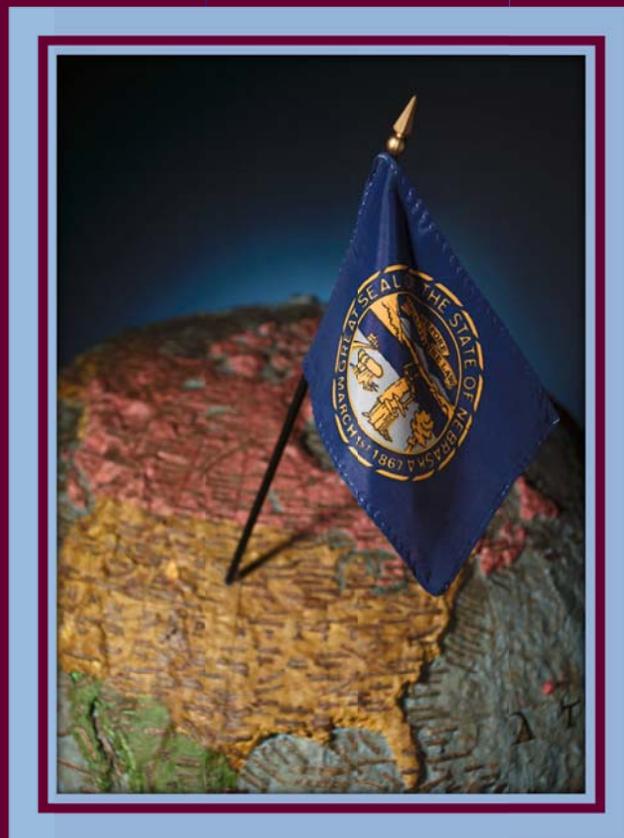


# Nebraska Department of Banking and Finance

2014 Annual Report



Dave Heineman, Governor  
Ray A. Pont, Acting Director



# Annual Report

## July 1, 2013 - June 30, 2014



Nebraska Department  
of Banking and Finance

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## Leadership Through the Years

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1979	Charles W. Mitchell, Acting Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to 1991	Cynthia H. Milligan, Director of Banking & Finance
1991 to 1998	James A. Hansen, Director of Banking & Finance
1998 to 1999	Peter M. Graff, Director of Banking & Finance
1999 to 1999	Ray A. Pont, Interim Director of Banking & Finance
1999 to 2004	Samuel P. Baird, Director of Banking & Finance
2004 to 2005	Ray A. Pont, Acting Director of Banking & Finance
2005 to 2014	John Munn, Director of Banking & Finance
<b>2014 to Present</b>	<b>Ray A. Pont, Acting Director of Banking &amp; Finance</b>



## A Message from the Acting Director

In my report last year, I detailed the preparations required for our every five year full reaccreditation by the Conference of State Bank Supervisors, the association of all state bank regulators. The onsite visit took place in October of 2013, and the Department was awarded full reaccreditation for another five years. This accreditation comes with an annual off-site “check-up”. A strong rating was received, and I am very proud of all the work that went into preparing for the reaccreditation visit, and the work that had been done on a daily basis for years which was the foundation for our successful reaccreditation.

Our state-chartered financial institutions continue as a group to be in excellent shape. On an annualized basis, state-chartered banks returned 1.28% on assets for the quarter ended March 31, 2014. Non-performing assets to total assets was 0.67%, compared to 1.51% for all banks in the United States. Capital levels are similarly strong, and most banks practice excellent risk-management techniques. In my 28 years with the Department, our bank Watch List is the shortest I have ever seen.

Even given all the good news, there are always issues of importance that affect all various depository, non-depository, and other industry segments we regulate. Cybersecurity is becoming a topic which is subject to much discussion. Institutions of all types must assess the security of their systems, and their readiness to thwart cybercrime. Not only are some obligations imposed by law and regulation, it just makes good business sense to adopt sound protection policies. The Department of Banking and Finance encourages all we regulate to do so, and expects those institutions’ boards of directors and management teams will act appropriately. Bank robberies are still a danger, but they are not the biggest monetary risk.

Finally, in the past it seemed pretty defined what was currency or stored value, and who needed a license to do what. The advent and growth of virtual currency has many of us in the regulatory and business world facing questions that are not easily answered. Different regulatory bodies are venturing into the virtual currency arena, and this topic will continue to receive accelerating attention.

Ray A. Pont,  
Acting Director

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## BUREAU OF SECURITIES

### **Jack E. Herstein, Assistant Director Bureau of Securities**

The Securities Bureau administers and enforces several consumer and business protection statutes: the Securities Act of Nebraska, Nebraska Loan Broker Act, Nebraska Commodity Code, Seller-Assisted Marketing Plan Act, and the Consumer Rental Purchase Agreement Act.

Through the statutory authority of the Securities Act of Nebraska (“Act”), the Bureau regulates the offer and sale of securities and those individuals and entities that offer and sell investments to the public.

The Act seeks to preserve and promote legitimate securities markets by assisting companies in their attempts to raise capital and prevent investment fraud. While the Act is designed to protect investors from fraud, it does not protect investors from the possibility of investment loss resulting from securities price movements, market changes or business failures. The Act requires that persons who solicit investments provide complete disclosure of all the important aspects of the investment being promoted. Investors use this information to make reasonable investment decisions.

Smarter regulation is the common goal of state securities regulators. New technology and new approaches to ways of investing are rapidly moving forward and continue to progress; therefore, regulation must positively seek solutions that are innovative and equitable to continue to deliver effective investor protection and efficient industry regulation.

Crowdfunding’s presence on the internet increased significantly during 2013 in anticipation of rules to allow small businesses to raise capital online. Until the Securities and Exchange Commission adopts rules permitting crowdfunding, investments cannot legally be offered through this means.

The Securities Bureau strives to ensure that policies intended to promote capital formation balance the need to maintain investor protections and enhance investor education. During last fiscal year, the Bureau concluded 7 investment adviser examinations, opened 35 new investigations, and closed 37 investigations which resulted in various administrative actions.

Bureau staff process applications for the registration of broker-dealers, investment advisers and their agents or representatives. The Bureau had oversight responsibility for 1,461 broker-dealer firms and state registered investment adviser firms during FY 2014. This oversight also extends to over 100,000 individuals who currently hold Nebraska registrations as broker-dealer agents and investment adviser representatives. While the aggregate number of broker-dealer firms has been somewhat static in recent years, the number of agents continued to climb to an all-time high this past year of 93,483. The staff also responds to inquiries from the public concerning investment adviser or broker licensing status and disciplinary history.

Bureau staff processes applications for the registration or exemption from registration of securities to be offered and sold in Nebraska. The staff also processes notice filings by issuers of fed covered securities such as mutual funds and unit investment trusts. There were approximately 31,000 securities filings made during the past year, with 70 percent of those filed electronically. In addition, the staff answers questions from the general public about the requirements for filing, registering, or selling securities.

Examination staff performs routine and for cause examinations of investment advisers and broker-dealers to determine compliance with Nebraska securities laws.

The Enforcement staff investigates allegations of securities fraud and related illegal conduct. Where individuals or entities violate the Act, appropriate remedies are sought using statutory and administrative enforcement authority. In coordination with Department's legal staff, the investigators assist with administrative actions the Department may pursue against alleged violators of the Act. In addition, Bureau staff work closely with outside law enforcement agencies and assist securities investigators from other states. The Bureau also assists in criminal prosecutions to enforce the law.

The Bureau is a revenue-generating, self-supporting division of the Department of Banking and Finance. None of the Bureau's operating expenditures are funded by general tax funds. Revenue is obtained solely from its primary functions of registration and licensing. The Bureau is appropriated a certain dollar amount for its budget, which it cannot exceed. All funds generated by the Bureau are deposited into the Securities Act Cash Fund, which is transferred to the General Fund, which is then used to fund other portions of state government.

The total budget appropriated for the Bureau for the time period from July 1, 2013, to June 30, 2014, was \$1,580,850, with expenditures of \$1,443,978. Total revenue by the Bureau for the same time period was \$26,517,042. For every dollar spent, the Bureau generated \$18.36.



## LEGAL DIVISION

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

2014 was a quiet legislative year for the Department. We submitted one proposal for legislative consideration - LB 712 - which provides for the annual re-enactment of the depository institution 'wildcards'. These laws provide equal rights, powers, and privileges for our state-chartered banks, credit unions, and savings and loan associations with their federal counterparts. Banking, Commerce and Insurance Committee Chairperson Mike Gloor sponsored the bill on the Department's behalf. LB 712 carried the emergency clause and was signed into law by the Governor on April 10, 2014.

The Department worked with the banking industry and other regulators to clarify Section 8-162.02 of the Nebraska Banking Act. This law authorizes trust departments of state-chartered banks to pledge collateral to fiduciary accounts which have funds awaiting investment or distribution. The amendments aligned existing law more closely with federal regulations. Originally introduced as a separate bill, the industry proposal was amended into LB 788, which became law on July 18, 2014.

The Nebraska Money Transmitters Act became effective January 1, 2014. The Act represented a two-year legislative effort by the Department to replace the outdated Sale of Checks and Funds Transmission Act with legislation that addressed the multitude of changes in technology and the industry over forty-plus years. The transition to the electronic licensing system was in process at fiscal year-end. The Nebraska Money Transmitters Act has been assigned to Chapter 8, Article 26, and provides clear regulation for an industry that includes everything from money orders to smart cards to virtual currency.

# Department Budget & Funding

## Fiscal Year July 1, 2013 – June 30, 2014

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	
<b>Revenues</b>	
<b>Beginning Balance</b>	<b>3,124,252</b>
Banking & Trust Companies	3,684,636
Credit Unions & Savings and Loan	76,192
Mortgage Lending	528,194
Money Transmitters	20,125
Delayed Deposit Services	221,166
Consumer Lending	41,855
<b>Total Revenues for Fiscal Year</b>	<b>4,572,168</b>
<b>Expenditures</b>	
Employee Salaries & Benefits	4,016,644
Operating Expenses	896,495
Capital Expenditures	9,954
<b>Total Expenditures for Fiscal Year</b>	<b>4,923,093</b>
<b>Ending Balance</b>	<b>2,773,327</b>
<b>Enforcement Actions</b>	
Costs collected from enforcement cases	19,250
Monies secured for the School Fund	85,700

Bureau of Securities	
<b>Revenues</b>	
<b>Beginning Balance</b>	<b>17,098,352</b>
Securities and Registration Fees	20,654,108
Private Offering Fees	83,000
Broker-Dealer/Broker-Dealer Agents/Investment Adviser Fees	5,236,280
Interest Income	334,616
Cost of Investigations	188,546
Miscellaneous	20,492
<b>Total Revenues for Fiscal Year</b>	<b>26,517,042</b>
<b>Expenditures</b>	
Employee Salaries & Benefits	1,064,975
Operating Expenses	371,774
Capital Expenditures	7,229
<b>Total Expenditures for Fiscal Year</b>	<b>1,443,978</b>
<b>Contribution to State</b>	
Monies transferred to the State of Nebraska General Fund	<b>23,000,000</b>
<b>Ending Balance</b>	<b>19,171,416</b>
<b>Enforcement Actions</b>	
Fines/Penalties	127,500

# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2009	6/30/2010	6/30/2011	6/30/2012	6/30/2013	6/30/2014
State-Chartered Banks	180	178	177	174	175	171
Savings & Loan Associations	1	1	1	1	1	1
Credit Unions	19	19	19	18	17	17
Trust Companies	4	3	3	3	3	3
Delayed Deposit Services	127	116	117	110	104	100
Installment Loan Companies	16	14	13	11	10	10
Sales Finance Companies	126	106	98	111	112	122
Mortgage Bankers	343	282	274	296	319	319
Mortgage Loan Originators	N/A	N/A	1,022	1,130	1,550	1,761

### Activity by the Numbers

Conversion to State-Chartered Bank	3	Branch Relocations Approved	6
Mergers Approved	5	Name Changes	2
Branch Acquisitions Approved	0	Bank Closings	0
New Bank Branch Offices Approved	14		
Loan Production Office Notices Received	4		

### Activity by Institution

#### Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
The First National Bank of Wahoo	FirstBank of Nebraska	Wahoo	12/19/2013
The State National Bank and Trust Company	State Nebraska Bank & Trust	Wayne	12/31/2013
Enterprise Bank, N.A.	Enterprise Bank	Omaha	12/16/2013

#### Mergers Approved

Institution	City	Bank Acquired	Date of Merger
Centennial Bank	Omaha	Omaha State Bank	7/11/2013
Points West Community Bank	Sidney	Lisco State Bank	11/6/2013
Heritage Bank	Wood River	Peoples-Webster County Bank	11/19/2013
Geneva State Bank	Geneva	State Bank of Riverdale	1/22/2014
Cornerstone Bank	York	Bank of Marquette	2/6/2014

#### Branch Acquisitions Approved

Institution	City	Branch Acquired	Date Acquired
None			

### New Bank Branch Offices

Institution	City	Branch Location	Date of Approval
The Tri-County Bank	Stuart	O'Neill	7/18/2013
Western Nebraska Bank	Curtis	North Platte	8/15/2013
Union Bank and Trust Company	Lincoln	Lincoln	9/10/2013
Sandhills State Bank	Bassett	Alliance	10/11/2013
Sandhills State Bank	Bassett	Hay Springs	10/11/2013
Pinnacle Bank	Lincoln	Lincoln	10/24/2013
Farmers State Bank	Wallace	North Platte	10/25/2013
Exchange Bank	Gibbon	Lincoln	11/12/2013
Exchange Bank	Gibbon	Salina, KS	11/14/2013
F & M Bank	West Point	Sioux City, IA	11/20/2013
Henderson State Bank	Henderson	York	12/20/2013
First State Bank Nebraska	Lincoln	Mobile (Butler, Cass, Gage, Johnson, Lancaster, Otoe, Saline, Saunders & Seward Counties)	1/31/2014
Union Bank and Trust Company	Lincoln	Crete	2/18/2014
Security First Bank	Lincoln	Omaha (Trust Office)	2/26/2014

### Loan Production Office Notices Received

Institution	City	Location	Date Received
First State Bank Nebraska	Lincoln	Beatrice	7/19/2013
Bank of the Valley	Bellwood	Columbus	9/10/2013
Pinnacle Bank	Lincoln	Humphrey	10/16/2013
Geneva State Bank	Geneva	Burwell	11/6/2013

### Branch Office Relocations Approved

Institution	City	Branch Relocation	Date Opened
Cornerstone Bank	York	Stromsburg	7/10/2013
First State Bank	Farnam	Cambridge	10/13/2013
Security First Bank	Lincoln	Chadron	10/22/2013
Union Bank and Trust Company	Lincoln	Auburn	11/18/2013
Premier Bank	Omaha	Omaha	1/29/2014
Arbor Bank	Nebraska City	Omaha	2/16/2014

### Name Changes

Prior Name of Institution	Current Name	City	Date of Approval
Centennial Bank	Core Bank	Omaha	8/31/2013
Geneva State Bank	Heartland Bank	Geneva	1/22/2014

## Bank Closing

Name of Institution	Location	Date Closed
None		

Institutions	Number 6/30/2013	Number 6/30/2014	Assets 6/30/2013	Assets 6/30/2014	Gain (Loss)
State-Chartered Commercial Banks	175	171	\$33,082,737,000	\$34,809,104,000	\$1,726,367,000
Savings & Loan Associations	1	1	\$868,146	\$962,253	\$94,107
Credit Unions	17	17	\$643,515,910	\$664,444,896	\$20,928,986
Trust Companies	3	3	\$3,456,037	\$3,928,556	\$472,519



Heather Bates, Staff Assistant and Julie Foral, Accounting Clerk

## State-Chartered Commercial Banks' Aggregate Balance Sheet

	June 30, 2012	June 30, 2013	June 30, 2014
<b>Number of Institutions</b>	174	175	171
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	730,160	751,443	826,127
Interest Bearing Balances	1,403,556	1,452,023	1,227,355
Securities	6,344,029	7,001,024	6,699,961
Federal Funds Sold & Securities Purchased to Resell	234,831	151,330	227,355
Loans and Leases	20,637,021	22,298,641	24,783,842
Allowance for Loan Losses	350,492	354,178	353,860
Loan and Leases, Net	20,286,529	21,944,463	24,429,982
Assets held in Trading Accounts	2,981	0	40
Premises and Fixed Assets	422,607	449,812	454,235
Other Real Estate Owned	102,830	91,401	74,254
Intangible Assets	169,404	180,508	189,452
Other Assets, Net	727,173	706,555	680,343
<b>Total Assets &amp; Losses Deferred</b>	<b>\$30,424,100</b>	<b>\$33,082,737</b>	<b>\$34,809,104</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-Interest Bearing Deposits	3,132,596	3,555,311	3,859,296
Domestic Interest Bearing Deposits	20,130,416	21,624,059	22,303,231
<b>Total Domestic Deposits</b>	<b>23,263,012</b>	<b>25,179,370</b>	<b>26,162,527</b>
Federal Funds Purchased & Securities Sold	398,255	450,963	439,369
Other Borrowed Money	3,198,328	3,700,348	4,332,657
Mortgage Indebtedness	0	0	0
Notes and Debentures	3,090	3,190	2,380
Other Liabilities	317,266	329,251	244,896
<b>Total Liabilities</b>	<b>\$27,179,951</b>	<b>\$29,663,122</b>	<b>\$31,181,829</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	8,029	4,302	4,302
Common Stock	126,697	126,753	127,143
Surplus	1,562,172	1,674,258	1,785,680
Undivided Profits	1,547,251	1,614,302	1,710,150
<i>Other Equity Capital Components</i>	0		
<b>Total Equity Capital</b>	<b>3,244,149</b>	<b>3,419,615</b>	<b>3,627,275</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$30,424,100</b>	<b>\$33,082,737</b>	<b>\$34,809,104</b>

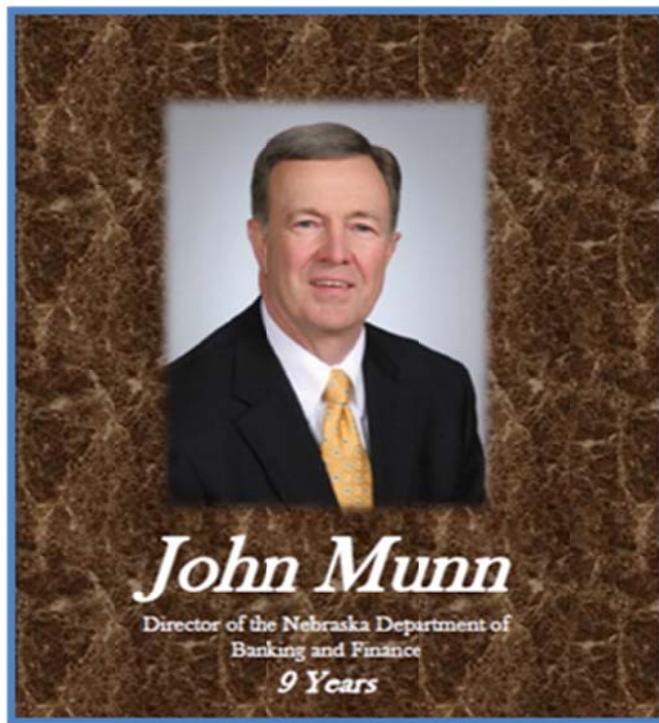
## Deposit Limitations

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, 2014 were \$58,086,633,000. The number was taken from a Federal Deposit Insurance Corporation compilation. Included in this amount are total deposits of one uninsured building and loan association in the amount of \$811,000.

The 22 percent limitation as of June 30, 2014 was:

$$\begin{array}{r} \$58,086,633,000 \\ \hline \quad \times .22 \\ \hline \$12,779,059,260 \end{array}$$



Director John Munn retired from the Department of Banking and Finance on May 2, 2014.

## State-Chartered Banks (for the period ending June 30, 2014)

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

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Adams State Bank	Adams	
West Plains Bank	Ainsworth	Springview
Community Bank	Alma	Stamford
Security State Bank	Ansley	Broken Bow (LPO); Dunning (LPO); Omaha
Farmers and Merchants Bank of Ashland	Ashland	Ashland
Ashton State Bank	Ashton	
Auburn State Bank	Auburn	
Farmers & Merchants Bank	Axtell	Parker, CO (LPO)
State Bank of Bartley	Bartley	Colorado Springs, CO
Sandhills State Bank	Bassett	Alliance; Alliance (LPO); Harrison; Hay Springs; North Platte; Valentine
Battle Creek State Bank	Battle Creek	
First Community Bank	Beemer	Bancroft; Homer
Bank of the Valley	Bellwood	Columbus (LPO); David City; Platte Center
Bank of Bennington	Bennington	Douglas County (Mobile); Omaha
Two Rivers Bank	Blair	Arlington
Washington County Bank	Blair	Tekamah
Farmers and Merchants State Bank	Bloomfield	Center; Crofton; Hartington; Niobrara; South Yankton
Boelus State Bank	Boelus	
Nebraska State Bank	Bristow	
Custer Federal State Bank	Broken Bow	
Nebraska State Bank and Trust Company	Broken Bow	Broken Bow; Callaway; Merna
Bruning State Bank	Bruning	Broken Bow; Hebron; Holdrege
Brunswick State Bank	Brunswick	Winnetoon
Butte State Bank	Butte	Spencer
Byron State Bank	Byron	
Pathway Bank	Cairo	Burwell; Grand Island; Ord
First Central Bank	Cambridge	Arapahoe; Edison
South Central State Bank	Campbell	Blue Hill (2); Franklin; Oxford
Citizens State Bank	Carleton	
Farmers State Bank	Carroll	
Commercial State Bank	Cedar Bluffs	
Cedar Rapids State Bank	Cedar Rapids	Spalding (LPO)
CerescoBank	Ceresco	
Chambers State Bank	Chambers	

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Bank of Clarks	Clarks	Silver Creek
Clarkson Bank	Clarkson	
State Bank of Colon	Colon	
Columbus Bank & Trust Company	Columbus	Columbus
Farmers Bank of Cook	Cook	Liberty; Louisville; Peru; Syracuse; Tecumseh; Virginia; Wymore
First Bank and Trust Company	Cozad	Cambridge; Clay Center; Colorado Springs, CO; Eustis; Frederick, CO (LPO); Imperial
Homestead Bank	Cozad	Albion; Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln and Phelps Counties (Mobile); Howells; Lexington; Schuyler; St. Paul; Wolbach
The Culbertson Bank	Culbertson	
Western Nebraska Bank	Curtis	North Platte; Purdum
Jefferson County Bank	Daykin	
Farmers State Bank	Dodge	Alliance; Bridgeport
Bank of Doniphan	Doniphan	Grand Island; Hastings
Eagle State Bank	Eagle	
Bank of Elgin	Elgin	
American Interstate Bank	Elkhorn	Omaha
American Exchange Bank	Elmwood	Eagle
Ericson State Bank	Ericson	
Farmers State Bank	Ewing	
Generations Bank	Exeter	
F&M Bank	Falls City	Falls City
Richardson County Bank & Trust Company	Falls City	Stella
First State Bank	Farnam	Cambridge; Holbrook
Cedar Security Bank	Fordyce	Hartington; Wynot
Franklin State Bank	Franklin	
First State Bank & Trust Company	Fremont	Burt, Butler, Colfax, Cuming, Dodge, Douglas, Saunders & Washington Counties (Mobile); Fremont (3)
First Bank & Trust of Fullerton	Fullerton	St. Edward
Heartland Bank	Geneva	Burwell (LPO); Fairmont; Geneva; Grafton; Hastings; Kearney; Ord (LPO); Riverdale; Shickley
Genoa Community Bank	Genoa	
Exchange Bank	Gibbon	Grand Island (2); Kearney (2); Lincoln; Salina, KS
First State Bank	Gothenburg	Douglas and Sarpy Counties (Mobile); Englewood, CO (LPO); Gothenburg; Lincoln (LPO); Omaha; Ralston
Gothenburg State Bank	Gothenburg	Brady
Five Points Bank	Grand Island	Douglas & Sarpy Counties (Mobile); Grand Island (4); Howard and Merrick Counties; Kearney (2); LaVista; Omaha; Sumner
The Guide Rock State Bank	Guide Rock	Edgar
Banner Capital Bank	Harrisburg	Alma; Beaver City; McCook (LPO)

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Bank of Hartington	Hartington	Hartington; Niobrara (LPO)
Five Points Bank of Hastings	Hastings	Hastings (2)
Henderson State Bank	Henderson	Giltner; Greeley; York
Thayer County Bank	Hebron	Thayer County (Mobile)
Hershey State Bank	Hershey	Lincoln, Frontier, & Perkins (Mobile); North Platte
The State Bank of Hildreth	Hildreth	
First State Bank	Hordville	
Farmers State Bank	Humphrey	
Adams County Bank	Kenesaw	Juniata
Bank of Keystone	Keystone	Arthur; Elsie; Hyannis
FirstTier Bank	Kimball	Cheyenne, WY; Elm Creek; Holdrege; Kearney; Lincoln (LPO); Upton, WY
Security Bank	Laurel	Allen; Coleridge; Hartington; Osmond
Bank of Nebraska	LaVista	Bellevue; Omaha (2); Papillion (LPO); Sarpy County (Mobile)
Bank of Lewellen	Lewellen	
City Bank & Trust Co.	Lincoln	Crete; Lincoln (2)
Cornhusker Bank	Lincoln	Lincoln (8); Lincoln (LPO)
First State Bank Nebraska	Lincoln	Beatrice (LPO); Cortland; DeWitt; Dorchester; Filley; Firth; Hallam; Hickman; Lancaster County (Mobile); Lincoln; Lincoln (LPO); Pickrell; Valley (LPO); Waverly; Western; Wilber; Yutan
Nebraska Bank of Commerce	Lincoln	Lincoln
Pinnacle Bank	Lincoln	Abilene, KS (3); Arnold; Aurora (2); Beatrice (2); Central City; Columbus (2); Crete; Elkhorn; Elwood; Fairfield; Fremont (3); Grant; Gretna; Hastings (2); Humphrey (LPO); Imperial; Joplin, MO (4); Lake Lotawana, MO; Lancaster County (Mobile); LaVista; Lexington (2); Lincoln (13); Madison; Neligh (2); Ogallala; Omaha (7); O'Neill; Osceola; Page; Palmer; Papillion (2); Platte County (Mobile); Roseland; Sarcouxie, MO; Schuyler (2); Shelby; Valentine (LPO); Verdigre; Waverly; Webb City, MO; Wisner
Security First Bank	Lincoln	Beatrice (4); Bennett County, SD (Mobile); Blue Springs; Chadron; Cheyenne County (Mobile); Clatonia; Cody; Cortland; Cozad; Crawford (2); Dawson County (Mobile); Elwood; Harrison; Hay Springs; Lancaster County (Mobile); Lincoln (4); Lincoln (LPO); Martin, SD; Merriman; Omaha (LPO); Omaha (Trust Office); Overton; Pennington County, SD (Mobile); Rapid City, SD (3); Rushville (3); Sidney; Thedford; Valentine
Union Bank and Trust Company	Lincoln	Ainsworth; Auburn; Beatrice (LPO); Bonner Springs, KS; Columbus (LPO); Crete; David City; Douglas County (Mobile); Fairbury; Grand Island; Kearney (LPO); Leawood, KS; Lincoln (20); Lincoln (LPO); Logan, IA (LPO); Norfolk (LPO); Omaha; Overland Park, KS; Pawnee City; Seward; Syracuse (LPO); Taylor; Valentine; Wahoo; York

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
West Gate Bank	Lincoln	Lancaster County (Mobile); Lincoln (6)
Bank of Lindsay	Lindsay	
First State Bank	Loomis	Alma; Bertrand
Home State Bank	Louisville	
Nebraska State Bank	Lynch	
Frontier Bank	Madison	Lincoln; Norfolk; Omaha
Security Home Bank	Malmo	
Farmers State Bank	Maywood	Big Springs; Trenton
First Central Bank McCook	McCook	Curtis (LPO)
Bank of Mead	Mead	Mead
Farmers and Merchants Bank	Milford	Beaver Crossing; Buffalo County (Mobile); Firth; Jansen; Kearney; Lawrence; Palmyra; Panama; Superior; Weeping Water; Wilber
Farmers and Merchants Bank	Milligan	
First Bank and Trust Company	Minden	
Minden Exchange Bank & Trust Company	Minden	
Corn Growers State Bank	Murdock	
Murray State Bank	Murray	
Arbor Bank	Nebraska City	Oakland, IA; Omaha (2); Sidney, IA
Farmers Bank and Trust Company	Nebraska City	
The Nehawka Bank	Nehawka	Union
Commercial Bank	Nelson	Geneva (LPO)
Bank of Newman Grove	Newman Grove	
BankFirst	Norfolk	Atkinson (LPO); Columbus (2); Lincoln (LPO); Norfolk (2); O'Neill; Ord; Schuyler (LPO); Wayne
Elkhorn Valley Bank & Trust	Norfolk	Hoskins; Norfolk (4); Pierce
Platte Valley Bank	North Bend	
North Loup Valley Bank	North Loup	
State Bank of Odell	Odell	Diller
Adams Bank & Trust	Ogallala	Berthoud, CO; Brule; Chappell; Colby, KS; Colorado Springs, CO (2); El Paso County, CO (Mobile); Firestone, CO; Fort Collins, CO; Grant; Imperial; Indianola; Lodgepole; Longmont, CO; Madrid; North Platte (2); Sutherland
Access Bank	Omaha	Douglas & Sarpy Counties (Mobile); Omaha
Core Bank	Omaha	Ashland; Bellevue (LPO); Douglas, Sarpy, and Saunders Counties (Mobile); Omaha (5)
Enterprise Bank	Omaha	Douglas (Mobile); Omaha
First Westroads Bank, Inc.	Omaha	Omaha (2); Douglas County (Mobile)
Premier Bank	Omaha	Omaha (4); Douglas and Sarpy Counties (Mobile)
United Republic Bank	Omaha	

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Bank of Orchard	Orchard	
Nebraska State Bank	Oshkosh	Alliance (LPO); Broken Bow (LPO); Curtis (LPO); Shelton (LPO)
Pender State Bank	Pender	Omaha (LPO)
Petersburg State Bank	Petersburg	
Cass County Bank, Inc.	Plattsmouth	Plattsmouth
Plattsmouth State Bank	Plattsmouth	Plattsmouth (2)
Bank of Dixon County	Ponca	Jackson; Newcastle
The Potter State Bank of Potter	Potter	Kimball
Bank of Prague	Prague	
First State Bank	Randolph	
Town & Country Bank	Ravenna	Kearney; Litchfield; Pleasanton
Commercial State Bank	Republican City	
State Bank of Scotia	Scotia	
First State Bank	Scottsbluff	Colorado Springs, CO; Gering
Platte Valley Bank	Scottsbluff	Bridgeport; Gering; Minatare; Morrill; Scottsbluff (2)
Valley Bank and Trust Co.	Scottsbluff	Bayard; Fort Collins, CO (2); Gering (2); Grant; Loveland, CO; Ogallala; Scottsbluff; Wauneta
Scribner Bank	Scribner	
Points West Community Bank	Sidney	Chappell; Dalton; Douglas, WY; Kimball; Lingle, WY; Lisco; Pine Bluffs, WY; Sidney; Torrington, WY
World's Foremost Bank	Sidney	Acworth, GA (LPO); Allen, TX (LPO); Anchorage, AK (LPO); Augusta, GA (LPO); Billings, MT (LPO); Boise, ID (LPO); Bowling Green, KY (LPO); Buda, TX (LPO); Charleston, WV (LPO); Cheektowaga, NY (LPO); Christiana, DE (LPO); Columbus, OH (LPO); Dundee, MI (LPO); East Grand Forks, MN (LPO); East Hartford, CT (LPO); Fort Worth, TX (LPO); Glendale, AZ (LPO); Gonzales, LA (LPO); Grand Junction, CO (LPO); Grandville, MI (LPO); Green Bay, WI (LPO); Greenville, SC (LPO); Hamburg, PA (LPO); Hammond, IN (LPO); Hazelwood, MO (LPO); Hoffman Estates, IL (LPO); Kalispell, MT (LPO); Kansas City, KS (LPO); Kearney (LPO); Lacey, WA (LPO); LaVista (LPO); Lehi, UT (LPO); Lone Tree, CO (LPO); Louisville, KY (LPO); Lubbock, TX (LPO); Missoula, MT (LPO); Mitchell, SD (LPO); Owatonna, MN (LPO); Post Falls, ID (LPO); Prairie du Chien, WI (LPO); Rapid City, SD (LPO); Richfield, WI (LPO); Rogers, AR (LPO); Rogers, MN (LPO); Saginaw, MI (LPO); Scarborough, ME (LPO); Sidney (LPO); Springfield, OR (LPO); Thornton, CO (LPO); Triadelphia, WV (LPO); Tualatin, OR (LPO); Tulalip, WA (LPO); Union Gap, WA (LPO); Verdi, NV (LPO); Waco, TX (LPO); Wichita, KS (LPO); Winnipeg, MB (LPO); Woodbury, MN (LPO)

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Iowa-Nebraska State Bank	South Sioux City	Hornick, IA; Onawa, IA; Sioux City, IA (3); South Sioux City; Wakefield; Wilcox
Farmers State Bank Spencer	Spencer	
Springfield State Bank	Springfield	
Citizens Bank & Trust Company in St. Paul	St. Paul	Central City; Loup City
Stanton State Bank	Stanton	Norfolk
Bank of Stapleton	Stapleton	North Platte
The Bank of Steinauer	Steinauer	
The Tri-County Bank	Stuart	Atkinson; Bassett; Newport (LPO); O'Neill
First Tri County Bank	Swanton	Plymouth
State Bank of Table Rock	Table Rock	Dubois; Humboldt; Butler, Cass, Gage, Johnson, Lancaster, Otoe, Saline, Saunders, and Seward Counties (Mobile); Lincoln (LPO); Pawnee City; Roca
Tri Valley Bank	Talmage	
The Tilden Bank	Tilden	Clearwater; Creighton; Madison (LPO)
Countryside Bank	Unadilla	Burr; Syracuse
First Bank of Utica	Utica	Cordova; Friend; Milligan
First Nebraska Bank	Valley	Arcadia; Avoca; Bennet; Brainard; Columbus; Cedar; Dakota, Dixon, and Thurston Counties (Mobile); Decatur; Dodge; Douglas, Sarpy, Saunders and Washington Counties (Mobile); Emerson; Butler, Cass, Lancaster and Otoe Counties (Mobile); Nebraska City; Stanton; Cuming, Colfax, Madison, Platte, and Stanton Counties (Mobile); Weeping Water
Oak Creek Valley Bank	Valparaiso	
FirstBank of Nebraska	Wahoo	Burchard; Sterling; Syracuse
Wahoo State Bank	Wahoo	Wahoo
Farmers State Bank	Wallace	North Platte (2)
Foundation First Bank	Waterloo	Omaha
Commercial State Bank	Wausa	Bloomfield (LPO); Elkhorn; Nebraska City
Horizon Bank	Waverly	McCook; Superior; Waverly
First Nebraska Bank of Wayne	Wayne	Wayne (Mobile)
State Nebraska Bank & Trust	Wayne	Wayne
F & M Bank	West Point	Gretna; Sioux City, IA; South Sioux City (2); Wayne
Winside State Bank	Winside	
Citizens State Bank	Wisner	Arlington, KS; Attica, KS; Belden; Creston; Elgin (LPO) (2); Friend; Laurel; Leigh; Spalding (LPO); Spalding; West Point
Heritage Bank	Wood River	Adams County (Mobile); Aurora (2); Broken Bow; Buffalo County (Mobile); Doniphan; Grand Island; Hall County (Mobile); Hastings; Kearney (2); Loup City; Neligh; Orleans; Red Cloud; St. Paul; Stromsburg; Wood River (2)

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Cornerstone Bank	York	Albion; Aurora; Bartlett; Bradshaw; Central City; Clay Center; Columbus (3); Davenport; Geneva; Glenvil; Grand Island (3); Hampton; Harvard; Henderson; Marquette; McCool Junction; Monroe; Polk; Rising City; Shelton; St. Edward; Stromsburg; Sutton (2); Waco; York (4)
York State Bank	York	Geneva; Gresham; York (2)

## Historical Data - - State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1897	320	\$9,321,526	\$13,902,940	\$23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	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
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
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
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

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
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

## Registered Bank Holding Companies (for the period ending June 30, 2014)

**Banks are italicized.**

Bank Holding Companies	Owned by Holding Companies
3MV Bancorp, Inc. - Omaha, NE	<i>Access Bank - Omaha, 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>
American National Sidney Corp. - Sidney, NE	<i>The American National Bank of Sidney - Sidney, 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>
AmFirst Financial Services, Inc. - McCook, NE	<i>Amfirst Bank, National Association - McCook, 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	See - Minden Exchange Company
Bancook Corporation - Cook, NE	<i>Farmers Bank of Cook - 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>
Banner County Ban Corporation Employee Stock Plan and Trust-Harrisburg, NE	See - Banner County Ban Corporation
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Bank of Bennington - 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 - David City, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning State Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
Byron State Inc. - Byron, NE	<i>Byron State Bank - Byron, NE</i>
C.S.B. Co. - Cozad, NE	<i>First National Bank of Chadron - Chadron, NE</i>
	<i>Homestead Bank - Cozad, NE</i>
Cabela's Family, LLC - Sidney, NE	See - Cabela's Incorporated
Cabela's Incorporated - Sidney, NE	<i>World's Foremost Bank - Sidney, NE</i>
Campbell State Company - Campbell, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Carroll Bancorp - Carroll, NE	<i>Farmers State Bank - Carroll, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>The Cattle National Bank &amp; Trust Company - Seward, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bank of Hartington - Hartington, NE</i>
Cedar Financial Holding, Inc. - Fordyce, NE	<i>Cedar Security Bank - Fordyce, NE</i>
Cedar Rapids State Company - Cedar Rapids, NE	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>
Central Agency, Inc. - Lincoln, NE	See - Farm & Home Insurance Agency, Inc

## Registered Bank Holding Companies (continued)

Banks are italicized

Bank Holding Companies	Owned by Holding Companies
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank - Cambridge, NE</i>
	<i>First Central Bank McCook - McCook, NE</i>
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i>
	See - Ewing Agency, Inc.
Citizens National Corporation - Wisner, NE	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>
	<i>Citizens State Bank - Wisner, NE</i>
	See - Republic Corporation
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>
COMMfirst Bancorporation, Inc. - South Sioux City, NE	<i>Iowa-Nebraska State Bank - South Sioux City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i>
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>
Eagle Bancshares, Inc. - Eagle, NE	<i>Eagle State Bank - Eagle, 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	See - Enevoldsen Management Company
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>
Ewing Agency, Inc. - Chambers, NE	<i>Farmers State Bank - Ewing, NE</i>
Exchange Company - Grand Island, NE	<i>Exchange Bank - Gibbon, NE</i>
F M Co. - Milligan, NE	<i>Farmers and Merchants Bank - Milligan, NE</i>
Farm & Home Insurance Agency, Inc. - Lyons, NE	<i>First National Bank Northeast - 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 BancShares, Inc. - Nebraska City, NE	<i>Farmers Bank and Trust Company - Nebraska City, NE</i>
Farmers State Bancshares II, Inc. - Spencer, NE	<i>Farmers State Bank Spencer - Spencer, 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>
Financial Bancshares, Inc. - LaVista, NE	<i>Bank of Nebraska - LaVista, 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 Express of Nebraska, Inc. - Gering, NE	<i>Valley Bank and Trust Co. - Scottsbluff, NE</i>

## Registered Bank Holding Companies (continued)

**Banks are italicized.**

Bank Holding Companies	Owned by Holding Companies
First Gothenburg Bancshares, Inc. - Gothenburg, NE	<i>First State Bank - Gothenburg, NE</i>
First Holdrege Bancshares, Inc. - Holdrege, NE	<i>First National Bank of Holdrege - Holdrege, NE</i>
First Kenesaw Company, Inc. - Kenesaw, NE	<i>Adams County Bank - Kenesaw, NE</i>
First Laurel Security Company - Laurel, NE	<i>Security Bank - Laurel, NE</i>
First National Agency, Inc. - Wayne, NE	<i>First Nebraska Bank of Wayne - Wayne, NE</i>
First National Fairbury Corporation - Fairbury, NE	<i>First National Bank - Fairbury, NE</i>
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank &amp; Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>First National Bank - Johnson, NE</i>
First National of Colorado, Inc. - Fort Collins, CO	See - Lauritzen Corporation
First National of Illinois, Inc. - Omaha, NE	See - Lauritzen Corporation
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 - Sidney, NE</i>
	<i>Points West Community Bank - Julesburg, CO</i>
First Newman Grove Bankshares Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First 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>
	<i>Security First Bank - Cheyenne, WY</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>
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>
Foundation First Corporation - Omaha, NE	<i>Foundation First Bank - Waterloo, NE</i>
Franklin State Bancshares, Inc. - Franklin, NE	<i>Franklin State Bank - Franklin, NE</i>
Frontier Holdings, LLC - Omaha, NE	<i>Frontier Bank - Madison, NE</i>
	<i>Pender State Bank - Pender, NE</i>
	<i>Richardson County Bank &amp; Trust Company - Falls City, NE</i>
Fulcrum Growth - , NE	See - Cabela's Incorporated
Geneva State Company - Geneva, NE	<i>Heartland Bank - Geneva, NE</i>
GLAASS Financial, LLC - Exeter, NE	See - Emswater Financial LLC
Graff Family, Inc. - McCook, NE	See - MNB Financial Group, Inc.
Great Western Bancorporation, Inc. - Sioux Falls, SD	<i>Great Western Bank - Sioux Falls, SD</i>
Hassenstab Management Company, Inc. - Humphrey, NE	<i>Farmers State Bank - Humphrey, NE</i>
Henderson State Company - Henderson, NE	<i>Henderson State Bank - Henderson, NE</i>
Heritage Group, Inc. - Aurora, NE	<i>Heritage Bank - Wood River, NE</i>
Hildreth State Company, Inc. - Hildreth, NE	<i>The State Bank of Hildreth - Hildreth, NE</i>
Hilltop Bancshares, Inc. - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>

## Registered Bank Holding Companies (continued)

**Banks are italicized.**

Bank Holding Companies	Owned by Holding Companies
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank of Hastings - Hastings, NE</i>
	<i>Five Points Bank - Grand Island, NE</i>
Howard County Land & Cattle Company - Rapid City, SD	<i>Citizens Bank &amp; Trust Company in St. Paul - St. Paul, NE</i>
Isham Management Company - Gordon, NE	<i>First National Bank - Gordon, NE</i>
J. P. Morgan - , NE	See - Cabela's Incorporated
JDJ Banco, Inc. - Lynch, NE	<i>Nebraska State Bank - Lynch, NE</i>
Jefferson County Bancshares, Inc. - Daykin, NE	<i>Jefferson County Bank - Daykin, NE</i>
Jones National Corporation - Seward, NE	<i>The Jones National Bank &amp; Trust Company of Seward - Seward, NE</i>
Keystone Investment, Inc. - Keystone, NE	<i>Bank of Keystone - Keystone, NE</i>
Kingsbury BDC Financial Services, Inc. - Ponca, NE	<i>Bank of Dixon County - Ponca, NE</i>
Lauritzen Corporation - Omaha, NE	<i>First National Bank of Omaha - Omaha, NE</i>
	<i>First National Bank of South Dakota - Yankton, SD</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>
Louisville Company - Louisville, NE	<i>Home State Bank - Louisville, NE</i>
Loup Valley Bancshares, Inc. - North Loup, NE	<i>North Loup Valley Bank - North Loup, NE</i>
Mackey BanCo, Inc. - Ansley, NE	<i>Security State Bank - Ansley, NE</i>
Malmo Bancorp., Inc. - Malmo, NE	<i>Security Home Bank - Malmo, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank, NA - Pierce, NE</i>
Midwest Banco Corporation - Cozad, NE	<i>First Bank and Trust Company - Cozad, NE</i>
Minden Exchange Company - Minden, NE	<i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
MNB Financial Group, Inc. - McCook, NE	<i>McCook National Bank - McCook, NE</i>
NationWide BancShares, Inc. - West Point, NE	<i>Charter West National Bank - West Point, NE</i>
NBC Bancshares, LLC - Lincoln, NE	<i>Nebraska Bank of Commerce - Lincoln, NE</i>
Nebanco, Inc. - Wallace, NE	<i>Farmers State Bank - Wallace, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>Community Bank - Alma, NE</i>
	<i>First State Bank - Farnam, NE</i>
NebraskaLand Financial Services, Inc. - North Platte, NE	<i>NebraskaLand National Bank - North Platte, NE</i>
North Central Bancorp - Norfolk, NE	<i>BankFirst - Norfolk, NE</i>

## Registered Bank Holding Companies (continued)

**Banks are italicized.**

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 Holdings, LLC - Norfolk, NE	<i>Elkhorn Valley Bank &amp; Trust - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Central City, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Wyoming - Torrington, WY</i>
	<i>Pinnacle Bank - Keen, TX</i>
	<i>Pinnacle Bank - Lincoln, NE</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>Platte Valley Bank - Torrington, WY</i>
	<i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Omaha, 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>Petersburg State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Omaha, 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>
Schneider Bancorporation - Plattsmouth, NE	<i>Plattsmouth State Bank - Plattsmouth, NE</i>
Scribner Bancshares, 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 National Bank - South Sioux City, NE</i>
Springfield Bank Company, Inc. - Springfield, NE	<i>Springfield State Bank - Springfield, NE</i>
Stapleton Investment Co. - Stapleton, NE	<i>Bank of Stapleton - Stapleton, 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	See - Stockmens Financial Corporation
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
Swedlund Management Company - Murray, NE	<i>Murray State Bank - Murray, NE</i>
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>
Tilden Bancshares, Inc. - Tilden, NE	<i>The Tilden Bank - Tilden, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Tri Valley Bank - Talmage, NE</i>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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>Farmers State Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Valparaiso Enterprises, Inc. - Valparaiso, NE	<i>Oak Creek Valley Bank - Valparaiso, NE</i>
WallCo, Inc. - Nehawka, NE	<i>The Nehawka Bank - Nehawka, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>
West Gate Banshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>F &amp; M Bank - West Point, NE</i>
	<i>Town &amp; Country Bank - Las Vegas, NV</i>
Western Bancshares, Inc. - Curtis, NE	<i>Western Nebraska Bank - Curtis, NE</i>
Wheeler County Bancshares, Inc. - Ericson, NE	<i>Ericson State Bank - Ericson, NE</i>
Williams Financial Corporation - Gothenburg, NE	<i>Gothenburg State Bank - Gothenburg, NE</i>
Winside Bancshares, Inc. - Winside, NE	<i>Winside State Bank - Winside, NE</i>
Woodstock Land & Cattle Co. - Fullerton, NE	<i>Fullerton National Bank - Fullerton, NE</i>



Acting Director Ray Pont confers with newly appointed Kansas Banking Commissioner Deryl Schuster at the State Federal Supervisory Forum.

## Commercial Bank Members of the Federal Reserve System

(for the period ending June 30, 2014)

Institution	Location
West Plains Bank	Ainsworth
Farmers and Merchants Bank of Ashland	Ashland
Auburn State Bank	Auburn
Battle Creek State Bank	Battle Creek
First Community Bank	Beemer
Bank of Bennington	Bennington
Butte State Bank	Butte
Bank of Elgin	Elgin
American Exchange Bank	Elmwood
First Bank & Trust of Fullerton	Fullerton
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 Bank and Trust Company	Minden
Bank of Newman Grove	Newman Grove
Adams Bank & Trust	Ogallala
First Westroads Bank, Inc.	Omaha
Town & Country Bank	Ravenna
Platte Valley Bank	Scottsbluff
Stanton State Bank	Stanton
The Tilden Bank	Tilden
First Bank of Utica	Utica
First Nebraska Bank	Valley
FirstBank of Nebraska	Wahoo
Wahoo State Bank	Wahoo
Farmers State Bank	Wallace
Citizens State Bank	Wisner
Cornerstone Bank	York

## State-Chartered Banks Authorized to Operate with Trust Powers (for the period ending June 30, 2014)

Institution	Location
Nebraska State Bank and Trust Company	Broken Bow
Bruning State Bank	Bruning
Pathway Bank	Cairo
Columbus Bank & Trust Company	Columbus
First Bank and Trust Company	Cozad
Homestead Bank	Cozad
F&M Bank	Falls City
Richardson County Bank & Trust Company	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
City Bank & Trust Co.	Lincoln
Pinnacle Bank	Lincoln
Security First Bank	Lincoln
Union Bank and Trust Company	Lincoln
Frontier Bank	Madison
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Farmers Bank and Trust Company	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Core Bank	Omaha
First State Bank	Scottsbluff
Platte Valley Bank	Scottsbluff
Valley Bank and Trust Co.	Scottsbluff
Citizens Bank & Trust Company in St. Paul	St. Paul
State Nebraska Bank & Trust	Wayne
Heritage Bank	Wood River
Cornerstone Bank	York

## State-Chartered Credit Unions (for the period ending June 30, 2014)

Institution	Main Office	Branch Offices
Ameritas Employees Credit Union	Lincoln	Lincoln
Archer Cooperative Credit Union	Archer	Central City; Dannebrog
Construction Industries Credit Union	Lincoln	
Dale Employees Credit Union	Columbus	Norfolk
Eddyville Cooperative Credit Union	Eddyville	
First Nebraska Educators & Employee Groups Credit Union	Omaha	Lincoln (2); Omaha (2)
Labor Department Credit Union	Lincoln	
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice
Nebraska R.E.A Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	
North Platte Union Pacific Employees Credit Union	North Platte	
Omaha Burlington Employees Credit Union	Omaha	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	
Western Heritage Credit Union	Alliance	Scottsbluff



Left to Right:  
 Randy Catlin, Infrastructure Support Analyst Senior  
 Phoung Dinh, Infrastructure Support Analyst Senior  
 Kelly Lammers, Information Technology Administrator/Review Examiner

## State-Chartered Credit Unions Comparative Statement

	June 30, 2012	June 30, 2013	June 30, 2014
<b>ASSETS</b>			
Unsecured Credit Card Loans	\$6,704,619	\$7,371,198	\$7,928,692
All Other Unsecured Loans	11,162,293	11,786,539	12,394,682
New Auto Loans	17,194,437	18,326,368	18,866,723
Used Auto Loans	125,968,511	129,609,959	129,859,592
1st Mortgage Real Estate Loans	115,415,730	119,861,773	140,918,340
Other Real Estate Loans	54,502,036	45,993,752	43,434,708
Leases Receivable	0	0	0
Other Member Loans	30,932,181	32,476,228	34,518,103
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$361,879,807</b>	<b>\$365,425,817</b>	<b>\$387,920,840</b>
Loans Held for Sale	10,165,337	7,151,150	6,633,628
Allowance for Loan Losses	(3,460,598)	(3,519,584)	(3,490,089)
Cash	51,018,055	52,350,536	39,304,027
<b>INVESTMENTS</b>			
Available for Sale Securities / 1	66,792,276	67,805,335	76,664,185
Held to Maturity Securities / 1	21,519,620	26,159,437	27,607,017
Loan to, Deposits in, Natural Person CUs / 1	3,234,142	2,080,092	9,276,031
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	1,697,478	2,007,770	1,857,566
Corp. Central (CD)	16,871,216	2,317,774	3,500,005
Banks and S & Ls (Cert. DEP)	71,810,048	81,992,605	73,418,750
All Other Investments	5,173,476	3,878,097	3,666,045
<b>TOTAL INVESTMENTS</b>	<b>\$187,098,256</b>	<b>\$186,241,110</b>	<b>\$195,989,599</b>
<b>OTHER ASSETS</b>			
Land and Bldg (NET of DEP)	16,708,342	20,019,466	20,967,225
Other Fixed Assets	1,762,658	1,954,594	2,385,941
Foreclosed and Repossessed Assets / 3	1,347,095	359,267	558,204
Share INS CAP Deposit /4	5,263,840	5,408,895	5,420,987
Other Assets	9,371,316	8,124,659	8,754,534
<b>TOTAL ASSETS</b>	<b>\$641,154,108</b>	<b>\$643,515,910</b>	<b>\$664,444,896</b>

1 / Categories reflect report change in 2006

2 / Categories only available prior to 2006

3 / Other real estate prior to 2004

4 / Previously listed as an investment

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

	June 30, 2012	June 30, 2013	June 30, 2014
<b>LIABILITIES</b>			
Other Borrowings / 5	\$600,000	\$600,000	\$16,000,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	225,524	167,355	146,641
Acct. Payable & Liabilities	9,384,728	9,223,845	11,694,681
<b>TOTAL LIABILITIES</b>	<b>\$10,210,252</b>	<b>\$9,991,200</b>	<b>\$27,841,322</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	64,886,731	80,797,763	83,251,548
Regular Shares	211,051,495	224,108,189	237,806,500
Money Market Shares / 7	22,053,798	24,349,973	23,230,946
Share Certificates / 7	179,306,427	163,485,724	150,278,597
IRA/KEOGH Accounts / 7	52,513,842	49,361,749	47,327,265
All Other Shares / 6	24,988,850	13,204,986	14,187,683
Non-Member Deposits / 7	489,476	127,490	44,495
<b>TOTAL SAVINGS</b>	<b>\$555,290,619</b>	<b>\$555,435,874</b>	<b>\$556,127,034</b>
Regular Reserves	37,285,186	38,043,482	39,527,460
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	838,806	(309,561)	(902,210)
Other Reserves	6,131,139	6,223,622	6,074,647
Undivided Earnings	31,401,675	34,230,196	35,504,411
Net Income	(3,569)	(98,903)	272,232
<b>EQUITY TOTAL</b>	<b>\$75,653,237</b>	<b>\$78,088,836</b>	<b>\$80,476,540</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$630,943,856</b>	<b>\$633,524,710</b>	<b>\$636,603,574</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$641,154,108</b>	<b>\$643,515,910</b>	<b>\$664,444,896</b>

5 / Category previously listed as Promissory and other Notes Payable

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

7 / Category detail exists only prior to 2006

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

## State-Chartered Savings & Loan Associations Comparative Statement

Institution	Location
Metropolitan Building & Loan Association	Omaha

	June 30, 2013	June 30, 2014
<b>ASSETS:</b>		
Mortgage Loans Outstanding	\$660,176	\$519,868
Loans on Savings Accounts	0	0
Other Loans	0	0
Real Estate Owned or in Judgment	0	0
Cash and Demand Deposits	197,969	432,384
Liquid Investments	0	0
Other Investment Securities	0	0
FHLB Stock	0	0
Fixed Assets (net)	10,001	10,001
Other Assets	0	0
<b>Total Assets</b>	<b>\$868,146</b>	<b>\$962,253</b>
<b>LIABILITIES:</b>		
Time Certificates (\$100,000 denomination or more)	0	0
Time Certificates	0	0
NOW Accounts	0	0
All Other Savings	713,347	810,980
Borrowed Money	0	0
Loans in Process	0	0
Advance Payments for Taxes & Insurance	0	0
Deferred Credits	0	0
Other Liabilities	0	0
<b>Total Liabilities</b>	<b>\$713,347</b>	<b>\$810,980</b>
<b>NET WORTH:</b>		
Permanent Stock	0	0
Paid-In Surplus	0	0
General Reserves	101,000	100,000
Undivided Profits	53,799	51,273
Net Undistributed Income	0	0
<b>TOTAL NET WORTH</b>	<b>\$154,799</b>	<b>\$151,273</b>
<b>Total Liabilities &amp; Net Worth</b>	<b>\$868,146</b>	<b>\$962,253</b>

## State-Chartered Trust Companies Comparative Statement

Institution	Location
Constellation Trust Company	Omaha
First Nebraska Trust Company	Lincoln
Provident Trust Company	Omaha

	06/30/12	6/30/13	6/30/14
	3 Companies	3 Companies	3 Companies
<b>ASSETS:</b> ( <i>\$ Amount in Thousands</i> )			
Non-interest Bearing Deposits-Own Institution	0	0	0
Non-interest Bearing Deposits-Other Institutions	7,980	18,866	17,406
Interest Bearing Deposits-Own Institution	0	0	0
Interest Bearing Deposits-Other Institutions	96,731	78,774	109,292
U.S. Government and Agency Obligations	13,150	12,162	11,963
State, County and Municipal Obligations	62,237	49,706	54,528
Money Market Mutual Funds	109,752	120,269	133,301
Other Short Term Obligations	15,047	24,033	22,233
Other Notes and Bonds	24,417	19,823	16,633
Common and Preferred Stocks	777,707	951,338	1,159,509
Real Estate Mortgages	20,771	20,396	25,255
Real Estate	53,000	57,778	63,748
Miscellaneous Assets	78,803	100,778	128,613
Total Discretionary Assets		\$1,259,595	\$1,453,923
Total Non-Discretionary Assets	\$1,906,319	\$2,002,114	\$2,186,075
<b>TOTAL ASSETS</b>	<b>\$3,165,914</b>	<b>\$3,456,037</b>	<b>\$3,928,556</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of Discretionary Accounts	1,345	1,383	1,439
Total Number of Non-Discretionary Accounts	13,839	13,456	13,552
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>15,184</b>	<b>14,839</b>	<b>14,991</b>

## Delayed Deposit Services Businesses (for the period ending June 30, 2014)

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

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
Roland Williams	Kearney	0
Wyoming Financial Lenders	LaVista	0
Check into Cash of Nebraska, Inc.	Lexington	0
McKenzie Check Advance of Nebraska, LLC	Lexington	0
Plum Creek Cash Advance	Lexington	0
ACE Cash Express, Inc.	Lincoln	0
Cash Solutions, Inc.	Lincoln	1
Check into Cash of Nebraska, Inc.	Lincoln	0
Financial Options, Inc.	Lincoln	0
Great Plains Specialty Finance, Inc.	Lincoln	1
Ken's Auto Company, LLC	Lincoln	0
McKenzie Check Advance of Nebraska, LLC	Lincoln	0
MM Finance, LLC	Lincoln	0
Moore Financial Services, LLC	Lincoln	0
N.I.S., Inc.	Lincoln	7
Wyoming Financial Lenders	Lincoln	2
DC Holdings, LLC	McCook	0
Horse Creek Investments, L.L.C.	McCook	0
QC Financial Services, Inc.	Nebraska City	0
Ameri-Cash Advance Centers, Inc.	Norfolk	0
Great Plains Specialty Finance, Inc.	Norfolk	0
Heartland Cash Advance, LLC	Norfolk	0
McKenzie Check Advance of Nebraska, LLC	Norfolk	0
QC Financial Services, Inc.	Norfolk	0
Riverside Money Services, Inc.	Norfolk	0
Ameri-Cash Advance Centers, Inc.	North Platte	0
Check into Cash of Nebraska, Inc.	North Platte	0
Great Plains Specialty Finance, Inc.	North Platte	0
Heartland Cash Advance, LLC	North Platte	0
Hometown Cash Advance, Inc.	North Platte	0
McKenzie Check Advance of Nebraska, LLC	North Platte	0
Wyoming Financial Lenders	North Platte	0
DC Holdings, LLC	Ogallala	0
A & P Check Cashing, L.L.C.	Omaha	1
Absolutely Lowest Check Advance, L.L.C.	Omaha	0
ACE Cash Express, Inc.	Omaha	3
Check into Cash of Nebraska, Inc.	Omaha	0
Decker's Cash Depot, Inc.	Omaha	4
G & C, Inc.	Omaha	0

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
Great Plains Specialty Finance, Inc.	Omaha	3
JGS Inc.	Omaha	0
McKenzie Check Advance of Nebraska, LLC	Omaha	4
MM Finance, LLC	Omaha	4
N.I.S., Inc.	Omaha	9
QC Financial Services, Inc.	Omaha	2
Red D Cash, Inc.	Omaha	1
Wyoming Financial Lenders	Omaha	5
Pay-Day To-Day, L.L.C.	O'Neill	0
SSIPS Partnership, Ltd.	Ralston	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff	0
Check into Cash of Nebraska, Inc.	Scottsbluff	0
FCFS CO, Inc.	Scottsbluff	0
Great Plains Specialty Finance, Inc.	Scottsbluff	0
Heartland Cash Advance, LLC	Scottsbluff	0
McKenzie Check Advance of Nebraska, LLC	Scottsbluff	0
The Money Express, Inc.	Scottsbluff	0
DC Holdings, LLC	Sidney	0
Ameri-Cash Advance Centers, Inc.	South Sioux City	0
Great Plains Specialty Finance, Inc.	South Sioux City	0
MM Finance, LLC	South Sioux City	0
N.I.S., Inc.	York	0

## Delayed Deposit Services Licensees

### Statement of Income and Expenses

for the period January 1, 2013 through December 31, 2013

Number of Full Time Employees: 256      Number of Part Time Employees: 77

INCOME	DDS Business	Other Business	Total Business
Transaction Fees Collected and/or Earned	29,364,611	950,096	\$30,314,707
Other Income	3,314,016	4,519,342	\$7,833,357
<b>Total Operating Income</b>	<b>\$32,678,627</b>	<b>\$5,469,438</b>	<b>\$38,148,064</b>
EXPENSES			
Advertising	909,008	42,006	\$951,014
Auditing	72,806	6,336	\$79,142
Bad Debts	4,650,815	76,777	\$4,727,592
Depreciation & Amortization	479,559	140,007	\$619,565
Insurance & Fidelity Bonds	107,137	67,617	\$174,754
Legal Fees & Disbursements	430,394	8,016	\$438,410
Postage, Printing, Stationery & Supplies	552,245	53,384	\$605,629
Rent, Janitor Services & Utilities	3,798,314	317,143	\$4,115,457
Salaries: Officers, Owners, Partners & Members	602,394	359,142	\$961,536
Salaries of All Other Employees	8,279,980	554,742	\$8,834,722
Taxes-Other Than on Income	311,061	41,228	\$352,289
License Fees	131,588	10,188	\$141,776
Telephone & Other Communications	423,953	27,221	\$451,174
Travel, Auto Expenses & Allowance	240,861	28,964	\$269,825
Supervision & Administration	2,039,514	925,186	\$2,964,700
Collection Expense	454,607	0	\$454,607
Credit Reports	14,594	12,909	\$27,503
Other Expenses	1,491,922	2,093,750	\$3,585,671
Interest Paid on Borrowed Funds	724,610	11,591	\$736,201
(a) Intra-Company	651,698	0	\$651,698
(b) Paid to Others	72,912	11,591	\$84,503
<b>Total Expenses Before Income Tax</b>	<b>\$25,715,361</b>	<b>\$4,776,206</b>	<b>\$30,491,567</b>
<b>Income Before Income Tax</b>	<b>\$6,963,266</b>	<b>\$693,232</b>	<b>\$7,656,497</b>
Income Taxes:	292,170	47,283	\$339,453
(a) State	45,371	6,156	\$51,527
(b) Federal	246,799	41,128	\$287,927
<b>Total Expenses</b>	<b>\$26,007,531</b>	<b>\$4,823,489</b>	<b>\$30,831,020</b>
<b>Net Income</b>	<b>\$6,671,096</b>	<b>\$645,948</b>	<b>\$7,317,044</b>
<i>All data presented as reported by each company.</i>			

## Installment Loan Companies (for the period ending June 30, 2014)

Institution	Location
CitiFinancial Servicing LLC	Fremont
CMAC INC.	Omaha
OneMain Financial, Inc.	Grand Island
OneMain Financial, Inc.	Kearney
OneMain Financial, Inc.	Lincoln
OneMain Financial, Inc.	Norfolk
OneMain Financial, Inc.	North Platte
OneMain Financial, Inc.	Omaha
OneMain Financial, Inc.	Omaha
OneMain Financial, Inc.	Scottsbluff



Mike McDannel, Legal Counsel and Jean Angell,  
Consumer Review Examiner

## Sales Finance Companies (for the period ending June 30, 2014)

Institution	Location
United Auto Credit Corporation	Amherst, NY
Gateway One Lending & Finance LLC	Anaheim, CA
Gateway One Lending & Finance LLC	Anaheim, CA
AmeriCredit Financial Services, Inc.	Arlington, TX
AmeriCredit Financial Services, Inc.	Arlington, TX
AmeriCredit Financial Services, Inc.	Arlington, TX
Global Lending Services LLC	Atlanta, GA
Hyundai Capital America, Inc.	Atlanta, GA
Porsche Financial Services, Inc.	Atlanta, GA
Friendly Finance Corporation	Baltimore, MD
Genesis Lending Services, Inc.	Beaverton, OR
PACCAR Financial Corp.	Bellevue, WA
United Auto Credit Corporation	Brentwood, TN
Duvera Billing Services, LLC	Carlsbad, CA
Carmel Financial Corporation, Inc.	Carmel, IN
AmeriCredit Financial Services, Inc.	Chandler, AZ
Ally Financial Inc.	Charlotte, NC
Nationwide Cassel LLC	Chicago, IL
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Ford Motor Credit Company LLC	Colorado Springs, CO
Ally Financial Inc.	Costa Mesa, CA
American Suzuki Financial Services Company LLC	Costa Mesa, CA
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Santander Consumer USA Inc	Dallas, TX
Ford Motor Credit Company LLC	Dearborn, MI
Ally Financial Inc.	Detroit, MI
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
TD Auto Finance LLC	Farmington Hills, MI
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Mercedes-Benz Financial Services USA LLC	Fort Worth, TX
Ford Motor Credit Company LLC	Franklin, TN
Nissan Motor Acceptance Corporation	Franklin, TN
CAR Financial Services, Inc.	Grapevine, TX
Vanderbilt Mortgage and Finance, Inc.	Greensboro, NC
VFS US LLC	Greensboro, NC
Global Lending Services LLC	Greenville, SC
Regional Acceptance Corporation	Greenville, NC
AmeriCredit Financial Services, Inc.	Greenwood Village, CO
Condor Capital Corp.	Hauppauge, NY
BMW Financial Services NA, LLC	Hilliard, OH

## Sales Finance Companies (continued)

Institution	Location
GE Capital Commercial Inc.	Holladay, UT
First Investors Financial Services, Inc.	Houston, TX
United Auto Credit Corporation	Hurst, TX
CarFinance Capital LLC	Irvine, CA
Consumer Portfolio Services, Inc	Irvine, CA
Hyundai Capital America, Inc.	Irvine, CA
Hyundai Capital America, Inc.	Irvine, CA
CarFinance Capital LLC	Irving, TX
Exeter Finance Corp.	Irving, TX
Exeter Finance Corp.	Irving, TX
Nissan Motor Acceptance Corporation	Irving, TX
Ally Financial Inc.	Jacksonville, FL
American Suzuki Financial Services Company LLC	Jacksonville, FL
TD Auto Finance LLC	Jacksonville, FL
AGCO Finance LLC	Johnston, IA
Agricredit Acceptance LLC	Johnston, IA
Deere & Company	Johnston, IA
Mahindra Finance USA LLC	Johnston, IA
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services II, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
CAR Financial Services, Inc.	Lake Mary, FL
Ally Financial Inc.	Lewisville, TX
Santander Consumer USA Inc	Lewisville, TX
Snap-On Credit LLC	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Credit Connection, L.L.C.	Lincoln, NE
Ally Financial Inc.	Little Rock, AR
American Suzuki Financial Services Company LLC	Little Rock, AR
Westlake Services, LLC	Los Angeles, CA
Deere & Company	Madison, WI
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Security National Automotive Acceptance Company, LLC	Mason, OH
GFC Lending, LLC	Mesa, AZ
United Auto Credit Corporation	Mesa, AZ
Universal Acceptance Corporation (NE)	Minnnetonka, MN
Vantage Finance, LLC	Mission Viejo, CA
Deere & Company	Moline, IL
Caterpillar Financial Services Corporation	Nashville, TN
New Holland Credit Company, LLC	New Holland, PA
Security Auto Loans, Inc.	New Hope, MN

## Sales Finance Companies (continued)

Institution	Location
eCAST Settlement Corporation	New York, NY
United Auto Credit Corporation	Newport Beach, CA
NR Finance Company Inc	Norfolk, NE
AmeriFirst Home Improvement Finance Co.	Omaha, NE
Farm Credit Services of America, PCA	Omaha, NE
OMA Auto Finance, Inc.	Omaha, NE
Prairie Finance, LLC	Omaha, NE
Vantage Finance, LLC	Omaha, NE
Ally Financial Inc.	Orland Park, IL
Toyota Motor Credit Corporation	Overland Park, KS
Hyundai Capital America, Inc.	Plano, TX
Isuzu Finance of America, Inc	Purchase, NY
CNH Industrial Capital America LLC	Racine, WI
Volvo Car Financial Services U.S., LLC	Rockleigh, NJ
Gateway One Lending & Finance LLC	Rocklin, CA
Foundation Finance Company LLC	Rothschild, WI
Preferred Credit, Inc.	Saint Cloud, MN
Prestige Financial Services, Inc.	Salt Lake City, UT
Sherman, Clay & Co.	San Bruno, CA
PACCAR Financial Corp.	Schaumburg, IL
United Acceptance, Inc.	Smyrna, GA
Credit Acceptance Corporation	Southfield, MI
American Credit Acceptance, LLC	Spartanburg, SC
Universal Guardian Acceptance, LLC	St. Joseph, MO
Cornerstone Acceptance, LLC	St. Joseph, MO
RBS Financial Products Inc.	Stamford, CT
Gateway One Lending & Finance LLC	Tampa, FL
Global Lending Services LLC	Tempe, AZ
American Honda Finance Corporation	Torrance, CA
Kubota Credit Corporation, U.S.A	Torrance, CA
Toyota Motor Credit Corporation	Torrance, CA
Whitebridge Financial, LLC	Uniontown, OH
Tidewater Finance Company	Virginia Beach, VA
Aqua Finance, Inc.	Wausau, WI
De Lage Landen Financial Services, Inc.	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
Time Investment Company, Inc.	West Bend, WI
Paramount Capital Group, Inc.	West Conshohocken, PA
TD Auto Finance LLC	Westlake, TX
United Consumer Financial Services Co.	Westlake, OH
BMW Financial Services NA, LLC	Woodcliff Lake, NJ

## Money Transmitter Licensees (for the period ending June 30, 2014)

Institution	Location
ACE Cash Express, Inc.	Irving, TX
ADP Payroll Services, Inc.	Roseland, NJ
Amaana Money Transfer Company	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corp.	Phoenix, AZ
American Express Travel Related Services Co., Inc.	New York, NY
Bancomer Transfer Services, Inc.	Houston, TX
Blackhawk Network California, Inc.	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CheckFreePay Corporation	Wallingford, CT
Comdata TN, Inc.	Brentwood, TN
Continental Exchange Solutions, Inc.	Buena Park, CA
Custom House USA, LLC	Englewood, CO
Dahab-Shil Inc.	Minneapolis, MN
Dar al Tawakul General Trading LLC	Minneapolis, MN
Enramex Inc.	Wheat Ridge, CO
Ethos Group Payment Services, Inc.	Irving, TX
Facebook Payments Inc.	Menlo Park, CA
Global Cash Access, Inc.	Las Vegas, NV
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Pasadena, CA
Hodan Global Money Services, Inc.	Minneapolis, MN
IDT Payment Services, Inc.	Newark, NJ
Integrated Payment Systems, Inc.	Atlanta, GA
Intermex Wire Transfer, LLC	Miami, FL
Intuit Payments Inc.	Mountain View, CA
ITC Financial Licenses, Inc.	Columbus, GA
JPay Inc.	Miramar, FL
Jubaxpress, Inc.	Minneapolis, MN
Kaah Express F.S. Inc.	Minneapolis, MN
Keefe Commissary Network, L.L.C.	St. Louis, MO
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
nFinanSe Payments Inc.	Tampa, FL

## Money Transmitter Licensees (continued)

Institution	Location
Official Payments Corporation	Elkhorn, NE
OFG, Inc.	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
PayNearMe MT, Inc.	Sunnyvale, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue Corporation	Sylmar, CA
Sigue Global Services, Inc.	Sylmar, CA
Skrill USA, Inc.	New York, NY
Softgate Systems, Inc.	Fairfield, NJ
Square Application Services, Inc.	San Francisco, CA
Tempo Financial U.S. Corporation	Greenwood Village, CO
Tempus, Inc.	Washington, DC
TouchPay Holdings, LLC	Irving, TX
Transfermate Inc.	Chicago, IL
Travelex Currency Services Inc.	New York, NY
USForex Inc.	San Francisco, CA
Viamerica Corporation	Bethesda, MD
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
Xoom Corporation	San Francisco, CA

## Mortgage Lending Companies (for the period ending June 30, 2014)

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

Institution	City	State
1st Alliance Lending, LLC	East Hartford	CT
1st United Mortgage Banc, LLC	Lincoln	NE
21st Mortgage Corporation	Knoxville	TN
360 Mortgage Group, LLC	Austin	TX
Academy Mortgage Corporation	Sandy	UT
Acceptance Lending Corporation, Inc.	Omaha	NE
Acopia, LLC	Goodlettsville	TN
Affinity Mortgage, L.L.C.	Lenexa	KS
AIG Home Loan 1, LLC	New York	NY
Altisource Fulfillment Operations, Inc.	Maryland Heights	MO
Ambassador Mortgage Company, LLC	Omaha	NE
Amcap Mortgage, Ltd.	Houston	TX
American Advisors Group	Orange	CA
American Family Financial Services, Inc.	Madison	WI
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Internet Mortgage, Inc.	San Diego	CA
American Lending Solutions, LLC	Columbus	WI
American Mortgage Company	North Platte	NE
AmeriFirst Home Improvement Finance Co.	Omaha	NE
AmeriHome Mortgage Company, LLC	Flint	MI
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantis Financial Group, Inc.	Farmington Hills	MI
Barclays Bank PLC	New York	NY
Bayview Loan Servicing, LLC	Coral Gables	FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables	FL
Beneficial Financial I Inc.	Mettawa	IL
Bills.com, LLC	San Mateo	CA
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Broker Solutions, Inc.	Tustin	CA
C.U. Mortgage Services, Inc.	New Brighton	MN
Caliber Home Loans, Inc.	Irving	TX
Capital City Mortgage, Inc.	Lincoln	NE
Capital Financial Services Inc.	Elmhurst	IL
Cardinal Financial Company, Limited Partnership	Charlotte	NC

## Mortgage Lending Companies (continued)

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

Institution	City	State
Carrington Mortgage Services, LLC	Santa Ana	CA
Castle & Cooke Mortgage, LLC	Salt Lake City	UT
Catalyst Lending, Inc	Greenwood Village	CO
Cayuga Lending, LLC	New York	NY
Centennial Lending, LLC	Longmont	CO
CGB Agri Financial Services, Inc.	Louisville	KY
Chartwell Financial LLC	Oak Brook	IL
Cherry Creek Mortgage Co., Inc.	Greenwood Village	CO
Chicago Mortgage Solutions Corporation	Lincolnshire	IL
Churchill Mortgage Corporation	Brentwood	TN
CIS Financial Services, Inc.	Hamilton	AL
Citimortgage, Inc.	O'Fallon	MO
Citywide Home Loans, a Utah Corporation	Salt Lake City	UT
CMG Mortgage, Inc.	San Ramon	CA
Cole Taylor Mortgage, LLC	Ann Arbor	MI
Community Home Lending, Inc.	Overland Park	KS
Compu-Link Corporation	Lansing	MI
Consumer Loan Services, LLC	La Crosse	WI
CoreLogic Services, LLC	Westlake	TX
Cornerstone Home Lending, Inc.	Houston	TX
Countrywide Home Loans, Inc.	Calabasas	CA
Credit Control, LLC	Hazelwood	MO
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
CrossCountry Mortgage, Inc.	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
Dalton Law Office, P.C., L.L.O.	Lincoln	NE
DEVAL LLC	Irving	TX
Diamond Residential Mortgage Corporation	Gurnee	IL
Digital Risk Mortgage Services, LLC	Maitland	FL
Discover Home Loans, Inc.	Irvine	CA
Ditech Mortgage Corp	Fort Washington	PA
DLJ Mortgage Capital, Inc.	New York	NY
Dougherty Funding LLC	Minneapolis	MN
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Draper and Kramer Mortgage Corp.	Lombard	IL
Dyck-O'Neal, Inc.	Arlington	TX
Eagle Mortgage, Inc.	Omaha	NE

## Mortgage Lending Companies (continued)

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

Institution	City	State
Eastland Financial Corporation	Irvine	CA
Embrace Home Loans, Inc.	Newport	RI
Envoy Mortgage Ltd	Houston	TX
Equity Loans LLC	Atlanta	GA
ETHOS LENDING LLC	San Francisco	CA
Everett Financial, Inc.	Dallas	TX
Executive Lending Group, LLC	Lee's Summit	MO
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Chicago	IL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Finance 1, LLC	Omaha	NE
First Financial Mortgage Services LLC	Overland Park	KS
First Financial Services, Inc.	Charlotte	NC
First Guaranty Mortgage Corporation	Tysons Corner	VA
First Mortgage Company, L.L.C.	Oklahoma City	OK
First Mortgage Solutions, LLC	Kansas City	MO
First Option Mortgage, LLC	Atlanta	GA
First Security Mortgage Company	Lincoln	NE
FirstKey Mortgage, LLC	Rye Brook	NY
Five Oaks Acquisition Corp.	New York	NY
Flagship Financial Group, LLC	Lehi	UT
Flanagan, Clifford P	Lincoln	NE
FNBN I, LLC	Moorpark	CA
Franklin American Mortgage Company	Franklin	TN
Franklin Credit Management Corporation	Jersey City	NJ
Franklin First Financial, Ltd.	Melville	NY
Freedom Lending LLC	Omaha	NE
Freedom Mortgage Corporation	Mt. Laurel	NJ
Fritz Mortgage Services LLC	Omaha	NE
Full Access Mortgage, Inc.	LaVista	NE
Full Beaker, Inc.	Bellevue	WA
Gateway Mortgage Group, LLC	Tulsa	OK
GE Money Mortgage Holding Company, LLC	Woodland Hills	CA
Generation Mortgage Company	Atlanta	GA
Genpact Mortgage Services, Inc.	Irvine	CA
Goldenrod Investments, LLC	Omaha	NE
Goldman Sachs Mortgage Company	New York	NY

## Mortgage Lending Companies (continued)

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

Institution	City	State
Goldman, Sachs & Co.	New York	NY
Goodman Mortgage Corporation	Omaha	NE
Gradient Home Mortgage, LLC	Arden Hills	MN
Great Plains Mortgage Company, LLC	Omaha	NE
Green Tree Servicing LLC	St. Paul	MN
Gregory Funding LLC	Beaverton	OR
Guaranteed Rate, Inc.	Chicago	IL
Guardian Property Services LLC	Papillion	NE
Guild Mortgage Company	San Diego	CA
Highlands Residential Mortgage, Ltd.	Dallas	TX
Home Retention Services, Inc.	Houston	TX
Home Servicing, LLC	Baton Rouge	LA
HomeBridge Financial Services, Inc.	Iselin	NJ
Homeowners Financial Group USA, LLC	Scottsdale	AZ
Homeowners Mortgage of America, Inc.	Jacksonville	FL
HomePride Acceptance, Inc.	Sioux Falls	SD
HomeServices Lending, LLC	Minneapolis	MN
Homeward Residential, Inc.	Coppell	TX
Household Finance Corporation III	Mettawa	IL
HSBC Mortgage Services Inc.	Brandon	FL
iFreedom Direct Corporation	Salt Lake City	UT
Impac Mortgage Corp.	Irvine	CA
Indecomm Holdings, Inc.	Edison	NJ
Iowa Bankers Mortgage Corporation	Johnston	IA
iReverse Home Loans, LLC	Owings Mills	MD
ISGN Solutions, Inc.	Palm Bay	FL
James B. Nutter & Company	Kansas City	MO
Janike, Scott, E.	Lincoln	NE
Jefferies Mortgage Finance, Inc.	New York	NY
Keystone Associates, Inc.	Sioux Falls	SD
Keystone Mortgage, Inc.	Omaha	NE
Kondaaur Capital Corporation	Orange	CA
Kyanite Services, Inc.	Research Triangle Park	NC
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land/Home Financial Services	Concord	CA
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
LenderFi, Inc.	Calabasas	CA

## Mortgage Lending Companies (continued)

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

Institution	City	State
LenderLive Network, Inc.	Glendale	CO
Lending Solutions, Inc.	Duluth	GA
LendingTree, LLC	Charlotte	NC
Lenox Financial Mortgage Corporation	Santa Ana	CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Lincoln Financial, Inc.	Wayne	NE
Lipsky & Associates, Inc.	Weatherford	TX
Live Well Financial, Inc.	Richmond	VA
LMB Mortgage Services, Inc.	Los Angeles	CA
Loan Resolution Corporation	Scottsdale	AZ
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
Loanleaders of America, Inc.	Irvine	CA
Loanworks Servicing LLC	Shelton	CT
LongVue Mortgage Capital, Inc.	Newport Beach	CA
Lutheran Church Extension Fund-Missouri Synod	St. Louis	MO
Marix Servicing LLC	Tempe	AZ
Marketplace Home Mortgage LLC	Edina	MN
McCown, James, P	Lincoln	NE
Megastar Financial Corp.	Denver	CO
Members Mortgage Services, L.L.C.	Hutchinson	KS
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGIC Mortgage Services, LLC	Milwaukee	WI
Mid America Mortgage, Inc.	Rocky River	OH
Midwest Family Lending Corporation	Urbandale	IA
Midwest Loan Services, Inc.	Houghton	MI
Midwest Mortgage Capital, LLC	St. Louis	MO
MJ Mortgage Inc.	Glenwood	IA
MLD Mortgage Inc.	Florham Park	NJ
Montage Mortgage, LLC	Charlotte	NC
MorEquity, Inc.	Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Moria Development, Inc.	Chandler	AZ
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Investors Corporation	St. Petersburg	FL
Mortgage Lenders of America, LLC	Overland Park	KS
Mortgage Producers Inc.	Urbandale	IA
Mortgage Research Center, LLC	Columbia	MO

## Mortgage Lending Companies (continued)

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

Institution	City	State
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mortgage Specialists, LLC	Omaha	NE
Mount Olympus Mortgage Company	Irvine	CA
MTGLQ Investors, L.P.	New York	NY
NAD Acquisition 3, LLC	Stamford	CT
National Asset Mortgage, LLC	Columbia	SC
Nations Lending Corporation	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
Nationwide Biweekly Administration, Inc.	Xenia	OH
Nationwide Equities Corporation	Mahwah	NJ
New Day Financial, LLC	Fulton	MD
New Penn Financial, LLC	Plymouth Meeting	PA
Nomura Credit & Capital, Inc.	New York	NY
NTFN, INC.	Plano	TX
nuloan, llc	Eden Prairie	MN
NWL Company, LLC	New York	NY
Ocwen Financial Services SRL, LLC	Montevideo	
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Loan Servicing, LLC	West Palm Beach	FL
Ocwen Mortgage Servicing, Inc.	St. Croix	
One Reverse Mortgage, LLC	San Diego	CA
One United Mortgage Group, LLC	Omaha	NE
Onslow Bay Servicing LLC	Winston-Salem	NC
Open Mortgage, LLC	Austin	TX
Pacific Union Financial, LLC	Irving	TX
Paramount Equity Mortgage, LLC	Roseville	CA
Paramount Residential Mortgage Group, Inc.	Corona	CA
Parkside Lending, LLC	San Francisco	CA
PennyMac Corp.	Moorpark	CA
PennyMac Holdings, LLC	Moorpark	CA
PennyMac Loan Services, LLC	Moorpark	CA
PERL Mortgage, Inc.	Chicago	IL
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Pillar Financial, Inc.	La Vista	NE
Pingora Loan Servicing, LLC	Denver	CO

## Mortgage Lending Companies (continued)

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

Institution	City	State
Planet Home Lending, LLC	Meriden	CT
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Plaza Home Mortgage, Inc.	San Diego	CA
PMAC Lending Services, Inc.	Chino Hills	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Moorpark	CA
Premia Mortgage, LLC	Troy	MI
Premier Home Mortgage, Inc.	Rapid City	SD
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeSource Mortgage, Inc.	Oklahoma City	OK
Prodovis Mortgage, LLC	Broomfield	CO
Professional Mortgage Services, Inc.	Nebraska City	NE
Prospect Mortgage, LLC	Sherman Oaks	CA
Provident Funding Associates, L.P.	San Bruno	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
Radian Services LLC	Philadelphia	PA
RBS Financial Products Inc.	Stamford	CT
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Regent Financial Group, Inc.	Omaha	NE
Reliance First Capital, LLC	Melville	NY
Residential Credit Solutions, Inc.	Fort Worth	TX
Resurgent Capital Services L.P.	Greenville	SC
Retreat Capital Management, Inc.	Irving	TX
Reverse Mortgage Funding LLC	Bloomfield	NJ
Reverse Mortgage Solutions, Inc.	Spring	TX
Roosevelt Mortgage Acquisition Company	New York	NY
Rotella Mortgage, Inc.	Ralston	NE
RoundPoint Mortgage Company	Charlotte	NC
RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Royal United Mortgage LLC	Indianapolis	IN
Rushmore Loan Management Services LLC	Irvine	CA
SecurityNational Mortgage Company	Salt Lake City	UT
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX
Semper Home Loans, Inc.	Providence	RI
Seneca Mortgage Servicing LLC	Depew	NY
Service Finance Company, LLC	Boca Raton	FL

## Mortgage Lending Companies (continued)

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

Institution	City	State
Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle Park	NC
SG Capital Partners Incorporated	Stamford	CT
Shannon Funding LLC	Bellevue	WA
Shellpoint Partners LLC	New York	NY
Shelter Mortgage Company, L.L.C.	Brown Deer	WI
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
SL Servicing, LLC	Santa Ana	CA
SN Servicing Corporation	Baton Rouge	LA
Specialized Loan Servicing LLC	Highlands Ranch	CO
Springleaf Financial Services, Inc.	Evansville	IN
Springleaf Mortgage Services, Inc.	Evansville	IN
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, Inc.	Santa Ana	CA
Stonegate Mortgage Corporation	Indianapolis	IN
Suburban Mortgage, Inc.	Phoenix	AZ
Sun West Mortgage Company, Inc.	Cerritos	CA
Sutherland Mortgage Services, Inc.	Houston	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
TCS E-Serve America, INC.	MILFORD	OH
Team USA Mortgage L.L.C.	Quincy	IL
TH TRS Corp.	Minnetonka	MN
The Money Source Inc.	Melville	NY
The Private Mortgage Group LLC	Omaha	NE
Titan Capital Solutions Corp.	Denver	CO
Total Mortgage Services, LLC	Milford	CT
Triad Financial Services, Inc.	Jacksonville	FL
U.S. Home Mortgage, Inc	Lincoln	NE
UBS Asset Securitization Corp.	New York	NY
United Fidelity Funding Corp.	Kansas City	MO
United Guaranty Services, Inc.	Greensboro	NC
United Military Mortgage, LLC	Lindon	UT
United Security Financial Corp	Murray	UT
United Shore Financial Services, LLC	Troy	MI

## Mortgage Lending Companies (continued)

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

Institution	City	State
Universal Lending Corporation	Denver	CO
Urban Financial of America, LLC	Tulsa	OK
US Mortgage Corporation	Melville	NY
V.I.P. Mortgage, Inc.	Scottsdale	AZ
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vantium Capital, Inc.	Frisco	TX
Vendor Resource Management, Inc.	Pomona	CA
VLN, Inc.	Edmond	OK
W. J. Bradley Mortgage Capital, LLC	Centennial	CO
Wallick and Volk, Inc.	Cheyenne	WY
Wayne R. Stock, Inc.	Murdock	NE
Wells Fargo Advisors, LLC	St. Louis	MO
Wells Fargo Financial Nebraska, Inc.	Des Moines	IA
Weststar Mortgage Corporation	Albuquerque	NM
Weststar Mortgage, Inc.	Woodbridge	VA
Wingspan Portfolio Advisors, LLC	Dallas	TX
Wipro Gallagher Solutions, Inc.	Franklin	TN
Zenta Mortgage Services, LLC	Charlotte	NC
Zimmerman Mortgage Corporation	Omaha	NE



Statue of President Abraham Lincoln, located on the west side of the State Capitol Building.

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2008	6/30/2009	6/30/2010	6/30/2011	6/30/2012	6/30/2013	6/30/2014
Broker-Dealers	1,470	1,446	1,425	1,416	1,320	1,289	1,360
Agents of Broker-Dealers	70,842	70,326	74,970	84,179	86,447	87,600	93,483
Investment Advisers	71	68	71	75	93	95	101
Federal Covered Advisers	982	1,013	1,044	1,086	1,093	1,139	1,184
Investment Adviser Representatives	3,025	3,157	3,273	3,419	3,410	3,494	3,825

## New Registrations

	6/30/2014
Broker-Dealers	89
Agents of Broker-Dealers	22,765
Investment Advisers	13
Federal Covered Advisers	122
Investment Adviser Representatives	731

## Loan Brokers (for the period ending 6/30/2014)

Institution	City	State
Consumer Loan Solutions, LLC	Omaha	NE
Consumer Auto Refinance Services, Inc.	Chesterfield	MO
Heartland Financial & Insurance	Holdrege	NE
Innovative Funding Services, L.L.C.	Austin	TX
Rock Bridge Capital, LLC	Columbus	OH

## Enforcement Actions

	6/30/2012	6/30/2013	6/30/2014
Investigations Initiated	33	34	35
Investigations Closed	30	31	37
Cease & Desist Orders	4	2	0
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	0
Criminal Referrals	2	3	0
Criminal Convictions	2	3	1
Consent Orders	4	7	7
Number of fines, penalties, costs and unregistered securities assessed	6	5	6

## Securities Registrations and Exemptions (for the period ending June 30, 2014)

<b>SECURITIES OFFERINGS FILED</b>			
<b>INITIAL FILINGS - Type</b>	<b>Paper Filing</b>	<b>Electronic Filing</b>	<b>Total</b>
Stock	8	0	8
Debt	0	0	0
Partnership	4	0	4
Mutual Funds	1,308	1,296	2,604
Unit Investment Trusts	1,524	0	1,524
Other	51	0	51
<b>TOTAL OF INITIAL FILINGS</b>	<b>2,895</b>	<b>1,296</b>	<b>4,191</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	787	3,414	4,201
Mutual Fund Renewals	5,764	16,707	22,471
Other Renewals	73	0	73
<b>SUBTOTAL</b>	<b>6,624</b>	<b>20,121</b>	<b>26,745</b>
Withdrawn	11		
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>6,613</b>	<b>20,121</b>	<b>26,734</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>9,508</b>	<b>21,417</b>	<b>30,925</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	407		
Intrastate (Form SODD)			
§ 8-1111(9) Exemptions	110		
Other Exemptions	2		
Exemption Withdrawals	11		
<b>TOTAL EXEMPTIONS</b>	<b>530</b>		
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	2		
<b>TOTAL BUSINESS OPPORTUNITY FILINGS</b>	<b>2</b>		
<b>§ 59-1722 Franchise Exemptions</b>	<b>161</b>		

§ Indicates State Statute

## Historical Data - Securities Act Cash Fund Status

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

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

## Historical Data – Securities Act Cash Fund Status (continued)

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1977	\$348,187.64	\$114,168.09			\$553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		\$1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22
1989	5,640,938.62	550,906.91		9,800,000.00	3,326,391.93
1990	5,589,758.30	575,243.71		4,000,000.00	4,340,907.66
1991	5,258,270.04	566,022.28		4,000,000.00	5,033,154.82
1992	5,788,698.13	759,553.38		4,000,000.00	6,062,299.57
1993	6,530,292.17	719,771.53		7,000,000.00	4,872,820.21
1994	8,375,967.98	733,478.78		6,000,000.00	6,515,309.41
1995	9,395,158.73	787,188.38		6,000,000.00	9,123,279.76
1996	10,090,839.96	817,799.07		9,000,000.00	9,396,320.65
1997	11,233,133.85	879,814.28		11,000,000.00	8,749,640.22
1998	12,915,388.07	861,660.34		9,000,000.00	11,803,367.95
1999	13,909,799.35	903,478.37		9,000,000.00	15,809,688.93
2000	16,837,246.49	971,783.23		15,000,000.00	16,675,152.19
2001	17,815,111.68	1,010,507.33		17,000,000.00	16,479,756.54
2002	16,322,332.64	973,200.44		17,500,000.00	14,328,888.74
2003	13,910,093.96	999,418.48		16,500,000.00	10,739,564.22
2004	19,041,410.43	985,019.06		15,000,000.00	13,795,955.59
2005	15,001,541.20	1,140,021.13		19,100,000.00	8,557,475.66
2006	15,587,788.32	1,071,971.67		16,000,000.00	7,073,292.31
2007	18,443,863.52	1,080,923.35		16,000,000.00	8,436,232.48
2008	23,658,510.95	1,090,519.61		11,000,000.00	20,004,302.82
2009	24,904,073.88	1,188,387.36		19,000,000.00	24,719,989.34
2010	24,844,300.42	1,291,930.62		24,286,041.00	23,986,318.14
2011	24,863,948.68	1,290,130.93		37,322,121.00	10,238,014.89
2012	23,780,112.60	1,430,535.28		19,000,000.00	13,587,592.21
2013	23,928,128.23	1,417,368.63		19,000,000.00	17,098,351.81
2014	\$26,517,042.20	\$1,443,978.14		\$23,000,000.00	\$19,171,415.87

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

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

## 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

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

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

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

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	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



Nebraska State Capitol