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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: 12-31-2025

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: SOUTH PLAINS FINANCIAL, INC.
Address: 5219 CITY BANK PARKWAY
LUBBOCK, TX 79407-3544
Form 13F File Number: 028-25327
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: Steven B. Crockett
Title: CFO and Treasurer
Phone: 806-792-7101

Signature, Place, and Date of Signing:

/s/ Steven B. Crockett Lubbock, TX 02-13-2026
[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: 1
Form 13F Information Table Entry Total: 344
Form 13F Information Table Value Total: 168,128,881
(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.]

No.	Name	Form 13F File Number	CRD No. (if applicable)	SEC File No. (if applicable)	CIK
1	CITY BANK	028-25327			

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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	FIGI	VALUE	SHRS OR	SH/	PUT/	INVESTMENT	OTHER	VOTING AUTHORITY
				(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE SHARED NONE
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		343,940	1,282	SH		DFND		1,262 0 20
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		4,024	15	SH		DFND		15 0 0
EATON CORP PLC	COMMON STOCK	G29183103		675,229	2,120	SH		DFND		2,120 0 0
JAZZ PHARMACEUTICALS PLC	COMMON STOCK	G50871105		65,620	386	SH		DFND		386 0 0
JOHNSON CTLS INTL PLC	COMMON STOCK	G51502105		7,424	62	SH		DFND		62 0 0
MEDTRONIC PLC	COMMON STOCK	G5960L103		232,848	2,424	SH		DFND		1,654 0 770
MEDTRONIC PLC	COMMON STOCK	G5960L103		9,606	100	SH		DFND		0 0 100
TE CONNECTIVITY PLC	COMMON STOCK	G87052109		510,292	2,243	SH		DFND		2,243 0 0
CHUBB LIMITED	COMMON STOCK	H1467J104		499,677	1,601	SH		DFND		1,601 0 0
NXP SEMICONDUCTORS N V	COMMON STOCK	N6596X109		10,418	48	SH		DFND		48 0 0
FLEX LTD	COMMON STOCK	Y2573F102		12,265	203	SH		DFND		203 0 0
ABBOTT LABS	COMMON STOCK	002824100		238,672	1,905	SH		DFND		1,905 0 0
ABBOTT LABS	COMMON STOCK	002824100		5,011	40	SH		DFND		40 0 0
ABBVIE INC	COMMON STOCK	00287Y109		1,430,093	6,259	SH		DFND		5,424 0 835
ABBVIE INC	COMMON STOCK	00287Y109		49,123	215	SH		DFND		215 0 0
ADOBE INC	COMMON STOCK	00724F101		1,061,814	3,034	SH		DFND		2,994 0 40
ADOBE INC	COMMON STOCK	00724F101		4,199	12	SH		DFND		12 0 0
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101		3,946	29	SH		DFND		29 0 0
AIR PRODS & CHEMS INC	COMMON STOCK	009158106		20,996	85	SH		DFND		85 0 0
ALLSTATE CORP	COMMON STOCK	020002101		75,972	365	SH		DFND		365 0 0
ALPHABET INC	COMMON STOCK	02079K107		779,767	2,485	SH		DFND		2,385 0 100
ALPHABET INC	COMMON STOCK	02079K107		62,758	200	SH		DFND		0 0 200
ALPHABET INC	COMMON STOCK	02079K305		6,444,983	20,591	SH		DFND		20,391 0 200

ALPHABET INC	COMMON STOCK	02079K305	56,340	180	SH	DFND	80	0	100
ALTRIA GROUP INC	COMMON STOCK	02209S103	112,819	1,957	SH	DFND	247	0	1,710
ALTRIA GROUP INC	COMMON STOCK	02209S103	14,412	250	SH	DFND	250	0	0
AMAZON COM INC	COMMON STOCK	023135106	4,302,232	18,639	SH	DFND	18,539	0	100
AMAZON COM INC	COMMON STOCK	023135106	78,478	340	SH	DFND	40	0	300
AMERICAN CENTY ETF TR	COMMON STOCK	025072604	637,878	8,282	SH	DFND	8,282	0	0
AMERICAN ELEC PWR CO INC	COMMON STOCK	025537101	168,811	1,464	SH	DFND	564	0	900
AMERICAN EXPRESS CO	COMMON STOCK	025816109	177,575	480	SH	DFND	480	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	84,348	228	SH	DFND	200	0	28
AMERICAN INTL GROUP INC	COMMON STOCK	026874784	8,041	94	SH	DFND	94	0	0
AMERICAN TOWER CORP NEW	COMMON STOCK	03027X100	199,962	1,139	SH	DFND	1,139	0	0
AMERIPRISE FINL INC	COMMON STOCK	03076C106	490,810	1,001	SH	DFND	1,001	0	0
AMPHENOL CORP NEW	COMMON STOCK	032095101	46,892	347	SH	DFND	347	0	0
ELEVANCE HEALTH INC FORMERLY	COMMON STOCK	036752103	3,154	9	SH	DFND	9	0	0
APPLE INC	COMMON STOCK	037833100	7,403,811	27,235	SH	DFND	25,643	0	1,592
APPLE INC	COMMON STOCK	037833100	129,400	476	SH	DFND	76	0	400
APPLIED MATLS INC	COMMON STOCK	038222105	686,647	2,672	SH	DFND	2,632	0	40
APPLIED MATLS INC	COMMON STOCK	038222105	30,837	120	SH	DFND	120	0	0
ASTRAZENECA PLC	COMMON STOCK	046353108	26,383	287	SH	DFND	287	0	0
BP PLC	COMMON STOCK	055622104	38,191	1,100	SH	DFND	1,100	0	0
BANK AMERICA CORP	COMMON STOCK	060505104	1,114,850	20,270	SH	DFND	20,070	0	200
BANK AMERICA CORP	COMMON STOCK	060505104	35,750	650	SH	DFND	650	0	0
BANK NEW YORK MELLON CORP	COMMON STOCK	064058100	77,780	670	SH	DFND	70	0	600
BERKSHIRE HATHAWAY INC DEL	COMMON STOCK	084670702	1,172,639	2,333	SH	DFND	2,321	0	12
BERKSHIRE HATHAWAY INC DEL	COMMON STOCK	084670702	17,591	35	SH	DFND	35	0	0
BLACKSTONE INC	COMMON STOCK	09260D107	398,443	2,585	SH	DFND	2,585	0	0
BLACKROCK INC	COMMON STOCK	09290D101	1,294,024	1,209	SH	DFND	1,044	0	165
BLACKROCK INC	COMMON STOCK	09290D101	72,781	68	SH	DFND	38	0	30
BOOKING HOLDINGS INC	COMMON STOCK	09857L108	674,760	126	SH	DFND	126	0	0
BOSTON SCIENTIFIC CORP	COMMON STOCK	101137107	38,615	405	SH	DFND	405	0	0
BROADCOM INC	COMMON STOCK	11135F101	2,635,802	7,616	SH	DFND	7,116	0	500
BROADCOM INC	COMMON STOCK	11135F101	10,382	30	SH	DFND	30	0	0

BROOKFIELD CORP	COMMON STOCK	11271J107	50,375	1,098	SH	DFND	1,098	0	0
CF INDS HLDGS INC	COMMON STOCK	125269100	3,480	45	SH	DFND	45	0	0
CME GROUP INC	COMMON STOCK	12572Q105	127,249	466	SH	DFND	166	0	300
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	1,018,962	3,260	SH	DFND	3,230	0	30
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	76,578	245	SH	DFND	165	0	80
CAPITAL ONE FINL CORP	COMMON STOCK	14040H105	53,317	220	SH	DFND	220	0	0
CATERPILLAR INC	COMMON STOCK	149123101	1,252,255	2,186	SH	DFND	1,936	0	250
CHARLES RIV LABS INTL INC	COMMON STOCK	159864107	2,992	15	SH	DFND	15	0	0
CHENIERE ENERGY INC	COMMON STOCK	16411R208	48,791	251	SH	DFND	251	0	0
CHEVRON CORP NEW	COMMON STOCK	166764100	1,096,418	7,194	SH	DFND	6,569	0	625
CHEVRON CORP NEW	COMMON STOCK	166764100	36,729	241	SH	DFND	125	0	116
CHURCH & DWIGHT CO INC	COMMON STOCK	171340102	2,850	34	SH	DFND	34	0	0
CISCO SYS INC	COMMON STOCK	17275R102	614,688	7,980	SH	DFND	7,980	0	0
CISCO SYS INC	COMMON STOCK	17275R102	177,169	2,300	SH	DFND	100	0	2,200
CINTAS CORP	COMMON STOCK	172908105	4,513	24	SH	DFND	24	0	0
CITIGROUP INC	COMMON STOCK	172967424	24,737	212	SH	DFND	212	0	0
COCA COLA CO	COMMON STOCK	191216100	4,054	58	SH	DFND	58	0	0
COGNIZANT TECHNOLOGY SOLUTIO	COMMON STOCK	192446102	4,565	55	SH	DFND	55	0	0
COMCAST CORP NEW	PREFERRED STOCK	20030N101	84,440	2,826	SH	DFND	626	0	2,200
CONOCOPHILLIPS	COMMON STOCK	20825C104	475,529	5,080	SH	DFND	5,080	0	0
COOPER COS INC	COMMON STOCK	216648501	2,950	36	SH	DFND	36	0	0
COPART INC	COMMON STOCK	217204106	3,131	80	SH	DFND	80	0	0
CORNING INC	COMMON STOCK	219350105	20,839	238	SH	DFND	238	0	0
CORTEVA INC	COMMON STOCK	22052L104	4,222	63	SH	DFND	63	0	0
COSTCO WHSL CORP NEW	COMMON STOCK	22160K105	636,396	738	SH	DFND	738	0	0
CROWDSTRIKE HLDGS INC	COMMON STOCK	22788C105	120,469	257	SH	DFND	257	0	0
CROWN CASTLE INC	COMMON STOCK	22822V101	59,541	670	SH	DFND	210	0	460
CUMMINS INC	COMMON STOCK	231021106	1,210,265	2,371	SH	DFND	2,351	0	20
CUMMINS INC	COMMON STOCK	231021106	53,596	105	SH	DFND	85	0	20
DANAHER CORPORATION	COMMON STOCK	235851102	333,298	1,456	SH	DFND	1,456	0	0
DEERE & CO	COMMON STOCK	244199105	889,686	1,911	SH	DFND	1,896	0	15
DEERE & CO	COMMON	244199105	18,622	40	SH	DFND	20	0	20

	STOCK								
DIGITAL RLTY TR INC	COMMON STOCK	253868103	42,390	274	SH	DFND	274	0	0
DIMENSIONAL ETF TRUST	COMMON STOCK	25434V500	844,886	12,127	SH	DFND	12,127	0	0
DISNEY WALT CO	COMMON STOCK	254687106	635,277	5,584	SH	DFND	5,554	0	30
DISNEY WALT CO	COMMON STOCK	254687106	9,669	85	SH	DFND	85	0	0
DOVER CORP	COMMON STOCK	260003108	5,661	29	SH	DFND	29	0	0
DOW INC	COMMON STOCK	260557103	335,369	14,351	SH	DFND	14,351	0	0
DUKE ENERGY CORP NEW	COMMON STOCK	26441C204	288,918	2,465	SH	DFND	2,465	0	0
EOG RES INC	COMMON STOCK	26875P101	594,134	5,658	SH	DFND	5,598	0	60
EOG RES INC	COMMON STOCK	26875P101	13,651	130	SH	DFND	130	0	0
ECOLAB INC	COMMON STOCK	278865100	382,728	1,458	SH	DFND	1,458	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	191,647	1,444	SH	DFND	444	0	1,000
EMERSON ELEC CO	COMMON STOCK	291011104	26,544	200	SH	DFND	200	0	0
ENBRIDGE INC	FOREIGN EQUITIES	29250N105	94,968	1,986	SH	DFND	673	0	1,313
ENERGY TRANSFER L P	COMMON STOCK	29273V100	45,781	2,778	SH	DFND	2,778	0	0
ENTERPRISE PRODS PARTNERS L	COMMON STOCK	293792107	133,808	4,175	SH	DFND	4,175	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	1,133,711	9,421	SH	DFND	9,421	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	1,687,141	2,556	SH	DFND	2,536	0	20
META PLATFORMS INC	COMMON STOCK	30303M102	36,303	55	SH	DFND	55	0	0
FEDEX CORP	COMMON STOCK	31428X106	4,332	15	SH	DFND	15	0	0
FIFTH THIRD BANCORP	COMMON STOCK	316773100	28,272	604	SH	DFND	604	0	0
FIRST TR EXCHANGE TRADED FD	COMMON STOCK	33738R605	46,742	743	SH	DFND	743	0	0
FIRSTENERGY CORP	COMMON STOCK	337932107	23,146	517	SH	DFND	517	0	0
FORTIVE CORP	COMMON STOCK	34959J108	223,716	4,053	SH	DFND	4,053	0	0
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	286,858	5,648	SH	DFND	5,548	0	100
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	10,157	200	SH	DFND	200	0	0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	1,171,864	3,481	SH	DFND	3,436	0	45
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	66,655	198	SH	DFND	123	0	75
GENERAL MTRS CO	COMMON STOCK	37045V100	166,030	2,042	SH	DFND	1,942	0	100
GENERAL MTRS CO	COMMON STOCK	37045V100	12,927	159	SH	DFND	159	0	0
GENUINE PARTS CO	COMMON STOCK	372460105	79,923	650	SH	DFND	190	0	460
GENUINE PARTS CO	COMMON STOCK	372460105	21,518	175	SH	DFND	175	0	0

GILEAD SCIENCES INC	COMMON STOCK	375558103	51,304	418	SH	DFND	418	0	0
GLOBAL X FDS	COMMON STOCK	37954Y889	863,310	10,500	SH	DFND	10,500	0	0
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	310,287	353	SH	DFND	103	0	250
HCA HEALTHCARE INC	COMMON STOCK	40412C101	7,002	15	SH	DFND	15	0	0
HALLIBURTON CO	COMMON STOCK	406216101	14,125	500	SH	DFND	500	0	0
HASBRO INC	COMMON STOCK	418056107	13,120	160	SH	DFND	160	0	0
HOME DEPOT INC	COMMON STOCK	437076102	726,013	2,110	SH	DFND	1,640	0	470
HOME DEPOT INC	COMMON STOCK	437076102	39,569	115	SH	DFND	115	0	0
HONEYWELL INTL INC	COMMON STOCK	438516106	1,205,037	6,177	SH	DFND	5,462	0	715
HONEYWELL INTL INC	COMMON STOCK	438516106	3,901	20	SH	DFND	20	0	0
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	26,634	1,536	SH	DFND	1,536	0	0
ITT INC	COMMON STOCK	45073V108	4,164	24	SH	DFND	24	0	0
INGREDION INC	COMMON STOCK	457187102	35,282	320	SH	DFND	320	0	0
INGREDION INC	COMMON STOCK	457187102	82,695	750	SH	DFND	150	0	600
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	844,126	5,212	SH	DFND	5,162	0	50
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	58,305	360	SH	DFND	235	0	125
INTERNATIONAL BUSINESS MACHS	COMMON STOCK	459200101	509,760	1,721	SH	DFND	1,321	0	400
INTERNATIONAL BUSINESS MACHS	COMMON STOCK	459200101	8,886	30	SH	DFND	30	0	0
INTUIT	COMMON STOCK	461202103	69,549	105	SH	DFND	105	0	0
INVESCO EXCHANGE TRADED FUND	COMMON STOCK	46137V357	151,140	789	SH	DFND	789	0	0
ISHARES SILVER TR	ETF - ALTERNATIVE INVESTMENTS	46428Q109	35,559	552	SH	DFND	552	0	0
ISHARES GOLD TR	COMMON STOCK	464285204	89,691	1,105	SH	DFND	1,105	0	0
ISHARES GOLD TR	COMMON STOCK	464285204	21,753	268	SH	DFND	268	0	0
ISHARES TR	ETF - LARGE CAP	464287168	252,357	1,788	SH	DFND	1,788	0	0
ISHARES TR	ETF - LARGE CAP	464287200	4,446,620	6,492	SH	DFND	6,192	177	123
ISHARES TR	ETF - LARGE CAP	464287200	221,919	324	SH	DFND	324	0	0
ISHARES TR	ETF - FIXED INCOME	464287226	1,214,540	12,160	SH	DFND	12,160	0	0
ISHARES TR	COMMON STOCK	464287234	27,568	504	SH	DFND	504	0	0
ISHARES TR	ETF - LARGE CAP	464287309	1,647,369	13,365	SH	DFND	13,365	0	0
ISHARES TR	ETF - LARGE CAP	464287408	1,487,883	7,016	SH	DFND	7,016	0	0
ISHARES TR	ETF - FIXED INCOME	464287457	38,837	469	SH	DFND	469	0	0

ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	2,995,556	31,194	SH	DFND	17,335	0	13,859
ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	76,631	798	SH	DFND	798	0	0
ISHARES TR	ETF - MID CAP	464287507	5,954,520	90,220	SH	DFND	66,360	945	22,915
ISHARES TR	ETF - MID CAP	464287507	260,172	3,942	SH	DFND	1,942	0	2,000
ISHARES TR	ETF - SMALL CAP	464287614	723,659	1,529	SH	DFND	1,529	0	0
ISHARES TR	ETF - SMALL CAP	464287655	410,099	1,666	SH	DFND	1,666	0	0
ISHARES TR	ETF - SMALL CAP	464287655	99,448	404	SH	DFND	0	0	404
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	3,897	115	SH	DFND	115	0	0
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	3,389	100	SH	DFND	0	0	100
ISHARES TR	ETF - SMALL CAP	464287804	1,853,771	15,425	SH	DFND	8,477	0	6,948
ISHARES TR	COMMON STOCK	464288158	405,033	3,796	SH	DFND	3,796	0	0
ISHARES TR	ETF - FIXED INCOME	464288414	411,837	3,845	SH	DFND	3,845	0	0
ISHARES TR	ETF - FIXED INCOME	464288513	209,638	2,600	SH	DFND	2,500	0	100
ISHARES TR	ETF - FIXED INCOME	464288646	109,988	2,080	SH	DFND	2,080	0	0
ISHARES TR	COMMON STOCK	46429B267	195,670	8,500	SH	DFND	8,500	0	0
ISHARES TR	COMMON STOCK	46429B663	341,116	2,805	SH	DFND	2,805	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	11,879,708	132,794	SH	DFND	130,615	0	2,179
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	946,838	10,584	SH	DFND	8,081	0	2,503
ISHARES TR	ETF - FIXED INCOME	46432F859	1,537,282	31,534	SH	DFND	31,534	0	0
ISHARES INC	COMMON STOCK	46434G103	3,902,827	58,061	SH	DFND	56,876	0	1,185
ISHARES INC	COMMON STOCK	46434G103	142,704	2,123	SH	DFND	2,123	0	0
ISHARES TR	COMMON STOCK	46434V621	371,049	5,345	SH	DFND	5,345	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46434V738	607,006	8,553	SH	DFND	8,553	0	0
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	2,153,956	6,685	SH	DFND	5,725	0	960
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	136,938	425	SH	DFND	225	0	200
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	92,984	702	SH	DFND	662	0	40
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	2,649	20	SH	DFND	20	0	0
JOHNSON & JOHNSON	COMMON STOCK	478160104	1,727,809	8,349	SH	DFND	7,644	0	705
JOHNSON & JOHNSON	COMMON STOCK	478160104	38,698	187	SH	DFND	137	0	50
KEYSIGHT TECHNOLOGIES INC	COMMON STOCK	49338L103	5,282	26	SH	DFND	26	0	0

L3HARRIS TECHNOLOGIES INC	COMMON STOCK	502431109	64,877	221	SH	DFND	221	0	0
LAM RESEARCH CORP	COMMON STOCK	512807306	119,481	698	SH	DFND	698	0	0
LEIDOS HOLDINGS INC	COMMON STOCK	525327102	46,181	256	SH	DFND	256	0	0
ELI LILLY & CO	COMMON STOCK	532457108	548,073	510	SH	DFND	510	0	0
ELI LILLY & CO	COMMON STOCK	532457108	10,746	10	SH	DFND	10	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	237,957	492	SH	DFND	192	0	300
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	24,183	50	SH	DFND	50	0	0
LOWES COS INC	COMMON STOCK	548661107	143,729	596	SH	DFND	596	0	0
LUMEN TECHNOLOGIES INC	COMMON STOCK	550241103	683	88	SH	DFND	88	0	0
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	873,596	2,816	SH	DFND	2,771	0	45
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	49,636	160	SH	DFND	160	0	0
MARVELL TECHNOLOGY INC	COMMON STOCK	573874104	677,541	7,974	SH	DFND	7,854	0	120
MARVELL TECHNOLOGY INC	COMMON STOCK	573874104	45,883	540	SH	DFND	390	0	150
MASCO CORP	COMMON STOCK	574599106	28,234	445	SH	DFND	445	0	0
MASCO CORP	COMMON STOCK	574599106	14,276	225	SH	DFND	125	0	100
MASTERCARD INCORPORATED	COMMON STOCK	57636Q104	90,767	159	SH	DFND	159	0	0
MCDONALDS CORP	COMMON STOCK	580135101	673,592	2,204	SH	DFND	1,754	0	450
MCDONALDS CORP	COMMON STOCK	580135101	68,765	225	SH	DFND	225	0	0
MCKESSON CORP	COMMON STOCK	58155Q103	12,304	15	SH	DFND	15	0	0
MERCK & CO INC	COMMON STOCK	58933Y105	1,611,509	15,310	SH	DFND	15,235	0	75
MERCK & CO INC	COMMON STOCK	58933Y105	23,683	225	SH	DFND	225	0	0
MICROSOFT CORP	COMMON STOCK	594918104	6,521,933	13,486	SH	DFND	12,476	0	1,010
MICROSOFT CORP	COMMON STOCK	594918104	200,696	415	SH	DFND	265	0	150
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	163,760	2,570	SH	DFND	400	0	2,170
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	25,488	400	SH	DFND	400	0	0
MONDELEZ INTL INC	COMMON STOCK	609207105	12,919	240	SH	DFND	240	0	0
MORGAN STANLEY	COMMON STOCK	617446448	1,323,649	7,456	SH	DFND	7,381	0	75
MORGAN STANLEY	COMMON STOCK	617446448	88,764	500	SH	DFND	325	0	175
NETFLIX INC	COMMON STOCK	64110L106	32,815	350	SH	DFND	350	0	0
NEXTERA ENERGY INC	COMMON STOCK	65339F101	591,255	7,365	SH	DFND	7,290	0	75
NEXTERA ENERGY INC	COMMON STOCK	65339F101	2,408	30	SH	DFND	30	0	0
NORFOLK SOUTHN CORP	COMMON STOCK	655844108	64,093	222	SH	DFND	222	0	0

NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	496,636	871	SH	DFND	871	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	14,255	25	SH	DFND	25	0	0
NOVARTIS AG	FOREIGN EQUITIES	66987V109	37,362	271	SH	DFND	271	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	5,381,448	28,855	SH	DFND	28,705	0	150
NVIDIA CORPORATION	COMMON STOCK	67066G104	130,550	700	SH	DFND	550	0	150
OREILLY AUTOMOTIVE INC	COMMON STOCK	67103H107	69,318	760	SH	DFND	760	0	0
OCCIDENTAL PETE CORP	WARRANTS & RIGHTS	674599162	2,406	125	SH	DFND	125	0	0
ORACLE CORP	COMMON STOCK	68389X105	724,657	3,718	SH	DFND	3,678	0	40
ORACLE CORP	COMMON STOCK	68389X105	23,388	120	SH	DFND	120	0	0
OTIS WORLDWIDE CORP	COMMON STOCK	68902V107	39,218	449	SH	DFND	449	0	0
PNC FINL SVCS GROUP INC	COMMON STOCK	693475105	971,409	4,654	SH	DFND	4,616	0	38
PNC FINL SVCS GROUP INC	COMMON STOCK	693475105	16,698	80	SH	DFND	80	0	0
PPL CORP	COMMON STOCK	69351T106	13,272	379	SH	DFND	379	0	0
PALO ALTO NETWORKS INC	COMMON STOCK	697435105	858,924	4,663	SH	DFND	4,603	0	60
PALO ALTO NETWORKS INC	COMMON STOCK	697435105	29,472	160	SH	DFND	160	0	0
PARKER-HANNIFIN CORP	COMMON STOCK	701094104	55,373	63	SH	DFND	63	0	0
PAYCHEX INC	COMMON STOCK	704326107	262,500	2,340	SH	DFND	1,075	0	1,265
PAYCHEX INC	COMMON STOCK	704326107	47,676	425	SH	DFND	300	0	125
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	392,360	6,721	SH	DFND	6,721	0	0
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	1,459	25	SH	DFND	25	0	0
PEPSICO INC	COMMON STOCK	713448108	1,375,046	9,581	SH	DFND	8,626	0	955
PEPSICO INC	COMMON STOCK	713448108	25,116	175	SH	DFND	125	0	50
PFIZER INC	COMMON STOCK	717081103	353,161	14,189	SH	DFND	11,794	0	2,395
PFIZER INC	COMMON STOCK	717081103	15,182	610	SH	DFND	610	0	0
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	45,232	282	SH	DFND	282	0	0
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	296,684	3,129	SH	DFND	2,871	205	53
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	22,376	236	SH	DFND	236	0	0
PRINCIPAL EXCHANGE TRADED FD	COMMON STOCK	74255Y888	236,608	12,414	SH	DFND	12,414	0	0
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	1,326,588	9,257	SH	DFND	8,417	0	840
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	30,093	210	SH	DFND	125	0	85
PROGRESSIVE CORP	COMMON STOCK	743315103	13,663	60	SH	DFND	60	0	0
PROLOGIS INC.	ETF - LARGE	74340W103	569,865	4,464	SH	DFND	4,421	0	43

	CAP								
PROLOGIS INC.	ETF - LARGE CAP	74340W103	18,510	145	SH	DFND	145	0	0
PRUDENTIAL FINL INC	COMMON STOCK	744320102	134,100	1,188	SH	DFND	488	0	700
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	604,104	2,328	SH	DFND	2,033	0	295
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	18,165	70	SH	DFND	70	0	0
QUALCOMM INC	COMMON STOCK	747525103	202,693	1,185	SH	DFND	385	0	800
QUEST DIAGNOSTICS INC	COMMON STOCK	74834L100	30,888	178	SH	DFND	178	0	0
RAYMOND JAMES FINL INC	COMMON STOCK	754730109	5,781	36	SH	DFND	36	0	0
RTX CORPORATION	COMMON STOCK	75513E101	1,383,376	7,543	SH	DFND	7,493	0	50
RTX CORPORATION	COMMON STOCK	75513E101	41,265	225	SH	DFND	175	0	50
ROPER TECHNOLOGIES INC	COMMON STOCK	776696106	4,896	11	SH	DFND	11	0	0
SHELL PLC	COMMON STOCK	780259305	23,363	318	SH	DFND	318	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	47,553	91	SH	DFND	91	0	0
SPDR S&P 500 ETF TR	ETF - LARGE CAP	78462F103	878,979	1,289	SH	DFND	1,289	0	0
SPDR GOLD TR	ETF - ALTERNATIVE INVESTMENTS	78463V107	23,381	59	SH	DFND	59	0	0
SPDR SERIES TRUST	ETF - FIXED INCOME	78464A474	456,892	15,129	SH	DFND	14,137	0	992
SPDR S&P MIDCAP 400 ETF TR	ETF - MID CAP	78467Y107	179,773	298	SH	DFND	298	0	0
SPDR SERIES TRUST	COMMON STOCK	78468R606	160,103	6,767	SH	DFND	6,767	0	0
SALESFORCE INC	COMMON STOCK	79466L302	954,955	3,605	SH	DFND	3,605	0	0
SALESFORCE INC	COMMON STOCK	79466L302	6,622	25	SH	DFND	25	0	0
HENRY SCHEIN INC	ETF - MID CAP	806407102	2,116	28	SH	DFND	28	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524854	843,453	33,644	SH	DFND	33,644	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524862	863,219	35,436	SH	DFND	35,436	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	204,210	4,504	SH	DFND	4,504	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	11,335	250	SH	DFND	250	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y209	185,760	1,200	SH	DFND	1,200	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y407	145,680	1,220	SH	DFND	1,220	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y704	111,686	720	SH	DFND	720	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y803	76,879	534	SH	DFND	534	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE	81369Y886	187,450	4,392	SH	DFND	4,392	0	0

	INVESTMENTS								
SHERWIN WILLIAMS CO	COMMON STOCK	824348106	3,888	12	SH	DFND	12	0	0
SNAP ON INC	COMMON STOCK	833034101	12,749	37	SH	DFND	37	0	0
SOLSTICE ADVANCED MATLS INC	COMMON STOCK	83443Q103	6,601	136	SH	DFND	136	0	0
SOUTH PLAINS FINANCIAL INC	COMMON STOCK	83946P107	129,093	3,328	SH	SOLE	3,328	0	0
SOUTHERN CO	COMMON STOCK	842587107	148,676	1,705	SH	DFND	1,015	0	690
SOUTHERN CO	COMMON STOCK	842587107	26,160	300	SH	DFND	300	0	0
STARBUCKS CORP	COMMON STOCK	855244109	275,696	3,274	SH	DFND	1,899	0	1,375
STARBUCKS CORP	COMMON STOCK	855244109	11,284	134	SH	DFND	34	0	100
STEEL DYNAMICS INC	COMMON STOCK	858119100	76,250	450	SH	DFND	450	0	0
STRYKER CORPORATION	COMMON STOCK	863667101	700,792	1,994	SH	DFND	1,979	0	15
STRYKER CORPORATION	COMMON STOCK	863667101	19,329	55	SH	DFND	55	0	0
SYNOPSYS INC	COMMON STOCK	871607107	8,924	19	SH	DFND	19	0	0
SYSCO CORP	COMMON STOCK	871829107	101,323	1,375	SH	DFND	475	0	900
TJX COS INC NEW	COMMON STOCK	872540109	71,426	465	SH	DFND	465	0	0
T-MOBILE US INC	COMMON STOCK	872590104	251,154	1,237	SH	DFND	1,237	0	0
T-MOBILE US INC	COMMON STOCK	872590104	6,091	30	SH	DFND	30	0	0
TARGET CORP	COMMON STOCK	87612E106	23,166	237	SH	DFND	237	0	0
TC ENERGY CORP	COMMON STOCK	87807B107	26,950	490	SH	DFND	490	0	0
TESLA INC	COMMON STOCK	88160R101	1,738,557	3,866	SH	DFND	3,846	0	20
TESLA INC	COMMON STOCK	88160R101	42,721	95	SH	DFND	95	0	0
TEXAS INSTRS INC	COMMON STOCK	882508104	163,770	944	SH	DFND	944	0	0
TEXTRON INC	COMMON STOCK	883203101	4,009	46	SH	DFND	46	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	1,312,432	2,265	SH	DFND	2,250	0	15
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	20,280	35	SH	DFND	15	0	20
3M CO	COMMON STOCK	88579Y101	9,606	60	SH	DFND	60	0	0
3M CO	COMMON STOCK	88579Y101	4,002	25	SH	DFND	25	0	0
TRUIST FINL CORP	COMMON STOCK	89832Q109	119,851	2,436	SH	DFND	936	0	1,500
US BANCORP DEL	COMMON STOCK	902973304	86,976	1,630	SH	DFND	285	0	1,345
US BANCORP DEL	COMMON STOCK	902973304	10,672	200	SH	DFND	200	0	0
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	622,867	7,623	SH	DFND	7,498	0	125
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	26,963	330	SH	DFND	330	0	0

UNION PAC CORP	COMMON STOCK	907818108	515,832	2,230	SH	DFND	2,230	0	0
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	38,880	392	SH	DFND	392	0	0
UNITED RENTALS INC	COMMON STOCK	911363109	231,461	286	SH	DFND	286	0	0
UNITED RENTALS INC	COMMON STOCK	911363109	4,046	5	SH	DFND	5	0	0
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	485,904	1,472	SH	DFND	1,442	0	30
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	3,301	10	SH	DFND	10	0	0
UNIVERSAL HLTH SVCS INC	COMMON STOCK	913903100	46,872	215	SH	DFND	215	0	0
VALERO ENERGY CORP	COMMON STOCK	91913Y100	13,999	86	SH	DFND	86	0	0
VANGUARD SPECIALIZED FUNDS	COMMON STOCK	921908844	627,691	2,856	SH	DFND	2,856	0	0
VANGUARD BD INDEX FDS	ETF - FIXED INCOME	921937835	903,744	12,203	SH	DFND	11,206	0	997
VANGUARD BD INDEX FDS	ETF - FIXED INCOME	921937835	15,404	208	SH	DFND	208	0	0
VANGUARD TAX-MANAGED FDS	COMMON STOCK	921943858	1,503,276	24,064	SH	DFND	24,064	0	0
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	1,956,868	36,407	SH	DFND	30,046	0	6,361
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	42,300	787	SH	DFND	787	0	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	2,903,147	49,441	SH	DFND	43,612	0	5,829
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	263,060	4,480	SH	DFND	4,136	344	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	1,885,909	31,469	SH	DFND	30,463	0	1,006
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	156,593	2,613	SH	DFND	1,967	646	0
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	1,569,610	17,738	SH	DFND	14,846	0	2,892
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	74,950	847	SH	DFND	847	0	0
VANGUARD INDEX FDS	ETF - SMALL CAP	922908595	14,802	49	SH	DFND	49	0	0
VANGUARD INDEX FDS	COMMON STOCK	922908629	2,214,881	7,632	SH	DFND	7,632	0	0
VANGUARD INDEX FDS	ETF - LARGE CAP	922908744	192,899	1,010	SH	DFND	1,010	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	112,101	2,753	SH	DFND	1,353	0	1,400
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	855	21	SH	DFND	21	0	0
VISA INC	COMMON STOCK	92826C839	2,359,486	6,728	SH	DFND	6,678	0	50
VISA INC	COMMON STOCK	92826C839	3,507	10	SH	DFND	10	0	0
WALMART INC	COMMON STOCK	931142103	1,552,923	13,939	SH	DFND	13,839	0	100
WALMART INC	COMMON STOCK	931142103	51,804	465	SH	DFND	315	0	150
WASTE MGMT INC	COMMON	94106L109	213,774	973	SH	DFND	383	0	590

DEL	STOCK								
WASTE MGMT INC DEL	COMMON STOCK	94106L109	120,840	550	SH	DFND	400	0	150
WELLS FARGO CO NEW	COMMON STOCK	949746101	395,817	4,247	SH	DFND	4,247	0	0
WILLIAMS COS INC	COMMON STOCK	969457100	66,541	1,107	SH	DFND	1,107	0	0
WILLIAMS SONOMA INC	COMMON STOCK	969904101	9,286	52	SH	DFND	52	0	0
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	357,722	7,660	SH	DFND	0	0	7,660
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	157,938	3,382	SH	DFND	1,114	0	2,268
WISDOMTREE TR	COMMON STOCK	97717W604	11,339	339	SH	DFND	339	0	0
XCEL ENERGY INC	COMMON STOCK	98389B100	53,398	723	SH	DFND	723	0	0
ZIONS BANCORPORATION N A	COMMON STOCK	989701107	11,708	200	SH	DFND	200	0	0
ZOETIS INC	COMMON STOCK	98978V103	774,022	6,152	SH	DFND	6,102	0	50
ZOETIS INC	COMMON STOCK	98978V103	14,469	115	SH	DFND	15	0	100