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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: 12-31-2024

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 02-14-2025
[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: 1
Form 13F Information Table Entry Total: 353
Form 13F Information Table Value Total: 130,927,147
(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
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1	CITY BANK				
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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			
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (to the nearest dollar)	SHRS OR PRN AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		886,122	2,519	SH		DFND		2,499	0	20
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		19,347	55	SH		DFND		55	0	0
EATON CORP PLC	COMMON STOCK	G29183103		264,819	798	SH		DFND		798	0	0
JOHNSON CTLS INTL PLC	COMMON STOCK	G51502105		4,893	62	SH		DFND		62	0	0
MEDTRONIC PLC	COMMON STOCK	G5960L103		159,758	2,000	SH		DFND		1,230	0	770
MEDTRONIC PLC	COMMON STOCK	G5960L103		7,988	100	SH		DFND		0	0	100
STERIS PLC	COMMON STOCK	G8473T100		2,877	14	SH		DFND		14	0	0
TE CONNECTIVITY PLC	COMMON STOCK	G87052109		178,422	1,248	SH		DFND		1,248	0	0
CHUBB LIMITED	COMMON STOCK	H1467J104		202,518	733	SH		DFND		733	0	0
TRANSOCEAN LTD	COMMON STOCK	H8817H100		5,055	1,348	SH		DFND		1,348	0	0
NXP SEMICONDUCTORS N V	COMMON STOCK	N6596X109		9,976	48	SH		DFND		48	0	0
FLEX LTD	COMMON STOCK	Y2573F102		7,791	203	SH		DFND		203	0	0
AT&T INC	COMMON STOCK	00206R102		159,615	7,010	SH		DFND		7,010	0	0
ABBOTT LABS	COMMON STOCK	002824100		4,185	37	SH		DFND		37	0	0
ABBVIE INC	COMMON STOCK	00287Y109		911,770	5,131	SH		DFND		4,296	0	835
ABBVIE INC	COMMON STOCK	00287Y109		38,205	215	SH		DFND		215	0	0
ADOBE INC	COMMON STOCK	00724F101		1,297,973	2,919	SH		DFND		2,879	0	40
ADOBE INC	COMMON STOCK	00724F101		16,452	37	SH		DFND		12	0	25
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101		3,895	29	SH		DFND		29	0	0
ALLSTATE CORP	COMMON STOCK	020002101		3,470	18	SH		DFND		18	0	0
ALPHABET INC	COMMON STOCK	02079K107		486,574	2,555	SH		DFND		2,455	0	100
ALPHABET INC	COMMON STOCK	02079K107		38,088	200	SH		DFND		0	0	200
ALPHABET INC	COMMON STOCK	02079K305		3,260,497	17,224	SH		DFND		17,024	0	200

ALPHABET INC	COMMON STOCK	02079K305	34,074	180	SH	DFND	80	0	100
ALTRIA GROUP INC	COMMON STOCK	02209S103	212,034	4,055	SH	DFND	2,345	0	1,710
ALTRIA GROUP INC	COMMON STOCK	02209S103	13,072	250	SH	DFND	250	0	0
AMAZON COM INC	COMMON STOCK	023135106	3,096,676	14,115	SH	DFND	14,015	0	100
AMAZON COM INC	COMMON STOCK	023135106	74,592	340	SH	DFND	40	0	300
AMERICAN ELEC PWR CO INC	COMMON STOCK	025537101	136,221	1,477	SH	DFND	577	0	900
AMERICAN EXPRESS CO	COMMON STOCK	025816109	148,390	500	SH	DFND	500	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	70,633	238	SH	DFND	200	0	38
AMERICAN INTL GROUP INC	COMMON STOCK	026874784	6,842	94	SH	DFND	94	0	0
AMERICAN TOWER CORP NEW	COMMON STOCK	03027X100	99,586	543	SH	DFND	543	0	0
AMERIPRISE FINL INC	COMMON STOCK	03076C106	210,833	396	SH	DFND	396	0	0
AMGEN INC	COMMON STOCK	031162100	36,748	141	SH	DFND	141	0	0
ANNALY CAPITAL MANAGEMENT IN	COMMON STOCK	035710839	22,862	1,250	SH	DFND	1,250	0	0
ANSYS INC	COMMON STOCK	03662Q105	3,710	11	SH	DFND	11	0	0
ELEVANCE HEALTH INC	COMMON STOCK	036752103	3,320	9	SH	DFND	9	0	0
APPLE INC	COMMON STOCK	037833100	5,354,717	21,383	SH	DFND	19,791	0	1,592
APPLE INC	COMMON STOCK	037833100	119,199	476	SH	DFND	76	0	400
APPLIED MATLS INC	COMMON STOCK	038222105	737,679	4,536	SH	DFND	4,496	0	40
APPLIED MATLS INC	COMMON STOCK	038222105	47,975	295	SH	DFND	195	0	100
ATMOS ENERGY CORP	COMMON STOCK	049560105	50,693	364	SH	DFND	364	0	0
BP PLC	COMMON STOCK	055622104	51,120	1,730	SH	DFND	1,730	0	0
BANC OF CALIFORNIA INC	COMMON STOCK	05990K106	2,473	160	SH	DFND	160	0	0
BANK AMERICA CORP	COMMON STOCK	060505104	1,061,296	24,148	SH	DFND	23,948	0	200
BANK AMERICA CORP	COMMON STOCK	060505104	28,567	650	SH	DFND	650	0	0
BANK NEW YORK MELLON CORP	COMMON STOCK	064058100	34,342	447	SH	DFND	447	0	0
BERKSHIRE HATHAWAY INC DEL	COMMON STOCK	084670702	392,978	867	SH	DFND	867	0	0
BHP GROUP LTD	COMMON STOCK	088606108	2,978	61	SH	DFND	61	0	0
BLACKROCK ENHANCED EQUITY DI	COMMON STOCK	09251A104	80,547	9,728	SH	DFND	9,728	0	0
BLACKROCK INC	COMMON STOCK	09290D101	1,400,275	1,366	SH	DFND	1,201	0	165
BLACKROCK INC	COMMON STOCK	09290D101	69,706	68	SH	DFND	38	0	30
BOOKING HOLDINGS INC	COMMON STOCK	09857L108	337,847	68	SH	DFND	68	0	0
BRISTOL-MYERS	COMMON	110122108	20,700	366	SH	DFND	366	0	0

Company	Security	ISIN	Quantity	Unit	Market	Market Value	Open Interest	Open Interest	Open Interest
SQUIBB CO	STOCK								
BRITISH AMERN TOB PLC	COMMON STOCK	110448107	9,694	267 SH	DFND	267	0	0	
BROADCOM INC	COMMON STOCK	11135F101	839,489	3,621 SH	DFND	3,121	0	500	
CF INDS HLDGS INC	COMMON STOCK	125269100	3,838	45 SH	DFND	45	0	0	
CME GROUP INC	COMMON STOCK	12572Q105	93,124	401 SH	DFND	101	0	300	
CVS HEALTH CORP	COMMON STOCK	126650100	141,011	3,142 SH	DFND	1,592	0	1,550	
CVS HEALTH CORP	COMMON STOCK	126650100	7,629	170 SH	DFND	70	0	100	
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	983,665	3,274 SH	DFND	3,244	0	30	
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	73,609	245 SH	DFND	165	0	80	
CATERPILLAR INC	COMMON STOCK	149123101	602,177	1,660 SH	DFND	1,410	0	250	
CHARLES RIV LABS INTL INC	COMMON STOCK	159864107	2,769	15 SH	DFND	15	0	0	
CHATHAM LODGING TR	COMMON STOCK	16208T102	11,232	1,255 SH	DFND	1,255	0	0	
CHENIERE ENERGY INC	COMMON STOCK	16411R208	53,932	251 SH	DFND	251	0	0	
CHEVRON CORP NEW	COMMON STOCK	166764100	1,147,558	7,923 SH	DFND	7,298	0	625	
CHEVRON CORP NEW	COMMON STOCK	166764100	34,906	241 SH	DFND	125	0	116	
CHURCH & DWIGHT CO INC	COMMON STOCK	171340102	3,560	34 SH	DFND	34	0	0	
CISCO SYS INC	COMMON STOCK	17275R102	288,535	4,874 SH	DFND	4,874	0	0	
CISCO SYS INC	COMMON STOCK	17275R102	136,160	2,300 SH	DFND	100	0	2,200	
CINTAS CORP	COMMON STOCK	172908105	4,384	24 SH	DFND	24	0	0	
CITIGROUP INC	COMMON STOCK	172967424	14,919	212 SH	DFND	212	0	0	
COCA COLA CO	COMMON STOCK	191216100	173,269	2,783 SH	DFND	2,783	0	0	
COGNIZANT TECHNOLOGY SOLUTIO	COMMON STOCK	192446102	4,229	55 SH	DFND	55	0	0	
COLUMBIA BKG SYS INC	COMMON STOCK	197236102	8,991	333 SH	DFND	333	0	0	
COMCAST CORP NEW	PREFERRED STOCK	20030N101	12,231	326 SH	DFND	326	0	0	
COMMERCIAL METALS CO	COMMON STOCK	201723103	72,649	1,465 SH	DFND	1,465	0	0	
CONOCOPHILLIPS	COMMON STOCK	20825C104	130,703	1,318 SH	DFND	1,318	0	0	
COOPER COS INC	COMMON STOCK	216648501	3,309	36 SH	DFND	36	0	0	
COPART INC	COMMON STOCK	217204106	4,590	80 SH	DFND	80	0	0	
CORTEVA INC	COMMON STOCK	22052L104	3,587	63 SH	DFND	63	0	0	
COSTCO WHSL CORP NEW	COMMON STOCK	22160K105	477,371	521 SH	DFND	521	0	0	
CROWN CASTLE INC	COMMON STOCK	22822V101	59,447	655 SH	DFND	195	0	460	
CUMMINS INC	COMMON STOCK	231021106	842,524	2,417 SH	DFND	2,397	0	20	

CUMMINS INC	COMMON STOCK	231021106	36,599	105	SH	DFND	85	0	20
DANAHER CORPORATION	COMMON STOCK	235851102	139,332	607	SH	DFND	607	0	0
DEERE & CO	COMMON STOCK	244199105	830,868	1,961	SH	DFND	1,946	0	15
DEERE & CO	COMMON STOCK	244199105	12,711	30	SH	DFND	0	0	30
DEVON ENERGY CORP NEW	COMMON STOCK	25179M103	21,398	654	SH	DFND	654	0	0
DIMENSIONAL ETF TRUST	COMMON STOCK	25434V500	1,218,752	18,727	SH	DFND	18,727	0	0
DISNEY WALT CO	COMMON STOCK	254687106	815,293	7,322	SH	DFND	7,292	0	30
DISNEY WALT CO	COMMON STOCK	254687106	9,464	85	SH	DFND	85	0	0
DOMINION ENERGY INC	COMMON STOCK	25746U109	15,888	295	SH	DFND	295	0	0
DOVER CORP	COMMON STOCK	260003108	5,440	29	SH	DFND	29	0	0
DOW INC	COMMON STOCK	260557103	190,090	4,737	SH	DFND	4,061	0	676
DOW INC	COMMON STOCK	260557103	16,052	400	SH	DFND	400	0	0
DUKE ENERGY CORP NEW	COMMON STOCK	26441C204	16,052	149	SH	DFND	149	0	0
EOG RES INC	COMMON STOCK	26875P101	737,553	6,017	SH	DFND	5,957	0	60
EOG RES INC	COMMON STOCK	26875P101	15,935	130	SH	DFND	130	0	0
EATON VANCE TAX-MANAGED DIVE	COMMON STOCK	27828N102	107,027	7,159	SH	DFND	7,159	0	0
EATON VANCE TAX-MANAGED GLOB	COMMON STOCK	27829F108	65,907	8,067	SH	DFND	8,067	0	0
ECOLAB INC	COMMON STOCK	278865100	163,083	696	SH	DFND	696	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	178,953	1,444	SH	DFND	444	0	1,000
EMERSON ELEC CO	COMMON STOCK	291011104	24,786	200	SH	DFND	200	0	0
ENBRIDGE INC	FOREIGN EQUITIES	29250N105	67,462	1,590	SH	DFND	277	0	1,313
ENERGY TRANSFER L P	COMMON STOCK	29273V100	54,421	2,778	SH	DFND	2,778	0	0
ENTEGRIS INC	COMMON STOCK	29362U104	4,061	41	SH	DFND	41	0	0
ENTERPRISE PRODS PARTNERS L	COMMON STOCK	293792107	130,928	4,175	SH	DFND	4,175	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	569,364	5,293	SH	DFND	5,293	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	1,249,464	2,134	SH	DFND	2,114	0	20
META PLATFORMS INC	COMMON STOCK	30303M102	20,492	35	SH	DFND	35	0	0
FEDEX CORP	COMMON STOCK	31428X106	4,219	15	SH	DFND	15	0	0
FIFTH THIRD BANCORP	COMMON STOCK	316773100	1,986	47	SH	DFND	47	0	0
FIRST TR ENHANCED EQUITY INC	COMMON STOCK	337318109	110,206	5,324	SH	DFND	5,324	0	0
FIRST TR EXCHANGE-TRADED FD	COMMON STOCK	33738R605	43,881	743	SH	DFND	743	0	0

FIRSTENERGY CORP	COMMON STOCK	337932107	19,885	500	SH	DFND	500	0	0
FLAHERTY & CRUMRINE DYNAMIC	COMMON STOCK	33848W106	80,158	4,022	SH	DFND	4,022	0	0
FORD MTR CO	COMMON STOCK	345370860	79,108	7,991	SH	DFND	7,991	0	0
FORTIVE CORP	COMMON STOCK	34959J108	83,025	1,107	SH	DFND	1,107	0	0
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	353,283	9,280	SH	DFND	9,180	0	100
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	7,613	200	SH	DFND	200	0	0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	1,005,165	3,815	SH	DFND	3,770	0	45
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	52,168	198	SH	DFND	123	0	75
GENERAL MTRS CO	COMMON STOCK	37045V100	211,211	3,965	SH	DFND	3,865	0	100
GENERAL MTRS CO	COMMON STOCK	37045V100	20,721	389	SH	DFND	389	0	0
GENUINE PARTS CO	COMMON STOCK	372460105	75,309	645	SH	DFND	185	0	460
GENUINE PARTS CO	COMMON STOCK	372460105	20,433	175	SH	DFND	175	0	0
GILEAD SCIENCES INC	COMMON STOCK	375558103	14,317	155	SH	DFND	155	0	0
GSK PLC	COMMON STOCK	37733W204	4,598	136	SH	DFND	136	0	0
GLOBAL X FDS	COMMON STOCK	37954Y889	743,820	10,500	SH	DFND	10,500	0	0
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	3,435	6	SH	DFND	6	0	0
HCA HEALTHCARE INC	COMMON STOCK	40412C101	4,502	15	SH	DFND	15	0	0
HSBC HLDGS PLC	FOREIGN EQUITIES	404280406	24,378	493	SH	DFND	493	0	0
HALEON PLC	COMMON STOCK	405552100	1,621	170	SH	DFND	170	0	0
HALLIBURTON CO	COMMON STOCK	406216101	13,590	500	SH	DFND	500	0	0
HASBRO INC	COMMON STOCK	418056107	3,354	60	SH	DFND	60	0	0
HEALTHPEAK PROPERTIES INC	COMMON STOCK	42250P103	4,054	200	SH	DFND	200	0	0
HESS CORP	COMMON STOCK	42809H107	5,187	39	SH	DFND	39	0	0
HILLTOP HOLDINGS INC	COMMON STOCK	432748101	4,752	166	SH	DFND	166	0	0
HOME DEPOT INC	COMMON STOCK	437076102	617,691	1,588	SH	DFND	1,118	0	470
HOME DEPOT INC	COMMON STOCK	437076102	44,732	115	SH	DFND	115	0	0
HONEYWELL INTL INC	COMMON STOCK	438516106	1,391,454	6,160	SH	DFND	5,445	0	715
HONEYWELL INTL INC	COMMON STOCK	438516106	27,106	120	SH	DFND	20	0	100
ITT INC	COMMON STOCK	45073V108	3,429	24	SH	DFND	24	0	0
INGREDION INC	COMMON STOCK	457187102	46,082	335	SH	DFND	335	0	0
INGREDION INC	COMMON STOCK	457187102	103,170	750	SH	DFND	150	0	600
INTEL CORP	COMMON	458140100	4,248	212	SH	DFND	212	0	0

	STOCK									
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	789,591	5,299	SH	DFND	5,249	0	50	
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	53,642	360	SH	DFND	235	0	125	
INTERNATIONAL BUSINESS MACHS	COMMON STOCK	459200101	137,832	627	SH	DFND	627	0	0	
INTUIT	COMMON STOCK	461202103	7,542	12	SH	DFND	12	0	0	
INVESCO EXCHANGE TRADED F D T	COMMON STOCK	46137V357	40,478	231	SH	DFND	231	0	0	
ISHARES GOLD TR	COMMON STOCK	464285204	106,028	2,142	SH	DFND	2,142	0	0	
ISHARES GOLD TR	COMMON STOCK	464285204	13,266	268	SH	DFND	268	0	0	
ISHARES TR	ETF - LARGE CAP	464287168	267,566	2,038	SH	DFND	2,038	0	0	
ISHARES TR	ETF - LARGE CAP	464287200	3,474,322	5,902	SH	DFND	5,725	177	0	
ISHARES TR	ETF - LARGE CAP	464287200	153,642	261	SH	DFND	261	0	0	
ISHARES TR	ETF - FIXED INCOME	464287226	979,562	10,109	SH	DFND	10,109	0	0	
ISHARES TR	COMMON STOCK	464287234	7,107	170	SH	DFND	170	0	0	
ISHARES TR	ETF - LARGE CAP	464287309	1,341,718	13,215	SH	DFND	13,215	0	0	
ISHARES TR	ETF - LARGE CAP	464287408	1,109,394	5,812	SH	DFND	5,812	0	0	
ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	2,360,840	31,224	SH	DFND	17,335	0	13,889	
ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	60,336	798	SH	DFND	798	0	0	
ISHARES TR	ETF - MID CAP	464287507	5,276,248	84,678	SH	DFND	60,788	945	22,945	
ISHARES TR	ETF - MID CAP	464287507	245,624	3,942	SH	DFND	1,942	0	2,000	
ISHARES TR	ETF - SMALL CAP	464287614	613,999	1,529	SH	DFND	1,529	0	0	
ISHARES TR	ETF - SMALL CAP	464287655	378,058	1,711	SH	DFND	1,711	0	0	
ISHARES TR	ETF - SMALL CAP	464287655	99,211	449	SH	DFND	0	0	449	
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	7,107	265	SH	DFND	265	0	0	
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	2,682	100	SH	DFND	0	0	100	
ISHARES TR	ETF - SMALL CAP	464287804	1,685,318	14,627	SH	DFND	7,679	0	6,948	
ISHARES TR	COMMON STOCK	464288158	400,401	3,796	SH	DFND	3,796	0	0	
ISHARES TR	ETF - FIXED INCOME	464288414	409,684	3,845	SH	DFND	3,845	0	0	
ISHARES TR	ETF - FIXED INCOME	464288513	241,061	3,065	SH	DFND	2,965	0	100	
ISHARES TR	ETF - FIXED INCOME	464288646	85,821	1,660	SH	DFND	1,660	0	0	
ISHARES TR	COMMON STOCK	46429B267	195,245	8,500	SH	DFND	8,500	0	0	
ISHARES TR	ETF - FIXED INCOME	46429B333	17,386	405	SH	DFND	405	0	0	

ISHARES TR	ETF - FIXED INCOME	46429B333	12,836	299	SH	DFND	299	0	0
ISHARES TR	COMMON STOCK	46429B663	275,598	2,455	SH	DFND	2,455	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	9,038,953	128,614	SH	DFND	126,435	0	2,179
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	556,895	7,924	SH	DFND	5,421	0	2,503
ISHARES TR	ETF - FIXED INCOME	46432F859	1,357,574	28,419	SH	DFND	28,419	0	0
ISHARES INC	COMMON STOCK	46434G103	2,509,934	48,065	SH	DFND	48,000	0	65
ISHARES INC	COMMON STOCK	46434G103	5,952	114	SH	DFND	114	0	0
ISHARES TR	COMMON STOCK	46434V621	282,654	4,608	SH	DFND	4,608	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46434V738	423,826	7,853	SH	DFND	7,853	0	0
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	1,331,819	5,556	SH	DFND	4,596	0	960
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	101,876	425	SH	DFND	225	0	200
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	737,840	5,522	SH	DFND	5,482	0	40
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	44,761	335	SH	DFND	235	0	100
JOHNSON & JOHNSON	COMMON STOCK	478160104	1,429,120	9,882	SH	DFND	9,177	0	705
JOHNSON & JOHNSON	COMMON STOCK	478160104	27,043	187	SH	DFND	137	0	50
KAYNE ANDERSON ENERGY INFRST	COMMON STOCK	486606106	21,085	1,659	SH	DFND	1,659	0	0
KEYSIGHT TECHNOLOGIES INC	COMMON STOCK	49338L103	4,176	26	SH	DFND	26	0	0
KIMBERLY-CLARK CORP	COMMON STOCK	494368103	87,140	665	SH	DFND	665	0	0
KINDER MORGAN INC DEL	COMMON STOCK	49456B101	139,387	5,089	SH	DFND	5,089	0	0
KYNDRYL HLDGS INC	COMMON STOCK	50155Q100	864	25	SH	DFND	25	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	192,915	397	SH	DFND	97	0	300
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	24,297	50	SH	DFND	50	0	0
LOWES COS INC	COMMON STOCK	548661107	114,762	465	SH	DFND	465	0	0
LULULEMON ATHLETICA INC	COMMON STOCK	550021109	3,824	10	SH	DFND	10	0	0
LUMEN TECHNOLOGIES INC	COMMON STOCK	550241103	467	88	SH	DFND	88	0	0
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	839,603	3,010	SH	DFND	2,965	0	45
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	44,629	160	SH	DFND	160	0	0
MASCO CORP	COMMON STOCK	574599106	46,800	645	SH	DFND	645	0	0
MASCO CORP	COMMON STOCK	574599106	23,582	325	SH	DFND	125	0	200
MCDONALDS CORP	COMMON STOCK	580135101	378,867	1,307	SH	DFND	857	0	450
MCDONALDS CORP	COMMON STOCK	580135101	65,223	225	SH	DFND	225	0	0

MCKESSON CORP	COMMON STOCK	58155Q103	8,548	15	SH	DFND	15	0	0
MERCK & CO INC	COMMON STOCK	58933Y105	967,233	9,723	SH	DFND	9,648	0	75
MERCK & CO INC	COMMON STOCK	58933Y105	22,383	225	SH	DFND	225	0	0
MICROSOFT CORP	COMMON STOCK	594918104	4,366,730	10,360	SH	DFND	9,350	0	1,010
MICROSOFT CORP	COMMON STOCK	594918104	174,922	415	SH	DFND	265	0	150
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	144,496	2,520	SH	DFND	350	0	2,170
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	22,936	400	SH	DFND	400	0	0
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	4,637	30	SH	DFND	30	0	0
MONDELEZ INTL INC	COMMON STOCK	609207105	14,332	240	SH	DFND	240	0	0
MONOLITHIC PWR SYS INC	COMMON STOCK	609839105	4,141	7	SH	DFND	7	0	0
MORGAN STANLEY	COMMON STOCK	617446448	953,203	7,582	SH	DFND	7,507	0	75
MORGAN STANLEY	COMMON STOCK	617446448	62,860	500	SH	DFND	325	0	175
NEXTERA ENERGY INC	COMMON STOCK	65339F101	477,734	6,664	SH	DFND	6,589	0	75
NEXTERA ENERGY INC	COMMON STOCK	65339F101	2,150	30	SH	DFND	30	0	0
NIKE INC	COMMON STOCK	654106103	9,458	125	SH	DFND	125	0	0
NORFOLK SOUTHN CORP	COMMON STOCK	655844108	19,010	81	SH	DFND	81	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	191,931	409	SH	DFND	409	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	11,732	25	SH	DFND	25	0	0
NUVEEN S&P 500 DYNAMIC OVERW	LARGE CAP MUTUAL FUNDS	6706EW100	44,375	2,500	SH	DFND	2,500	0	0
NUVEEN SELECT MAT MUN FD	COMMON STOCK	67061T101	36,930	4,240	SH	DFND	4,240	0	0
NUVEEN MUN INCOME FD INC	COMMON STOCK	67062J102	36,181	3,845	SH	DFND	3,845	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	3,115,515	23,200	SH	DFND	23,050	0	150
NVIDIA CORPORATION	COMMON STOCK	67066G104	47,001	350	SH	DFND	350	0	0
NUVEEN MUN VALUE FD INC	COMMON STOCK	670928100	36,507	4,250	SH	DFND	4,250	0	0
OCCIDENTAL PETE CORP	WARRANTS & RIGHTS	674599162	3,441	125	SH	DFND	125	0	0
ON SEMICONDUCTOR CORP	COMMON STOCK	682189105	2,017	32	SH	DFND	32	0	0
ORACLE CORP	COMMON STOCK	68389X105	643,724	3,863	SH	DFND	3,823	0	40
ORACLE CORP	COMMON STOCK	68389X105	14,997	90	SH	DFND	90	0	0
ORGANON & CO	COMMON STOCK	68622V106	507	34	SH	DFND	34	0	0
PNC FINL SVCS GROUP INC	COMMON STOCK	693475105	305,470	1,584	SH	DFND	1,584	0	0
PPL CORP	COMMON STOCK	69351T106	10,805	333	SH	DFND	333	0	0
PALO ALTO	COMMON	697435105	740,569	4,070	SH	DFND	4,010	0	60

NETWORKS INC	STOCK								
PALO ALTO NETWORKS INC	COMMON STOCK	697435105	20,014	110	SH	DFND	110	0	0
PAYCHEX INC	COMMON STOCK	704326107	328,113	2,340	SH	DFND	1,075	0	1,265
PAYCHEX INC	COMMON STOCK	704326107	59,593	425	SH	DFND	300	0	125
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	389,269	4,561	SH	DFND	4,461	0	100
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	26,713	313	SH	DFND	175	0	138
PEPSICO INC	COMMON STOCK	713448108	1,182,706	7,778	SH	DFND	6,823	0	955
PEPSICO INC	COMMON STOCK	713448108	26,610	175	SH	DFND	125	0	50
PFIZER INC	COMMON STOCK	717081103	418,164	15,768	SH	DFND	13,373	0	2,395
PFIZER INC	COMMON STOCK	717081103	16,177	610	SH	DFND	610	0	0
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	49,583	412	SH	DFND	412	0	0
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	1,585,412	16,924	SH	DFND	11,415	205	5,304
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	22,108	236	SH	DFND	236	0	0
PRINCIPAL EXCHANGE TRADED FD	COMMON STOCK	74255Y888	215,463	11,578	SH	DFND	11,578	0	0
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	1,474,795	8,797	SH	DFND	7,957	0	840
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	35,205	210	SH	DFND	125	0	85
PROLOGIS INC.	ETF - LARGE CAP	74340W103	368,997	3,491	SH	DFND	3,448	0	43
PROLOGIS INC.	ETF - LARGE CAP	74340W103	10,041	95	SH	DFND	95	0	0
PRUDENTIAL FINL INC	COMMON STOCK	744320102	121,491	1,025	SH	DFND	325	0	700
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	718,645	2,400	SH	DFND	2,105	0	295
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	2,994	10	SH	DFND	10	0	0
PUTNAM PREMIER INCOME TR	COMMON STOCK	746853100	31,062	8,750	SH	DFND	8,750	0	0
QUALCOMM INC	COMMON STOCK	747525103	4,915	32	SH	DFND	32	0	0
RAYMOND JAMES FINL INC	COMMON STOCK	754730109	5,591	36	SH	DFND	36	0	0
RTX CORPORATION	COMMON STOCK	75513E101	362,199	3,130	SH	DFND	3,130	0	0
ROPER TECHNOLOGIES INC	COMMON STOCK	776696106	5,718	11	SH	DFND	11	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	4,980	10	SH	DFND	10	0	0
SPDR S&P 500 ETF TR	ETF - LARGE CAP	78462F103	584,907	998	SH	DFND	998	0	0
SPDR SER TR	ETF - FIXED INCOME	78464A474	379,307	12,703	SH	DFND	12,703	0	0
SPDR S&P MIDCAP 400 ETF TR	ETF - MID CAP	78467Y107	169,733	298	SH	DFND	298	0	0
SPDR SER TR	COMMON STOCK	78468R606	815,526	34,763	SH	DFND	34,473	0	290
SPDR SER TR	COMMON STOCK	78468R606	47,084	2,007	SH	DFND	2,007	0	0

SALESFORCE INC	COMMON STOCK	79466L302	299,547	896	SH	DFND	896	0	0
HENRY SCHEIN INC	ETF - MID CAP	806407102	1,937	28	SH	DFND	28	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524854	813,227	33,480	SH	DFND	33,480	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524862	846,991	35,218	SH	DFND	35,218	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	189,482	2,252	SH	DFND	2,252	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	10,517	125	SH	DFND	125	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y209	165,084	1,200	SH	DFND	1,200	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y407	136,853	610	SH	DFND	610	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y704	94,867	720	SH	DFND	720	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y803	119,747	515	SH	DFND	515	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y886	183,698	2,427	SH	DFND	2,427	0	0
SHERWIN WILLIAMS CO	COMMON STOCK	824348106	4,079	12	SH	DFND	12	0	0
SOUTH BOW CORP	COMMON STOCK	83671M105	2,167	92	SH	DFND	92	0	0
SOUTH PLAINS FINANCIAL INC	COMMON STOCK	83946P107	276,471	7,956	SH	SOLE	7,956	0	0
SOUTHERN CO	COMMON STOCK	842587107	911,498	11,074	SH	DFND	10,384	0	690
SOUTHERN CO	COMMON STOCK	842587107	24,693	300	SH	DFND	300	0	0
SOUTHWEST AIRLS CO	COMMON STOCK	844741108	11,192	333	SH	DFND	333	0	0
STARBUCKS CORP	COMMON STOCK	855244109	397,751	4,359	SH	DFND	2,984	0	1,375
STARBUCKS CORP	COMMON STOCK	855244109	12,227	134	SH	DFND	34	0	100
STIFEL FINL CORP	COMMON STOCK	860630102	3,818	36	SH	DFND	36	0	0
STRYKER CORPORATION	COMMON STOCK	863667101	705,668	1,960	SH	DFND	1,945	0	15
STRYKER CORPORATION	COMMON STOCK	863667101	12,601	35	SH	DFND	35	0	0
SYNOPSIS INC	COMMON STOCK	871607107	7,765	16	SH	DFND	16	0	0
SYSCO CORP	COMMON STOCK	871829107	89,840	1,175	SH	DFND	275	0	900
TARGET CORP	COMMON STOCK	87612E106	125,041	925	SH	DFND	925	0	0
TC ENERGY CORP	COMMON STOCK	87807B107	21,585	464	SH	DFND	464	0	0
TESLA INC	COMMON STOCK	88160R101	915,068	2,266	SH	DFND	2,266	0	0
TEXAS INSTRS INC	COMMON STOCK	882508104	476,833	2,543	SH	DFND	2,543	0	0
TEXAS INSTRS INC	COMMON STOCK	882508104	32,814	175	SH	DFND	75	0	100
TEXTRON INC	COMMON	883203101	3,518	46	SH	DFND	46	0	0

	STOCK								
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	256,462	493	SH	DFND	493	0	0
3M CO	COMMON STOCK	88579Y101	40,662	315	SH	DFND	285	0	30
3M CO	COMMON STOCK	88579Y101	21,945	170	SH	DFND	125	0	45
TRUIST FINL CORP	COMMON STOCK	89832Q109	85,675	1,975	SH	DFND	475	0	1,500
TWO HBRS INVLT CORP	COMMON STOCK	90187B804	16,183	1,368	SH	DFND	1,368	0	0
US BANCORP DEL	COMMON STOCK	902973304	76,032	1,590	SH	DFND	245	0	1,345
US BANCORP DEL	COMMON STOCK	902973304	9,564	200	SH	DFND	200	0	0
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	401,055	6,650	SH	DFND	6,525	0	125
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	13,870	230	SH	DFND	230	0	0
UNION PAC CORP	COMMON STOCK	907818108	199,988	877	SH	DFND	877	0	0
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	167,080	1,325	SH	DFND	585	0	740
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	12,610	100	SH	DFND	0	0	100
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	1,446,209	2,859	SH	DFND	2,829	0	30
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	42,996	85	SH	DFND	50	0	35
VANGUARD SPECIALIZED FUNDS	COMMON STOCK	921908844	559,289	2,856	SH	DFND	2,856	0	0
VANGUARD BD INDEX FDS	ETF - FIXED INCOME	921937835	619,053	8,610	SH	DFND	8,610	0	0
VANGUARD TAX-MANAGED FDS	COMMON STOCK	921943858	1,160,586	24,275	SH	DFND	24,275	0	0
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	1,714,861	38,939	SH	DFND	32,001	0	6,938
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	34,659	787	SH	DFND	787	0	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	2,841,070	48,833	SH	DFND	42,918	0	5,915
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	230,970	3,970	SH	DFND	3,626	344	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	1,728,458	29,801	SH	DFND	28,795	0	1,006
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	65,656	1,132	SH	DFND	486	646	0
VANGUARD SCOTTSDALE FDS	COMMON STOCK	92206C771	9,068	200	SH	DFND	200	0	0
VANGUARD INDEX FDS	COMMON STOCK	922908363	411,641	764	SH	DFND	764	0	0
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	1,676,193	18,817	SH	DFND	15,925	0	2,892
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	75,450	847	SH	DFND	847	0	0
VANGUARD INDEX FDS	COMMON STOCK	922908629	1,961,956	7,428	SH	DFND	7,428	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	303,683	7,596	SH	DFND	6,096	0	1,500
VERIZON	COMMON	92343V104	839	21	SH	DFND	21	0	0

COMMUNICATIONS INC	STOCK								
VIATRIS INC	COMMON STOCK	92556V106	2,353	189 SH	DFND		189	0	0
VISA INC	COMMON STOCK	92826C839	1,964,105	6,215 SH	DFND		6,165	0	50
VISA INC	COMMON STOCK	92826C839	3,160	10 SH	DFND		10	0	0
WALMART INC	COMMON STOCK	931142103	1,007,393	11,150 SH	DFND		11,050	0	100
WALMART INC	COMMON STOCK	931142103	30,718	340 SH	DFND		190	0	150
WARNER BROS DISCOVERY INC	COMMON STOCK	934423104	7,684	727 SH	DFND		727	0	0
WASTE MGMT INC DEL	COMMON STOCK	94106L109	156,790	777 SH	DFND		187	0	590
WASTE MGMT INC DEL	COMMON STOCK	94106L109	110,984	550 SH	DFND		400	0	150
WELLS FARGO CO NEW	COMMON STOCK	949746101	283,627	4,038 SH	DFND		4,038	0	0
WEST PHARMACEUTICAL SVSC INC	COMMON STOCK	955306105	2,620	8 SH	DFND		8	0	0
WESTERN ASSET MUN HIGH INCOM	COMMON STOCK	95766N103	67,789	9,969 SH	DFND		9,969	0	0
WEYERHAEUSER CO MTN BE	COMMON STOCK	962166104	25,326	900 SH	DFND		900	0	0
WILLIAMS SONOMA INC	COMMON STOCK	969904101	9,629	52 SH	DFND		52	0	0
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	310,076	7,660 SH	DFND		0	0	7,660
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	136,902	3,382 SH	DFND		1,114	0	2,268
XCEL ENERGY INC	COMMON STOCK	98389B100	22,484	333 SH	DFND		333	0	0
ZIMMER BIOMET HOLDINGS INC	COMMON STOCK	98956P102	2,006	19 SH	DFND		19	0	0
ZIONS BANCORPORATION N A	COMMON STOCK	989701107	10,850	200 SH	DFND		200	0	0
ZOETIS INC	COMMON STOCK	98978V103	879,638	5,399 SH	DFND		5,349	0	50
ZOETIS INC	COMMON STOCK	98978V103	18,736	115 SH	DFND		15	0	100