐ is a restatement.

☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Finward Bancorp  
Address: 9204 COLUMBIA AVE  
MUNSTER, IN 46321

Form 13F File Number: 028-25084

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: Benjamin Schmitt  
Title: EVP, Chief Financial Officer  
Phone: 219-853-7613

Signature, Place, and Date of Signing:

Benjamin Schmitt                      MUNSTER, IN                      08-18-2025  
[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: 173  
Form 13F Information Table Value Total: 126,622,813  
(round to  
nearest dollar)

List of Other Included Managers:

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

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

---

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

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

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 13F**

OMB APPROVAL

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

**FORM 13F INFORMATION TABLE**

| COLUMN 1                    | 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 |
| AT&T INC                    | COMMON STOCK   | 00206R102 | 195,866   | 6,768    | SH                  | SOLE     | 3,768 0 3,000    |
| AT&T INC                    | COMMON STOCK   | 00206R102 | 329,628   | 11,390   | SH                  | OTR      | 11,390 0 0       |
| ABBOTT LABORATORIES         | COMMON STOCK   | 002824100 | 545,809   | 4,013    | SH                  | SOLE     | 4,013 0 0        |
| ABBOTT LABORATORIES         | COMMON STOCK   | 002824100 | 202,383   | 1,488    | SH                  | OTR      | 1,488 0 0        |
| ABBVIE INC                  | COMMON STOCK   | 00287Y109 | 895,986   | 4,827    | SH                  | SOLE     | 4,565 0 262      |
| ABBVIE INC                  | COMMON STOCK   | 00287Y109 | 332,074   | 1,789    | SH                  | OTR      | 1,689 0 100      |
| ADOBE SYSTEMS INCORPORATED  | COMMON STOCK   | 00724F101 | 324,979   | 840      | SH                  | SOLE     | 840 0 0          |
| ALPHABET INC                | COMMON STOCK   | 02079K305 | 367,617   | 2,086    | SH                  | SOLE     | 1,806 0 280      |
| ALPHABET INC                | COMMON STOCK   | 02079K305 | 35,246    | 200      | SH                  | OTR      | 200 0 0          |
| ALTRIA GROUP INC            | COMMON STOCK   | 02209S103 | 190,433   | 3,248    | SH                  | SOLE     | 2,548 0 700      |
| ALTRIA GROUP INC            | COMMON STOCK   | 02209S103 | 86,186    | 1,470    | SH                  | OTR      | 1,470 0 0        |
| AMAZON.COM INC              | COMMON STOCK   | 023135106 | 1,075,228 | 4,901    | SH                  | SOLE     | 4,281 0 620      |
| AMAZON.COM INC              | COMMON STOCK   | 023135106 | 86,660    | 395      | SH                  | OTR      | 365 0 30         |
| AMERICAN ELECTRIC POWER INC | COMMON STOCK   | 025537101 | 275,274   | 2,653    | SH                  | SOLE     | 2,653 0 0        |
| AMERICAN ELECTRIC POWER INC | COMMON STOCK   | 025537101 | 227,442   | 2,192    | SH                  | OTR      | 2,129 0 63       |
| ELEVANCE HEALTH             | COMMON STOCK   | 036752103 | 416,576   | 1,071    | SH                  | SOLE     | 1,071 0 0        |
| ELEVANCE HEALTH             | COMMON STOCK   | 036752103 | 90,239    | 232      | SH                  | OTR      | 0 0 232          |
| APPLE INC                   | COMMON STOCK   | 037833100 | 2,876,074 | 14,018   | SH                  | SOLE     | 13,128 0 890     |
| APPLE INC                   | COMMON STOCK   | 037833100 | 989,537   | 4,823    | SH                  | OTR      | 3,187 0 1,636    |
| ASTRAZENECA PLC             | FOREIGN STOCK  | 046353108 | 23,550    | 337      | SH                  | SOLE     | 0 0 337          |
| ASTRAZENECA PLC             | FOREIGN STOCK  | 046353108 | 192,939   | 2,761    | SH                  | OTR      | 2,761 0 0        |
| BP PLC                      | FOREIGN STOCK  | 055622104 | 55,012    | 1,838    | SH                  | SOLE     | 1,838 0 0        |
| BP PLC                      | FOREIGN STOCK  | 055622104 | 392,561   | 13,116   | SH                  | OTR      | 13,116 0 0       |
| BERKSHIRE HATHAWAY INC      | COMMON STOCK   | 084670702 | 485,285   | 999      | SH                  | SOLE     | 947 0 52         |
| BERKSHIRE HATHAWAY INC      | COMMON STOCK   | 084670702 | 106,869   | 220      | SH                  | OTR      | 220 0 0          |

|                                 |                 |           |           |        |    |      |        |   |        |
|---------------------------------|-----------------|-----------|-----------|--------|----|------|--------|---|--------|
| BIONTECH SE                     | FOREIGN STOCK   | 09075V102 | 314,619   | 2,955  | SH | SOLE | 2,955  | 0 | 0      |
| BITFARMS LTD                    | FOREIGN STOCK   | 09173B107 | 6,974     | 8,300  | SH | SOLE | 8,300  | 0 | 0      |
| BITFARMS LTD                    | FOREIGN STOCK   | 09173B107 | 4,356     | 5,185  | SH | OTR  | 5,185  | 0 | 0      |
| BLACKROCK                       | MUTUAL FUNDS/MU | 09254J102 | 161,574   | 15,536 | SH | SOLE | 15,536 | 0 | 0      |
| CHEVRON CORP                    | COMMON STOCK    | 166764100 | 187,436   | 1,309  | SH | SOLE | 577    | 0 | 732    |
| CHEVRON CORP                    | COMMON STOCK    | 166764100 | 42,957    | 300    | SH | OTR  | 300    | 0 | 0      |
| CHIPOTLE MEXICAN GRILL INC      | COMMON STOCK    | 169656105 | 1,034,957 | 18,432 | SH | SOLE | 18,432 | 0 | 0      |
| COCA COLA CO                    | COMMON STOCK    | 191216100 | 975,575   | 13,789 | SH | SOLE | 13,434 | 0 | 355    |
| COCA COLA CO                    | COMMON STOCK    | 191216100 | 133,576   | 1,888  | SH | OTR  | 1,888  | 0 | 0      |
| COSTCO WHOLESALE CORP           | COMMON STOCK    | 22160K105 | 1,312,661 | 1,326  | SH | SOLE | 1,136  | 0 | 190    |
| DTE ENERGY CO                   | COMMON STOCK    | 233331107 | 794,760   | 6,000  | SH | SOLE | 6,000  | 0 | 0      |
| DT MIDSTREAM INC                | COMMON STOCK    | 23345M107 | 240,153   | 2,185  | SH | SOLE | 2,185  | 0 | 0      |
| DUKE ENERGY CORP                | COMMON STOCK    | 26441C204 | 386,804   | 3,278  | SH | SOLE | 3,083  | 0 | 195    |
| DUKE ENERGY CORP                | COMMON STOCK    | 26441C204 | 350,696   | 2,972  | SH | OTR  | 2,653  | 0 | 319    |
| EMERSON ELECTRIC CO             | COMMON STOCK    | 291011104 | 221,995   | 1,665  | SH | SOLE | 1,665  | 0 | 0      |
| EMERSON ELECTRIC CO             | COMMON STOCK    | 291011104 | 52,665    | 395    | SH | OTR  | 395    | 0 | 0      |
| ENBRIDGE INC                    | FOREIGN STOCK   | 29250N105 | 305,366   | 6,738  | SH | SOLE | 5,538  | 0 | 1,200  |
| ENBRIDGE INC                    | FOREIGN STOCK   | 29250N105 | 142,622   | 3,147  | SH | OTR  | 2,848  | 0 | 299    |
| ENTERGY CORP                    | COMMON STOCK    | 29364G103 | 703,195   | 8,460  | SH | SOLE | 8,360  | 0 | 100    |
| EXELON CORP                     | COMMON STOCK    | 30161N101 | 389,759   | 8,976  | SH | SOLE | 8,126  | 0 | 850    |
| EXELON CORP                     | COMMON STOCK    | 30161N101 | 29,309    | 675    | SH | OTR  | 675    | 0 | 0      |
| EXXON MOBIL CORP                | COMMON STOCK    | 30231G102 | 520,890   | 4,832  | SH | SOLE | 4,166  | 0 | 666    |
| EXXON MOBIL CORP                | COMMON STOCK    | 30231G102 | 240,071   | 2,227  | SH | OTR  | 2,227  | 0 | 0      |
| META PLATFORMS INC              | COMMON STOCK    | 30303M102 | 586,046   | 794    | SH | SOLE | 594    | 0 | 200    |
| META PLATFORMS INC              | COMMON STOCK    | 30303M102 | 158,689   | 215    | SH | OTR  | 15     | 0 | 200    |
| FINWARD BANCORP                 | COMMON STOCK    | 31812F109 | 1,211,371 | 43,858 | SH | SOLE | 0      | 0 | 43,858 |
| FINWARD BANCORP                 | COMMON STOCK    | 31812F109 | 2,694,276 | 97,548 | SH | OTR  | 0      | 0 | 97,548 |
| FIRST TRUST MORNINGSTAR DIV     | MUTUAL FUND/STO | 336917109 | 942,789   | 22,517 | SH | SOLE | 20,366 | 0 | 2,151  |
| FIRST TRUST VALUE LINE DIVIDEND | MUTUAL FUND/STO | 33734H106 | 2,035,193 | 45,530 | SH | SOLE | 39,816 | 0 | 5,714  |
| FIRST TRUST VALUE LINE DIVIDEND | MUTUAL FUND/STO | 33734H106 | 205,888   | 4,606  | SH | OTR  | 4,606  | 0 | 0      |
| FISERV INC                      | COMMON STOCK    | 337738108 | 44,482    | 258    | SH | SOLE | 258    | 0 | 0      |
| FISERV INC                      | COMMON STOCK    | 337738108 | 431,025   | 2,500  | SH | OTR  | 2,500  | 0 | 0      |
| FLEXSHARES TR                   | MUTUAL FUND/COR | 33939L761 | 3,011,583 | 61,738 | SH | SOLE | 60,488 | 0 | 1,250  |
| FLEXSHARES TR                   | MUTUAL FUND/COR | 33939L761 | 341,461   | 7,000  | SH | OTR  | 1,775  | 0 | 5,225  |
| HOME DEPOT INC                  | COMMON STOCK    | 437076102 | 127,957   | 349    | SH | SOLE | 280    | 0 | 69     |

|                                  |                 |           |           |        |    |      |        |   |        |
|----------------------------------|-----------------|-----------|-----------|--------|----|------|--------|---|--------|
| HOME DEPOT INC                   | COMMON STOCK    | 437076102 | 586,624   | 1,600  | SH | OTR  | 1,600  | 0 | 0      |
| INTERNATIONAL BUSINESS MACHINES  | COMMON STOCK    | 459200101 | 147,390   | 500    | SH | SOLE | 0      | 0 | 500    |
| INTERNATIONAL BUSINESS MACHINES  | COMMON STOCK    | 459200101 | 117,912   | 400    | SH | OTR  | 400    | 0 | 0      |
| INVESCO QQQ TR                   | MUTUAL FUND/STO | 46090E103 | 3,956,916 | 7,173  | SH | SOLE | 6,680  | 0 | 493    |
| INVESCO S&P 500 GARP ETF         | MUTUAL FUND/STO | 46137V431 | 3,296,386 | 30,607 | SH | SOLE | 30,607 | 0 | 0      |
| INVESCO S&P 500 GARP ETF         | MUTUAL FUND/STO | 46137V431 | 408,724   | 3,795  | SH | OTR  | 3,140  | 0 | 655    |
| INVESCO S&P 500 HIGH DIV LOW VOL | MUTUAL FUND/STO | 46138E362 | 438,264   | 9,215  | SH | SOLE | 7,762  | 0 | 1,453  |
| INVESCO S&P 500 HIGH DIV LOW VOL | MUTUAL FUND/STO | 46138E362 | 66,441    | 1,397  | SH | OTR  | 1,397  | 0 | 0      |
| INVESCO VARIABLE RATE PREFERRED  | MUTUAL FUND/COR | 46138G870 | 245,357   | 10,035 | SH | SOLE | 10,035 | 0 | 0      |
| INVESCO VARIABLE RATE PREFERRED  | MUTUAL FUND/COR | 46138G870 | 13,448    | 550    | SH | OTR  | 550    | 0 | 0      |
| ISHARES TIPS BOND (MKT)          | MUTUAL FUND/GOV | 464287176 | 158,898   | 1,444  | SH | SOLE | 1,444  | 0 | 0      |
| ISHARES TIPS BOND (MKT)          | MUTUAL FUND/GOV | 464287176 | 45,336    | 412    | SH | OTR  | 412    | 0 | 0      |
| ISHARES CORE US AGGBD BD ETF     | MUTUAL FUND/COR | 464287226 | 779,117   | 7,854  | SH | SOLE | 7,854  | 0 | 0      |
| ISHARES CORE US AGGBD BD ETF     | MUTUAL FUND/COR | 464287226 | 132,730   | 1,338  | SH | OTR  | 1,338  | 0 | 0      |
| ISHARES MSCI EAFE (MKT)          | MUTUAL FUND/STO | 464287465 | 561,190   | 6,278  | SH | SOLE | 6,253  | 0 | 25     |
| ISHARES MSCI EAFE (MKT)          | MUTUAL FUND/STO | 464287465 | 4,112     | 46     | SH | OTR  | 46     | 0 | 0      |
| ISHARES CORE S&P MID-CAP (MKT)   | MUTUAL FUND/STO | 464287507 | 1,452,826 | 23,425 | SH | SOLE | 21,595 | 0 | 1,830  |
| ISHARES CORE S&P MID-CAP (MKT)   | MUTUAL FUND/STO | 464287507 | 364,368   | 5,875  | SH | OTR  | 4,475  | 0 | 1,400  |
| ISHARES CORE S&P SMALL-CAP (MKT) | MUTUAL FUND/STO | 464287804 | 831,917   | 7,612  | SH | SOLE | 7,612  | 0 | 0      |
| ISHARES CORE S&P SMALL-CAP (MKT) | MUTUAL FUND/STO | 464287804 | 95,957    | 878    | SH | OTR  | 0      | 0 | 878    |
| ISHARES INTM GOVERNMENT/CREDIT   | MUTUAL FUND/GOV | 464288612 | 843,641   | 7,900  | SH | SOLE | 7,900  | 0 | 0      |
| JPMORGAN CHASE & CO              | COMMON STOCK    | 46625H100 | 1,855,136 | 6,399  | SH | SOLE | 6,298  | 0 | 101    |
| JPMORGAN CHASE & CO              | COMMON STOCK    | 46625H100 | 86,974    | 300    | SH | OTR  | 200    | 0 | 100    |
| JOHNSON & JOHNSON                | COMMON STOCK    | 478160104 | 1,430,811 | 9,367  | SH | SOLE | 9,054  | 0 | 313    |
| JOHNSON & JOHNSON                | COMMON STOCK    | 478160104 | 218,585   | 1,431  | SH | OTR  | 1,067  | 0 | 364    |
| ELI LILLY & CO                   | COMMON STOCK    | 532457108 | 307,915   | 395    | SH | SOLE | 395    | 0 | 0      |
| LOCKHEED MARTIN CORP             | COMMON STOCK    | 539830109 | 150,984   | 326    | SH | SOLE | 326    | 0 | 0      |
| LOCKHEED MARTIN CORP             | COMMON STOCK    | 539830109 | 60,208    | 130    | SH | OTR  | 100    | 0 | 30     |
| MANULIFE FINANCIAL CORP          | FOREIGN STOCK   | 56501R106 | 335,580   | 10,500 | SH | SOLE | 0      | 0 | 10,500 |
| MANULIFE FINANCIAL CORP          | FOREIGN STOCK   | 56501R106 | 15,469    | 484    | SH | OTR  | 0      | 0 | 484    |
| MARRIOTT INTERNATIONAL INC       | COMMON STOCK    | 571903202 | 375,664   | 1,375  | SH | SOLE | 1,375  | 0 | 0      |
| MCDONALDS CORP COM               | COMMON STOCK    | 580135101 | 967,664   | 3,312  | SH | SOLE | 2,997  | 0 | 315    |
| MCDONALDS CORP COM               | COMMON STOCK    | 580135101 | 306,489   | 1,049  | SH | OTR  | 675    | 0 | 374    |
| MICROSOFT CORP                   | COMMON STOCK    | 594918104 | 6,514,581 | 13,097 | SH | SOLE | 12,936 | 0 | 161    |

|                                 |                 |           |            |         |    |      |         |   |       |
|---------------------------------|-----------------|-----------|------------|---------|----|------|---------|---|-------|
| MICROSOFT CORP                  | COMMON STOCK    | 594918104 | 2,143,342  | 4,309   | SH | OTR  | 4,196   | 0 | 113   |
| NETFLIX INC                     | COMMON STOCK    | 64110L106 | 200,870    | 150     | SH | SOLE | 100     | 0 | 50    |
| NISOURCE INC                    | COMMON STOCK    | 65473P105 | 869,205    | 21,547  | SH | SOLE | 20,037  | 0 | 1,510 |
| NISOURCE INC                    | COMMON STOCK    | 65473P105 | 249,381    | 6,182   | SH | OTR  | 5,510   | 0 | 672   |
| NORTHROP GRUMMAN CORP           | COMMON STOCK    | 666807102 | 229,991    | 460     | SH | SOLE | 460     | 0 | 0     |
| NORTHROP GRUMMAN CORP           | COMMON STOCK    | 666807102 | 74,997     | 150     | SH | OTR  | 150     | 0 | 0     |
| NVIDIA CORPORATION              | COMMON STOCK    | 67066G104 | 1,235,324  | 7,819   | SH | SOLE | 7,316   | 0 | 503   |
| PAYCHEX INC                     | COMMON STOCK    | 704326107 | 286,410    | 1,969   | SH | SOLE | 992     | 0 | 977   |
| PAYCHEX INC                     | COMMON STOCK    | 704326107 | 200,007    | 1,375   | SH | OTR  | 1,375   | 0 | 0     |
| PEPSICO INC                     | COMMON STOCK    | 713448108 | 264,343    | 2,002   | SH | SOLE | 2,002   | 0 | 0     |
| PEPSICO INC                     | COMMON STOCK    | 713448108 | 221,299    | 1,676   | SH | OTR  | 1,390   | 0 | 286   |
| PFIZER INC                      | COMMON STOCK    | 717081103 | 254,108    | 10,483  | SH | SOLE | 9,359   | 0 | 1,124 |
| PFIZER INC                      | COMMON STOCK    | 717081103 | 37,353     | 1,541   | SH | OTR  | 727     | 0 | 814   |
| PHILIP MORRIS INTERNATIONAL INC | COMMON STOCK    | 718172109 | 290,498    | 1,595   | SH | SOLE | 1,595   | 0 | 0     |
| PHILIP MORRIS INTERNATIONAL INC | COMMON STOCK    | 718172109 | 177,941    | 977     | SH | OTR  | 977     | 0 | 0     |
| PROCTER & GAMBLE CO             | COMMON STOCK    | 742718109 | 1,094,844  | 6,872   | SH | SOLE | 6,403   | 0 | 469   |
| PROCTER & GAMBLE CO             | COMMON STOCK    | 742718109 | 288,053    | 1,808   | SH | OTR  | 1,592   | 0 | 216   |
| PROSHARES ULTRAPRO QQQ          | MUTUAL FUND/STO | 74347X831 | 10,237,801 | 123,347 | SH | SOLE | 123,347 | 0 | 0     |
| PROSHARES ULTRAPRO QQQ          | MUTUAL FUND/STO | 74347X831 | 2,316,945  | 27,915  | SH | OTR  | 27,915  | 0 | 0     |
| PROSHARES S&P 500 DIVIDEND      | MUTUAL FUND/STO | 74348A467 | 1,704,061  | 16,922  | SH | SOLE | 14,892  | 0 | 2,030 |
| PROSHARES S&P 500 DIVIDEND      | MUTUAL FUND/STO | 74348A467 | 241,682    | 2,400   | SH | OTR  | 2,260   | 0 | 140   |
| QUAKER CHEM CORP                | COMMON STOCK    | 747316107 | 231,156    | 2,065   | SH | OTR  | 2,065   | 0 | 0     |
| QUALCOMM INC                    | COMMON STOCK    | 747525103 | 124,223    | 780     | SH | SOLE | 780     | 0 | 0     |
| QUALCOMM INC                    | COMMON STOCK    | 747525103 | 191,112    | 1,200   | SH | OTR  | 1,200   | 0 | 0     |
| SPDR S&P 500 (MKT)              | MUTUAL FUND/STO | 78462F103 | 406,546    | 658     | SH | SOLE | 591     | 0 | 67    |
| SPDR S&P 500 (MKT)              | MUTUAL FUND/STO | 78462F103 | 222,426    | 360     | SH | OTR  | 40      | 0 | 320   |
| SPDR GOLD SHARES (MKT)          | MUTUAL FUND/STO | 78463V107 | 688,004    | 2,257   | SH | SOLE | 2,167   | 0 | 90    |
| SPDR GOLD SHARES (MKT)          | MUTUAL FUND/STO | 78463V107 | 65,844     | 216     | SH | OTR  | 216     | 0 | 0     |
| SPDR BLOOMBERG BARCLAYS         | MUTUAL FUND/COR | 78464A359 | 4,436,864  | 53,676  | SH | SOLE | 47,788  | 0 | 5,888 |
| SPDR BLOOMBERG BARCLAYS         | MUTUAL FUND/COR | 78464A359 | 1,783,969  | 21,582  | SH | OTR  | 19,145  | 0 | 2,437 |
| FINANCIAL SELECT SECTOR SPDR    | MUTUAL FUND/STO | 81369Y605 | 525,062    | 10,026  | SH | SOLE | 9,101   | 0 | 925   |
| FINANCIAL SELECT SECTOR SPDR    | MUTUAL FUND/STO | 81369Y605 | 109,663    | 2,094   | SH | OTR  | 1,794   | 0 | 300   |
| INDUSTRIAL SELECT SECTOR SPDR   | MUTUAL FUND/STO | 81369Y704 | 752,350    | 5,100   | SH | SOLE | 4,459   | 0 | 641   |

|                                  |                 |           |           |        |    |      |        |   |       |
|----------------------------------|-----------------|-----------|-----------|--------|----|------|--------|---|-------|
| TECHNOLOGY SELECT SECTOR SPDRR   | MUTUAL FUND/STO | 81369Y803 | 1,457,341 | 5,755  | SH | SOLE | 5,401  | 0 | 354   |
| SOUTHERN COMPANY                 | COMMON STOCK    | 842587107 | 575,775   | 6,270  | SH | SOLE | 5,770  | 0 | 500   |
| SOUTHERN COMPANY                 | COMMON STOCK    | 842587107 | 53,812    | 586    | SH | OTR  | 100    | 0 | 486   |
| TRAVELERS COMPANIES INC          | COMMON STOCK    | 89417E109 | 577,886   | 2,160  | SH | SOLE | 2,160  | 0 | 0     |
| UNITED PARCEL SERVICE            | COMMON STOCK    | 911312106 | 350,262   | 3,470  | SH | SOLE | 3,470  | 0 | 0     |
| UNITED PARCEL SERVICE            | COMMON STOCK    | 911312106 | 9,085     | 90     | SH | OTR  | 0      | 0 | 90    |
| VANGUARD DIVIDEND APPREC IDX ETF | MUTUAL FUND/STO | 921908844 | 1,942,522 | 9,491  | SH | SOLE | 8,536  | 0 | 955   |
| VANGUARD DIVIDEND APPREC IDX ETF | MUTUAL FUND/STO | 921908844 | 381,709   | 1,865  | SH | OTR  | 1,290  | 0 | 575   |
| VANGUARD MEGA CAP GROWTH ETF     | MUTUAL FUND/STO | 921910816 | 2,098,889 | 5,732  | SH | SOLE | 5,496  | 0 | 236   |
| VANGUARD MEGA CAP GROWTH ETF     | MUTUAL FUND/STO | 921910816 | 92,641    | 253    | SH | OTR  | 253    | 0 | 0     |
| VANGUARD MEGA CAP VALUE ETF      | MUTUAL FUND/STO | 921910840 | 1,814,101 | 13,827 | SH | SOLE | 11,570 | 0 | 2,257 |
| VANGUARD TOTAL BOND MARKET ETF   | MUTUAL FUND/COR | 921937835 | 1,010,130 | 13,719 | SH | SOLE | 13,719 | 0 | 0     |
| VANGUARD HIGH DIVIDEND YIELD     | MUTUAL FUND/STO | 921946406 | 1,115,541 | 8,368  | SH | SOLE | 7,833  | 0 | 535   |
| VANGUARD HIGH DIVIDEND YIELD     | MUTUAL FUND/STO | 921946406 | 131,311   | 985    | SH | OTR  | 870    | 0 | 115   |
| VANGUARD INTL DIV APPREC ETF     | MUTUAL FUND/STO | 921946810 | 1,233,381 | 13,686 | SH | SOLE | 13,686 | 0 | 0     |
| VANGUARD INTL DIV APPREC ETF     | MUTUAL FUND/STO | 921946810 | 3,605     | 40     | SH | OTR  | 40     | 0 | 0     |
| VANGUARD HEALTH CARE ETF (MKT)   | MUTUAL FUND/STO | 92204A504 | 482,525   | 1,943  | SH | SOLE | 1,725  | 0 | 218   |
| VANGUARD HEALTH CARE ETF (MKT)   | MUTUAL FUND/STO | 92204A504 | 75,992    | 306    | SH | OTR  | 156    | 0 | 150   |
| VANGUARD INFORMATION TECHNOLOGY  | MUTUAL FUND/STO | 92204A702 | 1,563,351 | 2,357  | SH | SOLE | 2,285  | 0 | 72    |
| VANGUARD INFORMATION TECHNOLOGY  | MUTUAL FUND/STO | 92204A702 | 459,653   | 693    | SH | OTR  | 633    | 0 | 60    |
| VANGUARD S&P 500 ETF             | MUTUAL FUND/STO | 922908363 | 5,195,771 | 9,147  | SH | SOLE | 9,135  | 0 | 12    |
| VANGUARD S&P 500 ETF             | MUTUAL FUND/STO | 922908363 | 1,155,942 | 2,035  | SH | OTR  | 1,310  | 0 | 725   |
| VANGUARD MID-CAP VALUE ETF (MKT) | MUTUAL FUND/STO | 922908512 | 302,113   | 1,837  | SH | SOLE | 1,822  | 0 | 15    |
| VANGUARD MID-CAP GROWTH ETF      | MUTUAL FUND/STO | 922908538 | 1,087,795 | 3,825  | SH | SOLE | 3,825  | 0 | 0     |
| VANGUARD SMALL CAP GROWTH ETF    | MUTUAL FUND/STO | 922908595 | 436,457   | 1,576  | SH | SOLE | 1,501  | 0 | 75    |
| VANGUARD SMALL CAP VALUE ETF     | MUTUAL FUND/STO | 922908611 | 420,440   | 2,156  | SH | SOLE | 2,156  | 0 | 0     |
| VANGUARD GROWTH ETF (MKT)        | MUTUAL FUND/STO | 922908736 | 5,741,288 | 13,096 | SH | SOLE | 12,560 | 0 | 536   |
| VANGUARD GROWTH ETF (MKT)        | MUTUAL FUND/STO | 922908736 | 167,468   | 382    | SH | OTR  | 82     | 0 | 300   |
| VANGUARD VALUE ETF (MKT)         | MUTUAL FUND/STO | 922908744 | 481,086   | 2,722  | SH | SOLE | 2,722  | 0 | 0     |
| VANGUARD VALUE ETF (MKT)         | MUTUAL FUND/STO | 922908744 | 98,092    | 555    | SH | OTR  | 80     | 0 | 475   |
| VANGUARD SMALL CAP ETF (MKT)     | MUTUAL FUND/STO | 922908751 | 146,217   | 617    | SH | SOLE | 617    | 0 | 0     |
| VANGUARD SMALL CAP ETF (MKT)     | MUTUAL FUND/STO | 922908751 | 236,980   | 1,000  | SH | OTR  | 750    | 0 | 250   |
| VANGUARD TOTAL STOCK MARKET ETF  | MUTUAL FUND/STO | 922908769 | 213,359   | 702    | SH | SOLE | 702    | 0 | 0     |

|                              |               |           |           |        |    |      |        |   |       |
|------------------------------|---------------|-----------|-----------|--------|----|------|--------|---|-------|
| VERIZON COMMUNICATIONS INC   | COMMON STOCK  | 92343V104 | 501,587   | 11,592 | SH | SOLE | 8,294  | 0 | 3,298 |
| VERIZON COMMUNICATIONS INC   | COMMON STOCK  | 92343V104 | 104,757   | 2,421  | SH | OTR  | 1,741  | 0 | 680   |
| VISA INC                     | COMMON STOCK  | 92826C839 | 688,088   | 1,938  | SH | SOLE | 1,649  | 0 | 289   |
| VISA INC                     | COMMON STOCK  | 92826C839 | 222,617   | 627    | SH | OTR  | 429    | 0 | 198   |
| WALMART INC                  | COMMON STOCK  | 931142103 | 381,047   | 3,897  | SH | SOLE | 3,630  | 0 | 267   |
| WALMART INC                  | COMMON STOCK  | 931142103 | 132,296   | 1,353  | SH | OTR  | 0      | 0 | 1,353 |
| WALGREENS BOOTS ALLIANCE INC | COMMON STOCK  | 931427108 | 373,961   | 32,575 | SH | SOLE | 32,050 | 0 | 525   |
| WELLTOWER INC                | COMMON STOCK  | 95040Q104 | 690,403   | 4,491  | SH | SOLE | 3,760  | 0 | 731   |
| WELLTOWER INC                | COMMON STOCK  | 95040Q104 | 188,628   | 1,227  | SH | OTR  | 956    | 0 | 271   |
| WHEATON PRECIOUS METALS CORP | FOREIGN STOCK | 962879102 | 1,023,720 | 11,400 | SH | SOLE | 11,400 | 0 | 0     |
| LINDE PLC                    | FOREIGN STOCK | G54950103 | 80,699    | 172    | SH | SOLE | 172    | 0 | 0     |
| LINDE PLC                    | FOREIGN STOCK | G54950103 | 161,867   | 345    | SH | OTR  | 345    | 0 | 0     |
| MEDTRONIC PLC                | FOREIGN STOCK | G5960L103 | 488,152   | 5,600  | SH | SOLE | 5,600  | 0 | 0     |