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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: 09-30-2025

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 11-13-2025
[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: 320
Form 13F Information Table Value Total: 160,233,886
(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		326,742	1,325	SH		DFND		1,305 0 20
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		3,699	15	SH		DFND		15 0 0
EATON CORP PLC	COMMON STOCK	G29183103		707,701	1,891	SH		DFND		1,891 0 0
JOHNSON CTLS INTL PLC	COMMON STOCK	G51502105		6,816	62	SH		DFND		62 0 0
MEDTRONIC PLC	COMMON STOCK	G5960L103		233,717	2,454	SH		DFND		1,684 0 770
MEDTRONIC PLC	COMMON STOCK	G5960L103		9,524	100	SH		DFND		0 0 100
TE CONNECTIVITY PLC	COMMON STOCK	G87052109		585,036	2,665	SH		DFND		2,665 0 0
ZURA BIO LTD	COMMON STOCK	H1467J104		442,279	1,567	SH		DFND		1,567 0 0
ZURA BIO LTD	COMMON STOCK	N6596X109		10,931	48	SH		DFND		48 0 0
ZURA BIO LTD	COMMON STOCK	Y2573F102		11,767	203	SH		DFND		203 0 0
ABBOTT LABS	COMMON STOCK	002824100		248,455	1,855	SH		DFND		1,855 0 0
ABBOTT LABS	COMMON STOCK	002824100		5,357	40	SH		DFND		40 0 0
ABBVIE INC	COMMON STOCK	00287Y109		1,389,683	6,002	SH		DFND		5,167 0 835
ABBVIE INC	COMMON STOCK	00287Y109		49,780	215	SH		DFND		215 0 0
ADOBE INC	COMMON STOCK	00724F101		1,056,826	2,996	SH		DFND		2,956 0 40
ADOBE INC	COMMON STOCK	00724F101		13,051	37	SH		DFND		12 0 25
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101		3,722	29	SH		DFND		29 0 0
AIR PRODS & CHEMS INC	COMMON STOCK	009158106		23,180	85	SH		DFND		85 0 0
ALLSTATE CORP	COMMON STOCK	020002101		35,845	167	SH		DFND		167 0 0
ALPHABET INC	COMMON STOCK	02079K107		612,528	2,515	SH		DFND		2,415 0 100
ALPHABET INC	COMMON STOCK	02079K107		48,710	200	SH		DFND		0 0 200
ALPHABET INC	COMMON STOCK	02079K305		5,209,381	21,429	SH		DFND		21,229 0 200
ALPHABET INC	COMMON STOCK	02079K305		43,758	180	SH		DFND		80 0 100
ALTRIA GROUP INC	COMMON	02209S103		130,930	1,982	SH		DFND		272 0 1,710

Company Name	Stock Type	Current Holdings					Total Holdings		
		Symbol	Quantity	Unit	Cost Basis	Market Value	Quantity	Unit	Market Value
STOCK									
ALTRIA GROUP INC	COMMON STOCK	02209S103	16,515	250	SH	DFND	250	0	0
AMAZON COM INC	COMMON STOCK	023135106	3,898,226	17,754	SH	DFND	17,654	0	100
AMAZON COM INC	COMMON STOCK	023135106	74,653	340	SH	DFND	40	0	300
AMERICAN CENTY ETF TR	COMMON STOCK	025072604	676,889	9,012	SH	DFND	9,012	0	0
AMERICAN ELEC PWR CO INC	COMMON STOCK	025537101	164,699	1,464	SH	DFND	564	0	900
AMERICAN EXPRESS CO	COMMON STOCK	025816109	159,431	480	SH	DFND	480	0	0
AMERICAN EXPRESS CO	COMMON STOCK	025816109	75,730	228	SH	DFND	200	0	28
AMERICAN INTL GROUP INC	COMMON STOCK	026874784	7,382	94	SH	DFND	94	0	0
AMERICAN TOWER CORP NEW	COMMON STOCK	03027X100	213,080	1,108	SH	DFND	1,108	0	0
AMERIPRISE FINL INC	COMMON STOCK	03076C106	452,433	921	SH	DFND	921	0	0
ELEVANCE HEALTH INC FORMERLY	COMMON STOCK	036752103	2,907	9	SH	DFND	9	0	0
APPLE INC	COMMON STOCK	037833100	6,678,157	26,227	SH	DFND	24,635	0	1,592
APPLE INC	COMMON STOCK	037833100	121,203	476	SH	DFND	76	0	400
APPLIED MATLS INC	COMMON STOCK	038222105	578,793	2,827	SH	DFND	2,787	0	40
APPLIED MATLS INC	COMMON STOCK	038222105	45,042	220	SH	DFND	120	0	100
BP PLC	COMMON STOCK	055622104	37,894	1,100	SH	DFND	1,100	0	0
BANK AMERICA CORP	COMMON STOCK	060505104	1,045,720	20,270	SH	DFND	20,070	0	200
BANK AMERICA CORP	COMMON STOCK	060505104	33,533	650	SH	DFND	650	0	0
BANK NEW YORK MELLON CORP	COMMON STOCK	064058100	114,080	1,047	SH	DFND	447	0	600
BERKSHIRE HATHAWAY INC DEL	COMMON STOCK	084670702	1,152,740	2,293	SH	DFND	2,281	0	12
BERKSHIRE HATHAWAY INC DEL	COMMON STOCK	084670702	17,594	35	SH	DFND	35	0	0
BLACKSTONE INC	COMMON STOCK	09260D107	428,825	2,510	SH	DFND	2,510	0	0
BLACKROCK INC	COMMON STOCK	09290D101	1,364,036	1,170	SH	DFND	1,005	0	165
BLACKROCK INC	COMMON STOCK	09290D101	79,276	68	SH	DFND	38	0	30
BOOKING HOLDINGS INC	COMMON STOCK	09857L108	674,899	125	SH	DFND	125	0	0
BROADCOM INC	COMMON STOCK	11135F101	2,396,386	7,264	SH	DFND	6,764	0	500
BROADCOM INC	COMMON STOCK	11135F101	9,897	30	SH	DFND	30	0	0
CF INDS HLDGS INC	COMMON STOCK	125269100	4,036	45	SH	DFND	45	0	0
CME GROUP INC	COMMON STOCK	12572Q105	125,907	466	SH	DFND	166	0	300
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	1,145,096	3,260	SH	DFND	3,230	0	30
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	86,057	245	SH	DFND	165	0	80
CATERPILLAR INC	COMMON	149123101	1,076,894	2,257	SH	DFND	2,007	0	250

	STOCK								
CHARLES RIV LABS INTL INC	COMMON STOCK	159864107	2,346	15	SH	DFND	15	0	0
CHENIERE ENERGY INC	COMMON STOCK	16411R208	58,979	251	SH	DFND	251	0	0
CHEVRON CORP NEW	COMMON STOCK	166764100	1,121,794	7,224	SH	DFND	6,599	0	625
CHEVRON CORP NEW	COMMON STOCK	166764100	37,423	241	SH	DFND	125	0	116
CHURCH & DWIGHT CO INC	COMMON STOCK	171340102	2,979	34	SH	DFND	34	0	0
CISCO SYS INC	COMMON STOCK	17275R102	605,163	8,845	SH	DFND	8,845	0	0
CISCO SYS INC	COMMON STOCK	17275R102	157,366	2,300	SH	DFND	100	0	2,200
CINTAS CORP	COMMON STOCK	172908105	4,926	24	SH	DFND	24	0	0
CITIGROUP INC	COMMON STOCK	172967424	21,517	212	SH	DFND	212	0	0
COCA COLA CO	COMMON STOCK	191216100	3,845	58	SH	DFND	58	0	0
COGNIZANT TECHNOLOGY SOLUTIO	COMMON STOCK	192446102	3,688	55	SH	DFND	55	0	0
COMCAST CORP NEW	PREFERRED STOCK	20030N101	88,764	2,826	SH	DFND	626	0	2,200
CONOCOPHILLIPS	COMMON STOCK	20825C104	448,347	4,740	SH	DFND	4,740	0	0
COOPER COS INC	COMMON STOCK	216648501	2,468	36	SH	DFND	36	0	0
COPART INC	COMMON STOCK	217204106	3,597	80	SH	DFND	80	0	0
CORNING INC	COMMON STOCK	219350105	27,398	334	SH	DFND	334	0	0
CORTEVA INC	COMMON STOCK	22052L104	4,260	63	SH	DFND	63	0	0
COSTCO WHSL CORP NEW	COMMON STOCK	22160K105	631,269	682	SH	DFND	682	0	0
CROWN CASTLE INC	COMMON STOCK	22822V101	65,611	680	SH	DFND	220	0	460
CUMMINS INC	COMMON STOCK	231021106	1,005,628	2,381	SH	DFND	2,361	0	20
CUMMINS INC	COMMON STOCK	231021106	44,347	105	SH	DFND	85	0	20
DANAHER CORPORATION	COMMON STOCK	235851102	284,098	1,433	SH	DFND	1,433	0	0
DEERE & CO	COMMON STOCK	244199105	811,621	1,775	SH	DFND	1,760	0	15
DEERE & CO	COMMON STOCK	244199105	18,290	40	SH	DFND	20	0	20
DIGITAL RLTY TR INC	COMMON STOCK	253868103	37,687	218	SH	DFND	218	0	0
DIMENSIONAL ETF TRUST	COMMON STOCK	25434V500	830,091	12,127	SH	DFND	12,127	0	0
DISNEY WALT CO	COMMON STOCK	254687106	645,087	5,634	SH	DFND	5,604	0	30
DISNEY WALT CO	COMMON STOCK	254687106	9,732	85	SH	DFND	85	0	0
DOVER CORP	COMMON STOCK	260003108	4,838	29	SH	DFND	29	0	0
DOW INC	COMMON STOCK	260557103	320,299	13,969	SH	DFND	13,969	0	0
DUKE ENERGY CORP NEW	COMMON STOCK	26441C204	298,852	2,415	SH	DFND	2,415	0	0

EOG RES INC	COMMON STOCK	26875P101	637,169	5,683	SH	DFND	5,623	0	60
EOG RES INC	COMMON STOCK	26875P101	14,575	130	SH	DFND	130	0	0
ECOLAB INC	COMMON STOCK	278865100	390,772	1,427	SH	DFND	1,427	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	192,702	1,469	SH	DFND	469	0	1,000
EMERSON ELEC CO	COMMON STOCK	291011104	26,236	200	SH	DFND	200	0	0
ENBRIDGE INC	FOREIGN EQUITIES	29250N105	100,192	1,986	SH	DFND	673	0	1,313
ENERGY TRANSFER L P	COMMON STOCK	29273V100	47,642	2,778	SH	DFND	2,778	0	0
ENTERPRISE PRODS PARTNERS L	COMMON STOCK	293792107	130,552	4,175	SH	DFND	4,175	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	928,940	8,239	SH	DFND	8,239	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	1,734,581	2,362	SH	DFND	2,342	0	20
META PLATFORMS INC	COMMON STOCK	30303M102	40,389	55	SH	DFND	55	0	0
FEDEX CORP	COMMON STOCK	31428X106	3,537	15	SH	DFND	15	0	0
FIFTH THIRD BANCORP	COMMON STOCK	316773100	26,901	604	SH	DFND	604	0	0
FIRST TR EXCHANGE TRADED FD	COMMON STOCK	33738R605	46,006	743	SH	DFND	743	0	0
FIRSTENERGY CORP	COMMON STOCK	337932107	22,905	500	SH	DFND	500	0	0
FLAHERTY & CRUMRINE DYNAMIC	COMMON STOCK	33848W106	86,995	4,022	SH	DFND	4,022	0	0
FORTIVE CORP	COMMON STOCK	34959J108	194,136	3,963	SH	DFND	3,963	0	0
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	221,512	5,648	SH	DFND	5,548	0	100
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	7,843	200	SH	DFND	200	0	0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	1,190,431	3,491	SH	DFND	3,446	0	45
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	67,518	198	SH	DFND	123	0	75
GENERAL MTRS CO	COMMON STOCK	37045V100	72,369	1,187	SH	DFND	1,087	0	100
GENERAL MTRS CO	COMMON STOCK	37045V100	9,693	159	SH	DFND	159	0	0
GENUINE PARTS CO	COMMON STOCK	372460105	94,248	680	SH	DFND	220	0	460
GENUINE PARTS CO	COMMON STOCK	372460105	24,255	175	SH	DFND	175	0	0
GLOBAL X FDS	COMMON STOCK	37954Y889	851,025	10,500	SH	DFND	10,500	0	0
GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	227,753	286	SH	DFND	36	0	250
HCA HEALTHCARE INC	COMMON STOCK	40412C101	6,393	15	SH	DFND	15	0	0
HALLIBURTON CO	COMMON STOCK	406216101	12,295	500	SH	DFND	500	0	0
HASBRO INC	COMMON STOCK	418056107	12,136	160	SH	DFND	160	0	0
HOME DEPOT INC	COMMON STOCK	437076102	842,778	2,080	SH	DFND	1,610	0	470

HOME DEPOT INC	COMMON STOCK	437076102	46,595	115	SH	DFND	115	0	0
HONEYWELL INTL INC	COMMON STOCK	438516106	1,273,724	6,051	SH	DFND	5,336	0	715
HONEYWELL INTL INC	COMMON STOCK	438516106	4,210	20	SH	DFND	20	0	0
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	26,526	1,536	SH	DFND	1,536	0	0
ITT INC	COMMON STOCK	45073V108	4,290	24	SH	DFND	24	0	0
INGREDION INC	COMMON STOCK	457187102	40,906	335	SH	DFND	335	0	0
INGREDION INC	COMMON STOCK	457187102	91,582	750	SH	DFND	150	0	600
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	813,582	4,829	SH	DFND	4,779	0	50
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	60,652	360	SH	DFND	235	0	125
INTERNATIONAL BUSINESS MACHS	COMMON STOCK	459200101	486,986	1,726	SH	DFND	1,326	0	400
INTERNATIONAL BUSINESS MACHS	COMMON STOCK	459200101	8,464	30	SH	DFND	30	0	0
INTUIT	COMMON STOCK	461202103	8,194	12	SH	DFND	12	0	0
INVESCO EXCHANGE TRADED F D T	COMMON STOCK	46137V357	43,820	231	SH	DFND	231	0	0
ISHARES GOLD TR	COMMON STOCK	464285204	99,476	1,367	SH	DFND	1,367	0	0
ISHARES GOLD TR	COMMON STOCK	464285204	19,502	268	SH	DFND	268	0	0
ISHARES TR	ETF - LARGE CAP	464287168	285,335	2,008	SH	DFND	2,008	0	0
ISHARES TR	ETF - LARGE CAP	464287200	4,186,399	6,255	SH	DFND	6,078	177	0
ISHARES TR	ETF - LARGE CAP	464287200	216,848	324	SH	DFND	324	0	0
ISHARES TR	ETF - FIXED INCOME	464287226	1,219,040	12,160	SH	DFND	12,160	0	0
ISHARES TR	COMMON STOCK	464287234	26,913	504	SH	DFND	504	0	0
ISHARES TR	ETF - LARGE CAP	464287309	1,613,422	13,365	SH	DFND	13,365	0	0
ISHARES TR	ETF - LARGE CAP	464287408	1,448,874	7,016	SH	DFND	7,016	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	2,912,578	31,194	SH	DFND	17,335	0	13,859
ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	74,509	798	SH	DFND	798	0	0
ISHARES TR	ETF - MID CAP	464287507	5,946,593	91,122	SH	DFND	67,262	945	22,915
ISHARES TR	ETF - MID CAP	464287507	257,252	3,942	SH	DFND	1,942	0	2,000
ISHARES TR	ETF - SMALL CAP	464287614	716,182	1,529	SH	DFND	1,529	0	0
ISHARES TR	ETF - SMALL CAP	464287655	403,101	1,666	SH	DFND	1,666	0	0
ISHARES TR	ETF - SMALL CAP	464287655	97,751	404	SH	DFND	0	0	404
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	3,708	115	SH	DFND	115	0	0
ISHARES TR	ETF - ALTERNATIVE	464287713	3,225	100	SH	DFND	0	0	100

INVESTMENTS									
ISHARES TR	ETF - SMALL CAP	464287804	1,832,947	15,425	SH	DFND	8,477	0	6,948
ISHARES TR	COMMON STOCK	464288158	405,336	3,796	SH	DFND	3,796	0	0
ISHARES TR	ETF - FIXED INCOME	464288414	409,454	3,845	SH	DFND	3,845	0	0
ISHARES TR	ETF - FIXED INCOME	464288513	211,094	2,600	SH	DFND	2,500	0	100
ISHARES TR	ETF - FIXED INCOME	464288646	88,013	1,660	SH	DFND	1,660	0	0
ISHARES TR	COMMON STOCK	46429B267	196,435	8,500	SH	DFND	8,500	0	0
ISHARES TR	ETF - FIXED INCOME	46429B333	17,957	405	SH	DFND	405	0	0
ISHARES TR	COMMON STOCK	46429B663	343,472	2,805	SH	DFND	2,805	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	11,549,669	132,284	SH	DFND	130,105	0	2,179
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	924,080	10,584	SH	DFND	8,081	0	2,503
ISHARES TR	ETF - FIXED INCOME	46432F859	1,540,120	31,534	SH	DFND	31,534	0	0
ISHARES INC	COMMON STOCK	46434G103	3,838,560	58,231	SH	DFND	57,046	0	1,185
ISHARES INC	COMMON STOCK	46434G103	110,414	1,675	SH	DFND	1,675	0	0
ISHARES TR	COMMON STOCK	46434V621	363,887	5,345	SH	DFND	5,345	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46434V738	582,544	8,553	SH	DFND	8,553	0	0
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	1,981,770	6,283	SH	DFND	5,323	0	960
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	134,053	425	SH	DFND	225	0	200
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	137,418	917	SH	DFND	877	0	40
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	2,997	20	SH	DFND	20	0	0
JOHNSON & JOHNSON	COMMON STOCK	478160104	1,488,536	8,028	SH	DFND	7,323	0	705
JOHNSON & JOHNSON	COMMON STOCK	478160104	34,673	187	SH	DFND	137	0	50
KEYSIGHT TECHNOLOGIES INC	COMMON STOCK	49338L103	4,547	26	SH	DFND	26	0	0
ELI LILLY & CO	COMMON STOCK	532457108	313,593	411	SH	DFND	411	0	0
ELI LILLY & CO	COMMON STOCK	532457108	7,630	10	SH	DFND	10	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	245,605	492	SH	DFND	192	0	300
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	24,960	50	SH	DFND	50	0	0
LOWES COS INC	COMMON STOCK	548661107	98,764	393	SH	DFND	393	0	0
LUMEN TECHNOLOGIES INC	COMMON STOCK	550241103	538	88	SH	DFND	88	0	0
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	687,555	2,640	SH	DFND	2,595	0	45
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	41,669	160	SH	DFND	160	0	0

MARVELL TECHNOLOGY INC	COMMON STOCK	573874104	665,245	7,914	SH	DFND	7,794	0	120
MARVELL TECHNOLOGY INC	COMMON STOCK	573874104	45,392	540	SH	DFND	390	0	150
MASCO CORP	COMMON STOCK	574599106	31,318	445	SH	DFND	445	0	0
MASCO CORP	COMMON STOCK	574599106	15,835	225	SH	DFND	125	0	100
MCDONALDS CORP	COMMON STOCK	580135101	663,054	2,182	SH	DFND	1,732	0	450
MCDONALDS CORP	COMMON STOCK	580135101	68,373	225	SH	DFND	225	0	0
MCKESSON CORP	COMMON STOCK	58155Q103	11,587	15	SH	DFND	15	0	0
MERCK & CO INC	COMMON STOCK	58933Y105	1,277,473	15,221	SH	DFND	15,146	0	75
MERCK & CO INC	COMMON STOCK	58933Y105	18,884	225	SH	DFND	225	0	0
MICROSOFT CORP	COMMON STOCK	594918104	6,721,412	12,977	SH	DFND	11,967	0	1,010
MICROSOFT CORP	COMMON STOCK	594918104	214,948	415	SH	DFND	265	0	150
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	165,045	2,570	SH	DFND	400	0	2,170
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	25,688	400	SH	DFND	400	0	0
MONDELEZ INTL INC	COMMON STOCK	609207105	14,992	240	SH	DFND	240	0	0
MORGAN STANLEY	COMMON STOCK	617446448	1,096,818	6,900	SH	DFND	6,825	0	75
MORGAN STANLEY	COMMON STOCK	617446448	79,480	500	SH	DFND	325	0	175
NEXTERA ENERGY INC	COMMON STOCK	65339F101	510,229	6,759	SH	DFND	6,684	0	75
NEXTERA ENERGY INC	COMMON STOCK	65339F101	2,264	30	SH	DFND	30	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	520,958	855	SH	DFND	855	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	15,233	25	SH	DFND	25	0	0
NOVARTIS AG	FOREIGN EQUITIES	66987V109	34,753	271	SH	DFND	271	0	0
NUVEEN SELECT MAT MUN FD	COMMON STOCK	67061T101	39,262	4,240	SH	DFND	4,240	0	0
NUVEEN MUN INCOME FD INC	COMMON STOCK	67062J102	38,103	3,845	SH	DFND	3,845	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	5,149,222	27,598	SH	DFND	27,448	0	150
NVIDIA CORPORATION	COMMON STOCK	67066G104	102,619	550	SH	DFND	550	0	0
NUVEEN MUN VALUE FD INC	COMMON STOCK	670928100	38,165	4,250	SH	DFND	4,250	0	0
OCCIDENTAL PETE CORP	WARRANTS & RIGHTS	674599162	3,186	125	SH	DFND	125	0	0
ORACLE CORP	COMMON STOCK	68389X105	1,079,347	3,838	SH	DFND	3,798	0	40
ORACLE CORP	COMMON STOCK	68389X105	33,745	120	SH	DFND	120	0	0
PNC FINL SVCS GROUP INC	COMMON STOCK	693475105	914,817	4,553	SH	DFND	4,515	0	38
PNC FINL SVCS GROUP INC	COMMON STOCK	693475105	16,074	80	SH	DFND	80	0	0
PALO ALTO NETWORKS INC	COMMON STOCK	697435105	949,472	4,663	SH	DFND	4,603	0	60

PALO ALTO NETWORKS INC	COMMON STOCK	697435105	32,578	160	SH	DFND	160	0	0
PAYCHEX INC	COMMON STOCK	704326107	296,617	2,340	SH	DFND	1,075	0	1,265
PAYCHEX INC	COMMON STOCK	704326107	53,873	425	SH	DFND	300	0	125
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	445,939	6,650	SH	DFND	6,650	0	0
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	1,676	25	SH	DFND	25	0	0
PEPSICO INC	COMMON STOCK	713448108	1,339,358	9,537	SH	DFND	8,582	0	955
PEPSICO INC	COMMON STOCK	713448108	24,577	175	SH	DFND	125	0	50
PFIZER INC	COMMON STOCK	717081103	362,664	14,239	SH	DFND	11,844	0	2,395
PFIZER INC	COMMON STOCK	717081103	15,536	610	SH	DFND	610	0	0
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	45,740	282	SH	DFND	282	0	0
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	329,892	3,448	SH	DFND	3,190	205	53
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	22,580	236	SH	DFND	236	0	0
PRINCIPAL EXCHANGE TRADED FD	COMMON STOCK	74255Y888	225,483	11,787	SH	DFND	11,787	0	0
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	1,365,000	8,884	SH	DFND	8,044	0	840
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	32,265	210	SH	DFND	125	0	85
PROLOGIS INC.	ETF - LARGE CAP	74340W103	455,667	3,979	SH	DFND	3,936	0	43
PROLOGIS INC.	ETF - LARGE CAP	74340W103	16,605	145	SH	DFND	145	0	0
PRUDENTIAL FINL INC	COMMON STOCK	744320102	124,797	1,203	SH	DFND	503	0	700
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	675,297	2,338	SH	DFND	2,043	0	295
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	20,217	70	SH	DFND	70	0	0
PUTNAM PREMIER INCOME TR	COMMON STOCK	746853100	32,287	8,750	SH	DFND	8,750	0	0
QUALCOMM INC	COMMON STOCK	747525103	197,136	1,185	SH	DFND	385	0	800
QUEST DIAGNOSTICS INC	COMMON STOCK	74834L100	33,923	178	SH	DFND	178	0	0
RAYMOND JAMES FINL INC	COMMON STOCK	754730109	6,213	36	SH	DFND	36	0	0
RTX CORPORATION	COMMON STOCK	75513E101	1,266,333	7,568	SH	DFND	7,518	0	50
RTX CORPORATION	COMMON STOCK	75513E101	29,282	175	SH	DFND	175	0	0
ROPER TECHNOLOGIES INC	COMMON STOCK	776696106	5,485	11	SH	DFND	11	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	4,867	10	SH	DFND	10	0	0
SPDR S&P 500 ETF TR	ETF - LARGE CAP	78462F103	664,837	998	SH	DFND	998	0	0
SPDR SERIES TRUST	ETF - FIXED INCOME	78464A474	428,659	14,152	SH	DFND	14,152	0	0
SPDR S&P MIDCAP 400 ETF TR	ETF - MID CAP	78467Y107	177,612	298	SH	DFND	298	0	0
SPDR SERIES TRUST	COMMON	78468R606	161,929	6,767	SH	DFND	6,767	0	0

	STOCK								
SALESFORCE INC	COMMON STOCK	79466L302	843,720	3,560	SH	DFND	3,560	0	0
SALESFORCE INC	COMMON STOCK	79466L302	5,925	25	SH	DFND	25	0	0
HENRY SCHEIN INC	ETF - MID CAP	806407102	1,858	28	SH	DFND	28	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524854	845,136	33,644	SH	DFND	33,644	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524862	864,283	35,436	SH	DFND	35,436	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	201,823	2,252	SH	DFND	2,252	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	11,202	125	SH	DFND	125	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y209	167,004	1,200	SH	DFND	1,200	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y407	146,180	610	SH	DFND	610	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y704	111,045	720	SH	DFND	720	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y803	56,370	200	SH	DFND	200	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y886	191,512	2,196	SH	DFND	2,196	0	0
SHERWIN WILLIAMS CO	COMMON STOCK	824348106	4,155	12	SH	DFND	12	0	0
SNAP ON INC	COMMON STOCK	833034101	12,821	37	SH	DFND	37	0	0
SOUTH PLAINS FINANCIAL INC	COMMON STOCK	83946P107	128,593	3,328	SH	SOLE	3,328	0	0
SOUTHERN CO	COMMON STOCK	842587107	161,581	1,705	SH	DFND	1,015	0	690
SOUTHERN CO	COMMON STOCK	842587107	28,431	300	SH	DFND	300	0	0
STARBUCKS CORP	COMMON STOCK	855244109	260,989	3,085	SH	DFND	1,710	0	1,375
STARBUCKS CORP	COMMON STOCK	855244109	11,336	134	SH	DFND	34	0	100
STRYKER CORPORATION	COMMON STOCK	863667101	737,083	1,994	SH	DFND	1,979	0	15
STRYKER CORPORATION	COMMON STOCK	863667101	20,330	55	SH	DFND	55	0	0
SYNOPSYS INC	COMMON STOCK	871607107	9,374	19	SH	DFND	19	0	0
SYSCO CORP	COMMON STOCK	871829107	113,217	1,375	SH	DFND	475	0	900
T-MOBILE US INC	COMMON STOCK	872590104	241,050	1,007	SH	DFND	1,007	0	0
T-MOBILE US INC	COMMON STOCK	872590104	7,181	30	SH	DFND	30	0	0
TARGET CORP	COMMON STOCK	87612E106	21,258	237	SH	DFND	237	0	0
TC ENERGY CORP	COMMON STOCK	87807B107	26,656	490	SH	DFND	490	0	0
TESLA INC	COMMON STOCK	88160R101	1,658,748	3,730	SH	DFND	3,710	0	20
TESLA INC	COMMON STOCK	88160R101	42,246	95	SH	DFND	95	0	0

TEXAS INSTRS INC	COMMON STOCK	882508104	191,809	1,044	SH	DFND	1,044	0	0
TEXAS INSTRS INC	COMMON STOCK	882508104	14,698	80	SH	DFND	0	0	80
TEXTRON INC	COMMON STOCK	883203101	3,886	46	SH	DFND	46	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	1,085,924	2,239	SH	DFND	2,224	0	15
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	16,975	35	SH	DFND	15	0	20
3M CO	COMMON STOCK	88579Y101	9,310	60	SH	DFND	60	0	0
3M CO	COMMON STOCK	88579Y101	3,879	25	SH	DFND	25	0	0
TRUIST FINL CORP	COMMON STOCK	89832Q109	113,202	2,476	SH	DFND	976	0	1,500
US BANCORP DEL	COMMON STOCK	902973304	79,259	1,640	SH	DFND	295	0	1,345
US BANCORP DEL	COMMON STOCK	902973304	9,666	200	SH	DFND	200	0	0
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	748,776	7,643	SH	DFND	7,518	0	125
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	32,329	330	SH	DFND	330	0	0
UNION PAC CORP	COMMON STOCK	907818108	515,036	2,179	SH	DFND	2,179	0	0
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	36,332	435	SH	DFND	435	0	0
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	8,353	100	SH	DFND	0	0	100
UNITED RENTALS INC	COMMON STOCK	911363109	268,254	281	SH	DFND	281	0	0
UNITED RENTALS INC	COMMON STOCK	911363109	4,773	5	SH	DFND	5	0	0
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	539,331	1,562	SH	DFND	1,532	0	30
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	15,537	45	SH	DFND	10	0	35
VANGUARD SPECIALIZED FUNDS	COMMON STOCK	921908844	616,295	2,856	SH	DFND	2,856	0	0
VANGUARD BD INDEX FDS	ETF - FIXED INCOME	921937835	671,630	9,031	SH	DFND	9,031	0	0
VANGUARD TAX-MANAGED FDS	COMMON STOCK	921943858	1,441,912	24,064	SH	DFND	24,064	0	0
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	1,987,582	36,685	SH	DFND	30,324	0	6,361
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	42,639	787	SH	DFND	787	0	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	3,057,532	51,964	SH	DFND	46,135	0	5,829
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	259,597	4,412	SH	DFND	4,068	344	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	1,981,356	33,012	SH	DFND	32,006	0	1,006
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	156,829	2,613	SH	DFND	1,967	646	0
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	1,624,325	17,768	SH	DFND	14,876	0	2,892
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	77,431	847	SH	DFND	847	0	0
VANGUARD INDEX	COMMON	922908629	2,241,746	7,632	SH	DFND	7,632	0	0

FDS	STOCK								
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	122,091	2,778	SH	DFND	1,378	0	1,400
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	922	21	SH	DFND	21	0	0
VISA INC	COMMON STOCK	92826C839	2,270,833	6,652	SH	DFND	6,602	0	50
VISA INC	COMMON STOCK	92826C839	3,413	10	SH	DFND	10	0	0
WALMART INC	COMMON STOCK	931142103	1,322,447	12,832	SH	DFND	12,732	0	100
WALMART INC	COMMON STOCK	931142103	47,922	465	SH	DFND	315	0	150
WASTE MGMT INC DEL	COMMON STOCK	94106L109	176,000	797	SH	DFND	207	0	590
WASTE MGMT INC DEL	COMMON STOCK	94106L109	121,456	550	SH	DFND	400	0	150
WELLS FARGO CO NEW	COMMON STOCK	949746101	263,078	3,139	SH	DFND	3,139	0	0
WESTERN ASSET MUN HIGH INCOM	COMMON STOCK	95766N103	72,075	9,969	SH	DFND	9,969	0	0
WILLIAMS COS INC	COMMON STOCK	969457100	53,214	840	SH	DFND	840	0	0
WILLIAMS SONOMA INC	COMMON STOCK	969904101	10,163	52	SH	DFND	52	0	0
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	352,283	7,660	SH	DFND	0	0	7,660
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	155,537	3,382	SH	DFND	1,114	0	2,268
ZIONS BANCORPORATION N A	COMMON STOCK	989701107	11,316	200	SH	DFND	200	0	0
ZOETIS INC	COMMON STOCK	98978V103	896,337	6,126	SH	DFND	6,076	0	50
ZOETIS INC	COMMON STOCK	98978V103	16,826	115	SH	DFND	15	0	100