

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: 03-31-2026

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: 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                      04-10-2026  
[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: 182  
Form 13F Information Table Value Total: 125,095,496  
(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		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (to the nearest dollar)	SHRS OR PRN AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE
AT&T INC	COMMON STOCK	00206R102	196,205	6,768	SH		SOLE		3,768	0	3,000
AT&T INC	COMMON STOCK	00206R102	349,329	12,050	SH		OTR		12,050	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	406,882	3,963	SH		SOLE		3,963	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	152,773	1,488	SH		OTR		1,488	0	0
ABBVIE INC	COMMON STOCK	00287Y109	1,012,851	4,657	SH		SOLE		4,395	0	262
ABBVIE INC	COMMON STOCK	00287Y109	389,090	1,789	SH		OTR		1,689	0	100
ALPHABET INC	COMMON STOCK	02079K305	617,678	2,148	SH		SOLE		1,741	0	407
ALPHABET INC	COMMON STOCK	02079K305	57,512	200	SH		OTR		200	0	0
ALTRIA GROUP INC	COMMON STOCK	02209S103	209,321	3,172	SH		SOLE		2,472	0	700
ALTRIA GROUP INC	COMMON STOCK	02209S103	94,696	1,435	SH		OTR		1,435	0	0
AMAZON COM INC	COMMON STOCK	023135106	1,013,859	4,868	SH		SOLE		4,303	0	565
AMAZON COM INC	COMMON STOCK	023135106	71,854	345	SH		OTR		315	0	30
AMERICAN CENTURY DIVERSIFIED	MUTUAL FUNDS/MU	025072505	269,219	5,379	SH		OTR		5,379	0	0
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	291,391	2,223	SH		SOLE		2,223	0	0
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	281,691	2,149	SH		OTR		2,086	0	63
ELEVANCE HEALTH	COMMON STOCK	036752103	313,536	1,071	SH		SOLE		1,071	0	0
ELEVANCE HEALTH	COMMON STOCK	036752103	67,918	232	SH		OTR		0	0	232
APPLE INC	COMMON STOCK	037833100	3,324,395	13,099	SH		SOLE		12,359	0	740
APPLE INC	COMMON STOCK	037833100	1,229,867	4,846	SH		OTR		3,210	0	1,636
BP PLC	FOREIGN STOCK	055622104	69,936	1,488	SH		SOLE		1,488	0	0
BP PLC	FOREIGN STOCK	055622104	608,650	12,950	SH		OTR		12,950	0	0
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	484,471	1,011	SH		SOLE		959	0	52
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	84,819	177	SH		OTR		177	0	0
BIONTECH SE	FOREIGN STOCK	09075V102	260,863	2,935	SH		SOLE		2,935	0	0

KEEL INFRASTRUCTURE CORP	COMMON STOCK	09173B107	16,185	8,300	SH	SOLE	8,300	0	0
KEEL INFRASTRUCTURE CORP	COMMON STOCK	09173B107	10,111	5,185	SH	OTR	5,185	0	0
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	63,380	1,045	SH	SOLE	1,045	0	0
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	160,723	2,650	SH	OTR	2,350	0	300
CSX CORP	COMMON STOCK	126408103	249,256	6,072	SH	SOLE	6,072	0	0
CHEVRON CORP	COMMON STOCK	166764100	270,833	1,309	SH	SOLE	577	0	732
CHEVRON CORP	COMMON STOCK	166764100	62,070	300	SH	OTR	300	0	0
CHIPOTLE MEXICAN GRILL INC	COMMON STOCK	169656105	240,075	7,500	SH	SOLE	7,500	0	0
COCA COLA CO	COMMON STOCK	191216100	985,991	12,965	SH	SOLE	12,610	0	355
COCA COLA CO	COMMON STOCK	191216100	138,563	1,822	SH	OTR	1,822	0	0
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	288,965	290	SH	SOLE	100	0	190
DTE ENERGY CO	COMMON STOCK	233331107	877,320	6,000	SH	SOLE	6,000	0	0
DT MIDSTREAM INC	COMMON STOCK	23345M107	294,254	2,185	SH	SOLE	2,185	0	0
DEERE & COMPANY	COMMON STOCK	244199105	205,043	364	SH	SOLE	364	0	0
DIREXION DAILY S&P 500 BULL 3X	MUTUAL FUND/STO	25459W862	2,647,625	14,320	SH	SOLE	14,320	0	0
DIREXION DAILY S&P 500 BULL 3X	MUTUAL FUND/STO	25459W862	606,441	3,280	SH	OTR	3,280	0	0
DUKE ENERGY CORP	COMMON STOCK	26441C204	389,024	2,971	SH	SOLE	2,776	0	195
DUKE ENERGY CORP	COMMON STOCK	26441C204	389,156	2,972	SH	OTR	2,653	0	319
EMERSON ELEC CO	COMMON STOCK	291011104	218,150	1,665	SH	SOLE	1,665	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	51,753	395	SH	OTR	395	0	0
ENBRIDGE INC	FOREIGN STOCK	29250N105	364,795	6,738	SH	SOLE	5,538	0	1,200
ENBRIDGE INC	FOREIGN STOCK	29250N105	169,296	3,127	SH	OTR	2,828	0	299
ENERGY CORP	COMMON STOCK	29364G103	950,566	8,460	SH	SOLE	8,360	0	100
EXELON CORP	COMMON STOCK	30161N101	436,327	8,901	SH	SOLE	8,051	0	850
EXELON CORP	COMMON STOCK	30161N101	33,089	675	SH	OTR	675	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	803,680	4,737	SH	SOLE	4,071	0	666
EXXON MOBIL CORP	COMMON STOCK	30231G102	279,939	1,650	SH	OTR	1,650	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	449,125	785	SH	SOLE	552	0	233
META PLATFORMS INC	COMMON STOCK	30303M102	135,023	236	SH	OTR	36	0	200
FINWARD BANCORP	COMMON STOCK	31812F109	1,255,114	34,576	SH	SOLE	305	0	34,271
FINWARD BANCORP	COMMON STOCK	31812F109	3,520,518	96,984	SH	OTR	0	0	96,984
FIRST TRUST MORNINGSTAR DIV	MUTUAL FUND/STO	336917109	795,324	15,656	SH	SOLE	13,505	0	2,151
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	1,898,556	40,369	SH	SOLE	35,097	0	5,272

FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	203,687	4,331	SH	OTR	4,331	0	0
FLEXSHARES TR	MUTUAL FUND/COR	33939L761	7,067,218	145,356	SH	SOLE	143,636	0	1,720
FLEXSHARES TR	MUTUAL FUND/COR	33939L761	981,686	20,191	SH	OTR	11,071	0	9,120
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	205,575	243	SH	SOLE	243	0	0
HOME DEPOT INC	COMMON STOCK	437076102	50,649	154	SH	SOLE	85	0	69
HOME DEPOT INC	COMMON STOCK	437076102	526,224	1,600	SH	OTR	1,600	0	0
INTEL CORP	COMMON STOCK	458140100	309,571	7,015	SH	SOLE	7,015	0	0
INTEL CORP	COMMON STOCK	458140100	37,908	859	SH	OTR	200	0	659
INTERNATIONAL BUSINESS MACHS SR	COMMON STOCK	459200101	121,195	500	SH	SOLE	0	0	500
INTERNATIONAL BUSINESS MACHS SR	COMMON STOCK	459200101	96,956	400	SH	OTR	400	0	0
INVESCO QQQ TRUST	MUTUAL FUND/STO	46090E103	4,335,780	7,512	SH	SOLE	7,019	0	493
INVESCO QQQ TRUST	MUTUAL FUND/STO	46090E103	17,315	30	SH	OTR	30	0	0
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	2,604,298	24,199	SH	SOLE	24,199	0	0
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	408,418	3,795	SH	OTR	3,140	0	655
INVESCO S&P 500 HIGH DIV LOW VOL	MUTUAL FUND/STO	46138E362	243,089	4,900	SH	SOLE	3,597	0	1,303
INVESCO S&P 500 HIGH DIV LOW VOL	MUTUAL FUND/STO	46138E362	12,452	251	SH	OTR	251	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	249,272	10,395	SH	SOLE	10,395	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	13,189	550	SH	OTR	550	0	0
ISHARES TIPS BOND (MKT)	MUTUAL FUND/GOV	464287176	159,360	1,444	SH	SOLE	1,444	0	0
ISHARES TIPS BOND (MKT)	MUTUAL FUND/GOV	464287176	45,468	412	SH	OTR	412	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	569,710	5,739	SH	SOLE	5,739	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	132,823	1,338	SH	OTR	1,338	0	0
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	589,191	6,066	SH	SOLE	6,041	0	25
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	4,468	46	SH	OTR	46	0	0
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	1,507,682	22,326	SH	SOLE	21,096	0	1,230
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	417,675	6,185	SH	OTR	4,785	0	1,400
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	1,164,042	9,364	SH	SOLE	9,364	0	0
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	116,603	938	SH	OTR	60	0	878
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	1,851,150	6,293	SH	SOLE	6,192	0	101
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	88,248	300	SH	OTR	200	0	100
JOHNSON & JOHNSON	COMMON STOCK	478160104	2,229,782	9,122	SH	SOLE	8,809	0	313
JOHNSON & JOHNSON	COMMON STOCK	478160104	349,794	1,431	SH	OTR	1,067	0	364
ELI LILLY & CO	COMMON STOCK	532457108	326,518	355	SH	SOLE	355	0	0

LOCKHEED MARTIN CORP	COMMON STOCK	539830109	197,031	326	SH	SOLE	326	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	78,571	130	SH	OTR	100	0	30
MARRIOTT INTERNATIONAL INC	COMMON STOCK	571903202	369,916	1,131	SH	SOLE	1,131	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	961,585	3,094	SH	SOLE	2,779	0	315
MCDONALDS CORP COM	COMMON STOCK	580135101	282,510	909	SH	OTR	570	0	339
MICROSOFT CORP	COMMON STOCK	594918104	4,669,329	12,614	SH	SOLE	12,453	0	161
MICROSOFT CORP	COMMON STOCK	594918104	1,602,467	4,329	SH	OTR	4,216	0	113
NISOURCE INC	COMMON STOCK	65473P105	978,742	20,976	SH	SOLE	19,466	0	1,510
NISOURCE INC	COMMON STOCK	65473P105	335,113	7,182	SH	OTR	6,510	0	672
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	313,830	460	SH	SOLE	460	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	75,046	110	SH	OTR	110	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	726,725	4,167	SH	SOLE	3,525	0	642
NVIDIA CORPORATION	COMMON STOCK	67066G104	24,241	139	SH	OTR	139	0	0
PAYCHEX INC	COMMON STOCK	704326107	181,384	1,969	SH	SOLE	992	0	977
PAYCHEX INC	COMMON STOCK	704326107	126,664	1,375	SH	OTR	1,375	0	0
PEPSICO INC	COMMON STOCK	713448108	262,907	1,693	SH	SOLE	1,693	0	0
PEPSICO INC	COMMON STOCK	713448108	253,745	1,634	SH	OTR	1,348	0	286
PFIZER INC	COMMON STOCK	717081103	291,975	10,398	SH	SOLE	9,274	0	1,124
PFIZER INC	COMMON STOCK	717081103	28,473	1,014	SH	OTR	200	0	814
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	261,239	1,580	SH	SOLE	1,580	0	0
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	143,184	866	SH	OTR	866	0	0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	883,970	6,120	SH	SOLE	5,651	0	469
PROCTER & GAMBLE CO	COMMON STOCK	742718109	196,872	1,363	SH	OTR	1,247	0	116
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	2,433,446	58,384	SH	SOLE	58,384	0	0
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	556,846	13,360	SH	OTR	13,360	0	0
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	1,453,499	13,711	SH	SOLE	12,971	0	740
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	234,812	2,215	SH	OTR	2,130	0	85
QUAKER CHEM CORP	COMMON STOCK	747316107	256,535	2,065	SH	OTR	2,065	0	0
QUALCOMM INC	COMMON STOCK	747525103	100,448	780	SH	SOLE	780	0	0
QUALCOMM INC	COMMON STOCK	747525103	154,536	1,200	SH	OTR	1,200	0	0
STATE STREET SPDR S&P 500 ETF	MUTUAL FUND/STO	78462F103	282,898	435	SH	SOLE	368	0	67
STATE STREET SPDR S&P 500 ETF	MUTUAL FUND/STO	78462F103	234,123	360	SH	OTR	40	0	320
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	862,304	2,004	SH	SOLE	1,914	0	90

SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	92,943	216	SH	OTR	216	0	0
STATE STREET SPDR BLOOMBERG	MUTUAL FUND/COR	78464A359	4,428,288	48,386	SH	SOLE	43,458	0	4,928
STATE STREET SPDR BLOOMBERG	MUTUAL FUND/COR	78464A359	1,990,652	21,751	SH	OTR	19,399	0	2,352
STATE STREET FINANCIAL SELECT	MUTUAL FUND/STO	81369Y605	407,896	8,262	SH	SOLE	7,337	0	925
STATE STREET FINANCIAL SELECT	MUTUAL FUND/STO	81369Y605	126,338	2,559	SH	OTR	2,259	0	300
STATE STREET INDUSTRIAL SELECT	MUTUAL FUND/STO	81369Y704	788,919	4,878	SH	SOLE	4,237	0	641
STATE STREET TECHNOLOGY SELECT	MUTUAL FUND/STO	81369Y803	1,538,052	11,573	SH	SOLE	10,865	0	708
STATE STREET TECHNOLOGY SELECT	MUTUAL FUND/STO	81369Y803	23,390	176	SH	OTR	176	0	0
SOUTHERN COMPANY	COMMON STOCK	842587107	588,772	6,100	SH	SOLE	5,600	0	500
SOUTHERN COMPANY	COMMON STOCK	842587107	46,909	486	SH	OTR	0	0	486
TRAVELERS COMPANIES INC	COMMON STOCK	89417E109	583,360	2,000	SH	SOLE	2,000	0	0
UNITED PARCEL SERVICE	COMMON STOCK	911312106	351,217	3,570	SH	SOLE	3,570	0	0
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	2,623,735	12,200	SH	SOLE	12,200	0	0
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	415,067	1,930	SH	OTR	1,355	0	575
VANGUARD MEGA CAP GROWTH ETF	MUTUAL FUND/STO	921910816	2,213,827	6,025	SH	SOLE	5,769	0	256
VANGUARD MEGA CAP GROWTH ETF	MUTUAL FUND/STO	921910816	133,381	363	SH	OTR	363	0	0
VANGUARD MEGA CAP VALUE ETF	MUTUAL FUND/STO	921910840	1,929,860	13,314	SH	SOLE	11,057	0	2,257
VANGUARD MEGA CAP VALUE ETF	MUTUAL FUND/STO	921910840	14,495	100	SH	OTR	100	0	0
VANGUARD TOTAL BOND MARKET ETF	MUTUAL FUND/COR	921937835	539,854	7,331	SH	SOLE	7,331	0	0
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	1,263,744	8,533	SH	SOLE	8,533	0	0
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	159,951	1,080	SH	OTR	1,015	0	65
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	1,579,638	17,857	SH	SOLE	17,857	0	0
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	22,734	257	SH	OTR	161	0	96
VANGUARD EMERGING MARKETS STOCK	MUTUAL FUND/STO	922042858	319,438	5,910	SH	SOLE	5,332	0	578
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	446,896	1,641	SH	SOLE	1,423	0	218
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	83,333	306	SH	OTR	156	0	150
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	1,511,961	2,167	SH	SOLE	2,095	0	72
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	483,520	693	SH	OTR	633	0	60
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	6,357,938	10,640	SH	SOLE	10,628	0	12
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	1,241,113	2,077	SH	OTR	1,352	0	725
VANGUARD MID-CAP VALUE ETF (MKT)	MUTUAL FUND/STO	922908512	361,558	1,962	SH	SOLE	1,947	0	15
VANGUARD MID-CAP GROWTH ETF	MUTUAL FUND/STO	922908538	886,572	3,445	SH	SOLE	3,445	0	0
VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	247,212	2,787	SH	SOLE	2,769	0	18

VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	2,218	25	SH	OTR	25	0	0
VANGUARD SMALL CAP GROWTH ETF	MUTUAL FUND/STO	922908595	500,228	1,655	SH	SOLE	1,655	0	0
VANGUARD SMALL CAP VALUE ETF	MUTUAL FUND/STO	922908611	305,456	1,406	SH	SOLE	1,406	0	0
VANGUARD GROWTH ETF (MKT)	MUTUAL FUND/STO	922908736	4,891,612	11,199	SH	SOLE	10,863	0	336
VANGUARD GROWTH ETF (MKT)	MUTUAL FUND/STO	922908736	213,589	489	SH	OTR	189	0	300
VANGUARD VALUE ETF (MKT)	MUTUAL FUND/STO	922908744	817,368	4,166	SH	SOLE	4,166	0	0
VANGUARD VALUE ETF (MKT)	MUTUAL FUND/STO	922908744	147,150	750	SH	OTR	275	0	475
VANGUARD SMALL CAP ETF (MKT)	MUTUAL FUND/STO	922908751	233,632	892	SH	SOLE	892	0	0
VANGUARD SMALL CAP ETF (MKT)	MUTUAL FUND/STO	922908751	289,421	1,105	SH	OTR	855	0	250
VANGUARD TOTAL STOCK MARKET ETF	MUTUAL FUND/STO	922908769	269,800	841	SH	SOLE	841	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	541,659	10,790	SH	SOLE	7,492	0	3,298
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	102,057	2,033	SH	OTR	1,378	0	655
VISA INC	COMMON STOCK	92826C839	593,298	1,963	SH	SOLE	1,674	0	289
VISA INC	COMMON STOCK	92826C839	177,414	587	SH	OTR	389	0	198
WEC ENERGY GROUP INC	COMMON STOCK	92939U106	14,240	123	SH	SOLE	123	0	0
WEC ENERGY GROUP INC	COMMON STOCK	92939U106	199,124	1,720	SH	OTR	1,720	0	0
WALMART INC	COMMON STOCK	931142103	336,302	2,706	SH	SOLE	2,439	0	267
WALMART INC	COMMON STOCK	931142103	168,151	1,353	SH	OTR	0	0	1,353
WELLTOWER INC	COMMON STOCK	95040Q104	745,565	3,771	SH	SOLE	3,470	0	301
WELLTOWER INC	COMMON STOCK	95040Q104	237,252	1,200	SH	OTR	929	0	271
WHEATON PRECIOUS METALS CORP	FOREIGN STOCK	962879102	1,493,514	11,400	SH	SOLE	11,400	0	0
ASTRAZENECA PLC	FOREIGN STOCK	G0593M107	33,133	168	SH	SOLE	0	0	168
ASTRAZENECA PLC	FOREIGN STOCK	G0593M107	272,164	1,380	SH	OTR	1,380	0	0
LINDE PLC	FOREIGN STOCK	G54950103	85,271	172	SH	SOLE	172	0	0
LINDE PLC	FOREIGN STOCK	G54950103	171,037	345	SH	OTR	345	0	0
MEDTRONIC PLC	FOREIGN STOCK	G5960L103	485,240	5,600	SH	SOLE	5,600	0	0