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 COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2025

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	05-14-2025
[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:	324
Form 13F Information Table Value Total:	128,261,020 (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			

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.
The reader should not assume that the information is accurate and complete.

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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	FIGI	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
3M CO	COMMON STOCK	88579Y101		13,216	90	SH		DFND		60	0	30
3M CO	COMMON STOCK	88579Y101		24,965	170	SH		DFND		125	0	45
ABBOTT LABS	COMMON STOCK	002824100		4,908	37	SH		DFND		37	0	0
ABBVIE INC	COMMON STOCK	00287Y109		1,136,636	5,425	SH		DFND		4,590	0	835
ABBVIE INC	COMMON STOCK	00287Y109		45,046	215	SH		DFND		215	0	0
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		768,203	2,462	SH		DFND		2,442	0	20
ACCENTURE PLC IRELAND	COMMON STOCK	G1151C101		17,161	55	SH		DFND		55	0	0
ADOBE INC	COMMON STOCK	00724F101		1,283,620	3,347	SH		DFND		3,307	0	40
ADOBE INC	COMMON STOCK	00724F101		14,190	37	SH		DFND		12	0	25
AGILENT TECHNOLOGIES INC	COMMON STOCK	00846U101		3,392	29	SH		DFND		29	0	0
AIR PRODS & CHEMS INC	COMMON STOCK	009158106		3,833	13	SH		DFND		13	0	0
ALLSTATE CORP	COMMON STOCK	020002101		9,110	44	SH		DFND		44	0	0
ALPHABET INC	COMMON STOCK	02079K107		396,042	2,535	SH		DFND		2,435	0	100
ALPHABET INC	COMMON STOCK	02079K107		31,246	200	SH		DFND		0	0	200
ALPHABET INC	COMMON STOCK	02079K305		2,856,498	18,472	SH		DFND		18,272	0	200
ALPHABET INC	COMMON STOCK	02079K305		27,835	180	SH		DFND		80	0	100
ALTRIA GROUP INC	COMMON STOCK	02209S103		117,458	1,957	SH		DFND		247	0	1,710
ALTRIA GROUP INC	COMMON STOCK	02209S103		15,005	250	SH		DFND		250	0	0
AMAZON COM INC	COMMON STOCK	023135106		2,889,081	15,185	SH		DFND		15,085	0	100
AMAZON COM INC	COMMON STOCK	023135106		64,688	340	SH		DFND		40	0	300
AMERICAN CENTY ETF TR	COMMON STOCK	025072604		40,975	681	SH		DFND		681	0	0
AMERICAN ELEC PWR CO INC	COMMON STOCK	025537101		128,609	1,177	SH		DFND		277	0	900
AMERICAN EXPRESS CO	COMMON STOCK	025816109		134,520	500	SH		DFND		500	0	0
AMERICAN EXPRESS	COMMON	025816109		64,031	238	SH		DFND		200	0	38

CO	STOCK									
AMERICAN INTL GROUP INC	COMMON STOCK	026874784	8,172	94	SH	DFND		94	0	0
AMERICAN TOWER CORP NEW	COMMON STOCK	03027X100	158,406	728	SH	DFND		728	0	0
AMERIPRISE FINL INC	COMMON STOCK	03076C106	250,756	518	SH	DFND		518	0	0
ANNALY CAPITAL MANAGEMENT IN	COMMON STOCK	035710839	25,375	1,250	SH	DFND		1,250	0	0
ANSYS INC	COMMON STOCK	03662Q105	3,482	11	SH	DFND		11	0	0
APPLE INC	COMMON STOCK	037833100	5,058,100	22,771	SH	DFND		21,179	0	1,592
APPLE INC	COMMON STOCK	037833100	105,733	476	SH	DFND		76	0	400
APPLIED MATLS INC	COMMON STOCK	038222105	687,571	4,738	SH	DFND		4,698	0	40
APPLIED MATLS INC	COMMON STOCK	038222105	42,810	295	SH	DFND		195	0	100
AT&T INC	COMMON STOCK	00206R102	90,406	3,198	SH	DFND		3,198	0	0
ATMOS ENERGY CORP	COMMON STOCK	049560105	51,320	332	SH	DFND		332	0	0
BANK AMERICA CORP	COMMON STOCK	060505104	987,465	23,669	SH	DFND		23,469	0	200
BANK AMERICA CORP	COMMON STOCK	060505104	27,118	650	SH	DFND		650	0	0
BANK NEW YORK MELLON CORP	COMMON STOCK	064058100	37,488	447	SH	DFND		447	0	0
BERKSHIRE HATHAWAY INC DEL	COMMON STOCK	084670702	533,636	1,002	SH	DFND		1,002	0	0
BLACKROCK ENHANCED EQUITY DI	COMMON STOCK	09251A104	83,660	9,728	SH	DFND		9,728	0	0
BLACKROCK INC	COMMON STOCK	09290D101	1,276,771	1,349	SH	DFND		1,184	0	165
BLACKROCK INC	COMMON STOCK	09290D101	64,358	68	SH	DFND		38	0	30
BOOKING HOLDINGS INC	COMMON STOCK	09857L108	396,182	86	SH	DFND		86	0	0
BP PLC	COMMON STOCK	055622104	37,168	1,100	SH	DFND		1,100	0	0
BRITISH AMERN TOB PLC	COMMON STOCK	110448107	2,274	55	SH	DFND		55	0	0
BROADCOM INC	COMMON STOCK	11135F101	724,294	4,326	SH	DFND		3,826	0	500
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	826,050	3,248	SH	DFND		3,218	0	30
CADENCE DESIGN SYSTEM INC	COMMON STOCK	127387108	62,309	245	SH	DFND		165	0	80
CATERPILLAR INC	COMMON STOCK	149123101	546,780	1,658	SH	DFND		1,408	0	250
CF INDS HLDGS INC	COMMON STOCK	125269100	3,516	45	SH	DFND		45	0	0
CHARLES RIV LABS INTL INC	COMMON STOCK	159864107	2,257	15	SH	DFND		15	0	0
CHENIERE ENERGY INC	COMMON STOCK	16411R208	58,081	251	SH	DFND		251	0	0
CHEVRON CORP NEW	COMMON STOCK	166764100	1,194,095	7,138	SH	DFND		6,513	0	625
CHEVRON CORP NEW	COMMON STOCK	166764100	40,315	241	SH	DFND		125	0	116
CHUBB LIMITED	COMMON STOCK	H1467J104	292,609	969	SH	DFND		969	0	0

CHURCH & DWIGHT CO INC	COMMON STOCK	171340102	3,743	34	SH	DFND	34	0	0
CINTAS CORP	COMMON STOCK	172908105	4,932	24	SH	DFND	24	0	0
CISCO SYS INC	COMMON STOCK	17275R102	377,223	6,114	SH	DFND	6,114	0	0
CISCO SYS INC	COMMON STOCK	17275R102	141,910	2,300	SH	DFND	100	0	2,200
CITIGROUP INC	COMMON STOCK	172967424	15,049	212	SH	DFND	212	0	0
CME GROUP INC	COMMON STOCK	12572Q105	123,620	466	SH	DFND	166	0	300
COCA COLA CO	COMMON STOCK	191216100	4,153	58	SH	DFND	58	0	0
COGNIZANT TECHNOLOGY SOLUTIO	COMMON STOCK	192446102	4,207	55	SH	DFND	55	0	0
COMCAST CORP NEW	PREFERRED STOCK	20030N101	12,026	326	SH	DFND	326	0	0
CONOCOPHILLIPS	COMMON STOCK	20825C104	239,122	2,277	SH	DFND	2,277	0	0
COOPER COS INC	COMMON STOCK	216648501	3,036	36	SH	DFND	36	0	0
COPART INC	COMMON STOCK	217204106	4,527	80	SH	DFND	80	0	0
CORNING INC	COMMON STOCK	219350105	2,929	64	SH	DFND	64	0	0
CORTEVA INC	COMMON STOCK	22052L104	3,964	63	SH	DFND	63	0	0
COSTCO WHSL CORP NEW	COMMON STOCK	22160K105	514,496	544	SH	DFND	544	0	0
CROWN CASTLE INC	COMMON STOCK	22822V101	73,375	704	SH	DFND	244	0	460
CUMMINS INC	COMMON STOCK	231021106	754,124	2,406	SH	DFND	2,386	0	20
CUMMINS INC	COMMON STOCK	231021106	32,910	105	SH	DFND	85	0	20
CVS HEALTH CORP	COMMON STOCK	126650100	183,601	2,710	SH	DFND	1,160	0	1,550
CVS HEALTH CORP	COMMON STOCK	126650100	4,742	70	SH	DFND	70	0	0
DANAHER CORPORATION	COMMON STOCK	235851102	173,840	848	SH	DFND	848	0	0
DEERE & CO	COMMON STOCK	244199105	850,432	1,812	SH	DFND	1,797	0	15
DEERE & CO	COMMON STOCK	244199105	9,386	20	SH	DFND	0	0	20
DEVON ENERGY CORP NEW	COMMON STOCK	25179M103	18,695	500	SH	DFND	500	0	0
DIGITAL RLTY TR INC	COMMON STOCK	253868103	5,874	41	SH	DFND	41	0	0
DIMENSIONAL ETF TRUST	COMMON STOCK	25434V500	1,118,937	18,727	SH	DFND	18,727	0	0
DISNEY WALT CO	COMMON STOCK	254687106	696,813	7,060	SH	DFND	7,030	0	30
DISNEY WALT CO	COMMON STOCK	254687106	8,389	85	SH	DFND	85	0	0
DOVER CORP	COMMON STOCK	260003108	5,094	29	SH	DFND	29	0	0
DOW INC	COMMON STOCK	260557103	333,553	9,555	SH	DFND	8,879	0	676
DOW INC	COMMON STOCK	260557103	13,964	400	SH	DFND	400	0	0
DUKE ENERGY	COMMON	26441C204	2,317	19	SH	DFND	19	0	0

CORP NEW	STOCK										
EATON CORP PLC	COMMON STOCK	G29183103	289,752	1,066	SH		DFND		1,066	0	0
EATON VANCE TAX-MANAGED DIVE	COMMON STOCK	27828N102	102,087	7,159	SH		DFND		7,159	0	0
ECOLAB INC	COMMON STOCK	278865100	238,302	940	SH		DFND		940	0	0
ELEVANCE HEALTH INC	COMMON STOCK	036752103	3,914	9	SH		DFND		9	0	0
EMERSON ELEC CO	COMMON STOCK	291011104	158,320	1,444	SH		DFND		444	0	1,000
EMERSON ELEC CO	COMMON STOCK	291011104	21,928	200	SH		DFND		200	0	0
ENBRIDGE INC	FOREIGN EQUITIES	29250N105	73,862	1,667	SH		DFND		354	0	1,313
ENERGY TRANSFER L P	COMMON STOCK	29273V100	51,643	2,778	SH		DFND		2,778	0	0
ENTERPRISE PRODS PARTNERS L	COMMON STOCK	293792107	142,492	4,175	SH		DFND		4,175	0	0
EOG RES INC	COMMON STOCK	26875P101	774,305	6,038	SH		DFND		5,978	0	60
EOG RES INC	COMMON STOCK	26875P101	16,671	130	SH		DFND		130	0	0
EXXON MOBIL CORP	COMMON STOCK	30231G102	613,077	5,155	SH		DFND		5,155	0	0
FEDEX CORP	COMMON STOCK	31428X106	3,656	15	SH		DFND		15	0	0
FIFTH THIRD BANCORP	COMMON STOCK	316773100	4,194	107	SH		DFND		107	0	0
FIRST TR ENHANCED EQUITY INC	COMMON STOCK	337318109	102,806	5,324	SH		DFND		5,324	0	0
FIRST TR EXCHANGE TRADED FD	COMMON STOCK	33738R605	40,760	743	SH		DFND		743	0	0
FIRSTENERGY CORP	COMMON STOCK	337932107	20,205	500	SH		DFND		500	0	0
FLAHERTY & CRUMRINE DYNAMIC	COMMON STOCK	33848W106	81,365	4,022	SH		DFND		4,022	0	0
FLEX LTD	COMMON STOCK	Y2573F102	6,713	203	SH		DFND		203	0	0
FORD MTR CO	COMMON STOCK	345370860	3,741	373	SH		DFND		373	0	0
FORTIVE CORP	COMMON STOCK	34959J108	115,105	1,573	SH		DFND		1,573	0	0
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	273,914	7,235	SH		DFND		7,135	0	100
FREEPORT-MCMORAN INC	COMMON STOCK	35671D857	7,571	200	SH		DFND		200	0	0
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	1,012,306	3,714	SH		DFND		3,669	0	45
GENERAL DYNAMICS CORP	COMMON STOCK	369550108	53,967	198	SH		DFND		123	0	75
GENERAL MTRS CO	COMMON STOCK	37045V100	172,325	3,665	SH		DFND		3,565	0	100
GENERAL MTRS CO	COMMON STOCK	37045V100	18,289	389	SH		DFND		389	0	0
GENUINE PARTS CO	COMMON STOCK	372460105	76,844	645	SH		DFND		185	0	460
GENUINE PARTS CO	COMMON STOCK	372460105	20,849	175	SH		DFND		175	0	0
GLOBAL X FDS	COMMON STOCK	37954Y889	709,170	10,500	SH		DFND		10,500	0	0

GOLDMAN SACHS GROUP INC	COMMON STOCK	38141G104	14,202	26	SH	DFND	26	0	0
HALLIBURTON CO	COMMON STOCK	406216101	12,680	500	SH	DFND	500	0	0
HASBRO INC	COMMON STOCK	418056107	7,255	118	SH	DFND	118	0	0
HCA HEALTHCARE INC	COMMON STOCK	40412C101	5,183	15	SH	DFND	15	0	0
HEALTHPEAK PROPERTIES INC	COMMON STOCK	42250P103	4,042	200	SH	DFND	200	0	0
HENRY SCHEIN INC	ETF - MID CAP	806407102	1,917	28	SH	DFND	28	0	0
HESS CORP	COMMON STOCK	42809H107	6,229	39	SH	DFND	39	0	0
HOME DEPOT INC	COMMON STOCK	437076102	601,384	1,641	SH	DFND	1,171	0	470
HOME DEPOT INC	COMMON STOCK	437076102	42,145	115	SH	DFND	115	0	0
HONEYWELL INTL INC	COMMON STOCK	438516106	1,211,829	5,723	SH	DFND	5,008	0	715
HONEYWELL INTL INC	COMMON STOCK	438516106	4,235	20	SH	DFND	20	0	0
HUNTINGTON BANCSHARES INC	COMMON STOCK	446150104	2,431	162	SH	DFND	162	0	0
INGREDION INC	COMMON STOCK	457187102	45,294	335	SH	DFND	335	0	0
INGREDION INC	COMMON STOCK	457187102	101,407	750	SH	DFND	150	0	600
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	901,998	5,229	SH	DFND	5,179	0	50
INTERCONTINENTAL EXCHANGE IN	COMMON STOCK	45866F104	62,099	360	SH	DFND	235	0	125
INTERNATIONAL BUSINESS MACHS	COMMON STOCK	459200101	66,143	266	SH	DFND	266	0	0
INTUIT	COMMON STOCK	461202103	7,367	12	SH	DFND	12	0	0
INVESCO EXCHANGE TRADED FD T	COMMON STOCK	46137V357	40,016	231	SH	DFND	231	0	0
ISHARES GOLD TR	COMMON STOCK	464285204	118,429	2,009	SH	DFND	2,009	0	0
ISHARES GOLD TR	COMMON STOCK	464285204	15,798	268	SH	DFND	268	0	0
ISHARES INC	COMMON STOCK	46434G103	2,668,093	49,437	SH	DFND	49,372	0	65
ISHARES INC	COMMON STOCK	46434G103	6,152	114	SH	DFND	114	0	0
ISHARES TR	ETF - LARGE CAP	464287168	269,651	2,008	SH	DFND	2,008	0	0
ISHARES TR	ETF - LARGE CAP	464287200	3,415,721	6,079	SH	DFND	5,902	177	0
ISHARES TR	ETF - LARGE CAP	464287200	146,652	261	SH	DFND	261	0	0
ISHARES TR	ETF - FIXED INCOME	464287226	999,982	10,109	SH	DFND	10,109	0	0
ISHARES TR	COMMON STOCK	464287234	22,024	504	SH	DFND	504	0	0
ISHARES TR	ETF - LARGE CAP	464287309	1,226,748	13,215	SH	DFND	13,215	0	0
ISHARES TR	ETF - LARGE CAP	464287408	1,136,237	5,962	SH	DFND	5,962	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	464287465	2,549,168	31,194	SH	DFND	17,335	0	13,859
ISHARES TR	ETF -	464287465	65,212	798	SH	DFND	798	0	0

	INTERNATIONAL EQUITY									
ISHARES TR	ETF - MID CAP	464287507	4,896,272	83,927	SH	DFND		60,067	945	22,915
ISHARES TR	ETF - MID CAP	464287507	229,975	3,942	SH	DFND		1,942	0	2,000
ISHARES TR	ETF - SMALL CAP	464287614	552,090	1,529	SH	DFND		1,529	0	0
ISHARES TR	ETF - SMALL CAP	464287655	332,346	1,666	SH	DFND		1,666	0	0
ISHARES TR	ETF - SMALL CAP	464287655	80,593	404	SH	DFND		0	0	404
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	7,255	265	SH	DFND		265	0	0
ISHARES TR	ETF - ALTERNATIVE INVESTMENTS	464287713	2,738	100	SH	DFND		0	0	100
ISHARES TR	ETF - SMALL CAP	464287804	1,540,416	14,731	SH	DFND		7,783	0	6,948
ISHARES TR	COMMON STOCK	464288158	400,857	3,796	SH	DFND		3,796	0	0
ISHARES TR	ETF - FIXED INCOME	464288414	405,416	3,845	SH	DFND		3,845	0	0
ISHARES TR	ETF - FIXED INCOME	464288513	241,766	3,065	SH	DFND		2,965	0	100
ISHARES TR	ETF - FIXED INCOME	464288646	86,917	1,660	SH	DFND		1,660	0	0
ISHARES TR	COMMON STOCK	46429B267	195,330	8,500	SH	DFND		8,500	0	0
ISHARES TR	ETF - FIXED INCOME	46429B333	17,779	405	SH	DFND		405	0	0
ISHARES TR	ETF - FIXED INCOME	46429B333	13,126	299	SH	DFND		299	0	0
ISHARES TR	COMMON STOCK	46429B663	308,250	2,545	SH	DFND		2,545	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	9,830,299	129,945	SH	DFND		127,766	0	2,179
ISHARES TR	ETF - INTERNATIONAL EQUITY	46432F842	599,446	7,924	SH	DFND		5,421	0	2,503
ISHARES TR	ETF - FIXED INCOME	46432F859	1,373,774	28,419	SH	DFND		28,419	0	0
ISHARES TR	COMMON STOCK	46434V621	284,636	4,608	SH	DFND		4,608	0	0
ISHARES TR	ETF - INTERNATIONAL EQUITY	46434V738	514,462	8,553	SH	DFND		8,553	0	0
ITT INC	COMMON STOCK	45073V108	3,099	24	SH	DFND		24	0	0
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	663,066	5,485	SH	DFND		5,445	0	40
JACOBS SOLUTIONS INC	COMMON STOCK	46982L108	40,496	335	SH	DFND		235	0	100
JOHNSON & JOHNSON	COMMON STOCK	478160104	1,407,139	8,485	SH	DFND		7,780	0	705
JOHNSON & JOHNSON	COMMON STOCK	478160104	31,012	187	SH	DFND		137	0	50
JOHNSON CTLS INTL PLC	COMMON STOCK	G51502105	4,966	62	SH	DFND		62	0	0
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	1,385,937	5,650	SH	DFND		4,690	0	960
JPMORGAN CHASE & CO.	COMMON STOCK	46625H100	104,252	425	SH	DFND		225	0	200
KEYSIGHT	COMMON	49338L103	3,894	26	SH	DFND		26	0	0

TECHNOLOGIES INC	STOCK									
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	183,591	411	SH	DFND		111	0	300
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	22,335	50	SH	DFND		50	0	0
LOWES COS INC	COMMON STOCK	548661107	102,387	439	SH	DFND		439	0	0
LUMEN TECHNOLOGIES INC	COMMON STOCK	550241103	344	88	SH	DFND		88	0	0
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	698,402	2,932	SH	DFND		2,887	0	45
MARRIOTT INTL INC NEW	COMMON STOCK	571903202	38,112	160	SH	DFND		160	0	0
MARVELL TECHNOLOGY INC	COMMON STOCK	573874104	192,004	3,119	SH	DFND		3,119	0	0
MASCO CORP	COMMON STOCK	574599106	44,852	645	SH	DFND		645	0	0
MASCO CORP	COMMON STOCK	574599106	15,646	225	SH	DFND		125	0	100
MCDONALDS CORP	COMMON STOCK	580135101	488,522	1,564	SH	DFND		1,114	0	450
MCDONALDS CORP	COMMON STOCK	580135101	70,281	225	SH	DFND		225	0	0
MCKESSON CORP	COMMON STOCK	58155Q103	10,094	15	SH	DFND		15	0	0
MEDTRONIC PLC	COMMON STOCK	G5960L103	186,278	2,073	SH	DFND		1,303	0	770
MEDTRONIC PLC	COMMON STOCK	G5960L103	8,986	100	SH	DFND		0	0	100
MERCK & CO INC	COMMON STOCK	58933Y105	1,020,917	11,374	SH	DFND		11,299	0	75
MERCK & CO INC	COMMON STOCK	58933Y105	20,196	225	SH	DFND		225	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	1,286,395	2,232	SH	DFND		2,212	0	20
META PLATFORMS INC	COMMON STOCK	30303M102	20,171	35	SH	DFND		35	0	0
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	121,968	2,520	SH	DFND		350	0	2,170
MICROCHIP TECHNOLOGY INC.	COMMON STOCK	595017104	19,360	400	SH	DFND		400	0	0
MICROSOFT CORP	COMMON STOCK	594918104	4,260,918	11,351	SH	DFND		10,341	0	1,010
MICROSOFT CORP	COMMON STOCK	594918104	155,782	415	SH	DFND		265	0	150
MID-AMER APT CMNTYS INC	COMMON STOCK	59522J103	5,027	30	SH	DFND		30	0	0
MONDELEZ INTL INC	COMMON STOCK	609207105	16,284	240	SH	DFND		240	0	0
MORGAN STANLEY	COMMON STOCK	617446448	858,795	7,361	SH	DFND		7,286	0	75
MORGAN STANLEY	COMMON STOCK	617446448	58,334	500	SH	DFND		325	0	175
NEXTERA ENERGY INC	COMMON STOCK	65339F101	476,379	6,721	SH	DFND		6,646	0	75
NEXTERA ENERGY INC	COMMON STOCK	65339F101	2,126	30	SH	DFND		30	0	0
NIKE INC	COMMON STOCK	654106103	7,933	125	SH	DFND		125	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	291,844	570	SH	DFND		570	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	12,800	25	SH	DFND		25	0	0
NOVARTIS AG	FOREIGN	66987V109	5,796	52	SH	DFND		52	0	0

	EQUITIES									
NUVEEN MUN INCOME FD INC	COMMON STOCK	67062J102	37,834	3,845	SH	DFND	3,845	0	0
NUVEEN MUN VALUE FD INC	COMMON STOCK	670928100	37,272	4,250	SH	DFND	4,250	0	0
NUVEEN S&P 500 DYNAMIC OVERW	LARGE CAP MUTUAL FUNDS	6706EW100	42,225	2,500	SH	DFND	2,500	0	0
NUVEEN SELECT MAT MUN FD	COMMON STOCK	67061T101	39,516	4,240	SH	DFND	4,240	0	0
NVIDIA CORPORATION	COMMON STOCK	67066G104	2,712,848	25,031	SH	DFND	24,881	0	150
NVIDIA CORPORATION	COMMON STOCK	67066G104	37,933	350	SH	DFND	350	0	0
NXP SEMICONDUCTORS N V	COMMON STOCK	N6596X109	9,122	48	SH	DFND	48	0	0
OCCIDENTAL PETE CORP	WARRANTS & RIGHTS	674599162	3,456	125	SH	DFND	125	0	0
ORACLE CORP	COMMON STOCK	68389X105	542,449	3,880	SH	DFND	3,840	0	40
ORACLE CORP	COMMON STOCK	68389X105	12,582	90	SH	DFND	90	0	0
PALO ALTO NETWORKS INC	COMMON STOCK	697435105	748,762	4,388	SH	DFND	4,328	0	60
PALO ALTO NETWORKS INC	COMMON STOCK	697435105	18,770	110	SH	DFND	110	0	0
PAYCHEX INC	COMMON STOCK	704326107	361,014	2,340	SH	DFND	1,075	0	1,265
PAYCHEX INC	COMMON STOCK	704326107	65,569	425	SH	DFND	300	0	125
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	323,173	4,953	SH	DFND	4,853	0	100
PAYPAL HLDGS INC	COMMON STOCK	70450Y103	20,422	313	SH	DFND	175	0	138
PEPSICO INC	COMMON STOCK	713448108	1,300,257	8,672	SH	DFND	7,717	0	955
PEPSICO INC	COMMON STOCK	713448108	26,239	175	SH	DFND	125	0	50
PFIZER INC	COMMON STOCK	717081103	360,813	14,239	SH	DFND	11,844	0	2,395
PFIZER INC	COMMON STOCK	717081103	15,457	610	SH	DFND	610	0	0
PHILIP MORRIS INTL INC	COMMON STOCK	718172109	17,618	111	SH	DFND	111	0	0
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	1,567,023	16,733	SH	DFND	11,224	205	5,304
PIMCO ETF TR	ETF - FIXED INCOME	72201R783	22,101	236	SH	DFND	236	0	0
PNC FINL SVCS GROUP INC	COMMON STOCK	693475105	483,355	2,750	SH	DFND	2,750	0	0
PRINCIPAL EXCHANGE TRADED FD	COMMON STOCK	74255Y888	226,369	12,112	SH	DFND	12,112	0	0
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	1,443,266	8,469	SH	DFND	7,629	0	840
PROCTER AND GAMBLE CO	COMMON STOCK	742718109	35,787	210	SH	DFND	125	0	85
PROLOGIS INC.	ETF - LARGE CAP	74340W103	388,346	3,474	SH	DFND	3,431	0	43
PROLOGIS INC.	ETF - LARGE CAP	74340W103	10,619	95	SH	DFND	95	0	0
PRUDENTIAL FINL INC	COMMON STOCK	744320102	118,603	1,062	SH	DFND	362	0	700
PUBLIC STORAGE	COMMON	74460D109	710,480	2,374	SH	DFND	2,079	0	295

OPER CO	STOCK								
PUBLIC STORAGE OPER CO	COMMON STOCK	74460D109	2,992	10	SH	DFND	10	0	0
PUTNAM PREMIER INCOME TR	COMMON STOCK	746853100	31,587	8,750	SH	DFND	8,750	0	0
QUALCOMM INC	COMMON STOCK	747525103	23,193	151	SH	DFND	151	0	0
QUEST DIAGNOSTICS INC	COMMON STOCK	74834L100	5,752	34	SH	DFND	34	0	0
RAYMOND JAMES FINL INC	COMMON STOCK	754730109	5,000	36	SH	DFND	36	0	0
ROPER TECHNOLOGIES INC	COMMON STOCK	776696106	6,485	11	SH	DFND	11	0	0
RTX CORPORATION	COMMON STOCK	75513E101	651,161	4,916	SH	DFND	4,916	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	5,080	10	SH	DFND	10	0	0
SALESFORCE INC	COMMON STOCK	79466L302	332,479	1,239	SH	DFND	1,239	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524854	832,312	33,480	SH	DFND	33,480	0	0
SCHWAB STRATEGIC TR	COMMON STOCK	808524862	857,205	35,218	SH	DFND	35,218	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	193,603	2,252	SH	DFND	2,252	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y100	10,746	125	SH	DFND	125	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y209	175,212	1,200	SH	DFND	1,200	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y407	120,450	610	SH	DFND	610	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y704	94,370	720	SH	DFND	720	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y803	41,296	200	SH	DFND	200	0	0
SELECT SECTOR SPDR TR	ETF - ALTERNATIVE INVESTMENTS	81369Y886	184,744	2,343	SH	DFND	2,343	0	0
SHERWIN WILLIAMS CO	COMMON STOCK	824348106	4,190	12	SH	DFND	12	0	0
SOUTH PLAINS FINANCIAL INC	COMMON STOCK	83946P107	207,367	6,263	SH	SOLE	6,263	0	0
SOUTHERN CO	COMMON STOCK	842587107	450,002	4,894	SH	DFND	4,204	0	690
SOUTHERN CO	COMMON STOCK	842587107	27,585	300	SH	DFND	300	0	0
SPDR S&P 500 ETF TR	ETF - LARGE CAP	78462F103	558,270	998	SH	DFND	998	0	0
SPDR S&P MIDCAP 400 ETF TR	ETF - MID CAP	78467Y107	158,973	298	SH	DFND	298	0	0
SPDR SER TR	ETF - FIXED INCOME	78464A474	424,956	14,123	SH	DFND	14,123	0	0
SPDR SER TR	COMMON STOCK	78468R606	820,669	35,057	SH	DFND	34,767	0	290
SPDR SER TR	COMMON STOCK	78468R606	46,983	2,007	SH	DFND	2,007	0	0
STARBUCKS CORP	COMMON STOCK	855244109	363,906	3,710	SH	DFND	2,335	0	1,375
STARBUCKS CORP	COMMON	855244109	13,144	134	SH	DFND	34	0	100

	STOCK									
STRYKER CORPORATION	COMMON STOCK	863667101	738,529	1,984	SH	DFND	1,969	0	15
STRYKER CORPORATION	COMMON STOCK	863667101	13,028	35	SH	DFND	35	0	0
SYNOPSYS INC	COMMON STOCK	871607107	6,861	16	SH	DFND	16	0	0
SYSCO CORP	COMMON STOCK	871829107	88,172	1,175	SH	DFND	275	0	900
TARGET CORP	COMMON STOCK	87612E106	12,105	116	SH	DFND	116	0	0
TC ENERGY CORP	COMMON STOCK	87807B107	4,578	97	SH	DFND	97	0	0
TE CONNECTIVITY PLC	COMMON STOCK	G87052109	253,661	1,795	SH	DFND	1,795	0	0
TESLA INC	COMMON STOCK	88160R101	691,398	2,668	SH	DFND	2,668	0	0
TEXAS INSTRS INC	COMMON STOCK	882508104	370,360	2,061	SH	DFND	2,061	0	0
TEXAS INSTRS INC	COMMON STOCK	882508104	31,447	175	SH	DFND	75	0	100
TEXTRON INC	COMMON STOCK	883203101	3,323	46	SH	DFND	46	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	335,866	675	SH	DFND	675	0	0
TRUIST FINL CORP	COMMON STOCK	89832Q109	84,150	2,045	SH	DFND	545	0	1,500
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	511,692	7,023	SH	DFND	6,898	0	125
UBER TECHNOLOGIES INC	COMMON STOCK	90353T100	16,757	230	SH	DFND	230	0	0
UNION PAC CORP	COMMON STOCK	907818108	237,886	1,007	SH	DFND	1,007	0	0
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	126,483	1,150	SH	DFND	410	0	740
UNITED PARCEL SERVICE INC	COMMON STOCK	911312106	10,999	100	SH	DFND	0	0	100
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	1,170,045	2,234	SH	DFND	2,204	0	30
UNITEDHEALTH GROUP INC	COMMON STOCK	91324P102	44,518	85	SH	DFND	50	0	35
US BANCORP DEL	COMMON STOCK	902973304	67,128	1,590	SH	DFND	245	0	1,345
US BANCORP DEL	COMMON STOCK	902973304	8,444	200	SH	DFND	200	0	0
VANGUARD BD INDEX FDS	ETF - FIXED INCOME	921937835	685,722	9,336	SH	DFND	9,336	0	0
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	1,663,102	18,369	SH	DFND	15,477	0	2,892
VANGUARD INDEX FDS	ETF - ALTERNATIVE INVESTMENTS	922908553	76,686	847	SH	DFND	847	0	0
VANGUARD INDEX FDS	COMMON STOCK	922908629	1,915,264	7,406	SH	DFND	7,406	0	0
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	1,732,070	38,278	SH	DFND	31,374	0	6,904
VANGUARD INTL EQUITY INDEX F	ETF - INTERNATIONAL EQUITY	922042858	35,611	787	SH	DFND	787	0	0
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	2,821,124	48,077	SH	DFND	42,162	0	5,915
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C102	232,956	3,970	SH	DFND	3,626	344	0

VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	1,790,298	30,140	SH	DFND	29,134	0	1,006
VANGUARD SCOTTSDALE FDS	ETF - FIXED INCOME	92206C706	67,240	1,132	SH	DFND	486	646	0
VANGUARD SCOTTSDALE FDS	COMMON STOCK	92206C771	9,262	200	SH	DFND	200	0	0
VANGUARD SPECIALIZED FUNDS	COMMON STOCK	921908844	554,033	2,856	SH	DFND	2,856	0	0
VANGUARD TAX-MANAGED FDS	COMMON STOCK	921943858	1,233,895	24,275	SH	DFND	24,275	0	0
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	218,859	4,825	SH	DFND	3,325	0	1,500
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	952	21	SH	DFND	21	0	0
VISA INC	COMMON STOCK	92826C839	2,179,424	6,219	SH	DFND	6,169	0	50
VISA INC	COMMON STOCK	92826C839	3,504	10	SH	DFND	10	0	0
WALMART INC	COMMON STOCK	931142103	989,115	11,267	SH	DFND	11,167	0	100
WALMART INC	COMMON STOCK	931142103	29,847	340	SH	DFND	190	0	150
WASTE MGMT INC DEL	COMMON STOCK	94106L109	179,881	777	SH	DFND	187	0	590
WASTE MGMT INC DEL	COMMON STOCK	94106L109	127,330	550	SH	DFND	400	0	150
WELLS FARGO CO NEW	COMMON STOCK	949746101	225,348	3,139	SH	DFND	3,139	0	0
WESTERN ASSET MUN HIGH INCOM	COMMON STOCK	95766N103	73,870	9,969	SH	DFND	9,969	0	0
WILLIAMS COS INC	COMMON STOCK	969457100	9,322	156	SH	DFND	156	0	0
WILLIAMS SONOMA INC	COMMON STOCK	969904101	8,221	52	SH	DFND	52	0	0
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	322,256	7,660	SH	DFND	0	0	7,660
WISDOMTREE TR	ETF - INTERNATIONAL EQUITY	97717W315	142,279	3,382	SH	DFND	1,114	0	2,268
ZIMMER BIOMET HOLDINGS INC	COMMON STOCK	98956P102	2,150	19	SH	DFND	19	0	0
ZIONS BANCORPORATION N A	COMMON STOCK	989701107	9,972	200	SH	DFND	200	0	0
ZOETIS INC	COMMON STOCK	98978V103	927,944	5,636	SH	DFND	5,586	0	50
ZOETIS INC	COMMON STOCK	98978V103	18,934	115	SH	DFND	15	0	100