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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: 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: 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 10-14-2026
[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: 178
Form 13F Information Table Value Total: 135,624,360
(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	174,045	7,133	SH		SOLE		4,133	0	3,000
AT&T INC	COMMON STOCK	00206R102	285,870	11,716	SH		OTR		11,716	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	391,664	3,963	SH		SOLE		3,963	0	0
ABBOTT LABORATORIES	COMMON STOCK	002824100	147,060	1,488	SH		OTR		1,488	0	0
ABBVIE INC	COMMON STOCK	00287Y109	1,165,644	4,456	SH		SOLE		4,194	0	262
ABBVIE INC	COMMON STOCK	00287Y109	467,985	1,789	SH		OTR		1,689	0	100
ADVANCED MICRO DEVICES INC	COMMON STOCK	007903107	293,033	479	SH		SOLE		354	0	125
ALPHABET INC SR GLBL NT	COMMON STOCK	02079K305	593,883	1,726	SH		SOLE		1,319	0	407
ALPHABET INC SR GLBL NT	COMMON STOCK	02079K305	68,816	200	SH		OTR		200	0	0
ALTRIA GROUP INC	COMMON STOCK	02209S103	213,603	3,172	SH		SOLE		2,472	0	700
ALTRIA GROUP INC	COMMON STOCK	02209S103	96,634	1,435	SH		OTR		1,435	0	0
AMAZON COM INC SR GLBL NT	COMMON STOCK	023135106	1,102,988	4,427	SH		SOLE		3,862	0	565
AMAZON COM INC SR GLBL NT	COMMON STOCK	023135106	128,812	517	SH		OTR		487	0	30
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	281,769	2,375	SH		SOLE		2,375	0	0
AMERICAN ELECTRIC POWER INC	COMMON STOCK	025537101	249,025	2,099	SH		OTR		2,036	0	63
ELEVANCE HEALTH	COMMON STOCK	036752103	416,427	1,071	SH		SOLE		1,071	0	0
APPLE INC	COMMON STOCK	037833100	4,389,209	13,180	SH		SOLE		12,440	0	740
APPLE INC	COMMON STOCK	037833100	1,647,453	4,947	SH		OTR		3,326	0	1,621
BP PLC	FOREIGN STOCK	055622104	65,457	1,488	SH		SOLE		1,488	0	0
BP PLC	FOREIGN STOCK	055622104	569,671	12,950	SH		OTR		12,950	0	0
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	372,965	749	SH		SOLE		697	0	52
BERKSHIRE HATHAWAY INC	COMMON STOCK	084670702	88,137	177	SH		OTR		177	0	0
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	59,592	955	SH		SOLE		955	0	0
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	110122108	165,360	2,650	SH		OTR		2,350	0	300

CSX CORP	COMMON STOCK	126408103	282,409	6,072	SH	SOLE	6,072	0	0
CHEVRON CORP	COMMON STOCK	166764100	267,312	1,309	SH	SOLE	577	0	732
CHEVRON CORP	COMMON STOCK	166764100	61,263	300	SH	OTR	300	0	0
CHIPOTLE MEXICAN GRILL INC	COMMON STOCK	169656105	239,625	7,500	SH	SOLE	7,500	0	0
CISCO SYS INC	COMMON STOCK	17275R102	79,001	734	SH	SOLE	734	0	0
CISCO SYS INC	COMMON STOCK	17275R102	153,373	1,425	SH	OTR	1,275	0	150
COCA COLA CO	COMMON STOCK	191216100	1,133,245	13,165	SH	SOLE	12,810	0	355
COCA COLA CO	COMMON STOCK	191216100	152,018	1,766	SH	OTR	1,766	0	0
COSTCO WHOLESALE CORP	COMMON STOCK	22160K105	223,034	245	SH	SOLE	100	0	145
DTE ENERGY CO	COMMON STOCK	233331107	730,800	6,000	SH	SOLE	6,000	0	0
DT MIDSTREAM INC	COMMON STOCK	23345M107	261,042	2,185	SH	SOLE	2,185	0	0
DANAHER CORP	COMMON STOCK	235851102	221,550	1,000	SH	OTR	1,000	0	0
DEERE & COMPANY	COMMON STOCK	244199105	241,087	359	SH	SOLE	359	0	0
DUKE ENERGY CORP	COMMON STOCK	26441C204	320,026	2,807	SH	SOLE	2,612	0	195
DUKE ENERGY CORP	COMMON STOCK	26441C204	338,840	2,972	SH	OTR	2,653	0	319
EMERSON ELEC CO	COMMON STOCK	291011104	258,242	1,665	SH	SOLE	1,665	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	61,265	395	SH	OTR	395	0	0
ENBRIDGE INC	FOREIGN STOCK	29250N105	328,405	7,064	SH	SOLE	5,864	0	1,200
ENBRIDGE INC	FOREIGN STOCK	29250N105	140,261	3,017	SH	OTR	2,718	0	299
ENTERGY CORP	COMMON STOCK	29364G103	839,740	8,460	SH	SOLE	8,360	0	100
EXELON CORP	COMMON STOCK	30161N101	364,488	9,022	SH	SOLE	8,172	0	850
EXELON CORP	COMMON STOCK	30161N101	27,270	675	SH	OTR	675	0	0
EXXONMOBIL HOLDINGS CORP	COMMON STOCK	30233Q108	769,321	4,727	SH	SOLE	4,061	0	666
EXXONMOBIL HOLDINGS CORP	COMMON STOCK	30233Q108	258,285	1,587	SH	OTR	1,587	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	569,266	785	SH	SOLE	552	0	233
META PLATFORMS INC	COMMON STOCK	30303M102	171,143	236	SH	OTR	36	0	200
FINWARD BANCORP	COMMON STOCK	31812F109	1,336,408	32,087	SH	SOLE	305	0	31,782
FINWARD BANCORP	COMMON STOCK	31812F109	4,026,888	96,684	SH	OTR	0	0	96,684
FIRST TRUST MORNINGSTAR DIV	MUTUAL FUND/STO	336917109	723,196	14,726	SH	SOLE	12,825	0	1,901
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	1,881,656	40,112	SH	SOLE	34,950	0	5,162
FIRST TRUST VALUE LINE DIVIDEND	MUTUAL FUND/STO	33734H106	203,167	4,331	SH	OTR	4,331	0	0
NORTHERN TRUST CREDIT-SCORED US	MUTUAL FUND/COR	33939L761	7,434,384	159,014	SH	SOLE	157,394	0	1,620
NORTHERN TRUST CREDIT-SCORED US	MUTUAL FUND/COR	33939L761	1,036,326	22,166	SH	OTR	13,046	0	9,120

GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	180,972	201	SH	SOLE	201	0	0
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	37,815	42	SH	OTR	42	0	0
HOME DEPOT INC SR GLBL NT	COMMON STOCK	437076102	35,277	124	SH	SOLE	55	0	69
HOME DEPOT INC SR GLBL NT	COMMON STOCK	437076102	455,184	1,600	SH	OTR	1,600	0	0
INTEL CORP	COMMON STOCK	458140100	747,229	6,215	SH	SOLE	6,215	0	0
INTEL CORP	COMMON STOCK	458140100	100,873	839	SH	OTR	180	0	659
INVESCO QQQ TRUST	MUTUAL FUND/STO	46090E103	5,659,983	7,651	SH	SOLE	7,158	0	493
INVESCO QQQ TRUST	MUTUAL FUND/STO	46090E103	40,687	55	SH	OTR	55	0	0
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	1,863,573	15,684	SH	SOLE	15,684	0	0
INVESCO S&P 500 GARP ETF	MUTUAL FUND/STO	46137V431	445,575	3,750	SH	OTR	3,095	0	655
INVESCO NASDAQ NXT GEN 100	MUTUAL FUND/STO	46138G631	227,143	5,180	SH	SOLE	5,180	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	250,497	10,565	SH	SOLE	10,565	0	0
INVESCO VARIABLE RATE PREFERRED	MUTUAL FUND/COR	46138G870	13,041	550	SH	OTR	550	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	534,056	5,649	SH	SOLE	5,649	0	0
ISHARES CORE US AGGBD BD ETF	MUTUAL FUND/COR	464287226	126,494	1,338	SH	OTR	1,338	0	0
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	583,964	5,621	SH	SOLE	5,621	0	0
ISHARES MSCI EAFE (MKT)	MUTUAL FUND/STO	464287465	4,779	46	SH	OTR	46	0	0
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	1,811,562	25,178	SH	SOLE	23,973	0	1,205
ISHARES CORE S&P MID-CAP (MKT)	MUTUAL FUND/STO	464287507	448,970	6,240	SH	OTR	4,785	0	1,455
ISHARES RUSSELL 1000 GROWTH	MUTUAL FUND/STO	464287614	234,487	1,872	SH	SOLE	1,872	0	0
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	1,375,909	10,114	SH	SOLE	10,114	0	0
ISHARES CORE S&P SMALL-CAP (MKT)	MUTUAL FUND/STO	464287804	127,605	938	SH	OTR	60	0	878
ISHARES EDGE MSCI INTL MOMENTUM	MUTUAL FUND/STO	46434V449	705,612	13,407	SH	SOLE	13,407	0	0
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	2,067,026	6,248	SH	SOLE	6,147	0	101
JPMORGAN CHASE & CO	COMMON STOCK	46625H100	99,250	300	SH	OTR	200	0	100
JOHNSON & JOHNSON	COMMON STOCK	478160104	2,364,130	8,930	SH	SOLE	8,617	0	313
JOHNSON & JOHNSON	COMMON STOCK	478160104	365,606	1,381	SH	OTR	1,017	0	364
KEEL INFRASTRUCTURE CORP	COMMON STOCK	486917107	19,592	5,550	SH	SOLE	5,550	0	0
KEEL INFRASTRUCTURE CORP	COMMON STOCK	486917107	28,011	7,935	SH	OTR	7,935	0	0
ELI LILLY & CO	COMMON STOCK	532457108	410,763	355	SH	SOLE	355	0	0
ELI LILLY & CO	COMMON STOCK	532457108	104,137	90	SH	OTR	0	0	90
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	138,007	271	SH	SOLE	271	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	80,462	158	SH	OTR	128	0	30

MARRIOTT INTERNATIONAL INC	COMMON STOCK	571903202	402,263	1,131	SH	SOLE	1,131	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	691,896	2,996	SH	SOLE	2,681	0	315
MCDONALDS CORP COM	COMMON STOCK	580135101	209,926	909	SH	OTR	570	0	339
MICROSOFT CORP	COMMON STOCK	594918104	6,073,255	11,841	SH	SOLE	11,680	0	161
MICROSOFT CORP	COMMON STOCK	594918104	2,234,707	4,357	SH	OTR	4,244	0	113
NISOURCE INC	COMMON STOCK	65473P105	824,382	21,138	SH	SOLE	19,628	0	1,510
NISOURCE INC	COMMON STOCK	65473P105	280,098	7,182	SH	OTR	6,510	0	672
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	222,401	460	SH	SOLE	460	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	43,513	90	SH	OTR	90	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	566,840	2,482	SH	SOLE	1,840	0	642
NVIDIA CORPORATION	COMMON STOCK	67066G104	43,621	191	SH	OTR	189	0	2
PAYCHEX INC	COMMON STOCK	704326107	193,948	1,969	SH	SOLE	992	0	977
PAYCHEX INC	COMMON STOCK	704326107	135,438	1,375	SH	OTR	1,375	0	0
PEPSICO INC	COMMON STOCK	713448108	142,307	1,123	SH	SOLE	1,123	0	0
PEPSICO INC	COMMON STOCK	713448108	188,306	1,486	SH	OTR	1,200	0	286
PFIZER INC	COMMON STOCK	717081103	290,220	10,176	SH	SOLE	9,052	0	1,124
PFIZER INC	COMMON STOCK	717081103	24,641	864	SH	OTR	200	0	664
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	296,727	1,555	SH	SOLE	1,555	0	0
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	160,480	841	SH	OTR	841	0	0
PROCTER & GAMBLE CO	COMMON STOCK	742718109	889,114	6,120	SH	SOLE	5,651	0	469
PROCTER & GAMBLE CO	COMMON STOCK	742718109	198,015	1,363	SH	OTR	1,247	0	116
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	3,361,064	43,074	SH	SOLE	43,074	0	0
PROSHARES ULTRAPRO QQQ	MUTUAL FUND/STO	74347X831	805,660	10,325	SH	OTR	10,325	0	0
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	1,023,141	18,912	SH	SOLE	17,432	0	1,480
PROSHARES S&P 500 DIVIDEND	MUTUAL FUND/STO	74348A467	238,581	4,410	SH	OTR	4,240	0	170
QUAKER CHEM CORP	COMMON STOCK	747316107	325,774	2,065	SH	OTR	2,065	0	0
QUALCOMM INC	COMMON STOCK	747525103	143,551	780	SH	SOLE	780	0	0
QUALCOMM INC	COMMON STOCK	747525103	220,848	1,200	SH	OTR	1,200	0	0
STATE STREET SPDR S&P 500 ETF	MUTUAL FUND/STO	78462F103	389,704	511	SH	SOLE	444	0	67
STATE STREET SPDR S&P 500 ETF	MUTUAL FUND/STO	78462F103	266,921	350	SH	OTR	30	0	320
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	769,297	2,020	SH	SOLE	1,930	0	90
SPDR GOLD SHARES (MKT)	MUTUAL FUND/STO	78463V107	82,262	216	SH	OTR	216	0	0
STATE STREET SPDR BLOOMBERG	MUTUAL FUND/COR	78464A359	5,014,586	49,561	SH	SOLE	44,633	0	4,928

STATE STREET SPDR BLOOMBERG	MUTUAL FUND/COR	78464A359	2,213,820	21,880	SH	OTR	19,528	0	2,352
STATE STREET FINANCIAL SELECT	MUTUAL FUND/STO	81369Y605	409,258	7,664	SH	SOLE	6,739	0	925
STATE STREET FINANCIAL SELECT	MUTUAL FUND/STO	81369Y605	136,651	2,559	SH	OTR	2,259	0	300
STATE STREET INDUSTRIAL SELECT	MUTUAL FUND/STO	81369Y704	740,890	4,437	SH	SOLE	3,796	0	641
STATE STREET TECHNOLOGY SELECT	MUTUAL FUND/STO	81369Y803	2,319,060	11,847	SH	SOLE	11,139	0	708
STATE STREET TECHNOLOGY SELECT	MUTUAL FUND/STO	81369Y803	45,610	233	SH	OTR	233	0	0
UTILITIES SELECT SECTOR SPDR	MUTUAL FUND/STO	81369Y886	883,891	22,411	SH	SOLE	22,411	0	0
UTILITIES SELECT SECTOR SPDR	MUTUAL FUND/STO	81369Y886	3,944	100	SH	OTR	0	0	100
SOUTHERN COMPANY	COMMON STOCK	842587107	517,068	6,238	SH	SOLE	5,738	0	500
SOUTHERN COMPANY	COMMON STOCK	842587107	40,285	486	SH	OTR	0	0	486
TRAVELERS COMPANIES INC	COMMON STOCK	89417E109	664,891	1,865	SH	SOLE	1,865	0	0
UNITED PARCEL SERVICE	COMMON STOCK	911312106	327,974	3,510	SH	SOLE	3,510	0	0
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	3,002,932	12,871	SH	SOLE	12,871	0	0
VANGUARD DIVIDEND APPREC IDX ETF	MUTUAL FUND/STO	921908844	446,790	1,915	SH	OTR	1,340	0	575
VANGUARD MORNINGSTAR MEGA CAP	MUTUAL FUND/STO	921910816	2,392,322	25,821	SH	SOLE	24,541	0	1,280
VANGUARD MORNINGSTAR MEGA CAP	MUTUAL FUND/STO	921910816	243,670	2,630	SH	OTR	2,630	0	0
VANGUARD MORNINGSTAR MEGA CAP	MUTUAL FUND/STO	921910840	2,229,486	13,840	SH	SOLE	11,583	0	2,257
VANGUARD MORNINGSTAR MEGA CAP	MUTUAL FUND/STO	921910840	55,576	345	SH	OTR	345	0	0
VANGUARD TOTAL BOND MARKET ETF	MUTUAL FUND/COR	921937835	289,580	4,128	SH	SOLE	4,128	0	0
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	1,409,059	9,079	SH	SOLE	9,079	0	0
VANGUARD HIGH DIVIDEND YIELD	MUTUAL FUND/STO	921946406	158,304	1,020	SH	OTR	955	0	65
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	1,752,628	18,562	SH	SOLE	18,562	0	0
VANGUARD INTL DIV APPREC ETF	MUTUAL FUND/STO	921946810	24,266	257	SH	OTR	161	0	96
VANGUARD EMERGING MARKETS STOCK	MUTUAL FUND/STO	922042858	343,704	5,795	SH	SOLE	5,217	0	578
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	527,222	1,668	SH	SOLE	1,450	0	218
VANGUARD HEALTH CARE ETF (MKT)	MUTUAL FUND/STO	92204A504	107,783	341	SH	OTR	156	0	185
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	1,813,545	14,431	SH	SOLE	13,855	0	576
VANGUARD INFORMATION TECHNOLOGY	MUTUAL FUND/STO	92204A702	792,224	6,304	SH	OTR	5,824	0	480
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	7,136,159	10,182	SH	SOLE	10,182	0	0
VANGUARD S&P 500 ETF	MUTUAL FUND/STO	922908363	1,459,192	2,082	SH	OTR	1,357	0	725
VANGUARD MORNINGSTAR MID-CAP	MUTUAL FUND/STO	922908512	326,733	1,671	SH	SOLE	1,656	0	15
VANGUARD MORNINGSTARR MID-CAP	MUTUAL FUND/STO	922908538	966,857	3,310	SH	SOLE	3,310	0	0
VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	215,918	2,409	SH	SOLE	2,409	0	0

VANGUARD REAL ESTATE ETF	MUTUAL FUND/STO	922908553	2,241	25	SH	OTR	25	0	0
VANGUARD MORNINGSTAR SMALL-CAP	MUTUAL FUND/STO	922908595	493,233	1,460	SH	SOLE	1,460	0	0
VANGUARD MORNINGSTAR SMALL-CAP	MUTUAL FUND/STO	922908611	324,826	1,406	SH	SOLE	1,406	0	0
VANGUARD MORNINGSTAR GROWTH ETF	MUTUAL FUND/STO	922908736	5,786,329	64,214	SH	SOLE	62,198	0	2,016
VANGUARD MORNINGSTAR GROWTH ETF	MUTUAL FUND/STO	922908736	264,382	2,934	SH	OTR	1,134	0	1,800
VANGUARD MORNINGSTAR VALUE ETF	MUTUAL FUND/STO	922908744	1,326,947	6,141	SH	SOLE	6,141	0	0
VANGUARD MORNINGSTAR VALUE ETF	MUTUAL FUND/STO	922908744	173,944	805	SH	OTR	330	0	475
VANGUARD MORNINGSTAR SMALL-CAP	MUTUAL FUND/STO	922908751	308,955	1,086	SH	SOLE	912	0	174
VANGUARD MORNINGSTAR SMALL-CAP	MUTUAL FUND/STO	922908751	314,363	1,105	SH	OTR	855	0	250
VANGUARD MORNINGSTAR TOTAL STOCK	MUTUAL FUND/STO	922908769	314,735	841	SH	SOLE	841	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	485,079	10,575	SH	SOLE	7,277	0	3,298
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	93,254	2,033	SH	OTR	1,378	0	655
VISA INC	COMMON STOCK	92826C839	676,618	1,883	SH	SOLE	1,594	0	289
VISA INC	COMMON STOCK	92826C839	210,927	587	SH	OTR	389	0	198
WALMART INC	COMMON STOCK	931142103	281,208	2,706	SH	SOLE	2,439	0	267
WALMART INC	COMMON STOCK	931142103	140,604	1,353	SH	OTR	0	0	1,353
WELLTOWER INC	COMMON STOCK	95040Q104	884,351	3,841	SH	SOLE	3,540	0	301
WELLTOWER INC	COMMON STOCK	95040Q104	276,288	1,200	SH	OTR	929	0	271
WHEATON PRECIOUS METALS CORP	FOREIGN STOCK	962879102	1,524,408	11,400	SH	SOLE	11,400	0	0
ASTRAZENECA PLC	FOREIGN STOCK	G0593M107	27,127	168	SH	SOLE	0	0	168
ASTRAZENECA PLC	FOREIGN STOCK	G0593M107	222,829	1,380	SH	OTR	1,380	0	0
MEDTRONIC PLC	FOREIGN STOCK	G5960L103	483,224	5,600	SH	SOLE	5,600	0	0