

Annual Report

July 1, 2008 - June 30, 2009



NDBF

NEBRASKA DEPARTMENT
OF BANKING AND FINANCE

Dave Heineman, Governor
John Munn, Director

Annual Report

July 1, 2008 - June 30, 2009

NDBF

**NEBRASKA DEPARTMENT
OF BANKING AND FINANCE**

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Leadership Through the Years

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1979	Charles W. Mitchell, Acting Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to 1991	Cynthia H. Milligan, Director of Banking & Finance
1991 to 1998	James A. Hansen, Director of Banking & Finance
1998 to 1999	Peter M. Graff, Director of Banking & Finance
1999 to 1999	Ray A. Pont, Interim Director of Banking & Finance
1999 to 2004	Samuel P. Baird, Director of Banking & Finance
2004 to 2005	Ray A. Pont, Interim Director of Banking & Finance
2005 to Present	John Munn, Director of Banking & Finance

A Message from the Director

All sectors of the nation's financial industry experienced turmoil in fiscal year 2009. While Nebraska experienced rising home foreclosures, unemployment, and bank and business failures to a lesser degree than most areas of the country, Nebraskans have seen their savings and property values decline in line with national markets. In this climate, even-handed supervision is more important than ever.

During the year, Securities Division personnel investigated alleged investment activities in Nebraska which paralleled frauds perpetrated at the national level. While providing assistance in the prosecution of individuals and entities identified in Bureau of Securities' investigations in previous years is an ongoing responsibility, it was especially important this past year.

In February, 2009, the Department's Financial Institutions Division experienced the first failure of a state-chartered bank in twenty years. While unrelated to conditions in the state and national economies, it served as a reminder of the importance of deposit insurance to our banking system. All of Nebraska's banks and credit unions carry federal deposit insurance. In the February failure, the bank assuming the deposits assumed all deposits, both insured and uninsured. At no point was any depositor of the failed institution unable to access his or her funds. The Department worked very closely with the Federal Deposit Insurance Corporation through the closing process.

The Department's supervision of the home mortgage industry in Nebraska was centered on preparation for the licensing of individuals who originate residential mortgage loans for non-bank entities. This effort included drafting of state legislation to accommodate that activity and coordination with other states and the Nationwide Mortgage Licensing System to create an electronic process for the licensing.

Supervision of Nebraska's delayed deposit services industry was made more efficient in fiscal year 2009 by increasing automation of the examination of licensees. Announcing examinations in advance has also made examiners' time onsite more productive.

As this publication is geared toward reporting of supervisory activities and actions, it cannot adequately depict the reliance of all areas of our financial supervision on the services of our Legal and Information Technology staff and the ongoing support which our business and human resources functions provide.

While this report should be helpful as a point-in-time resource, our website, www.ndbf.ne.gov, continues to provide access for current and archived information.

John Munn
Director



Left to right:
Patricia A.
Humlicek Herstein
General Counsel

Ray A. Pont
Deputy Director

John Munn
Director

Jack E. Herstein
Assistant Director
Bureau of Securities

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Xun Wang
Examiner
Omaha Office

Nick Lenzen
Review Examiner
Lincoln Office



Staff

Director John Munn
Deputy Director Ray A. Pont

Financial Institutions Division

Review Examiners Amy Greenwood-Field
Gregory G. Freese
Kelly J. Lammers
Nick Lenzen
Kent W. Plummer
Senior Examiner/Central Scheduler Tony Kriz II
Credit Unions/Savings & Loans Examiner Steve Wohleb
Information Technology Examiner Micheal Rafferty

Omaha District Bank Examiners

Tony Kopf, Supervising Examiner
Paul E. Carpenter
John Erbyynn
Caroline Funk
Kelsi Hewitt
James P. McTygue
Xun Wang

Lincoln District Bank Examiners

Joel D. Fanders, Supervising Examiner
Matthew Beying
Neil T. Butler
Mike Cornelius
Brian Nielsen
Darcy Tinney

Kearney District Bank Examiners

Michael Miller, Supervising Examiner
Sarah Auld
Rhonda Johnson
Jaunita Koerner
Tony Kriz
Perry T. Neill
Steven D. Schepers
Lisa Sigman

Trust Examiners

Steven K. Spady, Supervising Examiner
Kenneth B. Spellmeyer

Consumer Credit and Delayed Deposit Services Examiners

John Flores
Scott Peter

Examiner Trainer Tony Kopf
Administrative Assistant Bobbi J. Irons
Staff Assistant Sharon Christensen
Typist Betty L. Fogerty

Bureau of Securities

Assistant Director Jack E. Herstein
Legal Counsel Sheila J. Cahill
Examiner III Jackie L. Walter
Office Clerk Pamela S. Burnham

Investigation & Compliance (Investigations)

Unit Supervisor Thomas A. Sindelar
Securities Analyst Karen Reynolds

Investigation & Compliance (Registration and Compliance)

Unit Supervisor Rodney R. Griess
Securities Analyst Jerry McFarland
Staff Assistants Ashley Heitman
Amy Gagner

Legal Division

General Counsel Patricia A. Humlicek Herstein
Legal Counsel Michael W. McDannel
Staff Attorneys Michael Cameron
Katherine Kuhn
Paralegals Pam Flott
Beth Wanek
Administrative Assistant Lou A. Meisinger
Staff Assistant II Debbie L. Yost
Staff Assistant Cindy Faris

Business/Accounting Division

Business Manager Margo Sawyer
* Eric B. Asboe II
Administrative Assistant Anita Bietz
Accounting Clerk Pam Wilson
Secretary/Receptionist Julie Foral

Communications/Outreach

Public Information Officer Patricia Saldaña

Human Resources Division

Human Resources Officer Jill Staberg
Secretary Sara Kinney

Information Systems Division

Information Technology Manager Kelly J. Lammers
* Jeanette G. Lee
Senior Infrastructure Support Analyst Deborah A. Caha
Infrastructure Support Analyst Chris Voss

** Staff who resigned or retired during the fiscal year.*

A Year in Review

Financial Institutions

Ray A. Pont, Deputy Director

In last year's annual report, I noted the implementation of a formal training program for the six new bank examiners we hired in March of 2008. We continued this training program for two new bank examiners hired in July of 2008, and have further expanded the program.

In addition to the series of formal schools that all examiners attend, we organized and presented two additional educational sessions. In February of 2009, we exposed the eight newest bank examiners to the Bank Secrecy Act, information technology exams, and trust examinations. This will help them decide in which area they wish to specialize. We also had presentations at this session from our federal co-regulators. In March of 2009, we held a special training session for these bank examiners on lending which concentrated on not only basics of lending, but also specifics of loan review.

During this reporting period, we took a page from the bank examination process and applied it to the examination of delayed deposit services entities, commonly known as payday lenders. The examination process was changed by going to pre-notification of exams, and lengthening the exam cycle in the case of licensees with a history of compliant operations. The notice adds efficiency because the necessary licensee reports are ready when our examiners walk in the door. In the exam process itself, significant automation has been achieved.

Last year's report also detailed our initial involvement with the Nationwide Mortgage Licensing System (NMLS) and the fact we were one of 15 states to initially join the system. During this reporting period, we have taken additional steps to become compliant with the federal Secure and Fair Enforcement for Mortgage Licensing Act, or SAFE Act. The Department anticipates beginning to use the NMLS for licensing individual mortgage loan originators in January of 2010.

Since calendar year 2005, the Department has had ten conversions of national banks to state banks. By calendar year, conversions numbered four in 2005, three in 2006, one in 2007, one in 2008 and one thus far in 2009. There are currently three applications pending. These application numbers do not demonstrate any particular trend, and thus far the Department has been able to accommodate those wishing to explore a state charter.

In February of 2009, the Department closed a bank for the first time since 1989. Although we consider this closing to be an anomaly, it was instructive in the current way a bank closing is handled by the FDIC. Among the many changes, a bid meeting is no longer held because the entire process is handled electronically. The closing resulted in a seamless transition for depositors from the closed institution to the assuming institution.



Left to Right:

Jill Staberg, Human Resources Manager; Sara Kinney, Secretary; Julie Foral, Secretary/Receptionist; Pam Wilson, Accounting Clerk; Anita Bietz, Administrative Assistant.



Left to Right:

Greg Freese, Review Examiner; Beth Wanek, Paralegal; Betty Fogerty, Clerical Staff; Kent Plummer, Review Examiner



Ashley Heitman and Amy Gagner, Staff Assistants, Bureau of Securities.

- Nebraska Loan Broker Act
- Nebraska Commodity Code
- Seller-Assisted Marketing Plan Act
- Consumer Rental Purchase Agreement Act

The Bureau investigates alleged violations of these statutes, as well as initiates administrative proceedings and forwards case referrals to other law enforcement agencies for prosecution.

The total budget appropriated for the Bureau for the period of time from July 1, 2008 to June 30, 2009 was \$1,430,291, with total expenditures of \$1,188,387. Total revenue by the Bureau for the same time period was \$24,904,073. For every dollar spent, the Bureau generated \$20.95 in return.

Enforcement

The Bureau pursues enforcement actions against registered persons and firms, as well as non-registrants and those who sell unregistered securities.

The enforcement staff monitors newspaper ads, radio and television ads, email and online ads in order to uncover investment scams targeting Nebraskans.

In addition to the Bureau's own surveillance efforts, cases can come from a variety of interested parties, including:

- An investor who files a direct complaint because she or he believes they have been cheated;
- Another state agency that refers a case, such as, the Nebraska Attorney General's Office and the Nebraska Department of Insurance;
- Securities regulators from other states;
- U.S. Securities & Exchange Commission; or
- An industry group that polices its own members.

Enforcement personnel use a variety of tools to protect consumers. The Bureau distributes press releases on the latest scams or enforcement actions by the Bureau, places warnings in newspapers alerting investors, negotiates rescission offers to help investors obtain money back, issues cease and desist orders and orders to show cause against issuers or individuals which violate the Securities Act, and enters into settlements, agreements, or consent orders.

Bureau of Securities

Jack E. Herstein, Assistant Director Bureau of Securities

The goal of the Bureau of Securities is to protect the public from deceptive practices in connection with offers, sales and purchases of securities in Nebraska while encouraging legitimate businesses to generate capital.

The primary function of the Bureau and its staff is to regulate the sale of securities and the securities industry in Nebraska. Eleven staff members work in partnership with state and federal law enforcement agencies, such as, the Nebraska Attorney General's Office, Nebraska State Patrol, Nebraska Department of Insurance, Securities & Exchange Commission, US Postal Service, and the FBI. The Bureau also works with fellow state securities administrators throughout the United States.

The Bureau works to encourage investor protection and confidence in the investment banking industry. All persons who propose to act as broker-dealers, broker-dealer agents, investment advisers, or investment adviser representatives must be licensed by the Bureau prior to engaging in such activities. There are currently 70,326 broker dealer agents; 1,446 broker dealer firms; 1,081 investment advisers and notice filers; and 3,157 investment adviser representatives registered to conduct business with Nebraska residents.

The Bureau administers and enforces the following Nebraska statutes:

- Securities Act of Nebraska

Legal Division

Patricia A. Humlicek Herstein, General Counsel

The 101st Legislature saw the introduction of two bills on behalf of the Department. Senator Rich Pahls, Chair of the Banking Commerce and Insurance Committee, introduced LB 327 and LB 328, which were drafted by the Department. The Department also contributed to LB 113 introduced by Senator Dave Pankonin.

LB 327 was an omnibus bill containing updates to many of the laws under the Department's jurisdiction. These included bank dividends, agency records, trust company pledges, fiduciary accounts, loan broker definitions, installment sales companies' reports, delayed deposit services offices, change of control procedures for money transmitters and check sellers, and the annual renewal of the depository financial institution wildcard laws. The bill was passed by the Legislature and all of its provisions are now effective.

The purpose of LB 328 was to implement the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E.), enacted by Congress in July 2008. S.A.F.E. mandated that states adopt a system of licensure for individual mortgage loan originators within one year. If a state did not do so, the United States Department of Housing and Urban Development will be required to create a system that will be imposed on the state.

LB 328 included a number of minimum standards and requirements set by S.A.F.E., including pre-licensing education standards, testing, continuing education requirements, criminal and civil background checks, and bond coverage. The NMLS electronic registration system used by the Department to license mortgage banker companies will also process the individual loan originator licenses. LB 328 was passed by the Legislature, and requires these individuals to be licensed by July 30, 2010. As the Director noted in his Message in this Report, Department staff are working on the many components of the law in order to begin accepting applications in early January 2010.

LB 113 enhanced the enforcement provisions of the Securities Act of Nebraska by prescribing additional

unlawful acts, and authorizing additional judicial remedies, including rescission and disgorgement, for violations of this Act. The bill was passed with the emergency clause and became effective May 27, 2009.

The Department monitors all legislation which affects its regulated industries and will do so in the 2010 legislative session.

Consumer Outreach

Patricia Saldaña, Public Information Officer

The Department continued to work with several public agencies and non-profit housing counseling organizations across the state to provide solutions to homeowners who may be facing foreclosure. To assist in this effort, the Department, in partnership with the Nebraska Attorney General's Office, created an informational brochure on the Nebraska Foreclosure Protection Act. Agencies such as NeighborWorks of Lincoln, Family Housing Advisory Services of Omaha, High Plains Community Development Corporation in Chadron and Consumer Credit Counseling of Nebraska assisted with the distribution of the brochure.

In 2009, the Department awarded a grant of \$15,000 from Ameriquest settlement funds to the High Plains Community Development Corporation for ongoing training of housing counselors and for public outreach efforts. The components of the outreach campaign served to alert Nebraskans in Grand Island, North Platte and Scottsbluff to mortgage counseling resources.

The Department continued to work with Nebraska Education Telecommunications on a public television and radio series titled *Smart Investing*. Two viewer call-in shows were produced in the fall of 2008 with involvement from staff in the Bureau of Securities. The shows covered topics such as investment fraud and the fundamentals of investing.

The Bureau of Securities awarded a \$25,000 grant to the Nebraska Council on Economic Education to support the Council's *Stock Market Game* competition for students in 4th through 12th grades.

Department Budget & Funding

Fiscal Year July 1, 2008- June 30, 2009

The Department is fully funded from fees received from the industries it regulates. Fees are deposited in two funds with one used for supervision by the Financial Institutions Division and the other by the Bureau of Securities.

The Financial Institutions fund receives most of its revenue from an annual assessment based on assets and examination fees. The Bureau of Securities is funded through fees from the registration of securities and the licensing of securities industry personnel.

Financial Institutions

Revenues	
Beginning Balance	\$2,228,446.87
Banks & Trust Companies	\$3,275,431.04
Credit Unions & Savings and Loan	\$95,063.35
Mortgage Lending	\$159,478.32
Sale of Checks & Funds Transmission	\$19,500.00
Delayed Deposit Services	\$380,807.89
Consumer Lending	\$105,727.00
Total Revenue for Fiscal Year	\$4,036,007.60

Expenditures	
Employee Salaries & Benefits	\$3,635,062.22
Operating Expenses	\$922,674.61
Capital Expenditures	\$61,462.87
Total Expenditures for Fiscal Year	\$4,619,199.70
ENDING BALANCE	\$1, 645,254.77

Enforcement Actions	
*Total fines and penalties collected from enforcement cases	\$ 496,150.00
*Monies secured for the Permanent School Fund.	

Bureau of Securities

Revenues	
Beginning Balance	\$20,004,302.82
Securities and Registration Fees	\$18,729,690.65
Private Offering Fees	\$75,000.00
Broker-Dealer/Broker-Dealer Agents/Investment Advisor Fees	\$4,568,330.13
Interest Income	\$1,010,340.26
Cost of Investigations	\$499,502.84
Miscellaneous	\$21,210.00
Unregistered Securities or Firms	\$0.00
Total Revenue for Fiscal Year	\$24,904,073.88

Expenditures	
Employee Salaries & Benefits	\$987,267.97
Operating Expenses	\$190,974.70
Capital Expenditures	\$10,144.69
Total Expenditures for Fiscal Year	\$1,188,387.36
Contribution to State	
Monies transferred to the State of Nebraska General Fund	\$ 19,000,000.00
ENDING BALANCE	\$24, 719,989.34

Enforcement Actions	
* Fines/Penalties	\$ 44,000.00
** Rescission/Offers	\$ 77,962.37
*Monies secured for the Permanent School Fund.	
* * Monies offered or returned to investors in connection with settlement of enforcement cases.	



Financial Institutions Division

By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2004	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009
State-Chartered Banks	188	184	187	187	182	180
Savings & Loan Associations	2	2	1	1	1	1
Credit Unions	26	25	22	22	21	19
Trust Companies	4	4	4	4	4	4
Delayed Deposit Services	103	106	129	136	139	127
Installment Loan Companies	38	39	38	39	35	16
Sales Finance Companies	187	188	180	172	178	126
Mortgage Bankers	571	596	663	589	402	343

Activity by the Numbers

Conversion to State-Chartered Bank	1	Branch Relocations Approved	4
Mergers Approved	3	Name Changes	2
Branch Acquisitions Approved	4	Bank Closings	1
New Bank Branch Offices Approved	4		
Loan Production Office Notices Received	6		

Activity By Institution

Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
The First National Bank of Utica	First Bank of Utica	Utica	6/26/2009

Mergers Approved

Institution	City	Acquired By	Date of Merger
First State Bank	Farnam	First State Bank, Holbrook	10/28/2008
First National Bank & Trust	Beatrice	Security First Bank, Lincoln	9/5/2008
Bank of Choice	Evans, CO	State Bank of Bartley, Bartley	11/17/2008

Branch Acquisitions Approved

Institution	City	Branch Acquired	Date Acquired
Heritage Bank	Aurora	Sherman County Bank - Loup City	2/13/2009
Heritage Bank	Aurora	Sherman County Bank - Danneborg	2/17/2009
Heritage Bank	Aurora	Sherman County Bank - Farwell	2/17/2009
Heritage Bank	Aurora	Sherman County Bank - St. Paul	2/17/2009

New Bank Branch Offices Approved

Institution	City	Branch Location	Date of Approval
Access Bank	Omaha	Mobile branch	12/29/2008
Security First Bank	Lincoln	Lincoln	12/16/2008
Centennial Bank	Omaha	Omaha	6/10/2009
Elkhorn Valley Bank & Trust	Norfolk	Norfolk	8/18/2008

Loan Production Office Notices Received

Institution	City	Location	Date Received
Union Bank and Trust Company	Lincoln	Lincoln	7/21/2008
First State Bank	Gothenburg	Englewood, CO	8/4/2008
Cornhusker Bank	Lincoln	Omaha	8/29/2008
Commercial State Bank	Wausa	Bloomfield	1/23/2009
Centennial Bank	Omaha	Omaha	2/17/2009
Foundation First Bank	Waterloo	Omaha	5/12/2009

Branch Office Relocations Approved

Institution	City	Branch Relocation	Date Opened
Bank of the Valley	Bellwood	Platte Center	8/28/2008
BankFirst	Norfolk	O'Neill	1/23/2009
Cornerstone Bank	York	Henderson	4/29/2009
Five Points Bank	Grand Island	Grand Island	6/24/2009

Name Changes

Prior Name of Institution	Current Name	Date of Approval
Farnam Bank	First State Bank, Farnam	1/26/2009
Western State Bank	Foundation First Bank, Waterloo	5/27/2009

Bank Closing

Name of Institution	Location	Date Closed
Sherman County Bank	Loup City	2/13/2009

Institutions Total Financial Resources

Institutions	Number 6/30/2008	Number 6/30/2009	Assets 6/30/2008	Assets 6/30/2009	Gain (Loss)
State-Chartered Commercial Banks	182	180	\$ 20,141,454,000	\$22,570,676,000	2,429,222,000
Savings & Loan Associations	1	1	\$ 1,232,583	\$ 1,148,064	(\$84,519)
Credit Unions	21	19	\$ 514,314,507	\$ 570,898,443	\$ 56,583,936
Trust Companies	4	4	\$ 2,714,262	\$ 2,192,297	(\$521,965)

State-Chartered Commercial Banks Balance Sheet Statement

	June 30, 2007	June 30, 2008	June 30, 2009
Number of Institutions	187	182	180
ASSETS: (Dollar amounts in thousands)			
Non-Interest Bearing Balances	\$ 529,222	679,063	565,511
Interest Bearing Balances	109,746	261,460	666,450
Securities	3,120,803	3,208,768	3,583,311
Federal Funds Sold & Securities Purchased to Resell	306,999	336,077	751,916
Loans and Leases	13,529,611	14,723,951	16,059,818
Allowance for Loan Losses	202,451	213,212	237,619
Loan and Leases, Net	13,327,160	14,510,739	15,822,199
Assets held in Trading Accounts	24,978	22,169	26,218
Premises and Fixed Assets	338,561	356,559	355,796
Other Real Estate Owned	31,586	39,984	55,652
Intangible Assets	131,228	134,534	141,510
Other Assets, Net	588,525	592,101	602,113
Total Assets & Losses Deferred	\$ 18,508,808	\$ 20,141,454	\$ 22,570,676
LIABILITIES: (Dollar amounts in thousands)			
Deposits			
Domestic Non-interest Bearing Deposits	\$ 1,583,365	1,742,873	1,903,808
Domestic Interest Bearing Deposits	13,178,127	14,196,907	16,271,281
Total Domestic Deposits	14,761,492	15,939,780	18,175,089
Federal Funds Purchased & Securities Sold	395,538	460,184	368,849
Other Borrowed Money	1,116,477	1,400,518	1,425,350
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	38,200
Other Liabilities	269,255	218,126	233,187
Total Liabilities	\$ 16,542,762	\$ 18,018,608	\$ 20,240,675
EQUITY CAPITAL			
Perpetual Preferred Stock	4,427	4,527	8,844
Common Stock	131,415	131,224	131,992
Surplus	954,436	1,038,491	1,125,660
Undivided Profits	875,768	948,604	1,063,484
<i>Other Equity Capital Components</i>			21
Total Equity Capital	1,966,046	2,122,846	2,330,001
Total Liabilities & Equity Capital	\$ 18,508,808	\$ 20,141,454	\$ 22,570,676

Aggregate Deposit Totals - Deposit Limitation

Please refer to the Department's Web site at www.ndbf.ne.gov for total deposits for all banks and savings and loan associations in Nebraska as of June 30, 2009 .

State-Chartered Banks (for the period ending June 30, 2009)

Banks are listed in the order of the city in which the main office is located and include full service branches, mobile branches and loan production offices. Unless otherwise noted, locations are in Nebraska.

Institution	Main Offices (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Adams State Bank	Adams	
Community Bank	Alma	Stamford
Security State Bank	Ansley	Dundee Bank, Omaha; Dunning (LPO)
Ashton State Bank	Ashton	
Auburn State Bank	Auburn	
Farmers & Merchants Bank	Axtell	Parker, CO (LPO)
State Bank of Bartley	Bartley	Stockmens Bank, Colorado Springs, CO
Commercial Bank	Bassett	
Battle Creek State Bank	Battle Creek	
First State Bank	Beaver City	
Bank of the Valley	Bellwood	David City; Platte Center
Heartland Community Bank	Bennet	Avoca; Nebraska City; Weeping Water
Bank of Bennington	Bennington	Omaha
Bank of Bertrand	Bertrand	
Two Rivers Bank	Blair	Arlington
Washington County Bank	Blair	Omaha; Tekamah
Farmers and Merchants State Bank	Bloomfield	South Yankton, SD; Center; Crofton; Hartington; Niobrara
The Boelus State Bank	Boelus	
Nebraska State Bank	Bristow	
Nebraska State Bank and Trust Company	Broken Bow	Mason City; Merna; Oconto; Bank of Broken Bow, Broken Bow
Bruning State Bank	Bruning	Hebron
Brunswick State Bank	Brunswick	Winnetoon
Butte State Bank	Butte	Spencer
Byron State Bank	Byron	
Pathway Bank	Cairo	Grand Island; Burwell; Ord
First Central Bank	Cambridge	Arapahoe; Edison
South Central State Bank	Campbell	Blue Hill; Franklin; Oxford
Citizens State Bank	Carleton	
Farmers State Bank	Carroll	
Commercial State Bank	Cedar Bluffs	
Cedar Rapids State Bank	Cedar Rapids	
Central Bank	Central City	
CerescoBank	Ceresco	
Chambers State Bank	Chambers	

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
State Bank of Chester	Chester	Hubbell
Bank of Clarks	Clarks	Silver Creek
Clarkson Bank	Clarkson	
Citizens State Bank	Clearwater	
State Bank of Colon	Colon	
Columbus Bank & Trust Company	Columbus	Columbus
Farmers Bank of Cook	Cook	Lewiston; Liberty; Louisville; Peru; Syracuse; Tecumseh; Virginia; Wymore
Cozad State Bank and Trust Company	Cozad	St. Paul; Wolbach
First Bank and Trust Company	Cozad	Clay Center; Eustis; Imperial; Mountain View Bank, Colorado Springs, CO; Plum Creek Bank, Lexington
The Culbertson Bank	Culbertson	
Curtis State Bank	Curtis	
Frontier Bank	Davenport	Omaha (LPO)
Jefferson County Bank	Daykin	
DeWitt State Bank	DeWitt	Pickrell; Nebraska State Bank, Western
Farmers State Bank	Dodge	
Bank of Doniphan	Doniphan	Grand Island; Hastings
Eagle State Bank	Eagle	
Bank of Elgin	Elgin	
American Interstate Bank	Elkhorn	Omaha
American Exchange Bank	Elmwood	Eagle
Ericson State Bank	Ericson	
Farmers State Bank	Ewing	
Farmers State Bank	Fairmont	
Richardson County Bank & Trust Company	Falls City	Stella
Farnam Bank	Farnam	Holbrook; Medicine Creek Bank, Cambridge
Filley Bank	Filley	
Cedar Security Bank	Fordyce	Hartington; Wynot
Franklin State Bank	Franklin	
First State Bank & Trust Company	Fremont	Fremont (4); Fremont (Mobile)
Geneva State Bank	Geneva	Geneva (2); Grafton; Kearney; Shickley
Exchange Bank	Gibbon	Grand Island (2)
First State Bank	Gothenburg	Gothenburg; LaVista; Omaha (2); Englewood, CO (LPO); Ralston; Lincoln (LPO)
The Gothenburg State Bank and Trust Company	Gothenburg	Brady
Five Points Bank	Grand Island	Grand Island (5); Kearney (2); Sumner
The Guide Rock State Bank	Guide Rock	Edgar
Banner County Bank, Inc.	Harrisburg	
Bank of Hartington	Hartington	Hartington

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches.
Harvard State Bank	Harvard	
Five Points Bank of Hastings	Hastings	Hastings (2)
Hastings State Bank	Hastings	Fairfield; Hastings; Lincoln; Roseland; HS Bank, Lincoln (2)
Thayer County Bank	Hebron	
Henderson State Bank	Henderson	Greeley; York
Hershey State Bank	Hershey	Hershey (LPO); North Platte (LPO); Sutherland (LPO)
The State Bank of Hildreth	Hildreth	
First State Bank	Hordville	
Farmers State Bank	Humphrey	
Platte Valley State Bank & Trust Company	Kearney	Grand Island; Kearney (3); Kearney (Mobile)
Adams County Bank	Kenesaw	Juniata
Bank of Keystone	Keystone	Arthur; Hyannis; Commercial State Bank, Elsie
First Tier Bank	Kimball	Elm Creek; Holdrege; Kearney; Lincoln (LPO); Cheyenne, WY; Upton, WY
Bank of Nebraska	LaVista	Bellevue; LaVista; Omaha (2); Papillion (LPO)
Bank of Lewellen	Lewellen	
City Bank & Trust Co.	Lincoln	Crete; Lincoln (2)
Cornhusker Bank	Lincoln	Lincoln (8); Omaha (LPO)
Farmers Bank	Lincoln	
First State Bank	Lincoln	Cortland; Dorchester; Firth; Hallam; Hickman; Lincoln (2); Lincoln (LPO); Wilber; Yutan
Nebraska Bankers' Bank	Lincoln	
Pinnacle Bank	Lincoln	Abilene, KS (3); Arnold; Aurora (2); Beatrice (2); Central City; Columbus (3); Columbus (Mobile); Crete; Elkhorn; Elwood; Grant; Gretna; Imperial; Lake Latowana, MO; LaVista; Lexington (2); Lincoln (12); Lincoln (Mobile); Madison; Neligh (2); O'Neill; Ogallala; Omaha (6); Osceola; Page; Palmer; Papillion (2); Schuyler (2); Shelby; Talmage, KS; Verdigré; Wisner; Olathe, KS
Security First Bank	Lincoln	Beatrice (4); Blue Springs; Clatonia; Cody; Cozad (2); Crawford (2); Elwood; Harrison; Hay Springs; Lincoln (5); Lincoln (Mobile); Lincoln (LPO); Martell; Martin, SD (2); Merriman; Omaha (LPO); Overton; Rapid City, SD; (4); Rushville (3); Sidney (2); Sidney (Mobile); Thedford

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
The Farmers Bank	Lincoln	Lincoln (2); Waverly
Union Bank and Trust Company	Lincoln	Ainsworth; Auburn; Bonner Springs, KS; Crete; David City; Fairbury; Grand Island; Kansas City, MO; Lincoln (17); McCook; Omaha (2); Pawnee City; Seward; Taylor; Valentine; Wahoo; York; Beatrice (LPO); Columbus (LPO); Hastings (LPO); Kearney (LPO); Lincoln (LPO); Logan, IA (LPO); Norfolk (LPO); Syracuse (LPO); Overland Park, KS (LPO)
West Gate Bank	Lincoln	Lincoln (6); Lincoln (Mobile)
Bank of Lindsay	Lindsay	
Lisco State Bank	Lisco	
First State Bank	Loomis	Alma
Home State Bank	Louisville	
Citizens Bank in Loup City	Loup City	
Nebraska State Bank	Lynch	
The Bank of Madison	Madison	Norfolk; Omaha (LPO)
Security Home Bank	Malmo	
Bank of Marquette	Marquette	
Farmers State Bank	Maywood	Big Springs; Trenton
First Central Bank McCook	McCook	Curtis (LPO)
Bank of Mead	Mead	Mead
Farmers and Merchants Bank	Milford	Beaver Crossing; Firth; Jansen; Kearney (2); Lawrence; Palmyra; Panama; Superior; Weeping Water; Wilber
Farmers and Merchants Bank	Milligan	
First Bank and Trust Company	Minden	
Minden Exchange Bank & Trust Company	Minden	Upland
Corn Growers State Bank	Murdock	
Murray State Bank	Murray	
Arbor Bank	Nebraska City	Oakland; Omaha (LPO)
Farmers Bank and Trust Company	Nebraska City	
The Nehawka Bank	Nehawka	Union
Commercial Bank	Nelson	
Bank of Newman Grove	Newman Grove	
BankFirst	Norfolk	Columbus (2); Norfolk (2); O'Neill; Ord (2); Wayne; Lincoln (LPO)
Elkhorn Valley Bank & Trust	Norfolk	Hoskins; Norfolk (4); Pierce
Platte Valley Bank	North Bend	
North Loup Valley Bank	North Loup	
State Bank of Odell	Odell	Diller

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Adams Bank & Trust	Ogallala	Berthoud, CO (2); Brule; Chappell; Colorado Springs, CO (3); Firestone, CO; Fort Collins, CO; Grant; Imperial; Indianola; Lodgepole; Madrid; North Platte; North Platte (LPO); Sutherland
Access Bank	Omaha	Omaha
Centennial Bank	Omaha	Ashland (2); Ashland (Mobile); Omaha; Omaha (Mobile)
First Westroads Bank, Inc.	Omaha	Omaha (3); Omaha (Mobile)
Mid City Bank, Inc.	Omaha	Bellevue; Omaha (7); Omaha (Mobile)
Omaha State Bank	Omaha	Omaha (4); Omaha (Mobile)
United Republic Bank	Omaha	
Bank of Orchard	Orchard	
Nebraska State Bank	Oshkosh	Alliance (LPO); Broken Bow (LPO); Curtis (LPO); Shelton (LPO)
Bank of Paxton	Paxton	
Pender State Bank	Pender	Omaha (LPO); Sioux Center, IA (LPO)
Petersburg State Bank	Petersburg	
Cass County Bank, Inc.	Plattsmouth	Plattsmouth
Plattsmouth State Bank	Plattsmouth	Plattsmouth (2)
Bank of Dixon County	Ponca	Jackson; Newcastle
The Potter State Bank of Potter	Potter	
Bank of Prague	Prague	
Purdum State Bank	Purdum	
First State Bank	Randolph	
Town & Country Bank	Ravenna	Kearney; Litchfield; Pleasanton
Peoples-Webster County Bank	Red Cloud	Orleans
Commercial State Bank	Republican City	
State Bank of Riverdale	Riverdale	
State Bank of Scotia	Scotia	
First State Bank	Scottsbluff	Colorado Springs, CO; Gering
Platte Valley Bank	Scottsbluff	
Valley Bank and Trust Company	Scottsbluff	Gering (2); Grant; Ogallala; Scottsbluff; Wauneta; Western States Bank, Fort Collins, CO (2); Western States Bank, Loveland, CO (Mobile)
Scribner Bank	Scribner	
First State Bank	Shelton	
World's Foremost Bank	Sidney	
Dakota County State Bank	South Sioux City	South Sioux City (2)
Iowa-Nebraska State Bank	South Sioux City	Hornick, IA; Onawa, IA; Sioux City, IA (3); South Sioux City; Wakefield; Wilcox
Spencer State Bank	Spencer	
Springfield State Bank	Springfield	

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Citizens Bank & Trust Company in St. Paul	St. Paul	
Bank of Stapleton	Stapleton	North Platte
The Bank of Steinauer	Steinauer	
The Tri-County Bank	Stuart	Atkinson; Bassett; Newport (LPO)
Sutton State Bank	Sutton	
First Tri County Bank	Swanton	Plymouth
State Bank of Table Rock	Table Rock	Dubois; Humboldt; Pawnee City; Roca; Superior Loan Center, Lincoln (LPO)
Tri Valley Bank	Talmage	
The Tilden Bank	Tilden	Creighton
Countryside Bank	Unadilla	Burr; Syracuse
First Bank of Utica	Utica	
First Nebraska Bank	Valley	Arcadia; Brainard; Columbus; Decatur; Emerson; Stanton (Mobile)
Oak Creek Valley Bank	Valparaiso	
Wahoo State Bank	Wahoo	Wahoo
Farmers State Bank	Wallace	North Platte
Foundation First Bank	Waterloo	Omaha (LPO)
Commercial State Bank	Wausa	Bellevue (LPO); Elkhorn (LPO); Nebraska City; Bloomfield
Horizon Bank	Waverly	Superior; Waverly
Farmers & Merchants State Bank	Wayne	
Winside State Bank	Winside	
Heritage Bank	Wood River	Adams County (Mobile); Aurora (3); Buffalo County (Mobile); Doniphan; Loup City; Grand Island; Hall County (Mobile); Hastings (2); Kearney (2); Neligh; Stromsburg; Wood River; St. Paul
Cornerstone Bank	York	Albion; Aurora; Bartlett; Bradshaw; Central City; Clay Center; Columbus (3); Geneva; Grand Island (3); Hampton; Henderson; McCool Junction; Monroe; Polk; Rising City; St. Edward; Stromsburg; Sutton; Waco; York (5)
York State Bank and Trust Company	York	Alma; Geneva; Gresham; York (3)

Historical Data -- State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1897	320	\$ 9,321,526	\$ 13,902,940	\$ 23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090

Historical Data -- State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1937	296	\$ 11,466,639	\$ 69,261,285	\$ 81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952

Historical Data -- State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1976	329	\$ 250,786,000	\$ 2,553,728,000	\$ 2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000
1991	281	775,507,000	7,516,829,000	8,511,052,000
1992	274	835,334,000	7,860,795,000	8,920,189,000
1993	258	871,730,000	8,024,940,000	9,117,993,000
1994	253	900,979,000	8,066,120,000	9,301,831,000
1995	239	997,652,000	8,423,851,000	9,752,609,000
1996	234	1,026,867,000	8,705,436,000	10,100,663,000
1997	229	1,086,698,000	9,238,326,000	10,804,157,000
1998	225	1,110,796,000	9,453,453,000	11,114,113,000
1999	216	1,141,079,000	9,795,909,000	11,670,911,000
2000	204	1,219,339,000	10,542,428,000	12,811,435,000
2001	198	1,340,662,000	11,273,003,000	13,730,070,000
2002	196	1,422,794,000	11,815,637,000	14,486,025,000
2003	192	1,568,094,000	12,933,354,000	15,878,215,000
2004	188	1,869,032,000	13,302,372,000	16,662,927,000
2005	184	1,972,713,000	13,375,402,000	16,859,175,000
2006	187	2,034,579,000	14,142,596,000	17,785,286,000
2007	187	2,168,497,000	14,761,492,000	18,508,808,000
2008	182	2,336,058,000	15,939,780,000	20,141,454,000
2009	180	\$ 2,567,620,000	\$ 18,175,089,000	\$ 22,570,676,000

Registered Bank Holding Companies (for the period ending June 30, 2009)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
304 Corporation - Omaha, NE	<i>Mid City Bank, Inc. - Omaha, NE</i>
3MV Bancorp, Inc - Omaha, NE	<i>Access Bank - Omaha, NE</i>
Adbanc, Inc. - Ogallala, NE	<i>Adams Bank & Trust - Ogallala, NE</i>
Albion National Management Company - York, NE	<i>Albion National Bank - Albion, NE</i>
Ambage, Inc. - Las Vegas, NV	<i>First National Bank and Trust Company - Falls City, NE</i>
American Banc Corporation - Fremont, NE	<i>American National Bank of Fremont - Fremont, NE</i>
American Exchange Company - Elmwood, NE	<i>American Exchange Bank - Elmwood, NE</i>
American Interstate Bancorp., Inc. - Omaha, NE	<i>American Interstate Bank - Elkhorn, NE</i>
American National Corporation - Omaha, NE	<i>American National Bank - Omaha, NE</i>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Arlington State Banc Holding Company - Blair, NE	<i>Two Rivers Bank - Blair, NE</i>
Armstrong Financial Company - Minden, NE	Minden Exchange Company - Minden, NE <i>Minden Exchange Bank & Trust Company - Minden, NE</i>
Arsebeco, Inc - Falls City, NE	<i>Richardson County Bank & Trust Company - Falls City, NE</i>
Ashland Bancshares, Inc. - Omaha, NE	<i>Centennial Bank - Omaha, NE</i>
Bancook Corporation - Cook, NE	<i>DeWitt State Bank - DeWitt, NE</i>
	<i>Farmers Bank of Cook - Cook, NE</i>
	<i>Farmers Bank - Lincoln, NE</i>
	<i>First National Bank of Summerfield - Summerfield, KS</i>
Bank Management, Inc. - Wahoo, NE	<i>First National Bank - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner County Bank, Inc. - Harrisburg, NE</i>
Bassett Investment Company - Bassett, NE	<i>Commercial Bank - Bassett, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBJ Inc. - Ord, NE	<i>First National Bank in Ord - Ord, NE</i>
Bellwood Community Holding Company - Bellwood, NE	<i>Bank of the Valley - Bellwood, NE</i>
Bradley Bancorp. - Columbus, NE	<i>Columbus Bank & Trust Company - Columbus, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning State Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
Byron State Inc. - Byron, NE	<i>Byron State Bank - Byron, NE</i>
C.S.B. Co. - Cozad, NE	<i>Cozad State Bank and Trust Company - Cozad, NE</i>
	<i>First National Bank - Chadron, NE</i>
Cabela's Family, LLC - Sidney, NE	Cabela's Incorporated - Sidney, NE <i>World's Foremost Bank- Sidney, NE</i>
Campbell State Company - Campbell, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cass County State Company - Plattsmouth, NE	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>

Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Cattle Crossing, Inc. - Seward, NE	<i>The Cattle National Bank & Trust Company - Seward, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bank of Hartington - Hartington, NE</i>
Cedar Financial Holding, Inc. - Fordyce, NE	<i>Cedar Security Bank - Fordyce, NE</i>
Cedar Rapids State Company - Cedar Rapids, NE	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>
Central Bancorp - Central City, NE	<i>Central Bank - Central City, NE</i>
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank McCook - McCook, NE</i>
	<i>First Central Bank - Cambridge, NE</i>
Ceresco Bancorp - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i>
	Ewing Agency, Inc. - Chambers, NE
	<i>Farmers State Bank - Ewing, NE</i>
Chester Insurance Agency, Inc. - Chester, NE	<i>State Bank of Chester - Chester, NE</i>
Citizens National Corporation - Wisner, NE	<i>Citizens National Bank of Wisner - Wisner, NE</i>
	<i>Citizens National Bank - Arlington, KS</i>
	Republic Corporation - Omaha, NE
	<i>United Republic Bank - Omaha, NE</i>
City National Bancshares, Inc. - Greeley, NE	<i>City National Bank - Greeley, NE</i>
Clark Bancshares, Inc. - Clarks, NE	<i>Bank of Clarks - Clarks, NE</i>
Clarkson Management Company - Clarkson, NE	<i>Clarkson Bank - Clarkson, NE</i>
CLC Enterprises, Inc. - Nelson, NE	<i>Commercial Bank - Nelson, NE</i>
Clearwater Development Company, Inc. - Clearwater, NE	<i>Citizens State Bank - Clearwater, NE</i>
Commerce Bancshares, Inc. - Kansas City, MO	<i>Commerce Bank, National Association - Omaha, NE</i>
Commercial Investment Company, Inc. - Ainsworth, NE	<i>Commercial National Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
COMMfirst Bancorporation, Inc. - South Sioux City, NE	<i>Iowa-Nebraska State Bank - South Sioux City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i>
	First Lincoln Realty, L.L.C. - Lincoln, NE
	<i>Johnstown Charter Bank- Johnstown, IA</i>
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Curtis Bancorporation, Inc. - Curtis, NE	<i>Curtis State Bank - Curtis, NE</i>
Doniphan Bancshares, Inc. - Doniphan, NE	<i>Bank of Doniphan - Doniphan, NE</i>
D.S. Holding Company, Inc. - Omaha, NE	D. B. Holding Company, Inc. - Omaha, NE
	<i>Omaha State Bank, Omaha, NE</i>
Duroc Investment Company - Table Rock, NE	<i>State Bank of Table Rock - Table Rock, NE</i>
Eagle Capital Co. - Eagle, NE	<i>Eagle State Bank - Eagle, NE</i>
Eberly Investment Company - Stanton, NE	<i>The Stanton National Bank - Stanton, NE</i>
Enevoldsen Limited Partnership - Potter, NE	Enevoldsen Management Company - Potter, NE
	<i>The Potter State Bank of Potter - Potter, NE</i>

Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Enterprise Holding Company-Omaha, NE	<i>Enterprise Bank NA - Omaha, NE</i>
Exchange Company - Grand Island, NE	<i>Exchange Bank - Gibbon, NE</i>
	<i>First National Bank & Trust Company of Junction - Junction City, KS</i>
	<i>Nebraska National Bank - Kearney, NE</i>
Fairmont Farmers State Company - Fairmont, NE	<i>Farmers State Bank - Fairmont, NE</i>
Farm & Home Insurance Agency, Inc. - Lyons, NE	<i>First National Bank Northeast - Lyons, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	<i>The Farmers & Merchants National Bank of Ashland - Ashland, NE</i>
Farmers & Merchants Investment, Inc - Lincoln, NE	North Central Bancorp - Norfolk, NE
	<i>BankFirst - Norfolk, NE</i>
	<i>Union Bank and Trust Company - Lincoln, NE</i>
Farmers BancShares, Inc. - Nebraska City, NE	<i>Farmers Bank and Trust Company - Nebraska City, NE</i>
Farmers State Investment Company - Dodge, NE	<i>Farmers State Bank - Dodge, NE</i>
FEO Investments, Inc. - Hoskins, NE	<i>Elkhorn Valley Bank & Trust - Norfolk, NE</i>
FICO, Inc. - Filley, NE	<i>Filley Bank - Filley, NE</i>
Financial Bancshares, Inc. - LaVista, NE	<i>Bank of Nebraska - LaVista, NE</i>
First Beemer Corporation - Beemer, NE	<i>First National Bank - Beemer, NE</i>
First Central Nebraska Company - Broken Bow, NE	<i>Nebraska State Bank and Trust Company - Broken Bow, NE</i>
First Express of Nebraska, Inc. - Gering, NE	<i>Valley Bank and Trust Co. - Scottsbluff, NE</i>
First Holdrege Bancshares, Inc. - Holdrege, NE	<i>First National Bank of Holdrege - Holdrege, NE</i>
First Kenesaw Company, Inc. - Kenesaw, NE	<i>Adams County Bank - Kenesaw, NE</i>
First Laurel Security Company - Laurel, NE	<i>Security National Bank - Laurel, NE</i>
First National Agency, Inc. - Wayne, NE	<i>First National Bank - Wayne, NE</i>
First National Fairbury Corporation - Fairbury, NE	<i>First National Bank - Fairbury, NE</i>
First National Holding Company, Inc. - Fullerton, NE	<i>First National Bank and Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>First National Bank - Johnson, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<i>First National Bank of Sidney - Sidney, NE</i>
	<i>Points West Community Bank - Julesburg, CO</i>
First Newman Grove Bankshares, Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First State Bancorp., Inc. - Randolph, NE	<i>First State Bank - Randolph, NE</i>
First State Bancshares, Inc. - Scottsbluff, NE	<i>First State Bank - Scottsbluff, NE</i>
	<i>Security First Bank - Cheyenne, WY</i>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank & Trust Company - Fremont, NE</i>
First York Ban Corporation - York, NE	<i>Cornerstone Bank - York, NE</i>
Firstand Co. - Hordville, NE	<i>First State Bank - Hordville, NE</i>
Firstier II Bancorp - Cheyenne, WY	<i>FirsTier Bank - Kimball, NE</i>

Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
FM Co. - Milligan, NE	<i>Farmers and Merchants Bank - Milligan, NE</i>
FNB Financial Services, Inc - Cambridge, NE	<i>First National Bank - Cambridge, NE</i>
FNS, Inc. - Schuyler, NE	<i>First National Bank - Schuyler, NE</i>
Foundation First Corporation- Omaha, NE	<i>Foundation First Bank - Waterloo, NE</i>
Franklin State Bancshares, Inc. - Franklin, NE	<i>Franklin State Bank - Franklin, NE</i>
Frontier Holdings, LLC - Omaha, NE	<i>Frontier Bank - Davenport, NE</i>
	<i>Pender State Bank - Pender, NE</i>
	<i>The Bank of Madison - Madison, NE</i>
Fulcrum Growth	Cabela's Incorporated - Sidney, NE
	<i>World's Foremost Bank - Sidney, NE</i>
Geneva State Company - Geneva, NE	<i>Geneva State Bank - Geneva, NE</i>
Graff Family, Inc. - McCook, NE	MNB Financial Group, Inc. - McCook, NE
	<i>McCook National Bank - McCook, NE</i>
Great Western Bancorporation, Inc. - Omaha, NE	<i>Great Western Bank - Watertown, SD</i>
Harvard State Company - Harvard, NE	<i>Harvard State Bank - Harvard, NE</i>
Hassenstab Management Company, Inc. - Humphrey, NE	<i>Farmers State Bank - Humphrey, NE</i>
Hastings Bancorp, Inc. - Hastings, NE	<i>Hastings State Bank - Hastings, NE</i>
Henderson State Company - Henderson, NE	<i>Henderson State Bank - Henderson, NE</i>
Heritage Group, Inc. - Aurora, NE	<i>Heritage Bank - Wood River, NE</i>
Hildreth State Company, Inc. - Hildreth, NE	<i>The State Bank of Hildreth - Hildreth, NE</i>
Hilltop Bancshares, Inc. - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank of Hastings - Hastings, NE</i>
	<i>Five Points Bank - Grand Island, NE</i>
Howard County Land & Cattle Company - St. Paul, NE	<i>Citizens Bank & Trust Company in St. Paul - St. Paul, NE</i>
	<i>Citizens Bank of Loup City - Loup City, NE</i>
Isham Management Company - Gordon, NE	<i>First National Bank - Gordon, NE</i>
J. P. Morgan	Cabela's Incorporated - Sidney, NE
	<i>World's Foremost Bank - Sidney, NE</i>
JDJ Banco, Inc. - Lynch, NE	<i>Nebraska State Bank - Lynch, NE</i>
Jefferson County Bancshares, Inc. - Daykin, NE	<i>Jefferson County Bank - Daykin, NE</i>
Jones National Corporation - Seward, NE	<i>The Jones National Bank and Trust Company of Seward - Seward, NE</i>
Keystone Investment, Inc. - Keystone, NE	<i>Bank of Keystone - Keystone, NE</i>
Kingsbury BDC Financial Services, Inc. - Ponca, NE	<i>Bank of Dixon County - Ponca, NE</i>
Korell Family Limited Partnership - McCook, NE	<i>AmFirst Financial Services, Inc. - McCook, NE</i>
	<i>Amfirst Bank, National Association - McCook, NE</i>

Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Lauritzen Corporation - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
	<i>York State Bank - York, NE</i>
	<i>Shelby County Bank - Harlan, IA</i>
	<i>Houghton State Bank - Red Oak, IA</i>
	First National of Nebraska, Inc. - Omaha, NE
	<i>First National Bank & Trust Company of Columbus - Columbus, NE</i>
	<i>First National Bank of Kansas - Overland Park, KS</i>
	<i>First National Bank of Omaha - Omaha, NE</i>
	<i>First National Bank of South Dakota - Yankton, SD</i>
	<i>First National Bank - North Platte, NE</i>
	First National of Colorado, Inc. - Fort Collins, CO
	<i>First National Bank - Fort Collins, CO</i>
	First National of Illinois, Inc. - Omaha, NE
	<i>Castle Bank, National Association - Dekalb, IL</i>
	<i>Platte Valley State Bank & Trust Company - Kearney, NE</i>
	<i>The Fremont National Bank & Trust Company - Fremont, NE</i>
	Inficorp Holdings, Inc. - Atlanta, GA
	<i>Infinbank, N.A. - Atlanta, GA</i>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corporation - Lewellen, NE	<i>Bank of Lewellen, NE</i>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Lisco State Company - Lisco, NE	<i>Lisco State Bank - Lisco, NE</i>
	Woodstock Land & Cattle Co. - Fullerton, NE
	<i>Fullerton National Bank - Fullerton, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>
Louisville Company - Louisville, NE	<i>Home State Bank - Louisville, NE</i>
Loup Valley Bancshares, Inc. - North Loup, NE	<i>North Loup Valley Bank - North Loup, NE</i>
Mackey BanCo, Inc. - Ansley, NE	<i>Security State Bank - Ansley, NE</i>
Malmo Bancorp., Inc. - Malmo, NE	<i>Security Home Bank - Malmo, NE</i>
Marquette National Company - Marquette, NE	<i>Bank of Marquette - Marquette, NE</i>
McCabe Investments, Inc. - Exeter, NE	<i>First National Bank in Exeter - Exeter, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank, NA - Pierce, NE</i>

Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Midwest Banco Corporation - Cozad, NE	<i>First Bank and Trust Company - Cozad, NE</i>
Midwest Independent Bancshares, Inc. - Jefferson City, MO	<i>Nebraska Bankers' Bank - Lincoln, NE</i>
NationWide BancShares, Inc. - West Point, NE	<i>Charter West National Bank - West Point, NE</i>
Nebanco, Inc. - Wallace, NE	<i>Farmers State Bank - Wallace, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>Farnam Bank - Farnam, NE</i>
	First Gothenburg Bancshares, Inc. - Gothenburg, NE
	<i>First State Bank - Gothenburg, NE</i>
	<i>First State Bank - Holbrook, NE</i>
Nebraskaland Financial Services, Inc. - North Platte, NE	<i>Nebraskaland National Bank - North Platte, NE</i>
O & F Cattle Company - Oshkosh, NE	<i>Nebraska State Bank - Oshkosh, NE</i>
Oakland Financial Services, Inc. - Oakland, IA	<i>Arbor Bank - Nebraska City, NE</i>
Orchard Bancorp - Orchard, NE	<i>Bank of Orchard - Orchard, NE</i>
Pathway Bancorp - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
People's Bancorp - Red Cloud, NE	<i>People's Webster County Bank - Red Cloud, NE</i>
Pinnacle Bancorp, Inc. - Central City, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	First Azle Bankshares, Inc.
	First Bank - Azle, TX
	Keene Bancorp - Keene, TX
	First State Bank - Keene, TX
	<i>Pinnacle Bank - Wyoming - Torrington, WY</i>
	<i>Pinnacle Bank - Lincoln, NE</i>
Platte Valley Cattle Company - Grand Island, NE	<i>Town & Country Bank - Ravenna, NE</i>
Platte Valley Financial Service Companies, Inc - Scottsbluff, NE	<i>Platte Valley Bank - Scottsbluff, NE</i>
	<i>Platte Valley Bank - Torrington, WY</i>
	<i>Tri County Bank - Cheyenne, WY</i>
Pony Express Bancorp, Inc. - Elwood, KS	<i>Bank of Paxton - Paxton, NE</i>
Prague Company - Omaha, NE	<i>Bank of Prague - Prague, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Petersburg State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Omaha, NE</i>
Riverdale Bancshares, Inc. - Riverdale, NE	<i>State Bank of Riverdale - Riverdale, NE</i>
Robert Mitchell Alexander	<i>State Bank of Bartley - Bartley, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Schneider Bancorporation - Plattsmouth, NE	<i>Plattsmouth State Bank - Plattsmouth, NE</i>
Scribner Bانشares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>
Selko Banco, Inc. - Mead, NE	<i>Bank of Mead - Mead, NE</i>
Shelton Enterprises, Inc. - Shelton, NE	<i>First State Bank - Shelton, NE</i>
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland National Bank - South Sioux City, NE</i>

Registered Bank Holding Companies (continued)

Bank Holding Companies	Owned by Holding Companies
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland National Bank - South Sioux City, NE</i>
Southwick Bancorp - Friend, NE	<i>First National Bank - Friend, NE</i>
Springfield Bank Company, Inc. - Springfield, NE	<i>Springfield State Bank - Springfield, NE</i>
SSB Management, LLC - Wilber, NE	<i>Wilber Company - Wilber, NE</i>
Stamford Banco, Inc. - Stamford, NE	<i>Community Bank - Alma, NE</i>
	First Gothenburg Bancshares, Inc. - Gothenburg, NE
	<i>First State Bank - Gothenburg, NE</i>
Stapleton Investment Co. - Stapleton, NE	<i>Bank of Stapleton - Stapleton, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>The State National Bank and Trust Company - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>
Stockmens Limited Partnership - Rushville, NE	Stockmens Financial Corporation - Rapid City, SD
	<i>Security First Bank - Lincoln, NE</i>
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
Swedlund Management Company - Murray, NE	<i>Murray State Bank - Murray, NE</i>
Syracuse Agency, Inc. - Syracuse, NE	<i>First National Bank and Trust of Syracuse - Syracuse, NE</i>
TCM Company - Crete, NE	<i>City Bank & Trust Co. - Lincoln, NE</i>
Thayer Agency, Inc. - Hebron, NE	<i>Thayer County Bank - Hebron, NE</i>
The Avoca Company - Omaha, NE	<i>Heartland Community Bank - Bennet, NE</i>
The Carroll Bancorp - Carroll, NE	<i>Farmers State Bank - Carroll, NE</i>
Tilden Bancshares, Inc. - Tilden, NE	<i>The Tilden Bank - Tilden, NE</i>
Tri-County Company - Stuart, NE	<i>The Tri-County Bank - Stuart, NE</i>
UB, Inc. - Unadilla, NE	<i>Countryside Bank - Unadilla, NE</i>
UMB Financial Corporation - Kansas City, MO	<i>UMB Bank, National Association - Kansas City, MO</i>
	<i>UMB U.S.A., National Association - Falls City, NE</i>
UniBanc Corp - Maywood, NE	<i>Farmers State Bank - Maywood, NE</i>
Valentine Bancorporation - Valentine, NE	<i>First National Bank - Valentine, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Valparaiso Enterprises, Inc. - Valparaiso, NE	<i>Oak Creek Valley Bank - Valparaiso, NE</i>
WallCo, Inc. - Nehawka, NE	<i>The Nehawka Bank - Nehawka, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>
West Gate Banshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>Dakota County State Bank - South Sioux City, NE</i>
	<i>F&M Bank, National Association - West Point, NE</i>
	<i>Farmers & Merchants State Bank - Wayne, NE</i>
	<i>Town & Country Bank - Las Vegas, NV</i>
Wheeler County Bancshares, Inc. - Ericson, NE	<i>Ericson State Bank - Ericson, NE</i>
Wilber Co. - Wilber, NE	
Williams Financial Corporation - Gothenburg, NE	<i>The Gothenburg State Bank and Trust Company - Gothenburg, NE</i>
Winside Bancshares, Inc. - Winside, NE	<i>Winside State Bank - Winside, NE</i>

Commercial Bank Members of the Federal Reserve System

(for the period ending June 30, 2009)

Institution	Location
Auburn State Bank	Auburn
Battle Creek State Bank	Battle Creek
Bank of Bennington	Bennington
Butte State Bank	Butte
American Exchange Bank	Elmwood
Bank of Elgin	Elgin
Five Points Bank	Grand Island
Bank of Hartington	Hartington
Five Points Bank of Hastings	Hastings
Platte Valley State Bank & Trust Company	Kearney
First State Bank	Lincoln
Nebraska Bankers' Bank	Lincoln
First Bank and Trust Company	Minden
Bank of Newman Grove	Newman Grove
Adams Bank & Trust	Ogallala
First Westroads Bank, Inc.	Omaha
Town & Country Bank	Ravenna
Platte Valley Bank	Scottsbluff
The Tilden Bank	Tilden
First Bank of Utica	Utica
First Nebraska Bank	Valley
Wahoo State Bank	Wahoo
Farmers State Bank	Wallace
Cornerstone Bank	York



State Banks Authorized to Operate with Trust Powers (for the period ending June 30, 2009)

Institution	Location
Heritage Bank	Aurora
Nebraska State Bank and Trust Company	Broken Bow
Bruning State Bank	Bruning
Pathway Bank	Cairo
Columbus Bank & Trust Company	Columbus
Cozad State Bank and Trust Company	Cozad
First Bank and Trust Company	Cozad
Richardson County Bank & Trust Company	Falls City
First State Bank & Trust Company	Fremont
Geneva State Bank	Geneva
First State Bank	Gothenburg
The Gothenburg State Bank and Trust Company	Gothenburg
Five Points Bank	Grand Island
Platte Valley State Bank & Trust Company	Kearney
City Bank & Trust Co.	Lincoln
Pinnacle Bank	Lincoln
Security First Bank	Lincoln
Union Bank and Trust Company	Lincoln
The Bank of Madison	Madison
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Farmers Bank and Trust Company	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Centennial Bank	Omaha
First State Bank	Scottsbluff
Platte Valley Bank	Scottsbluff
Valley Bank and Trust Co.	Scottsbluff
Citizens Bank & Trust Company in St. Paul	St. Paul
Cornerstone Bank	York
York State Bank and Trust Company	York



State-Chartered Credit Unions (for the period ending June 30, 2009)

Institution	Main Office	Branch Offices
Western Heritage Credit Union	Alliance	Gering; Scottsbluff
Archer Cooperative Credit Union	Archer	Central City; Chapman; Dannebrog
Dale Employees Credit Union	Columbus	Norfolk
Eddyville Cooperative Credit Union	Eddyville	
Glenvil Cooperative Credit Union	Glenvil	
Aliant Credit Union	Lincoln	Beatrice
Ameritas Employees Credit Union	Lincoln	Lincoln
Construction Industries Credit Union	Lincoln	
Labor Department Credit Union	Lincoln	
Liberty First Credit Union	Lincoln	Lincoln (2)
Lincoln S.D.A. Credit Union	Lincoln	
Nebraska R.E.A. Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	Beatrice; Fremont; Omaha
North Platte Union Pacific Employees Credit Union	North Platte	
First Nebraska Educators & Employee Groups	Omaha	Lincoln (2); Omaha (2)
Omaha Burlington Employees Credit Union	Omaha	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	
H.B.E. Credit Union	Seward	



State-Chartered Credit Unions Comparative Statement

	June 30, 2007	June 30, 2008	June 30, 2009
ASSETS			
Unsecured Credit Card Loans	\$ 2, 659,554	\$ 3,959,718	4,267,022
All Other Unsecured Loans	12,548,276	11,239,391	11,826,746
New Auto Loans	38,295,112	26,208,892	24,823,910
Used Auto Loans	99,109,281	82,455,134	91,129,425
1st Mortgage Real Estate Loans	97,184,255	98,713,672	106,434,352
Other Real Estate Loans	76,237,492	72,529,236	71,262,060
Leases Receivable	457,691	189,643	70,966
Other Member Loans	36,239,678	33,733,726	36,829,431
All Other Loans			
TOTAL LOANS	362,731,339	329,029,412	346,643,912
Loans Held for Sale	2,856,819	2,730,272	7,717,699
Allowance for Loan Losses	(2,100,935)	(1,910,304)	(2,285,403)
Cash	32,458,734	30,767,418	36,154,895
INVESTMENTS			
Available for Sale Securities / 1	18,638,324	23,219,746	24,859,708
Held to Maturity Securities / 1	44,589,083	37,690,553	55,337,826
Loan to, Deposits in, Natural Person CUs / 1	2,101,110	2,004,095	2,226,127
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	3,401,004	2,891,636	3,039,170
Corp. Central (CD)	29,366,363	21,323,432	11,284,963
Banks and S & Ls (Cert. DEP)	31,602,521	41,491,874	54,806,571
All Other Investments	1,617,385	1,425,375	3,304,853
TOTAL INVESTMENTS	131,315,790	130,046,711	154,859,218
OTHER ASSETS			
Land and BLDG (NET of DEP)	13,928,983	10,353,979	10,643,192
Other Fixed Assets	1,569,723	1,352,605	1,205,565
Foreclosed and Repossessed Assets / 3	512,133	199,619	2,289,922
Share INS CAP Deposit /4	4,296,268	3,963,628	4,187,063
Other Assets	5,329,068	7,781,167	9,482,380
TOTAL ASSETS	\$ 552,897,922	\$ 514,314,507	\$ 570,898,443

1 / Categories reflect report change in 2006

2 / Categories only available prior to 2006

3 / Other real estate prior to 2004

4 / Previously listed as an investment

	June 30, 2007	June 30, 2008	June 30, 2009
LIABILITIES			
Other Borrowings / 5	\$ 9,455,000	\$ 000,000	\$ 6,500,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	685,377	663,400	992,948
Acct. Payable & Liabilities	4,548,282	4,829,316	8,834,993
TOTAL LIABILITIES	\$ 14,688,659	\$ 11,492,716	\$ 16,327,941
SAVINGS/EQUITY			
Share Drafts	\$ 45,666,588	\$ 39,920,431	45,832,136
Regular Shares	160,708,115	129,429,685	148,097,025
Money Market Shares / 7		23,955,204	24,436,824
Share Certificates / 7	177,051,800	176,468,635	192,313,936
IRA/KEOGH Accounts / 7	42,264,595	42,575,165	48,401,947
All Other Shares / 6	11,132,166 (a)	16,677,878	18,325,699
Non-Member Deposits / 7	7,354,665	9,248,275	\$ 8,164,613
TOTAL SAVINGS	\$ 469,504,147	\$ 438,275,273	\$ 485,572,180
Regular Reserves	\$ 33,936,400	\$ 32,813,377	\$ 35,686,134
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	(374,812)	(316,472)	132,377
Other Reserves	5,433,483	5,405,605	5,633,294
Undivided Earnings	29,369,100	26,158,163	27,170,523
Net Income	\$ 340,945	\$ 485,845	375,994
EQUITY TOTAL	\$ 68,705,116	\$ 64,546,518	\$ 68,998,322
TOTAL SAVINGS/EQUITY	\$ 538,209,263	\$ 502,821,791	\$ 554,570,502
TOTAL LIABILITIES/ SAVINGS/EQUITY	\$ 552,897,922	\$ 514,314,507	\$ 570,898,443

5 / Category previously listed as Promissory and other Notes Payable

6 / Category definitions changed in 2006 to include previously defined categories

7 / Category detail exists only prior to 2006

(a) Prior to June 2006, included money market, share certificates, IRA/Keoughs and non-member shares for short form filers.

State-Chartered Savings & Loan Associations Comparative Statement

Institution	Location
Metropolitan Building & Loan Association	Omaha, Ne

	June 30, 2008	June 30, 2009
ASSETS:		
Mortgage Loans Outstanding	\$ 861,087	\$ 871,192
Loans on Savings Accounts	0	0
Other Loans	0	0
Real Estate Owned or in Judgment	0	0
Cash and Demand Deposits	361,496	266,872
Liquid Investments	0	0
Other Investment Securities	0	0
FHLB Stock	0	0
Fixed Assets (net)	10,000	\$ 10,000
Other Assets		
Total Assets	\$ 1,232,583	\$ 1,148,064
LIABILITIES:		
Time Certificates (\$100,000 denominations or more)	0	0
Time Certificates	0	0
NOW Accounts	0	0
All Other Savings	1,077,351	\$ 991,978
Borrowed Money	0	0
Loans in Process	0	0
Advance Payments for Taxes & Insurance	0	0
Deferred Credits	0	0
Other Liabilities	0	0
Total Liabilities	\$ 1,077,351	\$ 991,978
NET WORTH:		
Permanent Stock	0	0
Paid-In Surplus	0	0
General Reserves	100,000	100,000
Undivided Profits	55,231	56,086
Net Undistributed Income	0	0
TOTAL NET WORTH	\$ 155,231	\$ 156,086
Total Liabilities & Net Worth	\$ 1,232,583	\$ 1,148,064

State-Chartered Trust Companies Comparative Statement

Institution	Location
First Nebraska Trust Company	Lincoln
Assurity Advisors, Inc.	Lincoln
Constellation Trust Company	Omaha
Provident Trust Company	Omaha

	6/30/2007		6/30/2008		6/30/2009	
	4 Companies		4 Companies		4 Companies	
ASSETS (<i>\$ Amount in Thousands</i>)						
Non-interest Bearing Deposits-Own Institution	98		278		(316)	
Non-interest Bearing Deposits-Other Institutions	10		8		174	
Interest Bearing Deposits-Own Institution	0		0		0	
Interest Bearing Deposits-Other Institutions	11,246		21,602		43,829	
U.S. Government and Agency Obligations	40,825		35,549		29,160	
State, County and Municipal Obligations	52,586		52,367		54,782	
Money Market Mutual Funds	59,392		63,630		86,609	
Other Short Term Obligations	13,760		21,548		15,677	
Other Notes and Bonds	69,574		59,893		61,772	
Common and Preferred Stocks	762,845		654,323		469,229	
Real Estate Mortgages	4,155		4,041		3,723	
Real Estate	39,518		40,583		46,305	
Miscellaneous Assets	84,152		90,541		71,538	
Total Discretionary Assets		1,138,161		1,044,363		882,482
Total Non-Discretionary Assets	1,413,503		1,669,899		1,309,815	
TOTAL ASSETS	\$ 2,551,664		\$ 2,714,262		\$ 2,192,297	
NUMBER OF ACCOUNTS						
Total Number of Discretionary Accounts	1,264		1,297		1,309	
Total Number of Non-Discretionary Accounts	7,260		10,103		10,006	
TOTAL NUMBER OF ACCOUNTS	8,524		11,400		11,315	

Delayed Deposit Services Licensees

Statement of Income and Expenses for the Period from January 1, 2008 through December 31, 2008

Number of Full Time Employees: 384

Number of Part Time Employees: 143

INCOME	DDS Business	Other Business	Total Business
Transaction Fees Collected and/or Earned	\$ 34,029,031	\$ 965,639	\$ 34,994,670
Other Income	3,507,524	3,174,944	6,682,467
(a) NSF Fees	2,871,290	1,025,085	3,896,375
(b) Miscellaneous Other Income	636,234	2,149,859	2,786,092
Total Operating Income	\$ 37,536,554	\$ 4,140,583	\$ 41,677,137
EXPENSES			
Advertising	\$ 1,129,733	\$ 39,648	\$ 1,169,381
Auditing	97,593	15,959	113,552
Bad Debts	6,144,868	68,819	6,213,687
(a) Charge-Offs	8,847,225	103,102	8,950,327
(b) Deduct: Collections on Accounts	4,147,790	34,283	4,182,073
(c) Additions to Reserve for Bad Debts	1,445,433	0	1,445,433
Depreciation & Amortization	899,765	85,526	985,291
Insurance & Fidelity Bonds	201,994	60,066	262,060
Legal Fees & Disbursements	204,225	10,050	214,275
Postage, Printing, Stationery & Supplies	552,689	57,165	609,854
Rent, Janitor Services & Utilities	4,853,568	279,381	5,132,949
Salaries: Officers Owners Partners & Members	2,051,630	273,891	2,325,521
Salaries of All Other Employees	9,030,276	490,165	9,520,441
Taxes-Other Than on Income	393,346	40,932	434,278
License Fees	211,564	4,957	216,521
Telephone & Other Communications	598,563	50,421	648,984
Travel, Auto expenses & Allowance	225,713	24,100	249,813
Supervision & Administration	2,685,077	57,822	2,742,899
Collection Expense	590,189	3,846	594,035
Credit Reports	11,550	2,436	13,986
Other Expenses	2,383,405	1,222,759	3,606,164
Interest Paid on Borrowed Funds	1,170,243	18,684	1,188,927
(a) Intra-Company	991,779	0	991,779
(b) Paid to Others	178,464	18,684	197,148
Total Expenses Before Income Tax	\$ 33,435,990	\$ 2,806,627	\$ 36,242,617
Income Before Income Tax	\$4,100,564	\$1,333,956	\$5,434,520
Income Taxes:	<i>(9,268)</i>	19,558	10,289
(a) State	13,800	5,502	19,302
(b) Federal	<i>(23,068)</i>	14,056	<i>(9,012)</i>
Total Expenses	\$ 33,426,722	\$ 2,826,185	\$ 36,252,906
Net Income	\$ 4,109,833	\$ 1,314,398	\$ 5,424,231
STATEMENT OF ASSETS & LIABILITIES			
	December 31, 2007	December 31, 2008	
Cash on Hand and in Banks	\$ 9,441,361	\$ 9,562,165	
Investments	2,035,896	2,148,936	
Transactions Receivable	10,903,469	14,832,825	
a. Current Inventory	10,153,989	13,210,788	<i>(All data presented as reported by each company.)</i>
b. Collections	749,480	1,622,037	
Less: Reserve for Bad Debts	<i>(377,272)</i>	<i>(678,786)</i>	
Furniture and Fixed Assets	3,954,054	4,398,434	
All Other Assets (specify)	1,614,795	1,940,287	
Total Assets	\$27,572,303.04	\$32,203,861	

Delayed Deposit Services Businesses (for the period ending June 30, 2009)

Institution	Location	Branches in Home County
DC Holdings, LLC	Alliance, NE	0
Heartland Cash Advance, LLC	Alliance, NE	0
EZ Payday Advance Nebraska, Inc.	Beatrice, NE	0
Fast Cash of Nebraska, Inc.	Beatrice, NE	0
N.I.S., Inc.	Beatrice, NE	0
N.I.S., Inc.	Bellevue, NE	2
SSIPS Partnership Ltd.	Bellevue, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Bellevue, NE	1
MM Finance, LLC	Bellevue, NE	1
Great Plains Specialty Finance, Inc.	Bellevue, NE	0
Rent-A-Center West, Inc.	Bellevue, NE	0
EZ Payday Advance Nebraska, Inc.	Bellevue, NE	0
ACE Cash Express, Inc.	Bellevue, NE	0
QC Financial Services, Inc.	Bellevue, NE	1
DC Holdings, LLC	Chadron, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Columbus, NE	0
Check into Cash of Nebraska, Inc.	Columbus, NE	0
Continental Distributors, Inc.	Columbus, NE	0
Check Services, L.L.C.	Columbus, NE	0
Express Check Advance of Nebraska, LLC	Columbus, NE	0
ACE Cash Express, Inc.	Columbus, NE	0
Wyoming Financial Lenders	Columbus, NE	0
N.I.S., Inc.	Crete, NE	0
ACE Cash Express, Inc.	Fremont, NE	0
EZ Payday Advance Nebraska, Inc.	Fremont, NE	0
Ameri-Cash Advance Centers, Inc.	Fremont, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Fremont, NE	0
Beemer Ventures, LLC	Fremont, NE	0
Trade 'N' Post, Inc.	Fremont, NE	0
Check into Cash of Nebraska, Inc.	Fremont, NE	0
Great Plains Specialty Finance, Inc.	Fremont, NE	0
Heartland Cash Advance, LLC	Gering, NE	0
EZ Payday Advance Nebraska, Inc.	Grand Island, NE	0
Wyoming Financial Lenders	Grand Island, NE	0
Express Check Advance of Nebraska, LLC	Grand Island, NE	0
ACE Cash Express, Inc.	Grand Island, NE	0
Check into Cash of Nebraska, Inc.	Grand Island, NE	0
Coffin's Corner, Inc.	Grand Island, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Grand Island, NE	2
MM Finance, LLC	Grand Island, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Hastings, NE	0

Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
MM Finance, LLC	Grand Island	0
McKenzie Check Advance of Nebraska, L.L.C.	Hastings	0
DC Holdings, LLC	Hastings	0
Ameri-Cash Advance Centers, Inc.	Hastings	0
Wyoming Financial Lenders	Hastings	0
ACE Cash Express, Inc.	Hastings	0
DC Holdings, LLC	Holdrege	0
Great Plains Specialty Finance, Inc.	Kearney	0
McKenzie Check Advance of Nebraska, L.L.C.	Kearney	0
Kearney Cash, Inc.	Kearney	1
QC Financial Services, Inc.	Kearney	0
Check into Cash of Nebraska, Inc.	Kearney	0
ACE Cash Express, Inc.	Kearney	0
Express Check Advance of Nebraska, LLC	Kearney	0
Wyoming Financial Lenders	LaVista	0
Red D Cash, Inc.	LaVista	0
Check into Cash of Nebraska, Inc.	LaVista	0
McKenzie Check Advance of Nebraska, L.L.C.	Lexington	0
Plum Creek Cash Advance	Lexington	0
Check into Cash of Nebraska, Inc.	Lexington	0
MM Finance, LLC	Lincoln	0
QC Financial Services, Inc.	Lincoln	0
Wyoming Financial Lenders	Lincoln	2
ACE Cash Express, Inc.	Lincoln	0
Express Check Advance of Nebraska, LLC	Lincoln	0
EZ Payday Advance Nebraska, Inc.	Lincoln	1
Moore Financial Services, LLC	Lincoln	0
Ken's Auto Company, LLC	Lincoln	0
Check into Cash of Nebraska, Inc.	Lincoln	0
Kohout Inc.	Lincoln	0
Cash Solutions, Inc.	Lincoln	1
Red D Cash Lincoln, Inc.	Lincoln	0
N.I.S., Inc.	Lincoln	8
CraMar Inc.	Lincoln	0
Great Plains Specialty Finance, Inc.	Lincoln	1
McKenzie Check Advance of Nebraska, L.L.C.	Lincoln	2
DC Holdings, LLC	McCook	0
Horse Creek Investments, L.L.C.	McCook	0
RPJP, Inc.	Nebraska City	0

Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
QC Financial Services, Inc.	Nebraska City	0
QC Financial Services, Inc.	Norfolk	0
Great Plains Specialty Finance, Inc.	Norfolk	0
Heartland Cash Advance, LLC	Norfolk	0
Ameri-Cash Advance Centers, Inc.	Norfolk	0
Riverside Money Services, Inc.	Norfolk	0
McKenzie Check Advance of Nebraska, L.L.C.	Norfolk	0
Trade 'N' Post, Inc.	Norfolk	0
McKenzie Check Advance of Nebraska, L.L.C.	North Platte	0
Check Into Cash of Nebraska, Inc.	North Platte	0
Great Plains Specialty Finance, Inc.	North Platte	0
Heartland Cash Advance, LLC	North Platte	0
Hometown Cash Advance, Inc.	North Platte	0
Wyoming Financial Lenders	North Platte	0
Ameri-Cash Advance Centers, Inc.	North Platte	0
DC Holdings, LLC	Ogallala	0
A & P Check Cashing, L.L.C.	Omaha	1
Omaha Cash Inc.	Omaha	0
Wilken Enterprises, Inc.	Omaha	0
JGS Inc.	Omaha	0
McKenzie Check Advance of Nebraska, L.L.C.	Omaha	6
G & C, Inc.	Omaha	0
Great Plains Specialty Finance, Inc.	Omaha	3
Red D Cash, Inc.	Omaha	1
Cash In A Flash, Inc.	Omaha	0
Decker's Cash Depot, Inc.	Omaha	4
MM Finance, LLC	Omaha	5
N.I.S., Inc.	Omaha	11
EZ Payday Advance Nebraska, Inc.	Omaha	4
Rod Kush's Cash Advance, Inc.	Omaha	0
Wyoming Financial Lenders	Omaha	5
QC Financial Services, Inc.	Omaha	2
Check into Cash of Nebraska, Inc.	Omaha	0
Absolutely Lowest Check Advance, L.L.C.	Omaha	1
ACE Cash Express, Inc.	Omaha	5
SSIPS Partnership Ltd.	Ralston	0
DC Holdings, LLC	Scottsbluff	0
Great Plains Specialty Finance, Inc.	Scottsbluff	0
Check into Cash of Nebraska, Inc.	Scottsbluff	0

Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
The Money Express, Inc.	Scottsbluff	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff	0
DC Holdings, LLC	Sidney	0
Great Plains Specialty Finance, Inc.	South Sioux City	0
MM Finance, LLC	South Sioux City	0
EZ Payday Advance Nebraska, Inc.	South Sioux City	0
Ameri-Cash Advance Centers, Inc.	South Sioux City	0
N.I.S., Inc.	York	0



Installment Loan Companies

Statement of Income and Expenses

for the Period from January 1, 2008 through December 31, 2008

<i>(All data presented as reported by each company.)</i>	Regulated Loan Business	Other Business	Total Business
INCOME			
Charges Collected and/or Earned	38,626,907	41,423,002	\$80,049,909
Other Income (Itemized)	461,426	89,955	\$551,381
(a) Insurance Commissions	0	0	\$0
(b) Credit Report Fees	0	0	\$0
(c) Late Charges	425,387	38,890	\$464,277
(d) Other Document Fees	0	0	\$0
(e) Other	36,039	51,065	\$87,104
Total Operations Income	\$ 39,088,333	\$ 41,512,957	\$ 80,601,290
EXPENSES			
Advertising	74,707	267,564	\$342,271
Auditing	2,775	0	\$2,775
Bad Debts	14,793,886	21,036,940	\$35,830,826
(a) Charge-Offs	2,382,362	11,398,158	\$13,780,520
(b) Deduct: Collections on Accounts	157,558	776,196	\$933,754
(c) Additions to Reserve for Bad Debts	12,569,082	10,414,978	\$22,984,060
Depreciation & Amortization	11,897	37,348	\$49,245
Insurance & Fidelity Bonds	58,092	53,116	\$111,208
Legal Fees & Disbursements	27,154	33,459	\$60,613
Postage, Printing, Stationery & Supplies	115,177	75,136	\$190,313
Rent, Janitor Services & Utilities	227,102	291,862	\$518,964
Salaries of Officers, Owners & Partners	126,251	0	\$126,251
Salaries of All Other Employees	6,694,667	1,531,305	\$8,225,972
Taxes-Other Than on Income	91,416	47,527	\$138,943
License Fees	2,357	1,748	\$4,105
Telephone & Telegraph	75,240	47,339	\$122,579
Travel, Auto expenses & Allowance	68,238	30,815	\$99,053
Supervision & Administration (When not allocated to other items)	\$ 647,181	\$ 3,430,997	\$ 4,078,178
	Regulated Loan Business	Other Business	Total Business
Collection Expense	158,730	20,201	\$178,931
Credit Reports	21,354	11,230	\$32,584
Other Expenses	5,106,609	2,180,997	\$7,287,606
Interest Paid on Borrowed Funds	11,782,843	18,030,857	\$29,813,700
(a) Intra-Company	11,736,726	18,030,857	\$29,767,583
(b) Paid to Others	46,117	0	\$46,117
Total Expenses Before Income Tax	\$40,085,676	\$47,128,441	\$87,214,117
Income Before Income Tax	(\$997,343)	(\$5,615,484)	(\$6,612,827)
Income Taxes:	4,713,590	(2,221,983)	\$2,491,607
(a) State	417,844	(409,458)	\$8,386
(b) Federal	4,295,746	(1,812,525)	\$2,483,221
Total Expenses (Item 23 plus item 25)	\$ 44,799,266	\$ 44,906,458	\$ 89,705,724
Net Income (Item 3 less item 26)	(\$5,710,933)	(\$3,393,501)	(\$9,104,434)
Total Assets as of 12-31-07	249,116,121	275,159,632	\$551,920,717

Installment Loan Companies (for the period ending June 30, 2009)

Institution	Location	
CitiFinancial, Inc.	Beatrice	Beatrice, NE
CitiFinancial, Inc.	Fremont	Fremont, NE
CitiFinancial, Inc.	Grand Island	Grand Island, NE
CitiFinancial, Inc.	Grand Island	Grand Island, NE
CitiFinancial, Inc.	Kearney	Kearney, NE
CitiFinancial, Inc.	Lincoln	Lincoln, NE
American General Financial Services, Inc.	Lincoln	Lincoln, NE
CitiFinancial, Inc.	Lincoln	Lincoln, NE
CitiFinancial, Inc.	Norfolk	Norfolk, NE
CitiFinancial, Inc.	North Platte	North Platte, NE
CitiFinancial, Inc.	Omaha	Omaha, NE
American General Financial Services, Inc.	Omaha	Omaha, NE
CitiFinancial, Inc.	Omaha	Omaha, NE
CitiFinancial, Inc.	Omaha	Omaha, NE
CMAC, Inc.	Omaha	Omaha, NE
CitiFinancial, Inc.	Scottsbluff	Scottsbluff, NE

Sale Finance Companies (for the period ending June 30, 2009)

Institution	Location
AmeriCredit Financial Services, Inc.	Arlington, TX
Green Tree Servicing LLC	Arvada, CO
GMAC US LLC	Auburn Hills, MI
GMAC LLC	Auburn Hills, MI
Genesis Lending Services, Inc.	Beaverton, OR
Service Finance Company, LLC	Boca Raton, FL
Triad Financial Services, Inc.	Bourbonnais, IL
Green Tree Servicing LLC	Bridgeton, MO
Alter Moneta SPV-4 LLC	Buffalo, NY
Alter Moneta Corporation	Buffalo, NY
Carmel Financial Corporation, Inc.	Carmel, IN
Toyota Motor Credit Corporation	Cedar Rapids, IA
Beneficial Credit Services, Inc.	Chesapeake, VA
GMAC US LLC	Chesterfield, MO
Nationwide Cassel LLC	Chicago, IL
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Ford Motor Credit Company LLC	Colorado Springs, CO
Ford Motor Credit Company LLC	Colorado Springs, CO
Ford Motor Credit Company LLC	Colorado Springs, CO
Ford Motor Credit Company LLC	Colorado Springs, CO
Ford Motor Credit Company LLC	Colorado Springs, CO
CAR Financial Services, Inc.	Coppell, TX
GMAC LLC	Creve Couer, MO
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Credit Union Services Incorporated	Dallas, TX
FLTT	Dallas, TX
Santander Consumer USA Inc.	Dallas, TX
General Electric Capital Corporation	Danbury, CT
AmeriCredit Financial Services, Inc.	Englewood, CO
DCFS USA LLC	Fort Worth, TX
Hyundai Motor Finance Company	Fountain Valley, CA
Ford Motor Credit Company LLC	Franklin, TN
Ford Motor Credit Company LLC	Franklin, TN
Ford Motor Credit Company LLC	Franklin, TN
Ford Motor Credit Company LLC	Franklin, TN
Ford Motor Credit Company LLC	Franklin, TN
Textron Business Services, Inc.	Glastonbury, CT
VFS US LLC	Greensboro, NC
Vanderbilt Mortgage and Finance, Inc.	Greensboro, NC
Regional Acceptance Corporation	Greenville, NC

Sale Finance Companies (continued)

Institution	Location
Chrysler Financial Services Americas, LLC	Greenwood Village, CO
BMW Financial Services NA, LLC	Hilliard, OH
GE Capital Commercial Inc.	Holladay, UT
CitiFinancial Auto, Ltd	Houston, TX
CitiFinancial Auto Corporation	Houston, TX
Financial Federal Credit Inc.	Houston, TX
Premium Payment Plan	Hudson, NY
United Auto Business Operations, LLC	Hurst, TX
Thor CC, Inc.	Irvine, CA
Consumer Portfolio Services, Inc.	Irvine, CA
Nissan Motor Acceptance Corporation	Irving, TX
General Electric Capital Corporation	Irving, TX
Ford Motor Credit Company LLC	Irving, TX
Ford Motor Credit Company LLC	Irving, TX
Ford Motor Credit Company LLC	Irving, TX
Ford Motor Credit Company LLC	Irving, TX
Ford Motor Credit Company LLC	Irving, TX
CitiFinancial Auto Corporation	Irving, TX
CitiFinancial Auto, Ltd	Irving, TX
American Suzuki Financial Services Company LLC	Jacksonville, FL
Nuvell Credit Company, LLC	Jacksonville, FL
Nuvell National Auto Finance, LLC	Jacksonville, FL
Triad Financial Services, Inc.	Jacksonville, FL
CIT Technology Financing Services Inc.	Jacksonville, FL
AGCO Finance LLC	Johnston, IA
Agricredit Acceptance LLC	Johnston, IA
Deere & Company	Johnston, IA
De Lage Landen Public Finance LLC	Kansas City, MO
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
CAR Financial Services, Inc.	Lake Mary, FL
HSBC Auto Finance Inc.	Lewisville, TX
Snap-On Credit, L.L.C.	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Credit Connection, L.L.C.	Lincoln, NE
Universal Acceptance Corporation	Lincoln, NE
Porsche Financial Services, Inc.	Lisle, IL
The CIT Group/Sales Financing, Inc.	Livingston, NJ
CIT Financial USA, Inc.	Livingston, NJ
Westlake Services, Inc.	Los Angeles, CA

Sale Finance Companies (continued)

Institution	Location
Deere & Company	Madison, WI
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Security National Automotive Acceptance Corporation	Mason, OH
Green Tree Servicing LLC	Mendota Heights, MN
Hewlett-Packard Financial Services Company	Murray Hill, NJ
Caterpillar Financial Services Corporation	Nashville, TN
New Holland Credit Company, LLC	New Holland, PA
Security Auto Loans, Inc.	New Hope, MN
eCast Settlement Corporation	New York, NY
ReMark Funding Co., LLC	New York, NY
NR Finance Company, Inc.	Norfolk, NE
AmeriFirst Home Improvement Finance Co.	Omaha, NE
GMAC US LLC	Orland Park, IL
GMAC LLC	Orland Park, IL
Toyota Motor Credit Corporation	Overland Park, KS
General Electric Capital Corporation	Overland Park, KS
EMCC, Inc.	Pembroke, MA
Associated Milk Producers, Inc.	Plainview, NE
GMAC LLC	Plano, TX
GMAC US LLC	Plano, TX
Isuzu Finance of America, Inc.	Purchase, NY
CNH Capital America LLC	Racine, WI
Green Tree Servicing LLC	Rapid City, SD
Komatsu Financial Limited Partnership	Rolling Meadows, IL
CIT Financial USA, Inc.	Round Rock, TX
Prestige Financial Services, Inc.	Salt Lake City, UT
Sherman, Clay & Company	San Bruno, CA
HSBC Auto Accounts Inc.	San Diego, CA
HSBC Auto Finance Inc.	San Diego, CA
Navistar Financial Corporation	Schaumburg, IL
United Acceptance, Inc.	Smyrna, GA
PACCAR Financial Corp	South Sioux City, NE
Credit Acceptance Corporation	Southfield, MI
CitiFinancial Auto Corporation	St Louis, MO
Preferred Credit, Inc.	St. Cloud, MN
RBS Financial Products Inc.	Stamford, CT
AFC LLC	Sunrise, FL
Green Tree Servicing LLC	Tempe, AZ
American Honda Finance Corporation	Torrance, CA
Kubota Credit Corporation, U.S.A.	Torrance, CA

Sale Finance Companies (continued)

Institution	Location
Textron Business Services, Inc.	Warwick, RI
De Lage Landen Financial Services, Inc.	Wayne, PA
Philips Medical Capital, LLC	Wayne, PA
M&I Dealer Finance, Inc.	West Allis, WI
Gehl Company	West Bend, WI
United Consumer Financial Services Company	Westlake, OH

Sale of Checks/Funds Transmission Licenses (for the period ending June 30, 2009)

Institution	Location
ACE Cash Express, Inc.	Irving, TX
ADP Payroll Services, Inc.	Roseland, NJ
Amazon Payments, Inc.	Seattle, WA
American Express Travel Related Services Co., Inc.	New York, NY
CheckFreePay Corporation	Wallingford, CT
Coinstar E-Payment Services, Inc.	Bellevue, WA
Comdata Network, Inc.	Brentwood, TN
Continental Exchange Solutions, Inc.	Cerritos, CA
Custom House (USA) Ltd.	Victoria BC, CAN
Dahab-Shil, Inc.	Minneapolis, MN
DFS Services, LLC	Riverwoods, IL
Dong Phuong Inc.	Wichita, KS
Enramex, Inc.	Wheat Ridge, CO
Ethos Group Payment Services, Inc.	Irving, TX
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Monrovia, CA
Hodan Global Money Services, Inc.	Minneapolis, MN
Integrated Payment Systems, Inc.	Englewood, CO
Intermex Wire Transfer, LLC	Miami, FL
IPP of America, Inc.	Fairfield, NJ
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
MoneyGram Payment Systems, Inc.	Minneapolis, MN

Institution	Location
Nebraska Money Order Associates, Inc.	Lincoln, NE
nFinanSe Payments Inc.	Tampa, FL
Obopay, Inc.	Redwood City, CA
OFG, Inc.	Minneapolis, MN
Omaha International Food Mart, L.L.C.	Omaha, NE
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
Qaran Express US Inc.	Minneapolis, MN
Realmex Corp.	Milwaukee, WI
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue, LLC	Sylmar, CA
Transactions Ole Inc.	Omaha, NE
Travelex Currency Services Inc.	Omaha, NE
Travelex Global Business Payments, Inc.	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
Xoom Corporation	San Francisco, CA

Mortgage Lending Companies (for the period ending June 30, 2009)

Institution	DBA Name	City	State
1st United Mortgage Banc, LLC		Lincoln	NE
21st Mortgage Corporation		Knoxville	TN
25 Hours A Day, Inc.	Apex Mortgage Solutions	Omaha	NE
A-1 Mortgage Corporation		Omaha	NE
A.C.T. Financial, LLC	A.C.T. Financial	Elkhorn	NE
AAA Financial Corp.		Coral Springs	FL
Acceptance First Mortgage Corporation		Grand Island	NE
Acceptance Lending Corporation, Inc.	Acceptance Mortgage Corpora-tion	Omaha	NE
Adchemy, Inc.		Redwood City	CA
Advanced Financial Services, Inc.	AFS Financial, Inc.	Newport	RI
Affinity Home Loans, L.L.C.		Lenexa	KS
Alacrity Lending Company		Southlake	TX
Allegro Funding Corp.		Jacksonville	FL
Allen Mortgage LLC	Allen Mortgage LC	Centennial Park	AZ
Allied Home Mortgage Capital Corporation		Houston	TX
Allied Home Mortgage Corporation		Houston	TX
Alpha Mortgage LLC		Overland Park	KS
America One Finance, Inc.		Bellevue	WA
America's Mortgage Banc, Inc.	Community Home Lending	Overland Park	KS
American Destiny Mortgage LLC		Pittsburgh	PA
American Family Financial Services, Inc.		Madison	WI
American Finance House LARIBA		Pasadena	CA
American Financial Resources, Inc.		Denville	NJ
American General Mortgage Corporation		Glendale	CA
American Home Mortgage Corp.	AHMC Funding Corp.	Tucson	AZ
American Home Mortgage Lending Solutions, Inc.		Irving	TX
American Home Mortgage Servicing, Inc.		Coppell	TX
American Internet Mortgage, Inc.		San Diego	CA
American Mortgage Company		North Platte	NE
AmeriFirst Home Improvement Finance Co.		Omaha	NE
AmeriPlan Financial Group, Inc.	InSight Mortgage Group, Inc	Fort Collins	CO
Amerisave Mortgage Corporation		Atlanta	GA

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Amherst Funding Group, LP		Austin	TX
AMS Servicing, LLC		Buffalo	NY
Arch Bay Holdings, LLC		Irvine	CA
Arise Mortgage, LLC		Pearland	TX
Ark-La-Tex Financial Services, LLC	Benchmark Mortgage	Plano	TX
Ascent Home Loans, Inc.		Englewood	CO
Aslan Financial Services, Inc.	Aslan Mortgage Company	Omaha	NE
Avelo Mortgage, LLC	Senderra Funding	Irving	TX
Barclays Bank PLC	Barclays Capital	New York	NY
Barclays Capital Real Estate Inc.	HomeEq Servicing	New York	NY
Bayview Asset Management, LLC		Coral Gables	FL
Bayview Financial, L.P.		Coral Gables	FL
Bayview Loan Servicing, LLC		Coral Gables	FL
Beacon Financial Solutions, Inc.		Omaha	NE
Bell America Mortgage, LLC		Minneapolis	MN
Beneficial Financial I Inc.		Mettawa	IL
Beneficial Nebraska, Inc.	BFC Mortgage of Nebraska	Bellevue	NE
Berkley Capital Corp.		Boca Raton	FL
Bismark Mortgage Company, LLC		Bellevue	WA
Caliber Funding, LLC		Scottsdale	AZ
Capital City Mortgage, Inc.		Lincoln	NE
Capital Equities One, Ltd.	Mortgage Financial Group	El Paso	TX
Capital Financial Services, Inc.		Wood Dale	IL
Capital Funding Mortgage Company, LLC	CFMC, LLC	Chicago	IL
Carrington Mortgage Services, LLC		Santa Ana	CA
Cascade Mortgage, Inc.		Minneapolis	MN
Catalyst Lending, Inc.		Greenwood Village	CO
Centennial Lending L.L.C.		Longmont	CO
CGB AGRI Financial Services, Inc.		Louisville	KY
Champion Homeowners Financial, LLC		Cincinnati	OH
Cherry Creek Mortgage Co., Inc.		Greenwood Village	CO
Churchill Mortgage Corporation		Brentwood	TN
Citifinancial, Inc.		Baltimore	MD

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Citifinancial, Inc.	Citifinancial Services, Inc.	Baltimore	MD
Citywide Mortgage Associates, Inc.		Mansfield	TX
Citywide Mortgage Services, Inc.		Mansfield	TX
Clarion Mortgage Capital, Inc.		Greenwood Village	CO
Clearwater Mortgage, LLC		Eden Prairie	MN
Clifford P. Flanagan		Lincoln	NE
Cole Realty and Lending, Inc.	CRL	Laguna Beach	CA
Competitive Mortgage, Inc.		Grand Island	NE
Compu-Link Corporation	Celink	Lansing	MI
Consumer Loan Services, Inc.		La Crosse	WI
Consumer Solutions 3, LLC		Minnetonka	MN
Consumer Solutions 4, LLC		Minnetonka	MN
Consumer Solutions, LLC		Minnetonka	MN
Countrywide Home Loans, Inc.	America's Wholesale Lender	Calabasas	CA
Courtesy Mortgage, LLC	Courtesy Mortgage	Omaha	NE
Credit Suisse First Boston Mortgage Capital, LLC		New York	NY
Crescent Mortgage Company		Atlanta	GA
Crestone Mortgage Company, LLC		Denver	CO
DH Mortgage Company		Prairie du Chien	WI
Disney Vacation Development, Inc.		Celebration	FL
DLJ Mortgage Capital, Inc.		New York	NY
Dougherty Funding, LLC		Minneapolis	MN
Dovenmuehle Mortgage, Inc.		Lake Zurich	IL
Draper and Kramer Mortgage Corp.	1st Advantage Mortgage	Lombard	IL
Dyck-O'Neal, Inc.		Arlington	TX
Eagle Mortgage, Inc.		Omaha	NE
ECC Capital Corporation	ECC Capital Corporation	Irvine	CA
EMC Mortgage Corporation		Lewisville	TX
EquiFirst Corporation		Charlotte	NC
Equipoint Financial Network, Inc.		Poway	CA
Everett Financial, Inc.	Supreme Lending	Dallas	TX
Evergreen MoneySource Mortgage Company	Evergreen Home Loans	Bellevue	WA

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Evofi One, Inc.		Henderson	NV
Excel Mortgage Servicing, Inc.		Irvine	CA
Fairway Independent Mortgage Corporation		Sun Prairie	WI
FCI Lender Services, Inc.		Anaheim Hills	CA
Fidelity Mortgage, Inc. of Illinois	Valor Mortgage	Roscoe	IL
Fidelity Mortgage, Inc. of Illinois	Blue Line Mortgage, Inc.	Roscoe	IL
Finance 1, LLC		Omaha	NE
Financial Partners, LLC	Residential Partners	Sidney	NE
First Capital Mortgage LLC	Absolute Mortgage	Omaha	NE
First Commonwealth Mortgage, Corp.		Louisville	KY
First Guaranty Mortgage Corporation		McLean	VA
First Mortgage Company, L.L.C.	Equitable Mortgage of Nebraska	Oklahoma City	OK
First Mortgage Company, L.L.C.	First Mortgage Company	Oklahoma City	OK
First Residential Mortgage Network, Inc.	SurePoint Lending	Louisville	KY
First Security Mortgage Company		Lincoln	NE
First Stop Mortgage, Inc.		Omaha	NE
Fiscus Enterprise Corporation	Assurance Mortgage and Lending Services	Gering	NE
Flagship Financial Group, LLC	FFG, LLC	Lehi	UT
Flagship Mortgage Corporation		Worthington	OH
Foundation Capital Partners, Inc.		Omaha	NE
Franklin American Mortgage Company		Franklin	TN
Franklin Credit Management Corporation		Jersey City	NJ
Franklin First Financial, Ltd.	Presidents First Mortgage	West Hempstead	NY
Freedom Lending, LLC		Omaha	NE
Freedom Mortgage Corporation		Mt. Laurel	NJ
Full Circle Lending, Inc.		Burnsville	MN
Gateway Mortgage Group LLC		Tulsa	OK
GE Money Mortgage Holding Company		Woodland Hills	CA

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Innovative Lending Solutions, Inc.		Englewood	CO
Intermountain Industries, Inc.	Major Mortgage, USA	Riverdale	UT
Investco Mortgage Company, Inc.		Johnston	IA
Iowa Bankers Mortgage Corporation		Johnston	IA
Irwin Home Equity Corporation	Irwin Home Equity	San Ramon	CA
iServe Servicing, Inc.		Irving	TX
J&J Lending Corporation	Vertical Lending	Newport Beach	CA
James B. Nutter & Company		Kansas City	MO
James P. McCown	Vault Funding Group	Lincoln	NE
Kansas City Mortgage Group, LLC		Overland Park	KS
Keystone Mortgage, Inc.		Omaha	NE
Kondaur Capital Corporation		Orange	CA
Land/Home Financial Services, Inc.		Concord	CA
LCS Servicing, LLC		Englewood	CO
Leader One Financial Corporation		Overland Park	KS
LeadPoint, Inc.	Secure Rights	Los Angeles	CA
LenderLive Network, Inc.	Nebraska Mortgage Advisor Network	Glendale	CO
Lending Express Services, LLC		Scottsbluff	NE
Lending Solutions, Inc.	LSI Mortgage Plus	Duluth	GA
LendingTree, LLC	GetSmart	Charlotte	NC
Lenox Financial Mortgage Corporation	WesLend Financial Corp.	Irvine	CA
Lenox Financial Mortgage, LLC		Atlanta	GA
Lincoln Financial Inc.		Wayne	NE
Lipsky & Associates, Inc.	Home Mortgage Services	Weatherford	TX
Litton Loan Servicing LP		Houston	TX
Live Well Financial, Inc.		Richmond	VA
LoanCare Servicing Center, Inc.		Virginia Beach	VA
Loanleaders of America, Inc.		Irvine	CA
Loanmans Mortgage Store, LLC	Hamilton Lending	Gilbert	AZ
LowerMyBills, Inc.		Santa Monica	CA
Lutheran Church Extension Fund-Missouri Synod		St. Louis	MO

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Genequity Mortgage, Inc.		Irving	TX
Generation Mortgage Company		Atlanta	GA
Genworth Financial Home Equity Access, Inc.		Rancho Cordova	CA
GMAC Mortgage, LLC	Ditech	Ft. Washington	PA
Goldman Sachs Mortgage Company		New York	NY
Goldman, Sachs & Co., L.P.	Goldman, Sachs & Co.	New York	NY
Goodman Zimmerman Mortgage Corporation		Omaha	NE
Graystone Solutions, Inc.		Sudbury	MA
Green Planet Servicing, LLC		Wallingford	CT
Green Tree Servicing LLC		St. Paul	MN
GRP Financial Services Corp.		White Plains	NY
GRP Loan, LLC		White Plains	NY
GRP Strategies, LLC		White Plains	NY
Guaranteed Rate, Inc.		Chicago	IL
Guardian Property Services, L.L.C.		Papillion	NE
GVC Mortgage, Inc.		Pendleton	IN
Hemenway Associates Inc.		Omaha	NE
Home Loan Center, Inc.	Lending Tree Loans	Irvine	CA
Home Mortgage Corporation, Inc.	Home Mortgage Corp.	Omaha	NE
Home Town Financial Services, Inc.	Hometown Mortgage Company	Ralston	NE
Homecomings Financial, LLC		Minneapolis	MN
HomeFinders Financial Group, LLC		Omaha	NE
HomePlus Finance Corporation		Los Angeles	CA
Homepride Acceptance Inc.		Sioux Falls	SD
Household Finance Corporation III	HFC Mortgage of Nebraska	Mettawa	IL
HouseTech, Inc.		El Segundo	CA
Housing Solutions, Inc.		Scottsdale	AZ
HSBC Mortgage Services Inc.		Brandon	FL
IBM Lender Business Process Services, Inc.		Charlotte	NC
Ideal Mortgage Bankers, Ltd.	Ideal Mortgage, Ltd.	Melville	NY
iFreedom Direct Corporation		Salt Lake City	UT

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Macro Financial Mortgage, Inc.		Lincoln	NE
Main Street Financial, Inc.		Pendleton	IN
Marix Servicing LLC		Phoenix	AZ
Marketplace Home Mortgage, L.L.C.	Marketplace Home Mortgage	Edina	MN
Matrix Enterprises, LLC	Matrix Mortgage	Omaha	NE
Megastar Financial Corp.		Denver	CO
Meridias Capital, Inc.		Henderson	NV
Merrill Lynch Mortgage Lending, Inc.		New York	NY
Merrill Lynch, Pierce, Fenner & Smith		New York	NY
Midcontinent Financial Center, Inc.	American Mutual Mortgage Company	Columbia	MO
Midwest Family Lending Corporation		Urbandale	IA
Midwest Loan Services, Inc.		Houghton	MI
Midwest Mortgage Capital, LLC		St. Louis	MO
MJ Mortgage, Inc.		Glenwood	IA
MLD Mortgage, Inc.	The Money Store	Florham Park	NJ
MorEquity, Inc.		Evansville	IN
Morgan Stanley Credit Corporation		Vernon Hills	IL
Morgan Stanley Mortgage Capital Holdings LLC		New York	NY
Mortgage Access Corp.	Weichert Financial Services	Morris Plains	NJ
Mortgage Advisors, Inc.		Omaha	NE
Mortgage Capital Associates, Inc.	100PercentLoan.com	Los Angeles	CA
Mortgage Express, Inc.	Performance Lending Group	LaVista	NE
Mortgage Financial Services, Ltd.		Lincoln	NE
Mortgage Investors Corporation		St. Petersburg	FL
Mortgage Lenders of America, LLC		Overland Park	KS
Mortgage Producers, Inc.		Urbandale	IA
Mortgage Research Center, LLC	www.VAMortgageCenter.com	Columbia	MO
Mortgage Solutions of Colorado, LLC		Colorado Springs	CO
Mortgage Sources Corp.		Overland Park	KS
Mortgage Specialists, LLC		Omaha	NE

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
MortgageClose.com, Inc.		Orange	CA
MortgageLinc, Inc.	MortgageLinc	Lincoln	NE
Mountain Ridge Mortgage, Inc.		Phoenix	AZ
MTGLQ Investors, L.P.		New York	NY
NAD Acquisition 3, LLC		New York	NY
National Future Mortgage, Inc.		Gibbsboro	NJ
Nations Funding Source, Inc.		Ft. Lauderdale	FL
Nationstar Mortgage LLC	Champion Mortgage Company	Lewisville	TX
Nationwide Advantage Mortgage Company		West Des Moines	IA
Nationwide Bi-Weekly Administration, Inc.		Xenia	OH
Nationwide Mortgage Concepts, LLC		Rancho Mirage	CA
Nationwide Mortgage Consultants	Steven E. Engelhart and Company, Inc.	Wayzata	MN
Nationwide Mortgage Lending Group, Inc	NMLG Mortgage, Inc.	Alpharetta	GA
Natixis Real Estate Capital, Inc.		New York	NY
Nebraska Mortgage Co. LLC		Lincoln	NE
NetMore America, Inc.		Walla Walla	WA
New Day Financial, LLC		Fulton	MD
New Penn Financial, LLC		Plymouth Meeting	PA
New West Mortgage Company, Inc.		Wolbach	NE
NexTag, Inc.	Calibex	San Mateo	CA
NFS Loans, Inc.		Irvine	CA
Nomura Credit & Capital, Inc.		New York	NY
Novelle Financial Services, Inc.		Irvine	CA
Novellus Capital Funding Inc.		Greenwich	CT
Ocwen Financial Solutions Private Limited		Bangalore	INDIA
Ocwen Loan Servicing, LLC		West Palm Beach	FL
Omni Home Financing, Inc.	Omni Reverse	Mission Viejo	CA
One Reverse Mortgage, LLC		San Diego	CA
Open Mortgage, LLC		Austin	TX
Pacific Reverse Mortgage, Inc.	Financial Heritage	San Diego	CA
Pennymac Loan Services, LLC		Calabasas	CA
PHH Home Loans, LLC	Cartus Home Loans	Mt. Laurel	NJ
PHH Mortgage Corporation	Instamortgage.com	Mt. Laurel	NJ

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
PHH Mortgage Corporation	Coldwell Banker Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	MortgageQuestions.com	Mt. Laurel	NJ
PHH Mortgage Corporation	PHH Mortgage Services	Mt. Laurel	NJ
PHH Mortgage Corporation	Century 21 Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	ERA Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	Domain Distinctive Property Finance	Mt. Laurel	NJ
Pillar Financial, Inc.		LaVista	NE
Pinnacle Mortgage Group, Inc.		Lakewood	CO
Plaza Home Mortgage, Inc.		San Diego	CA
Popular Mortgage Servicing, Inc.		Marlton	NJ
Premium Capital Funding LLC	Topdot Mortgage	Jericho	NY
Primary Residential Mortgage, Inc.	Magellan Mortgage Group	Salt Lake City	UT
Primerica Financial Services Home Mortgages, Inc.		Duluth	GA
PrimeSource Mortgage, Inc.	Quality Source Mortgage, Inc.	Roswell	NM
Priority One Mortgage L.L.C.		Omaha	NE
Prodovis Mortgage, LLC		Arlington	TX
Professional Mortgage Group, LLC		Sioux Falls	SD
Professional Mortgage Services, Inc.		Nebraska City	NE
Profolio Home Mortgage Corp.		Houston	TX
Prospect Mortgage, LLC	Oppenheimer Mortgage	Sherman Oaks	CA
Provident Funding Associates, L.P.		Burlingame	CA
QR Lending, Inc.		Middleton	WI
Quantum Servicing Corporation		Shelton	CT
Quicken Loans Inc.		Livonia	MI
RBS Financial Products, Inc.		Greenwich	CT
Real Time Resolutions, Inc.		Dallas	TX
Regent Financial Group, Inc.		Omaha	NE
Residential Acceptance Network, Inc.		Salt Lake City	UT
Residential Credit Solutions, Inc.		Fort Worth	TX
Residential Funding Company, LLC		Minneapolis	MN
Residential MS, LLC		Santa Monica	CA

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
ResMAE Mortgage Corporation		Chicago	IL
Resolution Capital, LP		Dallas	TX
Resurgent Capital Services, L.P.		Greenville	SC
Reverse Mortgage GRP, Inc.	Equitable Reverse Mortgage Company	Chicago	IL
Rocky Mountain Mortgage Specialists, Inc.		Centennial	CO
Rotella Mortgage, Inc.	Rotella Mortgage	Ralston	NE
RoundPoint Mortgage Company		Charlotte	NC
RoundPoint Mortgage Servicing Corporation		Charlotte	NC
Royal United Mortgage LLC		Indianapolis	IN
Rych Loans, Inc.		Sioux City	IA
Saxon Mortgage Services, Inc.		Fort Worth	TX
Scott E. Janike	The Lincoln Lending Group	Lincoln	NE
Security 1 Mortgage, Inc.		Omaha	NE
SecurityNational Mortgage Company	Southern Security Mortgage Company	Salt Lake City	UT
Select Portfolio Servicing, Inc.		Salt Lake City	UT
Selene Finance LP		Houston	TX
Servis One, Inc.	BSI Financial Services, Inc.	Irving	TX
Shore Financial Services, Inc.	Shore Mortgage	Birmingham	AL
Shore Financial Services, Inc.	United Wholesale Mortgage	Birmingham	AL
Sierra Pacific Mortgage Company, Inc.		Folsom	CA
SIRVA Mortgage, Inc.		Independence	OH
SJS Investments, LLC	Equity One Mortgage	St. Peters	MO
Smart Funding Corp.		Santa Ana	CA
SN Commercial, LLC		Eureka	CA
SN Servicing Corporation		Eureka	CA
Specialized Loan Servicing, LLC		Highlands Ranch	CO
Statebridge Company, LLC		Denver	CO
Steel Mountain Capital II, LLC		Lakewood	CO
Steel Mountain I, LLC		Lakewood	CO
Stonegate Mortgage Corporation		Fishers	IN
Sun West Mortgage Company, Inc.	Cal State Funding, Inc.	Cerritos	CA
T and S Mortgage, Inc.		Kearney	NE
Tax Help, LLC		Omaha	NE

Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Taylor, Bean & Whitaker Mortgage Corp.		Ocala	FL
Team USA Mortgage L.L.C.		St. Paul	MN
The Lending Company, Inc.		Phoenix	AZ
The Private Mortgage Group, LLC		Omaha	NE
The Vested Mortgage Group, Inc.		Omaha	NE
Thornburg Mortgage Home Loans, Inc.		Santa Fe	NM
Tradewinds Capital Mortgage, Inc.		Bradenton	FL
U.S. Home Mortgage, Inc.		Lincoln	NE
United Fidelity Funding Corporation		Kansas City	MO
United Mortgage & Loan Investment, LLC		Charlotte	NC
Universal Lending Corporation		Denver	CO
Universal Mortgage Corporation		Mequon	WI
Urban Financial Group, Inc.	Reverse It! Company	Tulsa	OK
V.I.P. Mortgage, Inc.		Scottsdale	AZ
Vanderbilt Mortgage And Finance, Inc.		Maryville	TN
Vantium Capital, Inc.		Plano	TX
Vericrest Financial, Inc.		Oklahoma City	OK
Victor L. Lacy And Jeanne E. Baer		Lincoln	NE
Virgin Money USA, Inc.		Waltham	MA
Wachovia Securities, LLC		St. Louis	MO
Wall Street Mortgage Bankers, Ltd	Power Express	Lake Success	NY
Wallick and Volk, Inc.		Cheyenne	WY
Walter Mortgage Company, LLC		Tampa	FL
WCS Lending LLC		Boca Raton	FL
Wealthbridge Mortgage Corp.		Beaverton	OR
Wells Fargo Financial Nebraska, Inc.		Des Moines	IA
Weststar Mortgage, Inc.		Woodbridge	VA
Wilmington Finance, Inc.		Plymouth Meeting	PA
Wilshire Credit Corporation		Beaverton	OR
Wipro Gallagher Solutions, Inc.		Franklin	TN
World Alliance Financial Corp.	Senior Lending Network	Melville	NY

Bureau of Securities

Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2003	6/30/2004	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009
Broker-Dealers	1,447	1,436	1,431	1,430	1,489	1,470	1,446
Agents of Broker-Dealers	53,950	56,214	59,519	63,260	69,242	70,842	70,326
Investment Advisers	84	87	69	68	74	71	68
Federal Covered Advisers	615	656	736	810	878	982	1,013
Investment Adviser Representatives	1,756	1,924	2,197	2,334	2,006	3,025	3,157

New Registrations

	6/30/2009
Broker-Dealers	103
Agents of Broker-Dealers	23,893
Investment Advisers	17
Federal Covered Advisers	101
Investment Adviser Representatives	870

Enforcement Actions

	6/30/2007	6/30/2008	6/30/2009
Investigations Initiated	59	44	55
Investigations Closed	8	28	21
Cease & Desist Orders	3	4	4
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	1
Criminal Referrals	2	2	2
Criminal Convictions	2	2	0
Consent Orders	7	7	11
Number of fines, penalties, costs and unregistered securities assessed	8	8	11

Loan Brokers (for the period ending 6/30/2009)

Institution	City	State
Consumer Auto Refinance Services, Inc.	St. Peters	MO
Heartland Financial & Insurance	Holdrege	NE
Miramar Financial Group, Inc.	Del Mar	CA
Next Level Financing, Inc.	Omaha	NE
Orizon Consulting, Inc.	Omaha	NE
RockBridge Capital, LLC	Columbus	OH



Securities Registrations and Exemptions (for the period ending June 30, 2009)

OFFERINGS FILED			
SECURITIES FILINGS			
Type	Paper Filing	Electronic Filing	Total
Stock	2	0	2
Debt	0	0	0
Partnership	4	0	4
Mutual Funds	491	1,332	1,823
Unit Investment Trusts	1,090	14	1,104
Other	41		41
TOTAL	1,628	1,346	2,974
RENEWALS AND ADDITIONALS			
Type	Paper Filing	Electronic Filing	Total
Additional	1,680	3,417	5,097
Mutual Fund Renewals	7,086	12,745	19,831
Other Renewals	55	0	55
Withdrawn	(12)	0	(12)
TOTAL	8,821	16,162	24,983
TOTAL REGISTRATIONS ISSUED	10,437	17,508	27,945
EXEMPTION FILINGS			
Uniform Limited Offering Exemption (ULOE) /Intrastate (Form SODD)	355		
§ 8-1111(9) Exemptions	139		
Other Exemptions	2		
Exemption Withdrawals	12		
TOTAL EXEMPTIONS	496		
BUSINESS OPPORTUNITY FILINGS			
New Business Opportunity Filings	4		
Business Opportunity Renewals	8		
TOTAL FILINGS	12		
§ 59-1722 Franchise Exemptions	323		

Historical Data - Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1939	\$6,193.23	\$4,410.21			\$12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			391,439.39
1968	103,637.81	38,674.66			* 384,402.54
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44	335,820.32		225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09

* Adjusted from a calendar year reporting to a fiscal year beginning with the year 1967/1968.

Historical Data - Securities Act Cash Fund Status (continued)

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1977	348,187.64	114,168.09			553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22
1989	5,640,938.62	550,906.91		9,800,000.00	3,326,391.93
1990	5,589,758.30	575,243.71		4,000,000.00	4,340,907.66
1991	5,258,270.04	566,022.28		4,000,000.00	5,033,154.82
1992	5,788,698.13	759,553.38		4,000,000.00	6,062,299.57
1993	6,530,292.17	719,771.53		7,000,000.00	4,872,820.21
1994	8,375,967.98	733,478.78		6,000,000.00	6,515,309.41
1995	9,395,158.73	787,188.38		6,000,000.00	9,123,279.76
1996	10,090,839.96	817,799.07		9,000,000.00	9,396,320.65
1997	11,233,133.85	879,814.28		11,000,000.00	8,749,640.22
1998	12,915,388.07	861,660.34		9,000,000.00	11,803,367.95
1999	13,909,799.35	903,478.37		9,000,000.00	15,809,688.93
2000	16,837,246.49	971,783.23		15,000,000.00	16,675,152.19
2001	17,815,111.68	1,010,507.33		17,000,000.00	16,479,756.54
2002	16,322,332.64	973,200.44		17,500,000.00	14,328,888.74
2003	13,910,093.96	999,418.48		16,500,000.00	10,739,564.22
2004	19,041,410.43	985,019.06		15,000,000.00	13,795,955.59
2005	15,001,541.20	1,140,021.13		19,100,000.00	8,557,475.66
2006	15,587,788.32	1,071,971.67		16,000,000.00	7,073,292.31
2007	18,443,863.52	1,080,923.35		16,000,000.00	8,436,232.48
2008	23,658,510.95	1,090,519.61		11,000,000.00	20,004,302.82
2009	\$24,904,073.88	\$1,188,387.36		\$19,000,000.00	\$24,719,989.34

Historical Data - Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registration Denied or Withdrawn	Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registration Denied or Withdrawn
1939	30	2,362,575	8	1980	1,329	1,053,033,936	25
1940	41	2,883,400	4	1981	1,575	1,536,501,075	67
1941	34	1,492,511	2	1982	1,786	2,607,490,277	119
1942	32	1,260,800	1	1983	2,299	2,451,475,402	147
1943	36	2,136,200	0	1984	2,325	2,011,168,235	192
1944	35	2,646,000	0	1985	2,302	2,172,465,659	222
1945	55	5,492,550	0	1986	3,086	4,111,096,897	238
1946	80	9,459,847	4	1987	3,424	6,100,822,335	294
1947	61	6,838,394	0	1988	3,018	4,820,573,174	289
1948	67	5,485,750	1	1989	3,010	4,275,274,132	164
1949	74	5,676,700	0	1990	2,763	4,120,247,299	195
1950	86	8,850,404	0	1991	2,986	4,264,222,845	110
1951	95	10,781,368	0	1992	4,113	3,746,672,390	91
1952	102	11,271,391	0	1993	4,968	3,433,009,471	102
1953	81	9,959,434	0	1994	6,881	3,854,726,154	116
1954	117	12,688,352	1	1995	8,021	4,340,862,458	90
1955	155	48,064,847	5	1996	8,891	4,366,777,438	90
1956	152	26,417,011	9	1997	10,621	4,917,973,597	56
1957	160	25,725,150	6	1998	13,349	5,804,370,252	66
1958	168	32,838,450	6	1994	6,881	3,854,726,154	116
1959	201	41,841,964	19	1995	8,021	4,340,862,458	90
1960	239	38,676,160	52	1996	8,891	4,366,777,438	90
1961	340	70,151,950	51	1997	10,621	4,917,973,597	56
1962	253	60,093,300	8	1998	13,349	5,804,370,252	66
1963	224	45,746,030	4	1999	14,165	5,799,663,765	81
1964	270	51,546,333	0	2000	17,789	7,119,150,972	36
1965	383	77,723,015	1	2001	21,232	8,698,411,020	65
1966	349	100,690,421	0	2002	20,467	9,725,155,609	46
1967	459	100,982,178	0	2003	20,935	9,979,766,330	11
1968	692	192,940,066	1	2004	22,697	11,323,207,770	26
1969	954	236,369,401	1	2005	22,870	10,641,066,150	31
1970	722	178,185,790	4	2006	24,710	11,320,260,650	11
1971	918	162,482,230	2	2007	26,266	13,573,121,380	9
1972	1,007	256,222,450	28	2008	29,348	18,371,913,640	5
1974	634	129,563,116	103	2009	27,945	\$ 18,729,690,650	12
1975	682	170,268,855	31				
1976	964	231,153,028	0				
1977	734	173,514,576	14				
1978	818	234,362,503	28				
1979	847	437,864,783	41				

Historical Data - Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
* 1973					
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0

* Adjusted from calendar year reporting to fiscal year beginning with the year 1973/1974.

Historical Data - Registration of Broker-Dealers and Agents (continued)

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	** 5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	59,519	0
2006	1,430	0	131	63,260	0
2007	1,489	0	98	69,242	0
2008	1,470	0	74	70,842	0
2009	1,446	0	155	70,326	0

**** A conversion to a new computer system in 1982 may have caused an error in reporting the figure accurately.**



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