

# Annual Report

## July 1, 2020 - June 30, 2021

Pete Ricketts, Governor  
Kelly Lammers, Director

# Annual Report

## July 1, 2020 - June 30, 2021

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# Table of Contents

Overview	3	<b><u>Bureau of Securities</u></b>	
Vision	3	<b>General Information</b>	
Mission Statement	3	Licenseses/Registrants by the Numbers	60
Department Staff	4	New Registrations	60
Director’s Message	5	Loan Brokers	60
Year in Review	7	Enforcement Actions	61
Department Budget & Funding	14	Securities Registrations and Exemptions	62
<b><u>Financial Institutions Division</u></b>		<b>Historical Data</b>	
<b>General Information</b>		Securities Act Cash Fund Status	63
State-Chartered Institutions & Licensees/ Registrants	15	Issuer Applications	63
Activity by the Institution	15	Registration of Broker-Dealers and Agents	63
Activity by the Numbers	15		
Financial Institutions Total Resources	17	<b><u>Appendices</u></b>	
State Chartered Commercial Banks’ Aggregate Balance Sheet	18	A. Department Leadership Through the Years	64
Single Bank Pooled Collateral Program	20	B. Historical Data—State Chartered Banks 1897 to present	65
<b>Banks</b>		C. Credit Union Comparative Statement	68
State-Chartered Banks with Branches	21	D. State Chartered Trust Company Comparative Statement	70
<b>Historical Data</b>		E. DDS Financial Statement	71
State-Chartered Banks	32	F. Historical Data—Securities Act Cash Fund Status 1939 to present	72
<b>Registered Bank Holding Companies</b>	33	G. Historical Data—Issuer Applications 1939 to present	74
<b>Commercial Bank Members of the Federal Reserve System</b>	38	H. Historical Data—Registration of Broker- Dealers and Agents 1939 to present	75
<b>Trusts</b>			
State-Chartered Banks Authorized to Operate with Trust Powers	39		
State-Chartered Trust Companies	39		
<b>Credit Unions</b>			
State-Chartered Credit Unions			
<b>Consumer Lending</b>			
Delayed Deposit Services Businesses	41		
Installment Loan Companies	42		
Sales Finance Companies	43		
Money Transmitter Licensees	46		
Mortgage Bankers	50		

# Department Overview

The Department of Banking was created by Nebraska legislators to regulate state-chartered banks and other financial industries within the state. In 1939, regulation of state securities laws was also placed under the jurisdiction of the Department of Banking. Today, the Nebraska Department of Banking and Finance regulates and supervises various financial industries on behalf of the State of Nebraska and its residents.

## Our Vision

The Department's Vision is to make Nebraska the most trusted financial home for people and businesses.

## Our Mission

Our mission is to protect and maintain the public confidence through the fair, efficient, and experienced supervision of the state-regulated financial services industries; to assist the public in their dealings with those entities; to assist those whom we regulate in a manner which allows them to remain competitive, yet maintain their soundness in compliance with the law; to fulfill our statutory responsibilities with regard to all licensees and registrants; and to investigate violations of the laws and cooperate with other agencies in seeking a timely resolution of problems and questions.

## What We Do

Our agency serves the citizens of Nebraska through our various duties. Our field staff examines state-chartered financial institutions and other state-licensed industries to ensure sound operations and compliance with state laws. We register securities offered in Nebraska, business opportunities, investment advisors, and broker-dealers. Our staff also investigates securities violations and consumer complaints against state-chartered or state-licensed entities.

The Nebraska Department of Banking and Finance is an agency in the executive branch of the state under the direct supervision of the Governor. The Director of Banking and Finance is appointed by the Governor. We draw no funds from the General Fund of Nebraska; our agency is funded entirely by the industries we regulate. Our agency is comprised of two divisions—Financial Institutions and Bureau of Securities. Together these two divisions regulate several different financial industries. Listed are the various industries regulated by each section.

### Financial Institutions

- ◆ State-chartered banks, credit unions, savings & loans, and trust companies
- ◆ Mortgage lenders
- ◆ Consumer lenders (installment loan companies, sales finance companies)
- ◆ Money Transmitters
- ◆ Delayed Deposit Services (also known as payday lenders)

### Bureau of Securities

- ◆ Securities registrations and exemptions
- ◆ Broker-dealers and agents
- ◆ Investment advisors and representatives
- ◆ Business opportunities (includes franchise filings)
- ◆ Seller-assisted marketing plans and consumer rental purchase agreements
- ◆ Nebraska Commodity Code
- ◆ Loan Brokers

# 2021 Department Staff

Director ..... Kelly Lammers  
Mark Quandahl\*

## **Financial Institutions Division**

Deputy Director ..... Darcy Bailar  
Review Examiners ..... Darren Davis  
Brody Focken  
Gregory G. Freese  
Scott Peter  
Shannon Van Houten

Accounting Examiner Specialist ..... Michelle Lindner  
Capital Markets Examiner Specialist ..... Jose Salinas  
BSA Examiner Specialist ..... Jaunita Koerner  
IT Examiner Specialist ..... Rachel Newell  
Trust Examiner Specialist ..... Ted Hall

Omaha District Bank Examiners  
James P. McTygue, Supervising Examiner  
Maxwell Cameron  
Brittany Jackson  
Cassidy Stork  
Jordan Taylor  
Nolan Nordhues\*

Lincoln District Bank Examiners  
Brian Nielsen, Supervising Examiner  
Whitney Baggs  
Henry Gonzalez  
Benjamin Kiolbasa  
Austin Malone  
Alexander Thorson  
Conna Wiese  
Matthew Van Pelt\*

Kearney Bank Examiners  
Michael Miller, Supervising Examiner  
Rhonda Johnson  
Corey Lienemann  
Tyler Mestl  
Taylor Simmerman  
Adam Starr  
Perry T. Neill\*

Non-Depository Examiners  
Grant Dittman  
Jeff Peterson  
Brian Simpson  
David Pace\*

Administrative Assistants ..... Bobbi Alexander  
Kathy Sparks  
Staff Assistant ..... Susie Hansen

## **Bureau of Securities**

Deputy Director ..... Claire McHenry  
Securities Bureau Counsel ..... Mike Cameron  
Investigation & Compliance (Investigations)  
Unit Supervisor ..... Thomas A. Sindelar  
Investigation & Compliance (Registration & Compliance)  
Unit Supervisor ..... Rodney R. Griess

Examiners ..... Alfred Berchtold  
Stevan Vasic  
Jackie L. Walter

Security Analysts ..... Samantha Billings  
Christine Cooney

Administrative Assistants ..... Angela Burchess  
Cynthia Velazquez

## **Legal Division**

General Counsel ..... Patricia A. Humlicek Herstein  
Financial Institutions Counsel ..... Tag Herbek  
Michael McDannel\*  
Consumer Finance Counsel ..... William Lawrence  
Money Transmitters Counsel ..... John E. "Jack" Jensen  
Senior Staff Attorney ..... Christopher German

Paralegals ..... Ann Divis  
Cindy Faris

Administrative Assistants ..... Sandra Blumanhourst  
Debbie Yost

## **Business/Accounting Division**

Business Manager ..... Margo Sawyer  
Accountant ..... Grace Rittenburg  
Accounting Clerk/Receptionist ..... Julie Foral

## **Human Resources Division**

Personnel Officer ..... Susie Voecks

## **Information Systems Division**

Chief Information Technology Officer ..... Mike Fabry  
IT Database Analyst ..... Steve Covert  
Infrastructure Business System Analyst ..... Shailaja Chivkula

\*Left employment during fiscal year

# Director's Message



**Kelly Lammers, Director**

## HISTORY IN THE MAKING

I was honored to be appointed by Governor Pete Ricketts as the Nebraska Director of Banking and Finance in September of 2020. As a lifelong student of banking and finance, I marvel at Nebraskans' ability to create opportunity through the delivery of available credit, investments, and groundbreaking thinking. The art of financial services is constantly changing, connecting the promise of contract performance with the certainty of money. As a regulator, I witnessed the industry change with the enactment of new laws which allowed bank branching, ATMs, direct deposit, and mutual funds to create a way for individuals to obtain financial services not previously available. I watched the commitment of those in the financial service industry to make all that happen. As we research, observe, and regulate the next step in financial services and understand that the impact of Covid-19 is not yet over, we hold true to our mission, **to protect and maintain the confidence of Nebraska financial institutions.**

Delivering on the State's Mission **to create opportunity through more effective, more efficient, and customer focused state government** requires the NDBF dedicated team of specialists performing administration, licensing, and professional services. Only with skilled staff and trained professionals is it possible to pivot to meet the needs of the customer with record demand for licenses, to look to the future and offer contributions to what became the Nebraska Financial Innovation Act, and review decades of on-site processes to develop new hybrid approaches to investigations and examinations. At all-times the Department upheld our focus on maintaining high availability and quality while reducing travel and lags

in available information. Additionally, the Department also closed out a multi-month peer review of our mortgage regulation division and received Mortgage Accredited Status on November 23, 2020, by the Conference of State Bank Supervisors. With consideration of our customer, our industries, and our team, the Department delivers on the promise to offer regulatory perspective in the present and plan for the future, while retaining the lessons learned in the past.

This report offers many charts, graphs, and tables reflecting the detailed work performed by the NDBF team in FY 2021. A common economic movement during times of uncertainty is growth in bank deposits, often called a rush to quality. Nebraska-chartered banks' total assets grew by more than 14% to over \$55 Billion FY 2021 which was due to a blend of economic considerations as well as the migration of two additional charters into the State system. Examination rates for the upcoming year decreased 9%. Addressing issues of quality and safety along with growth, the NDBF remote examinations evolved into hybrid examinations and questions of capital and reserves were routinely addressed.

Significant growth in the mortgage industry largely associated with a blend of Covid challenges influencing personal income and historic low mortgage interest rates, required professionals to fill the demand. The Department leveraged automation with a highly skilled team and processed a 40.5% increase in mortgage loan originators to a total of over 5,470 individuals, which in turn fueled 26% growth in the \$19 Billion dollar-serviced loan area. The securities industry also saw significantly increased demand for their products, with the Department stepping up to the task and processing a 17% increase in new registrations of Broker Dealer Agents, exemptions increased 10% and total revenue was up nearly 30% or more than \$7 million. The entire financial services industry as well as the NDBF requires being innovatively available for their customers, delivering timely and cost-effective solutions, and at the same time maintaining quality loans, investments, examinations, and licensing. Making decisions on personal investments, placing money on deposit, obtaining a home loan and a host of other activity in Nebraska, effectively grows the industries that Grow Nebraska.

The Department, through the bid process, selected the Nebraska Bankers Insurance and Services Company (NBISCO) to administer the Nebraska Pooled Collateral program, which became effective July 1, 2020. Utilization of the program has grown since its inception to currently include 16 banks, totaling over \$1.2 Billion in public deposits and \$1.5 Billion in pledging. The program not only made pledging more efficient for the banks and the tracking of pledge securities more efficient for over 200

# Director's Message

municipalities, but it also made money available to Nebraskans. One banker reported success of this program in being able to redirect money previously pledged to public funds now toward the funding of more than 50 additional local mortgage loans.

The Department's legal agenda, covered in more detail later in this report, included the passage of the omnibus bill, maintaining the ability for State banks and credit unions to exercise the same powers as national or federal charters as well as a bill that enabled the securities industry to temporarily hold transactions that are associated with suspected financial exploitation of vulnerable adults. Yet the most pioneering banking effort in decades was made law with the passage of the Nebraska Financial Innovation Act. The Department is ready and excited to lead Nebraska as the second state to create a "digital asset depository" based platform to manage and create controllable electronic records. As the financial literacy and legal conformity of digital assets evolves, the Department is preparing a team of forward-thinking lawyers and examiners to jointly deliver the rules and guidance that will identify the opportunities of the Nebraska Chartered Digital Asset Depository. With the law effective October 1, 2021, over 20 NDBF lawyers and examiners are both continuing their assigned tasks and also attending training and achieving certifications to provide a standard regulatory expectation of promise and certainly into the Digital Asset Depository charter.

A year influenced by Covid-19 must include celebrations of meeting challenges. I encourage you to read the articles and tables in the balance of this Annual Report reflecting on NDBF licensed services in our quest to deliver licensed financial choices to Nebraskans. Yet, history in the making isn't simply meeting challenges, it is delivering on the Nebraska spirit to produce, to increase yields, and to know our neighbors; it is to **Grow Nebraska by making Nebraska Financial Services the first choice for individuals as well as businesses.**

Sincerely,

Kelly Lammers, Director



# A Year In Review



## **FINANCIAL INSTITUTIONS**

**Darcy Bailar, Deputy Director**

I am excited to be making my Annual Report debut as Deputy Director of Financial Institutions! I assumed this role in November 2020 during a time when “business-as-usual” was evolving rapidly for the financial industry, as well as many others. The NDBF team has continued great work in a year that posed many challenges and changes to traditional processes. I am incredibly proud of the effective and fluid responses from our team. We take great pride in successfully fulfilling the NDBF vision and mission to ensure the continued safety and soundness of Nebraska financial institutions.

Nebraska state-chartered financial institutions continue to grow, be profitable and well-capitalized, and serve as critical community resources for citizens across Nebraska. State banks account for 94% of bank charters in Nebraska and have combined total assets of \$55,094,981,000. During this year, four banks merged into existing state-chartered financial institutions, two banks converted from national to Nebraska-state charters, and ten new bank branches were approved. On a nationwide comparison, Nebraska ranks #8 in the nation in number of state-chartered institutions, and #32 by total assets. Trust powers are authorized for 29 state banks, in addition to four state-chartered trust companies with total assets under management of \$12,397,394. NDBF charters 11 credit unions with total assets of \$897,100,340. There was one merger between two state-

chartered credit unions during this year as well.

Non-Depository industries have also continued to show a high level of growth in presence and transaction volume in Nebraska. NDBF licenses 5,471 Mortgage Loan Originators and 426 Mortgage Banker Companies with total assets of \$1,945,092,001,706. Money Transmitter Company licenses total 162 and a combined \$402,426,638,640 in total assets. Additional non-depository licenses include 98 Sales Finance Companies, 4 Installment Loan Companies, and 19 Delayed Deposit Service (DDS) Companies.

NDBF conducted and/or assisted with 87 depository and 40 non-depository examinations throughout this year. The examinations at the start of this period began in offsite only (remote) format. Throughout the second half of the year, the examination format was shifted to a hybrid examination with much of the examination work continuing to be completed offsite, but also often including onsite management discussions, credit review, and/or Board exit meetings. This hybrid format, although still evolving, will become the new standard for NDBF examinations as it considers the needs of all stakeholders and is applied and adjusted as needed to each financial institution. Hybrid examinations will maintain prudent regulatory standards and align with the NDBF vision and mission. Post-examination industry survey results indicate that NDBF examinations continue to be conducted in a fair and objective manner.

The NDBF team resolved 95 consumer complaints throughout the year across multiple financial industries. In these cases, we often serve as the conduit between a regulated entity and the customer base it serves, while monitoring the business practices of Nebraska-regulated financial institutions.

Examiner training and industry outreach opportunities continued chiefly in a virtual format. These types of activities included examiner schools, conferences with industry professionals, and various events with our regulatory counterparts. These activities remain critical in continuous examiner development and maintaining an effective regulatory relationship with all financial entities.

The Single Bank Pooled Collateral Program was successfully implemented on July 1, 2020. Banks participating in this program indicate that it has allowed funds previously used for pledging purposes to be redirected for other uses within the bank. In addition to scheduled examinations, NDBF monitors monthly activity



# A Year In Review

and reporting metrics from the program's current administrator, NBISCO.

As was true for almost all facets of business and government sectors across our nation, this year brought forth the heightened opportunity and responsibility to review various "lessons learned" and resulting industry impacts. Process improvement techniques were utilized to evaluate NDBF procedures related to examination activities; industry data collection and sharing; and documentation review, storage, and retention. We will continue leveraging all these resources in our efforts for more effective, efficient, and customer focused state government.

We look forward to the continued success in all of Nebraska's financial industries, both new and existing, in the coming year!

# A Year In Review



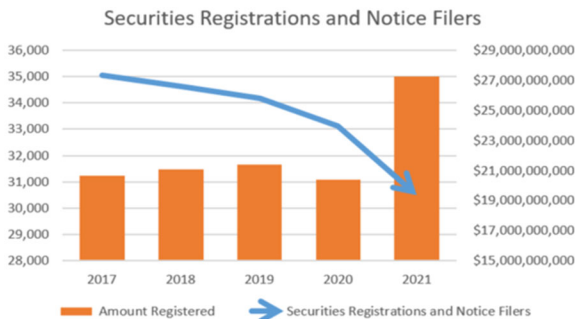
## Bureau of Securities

**Claire McHenry, Deputy Director**

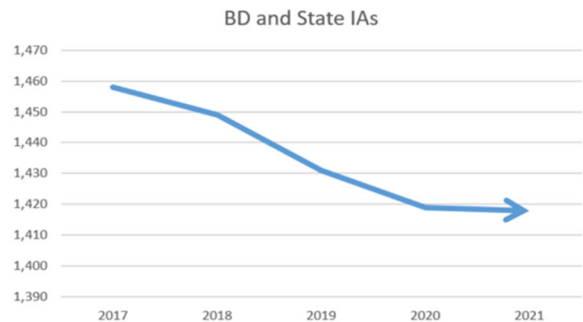
The Bureau of Securities continued its efforts to protect investors and Grow Nebraska in FY 2021. The Bureau administers and enforces the Securities Act of Nebraska ("Act"), as well as several other consumer and business protection statutes to protect investors and promote fair and efficient markets in Nebraska. Strong state securities regulation is essential to maintaining a stable securities industry, protecting the public from illegal operations, and encouraging the formation of capital and the creation of new jobs in Nebraska.

The Act provides for the registration or exemption of securities, registration of firms and individuals, examination of registered firms, and enforcement of the Act through administrative, civil, and criminal actions. This is possible due to the hard work and dedication of the Bureau's specialists, analysts, examiners, supervisors, and legal staff.

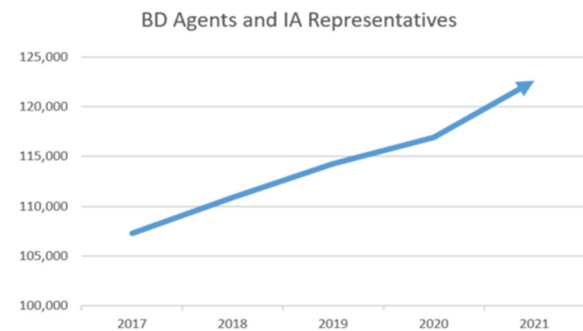
During FY 2021, the Bureau:



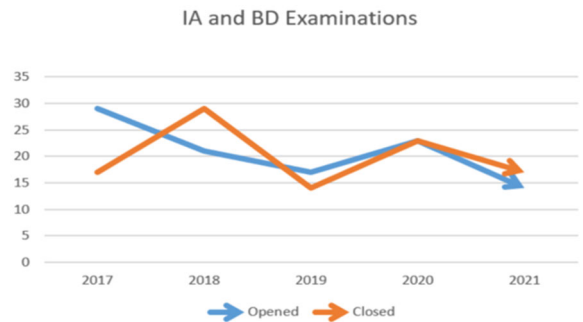
Processed 30,497 securities registration and notice filings offering over \$27 billion in securities;



Provided oversight to 1,418 broker-dealer firms and state-registered investment adviser firms;



Provided oversight to 122,682 Nebraska-registered broker-dealer agents and investment adviser representatives;



Opened 14 examinations and closed 17 examinations of registered firms; and



Initiated 24 new investigations and closed 14 investigations.

# A Year In Review

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2021, the Bureau's expenditures were \$1,624,552, and the revenue collected was \$34,024,193, primarily from registration and licensing fees. The Bureau transferred \$25,900,000 from the Securities Act Cash Fund to the General Fund. Since 2015, the Bureau has transferred \$197,900,000 to the General Fund. Since 2000, the Bureau has transferred over \$490,900,000 to the General Fund.

In FY 2021, the Bureau remained committed to meeting the needs of Nebraskans and business during the pandemic. The Bureau extended temporary relief to broker-dealers and investments from registration requirements for persons temporarily displaced during the pandemic, provided extensions for filing deadlines, and relief from physical signature requirements. The emergency orders providing such relief were rescinded on June 30, 2021 with the end of Nebraska's coronavirus state of emergency. The Bureau saw significant increases in the amount of securities offered in Nebraska as well as increases the number of firms and persons registering to do business in Nebraska. The Bureau transitioned to virtual and video outreach programs to continue meeting with industry and investors, including launching the My MoNEy Nebraska video series with the Nebraska Department of Insurance to teach basic financial literacy.

Senator Brett Lindstrom of the Banking, Commerce and Insurance Committee introduced the Department's bill, LB 297, to adopt the Nebraska Protection of Vulnerable Adults from Financial Exploitation. LB 297 was based on model legislation from the North American Securities Administrators Association to provide broker-dealers and investment advisers with new tools to deal with suspected cases of financial exploitation of vulnerable adults and senior adults. LB 297 provides for voluntary reporting of financial exploitation to the Department and Adult Protective Services, notification to appropriate third parties, maintenance and sharing of records of suspected financial exploitation, and the ability to hold transactions and disbursements. LB 297 also provides broker-dealers, investment advisers, and other qualified persons that act in good faith and with reasonable care from civil or administrative liability for actions taken under LB 297. LB 297 was passed by the Legislature on March 25, 2021 and signed into law by Governor Pete Ricketts on March 31, 2021.

The Bureau carried out an active examination cycle in FY 2021 that prioritized state-registered investment advisers and broker-dealer branch offices. In response to the pandemic, the Bureau transitioned to remote examinations and worked with firms to arrange extensions and to submit documents electronically. Examiners were able to identify and correct deficiencies in firms, thereby strengthening compliance structures and protecting investors.

The Bureau engaged in active enforcement of the Act in FY 2021. The Department issued Cease and Desist Orders against two internet cryptocurrency "investment" companies for selling unregistered securities and acting as unregistered broker-dealers. The Department entered into a consent order to address unregistered investment advisory activity. The Bureau saw an increase in complaints involving investments in precious metals in self-directed individual retirement accounts and released a consumer advisory to alert investors about the risks of investing in precious metals. Additionally, the Department and the Office of the Nebraska Attorney General joined the Commodity Futures Trading Commission and 29 other states in filing a complaint against Metals.com and Barrick Capital, Inc. to halt a precious metals scheme that solicited \$185 million from at least 1,600 senior and other investors, including \$600,000 from Nebraska investors. The United States District Court for the Northern District of Texas entered an injunction, froze defendants' assets, and appointed a receiver. The Bureau is working with the receiver to return assets to Nebraskans.

The Bureau engaged in vigorous enforcement of the Act in FY 2020. The Department issued a Cease and Desist Order against an Omaha man, prohibiting him from making untrue statements of material fact in connection with offer and sale of securities. The Department also entered into two consent orders to address unregistered broker-dealer activity in Nebraska. At the outset of the pandemic, the Bureau was concerned that unscrupulous actors would use market volatility and fears of COVID to take advantage of investors. To address these concerns, the Bureau issued consumer advisories warning Nebraskans to be on the look out for persons looking to profit from fear and uncertainty and COVID-related scams and providing advice on how to protect yourself from COVID-related scams.

# A Year In Review



## Legal Division

**Patricia A. Humlicek Herstein**  
**General Counsel**

The Department's Legal Division continued its strong focus on protecting Nebraska consumers and assisting the industries we regulate. We handled a myriad of issues during this last fiscal year.

### **ADMINISTRATIVE**

Twenty-two orders approving depository financial institution applications were issued this fiscal year. These included 11 branches, 6 mergers, 2 charter conversions, 2 moves, and 1 mobile branch. In addition, the Department approved six requests for amendments to previously issued approval orders. One petition was denied.

The mortgage banking industry showed record licensing growth, and this was reflected in the number of mortgage loan originator orders. 107 conditional orders approving licenses were issued, along with 50 orders denying initial and renewal applications, and 40 Notices of Abandonment.

The Department also entered into Consent Agreements and Consent Orders to resolve regulatory matters related to banks, money transmitters, mortgage bankers, and securities.

The 106th Legislature, Second Session, convened on January 6, 2021. The Legislature adopted a number of special conditions to ensure safety as the pandemic continued, including all-day committee hearings at the start of the session, and was able to complete the session as originally planned.

### **LEGISLATIVE**

Two bills were introduced this session on behalf of the

Department.

**LB 363** was the Department's omnibus bill introduced by Banking, Commerce and Insurance (BCI) Committee Chair Matt Williams, and updated ten separate Acts under the Department's jurisdiction. LB 363 carried the emergency clause and became effective March 18, 2021.

On a Department-wide basis, LB 363 included annual revisions updating cross-referenced federal statutes and regulations to refer to those statutes and regulations as they existed on January 1, 2021. These included statutes in the Nebraska Banking Act, the Securities Act of Nebraska, the Nebraska Commodity Code, the Consumer Rental Purchase Agreement Act, and the Seller-Assisted Marketing Plan Act, as well as laws relating to savings and loan associations, financial exploitation, and the Uniform Commercial Code.

**LB 363** provided these substantive updates to the laws governing the institutions and entities under the Department's Financial Institutions Division.

- Within the Nebraska Banking Act, Section 8-163, governing the calculation of dividends, was amended to replace the references to 'undivided profits on hand' and 'net profits on hand' with 'retained net earnings' and to clearly define that term by basing it on an existing report that already includes the calculation of net income. Department examiners had reported violations of this statute that occurred because the existing definition of 'net profits on hand' was misinterpreted.
- The Trust Company Act was revised to update provisions related to an institution's board of directors. Information is now required to be submitted on proposed board members as part of a charter application; the President of the trust company must be a member of the board; and clarification that any person appointed to fill a vacancy on the board requires approval of the Department was included. These revisions mirror provisions in the Nebraska Banking Act.
- Significant amendments were made to the Nebraska Money Transmitters Act to reflect the growth and progression of the money transmitter industry since 2014 (when the Act replaced the Nebraska Sale of Checks and Funds Transmission Act) and to provide the Department with additional administrative tools. These changes provided:
  - An exemption for collection agencies, credit services organizations, and debt management businesses licensed by the

# A Year In Review

Nebraska Secretary of State acting within the scope of those licenses, from licensing under the Act, in order to eliminate a dual regulatory burden.

- Clarification that a license is required for persons providing money transmission services to a Nebraska resident even if the resident is not physically present in Nebraska at the time of the transaction. This amendment was primarily intended to protect persons serving in the military, wherever stationed, and will assist Nebraskans who use a money transmitter service while out of the state.
- A requirement that licensees place customer funds in banks that carry federal deposit account insurance, which eliminated the risk that licensees could hold client funds in uninsured institutions.
- Requirements that a licensee must be organized, and have a physical location, in the United States and its territories, and submit financial statements for key shareholders. At the same time, a requirement that licensees submit a locations report as part of the annual renewal process was repealed.
- Additional investigative authority to the Department; established a 21-Day response deadline for notices of investigation and inquiries from NDBF and authorized a \$2,000/day fine for failure to respond; and provided for a lien and civil action if the fine is not paid.
- The Installment Sales Act was amended to revise the definition of “sales finance company” to include parties that acquire any rights of ownership, servicing, managing, participating or otherwise engaging with a consumer on behalf of the purchaser of the installment sales contracts from one or more sellers, and to require that a licensee increase its surety bond by \$50,000 for each branch office licensed in Nebraska.
- The Installment Loan Act was similarly amended to require a license for parties who acquire any rights of ownership, or who service, manage, participate in, or otherwise hold an installment loan or engage in business with an installment loan borrower. This amendment and the similar amendment in the Installment Sales Act reflect the evolution of these industries from one entity handling a transaction from beginning to end.
- The re-enactment of the depository financial institutions “wild card” statutes to provide equal rights, powers, privileges, benefits, and immunities for state-chartered banks, savings and loans, and credit unions, with their respective federal

counterparts, as of January 1, 2021. Due to state constitutional restrictions, these statutes are amended annually.

**LB 363** provided a substantive update to the Securities Act of Nebraska, which is administered by the Department’s Securities Bureau, with an amendment to Section 8-1109.02 of the Act. The amendment provides authority to the Department to cure late filing of notices for the sale of federal covered securities under section 18(b)(4) of the federal Securities Act of 1933, known as federal Rule 506 filings. The amendment authorizes the Director of the Department to issue an order curing the late filing and requires the payment of a late fee in addition to the initial filing fee. A cure process permits issuers to continue to use an exemption originally relied on and provides a more effective and efficient means to do business in Nebraska while allowing Nebraskans additional opportunities to purchase securities.

**LB 297** was introduced on behalf of the Department by Senator Brett Lindstrom, Vice-Chair of BCI, to address financial exploitation in the securities area. LB 297 provides for a voluntary reporting structure for broker-dealers, investment advisers, and other qualified persons to notify the Department or Adult Protective Services when they reasonably believe that a senior adult or vulnerable adult is the victim of financial exploitation. LB 297 further authorizes broker-dealers and investment advisers to hold transactions and disbursements when the firm reasonably believes that the senior adult or vulnerable adult is the victim of financial exploitation. Deputy Director Claire McHenry discusses LB 297 in more detail in her review. LB 297 carried an operative date of August 28, 2021.

We appreciate the efforts of Senator Williams, Senator Lindstrom, and Committee Counsel Bill Marienau in enacting the Department’s proposals.

Director Kelly Lammers testified in a neutral position on **LB 649**, which adopted the Nebraska Financial Innovation Act creating digital asset depository institutions and providing for the chartering, operation, and regulation of such institutions. The Department is the designated supervisor of these new financial institutions. LB 649 also allows all state-chartered banks, with prior Department approval, to provide custodial services for controllable electronic records within a digital asset department within the bank. Corresponding amendments to the Nebraska Banking Act and the Nebraska Money Transmitters Act were included in the bill. LB 649 becomes effective October 1, 2021. The Department will be adopting rules, forms, and procedures as it implements the new Act.

The Department anticipates requesting legislative updates in the 2022 session.



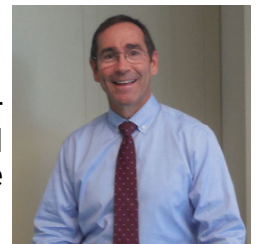
# A Year In Review

## Retirements

A huge **Thank You!** to Department staff who retired this fiscal year:



Financial Institutions Counsel Michael W. McDannel retired on September 3, 2020, after more than thirty-one years of service to the Department. Mike's strong work ethic and dedication to the financial protection of Nebraska citizens will long be remembered.



Director Mark Quandahl retired September 7, 2020, having been appointed Director in 2015. Mark led the implementation of the Department's mission and vision and initiated the streamlining of Department processes and the reduction of the regulatory burden on Nebraska's financial industries.



Senior Examiner Perry Neill retired on December 23, 2020, completing more than thirty-six years with the Department. Perry examined banks in central and western Nebraska for the entirety of his career and mentored many new examiners.

## In Memoriam

Charles W. Mitchell, former Deputy Director of the Department, passed away November 17, 2020, at 94 years of age. Known to Department staff and many in the financial industries as "Mitch," he was a WWII U.S. Navy veteran and a graduate of Nebraska Wesleyan University. Mitch served as Deputy Director for many of his thirty years with the Department and was Acting Director in 1979. Mitch retired from the Department in 1985. The Department extends condolences to his wife, Betty, two sons, three daughters, seven grandchildren and seven great-grandchildren.

# Department Budget & Funding

Fiscal Year July 1, 2020–June 30, 2021

The Department is fully funded by 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

<b>Beginning Balance</b>	<b>1,957,497</b>
Banking & Trust Companies	4,748,549
Credit Unions & Savings and Loan	117,991
Mortgage Lending	1,352,290
Money Transmitters	62,225
Delayed Deposit Services	13
Consumer Lending	36,841
<b>Total Revenues for Fiscal Year</b>	<b>6,317,908</b>

### Expenditures

Employee Salaries & Benefits	4,621,613
Operating Expenses	725,258
Capital Expenditures	51,980
<b>Total Expenditures for Fiscal Year</b>	<b>5,398,851</b>
<b>Ending Balance</b>	<b>2,876,554</b>

Costs collected from enforcement cases	6,388
Monies secured for the School Fund	35,700

## Bureau of Securities

### Revenues

<b>Beginning Balance</b>	<b>2,205,264</b>
Securities and Registration Fees	27,255,574
Private Offering Fees	140,800
Broker-Dealer/Broker-Dealer Agents/ Investment Adviser Fees	6,526,470
Interest Income	98,489
Cost of Investigations	2,000
Miscellaneous	860
<b>Total Revenues for Fiscal Year</b>	<b>34,024,193</b>

### Expenditures

Employee Salaries & Benefits	1,259,533
Operating Expenses	313,039
Capital Expenditures	51,980
<b>Total Expenditures for Fiscal</b>	<b>1,624,552</b>

Monies transferred to the State of Nebraska General Fund	25,900,000
<b>Ending Balance</b>	<b>8,704,905</b>

Monies secured for the School Fund	3,000
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# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2016	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021
State-Chartered Banks	163	158	156	153	147	146
Savings & Loan Associations	0	0	0	0	0	0
Credit Unions	14	13	13	12	12	11
Trust Companies	4	4	4	4	4	4
Delayed Deposit Services	87	80	75	74	65	19
Installment Loan Companies	10	13	13	2	3	4
Sales Finance Companies	94	139	139	92	97	98
Mortgage Bankers	353	374	385	369	391	426
Mortgage Loan Originators	2,693	3,396	3,900	3,319	3,893	5,471
Money Transmitters	83	93	104	125	133	162

### Activity by the Institutions—Fiscal Year 2021

Conversion to State-Chartered Bank	2	Loan Production Office Notices Received	9
Bank Mergers Approved	4	Bank Branch Relocations Approved	0
Credit Union Mergers Approved	1	Name Changes	2
Bank Branch Acquisitions Approved	0	Bank Closings	0
New Bank Branch Offices Approved	10	Trust Charter Cancellations	0

### Activity by the Numbers—Fiscal Year 2021

Conversion to State-Chartered Bank			
Former Institution	Current Institution	City	Date of Conversion
Midwest Bank, N.A.	Midwest Bank	Pierce	6/30/2021
NebraskaLand National Bank	NebraskaLand Bank	North Platte	6/30/2021

Bank Mergers		
Institution	Bank Acquired	Approved
Cornerstone Bank, York, NE	The Bank of Tilden, Tilden	9/23/2020
First State Bank Nebraska, Lincoln, NE	Plattsmouth State Bank, Plattsmouth	11/9/2020
Tri Valley Bank, Talmage, NE	Eagle State Bank, Eagle	9/28/2020
Homestead Bank, Cozad, NE	First National Bank of Chadron, Chadron	4/6/2021

<b>Branch Acquisitions</b>			
<b>Institution</b>	<b>City</b>	<b>Location</b>	<b>Approved</b>
None			
<b>Loan Production Office Notices Received</b>			
<b>Institution</b>	<b>City</b>	<b>Location</b>	<b>Date Received</b>
First Nebraska Bank	Valley	Norfolk	8/17/2020
Five Points Bank	Grand Island	Norfolk	8/24/2020
Security First Bank	Lincoln	Lincoln	8/31/2020
CharterWest Bank	West Point	LaVista	9/28/2020
Platte Valley Bank	Scottsbluff	Alliance	2/16/2021
Platte Valley Bank	Scottsbluff	Chadron	2/16/2021
CharterWest Bank	West Point	Council Bluffs, IA	2/26/2021
Elkhorn Valley Bank & Trust	Norfolk	Yankton, SD	2/26/2021
Dundee Bank	Omaha	Council Bluffs, IA	5/4/2021
<b>Move of Charter and Main Office</b>			
<b>Institution</b>	<b>City</b>	<b>Location</b>	<b>Approved</b>
Frontier Bank	Omaha	Omaha	9/22/2020
<b>New Bank Branch Office</b>			
<b>Institution</b>	<b>City</b>	<b>Location</b>	<b>Approved</b>
Core Bank	Omaha	Papillion	9/4/2020
Bank of the Valley	Bellwood	Schuyler	11/19/2020
West Gate Bank	Lincoln	Omaha	12/11/2020
Citizens State Bank	Wisner	Mobile (Cass County)	1/12/2021
Platte Valley Bank	Scottsbluff	Alliance	4/22/2021
Platte Valley Bank	Scottsbluff	Chadron	4/22/2021
Elkhorn Valley Bank & Trust	Norfolk	Yankton, SD	5/4/2021
Five Points Bank	Grand Island	Elkhorn	6/9/2021
FirsTier Bank	Kimball	Cheyenne, WY	6/21/2021
Riverstone Bank	Talmage	Syracuse	6/30/2021

Bank Branch Office Relocations			
Institution	City	Branch Relocation	Approved
None			

Loan Production Office Relocations			
Institution	City	LPO Relocation	Date Received
Tri Valley Bank	Talmage	Syracuse	1/6/2021
CharterWest Bank	West Point	Council Bluffs, IA	6/14/2021
CharterWest Bank	West Point	McCook	6/23/2021

Name Changes			
Prior Name of Institution	Current Name	City	Approved
Tri Valley Bank	Riverstone Bank	Talmage	12/23/2020
Bank of Bennington	i3 Bank	Bennington	5/17/2021

Bank Closings		
Name of Institution	Location	Date Closed
None		

New Trust Company		
Institution	City	Approved
None		

Trust Charter Office Relocations—Same City		
Institution	City	Approved
Bridges Trust Company	Omaha	9/30/2020

New Trust Branch Offices			
Institution	City	Branch Relocation	Approved
None			

Credit Union Mergers		
Institution	Credit Union Acquired	Approved
First Nebraska Credit Union, Omaha, NE	Construction Industries Credit Union, Lincoln, NE	5/26/2021

New Credit Union Branch Offices			
Institution	City	Branch Location	Approved
None			

Financial Institutions Total Resources					
Institutions	Number 6/30/2020	Number 6/30/2021	Assets 6/30/2020	Assets 6/30/2021	Gain (Loss)
State-Chartered Commercial Banks	147	146	\$48,094,176,000	\$55,094,981,000	\$7,000,805,000
Credit Unions	12	11	\$782,519,196	\$897,100,340	\$114,681,144
Trust Companies	4	4	*\$10,651,213	\$12,397,394	\$1,746,181

\*Amended from previous fiscal year.

# STATE-CHARTERED COMMERCIAL BANKS' AGGREGATE BALANCE SHEET

	6/30/2019	6/30/2020	6/30/2021
Number of Institutions	153	147	146
Number of Employees	7,941	7,962	8,405
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	685,764	846,873	915,085
Interest Bearing Balances	1,555,901	3,052,323	4,521,248
Securities	6,573,356	7,274,265	11,200,169
Federal Funds Sold & Securities Purchased to Resell	243,830	508,926	444,866
Loans and Leases	31,126,335	34,794,261	36,247,335
Allowance for Loan Losses	444,957	502,141	556,791
Loan and Leases, Net	30,681,378	34,292,120	35,690,544
Assets held in Trading Accounts	24	86	91
Premises and Fixed Assets	635,206	696,127	823,839
Other Real Estate Owned	31,246	28,346	25,312
Intangible Assets	256,033	268,278	278,430
Other Assets, Net	965,779	1,126,832	1,195,397
<b>Total Assets &amp; Losses Deferred</b>	<b>\$41,628,517</b>	<b>\$48,094,176</b>	<b>\$55,094,981</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-Interest Bearing Deposits	5,275,045	6,668,792	8,871,426
Domestic Interest Bearing Deposits	28,821,996	32,737,499	37,704,169
<b>Total Domestic Deposits</b>	<b>34,097,041</b>	<b>39,406,291</b>	<b>46,575,595</b>
Federal Funds Purchased & Securities Sold	361,769	608,408	447,772
Other Borrowed Money	2,176,130	2,587,506	1,928,720
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	0
Other Liabilities	242,492	398,676	341,915
<b>Total Liabilities</b>	<b>\$36,877,432</b>	<b>\$43,000,881</b>	<b>\$49,294,002</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	20,300	20,300	20,300
Common Stock	125,736	124,061	123,628
Surplus	2,106,534	2,244,748	2,573,598
Undivided Profits	2,498,515	2,704,186	3,083,453
<i>Other Equity Capital Components</i>	0	0	0
<b>Total Equity Capital</b>	<b>4,751,085</b>	<b>5,093,295</b>	<b>5,800,979</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$41,628,517</b>	<b>\$48,094,176</b>	<b>\$55,094,981</b>

# Deposit Limitations

Nebraska has adopted a deposit cap as set forth in the Nebraska Bank Holding Company Act. Section 8-910 provides that a holding company may not acquire a bank or banks in Nebraska if the deposits held in Nebraska would be in an amount greater than 22 percent of the total deposits of all banks in Nebraska plus the total deposits, savings accounts, passbook accounts, and shares in savings and loan associations and building and loan associations in Nebraska as determined by the Director of the Department on the basis of the most recent mid-year reports.

Total deposits for all banks and savings and loan associations in Nebraska as of June 30, 2021, were \$79,855,820,000. The number was taken from a Federal Deposit Insurance Corporation compilation.

The 22% limitation contained in Section 8-910(2)(c), as of June 30, 2021, would be:

$$\begin{array}{r} \$79,855,820,000 \\ \underline{\quad \quad \quad \times .22} \\ \$17,568,280,400 \end{array}$$

The Protecting Hand sculpture, created by artist Lawrence Tenney Stevens, was dedicated on October 6, 1955 on the façade of the late Woodmen Accident and Life Company building located at 1526 K Street. The sculpture weighs in at roughly 200 tons and was sculpted out of the same Indiana limestone used to construct the Nebraska State Capitol. The artwork was sculpted to represent support of the family circle by nestling six family members into one palm.

In 2007, the building was purchased by the State of Nebraska and was later dedicated as the First Nebraska Administrative Building, to honor the First Nebraska Infantry Regiment that fought heroically in the Civil War. This plaque was dedicated in 2021 with the support from Assurity Life Insurance.

Pete Ricketts  
Governor

Jason Jackson  
Administrative Services Director

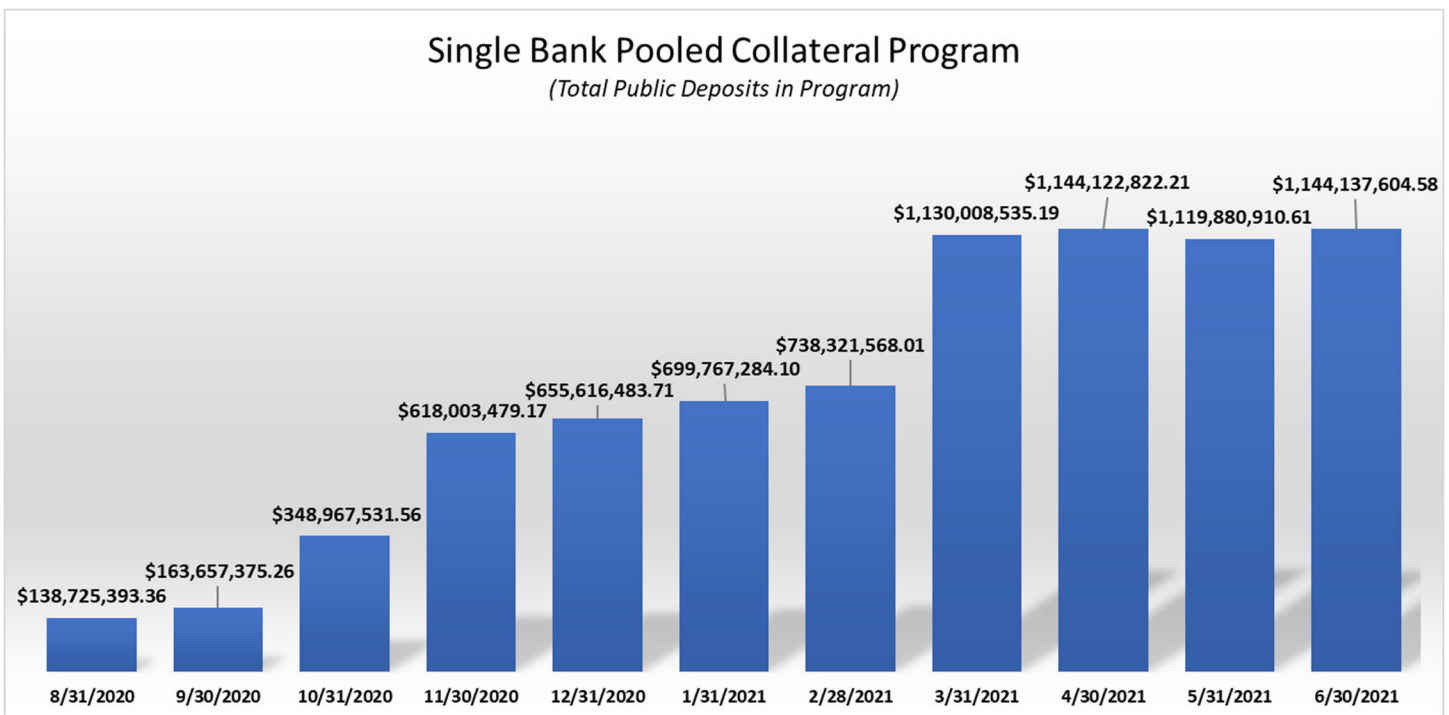
Tom Henning  
President & CEO Assurity Life

# The Single Bank Pooled Collateral Program

The Single Bank Pooled Collateral Program (SBPC) was authorized by legislative bill (LB) 622 in 2020. The bill was signed into law and became effective as of July 1, 2020. The bill revised portions of the Public Funds Deposit Security Act (Neb. Rev. Stat. §§77-2386 – 77-23, 108) to provide financial institutions an alternate means by which to secure public funds held on deposit. In contrast to the dedicated method of pledging securities directly to individual public entities, the SBPC allows financial institutions to pledge a pool of securities to all public deposits held in excess of the FDIC insurance limits.

LB622 authorized the Department to appoint an administrator for the SBPC. In May of 2020, the Department appointed Nebraska Bankers Insurance and Services Company (NBISCO) as the program administrator. NBISCO's appointment runs through June 30, 2022. The appointment may be renewed for an additional three, two-year terms.

The SBPC began accepting participating financial institutions as of July 1, 2020. Since that date, the program has grown from two participants to 16. Total public deposits in the program have grown from \$138,725,000 to \$1,144,138,000 over the period.





# STATE-CHARTERED BANKS (for the period ending June 30, 2021)

## State Bank

### Access Bank Omaha

State Bank 8712 West Dodge Road  
Omaha, NE 68114-3459

School Branch LaVista West Elementary  
LaVista, NE 68128

School Branch Bell Elementary School  
Papillion, NE 68048

School Branch Prairie Queen Elementary School  
Papillion, NE 68048

Mobile Branch Douglas & Sarpy Counties  
Omaha, NE

Branch 1941 South 42nd Street  
Omaha, NE 68105

Branch 7223 South 84th Street  
LaVista, NE 68128

Branch 2710 South 140th Street  
Omaha, NE 68144

Branch 774 Olson Drive  
Papillion, NE 68046

Branch 203 North 180th Street  
Omaha, NE 68022

### Adams Bank & Trust Ogallala

State Bank 315 N. Spruce Street  
Ogallala, NE 69153-0720

School Branch Chase County Schools  
Imperial, NE 69033

School Branch Creek Valley Schools  
Chappell, NE 69129

Mobile Branch El Paso County  
Colorado Springs, CO

Branch 265 Cheyenne Mountain  
Boulevard East  
Colorado Springs, CO

Branch 1310 Garden of the Gods Road  
Colorado Springs, CO 80907

Branch 7800 South College Avenue  
Fort Collins, CO 80525

Branch 8308 Weld County Road 13  
Firestone, CO

Branch 641 2nd Street  
Chappell, NE 69129

Branch 205 N. 4th Street  
Indianola, NE 69034

Branch 202 State Street  
Brule, NE 69127-0156

Branch 121 South Jeffers Street  
North Platte, NE 69103-0189

Branch Main Street  
Lodgepole, NE 69149

Branch 131 Walnut  
Sutherland, NE 69165-0157

Branch Perkins Avenue  
Madrid, NE 69150-0098

Branch 545 Broadway  
Imperial, NE 69033-0279

Branch 150 Central Avenue  
Grant, NE 69140-0160

Branch 310 Mountain Avenue  
Berthoud, CO 80513

Branch 10 Ken Pratt Boulevard  
Longmont, CO 80501

Branch 3221 South Jeffers Street North  
Platte, NE 69101

Branch 1005 So. Range Ave., Suite 300  
Colby, KS 67701

Branch 519 West Main Street #B  
Sterling, CO 80751

Branch 148 Remington Street, Suite 101  
Fort Collins, CO 80524

### Adams County Bank Kenesaw

State Bank 401 N. Smith Avenue  
Kenesaw, NE 68956

Branch 1307 North Brass Avenue  
Juniata, NE 68955

### Adams State Bank Adams

State Bank 649 Main Street  
Adams, NE 68301

School Branch Freeman Public School  
Adams, NE 68301

### American Exchange Bank Elmwood

State Bank 151 North 4th Street  
Elmwood, NE 68349

Branch 440 D Street  
Eagle, NE 68347-0407

### American Interstate Bank Elkhorn

State Bank 3331 North 204th Street  
Elkhorn, NE 68022

Branch 15909 West Maple Road  
Omaha, NE 68116

### Arbor Bank Nebraska City

State Bank 911 Central Avenue  
Nebraska City, NE 68410-0429

Branch 301 Oakland Avenue  
Oakland, IA 51560

Branch 716 Illinois  
Sidney, IA 51652

Branch 16949 Lakeside Hills Plaza  
Omaha, NE 68130

Branch 18924 Evans St.  
Omaha, NE 68022

Loan Production Office  
17117 Burt Street  
Omaha, NE 68118

### Ashton State Bank Ashton

State Bank 295 Center Avenue  
Ashton, NE 68817

### Auburn State Bank Auburn

State Bank 1212 J Street  
Auburn, NE 68305

### Bank of Clarks Clarks

State Bank 301 N. Green Street  
Clarks, NE 68628-0125

Branch 201 Vine Street  
Silver Creek, NE 68663

### Bank of Dixon County Ponca

State Bank 117 E. 3rd Street  
Ponca, NE 68770-0570

Branch 218 East Elk Street  
Jackson, NE 68743

Branch 412 Main Street  
Newcastle, NE 68757

### Bank of Doniphan Doniphan

State Bank 118-120 Plum Street  
Doniphan, NE 68832-0270

Branch 800 North Burlington  
Hastings, NE 68901

Branch 1010 Diers Avenue  
Grand Island, NE 68803

### Bank of Elgin Elgin

State Bank 101 N. 2nd Street  
Elgin, NE 68636-0379

### Bank of Hartington Hartington

State Bank 229 N. Broadway  
Hartington, NE 68739-0077

Loan Production Office  
25411 Park Avenue  
Niobrara, NE 68760

Branch 304 North Broadway  
Hartington, NE 68739

Loan Production Office  
120 N. Broadway  
Bloomfield, NE 68718

### Bank of Lewellen Lewellen

State Bank 302 Main Street  
Lewellen, NE 69147

### Bank of Lindsay Lindsay

State Bank 102 Pine Street  
Lindsay, NE 68644

### Bank of Mead Mead

State Bank 322 South Vine  
Mead, NE 68041-0155

Branch 245 N. Elm  
Mead, NE 68041

### Bank of Newman Grove Newman Grove

State Bank 416 Hale Avenue  
Newman Grove, NE 68758

### Bank of Orchard Orchard

State Bank 145 E. 2nd Street  
Orchard, NE 68764

### Bank of Prague Prague

State Bank 316 W. Center Avenue  
Prague, NE 68050-0128

### Bank of the Valley Bellwood

State Bank 404 State Street  
Bellwood, NE 68624

School Branch Bellwood Public School  
Bellwood, NE 68624

School Branch David City Elementary School  
David City, NE 68632

School Branch St. Mary's School  
David City, NE 68632

School Branch Platte Center Elementary  
Platte Center, NE 68653

School Branch Shell Creek Elementary  
Columbus, NE 68601

School Branch Humphrey St. Francis  
Humphrey, NE 68642

School Branch Humphrey Public  
Humphrey, NE 68642

School Branch St. Isidore School  
Columbus, NE 68601

Branch 103 4th Street  
Platte Center, NE 68653

Branch 1855 North Fourth Street  
David City, NE 68632

Branch 3235 47th Street  
Columbus, NE 68601

Branch 502 5th Street  
David City, NE 68632

Branch 100 S. 3rd Street  
Humphrey, NE 68642



## STATE-CHARTERED BANKS (continued)

<b>BankFirst Norfolk</b>	Branch	314 Nippell Street Winnetoon, NE 68789	Branch	20041 Manderson Street Elkhorn, NE 68022
State Bank	100 N. 13th Street Norfolk, NE 68701	<b>Butte State Bank Butte</b>	Branch	7404 Olson Drive Papillion, NE 68046
Branch	121 North 27th Street Ord, NE 68862	State Bank	510 Thayer Street Butte, NE 68722-0028	Loan Production Office
Branch	313 East Highway 20 O'Neill, NE 68763	Branch	425 Hillcrest Boulevard Spencer, NE 68777	4511 2nd Avenue, Suite 207 Kearney, NE 68847
Loan Production Office	6800 South 32nd Street Lincoln, NE 68516	<b>Cattle Bank &amp; Trust Seward</b>	Loan Production Office	4750 Normal Blvd. Lincoln, NE 68506
Branch	1211 Riverside Boulevard Norfolk, NE 68701	State Bank	104 South 5th Street Seward, NE 68434	Loan Production Office
Branch	920 South 13th Street Norfolk, NE 68701	School Branch	Cattle Bank & Trust—Roper Elementary Branch Lincoln, NE 68522	2901 S. 84th Street, Suite 10 Lincoln, NE 68506
Branch	220 West 7th Street Wayne, NE 68787	School Branch	Cattle Bank & Trust—The Arnold Branch Lincoln, NE 68524	Loan Production Office
Branch	2530 23rd Street Columbus, NE 68601	Branch	405 North Fifth Street Seward, NE 68434	116 West E Street McCook, NE 69001
Branch	1371 26th Avenue Columbus, NE 68601	Branch	6550 Merchant Drive Lincoln, NE 68521	Loan Production Office
Branch	127 East Walnut West Point, NE 68788	Branch	1404 Pine Lake Road Lincoln, NE 68512	4604 S. 25th Street Omaha, NE 68107
Branch	2021 Dakota Avenue South Sioux City, NE 68776	<b>Cedar Rapids State Bank Cedar Rapids</b>	Loan Production Office	12121 McDermott Plaza LaVista, NE 68128
Branch	402 Main Street Wakefield, NE 68784	State Bank	213 W. Main Street Cedar Rapids, NE 68627-0158	Loan Production Office
Branch	902 10th Street Onawa, IA 51040	Branch	124 W. St. Joseph Street Spalding, NE 68665	14451-14543 W. Center Road, Suite 9 Omaha, NE 68144
Branch	2401 Hamilton Sioux City, IA 51104	Loan Production Office	7101 Stone Drive Daphne, AL 36526	Loan Production Office
Branch	3119 Floyd Boulevard Sioux City, IA 51104	Loan Production Office	1508 JFK Drive, Ste 201 Bellevue, NE 68005	500 Willow Avenue Suite 204 Council Bluffs, IA 51503
Branch	3410 Singing Hills Boulevard Sioux City, IA 51106	<b>Cedar Security Bank Fordyce</b>	<b>Citizens Bank &amp; Trust Company in St. Paul St. Paul</b>	State Bank
<b>Banner Capital Bank Harrisburg</b>	State Bank	117 Main Street Fordyce, NE 68736	721 7th Street St. Paul, NE 68873-2032	Branch
State Bank	205 State Street Harrisburg, NE 69345	Branch	650 P Street Loup City, NE 68853	Branch
Branch	401 9th Street Beaver City, NE 68926	Branch	1634 16th Street Central City, NE 68826	<b>Citizens State Bank Carleton</b>
Branch	512 Main Street Alma, NE 68920	<b>CerescoBank Ceresco</b>	State Bank	209 Third Street Carleton, NE 68326
Branch	4007 Greenway Street Cheyenne, WY 82001	State Bank	130 West Elm Street Ceresco, NE 68017-0036	<b>Citizens State Bank Wisner</b>
Branch	17 N. Wyoming Guernsey, WY 82204	<b>Chambers State Bank Chambers</b>	State Bank	921 Ave E Wisner, NE 68791
Loan Production Office	1555 Gilchrist Wheatland, WY 82201	State Bank	104 E. Main Street Chambers, NE 68725	School Branch
<b>Battle Creek State Bank Battle Creek</b>	State Bank	Branch	220 E. Nebraska Street Ewing, NE 68735	Wisner-Pilger Elementary Wisner, NE 68791
State Bank	202 W. Main Street Battle Creek, NE 68715-0308	<b>CharterWest Bank West Point</b>	Mobile Branch	Sarpy and Douglas Counties Papillion, NE
<b>Boelus State Bank Boelus</b>	State Bank	State Bank	201 South Main Street West Point, NE 68788	Mobile Branch
State Bank	523 Delaware Street Boelus, NE 68820-0233	Branch	610 4th Street Pender, NE 68047	Madison County Creston, NE
<b>Bruning Bank Bruning</b>	State Bank	Loan Production Office	3100 23rd Street, Suite 25 Columbus, NE 68601	Mobile Branch
State Bank	104 E. Main Street Bruning, NE 68322-0100	Loan Production Office	714 N. Diers Avenue Grand Island, NE 68803	Cedar, Dixon, Wayne and Pierce Counties Laurel, NE
Branch	252 South 13th Street Hebron, NE 68370	Branch	141 East Grove West Point, NE 68788	Fillmore, Saline and Seward Counties Friend, NE
Branch	1215 Burlington Holdrege, NE 68949	Branch	308 Main Street Walthill, NE 68067	Boone, Greeley and Wheeler Counties Spalding, NE
Branch	803 South D Street Broken Bow, NE 68822	Loan Production Office	2121 N. Webb Rd., Suite 202 Grand Island, NE 68803	Mobile Branch
Branch	1110 17th Avenue Kearney, NE 68847	Branch	704 East Side Blvd. Hastings, NE 68901	Cumming and Stanton Counties Wisner, NE
<b>Brunswick State Bank Brunswick</b>	State Bank	Loan Production Office	2121 N. Webb Rd., Suite 202 Grand Island, NE 68803	Mobile Branch
State Bank	226 2nd Street Brunswick, NE 68720-0029	Branch	201 South Hwy 20 Laurel, NE 68745	Cass County Plattsmouth, NE 68048
		Branch	203 Main Street Leigh, NE 68643	Branch
		Branch	121 N. Chestnut Street Spalding, NE 68665	Branch

## STATE-CHARTERED BANKS (continued)

Branch	234 Pine Street Creston, NE 68631	Branch	127 W. Main Street Cedar Bluffs, NE 68015	Branch	401 East M Street McCool Junction, NE 68401
Branch	150 Maple Street Friend, NE 68359	<b>Core Bank Omaha</b>		Branch	Main Street Monroe, NE 68647
Branch	754 Gold Coast Drive Papillion, NE 680146	State Bank	12100 West Center Road Omaha, NE 68144	Branch	260 Garhan Avenue Rising City, NE 68658
Branch	2020 W. Eighth Avenue Plattsmouth, NE 68046	Mobile Branch	Douglas County Omaha, NE	Branch	400 Main Street Stromsburg, NE 68666
Branch	120 N. 6th Plattsmouth, NE 68048	Mobile Branch	Saunders County Omaha, NE	Branch	902 South Saunders Avenue Sutton, NE 68979
<b>City Bank &amp; Trust Co. Lincoln</b>		Mobile Branch	Otoe County Douglas, NE	Branch	Midland Street Waco, NE 68460
State Bank	2929 Pine Lake Road Lincoln, NE 68516	Branch	16805 Q Street Omaha, NE 68135	Branch	101 David Drive York, NE 68467
Branch	940 P Street Lincoln, NE 68508	Branch	2545 South 180th Street Omaha, NE 68130	Branch	1730 Lincoln Avenue York, NE 68467
Branch	3900 Pine Lake Road Lincoln, NE 68516	Branch	13220 Birch Drive Omaha, NE 68164	Branch	3511 South Lincoln Avenue York, NE 68467
Branch	4225 Lucille Drive Lincoln, NE 68502	Branch	12100 West Center Road Omaha, NE 68144	Branch	528 Grant Avenue York, NE 68467
Branch	1135 Main Street Crete, NE 68333	Branch	7400 College Boulevard Overland Park, KS 66210	Branch	840 North Diers Avenue Grand Island, NE 68803
Loan Production Office	7101 S. 82nd Street Lincoln, NE 68516	<b>Corn Growers State Bank Murdock</b>		Branch	240 South 3rd Street Albion, NE 68620
<b>Clarkson Bank Clarkson</b>		State Bank	333 Nebraska Street Murdock, NE 68407	Branch	103 South Brown Ave Clay Center, NE 68933
State Bank	243 Pine Street Clarkson, NE 68629-0080	<b>Cornerstone Bank York</b>		Branch	Main Street Polk, NE 68654
<b>Columbus Bank &amp; Trust Company Columbus</b>		State Bank	529 North Lincoln Avenue York, NE 68467	Branch	Third & Main Streets Bartlett, NE 68622
State Bank	2501 13th Street Columbus, NE 68601-4913	Branch	302 N. Clay Street Harvard, NE 68944	Branch	402 Marquis Avenue Marquette, NE 68854
Branch	118 23rd Street, Suite 100 Columbus, NE 68601	Branch	119 "C" Street Shelton, NE 68876	Branch	401 University Avenue Guide Rock, NE 68942
<b>Commercial Bank Nelson</b>		Branch	100 West 6th Street Davenport, NE 68335	Branch	307 North "C" Street Edgar, NE 68935
State Bank	401 S. Main Street Nelson, NE 68961-0388	Branch	211 Winters Avenue Glenvil, NE 68941	Branch	211 Rock Bluff Road Beaver Lake, NE 68048
Loan Production Office	145 South 10th Street Geneva, NE 68361	Branch	101 West Elm Street Sutton, NE 68979	Branch	1502 M Street Franklin, NE 68939
<b>Commercial State Bank Republican City</b>		Branch	317 Beaver Street St. Edward, NE 68660	Branch	133 Commercial Avenue Hildreth, NE 68947
State Bank	20 Circle Drive Republican City, NE 68971-0067	Branch	1206 13th Street Aurora, NE 68818	Branch	102 W. Main Street Murray, NE 68409
<b>Commercial State Bank Wausa</b>		Branch	520 Lincoln Bradshaw, NE 68319	Branch	404 W. 1st Street North Loup, NE 68859
State Bank	519 E. Broadway Wausa, NE 68786-0179	Branch	1631 16th Street Central City, NE 68826	Branch	102 West Sapp Wilcox, NE 68982
Branch	617 Central Avenue Nebraska City, NE 68410	Branch	1727 23rd Street Columbus, NE 68601	Branch	147 Center Avenue Malmo, NE 68040
Branch	1918 N. 203rd Street Elkhorn, NE 68022	Branch	3304 16th Street Columbus, NE 68601	<b>Cornhusker Bank Lincoln</b>	
Loan Production Office	123 North Broadway Street Bloomfield, NE 68718	Branch	818 East 23rd Street Columbus, NE 68601	State Bank	8310 "O" Street Lincoln, NE 68510
<b>Community First Bank Maywood</b>		Branch	1141 G Street Geneva, NE 68361	Branch	5600 Pioneers Boulevard Lincoln, NE 68506
State Bank	122 S. Commercial Street Maywood, NE 69038-0045	Branch	2250 North Diers Avenue Grand Island, NE 68801	Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516
School Branch	Tiger Branch of Community First Bank Maywood, NE 69038	Branch	3501 South Locust Street Grand Island, NE 68801	Loan Production Office	7575 South 57th Street Lincoln, NE 68516
Branch	306 Pine Street Big Springs, NE 69122	Branch	409 A Street Hampton, NE 68843	Branch	5700 Fremont Street Lincoln, NE 68504
Branch	338 Main Street Trenton, NE 69044	Branch	916 North Main Street Henderson, NE 68371	Branch	5555 South Street Lincoln, NE 68506
Branch	324 Main Street Stapleton, NE 69163	Branch	100 E. 2nd St. Tilden, NE 68781	Branch	7200 Van Dorn Lincoln, NE 68506
Branch	410 East Francis North Platte, NE 69101	Branch	709 Peabody Creighton, NE 68729	Branch	6100 Apple's Way Lincoln, NE 68516
<b>Community State Bank Colon</b>		Branch	604 Main Street Clearwater, NE 68726		
State Bank	102 Spruce Street Colon, NE 68018-0004				

## STATE-CHARTERED BANKS (continued)

Branch	1101 Cornhusker Highway Lincoln, NE 68521	Loan Production Office	315 W. Church Street Albion, NE 68620	Branch	3015 2nd Avenue Kearney, NE
Branch	11102 Blondo Street, Suite 102 Omaha, NE 68164	Loan Production Office	114 Douglas Avenue, Suite 5 Yankton, SD 57078	Mobile Branch	Buffalo County Kearney, NE
<b>Countryside Bank Unadilla</b>		<b>Enterprise Bank Omaha</b>		Branch	321 South Main Wilber, NE 68465
State Bank	379 Main Street Unadilla, NE 68454-4039	State Bank	12800 West Center Road Omaha, NE 68144-3818	Branch	201 W. Eldora Avenue Weeping Water, NE 68463
Branch	334 Main Street Burr, NE 68324	Branch	210 Regency Parkway Omaha, NE 68114	Branch	309 Broad Street Jansen, NE 68377
Branch	976 11th Street Syracuse, NE 68446	Mobile Branch	Douglas County Omaha, NE	Branch	301 Nemaha Street Firth, NE 68358
<b>Custer Federal State Bank Broken Bow</b>		<b>Equitable Bank Grand Island</b>		Branch	202 Locust Street Panama, NE 68419
State Bank	341 South 10th Avenue Broken Bow, NE 68822	State Bank	113 N. Locust St. Grand Island, NE 68802-0160	Branch	900 Demery Street Beaver Crossing, NE 68313
Branch	1305 East 56th Street Kearney, NE 68847	Branch	619 N. Diers Avenue Grand Island, NE 68803	Branch	347 C Street Palmyra, NE 68418
<b>Dundee Bank Omaha</b>		Branch	920 S. Jeffers Street North Platte, NE 69101	Branch	101 S. Calvert Lawrence, NE 68957
State Bank	5015 Underwood Avenue Omaha, NE 68132	Branch	10855 W. Dodge Rd. Omaha, NE 68154	Branch	355 North Central Superior, NE 68978
School Branch	All Saints Catholic School Omaha, NE 68108	<b>Exchange Bank Kearney</b>		Branch	427 Central Avenue Ericson, NE 68637
School Branch	Holy Name School Omaha, NE 68132	State Bank	3110 2nd Avenue Kearney, NE 68847	<b>Farmers and Merchants Bank Milligan</b>	
Branch	2739 N. 61st Street Omaha, NE 68104	Branch	1204 Allen Drive Grand Island, NE 68803	State Bank	501 Main Street Milligan, NE 68406-0010
Branch	302 S. 38th Street Omaha, NE 68132	Branch	939 South Locust Street Grand Island, NE 68801	Branch	719 Wisconsin Street Cawker City, KS 67430
Loan Production Office	8026 W. Dodge Road Omaha, NE 68114	Loan Production Office	322 Houston Street, Suite 111 Manhattan, KS 66503	<b>Farmers and Merchants Bank of Ashland</b>	
Loan Production Office	760 W. Gold Coast Rd., Suite 109 Papillion, NE 68046	Branch	14 LaBarre Street Gibbon, NE 68840	State Bank	1501 Silver Street Ashland, NE 68003-0217
Loan Production Office	3717 Harney Street Omaha, NE 68131	Branch	7655 Pioneers Blvd. Lincoln, NE 68506	Branch	504 Highway 6 Ashland, NE 68003
Loan Production Office	16909 Lakeside Hills Plaza Omaha, NE 68130	Branch	1720 South Ohio Salina, KS 67501	<b>Farmers and Merchants State Bank Bloomfield</b>	
Loan Production Office	15606 Elm St., #102 Omaha, NE 68130	Branch	702 North Washington Street Junction City, KS 66441	State Bank	103 N. Broadway Bloomfield, NE 68718-0069
Loan Production Office	4949 Underwood Avenue Omaha, NE 68132	Branch	8008 West Dodge Rd. Omaha, NE 68847	Branch	Second and Kansas Streets Crofton, NE 68730
Loan Production Office	424 South 8th Avenue Broken Bow, NE 68822	<b>F &amp; M Bank West Point</b>		Branch	301 Main Street Center, NE 68724
Loan Production Office	229 S. Main Street Council Bluffs, IA 51503	State Bank	204 North Main Street West Point, NE 68788	Branch	203 South Robinson Hartington, NE 68739
<b>Elkhorn Valley Bank &amp; Trust Norfolk</b>		Branch	321 Main Street Wayne, NE 68787	Branch	254 10 Park Avenue Niobrara, NE 68760
State Bank	800 West Benjamin Avenue Norfolk, NE 68702	Branch	2024 Dakota Avenue South Sioux City, NE 68776	Branch	89283 Highway 81 South Yankton, NE 57078
Branch	120 East Norfolk Avenue Norfolk, NE 68702-1007	Branch	11504 Willow Park Drive Gretna, NE 68028	<b>Farmers State Bank Dodge</b>	
Branch	1010 Omaha Avenue Norfolk, NE 68702-0187	Branch	3300 Plaza Drive South Sioux City, NE 68776	State Bank	355 2nd Street Dodge, NE 68633-0067
Branch	105 S. 2nd Street Pierce, NE 68767	Branch	930 3rd Street Sioux City, IA 51101	Branch	823 Main Street Bridgeport, NE 68633
Branch	2107 Taylor Avenue Norfolk, NE 68701	<b>F&amp;M Bank Falls City</b>		Branch	1320 West 3rd Street Alliance, NE 69301
Branch	411 East 7th Street Wayne, NE 68787	State Bank	1701 Stone Street Falls City, NE 68355	Branch	501 Main Street Carroll, NE 68723
Branch	404 S. 25th Street Norfolk, NE 68701	Branch	1502 Harlan Street Falls City, NE 68355	Branch	205 West 3rd Street Chadron, NE 69337
Mobile Branch	Wayne County Wayne, NE	<b>Farmers &amp; Merchants Bank Axtell</b>		Branch	605 North Main Street Atkinson, NE 68713
		State Bank	402 Main Avenue Axtell, NE 68924	Branch	101 N. Thayer Street Spencer, NE 68777
		Loan Production Office	22060 Laurel Oak Drive Parker, CO 80138	Branch	1200 Park Drive Hickman, NE 68372
		<b>Farmers and Merchants Bank Milford</b>		<b>First Bank &amp; Trust of Fullerton Fullerton</b>	
		State Bank	617 First Street Milford, NE 68405-9611	State Bank	230 Broadway Fullerton, NE 68638

## STATE-CHARTERED BANKS (continued)

Branch	205 Beaver Street St. Edward, NE 68660	Mobile Branch	Cedar, Dakota, Dixon & Thurston Counties Emerson, NE 68733	Branch	Harlan County Bank Office Alma, NE 68920
<b>First Bank and Trust Company Minden</b>		Mobile Branch	Butler, Cass, Lancaster & Otoe Counties Bennet, NE 68317	Branch	601 Minor Avenue Bertrand, NE 68927
State Bank	315 East 4th Street Minden, NE 68959	Mobile Branch	Colfax, Cuming, Madison, Platte & Stanton Counties Stanton, NE 68779	<b>First State Bank Randolph</b>	
<b>First Bank of Bancroft Bancroft</b>		Mobile Branch		State Bank	102 E. Broadway Randolph, NE 68771-0725
State Bank	301 Main Street Bancroft, NE 68004	<b>First Northeast Bank of Nebraska Lyons</b>		<b>First State Bank Scottsbluff</b>	
<b>First Bank of Utica Utica</b>		State Bank	440 Main Street Lyons, NE 68038	State Bank	2002 Broadway Scottsbluff, NE 69361-1902
State Bank	785 D Street Utica, NE 68456	Branch	201 N. Main Street Hooper, NE 68031	Branch	1540 Tenth Street Gering, NE 69341
Branch	390 Hector Street Cordova, NE 68330	Branch	213-215 North Chard Street Oakland, NE 68045	Branch	3216 West Colorado Avenue Colorado Springs, CO 80906
Branch	104 Cherry Street Friend, NE 68359	Branch	212 North Oakland Avenue Oakland, NE 68045	Branch	500 West 18th Street Cheyenne, WY 82001
Branch	407 7th Street Milligan, NE 68406	Branch	2300 Laverna Fremont, NE 68025	Branch	2501 East Lincoln Way Cheyenne, WY
<b>First Central Bank Cambridge</b>		Branch	362 County Road 18 Ceresco, NE 68017	Branch	608 Grand Avenue Laramie, WY
State Bank	623 Patterson Street Cambridge, NE 69022-0280	Branch	312 N. Broadway Hartington, NE	<b>First State Bank &amp; Trust Company Fremont</b>	
Branch	415 Nebraska Avenue Arapahoe, NE 68922	Branch	448 South 13th Street Tekamah, NE 68061	State Bank	1005 E. 23rd Street Fremont, NE 68025-2448
Branch	Main Street Edison, NE 68936	Branch	423 Main Street Uehling, NE 68063	School Branch	Linden Elementary School Fremont, NE 68025
<b>First Central Bank McCook McCook</b>		<b>First State Bank Farnam</b>		School Branch	Archbishop Bergan Elementary School Fremont, NE 68025
State Bank	904 North Highway 83 McCook, NE 69001	State Bank	222 Main Street Farnam, NE 69029-0096	Mobile Branch	Burt, Butler, Colfax, Cuming, Dodge, Saunders & Washington Counties Fremont, NE
Branch	302 Center Avenue Curtis, NE 69025	Branch	1108 West 7th Alma, NE 68920	Branch	3010 East 23rd Avenue North Fremont, NE 68025
<b>First Community Bank Beemer</b>		Branch	130 Main Street Stamford, NE 68977	Branch	1965 East Military Avenue Fremont, NE 68025
State Bank	201 Main Street Beemer, NE 68716	Branch	123 Center Street Holbrook, NE 68948	Branch	225 North Main Street Fremont, NE 68025
Branch	221 Main Street Bancroft, NE 68004	Branch	309 Nelson Street Cambridge, NE 69022	Branch	Shalimar Gardens Branch Fremont, NE 68025
Branch	109 John Street Homer, NE	<b>First State Bank Gothenburg</b>		Branch	Midland University Branch Fremont, NE 68025
Branch	502 North Main St. Fremont, NE 68025	State Bank	914 Lake Street Gothenburg, NE 69138-1944	Branch	Nye Square/Nye Senior Services Fremont, NE 68025
<b>First Nebraska Bank Valley</b>		Branch	605 Tenth Street Gothenburg, NE 69138	<b>First State Bank Nebraska Lincoln</b>	
State Bank	330 N. Spruce Street Valley, NE 68064-9673	Loan Production Office	505 North 27th Street, Suite 9 Lincoln, NE 68503	State Bank	2701 Grainger Parkway Lincoln, NE 68516
Branch	Main Street Arcadia, NE 68815	Loan Production Office	9777 Pyramid Court, Suite 150 Englewood, CO 80112	Mobile Branch	Lancaster, Butler, Cass, Gage & Johnson Counties Lincoln, NE
Branch	3225 - 23rd Street Columbus, NE 68601	Branch	5370 South 72nd Street Ralston, NE 68127	Branch	13900 Guildford Street Waverly, NE 68462
Branch	1019 Ivy Street Stanton, NE 68779-0257	Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Branch	221 Austin Street Pickrell, NE 68422
Branch	Madison Street Brainard, NE 68626	Branch	11808 West Center Road Omaha, NE 68144	Branch	104 Northwest Avenue Western, NE 68464
Branch	Main Street Decatur, NE 68020	Branch	101 NW 1st Street Mullen, NE 69152	Branch	307 East Fillmore Avenue DeWitt, NE 68341
Branch	1000 Main Street Emerson, NE 68733-0445	Branch	410 Rodeo Road North Platte, NE 69101	Branch	111 Livingston Street Filley, NE 68357
Branch	50 Monroe Street Bennet, NE 68317	Branch	234 South Commercial Avenue Wallace, NE 69169	Branch	203 West Third Street Wilber, NE 68465
Branch	2214 S. 11th Street Nebraska City, NE 68410	<b>First State Bank Hordville</b>		Branch	223 West 4th Street Cortland, NE 68331
Branch	107 North Elm Weeping Water, NE 68463	State Bank	201 Main Street Hordville, NE 68846	Branch	611 Washington Dorchester, NE 68343
Branch	20421 George B. Lake Parkway Elkhorn, NE 68022	School Branch	High Plans Community Schools Polk, NE 68654	Branch	300 Main Street Hallam, NE 68368
Loan Production Office	315 N. 4th Street Norfolk, NE 68701	<b>First State Bank Loomis</b>		Branch	515 Second Street Yutan, NE 68073
Mobile Branch	Dodge, Douglas, Sarpy, Saunders & Washington Counties Valley, NE	State Bank	211 Commercial Street Loomis, NE 68958		



## STATE-CHARTERED BANKS (continued)

Branch	655 Chestnut Street Hickman, NE 68372	Branch	518 North Eddy Street Grand Island, NE 68802	Genoa Community Bank	Genoa	
Branch	4915 Old Cheney Road Lincoln, NE 68516	Loan Production Office	11422 Miracle Hills Drive Omaha, NE 68154	State Bank	502 Willard Avenue Genoa, NE 68640-0607	
Branch	560 Sargent Street Beatrice, NE 68310	Mobile Branch	Adams, Buffalo, Hall, Hamilton, Howard, & Merrick Counties Grand Island, NE	Great Plains State Bank	Petersburg	
Branch	412 Elm Street Nehawka, NE 68413	Branch	100 W. 5th Avenue Sumner, NE 68878-0127	State Bank	140 Main Street Petersburg, NE 68652-0210	
Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048	Branch	1809 West 37th Street Kearney, NE	Branch	3423 21st Street Columbus, NE 68601	
Branch	446 Main Street Plattsmouth, NE 68048	Branch	2501 Central Avenue Kearney, NE 68847	Branch	1100 East Douglas O'Neill, NE 68763	
Loan Production Office	305 Main Street Firth, NE 68358	Branch	9718 Giles Road LaVista, NE 68128	Branch	15858 West Dodge Road Omaha, NE 68118	
<b>First Tri County Bank Swanton</b>		Branch	8820 Arbor Street Omaha, NE 68124	Branch	4459 41st Avenue Columbus, NE 68601	
State Bank	105 Main Street Swanton, NE 68445-0087	Branch	8500 South 30th Street Lincoln, NE 68516	Loan Production Office	3325 21st Street Columbus, NE 68601	
Branch	402 East Main Street Plymouth, NE 68424	Mobile Branch	Douglas & Sarpy Counties Omaha, NE	<b>Heartland Bank Geneva</b>		
<b>First Westroads Bank, Inc. Omaha</b>		Mobile Branch	Lancaster County Lincoln, NE	State Bank	896 "G" Street Geneva, NE 68361-2022	
State Bank	15750 West Dodge Road Omaha, NE 68118	Mobile Branch	Buffalo County Kearney, NE	Branch	509 6th Avenue Fairmont, NE 68354	
Branch	102nd and West Dodge Road Omaha, NE 68114	<b>Five Points Bank of Hastings Hastings</b>			Branch	222 N. Market Shickley, NE 68436
Mobile Branch	Douglas County Omaha, NE	State Bank	2815 Osborne Drive West Hastings, NE 68901	Branch	245 North Washington Avenue Grafton, NE 68365	
Branch	612 North 98th Street Omaha, NE 68114	Branch	322 N. Saint Joseph Ave. Hastings, NE 68901	School Branch	Fillmore Central Public Schools Geneva, NE 68361	
<b>FirstBank of Nebraska Wahoo</b>		Branch	320 South Burlington Avenue Hastings, NE 68901	Branch	222 Third Avenue Riverdale, NE 68870	
State Bank	201 East 5th Wahoo, NE 68066	<b>Flatwater Bank Gothenburg</b>			Loan Production Office	1624 M Street Ord, NE 68862
Branch	225 Highway 41 Sterling, NE 68443	State Bank	900 Lake Avenue Gothenburg, NE 69138-1944	Branch	212 East 56th Street Kearney, NE 68847	
Branch	320 5th Street Syracuse, NE 68446	Branch	120 N. Main Street Brady, NE 69123	Branch	102 Grant Street Aurora, NE 68818	
Branch	110 Pawnee Burchard, NE 68323	Branch	624 Main Street Ansley, NE 68814	Branch	82404 Hwy 11 Burwell, NE 68823	
<b>FirsTier Bank Kimball</b>		<b>Foundation One Bank Waterloo</b>			Branch	3701 Osborne Drive West Hastings, NE 68901
State Bank	115 South Walnut Kimball, NE 69145	State Bank	23804 Cedar Drive Waterloo, NE 68069-9501	Branch	306 Jefferson Street Daykin, NE 68338	
Branch	120 S. Wilcox Street Castle Rock, CO 80104	Branch	4141 North 156th Street, Suite 101 Omaha, NE 68116	Branch	1411 K Street Fairbury, NE 68352	
Loan Production Office	2201 Pine Lake Road Lincoln, NE 68512	Branch	17445 Arbor Street Omaha, NE 68130	Branch	423 5th Street Fairbury, NE 68352	
Branch	1508 Stillwater Avenue Cheyenne, WY 82009	<b>Frontier Bank Omaha</b>			Branch	521 F Street Fairbury, NE 68352
Branch	612 Pine Street Upton, WY 82730	State Bank	13333 California Street Suite 100 Omaha, NE 68154	Branch	2106 North Webb Road Grand Island, NE 68803	
Branch	229 West 4th Street Holdrege, NE 68949	Branch	8380 Glynoaks Drive Lincoln, NE 68516	<b>Henderson State Bank Henderson</b>		
Branch	1015 2nd Avenue Kearney, NE 68847	Branch	301 S. Main Street Madison, NE 68748	State Bank	1040 N. Main Street Henderson, NE 68371-0605	
Branch	222 Tyler Street Elm Creek, NE 68836	Branch	1106 Benjamin Ave, Suite 100 Norfolk, NE 68701	Branch	107 West O'Neill Ave Greeley, NE 68842	
Branch	8771 Destination Way Broomfield, CO 80021	Branch	222 Main Street Pender, NE 68047	Branch	627 Lincoln Ave York, NE 68371	
Branch	6222 West 9th Street Greeley, CO 80634	Branch	1616 Harlan Street Falls City, NE 68355	Branch	216-218 Tonya Drive Giltner, NE 68841	
<b>Five Points Bank Grand Island</b>		Branch	217 North Main Stella, NE 68442	Branch	901 Grant Avenue York, NE 68371	
State Bank	2015 N. Broadwell Avenue Grand Island, NE 68801-2759	Branch	6940 O Street Lincoln, NE 68510	<b>Heritage Bank Wood River</b>		
Branch	3111 West Stolley Park Road Grand Island, NE 68801-7228	<b>Generations Bank Exeter</b>			State Bank	110 E. 10th Street Wood River, NE 68883
Branch	2009 Diers Avenue Grand Island, NE 68803-1235	State Bank	139 South Exeter Avenue Exeter, NE 68351	Branch	800 West 3rd Street Hastings, NE 68901	
		Mobile Branch		Mobile Branch	Hall County Grand Island, NE	

## STATE-CHARTERED BANKS (continued)

Mobile Branch	Adams County Hastings, NE	i3 Bank Bennington	Branch	302 East Park Avenue Plainview, NE 68769	
Mobile Branch	Buffalo County Kearney, NE	State Bank	12212 N 156th St. Bennington, NE 68007	Branch	701-4th Street Deshler, NE 68340
Branch	315 West 60th Street Kearney, NE 68847	Branch	2433 Silver Street Ashland, NE 68003	Branch	920 Avenue E Wisner, NE 68791
Branch	734 "O" Street Loup City, NE 68853-0543	Branch	15645 Spaulding Street Omaha, NE 68116	Branch	114 West Main Street Pierce, NE 68767
Branch	821 2nd Street St. Paul, NE 68873	Branch	3933 South 14th Street Lincoln, NE 68502	Branch	606 Main Street Creighton, NE 68729
Branch	607 East 11th Street Wood River, NE 68883	Branch	Mobile Branch Douglas County, NE 68116	Branch	149 N. Main Street Pilger, NE 68768
Branch	1105 "N" Street Aurora, NE 68818	Jones Bank Seward		Minden Exchange Bank & Trust Company Minden	
Branch	305 Main Street Neligh, NE 68756	State Bank	203 South 6th Street Seward, NE 68434	State Bank	448 N. Minden Avenue Minden, NE 68959-1659
Branch	110 E. 10th Street Wood River, NE 68883	School Branch	Centennial Elementary School Utica, NE 68456	MNB Bank McCook	
Branch	1333 North Webb Road Grand Island, NE 68803	School Branch	St. John Lutheran School Seward, NE 68434	State Bank	220 Norris Avenue McCook, NE 69001
Branch	1101 Twelfth Street Aurora, NE 68818	Branch	807 Fifth Street Milford, NE 68405	Branch	403 Bailey Street Stratton, NE 69043
Branch	200 East Third Street Stromsburg, NE 68666	Branch	108 W. 2nd Street Valparaiso, NE 68065	Branch	17999 Hwy 385 Burlington, CO 80807
Branch	946 South D Street Broken Bow, NE 68822	Madison County Bank Madison		Branch	215 West 1st Street McCook, NE 69001
Branch	126 West Fourth Street Red Cloud, NE 68970	State Bank	111 West Third Street Madison, NE 68748	Branch	405 W. 5th Street McCook, NE 69001
Branch	402 South Orleans Avenue Orleans, NE 68966	Branch	2100 Pasewalk Avenue Norfolk, NE 68701	Nebraska Bank of Commerce Lincoln	
Hershey State Bank Hershey		Branch	103 South Fourth Street Albion, NE 68620	State Bank	6000 Village Drive, Suite 100 Lincoln, NE 68516
State Bank	100 S. Lincoln Avenue Hershey, NE 69143-0459	Branch	402 West Locust Street Plainview, NE 68769	Branch	250 North 14th Street Lincoln, NE 68508
Mobile Branch	Lincoln, Frontier, & Perkins Counties Hershey, NE	Branch	815 Main Street Creighton, NE 68729	Nebraska State Bank Bristow	
Branch	301 E. Philip Avenue North Platte, NE 69101	Branch	411 Main Street Winside, NE 68790	State Bank	301 Prairie Avenue Bristow, NE 68719-0106
Homestead Bank Cozad		Branch	1650 North 13th Street Norfolk, NE 68701	Nebraska State Bank Lynch	
State Bank	915 Meridian Avenue Cozad, NE 69130-0016	Mainstreet Bank Cook		State Bank	202 North 4th Street Lynch, NE 68746-0075
Branch	309 Center Avenue Wolbach, NE 68882	State Bank	129 W. Main Street Cook, NE 68329	Nebraska State Bank Oshkosh	
Branch	202 East 7th Street Lexington, NE 68850	Mobile Branch	Otoe County Syracuse, NE	State Bank	218 Main Street Oshkosh, NE 69154-0260
Branch	619 Grand Street St. Paul, NE 68873	Branch	167 North 12th Street Tecumseh, NE 68450	Loan Production Office	Main Street Curtis, NE 69025
Mobile Branch	Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln & Phelps Counties Cozad, NE	Branch	127 4th Street Virginia, NE 68458	Loan Production Office	318 Box Butte Ave Alliance, NE 69301
Branch	715 West 16th Street Schuyler, NE 68661	Branch	622 5th Street Peru, NE 68421	Loan Production Office	341 South 10th Ave Broken Bow, NE 68822
Branch	407 West State Street Albion, NE 68620	Branch	104 1/2 Main Street Louisville, NE 68037	Loan Production Office	112 C Street Shelton, NE 68876
Branch	141 South 3rd Street Howells, NE 68641	Branch	200 South 7th Street Wymore, NE 68466	Nebraska State Bank and Trust Company Broken Bow	
Branch	202 Main Street Chadron, NE 69337	Branch	1780 Poplar Street Syracuse, NE 68446	State Bank	945 South D Street Broken Bow, NE 68822-2040
Horizon Bank Waverly		Midwest Bank Pierce		Branch	538 East South E Street Broken Bow, NE 68822
State Bank	10841 N. 142nd Street Waverly, NE 68462-1104	State Bank	114 West Main Street Pierce, NE 68767	Branch	108 North Grand Avenue Callaway, NE 68825
Branch	328 North Central Avenue Superior, NE 68978	Branch	506 South 13th Street Norfolk, NE 68701	Branch	Center Avenue and Highway 92 Merna, NE 68856
Branch	10440 North 140th Waverly, NE 68462	Branch	2601 West Cooper Drive Norfolk, NE 68701	Branch	934 South D Street Broken Bow, NE 68822
Branch	312 West 1st Street McCook, NE 69001	Branch	2655 Jamie Lane Lincoln, NE 68512	NebraskaLand Bank North Platte	
		Branch	105 W. Elm Street York, NE 68467	State Bank	1400 S. Dewey Street North Platte, NE 69103
		Branch	2501 West Benjamin Avenue Norfolk, NE 68701		

## STATE-CHARTERED BANKS (continued)

Branch	1575 Dewar Dr., Suite 100 Rock Springs, WY 82901	Branch	324 Main Street Neligh, NE 68756-0129	Branch	1500 North Buckeye Abilene, KS 67410
Branch	121 North Dewey St. North Platte, NE 69101	Branch	510 West 16th Street Schuyler, NE 68661	Branch	401 North Spruce Street Abilene, KS 67410
Branch	4615 2nd Ave. Kearney, NE 68848	Branch	1001 Avenue E Wisner, NE 68791-0550	Branch	447 Broadway Imperial, NE 69033
Branch	1400 South Dewey St. North Platte, NE 69103	Branch	122 South Walnut Arnold, NE 69120	Branch	12350 Southport Parkway LaVista, NE 68128
Branch	1002 North Jeffers St. North Platte, NE 69101	Branch	6th & Grant Street Lexington, NE 68850	Branch	210 East 23rd Street Columbus, NE 68601
Branch	1801 West A St. North Platte, NE 69101	Branch	410 North Washington Street Lexington, NE 68850-0737	Branch	16821 Audrey Street Omaha, NE 68136
<b>Pathway Bank Cairo</b>		Branch	13131 W Dodge Road Omaha, NE 68154-0001	Branch	20304 Veterans Drive Elkhorn, NE 68022
State Bank	306 S. High Street Cairo, NE 68824-0428	Branch	301 East 11th Street Schuyler, NE 68661-0427	Mobile Branch	Platte County Columbus, NE
Branch	189 South 8th Avenue Burwell, NE 68823	Branch	8040 West Dodge Rd Omaha, NE 68114	Branch	301 Smith Elwood, NE 68937
Branch	124 South 14th Street Ord, NE 68862	Branch	1234 L Street Aurora, NE 68818-0229	Branch	26500 East Colburn Road Lake Lotawana, MO 64064-6650
Branch	3333 West State Street Grand Island, NE 68803	Branch	1119 16th Street Aurora, NE 68818	Mobile Branch	Lancaster County Lincoln, NE
<b>Pinnacle Bank Lincoln</b>		Branch	429 East Douglas O'Neill, NE 68763-0470	Branch	523 Court Street Beatrice, NE 68310
State Bank	1401 N Street Lincoln, NE 68508	Branch	101 N. 5th Street Page, NE 68766-0060	Branch	523 North 6th Street Beatrice, NE 68310
School Branch	Wisner-Pilger Elementary School Wisner, NE 68791	Branch	201 East 2nd Street Ogallala, NE 69153-0179	Branch	2703 Folkways Blvd Lincoln, NE 68521
School Branch	Trumble Park Elementary School Papillion, NE 68046	Branch	400 Main Street Verdigre, NE 68783-0250	Branch	3500 Faulkner Lincoln, NE 68516
Branch	345 Central Avenue Grant, NE 69140-0036	Branch	4251 South 144th Street Omaha, NE 68154-0001	Branch	1016 Douglas on the Mall Omaha, NE 68102
Loan Production Office	520 East Highway 20 Valentine, NE 69201	Branch	424 Main Street Neligh, NE 68756	Branch	600 Q Street Lincoln, NE 68528
Branch	102 East Cary Street Papillion, NE 68046-1209	Branch	2433 Range Line Road Joplin, MO 64801	Branch	218 Main Street Louisville, NE 68037
Branch	1776 South 70th Street Lincoln, NE 68529-0769	Branch	802 Main Street Joplin, MO 64801	Branch	401 4th and Main Humphrey, NE 68642
Branch	5651 South 59th Street Lincoln, NE 68529-0769	Branch	1651 West 7th Street Joplin, MO 64801	Branch	602 West B Street McCook, NE 69001
Branch	6145 Havelock Avenue Lincoln, NE 68507-1284	Branch	501 Cross Street Sarcoxie, MO 64862	Branch	400 Tate Avenue Hayes Center, NE 69032
Branch	7000 Adams Lincoln, NE 68529-0769	Branch	1010 S. Madison Webb City, MO 64870	Branch	601 Chief Street Benkelman, NE 69021
Branch	108 South Main Street Madison, NE 68748-0490	Branch	1316 East 32nd Street Joplin, MO 64804	Branch	106 East 3rd Street Grand Island, NE 68801
Branch	7001 South 27th Street Lincoln, NE 68529	Branch	530 N. Burlington Avenue Hastings, NE 68901	Branch	1100 Park Drive Springfield, NE 68059
Branch	912 Commercial Street Palmer, NE 68864-0187	Branch	910 E. South Street Hastings, NE 68901	Branch	323 West 11th Street Kearney, NE 68845
Branch	3939 South Street Lincoln, NE 68510	Branch	9202 S. Lincoln Avenue Roseland, NE 68973	<b>Platte Valley Bank North Bend</b>	
Branch	2661 33rd Avenue Columbus, NE 68602-1585	Branch	408 D Street Fairfield, NE 68938	State Bank	606 Main Street North Bend, NE 68649
Branch	320 N. State Street Osceola, NE 68651	Branch	201 Sun Valley Blvd. Lincoln, NE 68528	School Branch	Tiger Branch of Platte Valley Bank North Bend, NE 68649
Branch	Walnut and Oak Shelby, NE 68662-0278	Branch	18081 Burt Street Omaha, NE 68022	<b>Platte Valley Bank Scottsbluff</b>	
Branch	143 East 13th Street Crete, NE 68333-0066	Branch	99 West Sixth Street Fremont, NE 68025	State Bank	1212 Circle Drive Scottsbluff, NE 69361
Branch	817 Village Square Gretna, NE 68028-0519	Branch	450 W. 23rd Street Fremont, NE 68025	Branch	710 Avenue B Scottsbluff, NE 69361
Branch	611 Pinnacle Drive Papillion, NE 68046-1209	Branch	1520 East 23rd St. Fremont, NE 68025	Branch	3011 Avenue B Scottsbluff, NE 69361
Branch	320 G Street Central City, NE 68826-0028	Branch	1601 North 84th Street Lincoln, NE 68505	Branch	126 Center Avenue Morrill, NE 69358
Branch	10805 Q Street Omaha, NE 68154-0001	Branch	13240 Callum Drive Waverly, NE 68462	Branch	1003 Main Street Bridgeport, NE 69336
		Branch	5010 "O" Street Lincoln, NE 68504		



## STATE-CHARTERED BANKS (continued)

Branch	1850 10th Street Gering, NE 69341	Branch	101 W. 2nd Street Allen, NE 68710-0040	Branch	818 Avenue Cozad, NE 69130
Branch	901 10th Avenue Sidney, NE 69162	Branch	321 N. State Street Osmond, NE 68765-0398	Branch	253 North Main Street Valentine, NE 69201
Branch	1140 Jackson Street Sidney, NE 69162	Branch	102 N. Broadway Hartington, NE 68739-0137	Branch	1328 West Highway 20 Chadron, NE 69337
Loan Production Office	304 Box Butte Alliance, NE 69301	Branch	101 W. Broadway Coleridge, NE 68727-0006	<b>Siouxland Bank</b> South Sioux City	
Loan Production Office	261 Main Street Chadron, NE 69337	<b>Security First Bank Lincoln</b>		State Bank	1001 West 29th Street South Sioux City, NE 68776
Loan Production Office	217 W. 3rd Alliance, NE 69301	State Bank	5505 Red Rock Lane Lincoln, NE 68512	Branch	1427 Dakota Avenue South Sioux City, NE 68776
Loan Production Office	141 W. 3rd Street Chadron, NE 69337	Loan Production Office	2700 Fletcher Street Lincoln, NE 68504	<b>South Central State Bank</b> Campbell	
<b>Premier Bank</b> Omaha		Mobile Branch	Lancaster County Lincoln, NE	State Bank	673 Broad Street Campbell, NE 68932
State Bank	16802 Burke Street Omaha, NE 68118	Mobile Branch	Cheyenne County Sidney, NE	Branch	101 S. Willson Street Blue Hill, NE 68930
Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Mobile Branch	Pennington County Rapid City, SD	Branch	600 15th Avenue Franklin, NE 68939
Branch	352 North 114th Street Omaha, NE 68154-2517	Branch	Bennett County Martin, SD	Branch	335 Ogden Oxford, NE 68967
Branch	4318 Dodge Street Omaha, NE 68131	Branch	1300 Garrett Lane Lincoln, NE 68512	Branch	757 Hwy 281, Suite 3 Red Cloud, NE 68970
Branch	202 S. Eighth Street Nebraska City, NE 68410	Branch	8260 Northwoods Lincoln, NE 68505	<b>Springfield State Bank</b> Springfield	
<b>Riverstone Bank</b> Talmage		Branch	5430 Sheridan Lake Road Rapid City, SD 57702	State Bank	600 Main Street Springfield, NE 68059-5206
State Bank	223 Main Street Talmage, NE 68448	Branch	401 3rd Ave Martin, SD 57551	<b>Stanton State Bank</b> Stanton	
Branch	600 S. 4th Street Eagle, NE 68347	Branch	1205 Jackson Sidney, NE 69162	State Bank	924 Ivy Street Stanton, NE 68779
Loan Production Office	920 and 930 12th Street Syracuse, NE 68446	Branch	1540 Samco Road, Suite B Rapid City, SD 57702	Branch	1021 Riverside Blvd Norfolk, NE 68701
<b>Sandhills State Bank</b> Bassett		Branch	120 North 6th Street Beatrice, NE 68310	<b>State Bank of Odell</b> Odell	
State Bank	202 Clark Street Bassett, NE 68714	Branch	2301 North 6th Street Beatrice, NE 68310	State Bank	215 Main Street Odell, NE 68415-0185
Branch	203 South Dewey Street North Platte, NE 69101	Branch	1900 East Court Street Beatrice, NE 68310	Branch	423 Commercial Street Diller, NE 68342
Branch	132 North Main Street Valentine, NE 69201	Branch	101 East Broad Street Blue Springs, NE 68318	<b>State Bank of Scotia</b> Scotia	
Branch	302 Fir Street Arthur, NE 69121	Branch	160 Washington Street Clatonia, NE 68328	State Bank	104 S. Main Street Scotia, NE 68875
Branch	235 Central Avenue Grant, NE 69140	Branch	525 Highway 77 Cortland, NE 68331	<b>State Bank of Table Rock</b> Table Rock	
Branch	201 Main Street Harrison, NE 69346	Branch	805 5th Street Rapid City, SD 57701	State Bank	402 Houston Table Rock, NE 68447
Branch	101 South Main Street Hyannis, NE 69350	Branch	201 Smith Avenue Elwood, NE 68937	Branch	301 Miner Dubois, NE 68345
Branch	605 East 1st Street Ogallala, NE 69153	Branch	102 East Second Street Rushville, NE 69360	Loan Production Office	4535 Normal Boulevard #235 Lincoln, NE 68506
Branch	202 North Tecumseh Wauneta, NE 69045	Branch	231 North Main Hay Springs, NE 69347	Branch	650 G Street Pawnee City, NE 68420
Branch	420 Box Butte Avenue Alliance, NE 69301	Branch	501 C Street Overton, NE 68863	Branch	300 Nemaha Street Humboldt, NE 68376
Loan Production Office	131 North Main Street Hay Springs, NE 69347	Branch	101 East Second Street Rushville, NE 69360	Branch	4125-4135 Main Street Roca, NE 68430
Loan Pro- duction Office	1052 Inland Seas Keystone, NE 69144	Branch	289 Main Street Harrison, NE 69346	Mobile Branch	Butler, Cass, Gage, Johnson, Lancaster, Otoe, Saline, Saunders & Seward Counties Roca, NE
<b>Scribner Bank</b> Scribner		Branch	502 Main Street Thedford, NE 69166	Branch	119 North 12th Street Tecumseh, NE 68450
State Bank	400 Main Street Scribner, NE 68057-0548	Branch	110 East Second Street Rushville, NE 69360	<b>State Nebraska Bank &amp; Trust</b> Wayne	
<b>Security Bank</b> Laurel		Branch	403 Second Street Crawford, NE 69339	State Bank	122 Main Street Wayne, NE 68787-1940
State Bank	202 East 2nd Street Laurel, NE 68745	Branch	111 N. Mills Street Merriman, NE 69218	School Branch	Wayne Elementary School Wayne, NE 68787
		Branch	104 East Nebraska Avenue Cody, NE 69211	Branch	1002 Main Street Wayne, NE 68787
				<b>Thayer County Bank</b> Hebron	
				State Bank	402 Lincoln Avenue Hebron, NE 68370-1526

## STATE-CHARTERED BANKS (continued)

School Branch	TC Titan Branch Hebron, NE 68370	Branch	328 West 3rd Wahoo, NE 68066	Mobile Branch	Dodge, Douglas, Sarpy & Washington Counties Omaha, NE
Mobile Branch	Thayer County Hebron, NE	Branch	1100 Main Avenue Crete, NE 68333	<b>Wahoo State Bank Wahoo</b>	
<b>The Bank of Steinauer Steinauer</b>		Loan Production Office	4433 South 70th Street, Suite 210 Lincoln, NE 68516	State Bank	164 E. 5th Street Wahoo, NE 68066-1923
State Bank	215 Main Street Steinauer, NE 68441-0038	Branch	1300 North 48th Street Lincoln, NE 68504	Branch	314 W. 5th Street Wahoo, NE 68066
<b>The Culbertson Bank Culbertson</b>		<b>Washington County Bank Blair</b>			
State Bank	318 Taylor Culbertson, NE 69024-0008	Branch	6001 Village Drive Lincoln, NE 68516	State Bank	1523 Washington Street Blair, NE 68008-1653
<b>The Potter State Bank of Potter Potter</b>		Branch	6801 O Street Lincoln, NE 68510	Branch	303 South 13th Street Tekamah, NE 68061
State Bank	301 Chestnut Street Potter, NE 69156	Branch	4800 Normal Boulevard Lincoln, NE 68506	Branch	101 North 14th Street Fort Calhoun, NE 68023
Branch	205 South Locust Street Kimball, NE 69145	Branch	22nd and Hwy 2 Lincoln, NE 68512	<b>Waypoint Bank Cozad</b>	
<b>The Tri-County Bank Stuart</b>		Branch	3705 South 48th Street Lincoln, NE 68506	State Bank	747 Meridian Avenue Cozad, NE 69130
State Bank	106 N. Main Street Stuart, NE 68780-0010	Branch	230 South Hall and U.S. 20 Valentine, NE 69201	Branch	348 Broadway Imperial, NE
Branch	103 West Highway 20 Bassett, NE 68714	Branch	507 D Street David City, NE 68632	Branch	100 North Main Street Eustis, NE 69028
Branch	807 East Ash Street Atkinson, NE 68713	Branch	238 East 4th Ainsworth, NE 69210	Branch	24 South Weber Street Colorado Springs, CO 80903
Loan Production Office	Highway 20 Newport, NE 68759	Branch	1313 K Street Fairbury, NE 68352	Branch	116 South Alexander Street Clay Center, NE 68933
Branch	702 E. Douglas Street O'Neill, NE 68763	Branch	4732 Calvert Street Lincoln, NE 68506	Branch	707 Patterson Cambridge, NE 69022
<b>Town &amp; Country Bank Ravenna</b>		Branch	121 South 13th Street Lincoln, NE 68509	Branch	2900 S. College Avenue Fort Collins, CO 80525
State Bank	423 Grand Avenue Ravenna, NE 68869-1323	Branch	514 G Street Pawnee City, NE 68420	<b>West Gate Bank Lincoln</b>	
Branch	224 North Main Street Litchfield, NE 68852	Branch	6801 South 27th Street Lincoln, NE 68516	State Bank	6003 Old Cheney Road Lincoln, NE 68516
Branch	102 N. Sycamore Street Pleasanton, NE 68866-0247	Branch	4243 Pioneer Woods Drive Lincoln, NE 68506	School Branch	Lakeview Elementary School Lincoln, NE 68528
Branch	6005 2nd Avenue West Kearney, NE 68847	Branch	8401 Lexington Avenue Lincoln, NE 68505	School Branch	Wysong Elementary School — Wysong Branch of West Gate Bank Lincoln, NE 68516
<b>Two Rivers Bank Blair</b>		Branch	5006 North 27th Street Lincoln, NE 68521	Branch	8400 Eagle Crest Road Lincoln, NE 68505
State Bank	555 South 19th Street Blair, NE 68008	Branch	6811 South 27th Lincoln, NE 68512	Branch	5555 South 27th Street Lincoln, NE 68512-1698
School Branch	Arlington Eagles Bank Arlington, NE 68002	Branch	2720 South 177th Omaha, NE 68130	Branch	2037 South 17th Street Lincoln, NE 68502-2704
Branch	130 Eagle Street Arlington, NE 68002	Branch	Douglas County Omaha, NE	Branch	2662 Cornhusker Hwy, Suite 3 Lincoln, NE 68521
<b>Union Bank and Trust Company Lincoln</b>		Branch	1550 South Coddington Lincoln, NE 68522	Mobile Branch	Lancaster County Lincoln, NE
State Bank	3643 S. 48th Street Lincoln, NE 68506	Branch	309 Oak Bonner Springs, KS 66012	Branch	1204 West "O" Street Lincoln, NE 68528
Branch	2008 North Webb Road Grand Island, NE 68802	Branch	11460 Tomahawk Creek Parkway Leawood, KS 66211	Branch	4955 "O" Street Lincoln, NE 68508
Branch	1944 O Street Lincoln, NE 68502	Branch	8501 Andermatt Drive Lincoln, NE 68526	Branch	9775 Q Street Omaha, NE 68127
Loan Production Office	2071 33rd Ave Columbus, NE 68601	Branch	840 Fallbrook Blvd. Lincoln, NE 68522	Branch	1020 South 179th Court Omaha, NE 68118
Loan Production Office	18 West 23rd Street Kearney, NE 68847	Branch	350 Canopy Street Lincoln, NE 68508	Branch	1004 Cornhusker Road Bellevue, NE 68005
Branch	1301 J Street Auburn, NE 68305	Branch	1850 Grove Avenue Crete, NE 68333	<b>West Plains Bank Ainsworth</b>	
Branch	410 4th Street Taylor, NE 68879	Branch	1400 R Street Lincoln, NE 68508	State Bank	200 N. Main Street Ainsworth, NE 69210
Loan Production Office	314 North 5th, #400 Norfolk, NE 68701	Branch	3400 Plantation Drive #200 Lincoln, NE 68516	Branch	110 S. Main Street Springview, NE 68778
Loan Production Office	418 Court St. Beatrice, NE 68310	<b>United Republic Bank Elkhorn</b>		<b>Western Nebraska Bank Curtis</b>	
Branch	501 Grant Avenue York, NE 68467	State Bank	111 N. 181st. Street Elkhorn, NE 68022	State Bank	301 Center Avenue Curtis, NE 69025-0045
Branch	225 South 4th Street Seward, NE 68434				

## STATE-CHARTERED BANKS (continued)

Branch 600 South Dewey Street  
North Platte, NE 69101

Branch 39363 East Highway 2  
Thedford, NE 69166

### York State Bank York

State Bank 700 N. Lincoln Avenue  
York, NE 68467-2995

Branch 1022 G Street  
Geneva, NE 68361

Branch 710 South Lincoln Avenue  
York, NE 68467

Branch 729 Lincoln Avenue  
York, NE 68467

Branch 405 Elm Street  
Gresham, NE 68367

## HISTORICAL DATA—STATE-CHARTERED COMMERCIAL BANKS

Year	In Operation	Total Capital and Reserves	Total Deposits	Total Assets
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	4,244,010,000	28,909,062,000	39,912,461,000
2017	158	4,662,769,000	30,546,253,000	42,098,630,000
2018	156	4,315,129,000	31,058,755,000	38,534,679,000
2019	153	4,751,085,000	34,097,041,000	41,628,517,000
2020	147	5,093,295,000	39,406,291,000	48,094,176,000
2021	146	5,800,979,000	46,575,595,000	55,094,981,000



This "Leap Year" charter from the Farmers State Bank of Tecumseh may be one of the only ones issued on a February 29th! It is an excellent example of the style of charter issued by the State Banking Board during the early part of this century.

The original bank, Farmers State, merged with First State Bank (Tecumseh) on April 1, 1933, to form the Johnson County Bank. This was done under the First State Bank charter, and the Farmers State charter was cancelled and retained by the Department for historic purposes.

Johnson County Bank operates today as a branch of American National Bank of Nebraska City.



## REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2021)

Bank Holding Companies	Owned by Holding Companies
3MV Bancorp, Inc. - Omaha, NE	<i>Access Bank - Omaha, NE</i>
Adage, LLC - Ogallala, NE	<i>Adams Bank &amp; Trust - Ogallala, NE</i>
	<i>Adbanc, Inc. - Ogallala, NE</i>
Adbanc, Inc. - Ogallala, NE	<i>Adams Bank &amp; Trust - Ogallala, NE</i>
Ambage, Inc. - West Point, NE	<i>F&amp;M Bank - Falls City, 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	<i>Minden Exchange Company - Minden, NE</i>
Bancook Corporation - Cook, NE	<i>Mainstreet Bank - Cook, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>FirstBank of Nebraska - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Oregon Trail Bank - Guernsey, WY</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Banner County Ban Corporation - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE</i>
	<i>i3 Bank - Bennington, NE</i>
BBJ, Incorporated - 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>
Blair Holdings, Inc. - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning 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>
C.S.B. Co. - Cozad, NE	<i>First National Bank of Chadron - Chadron, NE</i>
	<i>Homestead Bank - Cozad, NE</i>
Campbell State Company - Lincoln, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>Cattle Bank &amp; Trust - 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 Agency, Inc. - Lincoln, NE	<i>Farm &amp; Home Insurance Agency, Inc. - Lyons, NE</i>
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank - Cambridge, NE</i>
	<i>First Central Bank McCook - McCook, NE</i>
	<i>Republic Corporation - Omaha, NE</i>

**\*\*Banks are italicized.**

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
CFSB Holding Co. - Broken Bow, NE	<i>Custer Federal State Bank - Broken Bow, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i>
Citizens National Corporation - Wisner, NE	<i>Citizens State Bank - Wisner, NE</i>
	<i>Republic Corporation - Omaha, 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>
COLBANK Bancorp - Columbus, NE	<i>Columbus Bank &amp; Trust Company - Columbus, NE</i>
Commercial Investment Co., Inc. - Ainsworth, NE	<i>West Plains Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i>
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Doniphan Bancshares, Inc. - Doniphan, NE	<i>Bank of Doniphan - Doniphan, NE</i>
DS Holding Company, Inc. - Omaha, NE	<i>Core Bank - Omaha, NE</i>
Duroc Investment Company - Table Rock, NE	<i>State Bank of Table Rock - Table Rock, NE</i>
Eberly Investment Company - Stanton, NE	<i>Stanton State Bank - Stanton, NE</i>
Emswater Financial LLC - Exeter, NE	<i>Generations Bank - Exeter, NE</i>
Enevoldsen Limited Partnership - Potter, NE	<i>Enevoldsen Management Company - Potter, NE</i>
Enevoldsen Management Company - Potter, NE	<i>The Potter State Bank of Potter - Potter, NE</i>
Enterprise Holding Company - Omaha, NE	<i>Enterprise Bank - Omaha, NE</i>
Equitable Financial Corp - Grand Island, NE	<i>Equitable Bank - Grand Island, NE</i>
Exchange Company - Kearney, NE	<i>Exchange Bank - Kearney, NE</i>
Farm & Home Insurance Agency, Inc. - Lyons, NE	<i>First Northeast Bank of Nebraska - Lyons, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	<i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>
Farmers & Merchants Investment, Inc - Lincoln, NE	<i>Union Bank and Trust Company - Lincoln, NE</i>
Farmers State Bancshares, Inc - Dodge, NE	<i>Farmers State Bank - Dodge, NE</i>
FEO Investments, Inc. - Norfolk, NE	<i>Elkhorn Valley Bank &amp; Trust - Norfolk, NE</i>
First Beemer Corporation - Beemer, NE	<i>First Community Bank - Beemer, NE</i>
First Central Nebraska Company - Broken Bow, NE	<i>Nebraska State Bank and Trust Company - Broken Bow, NE</i>
First Gothenburg Bancshares, Inc. - Gothenburg, NE	<i>First State Bank - Gothenburg, NE</i>
First Kenesaw Company, Inc. - Kenesaw, NE	<i>Adams County Bank - Kenesaw, NE</i>
First Laurel Security Company - Laurel, NE	<i>Security Bank - Laurel, NE</i>
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank &amp; Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>The First National Bank of Johnson - Johnson, NE</i>
First National Utica Company - Utica, NE	<i>First Bank of Utica - Utica, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<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 of Minden Financial Corporation - Minden, NE	<i>First Bank and Trust Company - Minden, 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>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank &amp; Trust Company - Fremont, NE</i>
First State Holding Company - Lincoln, NE	<i>First State Bank Nebraska - Lincoln, NE</i>

**\*\*Banks are italicized.**

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
First York Ban Corp. - 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>
FM Group, Inc. - Cawker City, KS	<i>Farmers and Merchants Bank - Milligan, NE</i>
Foundation First Corporation - Omaha, NE	<i>Foundation One Bank - Waterloo, NE</i>
Frontier Holdings, LLC - Omaha, NE	<i>Frontier Bank - Omaha, NE</i>
Geneva State Company - Geneva, NE	<i>Heartland Bank - Geneva, NE</i>
GLAASS Financial, LLC - Exeter, NE	<i>Emswater Financial LLC - Exeter, 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>
Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE	<i>i3 Bank - 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 - Grand Island, NE</i>
	<i>Five Points Bank of Hastings - Hastings, NE</i>
	<i>Citizens Bank &amp; Trust Company in St. Paul - St. Paul, NE</i>
Howard County Land & Cattle Company - Rapid City, SD	
HSB Merger Co. - Hershey, NE	<i>AmeriGroup, Inc. - Hershey, NE</i>
Isham Management Company - Gordon, NE	<i>The First National Bank of Gordon - Gordon, NE</i>
Jones National Corporation - Seward, NE	<i>Jones Bank - Seward, NE</i>
Kingsbury BDC Financial Services, Inc. - Ponca, NE	<i>Bank of Dixon County - Ponca, NE</i>
Lauritzen Corporation - Omaha, NE	<i>First National Bank of Omaha - Omaha, NE</i>
	<i>Houghton State Bank - Red Oak, IA</i>
	<i>Shelby County State Bank - Harlan, IA</i>
	<i>Washington County Bank - Blair, NE</i>
	<i>York State Bank - York, NE</i>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corp. - Lewellen, NE	<i>Bank of Lewellen - Lewellen, NE</i>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>
Mackey BanCo, Inc. - Omaha, NE	<i>Dundee Bank - Omaha, NE</i>
Madison County Financial, Inc. - Madison, NE	<i>Madison County Bank - Madison, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank - Pierce, NE</i>
Midwest Banco Corporation - Cozad, NE	<i>Waypoint Bank - Cozad, NE</i>
Minden Exchange Company - Minden, NE	<i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
MNB Financial Services, Inc. - McCook, NE	<i>MNB Bank - McCook, NE</i>
NationWide Bankshares, Inc. - West Point, NE	<i>CharterWest Bank - West Point, NE</i>
NBC Bancshares, LLC - Lincoln, NE	<i>Nebraska Bank of Commerce - Lincoln, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>First State Bank - Farnam, NE</i>
NebraskaLand Financial Services, Inc. - North Platte, NE	<i>NebraskaLand Bank - North Platte, NE</i>
North Central Bancorp - Norfolk, NE	<i>BankFirst - Norfolk, NE</i>

**\*\*Banks are italicized.**



## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
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>
Otten Investments, LP - Norfolk, NE	<i>FEO Investments, Inc. - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Omaha, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Lincoln, NE</i>
	<i>Pinnacle Bank - Keene, TX</i>
	<i>Pinnacle Bank - Wyoming - Torrington, WY</i>
Platte Valley Bancorp, Inc - North Bend, NE	<i>Platte Valley Bank - North Bend, NE</i>
Platte Valley Cattle Company - Grand Island, NE	<i>Town &amp; Country Bank - Ravenna, NE</i>
Platte Valley Financial Service Companies, Inc - Scottsbluff, NE	<i>Mountain Valley Bank - Walden, CO</i>
	<i>Platte Valley Bank - Torrington, WY</i>
	<i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Valley, NE	<i>Bank of Prague - Prague, NE</i>
Premier Bancshares, Inc. - Omaha, NE	<i>Premier Bank - Omaha, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Great Plains State Bank - Petersburg, NE</i>
R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust") - Las Vegas, NV	<i>Ambage, Inc.—West Point, NE</i>
	<i>West Point Bancorp, Inc. - West Point, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Elkhorn, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Sandhills Financial Services, LLC - Bassett, NE	<i>Sandhills State Bank - Bassett, NE</i>
Scribner Banshares, 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>
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland Bank - South Sioux City, NE</i>
Springfield Bank Company, Inc. - Springfield, NE	<i>Springfield State Bank - Springfield, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>State Nebraska Bank &amp; Trust - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>
Stockmens Financial Corporation - Rapid City, SD	<i>Security First Bank - Lincoln, NE</i>
Stockmens Limited Partnership - Rapid City, SD	<i>Stockmens Financial Corporation - Rapid City, SD</i>
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
TA NS CTC Holdings, Inc. - Boston, MA	<i>Constellation Trust Company - Omaha, NE</i>
TCM Company - Crete, NE	<i>City Bank &amp; Trust Co. - Lincoln, NE</i>
Thayer Agency, Inc. - Hebron, NE	<i>Thayer County Bank - Hebron, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Riverstone Bank - Talmage, 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>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>

*\*\*Banks are italicized.*

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
West Gate Bancshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>F &amp; M Bank - West Point, NE</i>
Western Bancshares, Inc. - Curtis, NE	<i>Town &amp; Country Bank - Las Vegas, NV</i>
	<i>Western Nebraska Bank - Curtis, NE</i>
	<i>WNB Holdings, LLC - North Platte, NE</i>
Williams Financial Corporation - Gothenburg, NE	<i>Flatwater Bank - Gothenburg, NE</i>
York Holdings, Inc. - Omaha, NE	<i>York State Bank - York, NE</i>

*\*\*Banks are italicized.*



Greg Freese, FI Depository Review Examiner

# COMMERCIAL BANK MEMBERS OF THE FEDERAL RESERVE SYSTEM

(for the period ending June 30, 2021)

<b>Institution</b>	<b>Location</b>
West Plains Bank	Ainsworth
Farmers and Merchants Bank of Ashland	Ashland
Auburn State Bank	Auburn
First Bank of Bancroft	Bancroft
Battle Creek State Bank	Battle Creek
First Community Bank	Beemer
i3 Bank	Bennington
Butte State Bank	Butte
Bank of Elgin	Elgin
American Exchange Bank	Elmwood
First Bank & Trust of Fullerton	Fullerton
Equitable Bank	Grand Island
Five Points Bank	Grand Island
Bank of Hartington	Hartington
Five Points Bank of Hastings	Hastings
Security Bank	Laurel
Cornhusker Bank	Lincoln
First State Bank Nebraska	Lincoln
First Northeast Bank of Nebraska	Lyons
Madison County Bank	Madison
MNB Bank	McCook
First Bank and Trust Company	Minden
Bank of Newman Grove	Newman Grove
NebraskaLand Bank	North Platte
Adams Bank & Trust	Ogallala
Enterprise Bank	Omaha
First Westroads Bank, Inc.	Omaha
Midwest Bank	Pierce
Town & Country Bank	Ravenna
Platte Valley Bank	Scottsbluff
Jones Bank	Seward
Siouxland Bank	South Sioux City
Stanton State Bank	Stanton
First Bank of Utica	Utica
First Nebraska Bank	Valley
FirstBank of Nebraska	Wahoo
Wahoo State Bank	Wahoo
Charter West Bank	West Point
Citizens State Bank	Wisner
Cornerstone Bank	York

## STATE-CHARTERED BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS

(for the period ending June 30, 2021)

Institution	Location
Nebraska State Bank and Trust Company	Broken Bow
Pathway Bank	Cairo
Columbus Bank & Trust Company	Columbus
Homestead Bank	Cozad
Waypoint Bank	Cozad
F&M Bank	Falls City
First State Bank & Trust Company	Fremont
First Bank & Trust of Fullerton	Fullerton
Heartland Bank	Geneva
First State Bank	Gothenburg
Five Points Bank	Grand Island
Exchange Bank	Kearney
City Bank & Trust Co.	Lincoln
Pinnacle Bank	Lincoln
Union Bank and Trust Company	Lincoln
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Core Bank	Omaha
First State Bank	Scottsbluff
Platte Valley Bank	Scottsbluff
Cattle Bank & Trust	Seward
Jones Bank	Seward
Citizens Bank & Trust Company in St. Paul	St. Paul
State Nebraska Bank & Trust	Wayne
Heritage Bank	Wood River
Cornerstone Bank	York

## STATE-CHARTERED TRUST COMPANIES

(for the period ending June 30, 2021)

Institution	Location
Constellation Trust Company	Omaha, Nebraska
Bridges Trust Company	Omaha, Nebraska
First Nebraska Trust Company	Lincoln, Nebraska
NBC Trust Company	Lincoln, Nebraska



## STATE-CHARTERED CREDIT UNIONS

(for the period ending June 30, 2021)

Institution	Location	Branch Offices
Archer Cooperative Credit Union	Archer	Central City; Dannebrog
Eddyville Cooperative Credit Union	Eddyville	
First Nebraska Credit Union	Omaha	Elkhorn; Lincoln (2); Omaha (2)
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); Omaha; Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice; Lincoln (2)
Nebraska R.E.A Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	Lincoln
North Platte Union Pacific Employees Credit Union	North Platte	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	

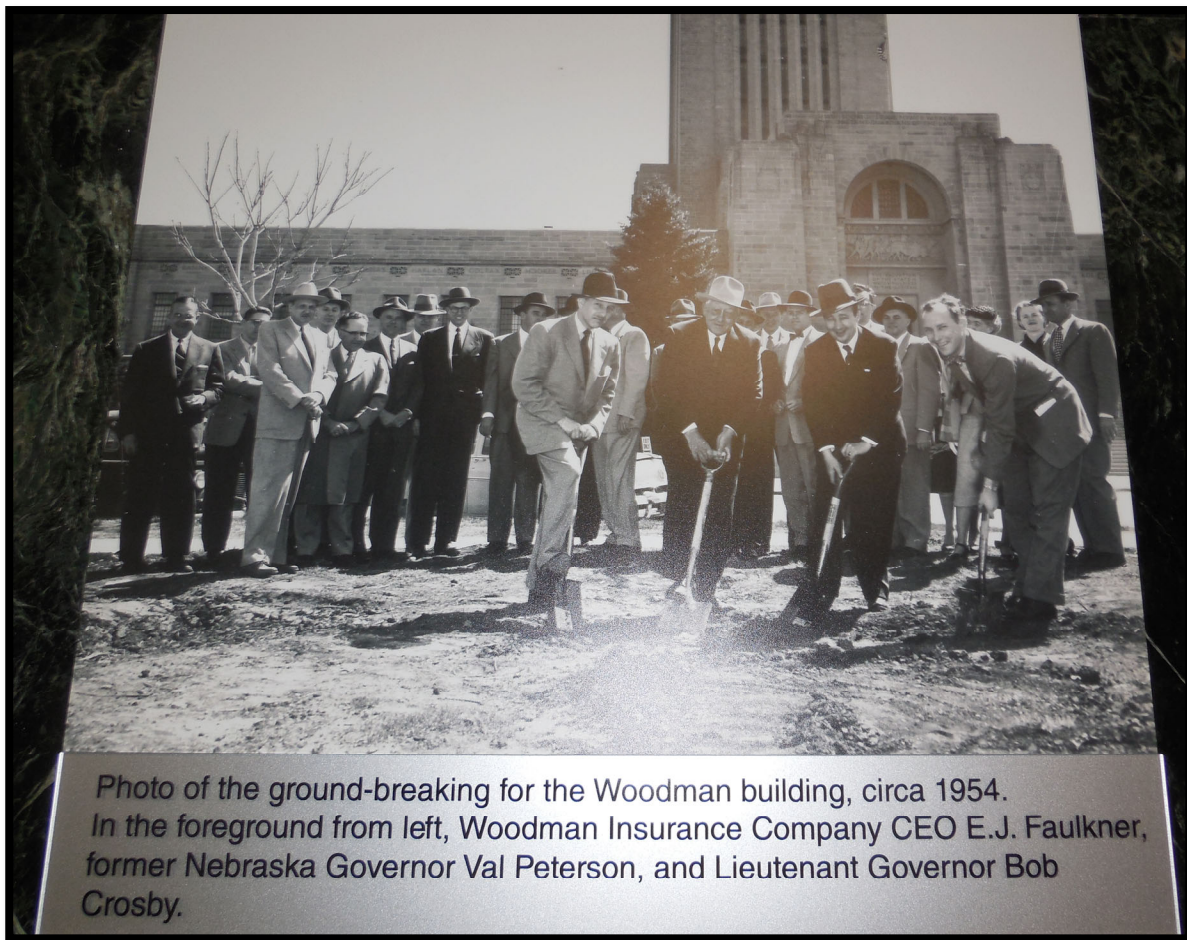


Photo of the ground-breaking for the Woodman building, circa 1954. In the foreground from left, Woodman Insurance Company CEO E.J. Faulkner, former Nebraska Governor Val Peterson, and Lieutenant Governor Bob Crosby.



## DELAYED DEPOSIT SERVICES BUSINESSES

(for the period ending June 30, 2021)

Institution	County	Branches in County
Financial Options, Inc.	Lancaster	0
Hometown Cash Advance, Inc.	Lincoln	0
McKenzie Check Advance of Nebraska, LLC	Platte	0
McKenzie Check Advance of Nebraska, LLC	Dawson	0
McKenzie Check Advance of Nebraska, LLC	Scotts Bluff	0
McKenzie Check Advance of Nebraska, LLC	Hall	1
McKenzie Check Advance of Nebraska, LLC	Adams	0
McKenzie Check Advance of Nebraska, LLC	Dodge	0
McKenzie Check Advance of Nebraska, LLC	Buffalo	0
McKenzie Check Advance of Nebraska, LLC	Madison	0
McKenzie Check Advance of Nebraska, LLC	Lincoln	0
McKenzie Check Advance of Nebraska, LLC	Lancaster	0
McKenzie Check Advance of Nebraska, LLC	Douglas	2
McKenzie Check Advance of Nebraska, LLC	Sarpy	1
N.I.S., Inc.	Sarpy	1
N.I.S., Inc.	Douglas	9
N.I.S., Inc.	Lancaster	8
N.I.S., Inc.	Gage	0
N.I.S., Inc.	York	0

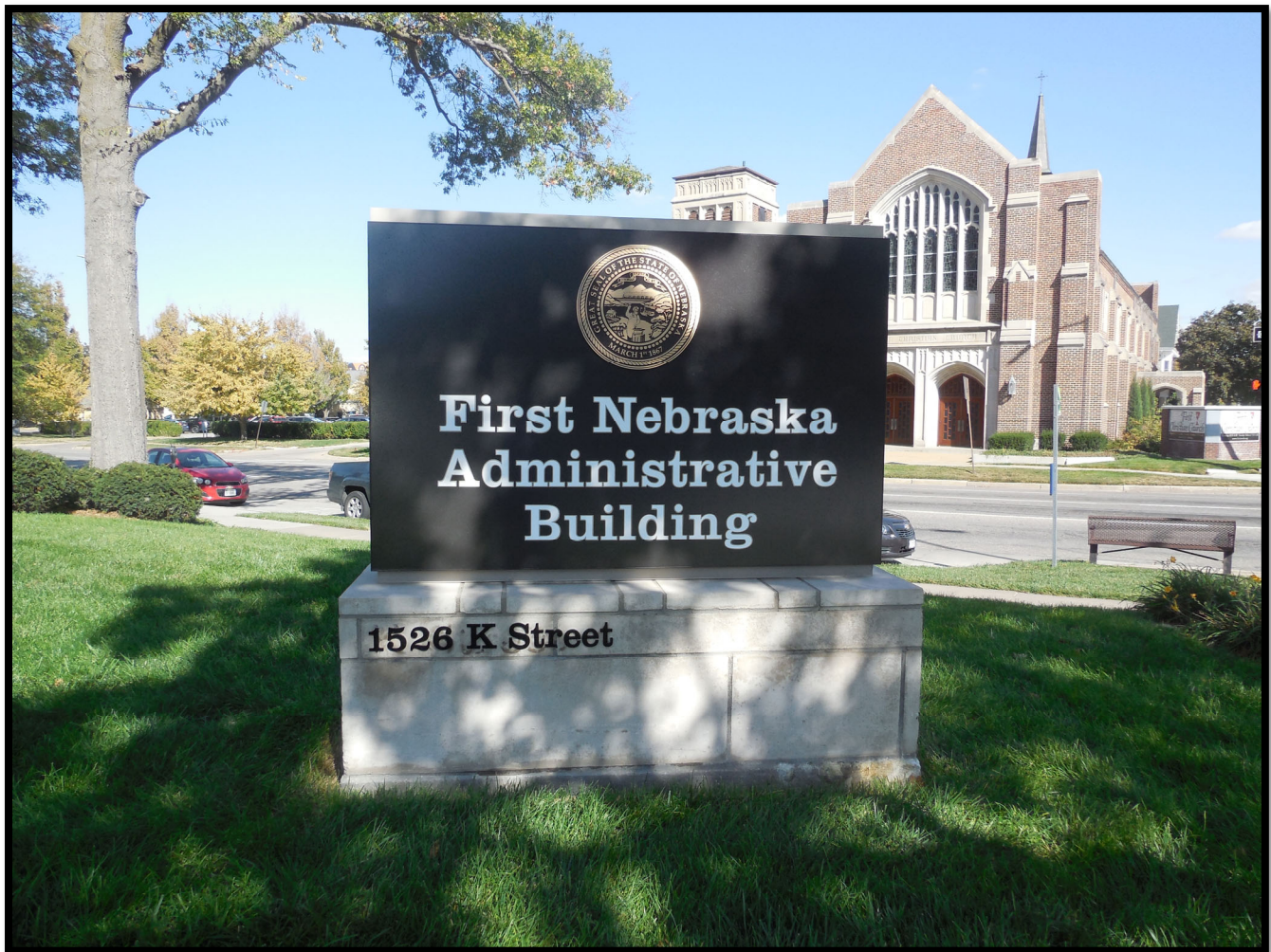
As of 6/30/2021 Nebraska had 19 Delayed Deposit Services Licenses.

# INSTALLMENT LOAN COMPANIES

(for the period ending June 30, 2021)

Institution	Location of Licenses
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
CMAC INC.	Omaha, NE
Grameen America, Inc.	New York, NY
OneMain Financial Group, LLC	Baltimore, MD

As of 6/30/21, Nebraska had 4 Installment Loan Company Licenses.



## SALES FINANCE COMPANIES

(for the period ending June 30, 2021)

Institution	Location
AGCO Finance LLC	Johnston, IA
ALLY FINANCIAL INC.	Detroit, MI
American Credit Acceptance, LLC	Spartanburg, SC
American First Finance Inc.	Wichita, KS
AMERICAN HONDA FINANCE CORPORATION	Torrance, CA
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Aqua Finance, Inc.	Wausau, WI
Auto Credit Center, LLC	Omaha, NE
Avid Acceptance LLC.	Midvale, UT
Belmont Finance LLC	Stevens Point, WI
BMW Financial Services NA, LLC	Woodcliff Lake, NJ
Builders Financial Service LLC	Independence, MO
CAR Financial Services, Inc.	Lake Mary, FL
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
Carvana FAC LLC	Tempe, AZ
Castle Credit Co Holdings, LLC	Chicago, IL
Caterpillar Financial Services Corporation	Nashville, TN
CNH Industrial Capital America LLC	Racine, WI
Consumer Portfolio Services, Inc.	Las Vegas, NV
Covered Care, LLC	Dallas, TX
Credit Acceptance Corporation	Southfield, MI
Credit Connection, L.L.C.	Lincoln, NE
Credit Corp Solutions Inc.	Draper, UT
CREDITO REAL USA FINANCE, LLC	Fort Lauderdale, FL
De Lage Landen Financial Services, Inc.	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
Deere & Company	Moline, IA
DLL Finance LLC	Johnston, IA
Driveway Finance Corporation	Tigard, OR
eCAST Settlement Corporation	New York, NY
Equity Sales Finance, Inc.	Maple Grove, MN
Exeter Finance LLC	Irving, TX
Farm Credit Services of America, PCA	Omaha, NE
FASTLENDING.COM, LLC	Sarasota, FL
Finance of America Mortgage LLC	Conshohocken, PA
First Investors Financial Services, Inc.	Houston, TX
First Investors Servicing Corporation	Atlanta, GA
Flagship Credit Acceptance LLC	Chadds Ford, PA
Ford Motor Credit Company LLC	Dearborn, MI
Foundation Finance Company LLC	Rothschild, WI
Foursight Capital LLC	Salt Lake City, UT
GFC Lending, LLC	Mesa, AZ
Global Lending Services LLC	Greenville, SC

## SALES FINANCE COMPANIES (continued)

Institution	Location
Great American Finance Holdings, LLC	Chicago, IL
Hunter Financial LLC	Troy, MI
Hyundai Capital America, Inc.	Irvine, CA
Isuzu Finance of America, Inc	Purchase, NY
Kubota Credit Corporation, U.S.A	Grapevine, TX
Lime Residential, Ltd.	New York, NY
Mahindra Finance USA LLC	Johnston, IA
Mend Financial, LLC	Omaha, NE
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Midland Credit Management, Inc.	San Diego, CA
Mitsubishi Motors Credit of America, Inc.	Franklin, TN
Nationwide Cassel LLC	Rosemont, IL
New Holland Credit Company, LLC	New Holland, PA
Nissan Motor Acceptance Company LLC	Franklin, TN
NR Finance Company Inc	Norfolk, NE
PACCAR Financial Corp.	Bellevue, WA
Paramount Capital Group, LLC	King of Prussia, PA
Planet Home Lending, LLC	Meriden, CT
Porsche Financial Services, Inc.	Atlanta, GA
Preferred Credit, Inc.	St, Cloud, MN
Prestige Financial Services, Inc.	Draper, UT
Regional Acceptance Corporation	Greenville, NC
RFFC Financial, LLC	Conroe, TX
Roadrunner Financial, Inc.	New York, NY
RTO Finance LLC	Greenville, SC
Santander Consumer USA Inc.	Dallas, TX
Scratch Financial, Inc.	Pasadena, CA
Service Finance Company, LLC	Boca Raton, FL
SNAP-ON CREDIT LLC	Libertyville, IL
Solar Service Experts, LLC	Houston, TX
South Bay Financial Services, LLC	Jacksonville, FL
Southwest Stage Funding, LLC	Chandler, AZ
Sprint Spectrum, LP	Overland Park, KS
Spruce Lending, Inc.	Houston, TX
T-Mobile Financial LLC	Bellevue, WA
TD Auto Finance LLC	Farmington Hills, MI
Tidewater Finance Company	Virginia Beach, VA
Time Investment Company, Inc.	West Bend, WI
Toyota Industries Commercial Finance, Inc.	Dallas, TX
Toyota Motor Credit Corporation	Plano, TX
United Auto Credit Corporation	Newport Beach, CA
United Consumer Financial Services Company	Westlake, OH



## SALES FINANCE COMPANIES (continued)

Institution	Location
UNIVERSAL ACCEPTANCE CORPORATION (NE)	Minnetonka, MN
Universal Guardian Acceptance, LLC	Parkville, MO
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vantage Finance, LLC	Elkhorn, NE
Verizon Wireless Services, LLC	Basking Ridge, NJ
Veros Credit, LLC	Santa Ana, CA
VFS US LLC	Greensboro, NC
Volvo Car Financial Services U.S., LLC	Mahwah, NJ
VW Credit, Inc.	Libertyville, IL
Westlake Services, LLC	Los Angeles, CA
Yamaha Motor Finance Corporation, U.S.A.	Cypress, CA

As of 6/30/21, Nebraska had 98 Sales Finance Company Licenses.



Scott Peter, FI Non Depository Review Examiner



# MONEY TRANSMITTER LICENSEES

(for the period ending June 30, 2021)

Institution	Location
ACI Payments, Inc.	Elkhorn, NE
Adyen, Inc.	San Francisco, CA
Airbnb Payments, Inc.	San Francisco, CA
Airwallex US, LLC	San Francisco, CA
Alipay US, Inc.	Sunnyvale, CA
AllPaid, Inc.	Indianapolis, IN
Amaana Money Transfer CO	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Apify Asset Network Inc.	Hoboken, NJ
Apple Payments Inc.	Cupertino, CA
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Associated Foreign Exchange, Inc.	Woodland Hills, CA
AvidXchange, Inc.	Charlotte, NC
Bakkt Marketplace, LLC	Alpharetta, GA
BAM Trading Services Inc.	San Francisco, CA
BANANA PAY, LLC	Minneapolis, MN
BARRI MONEY SERVICES, LLC	Houston, TX
Betrlink, LLC	New York, NY
Bill.com, LLC	San Jose, CA
BillGO MT, Inc.	Fort Collins, CO
bitFlyer USA, Inc.	San Francisco, CA
BitPay, Inc.	Alpharetta, GA
BitRail, LLC	Atlanta, GA
Bitstamp USA, Inc.	New York, NY
Bittrex, Inc.	Seattle, WA
Blackhawk Network California, Inc.	Pleasanton, CA
BlockFi Trading LLC	Jersey City, NJ
Brex Payments LLC	San Francisco, CA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York, NY
CEX.IO CORP.	Jersey City, NJ
Check Payments LLC	New York, NY
CheckFreePay Corporation	Alpharetta, GA
Chime Inc.	Boston, MA
Circle Internet Financial, LLC	Boston, MA
Coinbase, Inc.	San Francisco, CA
Coinme Inc.	Seattle, WA
CoinX, Inc.	Lehi, UT
CoinZoom, Inc.	Salt Lake City, UT
Comdata TN, Inc.	Brentwood, TN
Conotoxia, Inc.	Chicago, IL
Continental Exchange Solutions, Inc.	Buena Park, CA

## MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
CrossTower Inc.	Jersey City, NJ
CSG Forte Payments, Inc.	Allen, TX
DAHAB-SHIL INC	Minneapolis, MN
DFS GSD Corp.	Phoenix, AZ
E*TRADE Financial Corporate Services, Inc.	Alpharetta, GA
eBay Commerce Inc.	San Jose, CA
EMOOLA INC.	City of Industry, CA
ENRAMEX INC	Wheat Ridge, CO
Envios de Valores La Nacional Corp.	Littleton, CO
Eris Clearing, LLC	Chicago, IL
Ethos Group Payment Services, Inc.	Irving, TX
eToro USA LLC	Hoboken, NJ
Everi Payments Inc.	Las Vegas, NV
Expensify Payments LLC	Portland, OR
Facebook Payments Inc.	Menlo Park, CA
FasterPay Inc.	Las Vegas, NV
Figure Payments Corporation	San Francisco, CA
Finxera, Inc.	San Jose, CA
Flywire Global Corp.	Boston, MA
Foris DAX, Inc.	Jacksonville, FL
Gemini Trust Company, LLC	New York, NY
Google Payment Corp.	Mountain View, CA
GPS Capital Markets, Inc.	South Jordan, UT
Green Dot Corporation	Pasadena, CA
GSC Enterprises, Inc.	Sulphur Springs, TX
Hodan Global Money Services, Inc	Minneapolis, MN
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Integrated Payment Systems Inc.	Alpharetta, GA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Internet Escrow Services, Inc.	San Francisco, CA
Intuit Payments Inc.	Mountain View, CA
INX Digital, Inc.	Gaithersburg, MD
JHA Money Center, Inc.	Monett, MO
JPay LLC	Miramar, FL
JUBAXPRESS, INC	Minneapolis, MN
KA AH EXPRESS, F.S. INC.	Minneapolis, MN
Keefe Commissary Network, L.L.C.	Saint Louis, MO
Klarna Inc.	Columbus, OH
LL Pay U.S., LLC	New York City, NY
LUCKY MONEY, INC.	San Francisco, CA
Mastercard Transaction Services (US) LLC	New York, NY
Maxitransfers LLC	Irving, TX

## MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Mazooma, Inc.	Atlanta, GA
Mercari, Inc.	Palo Alto, CA
Money Management International, Inc.	Sugar Land, TX
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Iselin, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
MoonPay USA LLC	Miami, FL
MSB USA Inc	Atlanta, GA
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
NIC Services, LLC	Olathe, KS
Novi Financial, Inc.	Menlo Park, CA
NYDIG Execution LLC	New York, NY
NYDIG Trust Company LLC	New York, NY
OKCoin USA Inc.	San Francisco, CA
OLYMPIC FINANCIAL GROUP INC	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
Pangea USA, LLC	Chicago, IL
Parallel Payments Inc.	Plano, TX
Paychex Holdings, LLC	Rochester, MN
PayNearMe MT, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC	Washington, DC
Paysend US LLC	Palo Alto, CA
PINGPONG GLOBAL SOLUTIONS INC	San Mateo, CA
PNC Global Transfers, Inc.	Houston, TX
Pronto Money Transfer Inc.	Manhattan Beach, CA
Provenance Technologies, Inc.	San Francisco, CA
Rakuten Card USA, Inc.	San Mateo, CA
RAM Payment, LLC	Knoxville, TN
RealNet Payments LLC	Milwaukee, WI
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
River Financial Inc.	San Francisco, CA
Robinhood Crypto, LLC	Menlo Park, CA
Robinhood Money, LLC	Menlo Park, CA
Servicio UniTeller, Inc.	Rochelle Park, NJ
SGS CORPORATION	Sylmar, CA
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	Miami, FL
Sofi Digital Assets, LLC	San Francisco, CA
Square Money Services, Inc.	San Francisco, CA

## MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Square, Inc.	San Francisco, CA
StoneX Payment Services Ltd.	Seattle, WA
Stripe Payments Company	San Francisco, CA
TAAJ SERVICES US LLC	Minneapolis, MN
Tango Card, Inc.	Seattle, WA
TapTap Send Payments Co.	Long Island City, NY
Tempus, Inc.	Washington, DC
The Currency Cloud Inc.	New York, NY
The Smart Group, L.P. dba SmartNote	Leander, TX
Tilia Inc.	San Francisco, CA
Tipalti, Inc.	San Mateo, CA
TouchPay Holdings, LLC	Dallas, TX
TradeStation Crypto, Inc.	Plantation, FL
Transfermate, Inc.	Chicago, IL
tZERO Crypto, Inc.	Midvale, UT
USForex Inc.	San Francisco, CA
Veem Payments Inc.	San Francisco, CA
VIAMERICAS CORPORATION	Bethesda, MD
Visa Global Services Inc.	Foster City, CA
Wave Financial USA Inc.	Denver, CO
Western Union Business Solutions (USA), LLC	Denver, CO
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.	South Portland, ME
Wise US Inc.	New York, NY
WorldRemit Corp.	Denver, CO
Wyre Payments, Inc.	San Francisco, CA
YapStone, Inc.	Walnut Creek, CA
Yardi Payments, LLC	Santa Barbara, CA
Zero Hash LLC	Chicago, IL

As of 6/30/21, Nebraska had 162 Money Transmitter Company Licenses.

## MORTGAGE BANKERS

(for the period ending June 30, 2021)

Institution	Location
1st United Mortgage, LLC	Lincoln, NE
21st Mortgage Corporation	Knoxville, TN
AAFMAA Mortgage Services LLC	Morrisville, NC
ABM Funding Inc.	Henderson, NV
Academy Mortgage Corporation	Draper, UT
Accelerate Mortgage, LLC	Newark, DE
Affinity Mortgage, L.L.C.	Lenexa, KS
AHP Servicing LLC	Chicago, IL
AKSARBEN MORTGAGE, LLC	Omaha, NE
All American Home Mortgage L.L.C.	Henderson, NV
Altisource Fulfillment Operations, Inc.	St. Louis, MO
Amcap Mortgage, Ltd.	Houston, TX
America's Moneyline, Inc.	Aliso Viejo, CA
American Advisors Group	Irvine, CA
American Financial Network, Inc.	Brea, CA
American Financial Resources, Inc.	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Heritage Lending, Inc.	Costa Mesa, CA
American Internet Mortgage, Inc.	San Diego, CA
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel, NJ
American Pacific Mortgage Corporation	Roseville, CA
American Portfolio Mortgage Corporation	Palatine, IL
Amerifirst Financial, Inc.	Mesa, AZ
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
Amerisave Mortgage Corporation	Atlanta, GA
AmRes Corporation	Treose, PA
Angel Oak Mortgage Solutions LLC	Atlanta, GA
Arc Home LLC	Mount Laurel, NJ
Ark-La-Tex Financial Services, LLC	Plano, TX
Armentum, LLC	Phoenix, AZ
Ascentus One Corporation	Tampa, FL
Associated Properties, Inc.	Laguna Beach, CA
Assurance Financial Group, L.L.C.	Baton Rouge, LA
Assurance IQ, LLC	Seattle, WA
Avenu, LLC	Salt Lake City, UT
Bankrate, LLC	Palm Beach Gardens, FL
Barclays Bank PLC	New York, NY
BASE MSR 2, LLC	Santa Rosa, CA
Bay Equity LLC	Corte Madera, CA
Bay-Valley Mortgage Group	Garden Grove, CA
Beltway Capital, LLC	Hunt Valley, MD
Best Rate Holdings, LLC	Clearwater, FL

*Many licensees operate under a trade name. Trade names are not listed in this Report.*



## MORTGAGE BANKERS (continued)

Institution	Location
Better Lending LLC	Des Plaines, IL
Better Mortgage Corporation	New York, NY
Better Rate Mortgage, Inc.	Roseville, CA
Bills.com, LLC	Tempe, AZ
Binomial Real Estate L.L.C.	Salt Lake City, UT
BNP Paribas	New York, NY
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Carlsbad, CA
Broker Solutions, Inc.	Tustin, CA
CalCon Mutual Mortgage LLC	San Diego, CA
Caliber Home Loans, Inc.	Coppell, TX
Canopy Mortgage, LLC	Lindon, UT
Capital City Mortgage, Inc.	Lincoln, NE
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Draper, UT
Castle Mortgage Corporation	San Diego, CA
CEL Lending LLC	Aliso Viejo, CA
Centennial Lending, LLC	Firestone, CO
CGB Agri Financial Services, Inc.	Louisville, KY
Change Lending, LLC	Irvine, CA
Chaos Home Loans LLC	Las Vegas, NV
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage, LLC	Greenwood Village, CO
Chimera Funding TRS LLC	New York, NY
Christopher Malouf & Associates, Inc.	Arvada, CO
Churchill Mortgage Corporation	Brentwood, TN
CIS Financial Services, Inc.	Hamilton, AL
CITADEL SERVICING CORPORATION	Lake Forest, CA
Citi GSM Portfolio LLC	New York, NY
Citimortgage, Inc.	O'Fallon, MO
City First Mortgage Services, L.L.C.	Bountiful, UT
Citywide Home Loans, LLC	Sandy, UT
ClearPath Lending	Irvine, CA
CMC Funding, Inc.	Ponte Vedra Beach, FL
CMG Mortgage, Inc.	San Ramon, CA
Cognizant Mortgage Services Corporation	Irving, TX
Colliers Funding LLC	Minneapolis, MN
Community Loan Servicing, LLC	Coral Gables, FL
Compu-Link Corporation	Lansing, MI
Consolidated Analytics, Inc.	Anaheim, CA
Cornerstone First Mortgage, Inc.	San Diego, CA
Cornerstone Home Lending, Inc.	Houston, TX

*Many licensees operate under a trade name. Trade names are not listed in this Report.*

## MORTGAGE BANKERS (continued)

Institution	Location
Credible Operations, Inc.	Durham, NC
Credit Karma Mortgage, Inc.	Oakland, CA
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
CrossCountry Mortgage, LLC	Brecksville, OH
CUW Solutions, LLC	Radnor, PA
DAS Acquisition Company, LLC	St. Louis, MO
DATA MORTGAGE, INC.	Orange, CA
Deephaven Mortgage LLC	Charlotte, NC
Delmar Financial Company	St. Louis, MO
DHI MORTGAGE COMPANY, LTD.	Austin, TX
Digital Risk Mortgage Services, LLC	Maitland, FL
DLJ Mortgage Capital, Inc.	New York, NY
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp.	Downers Grove, IL
Dyck-O'Neal, Inc.	Dallas, TX
DynAMC Solutions, LLC	New York, NY
Dynamic Mortgage Concepts, Inc	Fort Collins, CO
Eagle Mortgage, Inc.	Omaha, NE
East Coast Capital Corp.	Melville, NY
Elkhorn Depositor LLC	New York, NY
Embrace Home Loans, Inc.	Middletown, RI
Encompass Lending Group, LP.	Katy, TX
Envoy Mortgage Ltd	Houston, TX
Equity Prime Mortgage LLC	Atlanta, GA
EVEN FINANCIAL INC.	New York City, NY
Everest Mortgage LLC	Omaha, NE
Everett Financial, Inc.	Dallas, TX
Evolve Mortgage Services, LLC	Frisco, TX
Fairway Independent Mortgage Corporation	Madison, WI
Fay Servicing, LLC	Tampa, FL
FBC Mortgage, LLC	Orlando, FL
FCI Lender Services, Inc.	Anaheim Hills, CA
Figure Lending LLC	Charlotte, NC
Finance 1, LLC	Omaha, NE
Finance of America Mortgage LLC	Conshohocken, PA
Finance of America Reverse LLC	Tulsa, OK
Financial Funding Solutions, Inc.	Littleton, CO
First Financial Mortgage Services LLC	Overland Park, KS
First Guaranty Mortgage Corporation	Plano, TX
First Heritage Financial, LLC	Trevoose, PA
First Mortgage Solutions, LLC	Kansas City, MO
First National Financing Inc.	Denver, CO
FIRST OMAHA REAL ESTATE MORTGAGE LLC	Omaha, NE

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## MORTGAGE BANKERS (continued)

Institution	Location
First Option Mortgage, LLC	Atlanta, GA
First Security Mortgage Company	Lincoln, NE
FirstKey Mortgage, LLC	New York, NY
Fiscus, Karla	Bayard, NE
Flanagan, Clifford P	Lincoln, NE
Flat Branch Mortgage, Inc.	Columbia, MO
Forethought Life Insurance Company	Indianapolis, IN
Franklin Credit Management Corporation	Jersey City, NJ
Franklin Loan Corporation	Palm Desert, CA
Freedom Loan Services Corporation	Fishers, IN
Freedom Mortgage Corporation	Boca Raton, FL
FreeRateUpdate.com LLC	Chadds Ford, PA
Frontier Financial Inc.	Chesterfield, MO
Full Beaker, Inc.	Bellevue, WA
Geneva Financial, LLC	Chandler, AZ
Genworth Financial Services, Inc.	Raleigh, NC
Gershman Investment Corp.	Chesterfield, MO
Gold Star Mortgage Financial Group, Corporation	Ann Arbor, MI
Goldenrod Investments, LLC	Omaha, NE
Goldman Sachs Mortgage Company	New York, NY
GoodLeap, LLC	Roseville, CA
Goodman Mortgage Corporation	Omaha, NE
Gooi Mortgage, Inc.	Des Moines, IA
Grander Mortgage Capital, LLC	Atlanta, GA
Graystone Funding Company, LLC	Salt Lake City, UT
Great Plains Mortgage Company, LLC	Loveland, CO
Gregory Funding LLC	Tigard, OR
Guaranteed Rate Affinity, LLC	Chicago, IL
Guaranteed Rate, Inc.	Chicago, IL
Guaranty Home Mortgage Corporation	Nashville, TN
Guardian Property Services LLC	Omaha, NE
Guild Mortgage Company LLC	San Diego, CA
Hi Financial, LLC	Scottsdale, AZ
Highlands Residential Mortgage, Ltd.	Allen, TX
Home Loan Arrangers LLC	Olathe, KS
HOME MORTGAGE ALLIANCE CORPORATION (HMAC)	Santa Ana, CA
Home Point Financial Corporation	Ann Arbor, MI
Home Point Mortgage Acceptance Corporation	Farmers Branch, TX
HomeBridge Financial Services, Inc.	Iselin, NJ
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
HomeServices Lending, LLC	West Des Moines, IA
Homeside Financial, LLC	Columbia, MD

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## MORTGAGE BANKERS (continued)

Institution	Location
Homestar Financial Corporation	Gainesville, GA
Homestead Funding Corp.	Albany, NY
HOMETOWN LENDERS, INC.	Huntsville, AL
Impac Mortgage Corp.	Irvine, CA
Indecomm Holdings, Inc.	Edison, NJ
Infosys BPO Americas, LLC	Atlanta, GA
Integrity Property Financial Services LLC	Troy, MI
Intercap Lending Inc.	Draper, UT
InterLinc Mortgage Services, LLC	Houston, TX
Intuit Mortgage Inc.	Mountain View, CA
Iowa Bankers Mortgage Corporation	Johnston, IA
James B. Nutter & Company	Kansas City, MO
Janike, Scott, E.	Lincoln, NE
JFQ Lending, Inc.	Scottsdale, AZ
JMJ FINANCIAL GROUP	Aliso Viejo, CA
Keller Mortgage, LLC	Dublin, OH
Kind Lending, LLC	Santa Ana, CA
Kondaur Capital, LLC	Orange, CA
Lakeview Community Capital, LLC	Horsham, PA
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
Lattice Thinking, Inc.	Nashville, TN
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
Lend Smart Mortgage, LLC	Shoreview, MN
Lendage, LLC	San Mateo, CA
LenderFi, Inc.	Delray Beach, FL
LenderLive Network, LLC	Greenwood Village, CO
Lendgo, Inc.	Beverly Hills, CA
LendingTree, LLC	Charlotte, NC
LendSure Mortgage Corp.	San Diego, CA
Liberty Home Mortgage Corporation	Independence, OH
Lime Residential, Ltd.	New York, NY
Lincoln Financial, Inc.	Wayne, NE
Lipsky & Associates, Inc.	Weatherford, TX
LMB Mortgage Services, Inc.	Playa Vista, CA
Loan Simple, Inc.	Englewood, CO
LoanCare, LLC	Virginia Beach, VA
loanDepot.com, LLC	Foothill Ranch, CA
LoanSnap, Inc.	Costa Mesa, CA
LoanUnited.com, LLC	Norcross, GA
Loanworks Servicing LLC	Shelton, CT
Logan Finance Corporation	Denver, CO

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## MORTGAGE BANKERS (continued)

Institution	Location
Long Lake MSR, Inc.	Troy, MI
Longbridge Financial, LLC	Mahwah, NJ
Low VA Rates, LLC	Lindon, UT
LRML Acquisition LLC	Chicago, IL
Lutheran Church Extension Fund-Missouri Synod	St. Louis, MO
Lynx Whole Loan Acquisition LLC	Denver, CO
Matrix Financial Services Corporation	Minnetonka, MN
MAXEX Clearing LLC	Atlanta, GA
Maxwell Lender Solutions, Inc.	Denver, CO
McCown, James, P	Lincoln, NE
MCLP Asset Company, Inc.	New York, NY
Megastar Financial Corp.	Denver, CO
Member First Mortgage, LLC	Grand Rapids, MI
Members Mortgage Services, L.L.C.	Hutchinson, KS
Meridian Home Mortgage Corporation	Westminster, MD
Merrill Lynch Mortgage Lending, Inc.	New York, NY
Metro Financial Services, Inc.	Sacramento, CA
MGIC Mortgage Services, LLC	Milwaukee, WI
Mid America Mortgage, Inc.	Addison, TX
Mid-Continent Funding, Inc.	Columbia, MO
Midwest Family Lending Corporation	Urbandale, IA
Millennial Home Lending, Inc.	Chatsworth, CA
Millennium Mortgage Group, LLC	Henderson, NV
Mission Loans, LLC	North Canton, OH
MLD Mortgage Inc.	Florham Park, NJ
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Tempe, AZ
Mortgage Assets Management, LLC	Austin, TX
Mortgage Investment Services Corporation	Shawnee, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mortgage Support Services, LLC	Fulton, MO
Morty, Inc.	New York, NY
Movement Mortgage, LLC	Indian Land, SC
Mr. Charles Mortgage L.L.C.	Omaha, NE
MSR Asset Vehicle LLC	Atlanta, GA
MTGLQ Investors, L.P.	New York, NY
Mutual of Omaha Mortgage, Inc.	San Diego, CA
myCUMortgage, LLC	Beavercreek, OH
National Asset Mortgage, LLC	Columbia, SC
NATIONS LENDING CORPORATION	Independence, OH
Nations Reliable Lending, LLC	Houston, TX

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## MORTGAGE BANKERS (continued)

Institution	Location
Nationstar Mortgage LLC	Dallas, TX
Neighborhood Assistance Corporation of America	Boston, MA
Neighborhood Loans, Inc.	Downers Grove, IL
NerdWallet Compare, Inc.	San Francisco, CA
New Day Financial, LLC	Fulton, MD
New Residential Mortgage LLC	New York, NY
NewRez LLC	Fort Washington, PA
NEXA Mortgage, LLC	Chandler, AZ
Nexus Nova LLC	Minneapolis, MN
NMSI, Inc.	Los Angeles, CA
Northern Lakes Mortgage LLC	Ballwin, MO
Nova Financial & Investment Corporation	Tucson, AZ
NWL Company, LLC	New York, NY
Oceanside Mortgage Company	Toms River, NJ
Ocwen USVI Services, LLC	St. Croix, VI
On Q Financial, Inc.	Tempe, AZ
On the Barrelhead, Inc.	Durango, CO
One Reverse Mortgage, LLC	Detroit, MI
OneMain Financial Group, LLC	Baltimore, MD
OneMain Mortgage Services, Inc.	Evansville, IN
Onslow Bay Financial LLC	New York, NY
Open Mortgage, LLC	Austin, TX
OptionWide Financial Corporation	Costa Mesa, CA
Panorama Mortgage Group, LLC	Las Vegas, NV
Paramount Residential Mortgage Group, Inc.	Corona, CA
Parkside Lending, LLC	San Francisco, CA
Peklava LLC	New Canaan, CT
PENNYMAC CORP.	Westlake Village, CA
PennyMac Holdings, LLC	Westlake Village, CA
PennyMac Loan Services, LLC	Westlake Village, CA
Performance Equity Partners, Inc.	Tinley Park, IL
Petrovich Team Home Loan LLC	Papillion, NE
PHH Mortgage Corporation	Mt. Laurel, NJ
Pillar Financial, Inc.	Omaha, NE
Pingora Loan Servicing, LLC	Denver, CO
Pitch Edison Financial, LLC	Papillion, NE
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	Scottsdale, AZ
Platinum Home Mortgage Corporation	Rolling Meadows, IL
Plaza Home Mortgage, Inc.	San Diego, CA
Podium Mortgage Capital LLC	Salt Lake City, UT
Polaris Home Funding Corp.	Grandville, MI
Premia Mortgage, LLC	Troy, MI

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## MORTGAGE BANKERS (continued)

Institution	Location
Premier Home Loans, Inc.	Lone Tree, CO
Premier Lending Alliance, LLC	Johnston, IA
Premier Processing, LLC	Philadelphia, PA
Primary Residential Mortgage, Inc.	Salt Lake City, UT
Primerica Mortgage, LLC	Duluth, GA
Promontory MortgagePath LLC	Danbury, CT
Prosper Marketplace, Inc.	San Francisco, CA
Prosperity Home Mortgage, LLC	Chantilly, VA
Provident Funding Associates, L.P.	Burlingame, CA
Quantum Servicing Corporation	Tampa, FL
Quicken Loans, LLC	Detroit, MI
QuinStreet Media, Inc.	Santa Monica, CA
Radian Lender Services LLC	Philadelphia, PA
Radian Mortgage Capital LLC	Denver, CO
Rate Rabbit, Inc.	San Diego, CA
RBS Financial Products Inc.	Stamford, CT
Real Time Resolutions, Inc.	Dallas, TX
ReallyGreatRate, Inc.	El Segundo, CA
Recovco Mortgage Management, LLC	Irving, TX
Redwood Residential Acquisition Corporation	Mill Valley, CA
Regent Financial Group, Inc.	Omaha, NE
Reliance First Capital, LLC	Melville, NY
Reliant Loan Servicing, LLC	Berwyn, PA
Renovation Finance LLC	Philadelphia, PA
Residential Acceptance Corporation	Tampa, FL
Resolution Capital, L.P.	Dallas, TX
Reverse Mortgage Funding LLC	Bloomfield, NJ
Reverse Mortgage Solutions, Inc.	Houston, TX
Robert C. Devine DBA Approval Plus Mortgage Services	Collegeville, PA
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing Corporation	Fort Mill, SC
Ruoff Mortgage Company, Inc.	Fort Wayne, IN
Rushmore Loan Management Services LLC	Dallas, TX
RWT Financial, LLC	Naperville, IL
Sagamore Hill LLC	Dallas, TX
SCL Mortgage, LLC	Lone Tree, CO
Scratch Services, LLC	San Francisco, CA
Secured Mortgage Processing, LLC	Mesa, AZ
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Houston, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Newtown, CT

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## MORTGAGE BANKERS (continued)

Institution	Location
Service Finance Company, LLC	Boca Raton, FL
ServiceMac, LLC	Fort Mill, SC
Servion, Inc.	New Brighton, MN
Servis One, Inc.	Irving, TX
SG Capital Partners LLC	Stamford, CT
Shotbolt Mortgage Corporation	Omaha, NE
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
SIRVA Mortgage, Inc.	Independence, OH
Siwell, Inc.	Lubbock, TX
SN Servicing Corporation	Baton Rouge, LA
Sodak Home Loans LLC	Sioux Falls, SD
SoFi Lending Corp.	Cottonwood Heights, UT
Sortis Financial, Inc.	Plano, TX
Sourcepoint, Inc.	Palm Bay, FL
Southwest Funding, LP	Dallas, TX
Southwest Stage Funding, LLC	Chandler, AZ
Sovereign Lending Group Incorporated	Costa Mesa, CA
Specialized Loan Servicing LLC	Greenwood Village, CO
Spring EQ, LLC	Philadelphia, PA
Sprout Mortgage, LLC	Port Saint Lucie, FL
Statebridge Company, LLC	Greenwood Village, CO
Stearns Lending, LLC	Lewisville, TX
Strong Home Mortgage, LLC	Manassas, VA
SUMMIT FUNDING, INC.	Sacramento, CA
Summit Mortgage Group, LLC	Omaha, NE
Sun West Mortgage Company, Inc.	Buena Park, CA
Sutherland Mortgage Services, Inc.	Sugar Land, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
Swift Mortgage, LLC	Dallas, TX
Symmetry Lending, LLC	Atlanta, GA
Synergy One Lending, Inc.	San Diego, CA
Tailored Mortgage Group Inc	Sioux Falls, SD
TCS e-Serve International Limited	Dallas, TX
TEAM USA MORTGAGE L.L.C.	Bloomington, IL
THE MONEY SOURCE INC.	Phoenix, AZ
THE WISDOM COMPANIES, LLC	El Segundo, CA
Thompson Kane & Company, Inc.	Madison, WI
Thrive Mortgage, LLC	Georgetown, TX
TJC Mortgage, Inc.	Birmingham, AL
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Traditional Mortgage Acceptance Corporation	Bellevue, WA

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## MORTGAGE BANKERS (continued)

Institution	Location
Triad Financial Services, Inc.	Jacksonville, FL
Trident Home Loans, LLC	Pensacola, FL
Trinity Financial Services, LLC	Newport Beach, CA
TruHome Solutions, LLC	Lenexa, KS
U.S. Home Mortgage, Inc	Lincoln, NE
Union Home Mortgage Corp.	Strongsville, OH
United Asset Management, LLC	Huntington Beach, CA
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Mortgage Corp.	Melville, NY
UNITED SECURITY FINANCIAL CORP	Murray, UT
United Wholesale Mortgage, LLC	Pontiac, MI
Universal Lending Corporation	Denver, CO
Urban Fulfillment Services, LLC	Highlands Ranch, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Valley West Corporation	Las Vegas, NV
Valon Mortgage, Inc.	Chandler, AZ
Van Buren Mortgage, LLC	Woodbridge, VA
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Venditor, LLC	Overland Park, KS
Vertical Launch, LLC	Heath, TX
Verus Residential Loanco, LLC	Washington, DC
Village Capital & Investment LLC	Henderson, NV
Vista Point Mortgage, LLC	Irvine, CA
VRM LENDING LLC	Pomona, CA
Wallick & Volk, Inc.	Cheyenne, WY
Wells Fargo Clearing Services, LLC	St. Louis, MO
Wells Fargo USA Holdings, Inc.	Des Moines, IA
WeMortgage, LLC	Scottsdale, AZ
West Coast Servicing, Inc.	Huntington Beach, CA
Weststar Mortgage Corporation	Albuquerque, NM
Wilhelm Mortgage Inc.	Omaha, NE
Williams Mortgage, LLC	Missouri Valley, IA
Wipro Gallagher Solutions, LLC	Atlanta, GA
Wyndham Capital Mortgage, Inc.	Charlotte, NC
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Group Marketplace, Inc.	Seattle, WA
Zillow Home Loans, LLC	Overland Park, KS
Zimmerman Mortgage Corporation	Omaha, NE

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As of 6/30/21, Nebraska had 426 Mortgage Banker Company Licenses.

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2015	6/30/2016	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021
Broker-Dealers	1,373	1,364	1,358	1,355	1,333	1,317	1,322
Agents of Broker-Dealers	98,286	102,745	103,184	106,578	109,865	112,442	118,192
Investment Advisers	109	112	100	94	98	101	96
Federal Covered Advisers	1,273	1,319	1,371	1,398	1,456	1,551	1,673
Investment Adviser Representatives	3,911	4,035	4,251	4,329	4,374	4,503	4,490

### New Registrations

	6/30/2021
Broker-Dealers	71
Agents of Broker-Dealers	27,299
Investment Advisers	11
Federal Covered Advisers	245
Investment Adviser Representatives	736

### Loan Brokers (for the period ending 6/30/2021)

Institution	City	State
Institution	City	State
4MMONSON Enterprises LLC	Lincoln	Nebraska
Check into Cash of Nebraska, Inc.	Cleveland	Tennessee
Commercial Loan Solutions, LLC	Omaha	Nebraska
Fundera, Inc.	New York	New York
Funding4U, LLC	Miami	Florida
Happy Money, Inc.	Tustin	California
Intuit Financing Inc. d/b/a Intuit Mint and Intuit Turobo	Mountain View	California
Intuit Financing Inc. d/b/a Refund Advance	Mountain View	California
Jones Lang LaSalle Americas, Inc.	Chicago	Illinois
MM Finance, LLC	Bellevue	Nebraska
Pioneer Military Credit LLC	Kansas City	Missouri
RockBridge Capital, LLC	Columbus	Ohio
The Borrowing Club, LLC	Boca Raton	Florida



## Enforcement Actions

	6/30/2019	6/30/2020	6/30/2021
Investigations Initiated	18	30	24
Investigations Closed	15	29	14
Cease & Desist Orders	0	1	2
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	0
Criminal Referrals	1	0	0
Criminal Convictions	0	0	0
Consent Orders	3	3	1
Number of fines, penalties, costs and unregistered securities assessed	3	3	1



Samantha Billings, Securities Analyst II

## Securities registrations and exemptions (for the period of June 30, 2021)

SECURITIES OFFERINGS FILED			
	Paper Filing	Electronic Filing	Total
<b>INITIAL FILINGS—Type</b>			
Stock	0	0	0
Debt	0	0	0
Partnership	1	0	1
Mutual Funds	86	1,019	1,105
Unit Investment Trusts	1,339	0	1,339
Other	33	22	55
<b>TOTAL OF INITIAL FILINGS</b>	<b>1,459</b>	<b>1,041</b>	<b>2,500</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	95	4,520	4,615
Mutual Fund Renewals	464	22,923	23,387
Other Renewals	0	0	0
<b>SUBTOTAL</b>	<b>559</b>	<b>27,443</b>	<b>28,002</b>
Withdrawn	1	4	5
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>558</b>	<b>27,439</b>	<b>27,997</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>2,017</b>	<b>28,480</b>	<b>30,497</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	9	570	579
Intrastate (Form SODD)	1	0	1
§ 8-1111(9) Exemptions	78	0	78
Other Exemptions	3	3	3
Reg A Tier 2			68
<b>SUBTOTAL</b>			<b>729</b>
Exemption Withdrawals			87
<b>TOTAL EXEMPTIONS</b>			<b>816</b>
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	0	0	0
Business Opportunity Renewals	3	0	3
<b>TOTAL FILINGS</b>	<b>3</b>	<b>0</b>	<b>3</b>
<b>§ 59-1722 Franchise Exemptions</b>	<b>235</b>	<b>0</b>	<b>235</b>

## 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
2016	28,112,208	1,399,075		30,000,000	18,356,599
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,898	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905

## Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2016	33,407	21,648,937,000	17
2017	35,035	20,680,820,000	11
2018	34,628	21,077,422,000	4
2019	34,165	21,375,898,000	5
2020	33,118	20,403,500,000	10
2021	30,497	27,255,574,000	5

## Historical Data – Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
2016	1,364	0	72	102,745	0
2017	1,358	0	80	103,184	0
2018	1,355	0	3	106,578	0
2019	1,333	0	108	109,865	0
2020	1,317	0	85	112,442	0
2021	1,322	0	66	118,192	0

## Appendix A

# Department 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, Acting Director of Banking & Finance  
2005 to 2014 John Munn, Director of Banking & Finance  
2014 to 2015 Ray A. Pont, Acting Director of Banking & Finance  
2015 to 2020 Mark Quandahl, Director of Banking & Finance  
**2020 to Present Kelly Lammers, Director of Banking & Finance**

## Appendix B

### Historical Data – State-Chartered Commercial Banks

Year	In Operation	Total Capital	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	7,895,874	18,740,754	27,053,693
1900	347	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
1937	296	11,466,639	69,261,285	81,639,898



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

Year	In Operation	Total Capital	Total Deposits	Total Assets
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
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

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

Year	In Operation	Total Capital	Total Deposits	Total Assets
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
2010	178	2,617,873,000	19,462,038,000	26,080,785,000
2011	177	2,947,156,000	21,724,542,000	28,415,413,000
2012	174	3,244,149,000	23,263,012,000	30,424,100,000
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	4,244,010,000	28,909,062,000	39,912,461,000
2017	158	4,662,769,000	30,546,253,000	42,098,630,000
2018	156	4,315,129,000	31,058,755,000	38,534,679,000
2019	153	4,751,085,000	34,097,041,000	41,628,517,000
2020	147	5,093,295,000	39,406,291,000	48,094,176,000
2021	146	5,800,979,000	46,575,595,000	55,094,981,000

## Appendix C

### State-Chartered Credit Unions Comparative Statement

	6/30/2019	6/30/2020	6/30/2021
<b>ASSETS</b>			
Unsecured Credit Card Loans	11,713,834	12,028,303	11,114,320
All Other Unsecured Loans	22,285,628	22,740,764	20,834,732
New Auto Loans	34,112,950	36,925,390	38,568,969
Used Auto Loans	169,345,581	179,731,931	201,539,690
1st Mortgage Real Estate Loans	136,500,093	177,629,382	164,698,486
Other Real Estate Loans	56,574,332	58,117,323	48,143,693
Leases Receivable			
Other Member Loans	75,822,755	34,418,450	85,075,212
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$506,355,227</b>	<b>\$521,591,543</b>	<b>\$569,975,102</b>
Loans Held for Sale	2,728,255	11,320,476	7,278,532
Allowance for Loan Losses	(4,651,773)	(5,290,055)	(6,675,023)
Cash	50,185,203	72,244,689	104,695,499
<b>INVESTMENTS</b>			
Available for Sale Securities	37,407,560	31,084,985	59,665,544
Held to Maturity Securities	25,472,888	28,439,810	18,193,820
Loan to, Deposits in, Natural Person CUs	70,956,716	15,178,148	12,460,551
U.S. Govt. Obligations			
Federal Agency Sec.			
All Mutual Funds			
Total MCSD and PIC in Corporate	1,626,673	1,477,843	1,608,753
Corp. Central (CD)	2,100,000	6,072,920	2,743,021
Banks and S & Ls (Cert. DEP)	102,100	63,269,628	65,655,443
All Other Investments	755,419	851,500	898,500
<b>TOTAL INVESTMENTS</b>	<b>\$138,421,356</b>	<b>\$134,135,875</b>	<b>\$161,225,632</b>
<b>OTHER ASSETS</b>			
Land and Bldg. (NET of DEP)	19,274,453	22,630,757	22,650,614
Other Fixed Assets	1,358,249	2,199,990	3,891,905
Foreclosed and Repossessed Assets	155,120	277,308	130,695
Share INS CAP Deposit	5,855,295	6,039,835	7,224,977
Other Assets	20,354,260	24,440,231	26,702,407
<b>TOTAL ASSETS</b>	<b>\$740,035,645</b>	<b>\$782,519,196</b>	<b>\$897,100,340</b>

## State-Chartered Credit Unions Comparative Statement (continued)

	6/30/2019	6/30/2020	6/30/2021
<b>LIABILITIES</b>			
Other Borrowings	7,000,000	3,000,000	
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	193,315	231,193	109,836
Acct. Payable & Liabilities	9,790,907	7,314,374	11,071,128
<b>TOTAL LIABILITIES</b>	<b>\$16,984,222</b>	<b>\$10,545,567</b>	<b>\$11,180,964</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	124,844,279	147,200,118	190,459,363
Regular Shares	257,252,719	266,691,076	358,518,785
Money Market Shares	19,843,700	23,195,775	27,101,655
Share Certificates	127,086,059	130,736,575	115,050,840
IRA/KEOGH Accounts	41,200,999	46,773,430	41,813,659
All Other Shares	13,555,730	14,861,306	16,754,434
Non-Member Deposits	45,342,158	45,827,656	27,890,199
<b>TOTAL SAVINGS</b>	<b>\$629,125,644</b>	<b>\$675,285,936</b>	<b>\$777,588,935</b>
Regular Reserves	39,564,126	39,564,839	39,603,706
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains/(Losses)	(192,276)	547,904	(66,825)
Other Reserves	19,157	603,945	604,581
Undivided Earnings	52,514,715	56,983,432	65,723,520
Net Income	122,847	76,827	645,705
Miscellaneous Equity	1,997,210	0	1,819,754
<b>EQUITY TOTAL</b>	<b>\$94,025,779</b>	<b>\$99,162,970</b>	<b>\$108,330,441</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$723,051,423</b>	<b>\$771,448,906</b>	<b>\$885,919,376</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$740,035,645</b>	<b>\$782,519,196</b>	<b>\$897,100,340</b>

## Appendix D

### State-Chartered Trust Companies Comparative Statement

Institution	Location
Constellation Trust Company	Omaha, Nebraska
Bridges Trust Company	Omaha, Nebraska
First Nebraska Trust Company	Lincoln, Nebraska
NBC Trust Company	Lincoln, Nebraska

	6/30/2019	6/30/2020	6/30/2021
	4 Companies	4 Companies	4 Companies
<b>ASSETS:</b> ( <i>\$ Amount in Thousands</i> )			
Non-interest Bearing Deposits-Own Institution	1,239	0	0
Non-interest Bearing Deposits-Other Institutions	12,068	15,292	19,393
Interest Bearing Deposits-Own Institutions	0	0	0
Interest Bearing Deposits-Other Institutions	82,070	98,169	89,846
U.S. Government and Agency Obligations	381,968	427,053	231,028
State, County And Municipal Obligations	45,694	38,673	28,865
Money Market Mutual Funds	942,449	1,086,151	1,094,576
Other Short Term Obligations	450	479	157
Other Notes and Bonds	77,919	144,913	229,775
Common and Preferred Stocks	3,262,032	3,558,891	4,146,257
Real Estate Mortgages	72,460	12,098	11,675
Real Estate	89,409	92,642	90,991
Miscellaneous Assets	332,800	347,377	408,293
Total Discretionary Assets	\$5,300,558	\$5,821,738	\$6,351,856
Total Non-Discretionary Assets	\$4,873,679	*\$4,829,475	\$6,045,538
<b>TOTAL ASSETS</b>	<b>\$10,174,237</b>	<b>*\$10,651,213</b>	<b>\$12,397,394</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of Discretionary Accounts	2,172	2,253	2,564
Total Number of Non-Discretionary Accounts	16,122	14,873	13,009
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>18,294</b>	<b>17,126</b>	<b>15,573</b>

\*Amended from previous fiscal year.



# Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2020 through December 31, 2020

<b>Schedule A</b>	
<b>Income</b>	
DDS Transaction Fees Collected	\$11,967,275
DDS NSF Penalties Related to DDS Transactions	\$26,029
DDS Charge Off Recovery	\$2,599,603
DDS Checks Sold for Collection	\$11,629
Total Income attributable to DDS	<b>\$14,604,536</b>
Income from non-DDS Business Conducted at Location and its Branches	\$1,260,338
Gross Income	<b>\$15,864,874</b>
<b>Expenses</b>	
Expenses:	
Bad Debt (Charge off)	\$4,126,788
—Salary	\$5,480,432
Collection Expenses (Fees related to collection of checks)	\$266,728
Other DDS Expenses	<b>\$5,727,692</b>
Expenses from non-DDS Business	\$461,652
Total Expenses	<b>\$16,283,127</b>
Net Income (Gross Income—Total Expenses)	<b>(\$418,253)</b>
<b>Schedule B</b>	
Statement of Assets and Liabilities as of 12/31/2020	
Cash on Hand and in Banks—Available for DDS Operation	15,764,875
Current Inventory	394,816
Collection Inventory	493,629
All other Assets	9,166,448
Total Assets	<b>\$25,819,769</b>
Total Liabilities	1,083,424
Net Worth	<b>\$24,736,345</b>
Total Liabilities + Net Worth (must equal Total Assets)	<b>\$25,819,769</b>
<b>Transaction Activities of Licensees and Makers</b>	
Total Number of Makers	31,749
Total Number of Transactions	240,101
Average Transaction Size	\$362.00
Total Transacted Transaction Charger	\$11,513,744.44
Total Transaction Actual Charges	\$11,817,845.98
Number of Defaulted Transactions	19,884
Number of Charged-Off Transactions	5,427
Dollar Value of Transactions Charged Off	\$1,896,213.60
Number of Non-Negotiable Check Fees	2,712
Dollar Value of Non-Negotiable Check Fees	\$40,680.00
Average Contracted Annual Percentage Rate	414%

## Appendix F

### 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	4,410			12,061
1940	7,145	6,320			12,841
1941	5,046	5,486			12,802
1942	4,141	3,000			13,543
1943	4,961	3,507			14,998
1944	5,632	4,750			15,879
1945	8,928	6,803			18,003
1946	13,845	7,891			23,977
1947	10,812	8,816			25,972
1948	9,462	9,719			25,715
1949	10,578	9,908			26,384
1950	14,349	12,528			28,205
1951	15,970	10,431			33,744
1952	17,961	14,244			37,461
1953	15,796	15,469			37,789
1954	20,094	16,122			41,671
1955	56,121	18,247			79,635
1956	36,925	27,312			89,248
1957	37,458	34,148			92,558
1958	44,217	18,310			118,456
1959	59,160	21,041		87,910	68,674
1960	56,095	32,490			92,279
1961	93,293	26,640	20,177		138,754
1962	84,195	24,665	22,870		175,414
1963	65,892	17,144	36,914	107,503	79,744
1964	73,040	14,720	53,041		85,023
1965	99,917	10,535	46,750		127,655
1966	122,601	27,695			222,561
1967	127,622	30,744			391,439
1968	103,638	38,675			* 384,403
1969	282,826	41,039			626,189
1970	238,716	49,524		576,189	239,193
1971	196,324	57,318			378,198
1972	238,201	54,591	335,820		225,987
1973	303,244	53,510			475,721
1974	222,982	66,216	35,000		597,486
1975	294,904	92,669			799,721
1976	263,400	93,960		650,000	319,160

\*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	Transferred to State of Nebraska	Ending Balance
1977	348,188	114,168			553,180
1978	388,138	129,703			811,616
1979	644,668	137,669		1,000,000	318,615
1980	1,382,923	217,896		1,000,000	483,642
1981	1,933,972	234,662		1,000,000	1,182,951
1982	2,731,444	241,846		2,500,000	1,172,548
1983	2,724,346	270,889		3,400,000	226,005
1984	2,329,448	346,303		2,000,000	209,151
1985	2,751,985	506,926			2,454,210
1986	4,583,858	393,491		1,000,000	5,644,577
1987	6,398,986	481,880		3,000,000	8,561,683
1988	6,013,741	539,064		6,000,000	8,036,360
1989	5,640,939	550,907		9,800,000	3,326,392
1990	5,589,758	575,244		4,000,000	4,340,908
1991	5,258,270	566,022		4,000,000	5,033,155
1992	5,788,698	759,553		4,000,000	6,062,300
1993	6,530,292	719,772		7,000,000	4,872,820
1994	8,375,968	733,479		6,000,000	6,515,309
1995	9,395,159	787,188		6,000,000	9,123,280
1996	10,090,840	817,799		9,000,000	9,396,321
1997	11,233,134	879,814		11,000,000	8,749,640
1998	12,915,388	861,660		9,000,000	11,803,368
1999	13,909,799	903,478		9,000,000	15,809,689
2000	16,837,246	971,783		15,000,000	16,675,152
2001	17,815,112	1,010,507		17,000,000	16,479,757
2002	16,322,333	973,200		17,500,000	14,328,889
2003	13,910,094	999,418		16,500,000	10,739,564
2004	19,041,410	985,019		15,000,000	13,795,956
2005	15,001,541	1,140,021		19,100,000	8,557,476
2006	15,587,788	1,071,972		16,000,000	7,073,292
2007	18,443,864	1,080,923		16,000,000	8,436,232
2008	23,658,511	1,090,520		11,000,000	20,004,303
2009	24,904,074	1,188,387		19,000,000	24,719,989
2010	24,844,300	1,291,931		24,286,041	23,986,318
2011	24,863,949	1,290,131		37,322,121	10,238,015
2012	23,780,113	1,430,535		19,000,000	13,587,592
2013	23,928,128	1,417,369		19,000,000	17,098,352
2014	26,517,042	1,443,978		23,000,000	19,171,416
2015	26,923,977	1,451,926		23,000,000	21,643,467
2016	28,112,209	1,399,075		30,000,000	18,356,600
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,896	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905

# Appendix G

## Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn	Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
1939	30	2,362,575	8	1981	1,575	1,536,501,075	67
1940	41	2,883,400	4	1982	1,786	2,607,490,277	119
1941	34	1,492,511	2	1983	2,299	2,451,475,402	147
1942	32	1,260,800	1	1984	2,325	2,011,168,235	192
1943	36	2,136,200	0	1985	2,302	2,172,465,659	222
1944	35	2,646,000	0	1986	3,086	4,111,096,897	238
1945	55	5,492,550	0	1987	3,424	6,100,822,335	294
1946	80	9,459,847	4	1988	3,018	4,820,573,174	289
1947	61	6,838,394	0	1989	3,010	4,275,274,132	164
1948	67	5,485,750	1	1990	2,763	4,120,247,299	195
1949	74	5,676,700	0	1991	2,986	4,264,222,845	110
1950	86	8,850,404	0	1992	4,113	3,746,672,390	91
1951	95	10,781,368	0	1993	4,968	3,433,009,471	102
1952	102	11,271,391	0	1994	6,881	3,854,726,154	116
1953	81	9,959,434	0	1995	8,021	4,340,862,458	90
1954	117	12,688,352	1	1996	8,891	4,366,777,438	90
1955	155	48,064,847	5	1997	10,621	4,917,973,597	56
1956	152	26,417,011	9	1998	13,349	5,804,370,252	66
1957	160	25,725,150	6	1999	14,165	5,799,663,765	81
1958	168	32,838,450	6	2000	17,789	7,119,150,972	36
1959	201	41,841,964	19	2001	21,232	8,698,411,020	65
1960	239	38,676,160	52	2002	20,467	9,725,155,609	46
1961	340	70,151,950	51	2003	20,935	9,979,766,330	11
1962	253	60,093,300	8	2004	22,697	11,323,207,770	26
1963	224	45,746,030	4	2005	22,870	10,641,066,150	31
1964	270	51,546,333	0	2006	24,710	11,320,260,650	11
1965	383	77,723,015	1	2007	26,266	13,573,121,380	9
1966	349	100,690,421	0	2008	29,348	18,371,913,640	5
1967	459	100,982,178	0	2009	27,945	18,729,690,650	12
1968	692	192,940,066	1	2010	28,523	17,213,135,000	18
1969	954	236,369,401	1	2011	23,250	18,545,492,000	5
1970	722	178,185,790	4	2012	28,965	17,955,119,000	20
1971	918	162,482,230	2	2013	25,179	18,245,373,000	13
1972	1,007	256,222,450	28	2014	27,691	20,654,108,000	11
*1973				2015	32,400	20,852,152,000	17
1974	634	129,563,116	103	2016	33,407	21,648,937,000	17
1975	682	170,268,855	31	2017	35,035	20,680,820,000	11
1976	964	231,153,028	0	2018	34,628	21,077,422,000	4
1977	734	173,514,576	14	2019	34,165	21,375,898,000	5
1978	818	234,362,503	28	2020	33,118	20,403,500,000	10
1979	847	437,864,783	41	2021	30,497	27,255,574,000	5
1980	1,329	1,053,033,936	25				

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

## Appendix H

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
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

\*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
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	5,519	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
2010	1,425	0	134	74,970	0
2011	1,416	0	130	84,179	0
2012	1,320	0	199	86,447	0
2013	1,289	0	98	87,600	0
2014	1,360	0	21	93,483	0
2015	1,373	0	66	98,256	0
2016	1,364	0	72	102,745	0
2017	1,358	0	80	103,184	0
2018	1,355	0	3	106,578	0
2019	1,333	0	108	109,865	0
2020	1,317	0	85	112,442	0
2021	1,322	0	66	118,192	0

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