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 COVER PAGE

Report for the Calendar Year or Quarter Ended: 09-30-2025

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	11-14-2025
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

[X] 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: 184
Form 13F Information Table Value Total: 131,626,548
(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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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	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
AT&T INC	COMMON STOCK	00206R102	191,129	6,768	SH		SOLE		3,768	0	3,000
AT&T INC	COMMON STOCK	00206R102	321,654	11,390	SH		OTR		11,390	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	537,501	4,013	SH		SOLE		4,013	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	199,303	1,488	SH		OTR		1,488	0	0
ABBVIE INC	COMMON STOCK	00287Y109	1,106,067	4,777	SH		SOLE		4,515	0	262
ABBVIE INC	COMMON STOCK	00287Y109	414,225	1,789	SH		OTR		1,689	0	100
ADOBE SYSTEMS INCORPORATED	COMMON STOCK	00724F101	296,310	840	SH		SOLE		840	0	0
ALPHABET INC	COMMON STOCK	02079K305	534,336	2,198	SH		SOLE		1,791	0	407
ALPHABET INC	COMMON STOCK	02079K305	48,620	200	SH		OTR		200	0	0
ALTRIA GROUP INC	COMMON STOCK	02209S103	209,541	3,172	SH		SOLE		2,472	0	700
ALTRIA GROUP INC	COMMON STOCK	02209S103	97,107	1,470	SH		OTR		1,470	0	0
AMAZON.COM INC	COMMON STOCK	023135106	1,088,847	4,959	SH		SOLE		4,339	0	620
AMAZON.COM INC	COMMON STOCK	023135106	86,731	395	SH		OTR		365	0	30
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	275,966	2,453	SH		SOLE		2,453	0	0
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	241,764	2,149	SH		OTR		2,086	0	63
ELEVANCE HEALTH	COMMON STOCK	036752103	346,062	1,071	SH		SOLE		1,071	0	0
ELEVANCE HEALTH	COMMON STOCK	036752103	74,964	232	SH		OTR		0	0	232
APPLE INC	COMMON STOCK	037833100	3,466,028	13,612	SH		SOLE		12,722	0	890
APPLE INC	COMMON STOCK	037833100	1,224,261	4,808	SH		OTR		3,172	0	1,636
ASTRAZENECA PLC	FOREIGN STOCK	046353108	25,855	337	SH		SOLE		0	0	337
ASTRAZENECA PLC	FOREIGN STOCK	046353108	211,824	2,761	SH		OTR		2,761	0	0
BP PLC	FOREIGN STOCK	055622104	51,276	1,488	SH		SOLE		1,488	0	0
BP PLC	FOREIGN STOCK	055622104	451,978	13,116	SH		OTR		13,116	0	0
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	508,270	1,011	SH		SOLE		959	0	52

BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	110,603	220	SH	OTR	220	0	0
BIONTECH SE	FOREIGN STOCK	09075V102	290,929	2,950	SH	SOLE	2,950	0	0
BITFARMS LTD	FOREIGN STOCK	09173B107	23,406	8,300	SH	SOLE	8,300	0	0
BITFARMS LTD	FOREIGN STOCK	09173B107	14,622	5,185	SH	OTR	5,185	0	0
BLACKROCK	MUTUAL FUNDS/MU	09254J102	172,450	15,536	SH	SOLE	15,536	0	0
CSX CORP	COMMON STOCK	126408103	215,617	6,072	SH	SOLE	6,072	0	0
CHEVRON CORP	COMMON STOCK	166764100	203,275	1,309	SH	SOLE	577	0	732
CHEVRON CORP	COMMON STOCK	166764100	46,587	300	SH	OTR	300	0	0
CHIPOTLE MEXICAN GRILL INC	COMMON STOCK	169656105	722,350	18,432	SH	SOLE	18,432	0	0
COCA COLA CO	COMMON STOCK	191216100	864,148	13,030	SH	SOLE	12,675	0	355
COCA COLA CO	COMMON STOCK	191216100	125,212	1,888	SH	OTR	1,888	0	0
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	1,227,386	1,326	SH	SOLE	1,136	0	190
DTE ENERGY CO	COMMON STOCK	233331107	848,580	6,000	SH	SOLE	6,000	0	0
DT MIDSTREAM INC	COMMON STOCK	23345M107	247,036	2,185	SH	SOLE	2,185	0	0
DUKE ENERGY CORP	COMMON STOCK	26441C204	380,659	3,076	SH	SOLE	2,881	0	195
DUKE ENERGY CORP	COMMON STOCK	26441C204	367,786	2,972	SH	OTR	2,653	0	319
EMERSON ELECTRIC CO	COMMON STOCK	291011104	218,415	1,665	SH	SOLE	1,665	0	0
EMERSON ELECTRIC CO	COMMON STOCK	291011104	51,816	395	SH	OTR	395	0	0
ENBRIDGE INC	FOREIGN STOCK	29250N105	339,997	6,738	SH	SOLE	5,538	0	1,200
ENBRIDGE INC	FOREIGN STOCK	29250N105	158,798	3,147	SH	OTR	2,848	0	299
ENTERGY CORP	COMMON STOCK	29364G103	788,387	8,460	SH	SOLE	8,360	0	100
EXELON CORP	COMMON STOCK	30161N101	400,635	8,901	SH	SOLE	8,051	0	850
EXELON CORP	COMMON STOCK	30161N101	30,382	675	SH	OTR	675	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	544,809	4,832	SH	SOLE	4,166	0	666
EXXON MOBIL CORP	COMMON STOCK	30231G102	251,095	2,227	SH	OTR	2,227	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	578,693	788	SH	SOLE	555	0	233
META PLATFORMS INC	COMMON STOCK	30303M102	157,892	215	SH	OTR	15	0	200
FINWARD BANCORP	COMMON STOCK	31812F109	1,272,642	39,658	SH	SOLE	0	0	39,658
FINWARD BANCORP	COMMON STOCK	31812F109	3,118,635	97,184	SH	OTR	0	0	97,184
FIRST TRUST MORNINGSTAR DIV	MUTUAL FUND/STO	336917109	690,483	15,906	SH	SOLE	13,755	0	2,151
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	1,951,100	42,195	SH	SOLE	36,923	0	5,272
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	212,982	4,606	SH	OTR	4,606	0	0
FISERV INC	COMMON STOCK	337738108	33,264	258	SH	SOLE	258	0	0

FISERV INC	COMMON STOCK	337738108	322,325	2,500	SH	OTR	2,500	0	0
FLEXSHARES TR	MUTUAL FUND/COR	33939L761	5,071,375	102,972	SH	SOLE	101,102	0	1,870
FLEXSHARES TR	MUTUAL FUND/COR	33939L761	539,781	10,960	SH	OTR	4,935	0	6,025
HOME DEPOT INC	COMMON STOCK	437076102	62,399	154	SH	SOLE	85	0	69
HOME DEPOT INC	COMMON STOCK	437076102	648,304	1,600	SH	OTR	1,600	0	0
INTEL CORP	COMMON STOCK	458140100	235,353	7,015	SH	SOLE	7,015	0	0
INTEL CORP	COMMON STOCK	458140100	28,819	859	SH	OTR	200	0	659
INTERNATIONAL BUSINESS MACHINES	COMMON STOCK	459200101	141,080	500	SH	SOLE	0	0	500
INTERNATIONAL BUSINESS MACHINES	COMMON STOCK	459200101	112,864	400	SH	OTR	400	0	0
INVESCO QQQ TRUST	MUTUAL FUND/STO	46090E103	4,333,473	7,218	SH	SOLE	6,725	0	493
INVESCO QQQ TRUST	MUTUAL FUND/STO	46090E103	12,007	20	SH	OTR	20	0	0
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	2,940,715	25,882	SH	SOLE	25,882	0	0
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	431,188	3,795	SH	OTR	3,140	0	655
INVESCO S&P 500 HIGH DIV LOW VOL	MUTUAL FUND/STO	46138E362	304,118	6,150	SH	SOLE	4,847	0	1,303
INVESCO S&P 500 HIGH DIV LOW VOL	MUTUAL FUND/STO	46138E362	69,082	1,397	SH	OTR	1,397	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	236,751	9,585	SH	SOLE	9,585	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	13,585	550	SH	OTR	550	0	0
ISHARES TIPS BOND (MKT)	MUTUAL FUND/GOV	464287176	160,602	1,444	SH	SOLE	1,444	0	0
ISHARES TIPS BOND (MKT)	MUTUAL FUND/GOV	464287176	45,823	412	SH	OTR	412	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	580,850	5,794	SH	SOLE	5,794	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	134,135	1,338	SH	OTR	1,338	0	0
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	576,185	6,171	SH	SOLE	6,146	0	25
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	4,295	46	SH	OTR	46	0	0
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	1,500,075	22,986	SH	SOLE	21,156	0	1,830
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	383,403	5,875	SH	OTR	4,475	0	1,400
ISHARES RUSSELL 1000 GROWTH	MUTUAL FUND/STO	464287614	219,216	468	SH	SOLE	468	0	0
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	999,005	8,407	SH	SOLE	8,407	0	0
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	109,680	923	SH	OTR	45	0	878
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	2,010,552	6,374	SH	SOLE	6,273	0	101
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	94,630	300	SH	OTR	200	0	100
JOHNSON & JOHNSON	COMMON STOCK	478160104	1,694,927	9,141	SH	SOLE	8,828	0	313
JOHNSON & JOHNSON	COMMON STOCK	478160104	265,337	1,431	SH	OTR	1,067	0	364
ELI LILLY & CO	COMMON STOCK	532457108	270,865	355	SH	SOLE	355	0	0

LOCKHEED MARTIN CORP	COMMON STOCK	539830109	162,743	326	SH		SOLE	326	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	64,897	130	SH		OTR	100	0	30
LOWES COMPANIES INC COM	COMMON STOCK	548661107	179,687	715	SH		SOLE	715	0	0
LOWES COMPANIES INC COM	COMMON STOCK	548661107	25,885	103	SH		OTR	48	0	55
MANULIFE FINANCIAL CORP	FOREIGN STOCK	56501R106	327,075	10,500	SH		SOLE	0	0	10,500
MANULIFE FINANCIAL CORP	FOREIGN STOCK	56501R106	15,077	484	SH		OTR	0	0	484
MARRIOTT INTERNATIONAL INC	COMMON STOCK	571903202	308,361	1,184	SH		SOLE	1,184	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	957,861	3,152	SH		SOLE	2,837	0	315
MCDONALDS CORP COM	COMMON STOCK	580135101	318,784	1,049	SH		OTR	675	0	374
MICROSOFT CORP	COMMON STOCK	594918104	6,792,399	13,114	SH		SOLE	12,953	0	161
MICROSOFT CORP	COMMON STOCK	594918104	2,231,849	4,309	SH		OTR	4,196	0	113
NISOURCE INC	COMMON STOCK	65473P105	912,593	21,076	SH		SOLE	19,566	0	1,510
NISOURCE INC	COMMON STOCK	65473P105	267,682	6,182	SH		OTR	5,510	0	672
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	138,489	461	SH		SOLE	461	0	0
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	75,103	250	SH		OTR	250	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	280,287	460	SH		SOLE	460	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	67,025	110	SH		OTR	110	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	1,536,486	8,235	SH		SOLE	7,593	0	642
NVIDIA CORPORATION	COMMON STOCK	67066G104	10,822	58	SH		OTR	58	0	0
PAYCHEX INC	COMMON STOCK	704326107	249,589	1,969	SH		SOLE	992	0	977
PAYCHEX INC	COMMON STOCK	704326107	174,294	1,375	SH		OTR	1,375	0	0
PEPSICO INC	COMMON STOCK	713448108	271,752	1,935	SH		SOLE	1,935	0	0
PEPSICO INC	COMMON STOCK	713448108	235,378	1,676	SH		OTR	1,390	0	286
PFIZER INC	COMMON STOCK	717081103	264,941	10,398	SH		SOLE	9,274	0	1,124
PFIZER INC	COMMON STOCK	717081103	25,837	1,014	SH		OTR	200	0	814
PHILIP MORRIS INTERNATIONAL INC	COMMON STOCK	718172109	258,709	1,595	SH		SOLE	1,595	0	0
PHILIP MORRIS INTERNATIONAL INC	COMMON STOCK	718172109	158,469	977	SH		OTR	977	0	0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	966,618	6,291	SH		SOLE	5,822	0	469
PROCTER & GAMBLE CO	COMMON STOCK	742718109	277,800	1,808	SH		OTR	1,592	0	216
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	8,561,727	82,802	SH		SOLE	82,802	0	0
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	1,944,954	18,810	SH		OTR	18,810	0	0
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	1,745,180	16,932	SH		SOLE	14,902	0	2,030
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	247,368	2,400	SH		OTR	2,260	0	140

QUAKER CHEM CORP	COMMON STOCK	747316107	272,064	2,065	SH	OTR	2,065	0	0
QUALCOMM INC	COMMON STOCK	747525103	129,761	780	SH	SOLE	780	0	0
QUALCOMM INC	COMMON STOCK	747525103	199,632	1,200	SH	OTR	1,200	0	0
SPDR S&P 500 (MKT)	MUTUAL FUND/STO	78462F103	307,108	461	SH	SOLE	394	0	67
SPDR S&P 500 (MKT)	MUTUAL FUND/STO	78462F103	239,824	360	SH	OTR	40	0	320
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	772,793	2,174	SH	SOLE	2,084	0	90
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	76,782	216	SH	OTR	216	0	0
SPDR BLOOMBERG BARCLAYS	MUTUAL FUND/COR	78464A359	4,430,530	48,956	SH	SOLE	43,068	0	5,888
SPDR BLOOMBERG BARCLAYS	MUTUAL FUND/COR	78464A359	1,953,173	21,582	SH	OTR	19,145	0	2,437
FINANCIAL SELECT SECTOR SPDR	MUTUAL FUND/STO	81369Y605	448,307	8,322	SH	SOLE	7,397	0	925
FINANCIAL SELECT SECTOR SPDR	MUTUAL FUND/STO	81369Y605	112,804	2,094	SH	OTR	1,794	0	300
INDUSTRIAL SELECT SECTOR SPDRR	MUTUAL FUND/STO	81369Y704	733,829	4,758	SH	SOLE	4,117	0	641
TECHNOLOGY SELECT SECTOR SPDRR	MUTUAL FUND/STO	81369Y803	1,690,316	5,997	SH	SOLE	5,643	0	354
SOUTHERN COMPANY	COMMON STOCK	842587107	578,098	6,100	SH	SOLE	5,600	0	500
SOUTHERN COMPANY	COMMON STOCK	842587107	55,535	586	SH	OTR	100	0	486
TRAVELERS COMPANIES INC	COMMON STOCK	89417E109	558,440	2,000	SH	SOLE	2,000	0	0
UNITED PARCEL SERVICE	COMMON STOCK	911312106	298,202	3,570	SH	SOLE	3,570	0	0
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	2,143,015	9,931	SH	SOLE	8,976	0	955
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	402,448	1,865	SH	OTR	1,290	0	575
VANGUARD MEGA CAP GROWTH ETF	MUTUAL FUND/STO	921910816	2,482,935	6,170	SH	SOLE	5,934	0	236
VANGUARD MEGA CAP GROWTH ETF	MUTUAL FUND/STO	921910816	101,813	253	SH	OTR	253	0	0
VANGUARD MEGA CAP VALUE ETF	MUTUAL FUND/STO	921910840	1,875,188	13,614	SH	SOLE	11,357	0	2,257
VANGUARD TOTAL BOND MARKET ETF	MUTUAL FUND/COR	921937835	634,301	8,529	SH	SOLE	8,529	0	0
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	1,294,490	9,184	SH	SOLE	8,649	0	535
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	149,407	1,060	SH	OTR	945	0	115
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	1,284,619	14,342	SH	SOLE	14,342	0	0
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	8,957	100	SH	OTR	100	0	0
VANGUARD EMERGING MARKETS STOCK	MUTUAL FUND/STO	922042858	346,701	6,399	SH	SOLE	5,821	0	578
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	440,282	1,696	SH	SOLE	1,478	0	218
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	79,438	306	SH	OTR	156	0	150
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	1,635,866	2,191	SH	SOLE	2,119	0	72
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	517,415	693	SH	OTR	633	0	60
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	5,854,968	9,561	SH	SOLE	9,549	0	12

VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	1,290,897	2,108	SH	OTR	1,383	0	725
VANGUARD MID-CAP VALUE ETF (MKT)	MUTUAL FUND/STO	922908512	355,619	2,037	SH	SOLE	2,022	0	15
VANGUARD MID-CAP GROWTH ETF	MUTUAL FUND/STO	922908538	1,038,550	3,535	SH	SOLE	3,535	0	0
VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	267,315	2,924	SH	SOLE	2,906	0	18
VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	2,286	25	SH	OTR	25	0	0
VANGUARD SMALL CAP GROWTH ETF	MUTUAL FUND/STO	922908595	536,013	1,801	SH	SOLE	1,726	0	75
VANGUARD SMALL CAP VALUE ETF	MUTUAL FUND/STO	922908611	339,364	1,626	SH	SOLE	1,626	0	0
VANGUARD GROWTH ETF (MKT)	MUTUAL FUND/STO	922908736	5,736,619	11,961	SH	SOLE	11,425	0	536
VANGUARD GROWTH ETF (MKT)	MUTUAL FUND/STO	922908736	209,590	437	SH	OTR	137	0	300
VANGUARD VALUE ETF (MKT)	MUTUAL FUND/STO	922908744	573,084	3,073	SH	SOLE	3,073	0	0
VANGUARD VALUE ETF (MKT)	MUTUAL FUND/STO	922908744	103,502	555	SH	OTR	80	0	475
VANGUARD SMALL CAP ETF (MKT)	MUTUAL FUND/STO	922908751	156,890	617	SH	SOLE	617	0	0
VANGUARD SMALL CAP ETF (MKT)	MUTUAL FUND/STO	922908751	254,280	1,000	SH	OTR	750	0	250
VANGUARD TOTAL STOCK MARKET ETF	MUTUAL FUND/STO	922908769	266,147	811	SH	SOLE	811	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	479,454	10,909	SH	SOLE	7,611	0	3,298
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	94,405	2,148	SH	OTR	1,468	0	680
VISA INC	COMMON STOCK	92826C839	678,663	1,988	SH	SOLE	1,699	0	289
VISA INC	COMMON STOCK	92826C839	214,044	627	SH	OTR	429	0	198
WEC ENERGY GROUP INC	COMMON STOCK	92939U106	14,095	123	SH	SOLE	123	0	0
WEC ENERGY GROUP INC	COMMON STOCK	92939U106	197,094	1,720	SH	OTR	1,720	0	0
WALMART INC	COMMON STOCK	931142103	278,879	2,706	SH	SOLE	2,439	0	267
WALMART INC	COMMON STOCK	931142103	139,440	1,353	SH	OTR	0	0	1,353
WELLTOWER INC	COMMON STOCK	95040Q104	744,804	4,181	SH	SOLE	3,600	0	581
WELLTOWER INC	COMMON STOCK	95040Q104	213,768	1,200	SH	OTR	929	0	271
WHEATON PRECIOUS METALS CORP	FOREIGN STOCK	962879102	1,274,976	11,400	SH	SOLE	11,400	0	0
LINDE PLC	FOREIGN STOCK	G54950103	81,700	172	SH	SOLE	172	0	0
LINDE PLC	FOREIGN STOCK	G54950103	163,875	345	SH	OTR	345	0	0
MEDTRONIC PLC	FOREIGN STOCK	G5960L103	533,344	5,600	SH	SOLE	5,600	0	0