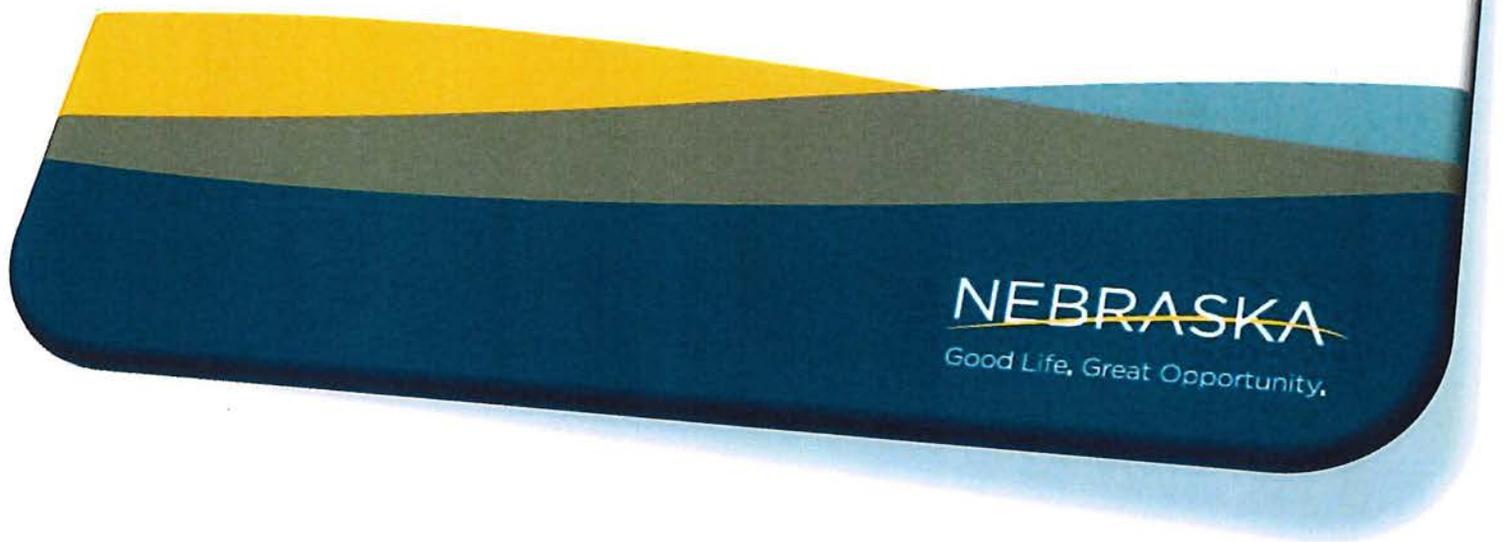


---

*Good Life.  
Great Opportunity.*

*A brand that's extremely proud of its roots.*



# Nebraska Department of Banking and Finance

Pete Ricketts, Governor

---

**2016** Annual Report

Mark Quandahl, Director

---

# Annual Report

## July 1, 2015 - June 30, 2016



# NDB&F

Nebraska Department  
of Banking and Finance

1526 K Street | Suite 300 | PO Box 95006 | Lincoln, NE 68508  
Main Office: (402) 471-2171  
Consumer Hotline: (877) 471-3445  
[www.ndbf.ne.gov](http://www.ndbf.ne.gov)

# Table of Contents

Overview .....	3
Mission Statement .....	3
Department Staff .....	4
Director's Message.....	5
Year in Review .....	7
Department Budget & Funding .....	13

## Financial Institutions Division

### **General Information**

State-Chartered Institutions & Licensees/Registrants by the Numbers .....	14
Activity by the Numbers .....	14
Activity by the Institution .....	14
Financial Institutions Total Resources .....	16

### **Banks**

State-Chartered Banks .....	19
-----------------------------	----

### **Historical Data**

State-Chartered Banks.....	34
----------------------------	----

<b>Registered Bank Holding Companies</b> .....	35
--	----

### **Commercial Bank Members of the Federal Reserve System** .....

40

### **Trusts**

State-Chartered Banks Authorized to Operate with Trust Powers .....	41
--	----

### **Credit Unions**

State-Chartered Credit Unions .....	42
-------------------------------------	----

### **Consumer Lending**

Delayed Deposit Services Businesses .....	43
Installment Loan Companies .....	46
Sales Finance Companies .....	47
Money Transmitter Licensees .....	50
Mortgage Bankers .....	53

## Bureau of Securities

### **General Information**

Licensees/Registrants by the Numbers .....	63
New Registrations .....	63
Loan Brokers .....	63
Enforcement Actions .....	63
Securities Registrations and Exemptions .....	64

### **Historical Data**

Securities Act Cash Fund .....	65
Issuer Applications .....	65
Registration of Broker-Dealers and Agents .....	65

## Appendices

A. Department Leadership Through the Years.....	66
B. Historical Data—State Chartered Banks 1897 to present .....	67
C. Credit Union Comparative Statement .....	70
D. State Chartered Trust Company Comparative Statement .....	72
E. DDS Financial Statement .....	73
F. Historical Data – Securities Act Cash Fund Status 1939 to present.....	74
G. Historical Data – Issuer Applications 1939 to present.....	76
H. Historical Data – Broker-Dealers and Agents 1939 to present .....	77

# Department Overview

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

## Our Mission

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

## What We Do

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

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

### Financial Institutions

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

### Bureau of Securities

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

## Department Staff

Director .....Mark Quandahl

### Financial Institutions Division

Deputy Director ..... Kelly Lammers

Review Examiners..... Jean Angell

Darcy Bailar

Gregory G. Freese

Nick Lenzen

Kent W. Plummer

Capital Markets Examiner.....Darren Davis

Senior Examiner/Central Scheduler/BSA Point of Contact.....

Tony Kriz II

Information Technology Examiner.....Rachel Newell

Micheal Rafferty\*

Trust Examiner ..... Ted Hall

Steven K. Spady\*

Omaha District Bank Examiners

James P. McTygue, Supervising Examiner

Gregory Barta

Paul E. Carpenter

Chelsea Hayes

Alexis Fudge

Jose Salinas

Eric Schulze

Shannon Van Houten

Josh West-Lesher

Eric Schulze\*

Lincoln District Bank Examiners

Mike Cornelius, Supervising Examiner

Chris Malsam

Jaclyn Monaghan

Brian Nielsen

Steven D. Schepers

Neil T. Butler\*

Jennifer Durow\*

Kearney District Bank Examiners

Michael Miller, Supervising Examiner

Taylor Copp

Rhonda Johnson

Jaunita Koerner

Michelle Lindner

Perry T. Neill

Matthew Van Pelt

Consumer Credit Examiners

Scott Peter

John Pohlen

Isaac Schlautman

Steve Wohleb\*

Administrative Assistants..... Bobbi J. Irons

Kathy Sparks

Staff Assistants.....Alex Rouse

Paula Hall\*

### Bureau of Securities

Deputy Director..... Claire McHenry

Assistant Director, Jack Herstein\*

Legal Counsel.....Mike Cameron

Investigation & Compliance (Investigations)

Unit Supervisor..... Thomas A. Sindelar

Investigation & Compliance (Registration & Compliance)

Unit Supervisor.....Rodney R. Griess

Examiners..... Alfred Berchtold

Jackie L. Walter

Securities Analysts..... Cathy Jones

Grant Keeler

Chris Sundquist\*

Staff Assistants.....Heather Bates

Ashlee Smith

### Legal Division

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

Legal Counsel-Financial Institutions..... Michael McDannel

Legal Counsel-Consumer Finance.....Morgan Lorenzen

Staff Attorneys..... Tag Herbek

Larry Ohs\*

Paralegals.....Trish Burtwistle

Cindy Faris

Administrative Assistant ..... Lou A. Meisinger

Staff Assistants ..... Terri Behl

Debbie L.Yost

### Business/Accounting Division

Business Manager..... Margo Sawyer

Accountant..... Sue Dager\*

Accounting Clerk/Receptionist.....Julie Foral

### Human Resources Division

Human Resources Manager.....Jill Hobbie

Personnel Officer.....Susie Voecks

### Information Systems Division

Information Technology Supervisor..... Mike Fabry

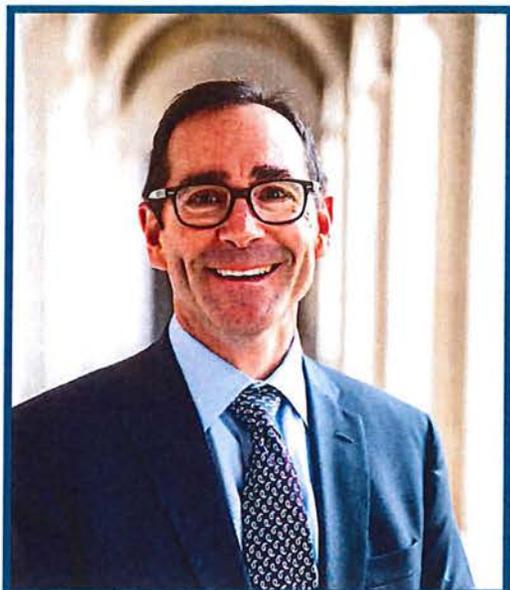
Infrastructure Support Analyst Senior..... Phuong Dinh

Infrastructure Support Analyst .....Chris Voss

Information Technology Database Analyst Sr..... Ruiju Yang\*

\* Staff who left the Department during the fiscal year.

## Director's Message



**Mark Quandahl, Director**

As we near the end of 2016, the Department of Banking and Finance is already looking to the future.

What will the Department look like in the year 2022 and beyond?

The team at the Banking and Finance is knowledgeable, engaged and motivated to do meaningful work on behalf of all Nebraska. In order to build on the Department's reputation of being **the** common-sense supervisor of Nebraska's financial services industries, we must anticipate the changes, resources and tools needed to accomplish our mission. As a result, everyone in the Department has been asked to ponder three questions: How will the Department be different in 2022? What is getting in the way of doing great work today? What is the "secret sauce" to our success that should never be changed?

One "secret" to the Department's success is our people. Nebraska has enjoyed the service and dedication of great Department employees over the years. As is the case with all industries, many of our best and most experienced professionals have reached a stage where they can enjoy the fruits of their labors: Retirement. This trend is accelerating as the Boomer generation reaches retirement age. Retirement isn't just an end, it's also a beginning of a new adventure, for both the retirees and the Department.

As a result of this fact of life, the Department is sharpening its focus on recruiting, retaining and recognizing the best financial industry regulatory professionals from across Nebraska and the United States.

For example, in 2015, Kelly Lammers (with over 33 years of service to Nebraskans) was promoted to Deputy Director of our Financial Institutions Division. In 2016, we welcomed Claire McHenry (formerly of the District of Columbia Department of Insurance, Securities and Banking) as the Deputy Director of the Bureau of Securities. The Department and Nebraska continue to be a great place to work and grow.

The Department also constantly strives to become more efficient, effective and consumer focused.

For example, since 2014, the Department's Executive Officer License process average time was reduced from 14 days to 2 days (from Application to License issuance).

We strive to do better at protecting the public in 2016. By the end of the year, our Securities Bureau will have conducted five senior investor consumer education events across the state attended by over 500 Nebraskans. Additionally, during 2016, the Department's Financial Institutions Division and Legal staff, in conjunction with Nebraska Attorney General Doug Peterson reached a settlement with a lender (Western Sky) whereby 2400 Nebraskans shared in a \$950,000 settlement fund, over \$557,000 in loans were forgiven, and Western Sky paid the State \$150,000 which the State will utilize to enhance future consumer education.

Efforts at the Department to reduce regulation and regulatory complexity are in full swing.

Financial Institutions Counsel Mike McDannel completed his work updating and reducing the Department's Financial Institutions Statements of Policy from 33 to 18.

Securities Bureau Counsel Mike Cameron completed a top to bottom review of the administrative rules of the Department. Cameron navigated the massive rules updates through numerous drafts and a public hearing in August. It was the first comprehensive update to the rules in over 15 years.

Department team members' commitment to public service is not limited to business hours: in August we participated in the State of Nebraska's Charitable Giving Campaign, the annual Lincoln Food Bank Food Drive in April, not to mention the countless volunteer hours that our team members contribute to their communities every day of the week.

We are great, and getting better every day. If you have suggestions on how the Department can better serve Nebraskans today, and in 2022 and beyond, feel free to contact me at [mark.quandahl@nebraska.gov](mailto:mark.quandahl@nebraska.gov) or 402-471-2171.

The Department of Banking and Finance is ready to serve.

## A Year In Review



### FINANCIAL INSTITUTIONS

#### **Kelly Lammers, Deputy Director**

The Nebraska Department of Banking and Finance relies upon a strong dynamic team of motivated professionals to charter, license and regulate Nebraska financial institutions and financial professionals.

This spring my wife and I found the perfect gas grill, except for the fact it was unassembled. The sizeable box was so clearly labeled “team lift” that we jokingly wondered if the box contained a grill or a “team”. In the parking lot, I commented to the woman leading the lift team that they made that part of the process easy, to which she responded, it’s only easy with the right team at the right time.

The day to day business of producing examinations, licenses and registrations has “many moving parts”. The Department collects and assembles applications and examinations to protect and maintain the public confidence in state regulated financial institutions. Yet, the Department not only answers questions, and examines institutions, we embrace the challenge to do it all more efficiently and more effectively. Governance is about a skilled team providing strong customer service now and in the future.

Over the last 12 months bank total assets under supervision grew 7.4% totaling \$39.9 billion dollars. While the number of Nebraska Banks declined by 4 to 163, the number of people employed by banks increased by 399 people to 7,742 full-time employees and there is a growing community offering and complexity that comes with some of the larger banks. Nebraska Chartered Banks are profitable with pretax return on assets as of 6/30/2016 at 1.83% considerably beating the national commercial bank average of 1.44%.

We cannot monitor ever increasing assets without working smarter and constantly updating our technology. Examiner Tool Suite is a bank examiner based software produced by the FDIC. ETS went into production in 2016 offering better security, technology, information integration, and yet it required considerable training for anyone that touched an examination. Our team of Darcy Bailar, Rachel Newell, Jaunita Koerner, Darren Davis, and Shannon Van Houten received advanced training and became the State ETS trainers. Thanks to the dedication by examiners, reviewers and administrative support, this heavy team lift is behind us and our examinations are more secure and more integrated than ever before.

While the Executive Officer form update and process revision was shepherded by Review Examiners and Attorneys, it took Administrative Assistant Kathy Sparks watching the process and the team of Bobbi Irons, Lou Meisinger, and Alex Rouse working as backup, and support. After all, to shave weeks off of a licensing review process truly is a team lift.

Information technology plays a critical role in today's regulatory process. Recently Mike Fabry, IT Supervisor, joined Phuong Dinh and Chris Voss as the IT team. The Department has unique IT challenges with customizations such as: the bank examiners' laptops are servers, and bank examiners use private networks on each exam, to name two. Expanding the reach and capability of our team, IT is leveraging the Office of the Chief Information Officer solutions to assemble data, provide better information access with mobile solutions and research cloud based offerings.

This past year we celebrated many "Baby Boomer" retirements and applauded those who chose to make the Department a career for the past several decades. We also celebrate retaining key skills critical in sustaining strong teams and our success in hiring extremely talented new employees. Our training budget is strained as we speed classroom experiences to new employees and keep experienced employees current. Jill Hobbie, our HR manager, worked tirelessly to recognize our skills by moving a process forward to update job descriptions in each job function. We are finding people with a commitment to make government and industry a team. While fifty percent of field bank examiners have been with the Department two years or less, our new hires reflect a talent pool that is passionate, deliberate and far from in-experienced. We have had success attracting recent college graduates, those who have been employed a few years and several who moved from banking and credit related industries to become part of our team.

As we close our 2016 fiscal year, and look to the future, I expect additional retirements and challenges in retaining our skilled specialized labor force. Advances in technology will take time to implement and industry growth will add to our work load. Yet, I'm also confident we have the tools, and talent, to put the pieces in place with a team lift.



## **BUREAU OF SECURITIES**

**Claire McHenry, Deputy Director  
Bureau of Securities**

FY 2016 was a year of transition for the Bureau of Securities. I received a warm welcome when I joined the Department on May 31, 2016 as Deputy Director of the Bureau of Securities. Prior to joining the Department, I worked in the Securities Bureau for the District of Columbia Department of Insurance, Securities and Banking on a variety of examination, enforcement, and policy matters. Having grown up in Lincoln, it is wonderful to be back home to the good life. I am excited to lead this talented team and to carry on the Department's mission.

This year saw the well-deserved retirement of Jack Herstein, Assistant Director of the Bureau of Securities, after 38 years of service. Mr. Herstein has consistently demonstrated his expertise in securities regulation and commitment to investor protection. Mr. Herstein served as President and on the Board of Directors for the North American Securities Administrators Association (NASAA). Under Mr. Herstein's leadership, the Department brought numerous enforcement actions that resulted in jail time, fines, removal of unscrupulous actors from the securities industry, and the return of millions of dollars to investors harmed by violations of the Securities Act of Nebraska ("Act"). Mr. Herstein has developed a remarkable team of legal staff, investigators, analysts, examiners, and assistants.

The Bureau administers and enforces the Act, as well as several other consumer and business protection statutes, to protect investors and promote fair and efficient markets in Nebraska so that legitimate businesses may raise capital. Strong state securities regulation is essential to a stable securities industry, protecting the public from illegal operations, and encouraging the formation of capital and the creation of new jobs in Nebraska.

The Act provides for the registration or exemption of securities, licensing of firms and individuals who sell securities or render investment advice, examination of registered firms, and enforcement of the Act through administrative, civil, and criminal actions. During FY 2016, the Bureau:

- processed 32,552 securities registration and notice filings;
- provided oversight for 1,476 broker-dealer firms and state-registered investment adviser firms;
- provided oversight to over 106,780 Nebraska-registered broker-dealer agents and investment adviser representatives;
- closed 21 investment adviser examinations; and
- initiated 24 new investigations and closed 19 investigations.

The Bureau remains a net contributor to the General Fund of the state. In FY 2016, the Bureau's expenditures were \$1,399,075, and the revenue collected was \$28,112,209, primarily from registration and licensing fees. The Bureau transferred \$30,000,000 from the Securities Act Cash Fund to the General Fund. Since 2000, the Bureau has transferred over \$323,000,000 to the General Fund.

The Bureau was also actively involved in educational outreach programs. In 2016, the Bureau launched a series of senior luncheon seminars with the Nebraska Attorney General's Office, the Nebraska Department of Insurance, AARP Inc., and the Better Business Bureau. Hosted throughout Nebraska, the program includes information booths hosted by agency representatives, lunch, and a panel discussion focused on preventing fraud and learning about state resources. The seminars are enabled by a grant from the Investor Protection Trust. The Bureau will continue hosting these successful luncheon programs in FY 2017.

The Bureau again participated in DASH for the STASH as part of Financial Literacy Month, March 15-May 15, 2016. Featured on posters in a "scavenger hunt" style approach, DASH for the STASH focuses on financial fraud, building a nest egg, selecting financial advisers, and the cost of investment fees. A total of 18 libraries and other venues in Nebraska participated in this program.

The Bureau is on track to complete a comprehensive review of the rules promulgated under the Act; the first such review in nearly 15 years. Amendments to the rules reflect technical changes, elimination of unnecessary or burdensome regulations, increased uniformity, and a strengthening of investor protection. The Bureau conducted a public hearing on the proposed amendments on August 10, 2016, and expects that the rules will become effective in FY 2017.

The Bureau is the sole regulator for investment adviser firms which are located in Nebraska and have assets under management of under \$100,000,000. As a result, the Bureau primarily focuses its examinations on state-registered investment advisers in Nebraska for compliance with the Act; however, all registered firms may be subject to such examinations. The Bureau is on target to be on a three-year examination schedule for state-registered investment advisers with their home office in Nebraska.

This year, the Bureau began soliciting feedback from examined firms through anonymous post-exam surveys to assist in evaluating the quality of its examination program. Examined firms responded that they found that the scope of the examination was reasonable, examiners were knowledgeable about the industry and communicated effectively, and that the process was fair. In particular, firms responded that the examination findings will assist them in enhancing their safety and soundness practices. This results in greater investor protection, safer financial firms, and stronger financial markets.

The Bureau has engaged in vigorous enforcement of the Act. The Bureau is charged with detection and prevention of violations of the Act and pursuing appropriate administrative, civil, or criminal proceedings against firms or individuals that violate provisions of the Act. The Bureau made one criminal referral in 2016, and charges were filed

against that individual in multiple counties. Also in 2016, the Bureau, with the assistance of the Nebraska Attorney General's Office, initiated emergency civil proceedings against an investment adviser alleging violations of the Act and misappropriation of client funds. The matter resulted in a temporary restraining order, asset freeze, and appointment of receiver.



## LEGAL DIVISION

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

In this fiscal year, the Department was actively involved in the updating of the statutes under its jurisdiction, the rules promulgated under the Securities Act of Nebraska, and the Policy Statements for the Financial Institutions Division. Two significant civil actions were also initiated by the Department during this time frame.

**Legislation.** On the legislative front, the Department brought five proposals to the 2016 Legislature.

LB 676, the annual depository institution “wild card” bill, was introduced by Senator Joni Craighead. These laws provide equal rights, powers, and privileges for our state-chartered banks, credit unions, and savings and loan associations with their federal counterparts. The bill carried the emergency clause and was effective March 10, 2016.

LB 760, introduced by Banking, Commerce and Insurance Committee Chairperson Jim Scheer, updated references to the federal Electronic Funds Transfer Act contained in the Nebraska Banking Act and in the statutes governing building and loan associations. LB 761, also introduced by Chairperson Scheer, updated references in the Consumer Rental Purchase Agreement Act to federal regulations defining the terms “credit sale” and “consumer leases,” and references to the federal Consumer Credit Protection Act relating to disclosure and advertising.

LB 771, introduced by Senator Brett Lindstrom, amended the Securities Act of Nebraska by changing obsolete references to notifications by telegram to notifications by electronic mail. The Act was also amended to require issuers of federal covered securities to submit to the Department any documents, including amendments, which the issuer is required to file with the Securities and Exchange Commission.

Committee Vice Chairperson Matt Williams introduced LB 778. The bill amended the Nebraska Money Transmitters Act and the Nebraska Installment Sales Act by removing obsolete language relating to transitional licensing periods and fees put in place when the application and renewal licensing processes for these licensees were moved to the Nationwide Mortgage Licensing System and Registry (NMLS). LB 778 also revised the change of control requirements for installment sales licensees. Previously, the law required the submission of a new license application for a proposed change of control of a licensee. A more efficient process was adopted which consists of a thirty-day prior notice filing with the Department through the NMLS.

The Department greatly appreciates the work of these Committee members in the passage of these legislative proposals.

Chairperson Scheer also introduced legislative study resolutions for the Nebraska Banking Act (LR 430) and the Securities Act of Nebraska (LR 431). Working groups consisting of Banking Committee members and staff, industry representatives, attorneys practicing in the banking and securities fields, and Department staff are in the process of a comprehensive review of these Acts.

**Rules and Regulations.** Securities Bureau Counsel Mike Cameron is to be commended for his work on revising the rules under the Securities Act of Nebraska. On May 11, 2016, new rules relating to intrastate crowdfunding, investment advisers, and integration of offerings became effective, and an existing rule containing general information under the Act was simultaneously updated. Amendments to 33 other rules under the Act are in the final stages of the rule-making process, and are expected to be adopted by year-end 2016.

**Statements of Policies.** Statements of Policies for the Financial Institutions Division were revised and reissued on March 31, 2016. The Statements reflect updated the Department's interpretations of the Nebraska Banking Act. Financial Institutions Counsel Michael McDannel spearheaded this project and brought it to fruition.

**Regulatory Actions.** The Department worked closely with the Nebraska Attorney General's Office in the investigation and civil prosecution of two significant matters. On May 5, 2016, the agencies entered into a settlement with CashCall, Inc., Delbert Services Corporation, WS Funding, LLC, and their owner J. Paul Reddam, and Western Sky Financial, LLC, and its owner Martin A. Webb, for unlicensed internet lending and the collection of predatory fees from over 2,400 Nebraska residents. The settlement required the respondents to pay \$950,000 in restitution, forgive current debts, notify credit reporting agencies for credit history repair, and discontinue lending in Nebraska. In addition, Respondents paid a total of \$150,000 to the Department and the Attorney General Office for investigation costs.

On May 18, 2016, the Department issued an Emergency Order against Jerome P. Bonnett, Jr. and two of his companies, Bonnett Financial Services, Inc., and BWM Advisors, LLC, Omaha, Nebraska. The Order revoked Bonnett's registration as an investment adviser representative and suspended the registration of BWM Advisors, LLC, for multiple violations of the Securities Act of Nebraska (Act). On that same day, the Nebraska Attorney General's office, on behalf of the Department, filed a civil action against Bonnett and his companies alleging violations of the Act and misappropriation of client funds. The lawsuit sought injunctive relief, freezing of assets, and the appointment of a receiver. The Douglas County District Court granted the requested relief, and the receivership was in place at fiscal yearend 2016.

# Department Budget & Funding

## Fiscal Year July 1, 2015 – June 30, 2016

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

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

### Financial Institutions

Revenues	
<b>Beginning Balance</b>	<b>2,403,822</b>
Banking & Trust Companies	4,047,712
Credit Unions & Savings and Loan	110,882
Mortgage Lending	725,756
Money Transmitters	28,000
Delayed Deposit Services	223,180
Consumer Lending	44,335
<b>Total Revenues for Fiscal Year</b>	<b>5,179,865</b>
<b>Expenditures</b>	
Employee Salaries & Benefits	4,284,625
Operating Expenses	819,996
Capital Expenditures	5,643
<b>Total Expenditures for Fiscal Year</b>	<b>5,110,264</b>
<b>Ending Balance</b>	<b>2,473,423</b>
Enforcement Actions	
Costs collected from enforcement cases	25,848
Monies secured for the School Fund	103,850

### Bureau of Securities

Revenues	
<b>Beginning Balance</b>	<b>21,643,467</b>
Securities and Registration Fees	21,648,937
Private Offering Fees	85,800
Broker-Dealer/Broker-Dealer Agents/Investment Adviser Fees	5,771,410
Interest Income	524,741
Cost of Investigations	58,736
Miscellaneous	22,585
<b>Total Revenues for Fiscal Year</b>	<b>28,112,209</b>
<b>Expenditures</b>	
Employee Salaries & Benefits	1,208,895
Operating Expenses	189,343
Capital Expenditures	837
<b>Total Expenditures for Fiscal Year</b>	<b>1,399,075</b>
Contribution to State	
Monies transferred to the State of Nebraska General Fund	<b>30,000,000</b>
<b>Ending Balance</b>	<b>18,356,600</b>
Enforcement Actions	
Fines/Penalties	31,000

# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2011	6/30/2012	6/30/2013	6/30/2014	6/30/2015	6/30/2016
State-Chartered Banks	177	174	175	171	167	163
Savings & Loan Associations	1	1	1	1	1	0
Credit Unions	19	18	17	17	14	14
Trust Companies	3	3	3	3	3	4
Delayed Deposit Services	117	110	104	100	99	87
Installment Loan Companies	13	11	10	10	10	10
Sales Finance Companies	98	111	112	122	128	94
Mortgage Bankers	274	296	319	319	332	353
Mortgage Loan Originators	1,022	1,130	1,550	1,761	2,108	2,693
Money Transmitters	N/A	N/A	N/A	62	73	83

## Activity by the Numbers (2016 Fiscal Year)

Conversion to State-Chartered Bank	3	Loan Production Office Notices Received	16
Bank Mergers Approved	10	Bank Branch Relocations Approved	3
Credit Union Mergers Approved	0	Name Changes	1
Bank Branch Acquisitions Approved	3	Bank Closings	0
New Bank Branch Offices Approved	11		

## Activity by Institution (2016 Fiscal Year)

### Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
Charter West National Bank	Charter West Bank	West Point	12/7/2015
AmFirst National Association	AmFirst Bank	McCook	12/15/2015
The American National Bank of Sidney	The American Bank of Sidney, NE	Sidney	12/31/2015

### Bank Mergers

Institution	Bank Acquired	Approved
Frontier Bank	Pender State Bank, Pender, NE	7/1/2015
Frontier Bank	Richardson County Bank & Trust, Falls City, NE	7/1/2015
Community First Bank	Bank of Stapleton, Stapleton, NE	8/10/2015
First State Bank	Community Bank, Alma, NE	8/20/2015
Cornerstone Bank	Guide Rock State Bank, Guide Rock, NE	9/21/2015
Madison County Bank	Winside State Bank, Winside, NE	10/12/2015
Bank of Valley	Farmers State Bank, Humphrey, NE	5/18/16
Security State Bank	Metropolitan Building and Loan Association, Omaha, NE	6/8/2016

### Credit Union Mergers

Institution	Credit Union Acquired	Approved
None		

### Branch Acquisitions

Institution	City	Branch Acquired	Approved
Western Nebraska Bank	Curtis	Branch of Pony Express Community Bank, Paxton, NE	11/23/2015
Bank of Bennington	Bennington	Branch of Core Bank, Ashland, NE	3/25/2016
Cornerstone Bank	York	Branch of Iowa-Nebraska State Bank, Wilcox, NE	6/28/2016

### Loan Production Office Notices Received

Institution	City	Location	Date Received
World's Foremost Bank	Sidney	West Chester, OH	7/14/2015
World's Foremost Bank	Sidney	Noblesville, IN	7/14/2015
World's Foremost Bank	Sidney	Garner, NC	8/20/2015
World's Foremost Bank	Sidney	Oklahoma City, OK	8/20/2015
World's Foremost Bank	Sidney	Huntsville, AL	8/20/2015
World's Foremost Bank	Sidney	Bristol, VA	8/20/2015
Bank of Hartington	Hartington	Bloomfield	10/14/2015
State Bank of Table Rock	Table Rock	Tecumseh	10/20/2015
Nebraska Bank of Commerce	Lincoln	Omaha	3/15/2016
World's Foremost Bank	Sidney	Lexington, KY	3/17/2016
World's Foremost Bank	Sidney	League City, TX	3/17/2016
World's Foremost Bank	Sidney	Henrico, VA	3/17/2016
World's Foremost Bank	Sidney	Centerville, OH	3/17/2016
World's Foremost Bank	Sidney	Farmington, UT	3/17/2016
World's Foremost Bank	Sidney	Avon, OH	3/17/2016
Farmers State Bank Spencer	Spencer	Atkinson	4/5/2016

### New Bank Branch Offices

Institution	City	Branch Location	Approved
First State Bank Nebraska	Lincoln	Lincoln	8/7/2015
Bruning State Bank	Bruning	Kearney	10/1/2015
United Republic Bank	Omaha	Mobile (Dodge, Douglas, Sarpy and Washington Counties)	10/30/2015
Security State Bank	Ansley	Omaha	11/2/2015
Core Bank	Omaha	Bellevue	12/3/2015
South Central State Bank	Campbell	Red Cloud	2/16/2016
Great Plains State Bank	Petersburg	Columbus	2/26/2016
Custer Federal State Bank	Broken Bow	Kearney	3/15/2016
Great Plains State Bank	Petersburg	O'Neill	5/26/2016
Farmers State Bank Spencer	Spencer	Atkinson	6/17/2016
BankFirst	Norfolk	West Point	6/21/2016

### New Trust Company

Institution	City	Approved
NBC Trust Company	Lincoln	10/1/2015

### Branch Office Relocations

Institution	City	Branch Relocation	Approved
Western Nebraska Bank	Curtis	North Platte	8/26/2015
The Tilden Bank	Tilden	Clearwater	3/18/2016
Heartland Bank	Geneva	Hastings	5/13/2016

### Name Changes

Prior Name of Institution	Current Name	City	Approved
Petersburg State Bank	Great Plains State Bank	Petersburg	10/5/2015

### Bank Closings

Name of Institution	Location	Date Closed
None		

Institutions	Number 6/30/2015	Number 6/30/2016	Assets 6/30/2015	Assets 6/30/2016	Gain (Loss)
State-Chartered Commercial Banks	167	163	\$37,165,034,000	\$39,829,641,000	\$2,664,607,000
Savings & Loan Associations	1	0	\$856,183	0	0
Credit Unions	14	14	\$696,062,184	\$736,249,000	\$40,186,816
Trust Companies	3	4	\$4,964,977	\$18,409,000	\$13,444,023

## State-Chartered Commercial Banks' Aggregate Balance Sheet

	June 30, 2014	June 30, 2015	June 30, 2016
<b>Number of Institutions</b>	171	167	163
<b>Number of Employees</b>	7,272	7,343	7,742
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	826,127	725,731	698,008
Interest Bearing Balances	1,227,355	1,120,986	1,571,016
Securities	6,699,961	6,828,911	6,678,652
Federal Funds Sold & Securities Purchased to Resell	227,355	167,715	124,409
Loans and Leases	24,783,842	27,191,469	29,736,541
Allowance for Loan Losses	353,860	371,836	429,718
Loan and Leases, Net	24,429,982	26,819,633	29,306,823
Assets held in Trading Accounts	40	0	129
Premises and Fixed Assets	454,235	468,156	494,049
Other Real Estate Owned	74,254	53,994	37,827
Intangible Assets	189,452	197,544	197,481
Other Assets, Net	680,343	782,364	804,067
<b>Total Assets &amp; Losses Deferred</b>	<b>\$34,809,104</b>	<b>\$37,165,034</b>	<b>\$39,912,461</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-Interest Bearing Deposits	3,859,296	3,986,419	4,194,017
Domestic Interest Bearing Deposits	22,303,231	23,425,805	24,715,045
<b>Total Domestic Deposits</b>	<b>26,162,527</b>	<b>27,412,224</b>	<b>28,909,062</b>
Federal Funds Purchased & Securities Sold	439,369	444,351	429,715
Other Borrowed Money	4,332,657	5,102,799	6,071,407
Mortgage Indebtedness	0	0	
Notes and Debentures	2,380	0	0
Other Liabilities	244,896	259,732	258,267
<b>Total Liabilities</b>	<b>\$31,181,829</b>	<b>\$33,219,106</b>	<b>\$35,668,451</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	4,302	3,300	3,300
Common Stock	127,143	125,727	126,728
Surplus	1,785,680	1,901,852	2,005,635
Undivided Profits	1,710,150	1,915,049	2,108,347
Other Equity Capital Components	0	0	0
<b>Total Equity Capital</b>	<b>3,627,275</b>	<b>3,945,928</b>	<b>4,244,010</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$34,809,104</b>	<b>\$37,165,034</b>	<b>\$39,912,461</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, 2016, were \$63,079,026. The number was taken from a Federal Deposit Insurance Corporation compilation.

The 22% limitation contained in Section 8-910(2)(c), as of June 30, 2016, would be:

$$\begin{array}{r} \$63,079,026,000 \\ \times .22 \\ \hline \$13,877,385,720 \end{array}$$



1526 K Street Building

## State-Chartered Banks (for the period ending June 30, 2016)

### State Banks

#### Access Bank

State Bank	8712 West Dodge Road Omaha, NE 68114-3459
Branch	Mobile branch Douglas & Sarpy Counties, NE
Branch	2625 South 140th Street Omaha, NE 68144
Branch	203 North 180th Street Omaha, NE 68022
Branch	774 Olson Drive Papillion, NE 68046

#### Adams Bank & Trust

State Bank	315 N. Spruce Street Ogallala, NE 69153- 0720
Branch	310 Mountain Avenue Berthoud, CO 80513
Branch	202 State Street Brule, NE 69127-0156
Branch	641 2nd Street Chappell, NE 69129
Branch	370 N. Franklin Avenue Colby, KS 67701
Branch	265 Cheyenne Mountain Boulevard East Colorado Springs, CO
Branch	1310 Garden of the Gods Road Colorado Springs, CO 80907
Branch	Mobile branch El Paso County, CO
Branch	8308 Weld County Road 13 Firestone, CO
Branch	7800 South College Avenue Fort Collins, CO 80525
Branch	150 Central Avenue Grant, NE 69140-0160
Branch	545 Broadway Imperial, NE 69033- 0279
Branch	205 N. 4th Street Indianola, NE 69034
Branch	Main Street Lodgepole, NE 69149
Branch	10 Ken Pratt Boulevard Longmont, CO 80501

Branch	Perkins Avenue Madrid, NE 69150-0098
Branch	121 South Jeffers Street  North Platte, NE 69103- 0189
Branch	3221 South Jeffers Street North Platte, NE 69101
Branch	519 West Main Street #B Sterling, CO 80751
Branch	131 Walnut Sutherland, NE 69165- 0157

#### Adams County Bank

State Bank	401 N. Smith Avenue Kenesaw, NE 68956
Branch	1307 North Brass Avenue Juniata, NE 68955

#### Adams State Bank

State Bank	649 Main Street Adams, NE 68301
------------	------------------------------------

#### American Exchange Bank

State Bank	151 North 4th Street Elmwood, NE 68349
Branch	PO Box 407 Eagle, NE 68347-0407

#### American Interstate Bank

State Bank	3331 North 204th Street Elkhorn, NE 68022
Branch	15909 West Maple Road Omaha, NE 68116

#### AmFirst Bank

State Bank	602 West 'B' Street McCook, NE 69001
Branch	601 Chief Street Benkelman, NE 69021
Branch	5201 South Yosemite Street Greenwood Village, CO 80111
Branch	400 Tate Avenue Hayes Center, NE 69032
Branch	916 S. Main Street Longmont, CO 80501

#### Arbor Bank

State Bank	911 Central Avenue Nebraska City, NE 68410-0429
Branch	301 Oakland Avenue Oakland, IA 51560
Branch	16949 Lakeside Hills Plaza Omaha, NE 68130
Branch	716 Illinois Sidney, IA 51652

#### Ashton State Bank

State Bank	295 Center Avenue Ashton, NE 68817
------------	---------------------------------------

#### Auburn State Bank

State Bank	1212 J Street Auburn, NE 68305
Branch	2301 Dahlke Avenue Auburn, NE 68305

#### Bank of Bennington

State Bank	12212 N 156th St. Bennington, NE 68007
Branch	2433 Silver Street Ashland, NE 68003
Branch	15645 Spaulding Street Omaha, NE

Mobile Branch Bank	Mobile branch Douglas County, NE
-----------------------	-------------------------------------

#### Bank of Clarks

State Bank	301 N. Green Street Clarks, NE 68628-0125
Branch	201 Vine Street Silver Creek, NE 68663

#### Bank of Dixon County

State Bank	117 E. 3rd Street Ponca, NE 68770-0570
Branch	218 East Elk Street Jackson, NE 68743
Branch	412 Main Street Newcastle, NE 68757

#### Bank of Doniphan

State Bank	118-120 Plum Street Doniphan, NE 68832- 0270
Branch	1010 Diers Avenue Grand Island, NE 68803
Branch	800 North Burlington Hastings, NE 68901

#### Bank of Elgin

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

## State-Chartered Banks (continued)

<b>Bank of Hartington</b>		<b>Bank of Newman Grove</b>		Branch	401 9th Street Beaver City, NE 68926
State Bank	229 N. Broadway Hartington, NE 68739-0077	State Bank	416 Hale Avenue Newman Grove, NE 68758	Loan Production Office	801 West "C" Street, Suite 3 Mccook, NE 69001
Branch	304 North Broadway Hartington, NE 68739	<b>Bank of Orchard</b>		Loan Production Office	1555 Gilchrist Wheatland, WY 82201
Loan Production Office	120 N. Broadway Bloomfield, NE 68718	State Bank	145 E. 2nd Street Orchard, NE 68764	<b>Battle Creek State Bank</b>	
Loan Production Office	25411 Park Avenue Niobrara, NE 68760	<b>Bank of Prague</b>		State Bank	202 W. Main Street Battle Creek, NE 68715-0308
<b>Bank of Keystone</b>		State Bank	316 W. Center Avenue Prague, NE 68050-0128	<b>Boelus State Bank</b>	
State Bank	105 Inland Seas Keystone, NE 69144	<b>Bank of the Valley</b>		State Bank	523 Delaware Street Boelus, NE 68820-0233
Branch	Main Street Arthur, NE 69121	State Bank	404 State Street Bellwood, NE 68624	<b>Bruning State Bank</b>	
Branch	107 Perkins Avenue Elsie, NE 69134	Branch	4774 33rd Avenue Columbus, NE 68602	State Bank	104 E. Main Street Bruning, NE 68322-0100
Branch	113 South Main Street Hyannis, NE 69350	Branch	1855 North Fourth Street David City, NE 68632	Branch	803 South D Street Broken Bow, NE 68822
<b>Bank of Lewellen</b>		Branch	100 S. 3rd Street Humphrey, NE 68642	Branch	252 South 13th Street Hebron, NE 68370
State Bank	302 Main Street Lewellen, NE 69147	Branch	103 4th Street Platte Center, NE 68653	Branch	1215 Burlington Holdrege, NE 68949
<b>Bank of Lindsay</b>		<b>BankFirst</b>		Branch	620 East 25th Street Kearney, NE 68322
State Bank	102 Pine Street Lindsay, NE 68644	State Bank	100 N. 13th Street Norfolk, NE 68701	<b>Brunswick State Bank</b>	
<b>Bank of Mead</b>		Branch	2530 23rd Street Columbus, NE 68601	State Bank	226 2nd Street Brunswick, NE 68720-0029
State Bank	322 South Vine Mead, NE 68041-0155	Branch	1371 26th Avenue Columbus, NE 68601	Branch	314 Nippell Street Winnetoon, NE 68789
Branch	245 N. Elm Mead, NE 68041	Branch	1211 Riverside Boulevard Norfolk, NE 68701	<b>Butte State Bank</b>	
<b>Bank of Nebraska</b>		Branch	920 South 13th Street Norfolk, NE 68701	State Bank	510 Thayer Street Butte, NE 68722-0028
State Bank	7223 S. 84th Street LaVista, NE 68128	Branch	313 East Highway 20 O'Neill, NE 68763	Branch	425 Hillcrest Boulevard Spencer, NE 68777
Branch	923 Galvin Road South Bellevue, NE 68005	Branch	121 North 27th Street Ord, NE 68862	<b>Byron State Bank</b>	
Branch	42nd And Center Streets Omaha, NE 68105	Branch	220 West 7th Street Wayne, NE 68787	State Bank	115 Kansas Street Byron, NE 68325
Branch	2710 South 140th Street Omaha, NE 68144	Loan Production Office	102 N. Main Street Atkinson, NE 68713	<b>Cass County Bank, Inc.</b>	
Branch	Mobile Branch Sarpy County, NE 99999	Loan Production Office	6800 South 32nd Street Lincoln, NE 68516	State Bank	2020 W. Eighth Avenue Plattsmouth, NE 68048-2305
Loan Production Office	814 Tara Plaza Papillion, NE 68046	<b>Banner Capital Bank</b>		Branch	120 No. 6th Plattsmouth, NE 68048
		State Bank	205 State Street Harrisburg, NE 69345	<b>Cedar Rapids State Bank</b>	
		Branch	512 Main Street Alma, NE 68920	State Bank	213 W. Main Street Cedar Rapids, NE 68627-0158

## State-Chartered Banks (continued)

Loan Production Office	124 W St. Joseph Spalding, NE 68665	Loan Production Office	4750 Normal Blvd. Lincoln, NE 68506	<b>Clarkson Bank</b>	State Bank	243 Pine Street Clarkson, NE 68629-0080
<b>Cedar Security Bank</b>		Loan Production Office	2901 S. 84th Street, Suite 10 Lincoln, NE 68506	<b>Columbus Bank &amp; Trust Company</b>		
State Bank	117 Main Street Fordyce, NE 68736	<b>Citizens Bank &amp; Trust Company in St. Paul</b>		State Bank	2501 13th Street Columbus, NE 68601-4913	
Branch	309 South Robinson Street Hartington, NE 68739	State Bank	721 7th Street St. Paul, NE 68873-2032	Branch	118 23rd Street, Suite 100 Columbus, NE 68601	
Branch	411 St. James Ave Wynot, NE 68792	Branch	1634 16th Street Central City, NE 68826	<b>Commercial Bank</b>		
<b>CerescoBank</b>		Branch	650 P Street Loup City, NE 68853	State Bank	401 S. Main Street Nelson, NE 68961-0388	
State Bank	130 West Elm Street Ceresco, NE 68017-0036	<b>Citizens State Bank</b>		Loan Production Office	145 South 10th Street Geneva, NE 68361	
<b>Chambers State Bank</b>		State Bank	209 Third Street Carleton, NE 68326	<b>Commercial State Bank</b>		
State Bank	104 E. Main Street Chambers, NE 68725	<b>Citizens State Bank</b>		State Bank	519 E. Broadway Wausa, NE 68786-0179	
<b>Charter West Bank</b>		State Bank	921 Ave E Wisner, NE 68791	Branch	1918 N. 203rd Street Elkhorn, NE 68022	
State Bank	201 South Main Street West Point, NE 68788	Branch	116 South Lincoln Street Arlington, KS 67514	Branch	617 Central Avenue Nebraska City, NE 68410	
Branch	20041 Manderson Street Elkhorn, NE 68022	Branch	114 N. Main Street Attica, KS 67460	Loan Production Office	123 North Broadway Street Bloomfield, NE 68718	
Branch	7404 Olson Drive Papillion, NE 68046	Branch	Belden, NE	<b>Commercial State Bank</b>		
Branch	610 4th Street Pender, NE 68047	Branch	Creston, NE	State Bank	127 W. Main Street Cedar Bluffs, NE 68015-0067	
Branch	308 Main Street Walthill, NE 68067	Branch	150 Maple Street Friend, NE 68359	<b>Commercial State Bank</b>		
Branch	141 East Grove West Point, NE 68788	Branch	Laurel, NE	State Bank	20 Circle Drive Republican City, NE 68971-0067	
Loan Production Office	3100 23rd Street, Suite 25 Columbus, NE 68601	Branch	Leigh, NE	<b>Community First Bank</b>		
Loan Production Office	714 N. Diers Avenue Grand Island, NE 68803	Branch	121 N. Chestnut Street Spalding, NE 68665	State Bank	122 S. Commercial Street Maywood, NE 69038-0045	
Loan Production Office	2121 N. Webb Rd., Suite 202 Grand Island, NE 68803	Branch	109 East Sherman West Point, NE 68788	Branch	306 Pine Street Big Springs, NE 69122	
Loan Production Office	704 East Side Blvd. Hastings, NE 68901	Loan Production Office	520 South 2nd Street Elgin, NE 68636	Branch	410 East Francis North Platte, NE 69101	
Loan Production Office	4511 2nd Avenue, Suite 207 Kearney, NE 68847	<b>City Bank &amp; Trust Co.</b>		Branch	324 Main Street Stapleton, NE 69163	
Loan Production Office	9735 Giles Road LaVista, NE 68128	State Bank	2929 Pine Lake Road Lincoln, NE 68516	Branch	338 Main Street Trenton, NE 69044	
Loan Production Office	207 E. 6th Street Lexington, NE 68850	Branch	1135 Main Street Crete, NE 68333			
		Branch	940 P Street Lincoln, NE 68508			
		Branch	3900 Pine Lake Road Lincoln, NE 68516			

## State-Chartered Banks (continued)

Core Bank		Branch	307 North "C" Street Edgar, NE 68935	Branch	528 Grant Avenue York, NE 68467
State Bank	12100 West Center Road Omaha, NE 68144	Branch	1141 G Street Geneva, NE 68361	<b>Cornhusker Bank</b>	
Branch	4005 Twin Creek Drive Bellevue, NE 68123	Branch	2250 North Diers Avenue Grand Island, NE 68801	State Bank	1101 Cornhusker Highway Lincoln, NE 68521
Branch	Mobile Branch Douglas, NE 99999	Branch	3501 South Locust Street Grand Island, NE 68801	Branch	5600 Pioneers Boulevard Lincoln, NE 68506
Branch	6307 Center Street, Suite 106 Omaha, NE 68106	Branch	840 North Diers Avenue Grand Island, NE 68803	Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516
Branch	16805 Q Street Omaha, NE 68135	Branch	401 University Avenue Guide Rock, NE 68942	Branch	5700 Fremont Street Lincoln, NE 68504
Branch	15701 Pacific Street Omaha, NE 68118	Branch	409 A Street Hampton, NE 68843	Branch	1300 North 27th Street Lincoln, NE 68503
Branch	2545 South 180th Street Omaha, NE 68130	Branch	302 N. Clay Street Harvard, NE 68944	Branch	1600 North Cotner Lincoln, NE 68505
Branch	13220 Birch Drive Omaha, NE 68164	Branch	916 North Main Street Henderson, NE 68371	Branch	5555 South Street Lincoln, NE 68506
Mobile Branch Bank	Mobile Branch Douglas County, NE 99999	Branch	402 Marquis Avenue Marquette, NE 68854	Branch	7200 Van Dorn Lincoln, NE 68506
Mobile Branch Bank	Mobile Branch Saunders County, NE 99999	Branch	401 East M Street McCool Junction, NE 68401	Branch	6100 Apple's Way Lincoln, NE 68516
<b>Corn Growers State Bank</b>		Branch	Main Street Monroe, NE 68647	Loan Production Office	7575 South 57th Street Lincoln, NE 68516
State Bank	333 Nebraska Street Murdock, NE 68407	Branch	404 W. 1st Street North Loup, NE 68859	<b>Countryside Bank</b>	
<b>Cornerstone Bank</b>		Branch	Main Street Polk, NE 68654	State Bank	379 Main Street Unadilla, NE 68454- 4039
State Bank	529 Lincoln Avenue York, NE 68467	Branch	260 Garhan Avenue Rising City, NE 68658	Branch	334 Main Street Burr, NE
Branch	240 South 3rd Street Albion, NE 68620	Branch	119 "C" Street Shelton, NE 68876	Branch	976 11th Street Syracuse, NE
Branch	1206 13th Street Aurora, NE 68818	Branch	317 Beaver Street St. Edward, NE 68660	<b>Custer Federal State Bank</b>	
Branch	Third & Main Streets Bartlett, NE 68622	Branch	400 Main Street Stromsburg, NE 68666	State Bank	341 South Tenth Avenue Broken Bow, NE 68822
Branch	520 Lincoln Bradshaw, NE 68319	Branch	101 West Elm Street Sutton, NE 68979	Branch	124 West 46th Street Kearney, NE 68847
Branch	1631 16th Street Central City, NE 68826	Branch	902 South Saunders Avenue Sutton, NE 68979	<b>Eagle State Bank</b>	
Branch	103 South Brown Ave Clay Center, NE 68933	Branch	Midland Street Waco, NE 68460	State Bank	600 S. 4th Street Eagle, NE 68347-0039
Branch	1727 23rd Street Columbus, NE 68601	Branch	101 David Drive York, NE 68467	<b>Elkhorn Valley Bank &amp; Trust</b>	
Branch	3304 16th Street Columbus, NE 68601	Branch	1730 Lincoln Avenue York, NE 68467	State Bank	800 West Benjamin Avenue Norfolk, NE 68702
Branch	818 East 23rd Street Columbus, NE 68601	Branch	3511 South Lincoln Avenue York, NE 68467	Branch	112 South Main Hoskins, NE 68740
Branch	100 West 6th Street Davenport, NE 68335				

## State-Chartered Banks (continued)

Branch	120 East Norfolk Avenue Norfolk, NE 68702-1007	Branch	930 3rd Street Sioux City, IA 51101	<b>Farmers and Merchants Bank of Ashland</b>	
Branch	1010 Omaha Avenue Norfolk, NE 68702-0187	Branch	2024 Dakota Avenue South Sioux City, NE 68776	State Bank	1501 Silver Street Ashland, NE 68003-0217
Branch	2401 Taylor Avenue Norfolk, NE 68701	Branch	3300 Plaza Drive South Sioux City, NE 68776	Branch	504 Highway 6 Ashland, NE 68003
Branch	2107 Taylor Avenue Norfolk, NE 68701	Branch	321 Main Street Wayne, NE 68787	<b>Farmers and Merchants State Bank</b>	
Branch	105 S. 2nd Street Pierce, NE 68767	<b>F&amp;M Bank</b>		State Bank	103 N. Broadway Bloomfield, NE 68718-0069
Branch	411 East 7th Street Wayne, NE 68787	State Bank	1701 Stone Street Falls City, NE 68355	Branch	301 Main Street Center, NE 68724
Mobile Branch Bank	Mobile Branch - Wayne County Wayne, NE 68787	Branch	1501 Stone Street Falls City, NE 68355	Branch	Second And Kansas Streets Crofton, NE 68730
<b>Enterprise Bank</b>		<b>Farmers &amp; Merchants Bank</b>		Branch	203 South Robinson Hartington, NE 68739
State Bank	12800 West Center Road Omaha, NE 68144-3818	State Bank	402 Main Avenue Axtell, NE 68924	Branch	254 10 Park Avenue Niobrara, NE 68760
Branch	210 Regency Parkway Omaha, NE 68114	Loan Production Office	22060 Laurel Oak Drive Parker, CO 80138	Branch	89283 Highway 81 South Yankton, NE 57078
Mobile Branch Bank	Douglas County Omaha, NE 68102	<b>Farmers and Merchants Bank</b>		<b>Farmers Bank of Cook</b>	
<b>Ericson State Bank</b>		State Bank	501 Main Street Milligan, NE 68406-0010	State Bank	129 W. Main Street Cook, NE 68329
State Bank	427 Central Avenue Ericson, NE 68637	<b>Farmers and Merchants Bank</b>		Branch	104 1/2 Main Street Louisville, NE 68037
<b>Exchange Bank</b>		State Bank	617 First Street Milford, NE 68405-9611	Branch	622 5th Street Peru, NE 68421
State Bank	14 Labarre Street Gibbon, NE 68840-0760	Branch	900 Demery Street Beaver Crossing, NE 68313	Branch	930 12th Street Syracuse, NE 68446
Branch	1204 Allen Drive Grand Island, NE 68803	Branch	Mobile branch Buffalo County, NE	Branch	167 North 12th Street Tecumseh, NE 68450
Branch	939 South Locust Street Grand Island, NE 68801	Branch	301 Nemaha Street Firth, NE 68358	Branch	127 4th Street Virginia, NE 68458
Branch	702 North Washington Street Junction City, KS 66441	Branch	309 Broad Street Jansen, NE 68377	Branch	200 South 7th Street Wymore, NE 68466
Branch	1036 West Sixth Street Junction City, KS 66441	Branch	3015 2nd Avenue Kearney, NE	<b>Farmers State Bank</b>	
Branch	3110 2nd Avenue Kearney, NE 68848	Branch	101 S. Calvert Lawrence, NE 68957	State Bank	501 Main Street Carroll, NE 68723-0195
Branch	7655 Pioneers Blvd. Lincoln, NE 68506	Branch	347 C Street Palmyra, NE 68418	<b>Farmers State Bank</b>	
Branch	582 S. Ohio Street Salina, KS 67401	Branch	202 Locust Street Panama, NE 68419	State Bank	355 2nd Street Dodge, NE 68633-0067
<b>F &amp; M Bank</b>		Branch	355 North Central Superior, NE 68978	Branch	1320 West 3rd Street Alliance, NE 69301
State Bank	204 North Main Street West Point, NE 68788	Branch	201 W. Eldora Avenue Weeping Water, NE 68463	Branch	823 Main Street Bridgeport, NE 68633
Branch	11504 Willow Park Drive Gretna, NE 68028	Branch	321 South Main Wilber, NE 68465	Branch	205 West 3rd Street Chadron, NE 69337

## State-Chartered Banks (continued)

<b>Farmers State Bank, Spencer</b>		Branch	Main Street Edison, NE 68936	Mobile Branch	Dodge, Douglas, Sarpy, Saunders & Washington Counties Valley, NE
State Bank	101 N. Thayer Street Spencer, NE 68777	<b>First Central Bank McCook</b>		<b>First State Bank</b>	
Loan Production Office	120 South Main Street Atkinson, NE 68713	State Bank	904 North Highway 83 McCook, NE 69001	State Bank	102 E. Broadway Randolph, NE 68771-0725
<b>First Bank &amp; Trust of Fullerton</b>		Loan Production Office	302 Center Avenue Curtis, NE 69025	<b>First State Bank</b>	
State Bank	230 Broadway Fullerton, NE 68638	<b>First Community Bank</b>		State Bank	201 Main Street Hordville, NE 68846
Branch	205 Beaver Street St. Edward, NE 68660	State Bank	201 Main Street Beemer, NE 68716	<b>First State Bank</b>	
<b>First Bank and Trust Company</b>		Branch	221 Main Street Bancroft, NE 68004	State Bank	211 Commercial Street Loomis, NE 68958
State Bank	747 Meridian Avenue Cozad, NE 69130	Branch	109 John Street Homer, NE	Branch	Harlan County Bank Office Alma, NE 68920
Branch	707 Patterson Cambridge, NE 69022	<b>First Nebraska Bank</b>		Branch	601 Minor Avenue Bertrand, NE 68927
Branch	116 South Alexander Street Clay Center, NE 68933	State Bank	330 N. Spruce Street Valley, NE 68064-9673	<b>First State Bank</b>	
Branch	24 South Weber Street Colorado Springs, CO 80903	Branch	Main Street Arcadia, NE 68815	State Bank	222 Main Street Farnam, NE 69029-0096
Branch	100 North Main Street Eustis, NE 69028	Branch	609 House Street Avoca, NE 68307	Branch	1108 West 7th Alma, NE 68920
Branch	348 Broadway Imperial, NE	Branch	50 Monroe Street Bennet, NE 68317	Branch	309 Nelson Street Cambridge, NE 69022
Loan Production Office	2114 N. Lincoln Avenue, Suite 206 Loveland, CO 80538	Branch	Madison Street Brainard, NE 68626	Branch	123 Center Street Holbrook, NE 68948
<b>First Bank and Trust Company</b>		Branch	3225 - 23rd Street Columbus, NE 68601	Branch	130 Main Street Stamford, NE 68977
State Bank	315 East 4th Street Minden, NE 68959	Branch	Main Street Decatur, NE 68020	<b>First State Bank</b>	
<b>First Bank of Bancroft</b>		Branch	1000 Main Street Emerson, NE 68733-0445	State Bank	914 Lake Street Gothenburg, NE 69138-1944
State Bank	301 Main Street Bancroft, NE 68004	Branch	2214 S. 11th Street Nebraska City, NE 68410	Branch	Mobile branch Douglas & Sarpy Counties, NE
<b>First Bank of Utica</b>		Branch	1019 Ivy Street Stanton, NE 68779-0257	Branch	605 Tenth Street Gothenburg, NE 69138
State Bank	785 D Street Utica, NE 68456	Branch	107 North Elm Weeping Water, NE 68463	Branch	101 NW 1st Street Mullen, NE 69152
Branch	390 Hector Street Cordova, NE 68330	Mobile Branch Bank	Butler, Cass, Lancaster & Otoe Counties Bennet, NE 68317	Branch	11902 Pierce Plaza Omaha, NE 69144
Branch	104 Cherry Street Friend, NE 68359	Mobile Branch Bank	Cedar, Dakota, Dixon & Thurston Counties Emerson, NE 68733	Branch	5370 South 72nd Street Ralston, NE 68127
Branch	407 7th Street Milligan, NE 68406	Mobile Branch Bank	Colfax, Cuming, Madison, Platte & Stanton Counties Stanton, NE 68779	Loan Production Office	9777 Pyramid Court, Suite 150 Englewood, CO 80112
<b>First Central Bank</b>				Loan Production Office	505 North 27th Street, Suite 9 Lincoln, NE 68503
State Bank	623 Patterson Street Cambridge, NE 69022-0280				
Branch	415 Nebraska Avenue Arapahoe, NE 68922				

## State-Chartered Banks (continued)

### First State Bank

State Bank	2002 Broadway Scottsbluff, NE 69361-1902
Branch	1776 South Nevada Ave Colorado Springs, CO 80906
Branch	1540 Tenth Street Gering, NE 69341

### First State Bank & Trust Company

State Bank	1005 E. 23rd Street Fremont, NE 68025-2448
Branch	3010 East 23rd Avenue North Fremont, NE 68025
Branch	1965 East Military Avenue Fremont, NE 68025
Branch	225 North Main Street Fremont, NE 68025
Mobile Branch Bank	Burt, Butler, Colfax, Cuming Saunders & Washington Counties, NE 68025

### First State Bank Nebraska

State Bank	4915 Old Cheney Road Lincoln, NE 68516
Branch	223 West 4th Street Cortland, NE 68331
Branch	307 East Fillmore Avenue DeWitt, NE
Branch	611 Washington Dorchester, NE 68343
Branch	111 Livingston Street Filley, NE 68357
Branch	305 Main Street Firth, NE 68358
Branch	300 Main Street Hallam, NE 68368
Branch	655 Chestnut Street Hickman, NE 68372
Branch	221 Austin Street Pickrell, NE
Branch	13900 Guildford Street Waverly, NE
Branch	104 Northwest Avenue Western, NE
Branch	203 West Third Street Wilber, NE 68465
Branch	515 Second Street Yutan, NE 68073

Mobile Branch  
Bank Counties: Lancaster,  
Butler, Cass, Gage,  
Johnson,  
Lincoln, NE

Loan  
Production  
Office 1123 North Sixth Street  
Beatrice, NE 68310

Loan  
Production  
Office 5617 Thompson Creek  
Blvd.  
Lincoln, NE 68516

Loan  
Production  
Office 125 E. Gardiner Street  
Valley, NE 68064

### First Tri County Bank

State Bank 105 Main Street  
Swanton, NE 68445-0087

Branch 402 East Main Street  
Plymouth, NE 68424

### First Westroads Bank, Inc.

State Bank 15750 West Dodge  
Road  
Omaha, NE 68118

Branch 102nd And West  
Dodge Road  
Omaha, NE 68114

Branch 612 North 98th Street  
Omaha, NE 68114

Mobile Branch  
Bank Mobile Branch  
Douglas County, NE  
99999

### FirstBank of Nebraska

State Bank 201 East 5th  
Wahoo, NE 68066

Branch 110 Pawnee  
Burchard, NE 68323

Branch 225 Highway 41  
Sterling, NE 68443

Branch 320 5th Street  
Syracuse, NE 68446

### FirsTier Bank

State Bank 115 South Walnut  
Kimball, NE 69145

Branch 1508 Stillwater Avenue  
Cheyenne, WY 82009

Branch 222 Tyler Street  
Elm Creek, NE 68836

Branch 229 West 4th Street  
Holdrege, NE 68949

Branch 1015 2nd Avenue  
Kearney, NE 68847

Branch 612 Pine Street  
Upton, WY 82730

Loan  
Production  
Office 2201 Pine Lake Road  
Lincoln, NE 68512

### Five Points Bank

State Bank 2015 N. Broadwell  
Avenue  
Grand Island, NE 68801  
-2759

Branch Mobile Branch  
Douglas & Sarpy  
Counties, NE

Branch 404 Woodland Drive  
Grand Island, NE 68801

Branch 3111 West Stolley Park  
Road  
Grand Island, NE 68801  
-7228

Branch 2009 Diers Avenue  
Grand Island, NE 68803  
-1235

Branch 518 North Eddy Street  
Grand Island, NE 68802

Branch Howard and Merrick  
Counties, NE

Branch 1809 West 37th Street  
Kearney, NE

Branch 2501 Central Avenue  
Kearney, NE 68847

Branch 9718 Giles Road  
LaVista, NE 68128

Branch 8820 Arbor Street  
Omaha, NE 68124

Branch 100 W. 5th Avenue  
Sumner, NE 68878-0127

### Five Points Bank of Hastings

State Bank 2815 Osborne Drive  
West  
Hastings, NE 68901

Branch 322 N. Saint Joseph  
Ave.  
Hastings, NE 68901

Branch 320 South Burlington  
Avenue  
Hastings, NE 68901

### Foundation One Bank

State Bank 23804 Cedar Drive  
Waterloo, NE 68069-9501

Branch 4141 North 156th  
Street, Suite 101  
Omaha, NE 68116

## State-Chartered Banks (continued)

<b>Franklin State Bank</b>		Branch	245 North Washington Avenue Grafton, NE 68365	Branch	305 Main Street Neligh, NE 68756
State Bank	1502 M Street Franklin, NE 68939-0125	Branch	3602 Cimarron Plaza, Suite 340 Hastings, NE 68901	Branch	402 South Orleans Avenue Orleans, NE 68966
<b>Frontier Bank</b>		Branch	212 East 56th Street Kearney, NE 68847	Branch	126 West Fourth Street Red Cloud, NE 68970
State Bank	17002 Marcy Street, Suite 120 Omaha, NE 68118	Branch	222 Third Avenue Riverdale, NE 68870	Branch	821 2nd Street St. Paul, NE 68873
Branch	1616 Harlan Street Falls City, NE 68355	Branch	222 N. Market Shickley, NE 68436	Branch	200 East Third Street Stromsburg, NE 68666
Branch	8380 Glynoaks Drive Lincoln, NE 68516	Loan Production Office	302 South 16th Street Aurora, NE 68818	Branch	607 East 11th Street Wood River, NE 68883
Branch	301 S. Main Street Madison, NE 68748	Loan Production Office	1624 M Street Ord, NE 68862	Branch	110 E. 10th Street Wood River, NE 68883
Branch	1106 Benjamin Ave, Suite 100 Norfolk, NE 68701	<b>Henderson State Bank</b>		Mobile Branch Bank	Mobile branch Adams County, NE
Branch	222 Main Street Pender, NE 68047	State Bank	1040 N. Main Street Henderson, NE 68371-0605	Mobile Branch Bank	Mobile branch Buffalo County, NE
Branch	217 North Main Stella, NE 68442	Branch	216-218 Tonya Drive Giltner, NE 68841	Mobile Branch Bank	Mobile branch Hall County, NE
<b>Generations Bank</b>		Branch	107 West O'Neill Ave Greeley, NE 68842	<b>Hershey State Bank</b>	
State Bank	139 South Exeter Avenue Exeter, NE 68351	Branch	627 Lincoln Ave York, NE 68371	State Bank	100 S. Lincoln Avenue Hershey, NE 69143-0459
<b>Genoa Community Bank</b>		Branch	901 Grant Avenue York, NE 68371	Branch	Mobile Branch Lincoln, Frontier, & Perkins, NE 69143
State Bank	502 Willard Avenue Genoa, NE 68640-0607	<b>Heritage Bank</b>		Branch	301 E. Philip Avenue North Platte, NE 69101
<b>Gothenburg State Bank</b>		State Bank	110 E. 10th Street Wood River, NE 68883	<b>Homestead Bank</b>	
State Bank	900 Lake Avenue Gothenburg, NE 69138-1944	Branch	1105 "N" Street Aurora, NE 68818	State Bank	915 Meridian Avenue Cozad, NE 69130-0016
Branch	120 N. Main Street Brady, NE 69123	Branch	1101 Twelfth Street Aurora, NE 68818	Branch	407 West State Street Albion, NE 68620
<b>Great Plains State Bank</b>		Branch	946 South D Street Broken Bow, NE 68822	Branch	231 Center Street Howells, NE 68641
State Bank	140 Main Street Petersburg, NE 68652-0210	Branch	605 6th Street Doniphan, NE 68832	Branch	202 East 7th Street Lexington, NE 68850
Branch	3423 21st Street Columbus, NE 68601	Branch	1333 North Webb Road Grand Island, NE 68803	Branch	715 West 16th Street Schuyler, NE 68661
<b>Heartland Bank</b>		Branch	800 West 3rd Street Hastings, NE 68901	Branch	619 Grand Street St. Paul, NE 68873
State Bank	896 "G" Street Geneva, NE 68361-2022	Branch	315 West 60th Street Kearney, NE 68847	Branch	309 Center Avenue Wolbach, NE 68882
Branch	82404 Hwy 11 Burwell, NE 68823	Branch	103 West 25th Kearney, NE 68847	Mobile Branch Bank	Buffalo, Custer, Dawson, Frontier, Gosper, , NE
Branch	509 6th Avenue Fairmont, NE 68354	Branch	734 "O" Street Loup City, NE 68853-0543	<b>Horizon Bank</b>	
Branch	Geneva Elementary School Geneva, NE 68361			State Bank	10841 N. 142nd Street Waverly, NE 68462-1104

## State-Chartered Banks (continued)

Branch	312 West 1st Street McCook, NE 69001	<b>Nebraska State Bank</b>	Branch	122 South Walnut Arnold, NE 69120		
Branch	328 North Central Avenue Superior, NE 68978	State Bank	202 North 4th Street Lynch, NE 68746-0075	Branch	1234 L Street Aurora, NE 68818-0229	
Branch	10440 North 140th Waverly, NE 68462	<b>Nebraska State Bank</b>	State Bank	218 Main Street Oshkosh, NE 69154- 0260	Branch	1119 16th Street Aurora, NE 68818
<b>Iowa-Nebraska State Bank</b>		Loan	318 Box Butte Ave Alliance, NE 69301	Branch	523 Court Street Beatrice, NE 68310	
State Bank	2021 Dakota Avenue South Sioux City, NE 68776-2739	Production Office		Branch	523 North 6th Street Beatrice, NE 68310	
Branch	4th & Main Hornick, IA 51026	Loan	341 South 10th Ave Broken Bow, NE 68822	Branch	320 G Street Central City, NE 68826- 0028	
Branch	902 10th Street Onawa, IA 51040	Production Office		Branch	2661 33rd Avenue Columbus, NE 68602- 1585	
Branch	2401 Hamilton Sioux City, IA 51104	Loan	Main Street Curtis, NE 69025	Branch	210 East 23rd Street Columbus, NE 68601	
Branch	3119 Floyd Boulevard Sioux City, IA 51104	Production Office		Branch	143 East 13th Street Crete, NE 68333-0066	
Branch	3410 Singing Hills Boulevard Sioux City, IA 51106	Loan	112 C Street Shelton, NE 68876	Branch	20304 Veterans Drive Elkhorn, NE	
Branch	3800 Dakota Avenue South Sioux City, NE 68776	<b>Nebraska State Bank and Trust Company</b>		Branch	Main Street Elwood, NE	
Branch	406 Main Street Wakefield, NE 68784	State Bank	945 South D Street Broken Bow, NE 68822- 2040	Branch	408 D Street Fairfield, NE 68938	
<b>Jefferson County Bank</b>		Branch	538 East South E Street Broken Bow, NE 68822	Branch	99 West Sixth Street Fremont, NE 68025	
State Bank	306 Jefferson Street Daykin, NE 68338	Branch	108 North Grand Avenue Callaway, NE 68825	Branch	23rd & Nye Avenue Fremont, NE 68025	
<b>Minden Exchange Bank &amp; Trust Company</b>		Branch	Center Avenue And Highway 92 Merna, NE 68856	Branch	1520 East 23rd Street Fremont, NE 68025	
State Bank	448 N. Minden Avenue Minden, NE 68959-1659	<b>Oak Creek Valley Bank</b>		Branch	345 Central Avenue Grant, NE 69140-0036	
<b>Murray State Bank</b>		State Bank	108 W. 2nd Street Valparaiso, NE 68065- 8644	Branch	PO Box 519 Gretna, NE 68028-0519	
State Bank	102 W. Main Street Murray, NE 68409-0076	<b>Pathway Bank</b>		Branch	530 N. Burlington Avenue Hastings, NE 68901	
<b>Nebraska Bank of Commerce</b>		State Bank	306 S. High Street Cairo, NE 68824-0428	Branch	910 E. South Street Hastings, NE 68901	
State Bank	6000 Village Drive, Suite 100 Lincoln, NE 68516	Branch	189 South 8th Avenue Burwell, NE 68823	Branch	447 Broadway Imperial, NE 69033	
Branch	250 North 14th Street Lincoln, NE	Branch	3333 West State Street Grand Island, NE 68803	Branch	2433 Range Line Road Joplin, MO 64801	
Loan Production Office	12020 Shamrock Plaza, Suite 200 Omaha, NE 68154	Branch	124 South 14th Street Ord, NE 68862	Branch	802 Main Street Joplin, MO 64801	
<b>Nebraska State Bank</b>		<b>Pinnacle Bank</b>		Branch	1651 West 7th Street Joplin, MO 64801	
State Bank	301 Prairie Avenue Bristow, NE 68719- 0106	State Bank	1401 N Street Lincoln, NE 68508	Branch	1316 East 32nd Street Joplin, MO 64804	
		Branch	1500 North Buckeye Abilene, KS 67410			
		Branch	401 North Spruce Street Abilene, KS 67410			

## State-Chartered Banks (continued)

Branch	26500 East Colburn Road Lake Lotawana, MO 64064-6650	Branch	13131 W Dodge Road Omaha, NE 68154-0001	Loan Production Office	316 Main Street Humphrey, NE 68642
Branch	12350 Southport Parkway LaVista, NE 68128	Branch	8401 West Dodge Road Omaha, NE 68154-0001	Loan Production Office	520 East Highway 20 Valentine, NE 69201
Branch	6th & Grant Street Lexington, NE 68850	Branch	4251 South 144th Street Omaha, NE 68154-0001	<b>Platte Valley Bank</b>	
Branch	410 North Washington Street Lexington, NE 68850-0737	Branch	18081 Burt Street Omaha, NE 68022	State Bank	606 Main Street North Bend, NE 68649
Branch	1776 South 70th Street Lincoln, NE 68529-0769	Branch	16821 Audrey Street Omaha, NE 68136	<b>Platte Valley Bank</b>	
Branch	5651 South 59th Street Lincoln, NE 68529-0769	Branch	1016 Douglas on the Mall Omaha, NE 68102	State Bank	1212 Circle Drive Scottsbluff, NE 69361
Branch	6145 Havelock Avenue Lincoln, NE 68507-1284	Branch	429 East Douglas O'Neill, NE 68763-0470	Branch	1003 Main Street Bridgeport, NE 69336
Branch	7000 Adams Lincoln, NE 68529-0769	Branch	320 N. State Street Osceola, NE 68651	Branch	1850 10th Street Gering, NE 69341
Branch	7001 South 27th Street Lincoln, NE 68529	Branch	Main Sreet Page, NE 68766-0060	Branch	323 Main Minatare, NE 69356
Branch	3939 South Street Lincoln, NE 68510	Branch	912 Commercial Street Palmer, NE 68864-0187	Branch	126 Center Avenue Morrill, NE 69358
Branch	201 Sun Valley Blvd. Lincoln, NE 68528	Branch	102 East Cary Street Papillion, NE 68046-1209	Branch	710 Avenue B Scottsbluff, NE 69361
Branch	1601 North 84th Street Lincoln, NE 68505	Branch	611 Pinnacle Drive Papillion, NE 68046-1209	Branch	3011 Avenue B Scottsbluff, NE 69361
Branch	5010 "O" Street Lincoln, NE 68504	Branch	9202 S. Lincoln Avenue Roseland, NE 68973	<b>Plattsmouth State Bank</b>	
Branch	4646 West Huntington Avenue Lincoln, NE 68524	Branch	501 Cross Street Sarcoxie, MO 64862	State Bank	446 Main Street Plattsmouth, NE 68048-1960
Branch	2703 Folkways Blvd Lincoln, NE 68521	Branch	510 West 16th Street Schuyler, NE 68661	Branch	505 Chicago Avenue Plattsmouth, NE 68048
Branch	3500 Faulkner Lincoln, NE	Branch	301 East 11th Street Schuyler, NE 68661-0427	Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048
Branch	600 Q Street Lincoln, NE 68528	Branch	Walnut And Oak Shelby, NE 68662-0278	<b>Points West Community Bank</b>	
Branch	218 Main Street Louisville, NE 68037	Branch	400 Main Street Verdigre, NE 68783-0250	State Bank	809 Illinois Street Sidney, NE 69162
Branch	108 South Main Street Madison, NE 68748-0490	Branch	13240 Callum Drive Waverly, NE 68462	Branch	774 2nd Street Chappell, NE 69129
Branch	324 Main Street Neligh, NE 68756-0129	Branch	1010 S. Madison Webb City, MO 64870	Branch	301 Main Street Dalton, NE 69131
Branch	Fifth And Main Streets Neligh, NE 68756	Branch	1001 Avenue E Wisner, NE 68791-0550	Branch	1632 E. Richards Street Douglas, WY 82633
Branch	201 East 2nd Street Ogallala, NE 69153-0179	Mobile Branch Bank	Mobile Branch Lancaster County, NE	Branch	201 S. Chestnut Street Kimball, NE 69145
Branch	10805 Q Street Omaha, NE 68154-0001	Mobile Branch Bank	Mobile branch Platte County, NE	Branch	Third & Main Streets Lingle, WY 82223
				Branch	102 Coldwater Lisco, NE 69148
				Branch	205 West 2nd Street Pine Bluffs, WY 82082
				Branch	420 Glover Road Sidney, NE 69162

## State-Chartered Banks (continued)

Branch	2234 Main Street Torrington, WY 82240	Branch	2211 Sunset Drive Beatrice, NE 68310	Branch	110 East Second Street Rushville, NE 69360
<b>Premier Bank</b>		Branch	120 North 6th Street Beatrice, NE 68310	Branch	1205 Jackson Sidney, NE 69162
State Bank	16802 Burke Street Omaha, NE 68118	Branch	2301 North 6th Street Beatrice, NE 68310	Branch	502 Main Street Thedford, NE 69166
Branch	202 S. Eighth Street Nebraska City, NE 68410	Branch	1900 East Court Street Beatrice, NE 68310	Branch	253 North Main Street Valentine, NE 69201
Branch	352 North 114th Street Omaha, NE 68154-2517	Branch	101 East Broad Street Blue Springs, NE 68318	Mobile Branch Bank	Mobile branch Bennett County, SD
Branch	4318 Dodge Street Omaha, NE 68131	Branch	1328 West Highway 20 Chadron, NE 69337	Mobile Branch Bank	Mobile branch Cheyenne County, NE
Mobile Branch Bank	16802 Burke Street Omaha, NE 68131	Branch	160 Washington Street Clatonia, NE 68328	Mobile Branch Bank	Mobile Branch Dawson County, NE 69130
<b>Sandhills State Bank</b>		Branch	104 East Nebraska Avenue Cody, NE 69211	Mobile Branch Bank	Mobile branch Lancaster County, NE
State Bank	202 Clark Street Bassett, NE 68714	Branch	525 Highway 77 Cortland, NE 68331	Mobile Branch Bank	Mobile branch Pennington County, SD
Branch	420 Box Butte Avenue Alliance, NE 69301	Branch	818 Avenue F Cozad, NE 69130	Loan Production Office	3258 South 13th Street Lincoln, NE 68502
Branch	201 Main Street Harrison, NE 69346	Branch	403 Second Street Crawford, NE 69339	Loan Production Office	14217 Dayton Circle, Suite 3 Omaha, NE 68137
Branch	131 North Main Street Hay Springs, NE 68347	Branch	201 Smith Avenue Elwood, NE 68937	<b>Security Home Bank</b>	
Branch	203 South Dewey Street North Platte, NE 69101	Branch	Main And Third Streets Harrison, NE 69346	State Bank	147 Center Avenue Malmo, NE 68040
Branch	132 North Main Street Valentine, NE 69201	Branch	231 North Main Hay Springs, NE 69347	<b>Security State Bank</b>	
Loan Production Office	420 Box Butte Avenue Alliance, NE 69301	Branch	1300 Garrett Lane Lincoln, NE 68512	State Bank	624 Main Street Ansley, NE 68814
<b>Scribner Bank</b>		Branch	8260 Northwoods Lincoln, NE 68505	Branch	5015 Underwood Avenue Omaha, NE 68132
State Bank	400 Main Street Scribner, NE 68057- 0548	Branch	4811 Van Dorn Lincoln, NE 68506	Branch	2739 N. 61st Street Omaha, NE 68104
<b>Security Bank</b>		Branch	401 3rd Ave Martin, SD 57551	Loan Production Office	424 South 8th Avenue Broken Bow, NE 68822
State Bank	202 East 2nd Street Laurel, NE 68745	Branch	Main Street Merriman, NE 69218	<b>South Central State Bank</b>	
Branch	P.O. Box 40 Allen, NE 68710-0040	Branch	Main Street Overton, NE 68863	State Bank	673 Broad Street Campbell, NE 68932
Branch	P.O. Box 6 Coleridge, NE 68727- 0006	Branch	5430 Sheridan Lake Road Rapid City, SD 57702	Branch	101 S. Willson Street Blue Hill, NE 68930
Branch	P.O. Box 137 Hartington, NE 68739- 0137	Branch	1540 Samco Road, Suite B Rapid City, SD 57702	Branch	600 15th Avenue Franklin, NE 68939
Branch	P.O. Box 398 Osmond, NE 68765- 0398	Branch	805-5th-Street Rapid City, SD 57701	Branch	335 Ogden Oxford, NE 68967
<b>Security First Bank</b>		Branch	102 East Second Street Rushville, NE 69360	Branch	757 Hwy 281, Suite 3 Red Cloud, NE 68970
State Bank	5505 Red Rock Lane Lincoln, NE 68516	Branch	101 East Second Street Rushville, NE 69360		

## State-Chartered Banks (continued)

<b>Springfield State Bank</b>		Branch	Mobile branch	Loan	Highway 20
State Bank	600 Main Street Springfield, NE 68059-5206		Thayer County, NE 68370	Production Office	Newport, NE 68759
<b>Stanton State Bank</b>		<b>The American Bank of Sidney, Nebraska</b>		<b>Town &amp; Country Bank</b>	
State Bank	924 Ivy Street Stanton, NE 68779	State Bank	901 10th Avenue Sidney, NE 69162	State Bank	423 Grand Avenue Ravenna, NE 68869-1323
Branch	1021 Riverside Blvd Norfolk, NE 68701	Branch	1140 Jackson Street Sidney, NE 69162	Branch	6005 2nd Avenue West Kearney, NE 68847
<b>State Bank of Colon</b>		<b>The Bank of Steinauer</b>		Branch	224 North Main Street Litchfield, NE 68852
State Bank	102 Spruce Street Colon, NE 68018-0004	State Bank	215 Main Street Steinauer, NE 68441-0038	Branch	102 N. Sycamore Street Pleasanton, NE 68866-0247
<b>State Bank of Odell</b>		<b>The Culbertson Bank</b>		<b>Tri Valley Bank</b>	
State Bank	215 Main Street Odell, NE 68415-0185	State Bank	318 Taylor Culbertson, NE 69024-0008	State Bank	223 Main Street Talmage, NE 68448
Branch	423 Commercial Street Diller, NE 68342	<b>The Nehawka Bank</b>		<b>Two Rivers Bank</b>	
<b>State Bank of Scotia</b>		State Bank	412 Elm Street Nehawka, NE 68413-0038	State Bank	555 South 19th Street Blair, NE 68008
State Bank	104 S. Main Street Scotia, NE 68875	Branch	116 West Main Street Union, NE 68455	Branch	130 Eagle Street Arlington, NE 68002
<b>State Bank of Table Rock</b>		<b>The Potter State Bank of Potter</b>		<b>Union Bank and Trust Company</b>	
State Bank	402 Houston Table Rock, NE 68447	State Bank	301 Chestnut Street Potter, NE 69156	State Bank	3643 S. 48th Street Lincoln, NE 68506
Branch	301 Miner Dubois, NE 68345	Branch	205 South Locust Street Kimball, NE 69145	Branch	238 East 4th Ainsworth, NE 69210
Branch	300 Nemaha Street Humboldt, NE 68376	<b>The State Bank of Hildreth</b>		Branch	1301 J Street Auburn, NE 68305
Branch	650 G Street Pawnee City, NE 68420	State Bank	133 Commercial Avenue Hildreth, NE 68947-0127	Branch	309 Oak Bonner Springs, KS 66012
Branch	4125-4135 Main Street Roca, NE 68430	<b>The Tilden Bank</b>		Branch	1100 Main Avenue Crete, NE 68333
Mobile Branch Bank	Butler, Cass, Gage, Johnson, Lancaster, Otoe, Roca, NE	State Bank	100 E. 2nd Street Tilden, NE 68781	Branch	1850 Grove Avenue Crete, NE 68333
Loan Production Office	4535 Normal Boulevard #235 Lincoln, NE 68506	Branch	522 Main Street Clearwater, NE 68726	Branch	507 D Street David City, NE 68632
Loan Production Office	119 N. 12th Street Tecumseh, NE 68450	Branch	709 Peabody Creighton, NE 68729	Branch	1313 K Street Fairbury, NE 68352
<b>State Nebraska Bank &amp; Trust</b>		Loan Production Office	223 South Main Street Madison, NE 68748	Branch	2008 North Webb Road Grand Island, NE 68802
State Bank	122 Main Street Wayne, NE 68787	<b>The Tri-County Bank</b>		Branch	11460 Tomahawk Creek Parkway Leawood, KS 66211
Branch	1002 Main Street Wayne, NE 68787	State Bank	106 N. Main Street Stuart, NE 68780-0010	Branch	1944 O Street Lincoln, NE 68502
<b>Thayer County Bank</b>		Branch	807 East Ash Street Atkinson, NE 68713	Branch	1300 North 48th Street Lincoln, NE 68504
State Bank	402 Lincoln Avenue Hebron, NE 68370-1526	Branch	103 West Highway 20 Bassett, NE 68714	Branch	6001 Village Drive Lincoln, NE 68516
		Branch	702 E. Douglas Street O'Neill, NE 68763		



## State-Chartered Banks (continued)

Loan Production Office	2003 Walden Avenue Cheektowaga, NY 14225	Loan Production Office	5555 St. Louis Mills Blvd Hazelwood, MO 63042	Loan Production Office	13725 Cabela Parkway Noblesville, IN 46060
Loan Production Office	1100 Christiana Mall, #1410 Christiana, DE 19702	Loan Production Office	5000 Cabela Drive Henrico, VA 23233	Loan Production Office	1200 W. Memorial Road Oklahoma City, OK 73114
Loan Production Office	1650 Gemini Place Columbus, OH 43240	Loan Production Office	5225 Prairie Stone Pkwy Hoffman Estates, IL 60192	Loan Production Office	3900 Cabela Drive Owatonna, MN 55060
Loan Production Office	110 Cabela Blvd. East Dundee, MI 48131	Loan Production Office	44 Highland Common East Hudson, MA 01749	Loan Production Office	101 North Cabela Way Post Falls, ID 83854
Loan Production Office	210 DeMers Ave., NW East Grand Forks, MN 56721	Loan Production Office	7090 Cabela Drive NW Huntsville, AL 35806	Loan Production Office	33901 St. Hwy 35 Prairie du Chien, WI 53821
Loan Production Office	475 East Hartford Blvd. North East Hartford, CT 06118	Loan Production Office	125 Treeline Road KallsPELL, MT 59901	Loan Production Office	3231 East Mall Drive Rapid City, SD 57701
Loan Production Office	391 North Cabela's Drive Farmington, UT 84025	Loan Production Office	10300 Cabela Drive Kansas City, KS 66111	Loan Production Office	One Cabela Way Richfield, WI 53076
Loan Production Office	1000 Cabelas Drive Fort Mill, SC 29708	Loan Production Office	3600 Highway 30 E Kearney, NE 68847	Loan Production Office	350 Cobb Parkway Ringgold, GA 30736
Loan Production Office	12901 Cabelas Drive Fort Worth, TX 76177	Loan Production Office	1600 Gateway Blvd. NE Lacey, WA 98516	Loan Production Office	20200 Rogers Drive Rogers, MN 55374
Loan Production Office	201 Cabela Drive Garner, NC 27529	Loan Production Office	12703 Westport Pkwy LaVista, NE 68138	Loan Production Office	2300 Promenade Blvd. Rogers, AR 72758
Loan Production Office	9380 W. Glendale Avenue Glendale, AZ 85305	Loan Production Office	2421 S. Gulf Fwy. League City, TX 77573	Loan Production Office	5202 Bay Road Saginaw, MI 48604
Loan Production Office	2200 W. Cabela's Pkwy Gonzales, LA 70737	Loan Production Office	2502 W. Grand Terrace Pky Lehi, UT 84043	Loan Production Office	100 Cabela's Blvd. Scarborough, ME 07074
Loan Production Office	2424 US Hwy 6 and 50 Grand Junction, CO 81505	Loan Production Office	1510 Conservation Way Lexington, KY 40509	Loan Production Office	115 Cabela Drive Sidney, NE 69162
Loan Production Office	3000 44th SW Grandville, MI 49418	Loan Production Office	10670 Cabela Drive Lone Tree, CO 80124	Loan Production Office	2800 Gateway Street Springfield, OR 97477
Loan Production Office	1499 Lombardi Avenue Green Bay, WI 54304	Loan Production Office	5100 Norton Healthcare Blvd. Louisville, KY 40241	Loan Production Office	1350 Cabela Drive Sun Prairie, WI 53590
Loan Production Office	1025 Woodruff Road #H101 Greenville, SC 29607	Loan Production Office	3030 W. Loop 289 Lubbock, TX 79407	Loan Production Office	14050 Lincoln Street Thornton, CO 80023
Loan Production Office	100 Cabela Drive Hamburg, PA 19526	Loan Production Office	3650 Brooks Street Missoula, MT 59801	Loan Production Office	One Cabela Drive Triadelphia, WV 26059
Loan Production Office	7700 Cabela Drive Hammond, IN 46324	Loan Production Office	601 Cabela Drive Mitchell, SD 57301	Loan Production Office	7555 NW Nyberg Tualatin, OR 97062

## State-Chartered Banks (continued)

Loan  
Production  
Office 9810 Quil Ceda Blvd.  
Tulalip, WA 98271

Loan  
Production  
Office 1400 E. Washington  
Ave.  
Union Gap, WA 98903

Loan  
Production  
Office 8650 Boomtown Road  
Verdi, NV 89439

Loan  
Production  
Office 2700 Market Place  
Drive  
Waco, TX 76711

Loan  
Production  
Office 7250 Cabela Drive  
West Chester, OH  
45069

Loan  
Production  
Office 2427 North Geenwich  
Road  
Wichita, KS 67226

Loan  
Production  
Office 8400 Hudson Road  
Woodbury, MN 55125

### York State Bank

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

Branch 1022 G Street  
Geneva, NE 68361

Branch 405 Elm Street  
Gresham, NE 68367

Branch 710 South Lincoln  
Avenue  
York, NE 68467

Branch 729 Lincoln Avenue  
York, NE 68467

## Historical Data - - State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
2011	177	2,947,156,000	21,724,542,000	28,415,413,000
2012	174	3,244,149,000	23,263,012,000	30,424,100,000
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	\$4,244,010,000	\$28,909,062,000	\$39,912,461,000



## Registered Bank Holding Companies (for the period ending June 30, 2016)

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 Bank of Sidney, Nebraska - 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 - 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	<i>Minden Exchange Company - Minden, NE</i>
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>Oregon Trail Bank - Guernsey, WY</i>
	<i>Banner Capital Bank - Harrisburg, NE</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	<i>Banner County Ban Corporation - Harrisburg, NE</i>
	<i>Banner Capital Bank - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Hilltop Bancshares, Inc. - 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>
Blair Corporation - Omaha, NE	<i>Washington County Bank - Blair, 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 Incorporated - Sidney, NE	<i>World's Foremost Bank - Sidney, NE</i>
Campbell State Company - Lincoln, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Carroll Bancorp - Carroll, NE	<i>Farmers State Bank - Carroll, NE</i>
Cass County State Company - Plattsmouth, NE	<i>Cass County Bank, Inc. - Plattsmouth, 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>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Cedar Rapids State Company - Cedar Rapids, NE	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>
Central Agency, Inc. - Lincoln, NE	<i>See Farm &amp; Home Insurance Agency, Inc. - Lyons, NE</i>
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank McCook - McCook, NE</i>
	<i>First Central Bank - Cambridge, NE</i>
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
CFSB Holding Co. - Broken Bow, NE	<i>Custer Federal State Bank - Broken Bow, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i>
	<i>Farmers State Bank - Ewing, NE</i>
Citizens National Corporation - Wisner, NE	<i>Cass County State Company - Plattsmouth, NE</i>
	<i>Republic Corporation - Omaha, NE</i>
	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>
	<i>Citizens State Bank - Wisner, NE</i>
Clark Bancshares, Inc. - Clarks, NE	<i>Bank of Clarks - Clarks, NE</i>
Clarkson Management Company - Clarkson, NE	<i>Clarkson Bank - Clarkson, NE</i>
CLC Enterprises, Inc. - Nelson, NE	<i>Commercial Bank - Nelson, NE</i>
COLBANK Bancorp - Columbus, NE	<i>Columbus Bank &amp; Trust Company - Columbus, NE</i>
Commercial Investment Co., Inc. - Ainsworth, NE	<i>West Plains Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
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	<i>Enevoldsen Management Company - Potter, NE</i>
Enevoldsen Management Company - Potter, NE	<i>The Potter State Bank of Potter - Potter, NE</i>
Enterprise Holding Company - Omaha, NE	<i>Enterprise Bank - Omaha, NE</i>
Exchange Company - Grand Island, NE	<i>Exchange Bank - Gibbon, NE</i>
FM Group, Inc. - Cawker City, KS	<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 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>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
First Express, Inc. - Laramie, WY	<i>Western States Bank - Scottsbluff, NE</i>
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 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 Utica Company - Utica, NE	<i>First Bank of Utica - Utica, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<i>Points West Community Bank - Julesburg, CO</i>
	<i>Points West Community Bank - Sidney, NE</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>Security First Bank - Cheyenne, WY</i>
	<i>First State Bank - Scottsbluff, NE</i>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank &amp; Trust Company - Fremont, NE</i>
First State Holding Company - Lincoln, NE	<i>First State Bank Nebraska - Lincoln, NE</i>
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 One 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 - Omaha, NE</i>
Geneva State Company - Geneva, NE	<i>Heartland Bank - Geneva, NE</i>
GLAASS Financial, LLC - Exeter, NE	<i>Emswater Financial LLC - Exeter, NE</i>
Graff Family, Inc. - McCook, NE	<i>MNB Financial Group, Inc. - McCook, NE</i>
Henderson State Company - Henderson, NE	<i>Henderson State Bank - Henderson, NE</i>
Heritage Group, Inc. - Aurora, NE	<i>Heritage Bank - Wood River, NE</i>
Hildreth State Company, Inc. - Hildreth, NE	<i>The State Bank of Hildreth - Hildreth, NE</i>
Hilltop Bancshares, Inc. - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank - Grand Island, NE</i>
	<i>Five Points Bank of Hastings - Hastings, 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>
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, NE</i>
	<i>Oak Creek Valley Bank - Valparaiso, NE</i>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corp. - Lewellen, NE	<i>Bank of Lewellen - Lewellen, NE</i>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>
Mackey BanCo, Inc. - 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 Bankshares, Inc. - West Point, NE	<i>Charter West Bank - West Point, NE</i>
NBC Bancshares, LLC - Lincoln, NE	<i>Nebraska Bank of Commerce - Lincoln, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>First State Bank - Farnam, NE</i>
NebraskaLand Financial Services, Inc. - North Platte, NE	<i>NebraskaLand National Bank - North Platte, NE</i>
North Central Bancorp - Norfolk, NE	<i>BankFirst - Norfolk, NE</i>
O & F Cattle Company - Oshkosh, NE	<i>Nebraska State Bank - Oshkosh, NE</i>
Oakland Financial Services, Inc. - Oakland, IA	<i>Arbor Bank - Nebraska City, NE</i>
Orchard Bancorp - Orchard, NE	<i>Bank of Orchard - Orchard, NE</i>
Otten Holdings, LLC - Norfolk, NE	<i>FEO Investments, Inc. - Hoskins, NE</i>
	<i>Elkhorn Valley Bank &amp; Trust - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Omaha, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Wyoming - Torrington, WY</i>
	<i>Pinnacle Bank - Keene, 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>Tri County Bank - Cheyenne, WY</i>
	<i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Valley, NE	<i>Bank of Prague - Prague, NE</i>
Premier Bancshares, Inc. - Omaha, NE	<i>Premier Bank - Omaha, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Great Plains State Bank - Petersburg, NE</i>
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>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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>
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	Stockmens Financial Corporation - Rapid City, SD
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>
Tri-County Company - Stuart, NE	<i>The Tri-County Bank - Stuart, NE</i>
UB, Inc. - Unadilla, NE	<i>Countryside Bank - Unadilla, NE</i>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
WallCo, Inc. - Nehawka, NE	<i>The Nehawka Bank - Nehawka, NE</i>
Wausa Bancshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>
West Gate Bancshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>Town &amp; Country Bank - Las Vegas, NV</i>
	<i>F &amp; M Bank - West Point, NE</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>
Woodstock Land & Cattle Co. - Fullerton, NE	<i>Fullerton National Bank - Fullerton, NE</i>
York Holdings, Inc. - Omaha, NE	<i>York State Bank - York, NE</i>

## Commercial Bank Members of the Federal Reserve System (for the period ending June 30, 2016)

Institution	Location
West Plains Bank	Ainsworth
Farmers and Merchants Bank of Ashland	Ashland
Auburn State Bank	Auburn
First Bank of Bancroft	Bancroft
Battle Creek State Bank	Battle Creek
First Community Bank	Beemer
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
First State Bank Nebraska	Lincoln
Cornhusker Bank	Lincoln
First Bank and Trust Company	Minden
Bank of Newman Grove	Newman Grove
Adams Bank & Trust	Ogallala
First Westroads Bank, Inc.	Omaha
Enterprise Bank	Omaha
Town & Country Bank	Ravenna
Platte Valley Bank	Scottsbluff
The American Bank of Sidney, Nebraska	Sidney
Stanton State Bank	Stanton
The Tilden Bank	Tilden
First Bank of Utica	Utica
First Nebraska Bank	Valley
Wahoo State Bank	Wahoo
FirstBank of Nebraska	Wahoo
Farmers State Bank	Wallace
Charter West Bank	West Point
Citizens State Bank	Wisner
Cornerstone Bank	York

**State-Chartered Banks Authorized to Operate with Trust Powers**  
(for the period ending June 30, 2016)

<b>Institution</b>	<b>Location</b>
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
First State Bank & Trust Company	Fremont
First Bank & Trust of Fullerton	Fullerton
Heartland Bank	Geneva
Exchange Bank	Gibbon
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
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Core Bank	Omaha
Frontier 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 Trust Companies** (for the period ending June 30, 2016)

<b>Institution</b>	<b>Location</b>
First Nebraska Trust Company	Lincoln
NBC Trust Company	Lincoln
Provident Trust Company	Omaha
Constellation Trust Company	Omaha

## State-Chartered Credit Unions (for the period ending June 30, 2016)

Institution	Main Office	Branch Offices
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 (3)
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice; Lincoln (2)
Nebraska R.E.A Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	Lincoln
North Platte Union Pacific Employees Credit Union	North Platte	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	
Western Heritage Credit Union	Alliance	Scottsbluff

## Delayed Deposit Services Businesses (for the period ending June 30, 2016)

Institution	Main Location in County	Branches in County
A & P Check Cashing, L.L.C.	Omaha	1
Absolutely Lowest Check Advance, L.L.C.	Omaha	0
Ameri-Cash Advance Centers, Inc.	North Platte	0
Ameri-Cash Advance Centers, Inc.	Hastings	0
Ameri-Cash Advance Centers, Inc.	South Sioux City	0
Ameri-Cash Advance Centers, Inc.	Fremont	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff	0
Ameri-Cash Advance Centers, Inc.	Norfolk	0
Beemer Ventures, L.L.C.	Fremont	0
Cash Solutions, Inc.	Lincoln	1
Check into Cash of Nebraska, Inc.	Scottsbluff	0
Check into Cash of Nebraska, Inc.	Columbus	0
Check into Cash of Nebraska, Inc.	Lincoln	0
Check into Cash of Nebraska, Inc.	North Platte	0
Check into Cash of Nebraska, Inc.	Grand Island	0
Check into Cash of Nebraska, Inc.	Lexington	0
Check into Cash of Nebraska, Inc.	Omaha	0
Check Services, L.L.C.	Columbus	0
Coffin's Corner, Inc.	Grand Island	0
Continental Distributors, Inc.	Columbus	0
Country Cash Advance, L.L.C.	Ainsworth	0
DC Holdings, L.L.C.	Alliance	0
DC Holdings, L.L.C.	Chadron	0
DC Holdings, L.L.C.	McCook	0
DC Holdings, L.L.C.	Ogallala	0
DC Holdings, L.L.C.	Sidney	0
DC Holdings, L.L.C.	Hastings	0
Decker's Cash Depot, Inc.	Omaha	4
Fast Cash of Nebraska, Inc.	Beatrice	0
FCFS CO, Inc.	Scottsbluff	0
Financial Options, Inc.	Lincoln	0
Great Plains Specialty Finance, Inc.	Fremont	0
Great Plains Specialty Finance, Inc.	Scottsbluff	0
Great Plains Specialty Finance, Inc.	Norfolk	0
Great Plains Specialty Finance, Inc.	Omaha	3
Great Plains Specialty Finance, Inc.	Lincoln	1
Great Plains Specialty Finance, Inc.	Bellevue	0
Great Plains Specialty Finance, Inc.	North Platte	0
Great Plains Specialty Finance, Inc.	Kearney	0

## Delayed Deposit Services Businesses (continued)

Institution	Main Location in County	Branches in County
Heartland Cash Advance, L.L.C.	Scottsbluff	0
Hometown Cash Advance, Inc.	North Platte	0
Horse Creek Investments, L.L.C.	McCook	0
JGS, Inc.	Omaha	0
Kearney Cash, Inc.	Kearney	0
Ken's Auto Company, L.L.C.	Lincoln	0
McKenzie Check Advance of Nebraska, L.L.C.	Bellevue	1
McKenzie Check Advance of Nebraska, L.L.C.	Lexington	0
McKenzie Check Advance of Nebraska, L.L.C.	Columbus	0
McKenzie Check Advance of Nebraska, L.L.C.	Scottsbluff	0
McKenzie Check Advance of Nebraska, L.L.C.	Grand Island	2
McKenzie Check Advance of Nebraska, L.L.C.	Hastings	0
McKenzie Check Advance of Nebraska, L.L.C.	Fremont	0
McKenzie Check Advance of Nebraska, L.L.C.	Kearney	0
McKenzie Check Advance of Nebraska, L.L.C.	Norfolk	0
McKenzie Check Advance of Nebraska, L.L.C.	North Platte	0
McKenzie Check Advance of Nebraska, L.L.C.	Lincoln	0
McKenzie Check Advance of Nebraska, L.L.C.	Omaha	3
MM Finance, L.L.C.	Omaha	3
MM Finance, L.L.C.	Bellevue	1
MM Finance, L.L.C.	Grand Island	0
MM Finance, L.L.C.	South Sioux City	0
MM Finance, L.L.C.	Lincoln	0
Moore Financial Services, L.L.C.	Lincoln	0
N.I.S., Inc.	Omaha	10
N.I.S., Inc.	York	0
N.I.S., Inc.	Bellevue	1
N.I.S., Inc.	Beatrice	0
N.I.S., Inc.	Lincoln	8
Pay-Day To-Day, L.L.C.	O'Neill	0
QC Financial Services, Inc.	Omaha	1
QC Financial Services, Inc.	Bellevue	1
QC Financial Services, Inc.	Norfolk	0
QC Financial Services, Inc.	Nebraska City	0
Red D Cash, Inc.	Omaha	0
Riverside Money Services, Inc.	Norfolk	0
Roland Williams	Kearney	0
SSIPS Partnership, Ltd.	Bellevue	0
The Money Express, Inc.	Scottsbluff	0
The Money Express, Inc.	Chadron	0

## Delayed Deposit Services Businesses (continued)

Institution	Main Location in County	Branches in County
Trade 'N' Post, Inc.	Fremont	0
Wyoming Financial Lenders, Inc.	Omaha	5
Wyoming Financial Lenders, Inc.	Lincoln	2
Wyoming Financial Lenders, Inc.	La Vista	0
Wyoming Financial Lenders, Inc.	Columbus	0
Wyoming Financial Lenders, Inc.	Hastings	0
Wyoming Financial Lenders, Inc.	North Platte	0
Wyoming Financial Lenders, Inc.	Grand Island	0

As of 6/30/16 Nebraska had 87 Delayed Deposit Services Businesses.

## Installment Loan Companies (for the period ending June 30, 2016)

	Location
CMAC, Inc.	Omaha
OneMain Financial Group, LLC	Omaha
OneMain Financial Group, LLC	Omaha
OneMain Financial Group, LLC	Grand Island
OneMain Financial Group, LLC	Kearney
OneMain Financial Group, LLC	Lincoln
OneMain Financial Group, LLC	North Platte
OneMain Financial Group, LLC	Scottsbluff
OneMain Financial Group, LLC	Norfolk
Confident Financial Solutions, Inc.	Omaha

As of 6/30/16 Nebraska had 10 Installment Loan Companies.



Securities Bureau Counsel, Mike Cameron, presenting a Regulatory Update.

## Sales Finance Companies (for the period ending June 30, 2016)

Institution	Location
Gateway One Lending & Finance LLC	Anaheim, CA
Viewtech Financial Services, Inc.	Anaheim, CA
Global Lending Services LLC	Atlanta, GA
Porsche Financial Services, Inc.	Atlanta, GA
Friendly Finance Corporation	Baltimore, MD
OneMain Financial Group, LLC	Baltimore, MD
Verizon Wireless Services, LLC	Basking Ridge, NJ
PACCAR Financial Corp.	Bellevue, WA
T-Mobile Financial LLC	Bellevue, WA
Confident Financial Solutions, Inc.	Boulder, CO
Flagship Credit Acceptance LLC	Chadds Ford, PA
Castle Credit Co Holdings, LLC	Chicago, IL
USCOC Nebraska/Kansas, LLC	Chicago, IL
USCOC of Greater Iowa, LLC	Chicago, IL
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
RFFC Financial, LLC	Conroe, TX
Paramount Capital Group, Inc.	Conshohocken, PA
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Yamaha Motor Finance Corporation, U.S.A.	Cypress, CA
Santander Consumer USA Inc	Dallas, TX
Sierra Auto Finance LLC	Dallas, TX
Toyota Industries Commercial Finance, Inc.	Dallas, TX
Ford Motor Credit Company LLC	Dearborn, MI
Ally Financial, Inc.	Detroit, MI
Springleaf Consumer Loan, Inc.	Evansville, IN
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
TD Auto Finance LLC	Farmington Hills, MI
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Nissan Motor Acceptance Corporation	Franklin, TN
VFS US LLC	Greensboro, NC
Regional Acceptance Corporation	Greenville, NC
RTO Finance LLC	Greenville, SC
First Investors Financial Services, Inc.	Houston, TX
CarFinance Capital LLC	Irvine, CA
Hyundai Capital America, Inc.	Irvine, CA
Exeter Finance Corp.	Irving, TX
American Suzuki Financial Services Company LLC	Jacksonville, FL
South Bay Financial Services, LLC	Jacksonville, FL
AGCO Finance LLC	Johnston, IA

## Sales Finance Companies (continued)

Institution	Location
DLL Finance LLC	Johnston, IA
Mahindra Finance USA LLC	Johnston, IA
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
CAR Financial Services, Inc.	Lake Mary, FL
Consumer Portfolio Services, Inc	Las Vegas, NV
Western Funding Incorporated	Las Vegas, NV
Snap-On Credit LLC	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Credit Connection, L.L.C.	Lincoln, NE
Westlake Services, LLC	Los Angeles, CA
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Security National Automotive Acceptance Company, LLC	Mason, OH
GFC Lending, LLC	Mesa, AZ
Universal Acceptance Corporation (NE)	Minnetonka, MN
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
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
CMAC INC.	Omaha, NE
Farm Credit Services of America, PCA	Omaha, NE
OMA Auto Finance, Inc.	Omaha, NE
Vantage Finance, LLC	Omaha, NE
Isuzu Finance of America, Inc	Purchase, NY
CNH Industrial Capital America LLC	Racine, WI
Volvo Car Financial Services U.S., LLC	Rockleigh, NJ
Nationwide Cassel LLC	Rosemont, IL
Foursight Capital LLC	Salt Lake City, UT
Prestige Financial Services, Inc.	Salt Lake City, UT
Sherman, Clay & Co.	San Bruno, CA
Personal Energy Finance, Inc.	San Diego, CA
United Acceptance, Inc.	Smyrna, GA
American Student Financial Group, Inc.	Solana Beach, CA
Credit Acceptance Corporation	Southfield, MI
American Credit Acceptance, LLC	Spartanburg, SC

## Sales Finance Companies (continued)

Institution	Location
Preferred Credit, Inc.	St, Cloud, MN
Universal Guardian Acceptance, LLC	St, Joseph, MO
RBS Financial Products Inc.	Stamford, CT
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
Belmont Finance LLC	Waupaca, WI
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
Globe Acceptance, Inc.	West Des Moines, IA
United Consumer Financial Services Co.	Westlake, OH
Foundation Finance Company LLC	Weston, WI
BMW Financial Services NA, LLC	Woodcliff Lake, NJ

As of 6/30/16 Nebraska had 94 Sales Finance Companies.

## Money Transmitter Licensees (for the period ending June 30, 2016)

Institution	Location
ADP Payroll Services, Inc.	Roseland, NJ
Adyen, Inc.	San Francisco, CA
Airbnb Payments, Inc.	San Francisco, CA
Alipay US, Inc.	San Mateo, CA
Amanna Money Transfer Company	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Bancomer Transfer Services, Inc.	Houston, TX
Bill.com, Inc.	Palo Alto, CA
Blackhawk Network California, Inc.	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CheckFreePay Corporation	Wallingford, CT
Chime Inc.	New York, NY
Circle Internet Financial, Inc.	Boston, MA
Coinbase, Inc.	San Francisco, CA
CoinX, Inc.	Atlanta, GA
Comdata TN, Inc.	Brentwood, TN
Consumer Credit Counseling Service of Greater Atlanta, Inc.	Atlanta, GA
Continental Exchange Solutions, Inc.	Buena Park, CA
Custegra Payment Services, Inc.	Irving, TX
Custom House USA, LLC	Englewood, CO
Dahab-Shil Inc	Minneapolis, MN
Dar Al Tawakul General Trading, LLC	Minneapolis, MN
Enramex INC	Wheat Ridge, CO
Everi Payments Inc.	Las Vegas, NV
Facebook Payments Inc.	Menlo Park, CA
Finxera, Inc.	San Mateo, CA
FNC Insurance Agency, Inc.	Hagerstown, MD
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Pasadena, CA
Hodan Global Money Services, Inc	Minneapolis, MN
HSI USA Inc.	San Francisco, CA
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Integrated Payment Systems Inc.	Atlanta, GA
Intermex Wire Transfer, LLC	Miami, FL

## Money Transmitter Licensees (continued)

Institution	Location
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
JPay Inc.	Miramar, FL
Jubaxpress, Inc	Minneapolis, MN
Kaah Express, F.S. INC.	Minneapolis, MN
Keefe Commissary Network, L.L.C.	Saint Louis, MO
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
Microsoft Payments, Inc.	Redmond, WA
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
Official Payments Corporation	Elkhorn, NE
Olympic Financial Group 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
RealPage Payments Services LLC	Carrollton, TX
Remitly, Inc.	Seattle, WA
Servicio UniTeller, Inc.	Rochelle Park, NJ
SGS Corporation	Sylmar, CA
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	New York, NY
Softgate Systems, Inc.	Fairfield, NJ
Square, Inc.	San Francisco, CA
Stripe Payments Company	San Francisco, CA
Swanson Services Corporation	Denver, CO
Tempo Financial U.S. Corp.	Littleton, CO
Tempus, Inc.	Washington, DC
Tilia Inc.	San Francisco, CA
TouchPay Holdings, LLC	Irving, TX
Transfermate, Inc.	Chicago, IL
TransferWise Inc.	New York, NY
Travelex Currency Services Inc.	New York, NY

## Money Transmitter Licensees (continued)

USForex Inc.	San Francisco, CA
Viamerica Corporation	Bethesda, MD
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
World First USA, Inc.	Arlington, VA
WorldRemit Corp.	Denver, CO
Xoom Corporation	San Francisco, CA

As of 6/30/16 Nebraska had 83 Money Transmitters.



Meeting with NDBF and FDIC

## Mortgage Bankers (for the period ending June 30, 2016)

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

Institution	Location
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	Houston, TX
AIG Home Loan 2, LLC	Houston, TX
AIG Home Loan 3, LLC	Houston, TX
AIG Home Loan 4, LLC	Houston, TX
AIG Home Loan 5, LLC	Houston, TX
Alliance Financial Resources, LLC	Phoenix, AZ
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 Network, Inc.	Brea, CA
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	Woodland Hills, CA
AmeriNational Community Services, LLC	Albert Lea, MN
Amerisave Mortgage Corporation	Atlanta, GA
Amherst Funding Group, L.P.	Austin, TX
Ark-La-Tex Financial Services, LLC	Plano, TX
Assent Inc.	Irvine, CA
Atlantis Financial Group, Inc.	Farmington Hills, MI
Barclays Bank PLC	New York, NY
Bay Equity LLC	Sausalito, CA
Bayview Loan Servicing, LLC	Coral Gables, FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables, FL
Beneficial Financial I Inc.	Arlington Heights, IL
Bills.com, LLC	San Mateo, CA

## Mortgage Bankers (continued)

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

Institution	Location
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Scottsdale, AZ
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
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Cardinal Residential Assets Corp.	New York, NY
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Salt Lake City, UT
Catalyst Lending, Inc.	Greenwood Village, CO
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
Chimera Funding TRS LLC	New York, NY
Churchill Mortgage Corporation	Brentwood, TN
CIS Financial Services, Inc.	Hamilton, AL
Citadel Servicing Corporation	Irvine, CA
Citi GSM Portfolio LLC	New York, NY
CitiFinancial Servicing LLC	O'Fallon, MO
Citimortgage, Inc.	O'Fallon, MO
Citywide Home Loans, a Utah Corporation	Sandy, UT
ClearPath Lending	Irvine, CA
ClearSpring Loan Services, Inc.	Dallas, TX
CMC Funding, Inc.	Ponte Vedra Beach, FL
CMG Mortgage, Inc.	San Ramon, CA
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.	Westlake Village, CA
Credit Control, LLC	Hazelwood, MO
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
Crimson Residential Assets Corp.	New York, NY
CrossCountry Mortgage, Inc.	Brecksville, OH

## Mortgage Bankers (continued)

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

Institution	Location
CUSO Mortgage, Inc.	Anaheim, CA
CUW Solutions, LLC	Radnor, PA
Daymark Asset Funding, Inc.	Jacksonville, FL
Daymark Asset Servicing, LLC	Jacksonville, FL
DayMark Financial Acceptance, LLC	Jacksonville, FL
Deephaven Mortgage LLC	Charlotte, NC
Delmar Financial Company	St. Louis, MO
Diamond Residential Mortgage Corporation	Lake Forest, IL
Digital Risk Mortgage Services, LLC	Maitland, FL
Ditech Financial LLC	Tampa, FL
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.	Dallas, TX
Eagle Mortgage, Inc.	Omaha, NE
Elkhorn Depositor LLC	New York, NY
Ellington Financial REIT Lending Corp.	Old Greenwich, CT
Embrace Home Loans, Inc.	Newport, RI
Encore Real Estate Group, LLC	San Diego, CA
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	Lees 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
Finance of America Mortgage LLC	Horsham, PA
Finance of America Reverse LLC	Tulsa, OK
Financial Funding Solutions, Inc.	Littleton, CO
First Financial Mortgage Services LLC	Overland Park, KS
First Guaranty Mortgage Corporation	Tysons Corner, VA
First Mortgage Company, L.L.C.	Oklahoma City, OK

## Mortgage Bankers (continued)

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

Institution	City
First Mortgage Solutions, LLC	Kansas City, MO
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	Westlake Village, CA
Franklin American Mortgage Company	Franklin, TN
Franklin Credit Management Corporation	Jersey City, NJ
Franklin First Financial, Ltd.	Melville, NY
Freedom Mortgage Corporation	Mt. Laurel, NJ
FreeRateUpdate.com LLC	Chadds Ford, PA
Fritz Mortgage Services LLC	Omaha, NE
Full Access Mortgage, Inc.	LaVista, NE
Full Beaker, Inc.	Bellevue, WA
Gateway Mortgage Group, LLC	Tulsa, OK
Geneva Financial, LLC	Tempe, AZ
Genpact Mortgage Services, Inc.	Irvine, CA
GMH Mortgage Services LLC	Conshohocken, PA
Gold Star Mortgage Financial Group, Corporation	Ann Arbor, MI
Goldenrod Investments, LLC	Omaha, NE
Goldman Sachs Mortgage Company	New York, NY
Goldman, Sachs & Co.	New York, NY
Goodman Mortgage Corporation	Omaha, NE
Gooi Mortgage, Inc.	Des Moines, IA
Great Plains Mortgage Company, LLC	Omaha, NE
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 Point Financial Corporation	Ann Arbor, MI
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
HomePride Acceptance, Inc.	Sioux Falls, SD

## Mortgage Bankers (continued)

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

Institution	City
HomeServices Lending, LLC	West Des Moines, IA
Homestar Financial Corporation	Gainesville, GA
Homeward Residential, Inc.	Coppell, TX
Household Finance Corporation III	Arlington Heights, IL
HSBC Mortgage Services Inc.	Brandon, FL
iFreedom Direct Corporation	Salt Lake City, UT
Impac Mortgage Corp.	Irvine, CA
Indecomm Holdings, Inc.	Edison, NJ
Interthinx Services, Inc.	Westlake, TX
Iowa Bankers Mortgage Corporation	Johnston, IA
ISGN Solutions, Inc.	Palm Bay, FL
J.G. Wentworth Home Lending, LLC	Woodbridge, VA
James B. Nutter & Company	Kansas City, MO
Janike, Scott, E.	Lincoln, NE
Jefferies Mortgage Finance, Inc.	New York, NY
JH Capital (V.I.), Inc.	St. Thomas, Virgin Islands
JH Portfolio Debt Equities, LLC	Hazelwood, MO
Keystone Mortgage, Inc.	Omaha, NE
KGS-Alpha RE Trading, LLC	New York, NY
Kondaaur Capital Corporation	Orange, CA
Kyanite Services, Inc.	Research Triangle Park, NC
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
Landmark Asset Receivables Management LLC	Tempe, AZ
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
LenderFi, Inc.	Calabasas, CA
LenderLive Network, LLC	Glendale, CO
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.	Playa Vista, CA
Loan Simple, Inc.	Englewood, CO
LoanCare, LLC	Virginia Beach, VA
loanDepot.com, LLC	Foothill Ranch, CA

## Mortgage Bankers (continued)

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

Institution	Location
Loanleaders of America, Inc.	Irvine, CA
Loanworks Servicing LLC	Shelton, CT
Longbridge Financial, LLC	Mahwah, NJ
LongVue Mortgage Capital, Inc.	Newport Beach, CA
LRML Acquisition LLC	Chicago, IL
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.	Addison, TX
Midwest Family Lending Corporation	Urbandale, IA
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 Asset Clearing LLC	Atlanta, GA
Mortgage Lenders of America, LLC	Overland Park, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mortgage Support Services, LLC	Fulton, MO
Mount Olympus Mortgage Company	Irvine, CA
Movement Mortgage, LLC	Indian Land, SC
MTGLQ Investors, L.P.	New York, NY
Mutual of Omaha Mortgage, LLC	Omaha, NE
myCUMortgage, LLC	Beavercreek, OH
National Asset Mortgage, LLC	Columbia, SC
Nations Lending Corporation	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
Nationwide Advantage Mortgage Company	Des Moines, IA

## Mortgage Bankers (continued)

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

Institution	Location
Nationwide Biweekly Administration, Inc.	Xenia, OH
Nationwide Equities Corporation	Mahwah, NJ
Neighborhood Assistance Corporation of America	Boston, MA
New Day Financial, LLC	Fulton, MD
New Penn Financial, LLC	Plymouth Meeting, PA
New Residential Mortgage LLC	New York, NY
Nomura Credit & Capital, Inc.	New York, NY
NWL Company, LLC	New York, NY
Ocwen Financial Solutions Private Limited	Bangalore, India
Ocwen Loan Servicing, LLC	West Palm Beach, FL
Ocwen Mortgage Servicing, Inc.	St. Croix, Virgin Islands
On Q Financial, Inc.	Scottsdale, AZ
One Reverse Mortgage, LLC	San Diego, CA
One United Mortgage Group, LLC	Omaha, NE
Onslow Bay Financial 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.	Westlake Village, CA
PennyMac Holdings, LLC	Westlake Village, CA
PennyMac Loan Services, LLC	Westlake Village, CA
Performance Equity Partners, Inc.	Tinley Park, IL
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
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	San Mateo, CA
Platinum Home Mortgage Corporation	Rolling Meadows, IL
Plaza Home Mortgage, Inc.	San Diego, CA
PMAC Lending Services, Inc.	Brea, CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Westlake Village, CA
Podium Mortgage Capital LLC	Chino Hills, CA
Premia Mortgage, LLC	Troy, MI

## Mortgage Bankers (continued)

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

Institution	Location
Premier Home Mortgage, Inc.	Rapid City, SD
Premier Lending Alliance, LLC	Urbandale, IA
Primary Capital Mortgage, LLC	Atlanta, GA
Primary Residential Mortgage, Inc.	Salt Lake City, UT
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 Bancorp	North Canton, OH
Residential Credit Solutions, Inc.	Fort Worth, TX
Resolution Capital, L.P.	Dallas, TX
Resurgent Capital Services L.P.	Greenville, SC
Reverse Mortgage Funding LLC	Bloomfield, NJ
Reverse Mortgage Solutions, Inc.	Houston, TX
Reverse Mortgages.com, Inc.	Columbia, MO
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing Corporation	Charlotte, NC
Royal United Mortgage LLC	Indianapolis, IN
Rushmore Loan Management Services LLC	Irvine, CA
RWT Financial, LLC	Chicago, IL
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Houston, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Elma, NY
Service Finance Company, LLC	Boca Raton, FL
Servis One, Inc.	Irving, TX
Seterus, Inc.	Research Triangle Park, NC
SG Capital Partners LLC	Stamford, CT

## Mortgage Bankers (continued)

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

Institution	Location
Shannon Funding LLC	New York, NY
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
Siwell, Inc.	Lubbock, TX
Skyline Financial Corp.	Calabasas, CA
SL Servicing, LLC	Santa Ana, CA
SN Servicing Corporation	Baton Rouge, LA
Southwest Stage Funding, LLC	Gilbert, AZ
Specialized Loan Servicing LLC	Highlands Ranch, CO
Springleaf Financial Services, Inc.	Evansville, IN
Springleaf Mortgage Services, Inc.	Evansville, IN
State Farm Bank, F.S.B.	Bloomington, IL
Statebridge Company, LLC	Greenwood Village, CO
Stearns Lending, LLC	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
Synergy One Lending, Inc.	San Diego, CA
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
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Traditional Mortgage Acceptance Corporation	Bellevue, WA
Triad Financial Services, Inc.	Jacksonville, FL
Trinity Financial Services, LLC	Newport Beach, CA
TruHome Solutions, LLC	Lenexa, KS
U.S. Home Mortgage, Inc	Lincoln, NE
Union Home Mortgage Corp.	Strongsville, OH
United Fidelity Funding Corp.	Kansas City, MO

## Mortgage Bankers (continued)

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

Institution	Location
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
Universal Lending Corporation	Denver, CO
Urban Fulfillment Services, LLC	Broomfield, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vendor Resource Management, Inc.	Pomona, CA
VLN, Inc.	Edmond, OK
Wallick and Volk, Inc.	Cheyenne, WY
Wayne R. Stock, Inc.	Murdock, NE
WEI Mortgage Corporation	McLean, VA
Wells Fargo Advisors, LLC	St. Louis, MO
Wells Fargo Financial Nebraska, Inc.	Des Moines, IA
Weststar Mortgage Corporation	Albuquerque, NM
Wipro Gallagher Solutions, Inc.	Franklin, TN
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Group Mortgages, Inc.	Seattle, WA
Zimmerman Mortgage Corporation	Omaha, NE

As of 6/30/16 Nebraska had 353 Mortgage Bankers.

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2010	6/30/2011	6/30/2012	6/30/2013	6/30/2014	6/30/2015	6/30/2016
Broker-Dealers	1,425	1,416	1,320	1,289	1,360	1,373	1,364
Agents of Broker-Dealers	74,970	84,179	86,447	87,600	93,483	98,286	102,745
Investment Advisers	71	75	93	95	101	109	112
Federal Covered Advisers	1,044	1,086	1,093	1,139	1,184	1,273	1,319
Investment Adviser Representatives	3,273	3,419	3,410	3,494	3,825	3,911	4,035

## New Registrations

	6/30/2016
Broker-Dealers	63
Agents of Broker-Dealers	24,943
Investment Advisers	21
Federal Covered Advisers	126
Investment Adviser Representatives	736

## Loan Brokers (for the period ending 6/30/2016)

Institution	City	State
Commercial Loan Solutions, LLC	Omaha	NE
Common Bond, Inc.	Brooklyn	NY
Consumer Auto Refinance Services, Inc.	Chesterfield	MO
Fundera, Inc.	New York	NY
Heartland Financial & Insurance	Holdrege	NE
IH Capital, LLC	New York	NY
Innovative Funding Services, L.L.C.	Austin	TX
Mike K. Strong	Gretna	NE
RockBridge Capital, LLC	Columbus	OH

## Enforcement Actions

	6/30/2014	6/30/2015	6/30/2016
Investigations Initiated	35	20	24
Investigations Closed	37	28	19
Cease & Desist Orders	0	0	1
Denials	0	0	0
License Revocations	0	0	1
Permanent Injunctions	0	0	0
Criminal Referrals	0	1	3
Criminal Convictions	1	4	0
Consent Orders	7	9	7
Number of fines, penalties, costs and unregistered securities assessed	6	7	8

## Securities Registrations and Exemptions (for the period ending June 30, 2016)

<b>SECURITIES OFFERINGS FILED</b>			
<b>INITIAL FILINGS - Type</b>	<b>Paper Filing</b>	<b>Electronic Filing</b>	<b>Total</b>
Stock	6	0	6
Debt	0	0	0
Partnership	2	0	2
Mutual Funds	718	1,259	1,977
Unit Investment Trusts	1,582	0	1,582
Other	57	0	57
<b>TOTAL OF INITIAL FILINGS</b>	<b>2,365</b>	<b>1,259</b>	<b>3,624</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	856	3,130	3,986
Mutual Fund Renewals	7,399	17,498	24,897
Other Renewals	60	4	64
<b>SUBTOTAL</b>	<b>8,315</b>	<b>20,632</b>	<b>28,947</b>
Withdrawn	17	2	19
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>8,298</b>	<b>20,630</b>	<b>28,928</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>10,663</b>	<b>21,889</b>	<b>32,552</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	201	195	396
Intrastate (Form SODD)	0	0	0
§ 8-1111(9) Exemptions	105	0	105
Other Exemptions	5	0	5
Exemption Withdrawals	16	28	44
<b>TOTAL EXEMPTIONS</b>	<b>327</b>	<b>223</b>	<b>550</b>
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	2	0	2
Business Opportunity Renewals	4	0	4
<b>TOTAL BUSINESS OPPORTUNITY FILINGS</b>	<b>6</b>	<b>0</b>	<b>6</b>
<b>§ 59-1722 Franchise Exemptions</b>	<b>209</b>	<b>0</b>	<b>209</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
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
2015	26,923,976.99	1,451,926.04		23,000,000.00	21,643,466.82
2016	\$28,112,208.53	\$1,399,075.36		\$30,000,000.00	\$18,356,599.99

## Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2011	23,250	18,545,492,000	5
2012	28,965	17,955,119,000	20
2013	25,179	18,245,373,000	13
2014	27,691	20,654,108,000	11
2015	32,400	20,852,152,000	17
2016	33,407	\$21,648,937,000	17

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

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
2011	1,416	0	130	84,179	0
2012	1,320	0	199	86,447	0
2013	1,289	0	98	87,600	0
2014	1,360	0	21	93,483	0
2015	1,373	0	66	98,256	0
2016	1,364	0	72	102,745	0

## Appendix A

### *Leadership Through the Years*

1892 to 1895	Richard H. Townley, Secretary, State Banking Board
1895 to 1901	P.L. Hall, Secretary, State Banking Board
1901 to 1917	Edward Royse, Secretary, State Banking Board
1917 to 1919	J.J. Tooley, Secretary, State Banking Board
1919 to 1925	J.E. Hart, Secretary, State Banking Board
1925 to 1927	Kirk Griggs, Secretary, State Banking Board
1927 to 1931	Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931	George W. Woods, Bank Commissioner
1931 to 1933	E.H. Luikart, Secretary, State Banking Board
1933 to 1935	George W. Woods, Deputy Superintendent
1935 to 1939	B.N. Saunders, Superintendent of Banking
1939 to 1943	Wade R. Martin, Director of Banking
1943 to 1947	J. Fred Peters, Director of Banking
1947 to 1959	J.F. McLain, Director of Banking
1959 to 1961	Edwin N. Van Horne, Director of Banking
1961 to 1964	Ralph E. Misko, Director of Banking
1964 to 1966	Henry E. Ley, Director of Banking
1966 to 1967	Byron Dunn, Director of Banking
1967 to 1969	C.R. Haines, Director of Banking
1969 to 1970	Edwin A. Langley, Director of Banking
1971 to 1975	Henry E. Ley, Director of Banking
1975 to 1978	William H. Riley, Director of Banking & Finance
1979 to 1979	Charles W. Mitchell, Acting Director of Banking & Finance
1979 to 1983	Paul J. Amen, Director of Banking & Finance
1983 to 1984	John P. Miller, Director of Banking & Finance
1984 to 1985	Roger M. Beverage, Director of Banking & Finance
1985 to 1985	Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987	James C. Barbee, Director of Banking & Finance
1987 to 1991	Cynthia H. Milligan, Director of Banking & Finance
1991 to 1998	James A. Hansen, Director of Banking & Finance
1998 to 1999	Peter M. Graff, Director of Banking & Finance
1999 to 1999	Ray A. Pont, Interim Director of Banking & Finance
1999 to 2004	Samuel P. Baird, Director of Banking & Finance
2004 to 2005	Ray A. Pont, Acting Director of Banking & Finance
2005 to 2014	John Munn, Director of Banking & Finance
2014 to 2015	Ray A. Pont, Acting Director of Banking & Finance
<b>2015 to Present</b>	<b>Mark Quandahl, Director of Banking &amp; Finance</b>

## Appendix B

### 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
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	\$4,244,010,000	\$28,909,062,000	\$39,912,461,000

## Appendix C State-Chartered Credit Unions Comparative Statement

	June 30, 2014	June 30, 2015	June 30, 2016
<b>ASSETS</b>			
Unsecured Credit Card Loans	\$7,928,692	\$8,859,947	\$10,192,224
All Other Unsecured Loans	12,394,682	13,261,964	14,706,288
New Auto Loans	18,866,723	20,935,500	25,134,231
Used Auto Loans	129,859,592	140,161,705	154,573,889
1st Mortgage Real Estate Loans	140,918,340	145,870,970	152,327,225
Other Real Estate Loans	43,434,708	44,284,281	48,477,564
Leases Receivable	0	0	0
Other Member Loans	34,518,103	40,562,050	48,074,508
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$387,920,840</b>	<b>\$413,936,417</b>	<b>\$453,485,929</b>
Loans Held for Sale	6,633,628	11,897,367	4,668,415
Allowance for Loan Losses	(3,490,089)	(3,522,425)	(3,552,884)
Cash	39,304,027	35,077,919	51,907,989
<b>INVESTMENTS</b>			
Available for Sale Securities / 1	76,664,185	78,952,355	71,427,185
Held to Maturity Securities / 1	27,607,017	35,993,567	21,934,807
Loan to, Deposits in, Natural Person CUs / 1	9,276,031	4,608,027	6,846,911
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	1,857,566	2,327,367	2,301,075
Corp. Central (CD)	3,500,005	4,300,000	2,448,035
Banks and S & Ls (Cert. DEP)	73,418,750	71,371,628	82,822,320
All Other Investments	3,666,045	1,635,395	1,751,928
<b>TOTAL INVESTMENTS</b>	<b>\$195,989,599</b>	<b>\$199,188,339</b>	<b>\$189,532,261</b>
<b>OTHER ASSETS</b>			
Land and Bldg (NET of DEP)	20,967,225	20,419,487	19,728,052
Other Fixed Assets	2,385,941	1,857,354	1,671,906
Foreclosed and Repossessed Assets / 3	558,204	204,775	334,034
Share INS CAP Deposit / 4	5,420,987	5,538,731	5,816,660
Other Assets	8,754,534	11,464,220	12,656,191
<b>TOTAL ASSETS</b>	<b>\$664,444,896</b>	<b>\$696,062,184</b>	<b>\$736,248,553</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, 2014	June 30, 2015	June 30, 2016
<b>LIABILITIES</b>			
Other Borrowings / 5	\$16,000,000	\$22,500,000	\$29,800,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	146,641	108,494	88,431
Acct. Payable & Liabilities	11,694,681	8,898,062	7,977,573
<b>TOTAL LIABILITIES</b>	<b>\$27,841,322</b>	<b>\$31,506,556</b>	<b>\$37,866,004</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	83,251,548	87,464,748	100,785,238
Regular Shares	237,806,500	254,393,017	269,642,141
Money Market Shares / 7	23,230,946	23,828,446	23,522,771
Share Certificates / 7	150,278,597	146,303,878	144,483,188
IRA/KEOGH Accounts / 7	47,327,265	45,573,878	43,330,846
All Other Shares / 6	14,187,683	13,689,673	14,324,382
Non-Member Deposits / 7	44,495	8,321,673	11,027,551
<b>TOTAL SAVINGS</b>	<b>\$556,127,034</b>	<b>\$579,574,909</b>	<b>\$607,116,117</b>
Regular Reserves	39,527,460	41,531,370	43,489,628
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	(902,210)	(517,518)	276,151
Other Reserves	6,074,647	4,846,960	2,947,718
Undivided Earnings	35,504,411	38,739,243	42,441,149
Net Income	272,232	380,664	698,820
Miscellaneous Equity	0	0	1,412,966
<b>EQUITY TOTAL</b>	<b>\$80,476,540</b>	<b>\$84,980,719</b>	<b>\$91,266,432</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$636,603,574</b>	<b>\$664,555,628</b>	<b>\$698,382,549</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$664,444,896</b>	<b>\$696,062,184</b>	<b>\$736,248,553</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.

## Appendix D

### State-Chartered Trust Companies Comparative Statement

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

	6/30/14	6/30/15	6/30/16
	3 Companies	3 Companies	4 Companies
<b>ASSETS: (\$ Amount in Thousands)</b>			
Non-interest Bearing Deposits-Own Institution	0	211	371
Non-interest Bearing Deposits-Other Institutions	17,406	9,712	14,629
Interest Bearing Deposits-Own Institution	0	0	0
Interest Bearing Deposits-Other Institutions	109,292	58,249	54,561
U.S. Government and Agency Obligations	11,963	2,676	1,899
State, County and Municipal Obligations	54,528	48,265	44,382
Money Market Mutual Funds	133,301	158,502	182,006
Other Short Term Obligations	22,233	25,618	25,274
Other Notes and Bonds	16,633	16,585	12,192
Common and Preferred Stocks	1,159,509	1,057,485	1,256,215
Real Estate Mortgages	25,255	29,932	39,861
Real Estate	63,748	63,580	62,770
Miscellaneous Assets	128,613	130,755	152,053
Total Discretionary Assets		\$1,742,481	\$1,601,570
Total Non-Discretionary Assets	\$2,186,075	\$3,363,407	\$3,584,840
<b>TOTAL ASSETS</b>	<b>\$3,928,556</b>	<b>\$4,964,977</b>	<b>\$5,431,053</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of Discretionary Accounts	1,439	1,461	1,645
Total Number of Non-Discretionary Accounts	13,552	13,863	13,472
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>14,991</b>	<b>15,324</b>	<b>15,117</b>

## Appendix E

### Delayed Deposit Services Licensees

Statement of Income and Expenses  
 Number of full time employees 264. Number of part-time employees 43.  
 for the period January 1, 2015 through December 31, 2015

#### Schedule A

##### Income

DDS Transaction Fees Collected	27,584,208
DDS NSF Penalties Related to DDS Transactions	78,276
DDS Charge Off Recovery	3,689,824
DDS Checks Sold for Collection	340,089
<b>Total Income attributable to DDS</b>	<b>\$31,692,397</b>
Income from non-DDS Business Conducted at Location and Its Branches.	4,239,760
<b>Gross Income</b>	<b>\$35,932,157</b>

##### Expenses

Expenses:	
Bad Debt (Charge off)	7,359,654
Salary	8,187,415
Collection Expenses (Fees related to collection of checks)	704,024
Other DDS Expenses	9,104,184
Expenses from non-DDS Business	2,955,381
<b>Total Expenses</b>	<b>\$28,310,658</b>
<b>Net Income (Gross Income - Total Expenses)</b>	<b>\$7,621,499</b>

#### Schedule B

Statement of Assets and Liabilities as of 12/31/2015	
Cash on Hand and in Banks - Available for DDS Operation	9,448,391
Current Inventory	9,643,083
Collection Inventory	1,526,297
<b>Total Assets:</b>	<b>\$27,389,925</b>
<b>Total Liabilities</b>	<b>1,352,699</b>
<b>Net Worth</b>	<b>\$26,037,226</b>
<b>Total Liabilities + Net Worth (must equal Total Assets)</b>	<b>\$27,389,925</b>

## Appendix F

### Historical Data - Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
39	\$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

\*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
1976	263,399.67	93,960.11		650,000.00	319,160.09
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
2015	26,923,976.99	1,451,926.04		23,000,000.00	21,643,466.82
2016	\$28,112,208.53	\$1,399,075.36		\$30,000,000.00	\$18,356,599.99

## Appendix G

### Historical Data – Issuer Applications

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

\*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
2015	1,373	0	66	98,256	0
2016	1,364	0	72	102,745	0