

July 1, 2022 - June 30, 2023

Annual Report

The Year in Review

Governor Jim Pillen
Director Kelly Lammers

NEBRASKA
DEPARTMENT OF BANKING
AND FINANCE

- **A Word from Director Lammers**
- **Securities Updates**
- **FI Updates**
- **Legal Updates**
- **Tech Updates**

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Welcome to the Good Life!

Dear Nebraskans,

It's time we brag more about Nebraska! While Nebraska is a triple land locked state; having to go through three states to touch an ocean, gulf or bay, Nebraska has a Navy (see governor.nebraska.gov/admiralship-request). Our great state can also grow a city, over a sporting event. Omaha's population is estimated at 843,000, and Lincoln at 295,000, but Memorial Stadium's capacity is 90,000, bringing in even more people to our wonderful state. The fall Volleyball Day in Nebraska plans to bring in even more than fills the stadium.

Recent interest in a relatively old Nebraska law enables a bank and school to work together to create an in-school savings program, by just providing notice to the Department. In turn, this has resulted in the need for our public servants to carry with them key Nebraska Banking facts to ask elementary students in settings that feel more like a cheer clinic than a board meeting.

Let's see if you are as smart as an elementary school student. (The numbers are based upon 6/30/2023 of "state chartered banks".) HINT: Nebraska is often the answer...and that would be "**NEBRASKA!**" spoken loudly.

1. Which answer below has more banks?
 - A) Colorado banks, Wyoming banks, and South Dakota banks combined
 - B) Nebraska
2. What state has more banks that total over \$1 Billion dollars?
 - A) Colorado
 - B) Kansas
 - C) Nebraska
3. Out of Kansas, Colorado, Wyoming, South Dakota, Iowa or Nebraska, who pays more for their deposits on average?
4. What state name is printed in very small print on the back of the \$5 bill under the word TRUST?
5. What state invests in more loans as a percentage of assets?
 - A) Colorado
 - B) Kansas
 - C) Wyoming
 - D) Nebraska

Governor Jim Pillen

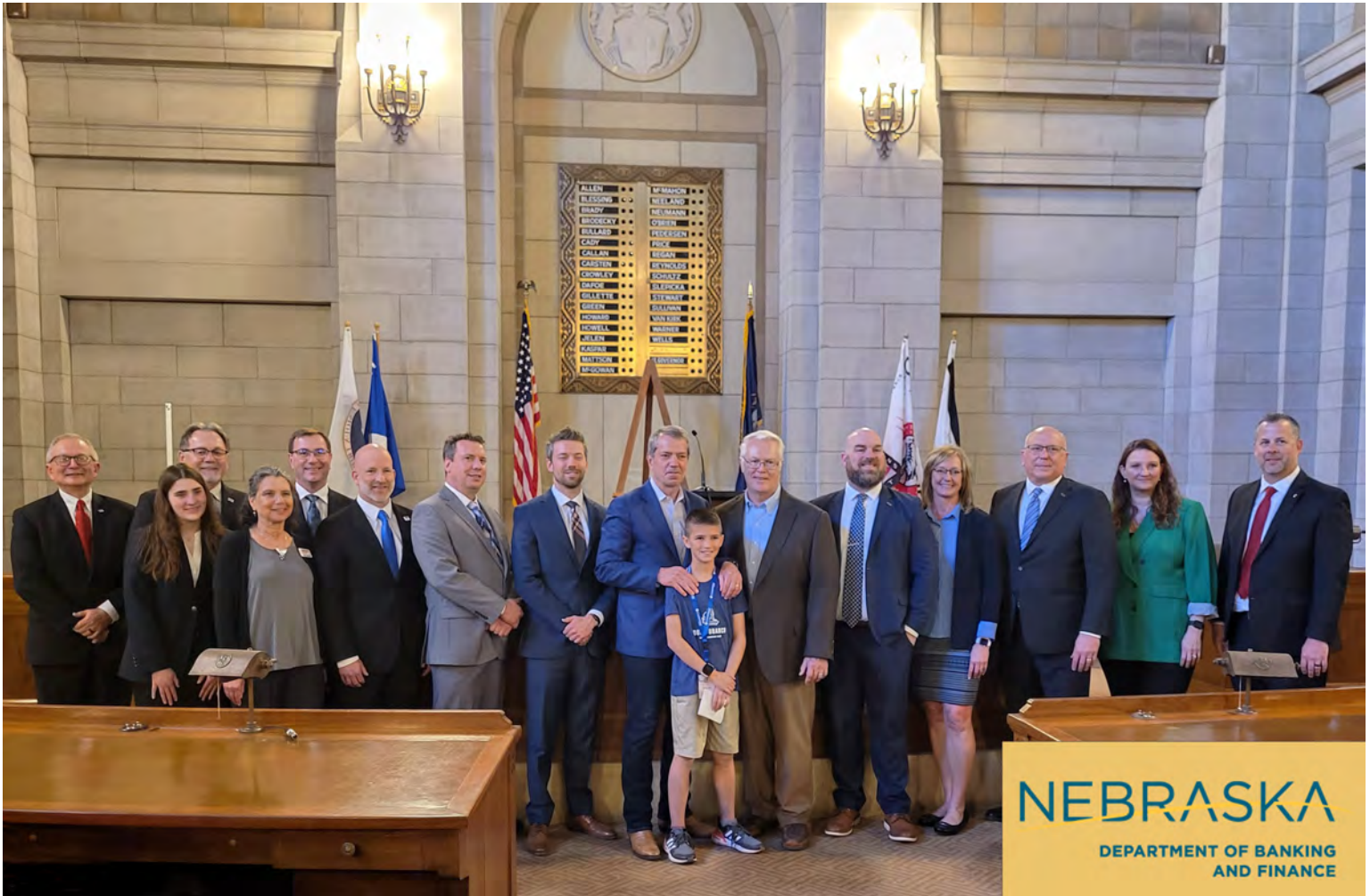


NDBF Director Kelly Lammers



Annual Report

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April 13, 2023—Financial Awareness Day

Governor Jim Pillen held a news conference on April 13, 2023 declaring April as Financial Awareness Month. The Governor signed a proclamation, and together with Nebraska Department of Banking and Finance (NDBF) Director Kelly Lammers (far left), Nebraska Council on Economic Education (NCEE) President Dr. Jennifer Davidson (second from right), and York Elementary student bank teller Brigston DeRiese (middle), the group spoke about the importance of financial awareness and celebrated the state's many financial literacy wins.

The picture above also includes members of the Nebraska Bankers' Association (NBA), Nebraska Independent Community Bankers (NICB), Nebraska Credit Union League (NCUL), and NCEE.

Table of Contents

Department Overview	3		
Department Vision	3		
Department Mission Statement	3		
Department Staff	4		
Director's Message	5		
Year in Review	7		
Department Budget & Funding	18		
Financial Institutions Division			
General Information			
State-Chartered Institutions & Licensees/ Registrants	19		
Activity by the Institution	19		
Activity by the Numbers	19		
Financial Institutions Total Resources	21		
State Chartered Commercial Banks' Aggregate Balance Sheet	22		
Single Bank Pooled Collateral Program	24		
Bureau of Securities			
General Information			
Licensees/Registrants by the Numbers	29		
New Registrations	29		
Loan Brokers	29		
Enforcement Actions	30		
Securities Registrations and Exemptions	31		
		Appendices	
		A. Department Leadership Through the Years	32
		B. Historical Data—State-Chartered Com- mercial Banks	33
		Historical Data—State Chartered Banks 1897 to present	34
		Historical Data—Securities	37
		Historical Data—Securities Cash Act Fund Status	38
		Historical Data—Issuer Applications	40
		Historical Data—Registration of Broker- Dealers and Agents 1939 to present	41
		C. State-Chartered Banks	43
		D. Registered Bank Holding Companies	56
		E. Commercial Bank Members of the Fed- eral Reserve System	61
		F. State-Chartered Banks Authorized to Operate with Trust Powers	62
		State-Chartered Trust Companies	62
		State-Chartered Credit Unions	63
		G. Delayed Deposit Services Businesses	65
		H. Installment Loan Companies	66
		I. Sales Finance Companies	68
		J. Money Transmitter Licensees	71
		K. Mortgage Bankers	76

Department Overview

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

Our Vision

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

Our Mission

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

What We Do

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

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

Financial Institutions

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

Bureau of Securities

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

2023 Department Staff

Director Kelly Lammers

Financial Institutions Division

Deputy Director Darcy L. Bailar
Review Examiners Brody Focken
Scott Peter
Alex Thorson
Shannon Van Houten
Darren Davis*

Accounting Examiner Specialist Michelle Lindner
Capital Markets Examiner Specialist Jose Salinas
BSA Examiner Specialist Jaunita Koerner
IT Examiner Specialist Rachel Newell
Trust Examiner Specialist Rhonda Johnson

Omaha District Bank Examiners
Jose Salinas, Supervising Examiner
Jonathan Bade
Chase Bradbury
Asher Hilton
Jim McTygue
Cassidy Stork*
Jordan Taylor*

Lincoln District Bank Examiners
Brian Nielsen, Supervising Examiner
Jonathon Bartholomew
Henry Gonzalez
Benjamin Kiolbasa
Spencer Lyon
Austin Malone
Michael Ramos
Conna Wiese
Whitney Baggs*

Kearney District Bank Examiners
Michael Miller, Supervising Examiner
William Dowse
Corey Lienemann
Tyler Mestl
Taylor Simmerman

Consumer Financial Services Examiners
Kylee Adams
Grant Dittman
Jeff Peterson
Brian Simpson

Administrative Assistants Jissell Cruz
Susie Hansen
Sarah Brogan
Paidon Meyer*

Bureau of Securities

Deputy Director Claire McHenry
Securities Bureau Counsel Mike Cameron
Investigation & Compliance (Investigations)
Unit Supervisor Thomas A. Sindelar*
Samantha Dailey

Investigation & Compliance (Registration & Compliance)
Unit Supervisor Rodney R. Griess

Examiners Alfred Berchtold
Jackie L. Walter
AJ Sipherd

Securities Analysts William Jones
Daniel Rodriguez

Administrative Assistants Angela Burchess
Morgan Johnson

Legal Division

General Counsel Patricia A. Humlicek Herstein
Financial Institutions Counsel Tag Herbek
Consumer Finance Counsel William Lawrence
Money Transmitters Counsel Christopher German
Senior Staff Attorney Thomas Vergith
Staff Attorney Bryce Miller

Paralegals Ann Divis
Michael Shaw
Cindy Faris*
Amy Glantz*

Administrative Assistants Sandra Blumanhourst
Debbie Yost

Business/Accounting Division

Business Manager Margo Sawyer
Accountant Grace Rittenburg
Accountant/Receptionist Julie Foral

Communications Division

Public Information Officer Melissa Berglund

Information Systems Division

Chief Information Technology Officer Michael Fabry
IT Applications Developer Eric Carlson
IT Database Analyst Steve Covert

*Left employment during fiscal year

Director's Message



Kelly Lammers, Director

Making Nebraska - Day by Day, Better and Better

Welcome to the opening pages of the Annual Report for what I consider to be Nebraska's best "service" driven state agency! I am honored, to be a public servant, working with Governor Pillen, and the Banking and Finance team to charter and license many of the people and businesses that touch your money.

The Banking and Finance mission is to protect and maintain the confidence in Nebraska financial services. As public servants, the Department functions as an industry gatekeeper with licensing functions as well as an observer in our tasks of examining banks, credit unions and trusts for safety and soundness. Examining money transmitters, mortgage banks, investment advisers, and a handful of others for compliance with applicable laws and regulations. Each regulatory process is designed to enable financial competition and community growth in Nebraska. Currently Nebraska is ranked 8th in the nation for the number of State Chartered Banks. Looking over the numbers on the pages attached, there is also growth in money transmitters, mortgage bankers, a slight decline in mortgage loan originators, and strong interest in investment adviser agents and related licensing. As these numbers increase in any licensed area, there is an increase in the options available to Nebraskans. Simply more financial service businesses mean they will compete for price (interest rates or fees), as well as insure availability of services. Thus, if you are looking for a bank

or credit union, want to send money, interested in an installment loan, wanting to make a long-term investment or consider an exemption as you create capital. Welcome to the Good Life - Nebraska has many financial options for the consumer as well as those wishing for charters or licenses.

Unlike many government operations, the Department is cash-funded from the operations of the Financial Institution and Securities operations. Legislation requires the Department to charge for their services and licenses. Therefore, the cost of the licensing fees, depository assessment, and an hourly examination fee reflect Department revenues. Shown elsewhere in this report, the Securities division— after covering the costs for the securities needs of state — returns more than \$18 million a year back to the General Fund.

It is a true honor to be of service to the people of Nebraska, as the Director of Banking and Finance. I was appointed to this position by Governor Jim Pillen, previously serving under Governor Pete Ricketts. I began my Department career as an examiner, decades prior to my first appointment. Through my tenure, I have witnessed firsthand the impact of communities without a source of credit compared with those communities that prosper. I've seen small communities grow with local offerings of childcare, jobs and credit. In essence, the Department is a firm believer of a strong future for people and businesses due to strong financial services.

This year we rolled out the skeleton frame of the examination manual for the Nebraska Financial Innovation Act Charters. Abbreviating the name to NIC, the Nebraska law allows the use of "blockchain" and the minting or creation of a "stablecoin"; yet by definition Nebraska law creates a very unique digital asset. The Nebraska law requires the digital asset to act like an immediately cleared debit instrument. The person holding the controllable electronic record would hold something that behaves very similar to a cashier's check, except electronic. While comparing a digital bank (NIC) issued stablecoin to a cashier's check is novel, I'm reminded of an old play with a partial phrase, "a rose by any other name". Wyoming created LLC, Kansas Blue Sky – I believe it is time Nebraska's legislation creating NIC finds applicants, and takes its place in history as the first electronic transactions where your money stays in the digital asset bank, and only the control is transferred in a transaction.

Director's Message

Join us on our NDBF LinkedIn and Facebook pages. Did you know everyone likes the internet better with a picture of a kitten? While I didn't believe it initially, our public service announcements deserved bigger viewings. Friday Furballs were born with our Public Information Officer blending our school spirit, industry outreach, and industry cautions with posts of pets. Check it out on [LinkedIn](#) and [Facebook](#) (Nebraska Department of Banking & Finance).

Over half of the Department's 71 FTE have titles that include the words 'examiner', 'investigator', or 'lawyer'. That team could not work as efficiently without the accountant, analyst, technology support, or the gate keeper functions that align with a licensing position, and of course, administrative support staff. The admin functions are part of any organization that is required to collect and share thoughts and purpose. As Department of Banking and Finance public servants, we are the regulators addressing questions with the bank, credit union, trust, digital bank, installment loan, money transmitter, as well as the broker dealer, or investment adviser. The Department provides both customer complaint services to investigate transactions, as well as door keeper functions, enabling licenses to only those

meeting the statutory requirements. In essence the Department has the authority to examine or investigate a majority of the people or entities that handle your deposits, savings, mortgage loan, small loan, and securities transactions. Have a complaint about a money services business – contact us at 402-471-2171.

The job requires a highly trained team promoting safety in financial services. Recent changes under the Pilleen administration, without moving outside of budgetary consideration, has made hiring bank examiners easier. Join me in reviewing the team roster found on page 4, with the securities and legal team 100% staffed. The bank examiner team has openings, as well as has a number of teammates on their journey from examiner to Junior Examiner, ultimately to Senior Examiner (typically before taking on large volumes of specialty work). Such a journey takes 40 months of blended on-the-job training, six federally recognized schools on examinations and other training made available through the Conference of State Bank Supervisors (CSBS), Federal Reserve and even local schools of banking. Yet, that is only one of the "jobs" available within the Department.

Are you interested in the way government can enable a friendly, confident level playing field for business, while enabling communities to grow? Then apply for the next opening with the greatest team in state government.

Day by day, with each license, each charter, each examination, our public servants strive to make Nebraska's options, choices and confidence better and better.



Director Kelly Lammers speaks to the students who attended the Financial Awareness Month Proclamation day on April 13, 2023.

A Year In Review



FINANCIAL INSTITUTIONS

Darcy L. Bailar, Deputy Director

It has been another eventful and productive year for the NDBF Financial Institutions (FI) division! The FI Division administers and enforces laws and regulations for both depository and consumer finance industries in Nebraska. The FI Depository division supervises banks, credit unions, and trust companies. The FI Consumer Financial Services division supervises mortgage bankers, money transmitters, installment loan and sales finance companies. We also license the individuals conducting business in each of these industries, as well as oversee digital asset depository charters. We continue to see notable levels of growth in several of our industries in both licensing numbers and the amount of total assets regulated.

Nebraska continues to rank #8 in the nation in the number of state-chartered banks. A total of 138 banks hold a Nebraska charter, with total assets of \$63.9 billion. Due to two charters merging with other Nebraska state chartered banks during the year, the number decreased from 140. However, total bank assets increased by another \$4.6 billion in 2023, or 7.7 percent. NDBF supervises 11 state-chartered credit unions with total assets of \$993.1 million. Nebraska ranks #33 in the nation in the number of state-chartered credit unions. The credit union industry has also continued a growth trend, with a 2.6% increase in total assets in 2023. There are 4 independent trust companies that hold Nebraska charters with combined assets under management of \$12.0 billion.

Nebraska granted a large number of licenses within the

various Consumer Financial Services industries over the past year. Mortgage Banker licenses totaled 493 with total assets in Nebraska of \$1.9 trillion, remaining steady. A total of 4,280 licenses were issued for Mortgage Loan Originators during 2023. Money Transmitter Licenses issued increased to 178 with combined total assets of \$558.5 billion, an increase of 12.2%. The number of Installment Loan Company licenses issued continued to increase significantly from 48 in 2022 to 77 in 2023. Additionally, NDBF currently licenses 110 Sales Finance Companies.

NDBF oversees the Single Bank Pooled Collateral Program, by authority granted from the Nebraska Legislature through the Public Funds Deposit Security Act, effective in 2020. NDBF has appointed the Nebraska Bankers Insurance and Services Company (NBISCO) as the current program administrator. We continue to review monthly metrics and conduct an independent examination to evaluate the administration of the program. The program currently has 22 Participating Banks and includes total public deposits of \$1.9 million. Participating banks continue to share positive stories of being able to use excess available funds for additional loans or funding needs in their local communities.

I am extremely proud of the team of skilled examiners that represent NDBF in conducting examinations, providing constructive regulatory expertise, analyzing applications, and serving as a resource to address inquiries and complaints. Our agency mission remains a priority focus for the entire team, and we have continued to provide effective and efficient service to the citizens of Nebraska and a fair and constructive regulatory approach to the financial institutions that we regulate.

NDBF conducted and/or assisted with 57 depository and 65 consumer finance examinations throughout this year. Examination scoping procedures for all industries continue to be 'risk-focused' as part of a consistent, constructive examination approach. Many NDBF examinations are performed using a hybrid format, with suitable portions of the examination being conducted offsite, but often including management discussions, Board/Exit meetings, and file review/transaction testing onsite at the financial institution, as feasible. This standard has allowed NDBF to continue to improve its efficiencies within the examination process while maintaining the invaluable industry relationships and communication structure that facilitates a positive regulatory environment for all participants.

NDBF continues diligent work regarding the Nebraska Financial Innovation Act (NFIA). The NFIA became effective in October 2021, and allows for two new types of Nebraska charters, a Digital Asset Depository Institution and a Digital Asset Depository Department that is within a Nebraska financial institution. The NDBF team developed

A Year In Review

documentation requirements for the charter application; financial reporting; examination manuals, procedures, and reports; as well as proposed administrative code (Rules). The NFIA continues to be unique to other states' legislation and provides increased opportunities for new financial services in Nebraska. This new application is live and available online, along with all other FI application documents, at <https://ndbf.nebraska.gov>.

Finally, the FI team continues to work alongside the NDBF legal division in reviewing and updating regulatory rules in Nebraska Administrative Code and Nebraska statutes to modernize language and reduce regulatory barriers, where possible. This remains a continuous

team effort to efficiently regulate all financial industries in Nebraska.

Nebraska financial institutions continue to be safe and sound, and I look forward to the continued growth and successes in all of our financial industries in the coming year!



During the last week of April, five NDBF Teammates were celebrated during the Leadership Certificate Graduation Ceremony for Cohorts 18, 19, 20 & 21—Brody Focken, Rod Griess, Rhonda Johnson, Jeff Peterson & Cassidy Stork.

Pictured, from left: Director Kelly Lammers, Brody Focken, Scott Peter, Deputy Director Darcy Bailar, Rhonda Johnson, Jeff Peterson, Deputy Director Claire McHenry, & Rod Griess.

A Year In Review



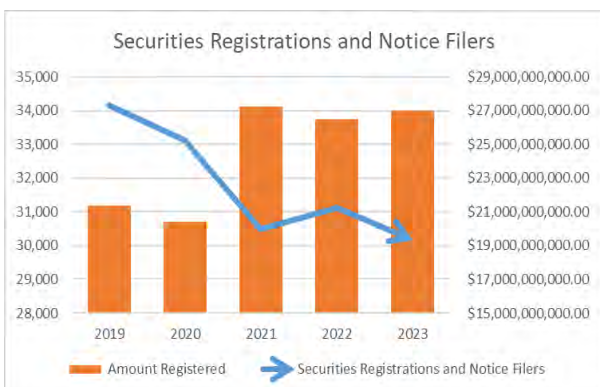
Bureau of Securities

Claire McHenry, Deputy Director

The Bureau of Securities continued its efforts to protect investors and Grow Nebraska in FY 2023. The Bureau administers and enforces the Securities Act of Nebraska ("Act"), as well as several other consumer and business protection statutes to protect investors and promote fair and efficient markets in Nebraska. Strong state securities regulation is essential to maintaining a stable securities industry, protecting the public from illegal operations, and encouraging capital formation and the creation of new jobs in Nebraska.

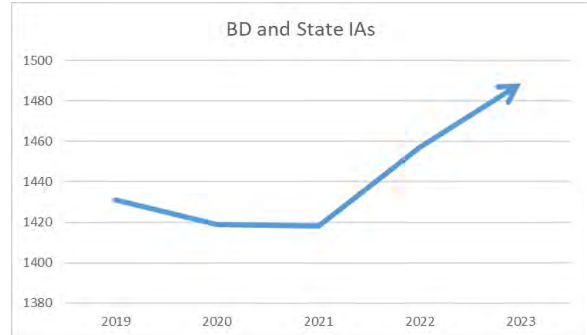
The Act provides for the registration or exemption of securities, registration of firms and individuals, examination of registered firms, and enforcement of the Act through administrative, civil, and criminal actions. This is possible due to the hard work and dedication of the Bureau's specialists, analysts,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

During FY 2023, the Bureau:

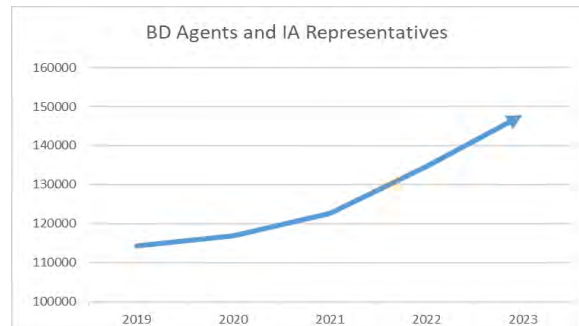


Processed 30,173 securities registration and notice

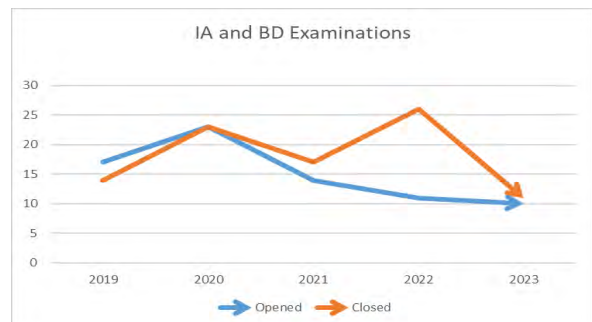
filings offering over \$27 billion in securities offerings;



Provided oversight to 1,489 broker-dealer firms and state-registered investment adviser firms;



Provided oversight to 147,874 Nebraska-registered broker-dealer agents and investment adviser representatives;



Opened 10 examinations and closed 11 examinations of registered firms; and



Initiated 57 new investigations and complaints and

A Year In Review

closed 58 investigations and complaints.

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2023, the Bureau's expenditures were \$1,585,929, and the revenue collected was \$35,854,125, primarily from registration and licensing fees. The Bureau transferred \$24,397,089 from the Securities Act Cash Fund to the General Fund. Since 2019, the Bureau has transferred \$128,009,578 to the General Fund. Since 2000, the Bureau has transferred over \$534,009,578 to the General Fund.

In FY 2023, the Bureau remained committed to protecting investors and fostering capital markets. The Bureau of Securities continued its outreach efforts to grow and protect Nebraskan's financial futures. Outreach included

supporting the Nebraska Council on Economic Education's Stock Market Game teacher training workshops, discussing scams and how to protect yourself, hosting a compliance webinar for state registered investment advisers, presenting on laws to protect vulnerable and senior adults from financial exploitation, presenting on trends and issues in digital assets and financial inclusion with industry leaders, presenting on investment advisory fees, and supporting the Department's Financial Awareness Month in April.

Registration ensures that investors receive important information about securities products and the investment professional with which they work so that they can make informed decisions about their financial futures. The Bureau implemented additional processes and technology to streamline and simplify the renewal process for state registered investment advisers and non-FINRA broker-dealers. Examinations of registered investment advisers and broker-dealers allows the Bureau to review the firm's compliance programs, detect violations of the Act, and help strengthen internal practices. Examinations in FY 2023 prioritized state-registered investment advisers and broker-dealer branch offices. Examination findings included corrections to disclosure documents, amendments to advisory contracts, insufficient policies and procedures, failure to make and keep required books and records, and insufficient suitability information.

The Bureau engaged in active enforcement of the Act in FY 2023. The Department and the Office of the Nebraska Attorney General obtained a temporary injunction against First SOJO Capital Group, LLC, and Jesse Hill from violating the Act and the appointment of a receiver to protect investors assets, and issue rescission, restitution, or disgorgement as appropriate. The Department continues to support the receiver with its efforts. The Department joined a multi-state settlement and entered a consent order with Nexo Capital, LLC, which provides virtual currency-related financial services, to address the unregistered offering of securities to investors. This included 246 Nebraska accounts with a value of \$2,480,000. The Department joined a multi-state settlement and entered into a consent order with Robinhood Financial LLC. The consent order addressed deficiencies in the firm's supervisory processes and insufficient customer service and escalation protocols during platform outages in March 2020. The Department also entered a consent order to address unregistered broker-dealer activity.

The Department encourages Nebraskans to review financial opportunities carefully and to check the registration status of the investment and the persons offering it. The Department also offers a wide range of free investor education materials and can help investors research the background of those selling or advising the purchase of an investment. More information is available at ndbf.nebraska.gov.



In May 2023, the COE Challenge Coin is awarded to Claire McHenry, NDBF Bureau of Securities Deputy Director (middle). Also pictured, Inna Karpyuk & Matt Singh. The COE Challenge Coin is awarded to teammates who have gone above and beyond their regular duties with Process Improvement projects.

A Year In Review



Legal Division

Patricia A. Humlicek Herstein General Counsel

Legislation, regulations, and administrative actions for the fiscal year ending June 30, 2023, are detailed in this report.

Legislation

LB 214, LB 669, and LB 674 were the legislative proposals brought on behalf of the Department in the 2023 legislative session.

LB 214 was introduced by Banking, Commerce and Insurance Committee (BCI) Chairperson Julie Slama, and was the Department's annual omnibus bill to update and clarify laws under the jurisdiction of the Department. It contained the annual equal rights updates for Nebraska's state-chartered banks, credit unions, and savings and loan associations, and proposed updates to all cross-referenced federal statutes, regulations, and standards affecting the industries under the Department's jurisdiction by providing a new reference date of January 1, 2023. Nineteen Nebraska statutes were affected. LB 214 also made a minor update to the loan broker statutes. LB 214 included an amendment to the Residential Mortgage Licensing Act to provide that the Department could authorize and regulate remote work arrangements for mortgage loan originators and other agents and employees of licensed mortgage bankers, registrants, and installment loan companies by rule, regulation, or order.

LB 214 proposed substantive changes to the Nebraska Installment Loan Act. Definitions of the terms, "consumer" and "loan" were added to clarify the types of loans covered under the Act, to bring together in one

place references scattered throughout the Act as to what constitutes an installment loan. Clarification was also provided regarding the licensing of companies that acquire, service, own, or participate in consumer loans made by financial institutions; financial institutions continue to be exempt from licensing under the Act. The bill also provided that the Director could waive the hearing requirements for an applicant who does not originate loans under the Act, in order to provide efficiencies, without compromising the agency's ability to scrutinize the merits of each applicant.

LB 669, introduced by Senator Beau Ballard, amended Section 8-102 of the Nebraska Banking Act to allow the Department to prescribe conditions on specified financial institutions as a part of any Department order, decision, or determination required under state laws. The amendment was requested to make clear that the Department may apply conditions in matters where the statutes require our approval. The bill was drafted in response to a court decision and with input from the Nebraska Bankers Association and the Nebraska Credit Union League. The amendment allows the Department to continue providing its supervised entities prompt and efficient service so that those institutions can more quickly attend to their business and customer needs.

LB 674, introduced by BCI Vice Chair Sen. Mike Jacobson of North Platte, updated state laws governing digital asset depository institutions and digital asset departments within banks. Included in the bill were provisions to authorize in-state branching, clarification regarding the submission of a business plan, to establish the authority of the Department to require the injection of additional capital, and to provide processes for the substitution of pledged securities and the voluntary liquidation of a digital asset depository department. The bill also made technical corrections to the Nebraska Financial Innovation Act. The Department worked with the Nebraska Bankers Association over the course of two years to make all of the corrections and clarifications within LB 674.

All three bills were ultimately amended into LB 92, the BCI omnibus bill, which passed on a vote of 46-0. Governor Pillen signed the bill on June 6, 2023. As all provisions in the Department's original bills carried the emergency clause, they took effect on June 7, 2023. We are in the process of implementing the new laws. The Department is grateful to Senators Slama, Ballard, and Jacobsen for their assistance in enacting these proposals, and to the industry associations for their input and testimony.

A Year In Review

Regulations

The Legal Division again dedicated a great deal of time to updating agency rules and regulations in this fiscal year. Updates to Title 46, relating to credit unions and savings associations became effective December 27, 2022. A public hearing was held in December 2022 on new rules to implement the Nebraska Financial Innovation Act. Revisions to all Chapters of Title 45 governing banks and trust companies were considered at a hearing in February 2023. At fiscal year-end, both sets of rules were under review by constitutional offices as required by Nebraska law.

Administrative Actions

In the Depository Financial Institutions division, the Department issued 19 orders affecting state-chartered Banks during this fiscal year. No orders relating to Credit

Unions were issued.

On the Consumer Finance side, 350 non-procedural administrative orders were issued. Eight orders were entered regarding Money Transmitters, including 2 Consent Agreements. Twenty-three Mortgage Banker actions were taken, including 5 Consent Agreements and 3 Application Denials. Mortgage Loan Originator orders and notices totaled 286, including 45 denials. Thirty-three Installment Loan orders, including a Consent Agreement, were also issued.

And in Conclusion...

Many thanks to the members of the Legal Division and all Department staff who exemplify public service each day.



NDBF Teammates, Julie Foral and Grace Rittenburg, gave blood on June 29th during the Department of Administrative Services Teammate Blood Drive with the Nebraska Community Blood Bank.

Through donating, Nebraskans ensure available blood supply for patients needing surgery, victims of car accidents and other emergencies, as well as patients suffering from cancer.

A Year In Review



Michael Fabry
Chief Information Technology Officer

including our regulated industries, Nebraskans, our leadership within state government and teammates in our own agency. The best way to demonstrate our accountability is through the effective use of data.

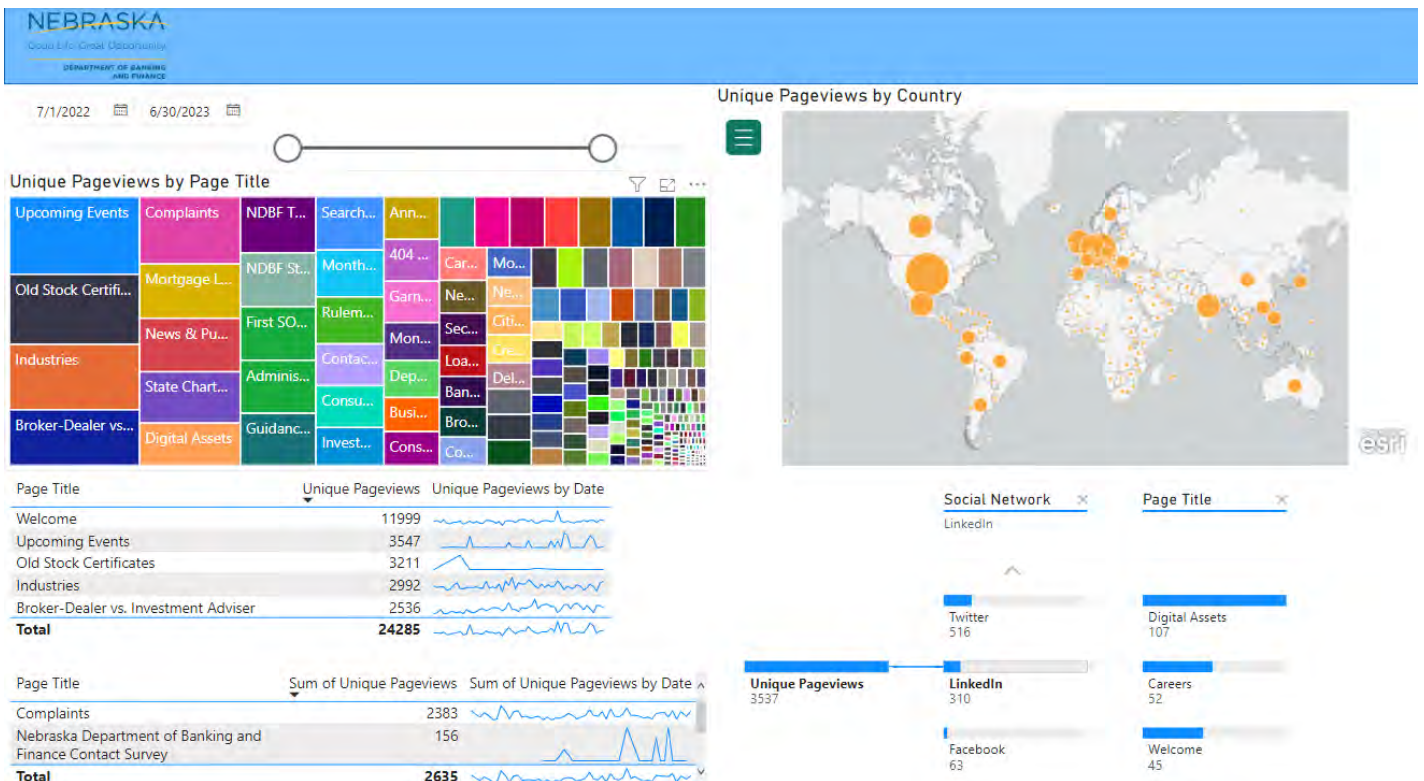
NDBF's regulatory function requires knowledge of a variety of authorized and unauthorized financial activities, processed and researched by our team. For NDBF, the financial services industry is driven to higher levels of performance via data automation and advanced analytics. The NDBF IT team works jointly with our counterparts at the Office of the Chief Information Officer, and with our other strategic partners, to match our regulatory processes with those in financial services. These efforts include the addition of new data import automation, changes to our internal systems to capture new data points and processes, and the implementation of analytics solutions to monitor NDBF operations.

Efforts prior to July 2022

To lay the foundation for future change, NDBF leadership, led by the IT team, implemented three core software changes. The first of these was the transition

Data as an asset

In Nebraska's state government, agencies have accountability to a variety of different stakeholders,



FY2023 Website Google Analytics Power BI Dashboard

A Year In Review

of NDBF databases to agency-specific database servers. This migration allowed the IT team to have greater control over data integrations, development, and security. Matched with the database server implementation, we implemented two best-in-class reporting solutions, enabling the NDBF's first automated report delivery and advanced visualization capabilities. The last core implementation was of a new regulatory, licensing and enforcement software solution. This new solution included multiple new integrations across data import and document management processes, enabling process and document automation, as well as improved reporting and monitoring capabilities related to the newly imported data.

Current Year's work

With this foundation in place, the Consumer Financial Services and Securities Bureau further improved and automated activities in fiscal year 2023. By volume, these two teams deal with the greatest quantity of data regarding securities filings and the licensing of mortgage brokers, individuals, money transmitters and small loan companies. Imports for these two areas improve data analysis capabilities related to both internal processes, as well as overall economic activity. In addition to these imports, the team implemented a new modern data analytics solution to allow staff and supervisors alike to monitor their processes and regulatory environment more closely. These data and tools empower the NDBF's staff to measure and monitor what is important to their desk, their crew, or to a bigger picture impact to the state.

What's next?

With Chat-GPT and other AI capabilities gathering momentum, NDBF IT continues to monitor these solutions and identify opportunities to leverage them safely and securely within NDBF processes. The NDBF's strong data foundation and current projects allow the IT team to be ready to take advantage of these solutions if they might be beneficial for teammates, NDBF processes, Nebraskans, or our regulated industries.

In summary, NDBF IT works diligently to review, test and implement technologies to automate and track department processes. These implementations facilitate staff understanding of processes and industry visibility into department processes routines as NDBF works to protect and maintain the public's confidence in Nebraska's financial industries.

A Year In Review

Retirements

Bureau of Securities Investigation & Compliance (Investigations) Unit Supervisor Tom Sindelar retired on July 5, 2022. For forty-two years he was dedicated to the Department and to Nebraska Investors. Tom led cases that returned millions to investors, along with administrative cases and settlements, and was part of investigations that led to over 50 convictions. He shared his expertise and developed lasting relationships with county prosecutors, US Attorneys, Postal Inspectors, FBI, IRS, CFTC, fellow state investigators, and many others. Tom leaves a legacy of investor protection.

Administrative Assistant Kathy Sparks retired on August 22, 2022. Kathy was a cornerstone to the FI – Depository side of the Department for twelve years. While things have changed and evolved during that time, she was a mainstay that helped guide us through not only the tumultuous times (computer conversions, pandemic, etc.) but the good times (retirements, promotions, etc.) as well.

Paralegal Cindy Faris retired on September 6, 2022. Cindy served as the Department's Paralegal since 2014. Prior to 2014, Cindy was a Staff Assistant in the NDBF Legal Division and earned her paralegal degree during that time. Cindy prepared many initial drafts of orders and other legal documents, while assisting in tracking legislation and the licensing functions of the Consumer Finance division. Her attention to detail was greatly appreciated.



The NDBF building (lower right corner) can be seen from the 14th floor of the State Capitol Building.

A Year In Review

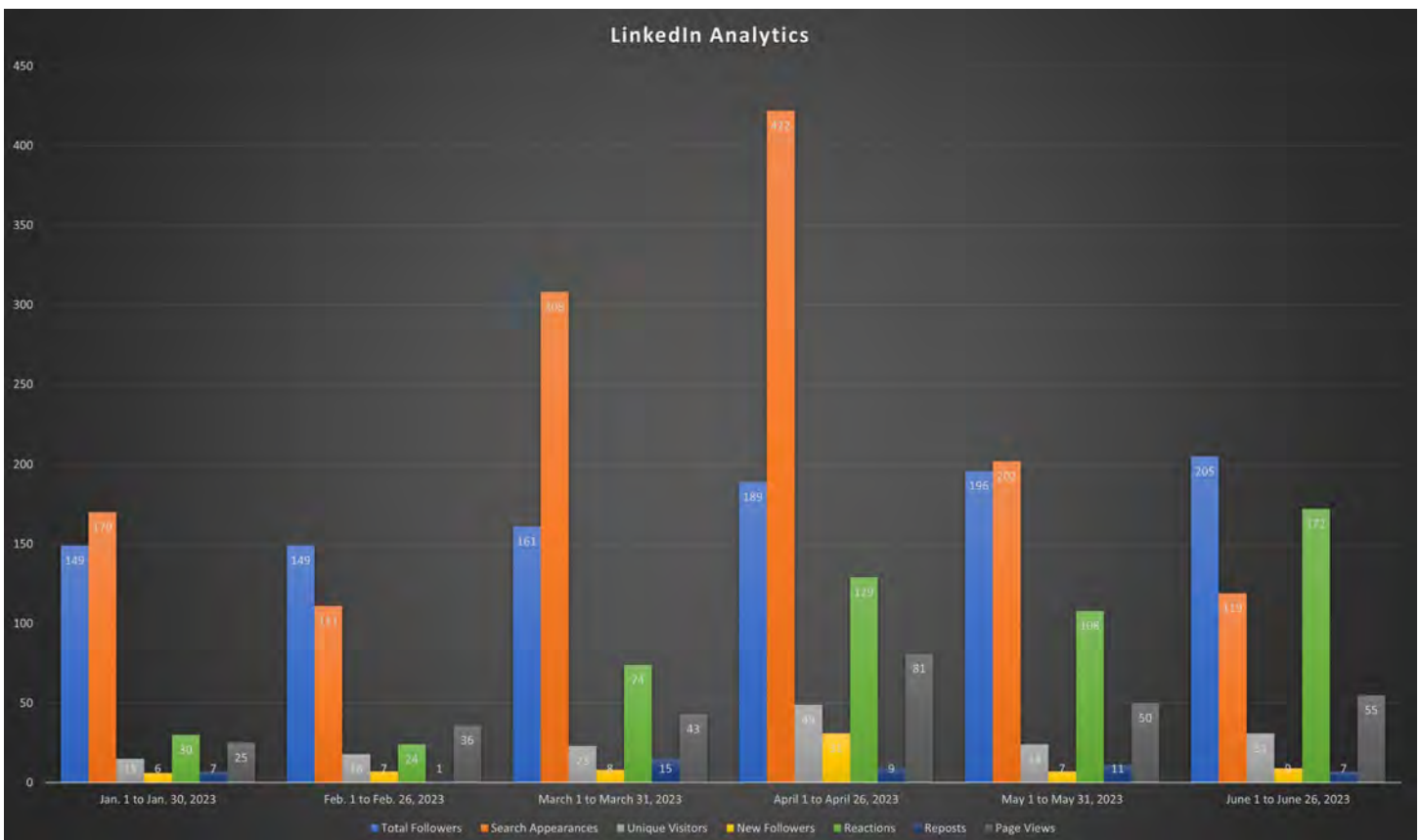
Social Media – LinkedIn

Celebrating a year of tremendous growth! Our [LinkedIn page](#) has almost doubled its followers this year, thanks to an amazing community of Nebraskans. This past year, we have built a platform for financial awareness and empowered professionals on their journey towards financial success. Our commitment to spreading financial knowledge really paid off during Financial Awareness Month.

Not only did we partner with the Nebraska Council on Economic Education (NCEE) to create a day of learning and fun with a proclamation event, but we also welcomed a surge of new visitors and followers to our LinkedIn page. The uptick in page views further expands the reach of our message to empower Nebraskans to understand and handle their finances.

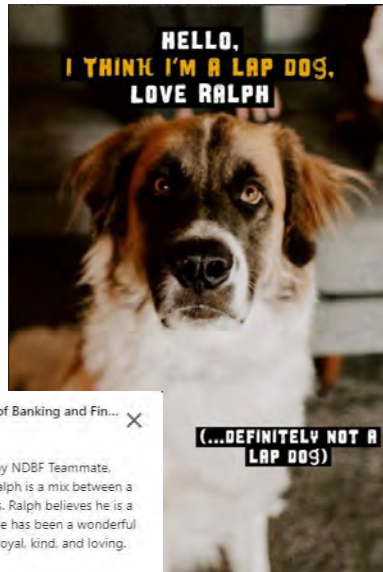
And who said LinkedIn can't have a little fun? Our Furball Friday series has become an absolute hit with adorable pet pictures brightening up everyone's feed and spreading smiles across our community. We thank our team for embracing this lighthearted initiative and making it a staple in our monthly social routine.

The NDBF hopes to continue to show the State of Nebraska what we do to help its citizens day-in and day-out keep their banking and finances safe and secure.



A Year In Review

LinkedIn is a great outlet for the public to see what is going on in the Department, from fun office fundraisers to Financial Awareness Month to highlighting Teammate pets.



Nebraska Department of Banking and Finance
250 followers
5mo • 🌐

Meet Ralph, who was a rescued by NDBF Teammate, Alex, and his wife last summer. Ralph is a mix between a Saint Bernard and Great Pyrenees. Ralph believes he is a lap dog but weighs 95 pounds. He has been a wonderful addition to Alex's family as he is loyal, kind, and loving. (And such a good boy 🐾)

#furballfriday #petoftheweek #ndbf #nebraska

1 repost

Nebraska Department of Banking and Finance
244 followers
6mo • 🌐

Today (4/7), ended the first week of the NDBF's Annual Food Bank Fundraiser. Donations for Food Bank for the Heartland have been counted and we're egg-cited to announce the Kearney Field Office - aka The Kearney Asadas - are in the lead!

The Kearney Asadas, and teammates with a \$2 donation, were allowed to participate in a celebratory spirit day - Crazy Hat/Hair Day! (And some-bunny decided to stop by for visit!)

Total NDBF has raised \$250 in monetary donations and 71 food/personal health items for the Food Bank for the Heartland...so far. 🐰 The fundraiser will continue through next week, ending on Friday, April 14.



19

1 comment

Like Comment Repost

Nebraska Department of Banking and Finance
250 followers
4mo • 🌐

NDBF Teammates, Julie Foral and Grace Rittenburg, gave blood on June 29th during the **Nebraska Department of Administrative Services** Teammate Blood Drive with the Nebraska Community Blood Bank (NCBB).

Foral is two donations away from giving a gallon, and Rittenburg is one donation away from giving a gallon to the NCBB. They both give to the American Red Cross as well.

Through donating, Nebraskans ensure available blood supply for patients needing surgery, victims of car accidents and other emergencies, as well as patients suffering from cancer.

#ndbf #ncbb #donate #community #bankingandfinance #nebraska



Nebraska Department of Banking and Finance
250 followers
7mo • Edited • 🌐

Governor Jim Pillen held a news conference on April 13th declaring April as Financial Awareness Month. The Governor signed a proclamation, and together with Nebraska Department of Banking and Finance (NDBF) Director Kelly Lammers, Nebraska Council on Economic Education (NCEE) President Dr. Jennifer Davidson, and York Elementary student bank teller Brigston DeRiese, the group spoke about the importance of financial awareness and celebrated the state's many financial literacy wins.

Community partners who attended the event were from Nebraska Bankers Association, Nebraska Independent Community Bankers, NE Credit Union League, DECA, First Nebraska Bank, NebraskaLand Bank, Midwest ...see more

41

6 reposts

To see detailed versions of these posts, visit our LinkedIn Page at [linkedin.com](https://www.linkedin.com/company/nebraska-department-of-banking-and-finance).

Department Budget & Funding

Fiscal Year July 1, 2022 – June 30, 2023

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

Beginning Balance	4,586,251
Banking & Trust Companies	5,142,864
Credit Unions & Savings and Loan	79,062
Mortgage Lending	1,252,381
Money Transmitters	90,929
Delayed Deposit Services	6
Consumer Lending	108,129
Total Revenues for Fiscal Year	6,673,371

Expenditures

Employee Salaries & Benefits	4,465,271
Operating Expenses	1,482,065
Capital Expenditures	0
Total Expenditures for Fiscal Year	5,947,336
Ending Balance	5,312,286

Costs collected from enforcement cases	16,000
Monies secured for the School Fund	15,000

Bureau of Securities

Revenues

Beginning Balance	23,094,069
Securities and Registration Fees	27,036,551
Private Offering Fees	218,400
Broker-Dealer/Broker-Dealer Agents/ Investment Adviser Fees	7,922,600
Interest Income	635,189
Cost of Investigations	41,000
Miscellaneous	390
Total Revenues for Fiscal Year	35,854,130

Expenditures

Employee Salaries & Benefits	1,266,759
Operating Expenses	319,170
Capital Expenditures	0
Total Expenditures for Fiscal	1,585,929

Monies transferred to the State of Nebraska General Fund	24,000,000
----------------------------------------------------------	------------

Monies transferred to the Financial Institutions Cash Fund	397,089
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Ending Balance	32,965,181
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Monies secured for the School Fund	34,000
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Financial Institutions Division

By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2018	6/30/2019	6/30/2020	6/30/2021	6/30/2022	6/30/2023
State-Chartered Banks	156	153	147	146	140	138
Savings & Loan Associations	0	0	0	0	0	0
Credit Unions	13	12	12	11	11	11
Trust Companies	4	4	4	4	4	4
Delayed Deposit Services	75	74	65	19	0	0
Installment Loan Companies	13	2	3	4	48	77
Sales Finance Companies	139	92	97	98	103	110
Mortgage Bankers	385	369	391	426	475	493
Mortgage Loan Originators	3,900	3,319	3,893	5,471	6,272	4,280
Money Transmitters	104	125	133	162	161	178
Bank Holding Companies	135	137	139	141	142	142

Activity by the Institutions—Fiscal Year 2023

Conversion to State-Chartered Bank	0	Name Changes	2
Bank Mergers Approved	3	Bank Closings	0
Bank Branch Acquisitions Approved	3	New Trust Company	0
Loan Production Office Notices Received	4	Trust Charter Office Relocations—Same City	0
Move of Charter and Main Office	1	New Trust Branch Offices	0
New Bank Branch Offices Approved	4	Trust Charter Cancellations	0
Bank Branch Relocations Approved	4	Credit Union Mergers	1
Loan Production Office Relocation Notices	1	New Credit Union Branch Offices	0

Activity by the Numbers—Fiscal Year 2023

Conversion to State-Chartered Bank			
Former Institution	Current Institution	City	Date of Conver-
NONE			

Bank Mergers		
Institution	Bank Acquired	Approved
Cornerstone Bank, York, NE	Ashton State Bank, Ashton, NE	09/30/2022
First State Bank, Loomis, NE	Farmers and Merchants Bank, Axtell, NE	11/16/2022
Banner Capital Bank, Harrisburg, NE	Lusk State Bank, Lusk, WY	03/24/2023

Branch Acquisitions

Institution	City	Location	Approved
Cornerstone Bank	York	Ashton	09/30/2022
First State Bank	Loomis	Axtell	11/16/2022
Banner Capital Bank	Harrisburg	Lusk, WY	03/24/2023

Loan Production Office Notices Received

Institution	City	Location	Date Received
Core Bank	Omaha	Mesa, AZ	07/27/2022
Bruning Bank	Bruning	Grand Island	11/16/2022
BankFirst	Norfolk	Neligh	03/24/2023
Pathway Bank	Cairo	Lexington	06/20/2023

Move of Charter and Main Office

Institution	City	Location	Approved
Sandhills State Bank	Bassett	North Platt	07/13/2022

New Bank Branch Office

Institution	City	Location	Approved
Washington County Bank	Blair	Missouri Valley, IA	08/31/2022
Arbor Bank	Nebraska City	Hamburg, IA	11/28/2022
Security First Bank	Lincoln	Rapid City, SD	01/05/2023
Bruning Bank	Bruning	Grand Island	01/18/2023

Bank Branch Office Relocations

Institution	City	Branch Relocation	Approved
Security First Bank	Lincoln	Cozad	10/12/2022
Union Bank & Trust	Lincoln	Lincoln	11/21/2022
The Tri-County Bank	Stuart	Bassett	11/22/2022
Banner Capital Bank	Harrisburg	Alma	04/27/2023

Loan Production Office Relocations

Institution	City	LPO Relocation	Date Received
CharterWest Bank	West Point	Columbus	09/23/2022

Name Changes

Prior Name of Institution	Current Name	City	Approved
First State Bank	Dayspring Bank	Gothenburg	04/06/2023
First State Bank & Trust Company	RVR Bank	Fremont	05/03/2023

Bank Closings		
Name of Institution	Location	Date Closed
None		

New Trust Company		
Institution	City	Approved
None		

Trust Charter Office Relocations—Same City		
Institution	City	Approved
None		

New Trust Branch Offices			
Institution	City	Branch Relocation	Approved
None			

Credit Union Mergers		
Institution	Credit Union Acquired	Approved
Nebraska Energy Federal Credit Union, Columbus, NE	Nebraska Rural Electric Association Credit Union, Lincoln, NE	6/23/2023

New Credit Union Branch Offices			
Institution	City	Branch Location	Approved
None			

Financial Institutions Total Resources					
Institutions	Number 6/30/2022	Number 6/30/2023	Assets 6/30/2022	Assets 6/30/2023	Gain (Loss)
State-Chartered Commercial Banks	140	138	\$59,332,889,000	\$63,892,539,000	\$4,559,650,000
Credit Unions	11	11	\$968,316,050	\$993,142,778	\$24,826,728
Trust Companies	4	4	\$10,996,772,000	\$12,008,895,000	\$1,012,123,000

STATE-CHARTERED COMMERCIAL BANKS' AGGREGATE BALANCE SHEET

	6/30/2021	6/30/2022	6/30/2023
Number of Institutions	146	140	138
Number of Employees	8,405	8,444	8,581
ASSETS: (Dollar amounts in thousands)			
Non-Interest Bearing Balances	915,085	869,003	809,780
Interest Bearing Balances	4,521,248	1,915,486	1,465,623
Securities	11,200,169	14,926,831	14,492,238
Federal Funds Sold & Securities Purchased to Resell	444,866	251,851	396,459
Loans and Leases	36,247,335	39,235,206	44,198,563
Allowance for Loan Losses	(556,791)	(583,714)	595,957
Loan and Leases, Net	35,690,544	38,651,492	43,496,166
Assets held in Trading Accounts	91	120	0
Premises and Fixed Assets	823,839	903,781	959,219
Other Real Estate Owned	25,312	4,496	36,883
Intangible Assets	278,430	308,477	326,112
Other Assets, Net	1,195,397	1,501,352	1,771,946
Total Assets & Losses Deferred	\$55,094,981	\$59,332,889	\$63,892,539
LIABILITIES: (Dollar amounts in thousands)			
Deposits			
Domestic Non-Interest Bearing Deposits	8,871,426	10,015,286	9,880,846
Domestic Interest Bearing Deposits	37,704,169	40,237,988	42,063,639
Total Domestic Deposits	46,575,595	50,253,274	51,944,483
Federal Funds Purchased & Securities Sold	447,772	447,262	446,884
Other Borrowed Money	1,928,720	2,885,467	5,170,335
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	0
Other Liabilities	341,915	303,146	435,899
Total Liabilities	\$49,294,002	\$53,889,149	\$57,997,601
EQUITY CAPITAL			
Perpetual Preferred Stock	20,300	20,300	35,300
Common Stock	123,628	118,328	118,203
Surplus	2,573,598	2,842,823	2,995,268
Undivided Profits	3,083,453	2,462,289	3,651,986
<i>Other Equity Capital Components</i>	0	0	905,819
Total Equity Capital	5,800,979	5,443,740	5,894,938
Total Liabilities & Equity Capital	\$55,094,981	\$59,332,889	\$63,892,539

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, 2023, were \$86,864,473,000. The number was taken from a Federal Deposit Insurance Corporation compilation.

The 22% limitation contained in Section 8-910(2)(c), as of June 30, 2023, would be:

\$86,864,473,000

_____ x .22

\$19,110,184,060



Students file into the Warner Legislative Chamber on April 13. Governor Jim Pillen announced April as Financial Awareness Month and presented a proclamation.

Interested in joining the NDBF and others at the Financial Awareness Month Proclamation in April 2024?

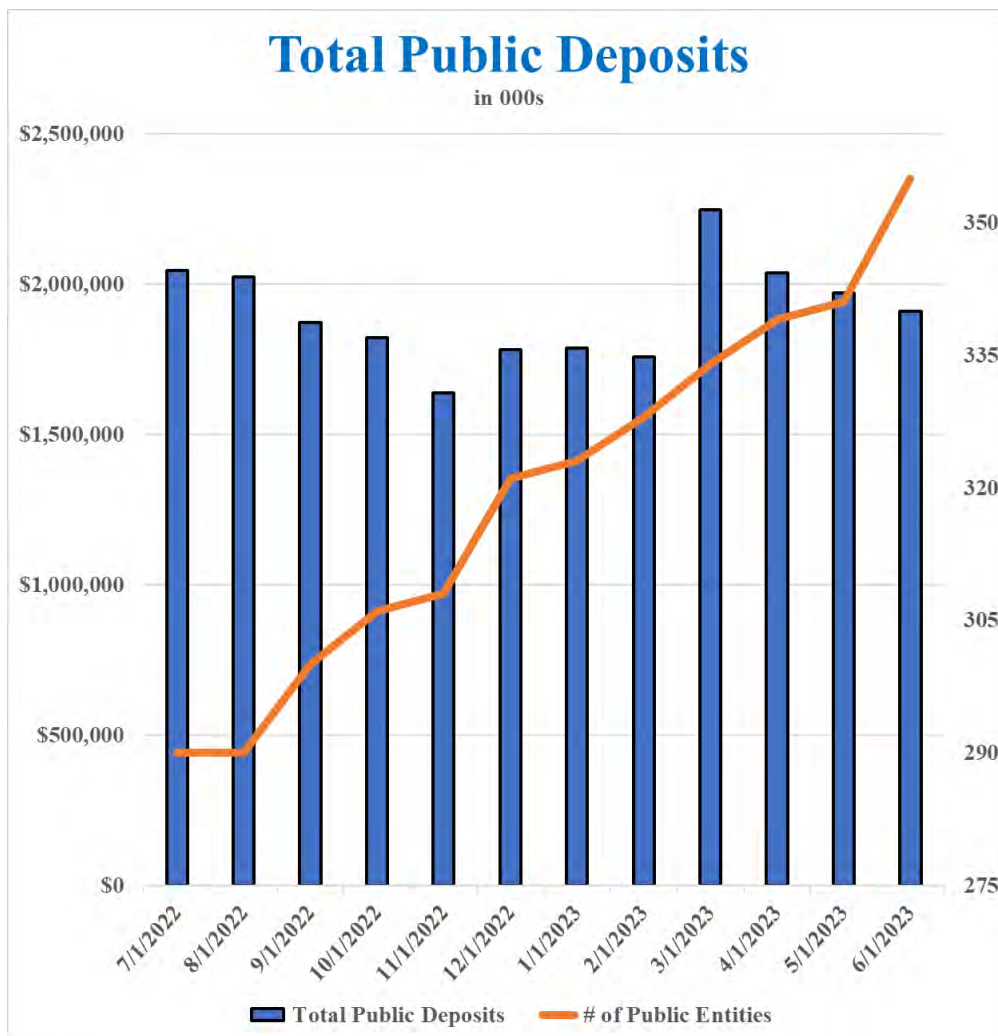
***Email:
ndbf.pio@nebraska.gov,
or call
402-471-2171.***

The Single Bank Pooled Collateral Program

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

LB622 authorized the Department to appoint an administrator for the SBPC. In May of 2020, the Department appointed Nebraska Bankers Insurance and Services Company (NBISCO) as the program administrator. NBISCO's appointment was effective July 1, 2020, for a two-year period. The contract automatically renewed and now runs through June 30, 2024, with two more renewals possible.

The SBPC began accepting participating financial institutions as of July 1, 2020. Since that date, the program has grown from two participants to 22. Total public deposits in the program have grown from \$138,725,000 to \$1,909,613,542 over the period.



State-Chartered Credit Unions Comparative Statement

	6/30/2021	6/30/2022	6/30/2023
ASSETS			
Unsecured Credit Card Loans	11,114,320	12,568,696	14,840,512
All Other Unsecured Loans	20,834,732	21,369,968	24,215,640
New Auto Loans	38,568,969	37,208,647	44,152,460
Used Auto Loans	201,539,690	231,110,339	245,110,697
1st Mortgage Real Estate Loans	164,698,486	182,502,968	185,317,378
Other Real Estate Loans	48,143,693	94,575,251	108,111,704
Leases Receivable			
Other Member Loans	85,075,212	48,882,447	56,261,395
All Other Loans			
TOTAL LOANS	\$569,975,102	\$628,218,316	\$678,009,786
Loans Held for Sale	7,278,532	2,600,380	4,460,916
Allowance for Loan Losses	(6,675,023)	(7,815,940)	(9,258,514)
Cash	104,695,499	120,523,370	104,277,715
INVESTMENTS			
Available for Sale Securities ⁽¹⁾	59,665,544	50,855,678	42,374,850
Held to Maturity Securities ⁽¹⁾	18,193,820	31,305,958	33,192,465
Loan to, Deposits in, Natural Person CUs ⁽⁶⁾⁽⁷⁾	12,460,551		
U.S. Govt. Obligations ⁽²⁾			
Federal Agency Sec. ⁽²⁾			
All Mutual Funds ⁽²⁾			
Total MCSD and PIC in Corporate	1,608,753	1,539,177	1,565,686
Corp. Central (CD) ⁽⁵⁾	2,743,021		
Banks and S & Ls (Cert. DEP)	65,655,443	80,853,352	75,058,756
All Other Investments	898,500	1,183,748	1,236,060
TOTAL INVESTMENTS	\$161,225,632	\$165,737,913	\$153,427,817
OTHER ASSETS			
Land and Bldg. (NET of DEP)	22,650,614	22,064,328	21,013,532
Other Fixed Assets	3,891,905	3,645,638	3,066,210
Foreclosed and Repossessed Assets ⁽³⁾	130,695	273,781	3,518,982
Share INS CAP Deposit ⁽⁴⁾	7,224,977	7,926,226	8,201,344
Other Assets	26,702,407	25,142,038	26,424,990
TOTAL ASSETS	\$897,100,340	\$968,316,050	\$993,142,778

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

5 / Due to report changes now reported within All Other Investments

6 / Due to report changes Loans to Natural Person CUs are reported within Loans

7 / Due to report changes Deposits in Natural Person CUs are reported within Cash

State-Chartered Credit Unions Comparative Statement (continued)

	6/30/2021	6/30/2022	6/30/2023
LIABILITIES			
Other Borrowings ⁽⁸⁾		1,500,000	8,000,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	109,836	84,633	278,342
Acct. Payable & Liabilities	11,071,128	12,548,606	14,978,622
TOTAL LIABILITIES	\$11,180,964	\$14,133,239	\$23,256,964
SAVINGS/EQUITY			
Share Drafts	190,459,363	206,289,105	209,673,891
Regular Shares	358,518,785	402,314,369	357,584,039
Money Market Shares ⁽¹⁰⁾	27,101,655	31,109,393	28,199,863
Share Certificates ⁽¹⁰⁾	115,050,840	103,653,342	121,108,459
IRA/KEOGH Accounts ⁽¹⁰⁾	41,813,659	42,248,176	39,490,095
All Other Shares ⁽⁹⁾	16,754,434	17,329,015	16,640,059
Non-Member Deposits ⁽¹⁰⁾	27,890,199	40,247,249	77,425,251
TOTAL SAVINGS	\$777,588,935	\$843,190,649	\$850,121,657
Regular Reserves ⁽¹¹⁾	39,603,706		
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains/(Losses)	(66,825)	(4,322,304)	(6,087,494)
Other Reserves	604,581	19,317,901	20,264,964
Undivided Earnings	65,723,520	94,071,328	102,217,283
Net Income	645,705	268,183	1,029,224
Miscellaneous Equity	1,819,754	1,656,930	2,340,180
EQUITY TOTAL	\$108,330,441	\$110,992,162	\$119,764,157
TOTAL SAVINGS/EQUITY	\$885,919,376	\$954,182,811	\$969,885,814
TOTAL LIABILITIES/SAVINGS/EQUITY	\$897,100,340	\$968,316,050	\$993,142,778

8 / Category previously listed as Promissory and other Notes Payable

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

10 / Category detail exists only prior to 2006

11 / Due to report changes Regular Reserves are now included in Undivided Earnings

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

State-Chartered Trust Companies Comparative Statement

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

	6/30/2021		6/30/2022		6/30/2023	
	4 Companies		4 Companies		4 Companies	
ASSETS: (<i>\$ Amount in Thousands</i>)						
Non-interest Bearing Deposits-Own Institution	0		0		0	
Non-interest Bearing Deposits-Other Institutions	19,393		37,973		23,918	
Interest Bearing Deposits-Own Institutions	0		0		0	
Interest Bearing Deposits-Other Institutions	89,846		86,223		39,997	
U.S. Government and Agency Obligations	231,028		156,085		206,899	
State, County And Municipal Obligations	29,865		35,641		25,380	
Money Market Mutual Funds	1,094,576		733,831		835,407	
Other Short Term Obligations	157		174		202	
Other Notes and Bonds	229,775		187,965		144,037	
Common and Preferred Stocks	4,146,257		4,005,098		4,538,330	
Real Estate Mortgages	11,675		12,018		13,670	
Real Estate	90,991		89,568		80,097	
Miscellaneous Assets	408,293		509,970		753,936	
Total Discretionary Assets		\$6,351,856		\$5,854,547		6,661,873
Total Non-Discretionary Assets	\$6,045,538		\$5,142,225		5,347,022	
TOTAL ASSETS	\$12,397,394		\$10,996,772		12,008,895	
NUMBER OF ACCOUNTS						
Total Number of Discretionary Accounts	2,564		2,704		2,927	
Total Number of Non-Discretionary Accounts	13,009		11,656		10,789	
TOTAL NUMBER OF ACCOUNTS	15,573		14,360		13,716	

*Amended from previous fiscal year.

Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2022 through December 31, 2022

Schedule A

Income

DDS Transaction Fees Collected	N/A
DDS NSF Penalties Related to DDS Transactions	N/A
DDS Charge Off Recovery	N/A
DDS Checks Sold for Collection	N/A
Total Income attributable to DDS	N/A
Income from non-DDS Business Conducted at Location and its Branches	N/A
Gross Income	N/A

Expenses

Expenses:	N/A
Bad Debt (Charge off)	N/A
—Salary	N/A
Collection Expenses (Fees related to collection of checks)	N/A
Other DDS Expenses	N/A
Expenses from non-DDS Business	N/A
Total Expenses	N/A
Net Income (Gross Income—Total Expenses)	N/A

Schedule B

Statement of Assets and Liabilities as of 12/31/2022	N/A
Cash on Hand and in Banks—Available for DDS Operation	N/A
Current Inventory	N/A
Collection Inventory	N/A
All other Assets	N/A
Total Assets	N/A
Total Liabilities	N/A
Net Worth	N/A
Total Liabilities + Net Worth (must equal Total Assets)	N/A

Transaction Activities of Licensees and Makers

Total Number of Makers	N/A
Total Number of Transactions	N/A
Average Transaction Size	N/A
Total Transacted Transaction Charger	N/A
Total Transaction Actual Charges	N/A
Number of Defaulted Transactions	N/A
Number of Charged-Off Transactions	N/A
Dollar Value of Transactions Charged Off	N/A
Number of Non-Negotiable Check Fees	N/A
Dollar Value of Non-Negotiable Check Fees	N/A
Average Contracted Annual Percentage Rate	N/A

Bureau of Securities

Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021	6/30/2022	6/30/2023
Broker-Dealers	1,358	1,355	1,333	1,317	1,322	1,355	1,377
Agents of Broker-Dealers	103,184	106,578	109,865	112,442	118,192	129,941	143,097
Investment Advisers	100	94	98	101	96	102	112
Federal Covered Advisers	1,371	1,398	1,456	1,551	1,673	1,825	1,937
Investment Adviser Representatives	4,251	4,329	4,374	4,503	4,490	4,735	4,777

New Registrations

	6/30/2023
Broker-Dealers	85
Agents of Broker-Dealers	37,162
Investment Advisers	17
Federal Covered Advisers	231
Investment Adviser Representatives	1,135

Loan Brokers (for the period ending 6/30/2023)

Institution	City	State
Berkerley Point Capital LLC	Bethesda	Maryland
Blue Chip Capital Solutions	Lincoln	Nebraska
Check into Cash of Nebraska, Inc.	Cleveland	Tennessee
Commercial Loan Solutions, LLC	Omaha	Nebraska
Fundera, Inc.	New York	New York
Funding4U, LLC	Miami	Florida
Happy Money, Inc.	Torrance	California
Intuit Financing Inc. d/b/a: Intuit Mint; Intuit Turbo	Mountain View	California
Intuit TT Offerings, Inc. d/b/a Refund Advance	Mountain View	California
Jones Lang LaSalle Americas, Inc.	Chicago	Illinois
Knapp Financial Consulting, LLC	Elkhorn	Nebraska
MM Finance, LLC	Bellevue	Nebraska
Nationwide Loan Consultants & Advisors, LLC	Boynton Beach	Florida
Pioneer Military Credit LLC	Kansas City	Missouri
RockBridge Capital, LLC	Columbus	Ohio
Symetra Investment Management Real Estate Investors	Bellevue	Washington
The Borrowing Club, LLC	Boynton Beach	Florida
Trident Funding, LLC	Shelton	Connecticut

Enforcement Actions

	6/30/2020	6/30/2021	6/30/2022	6/30/2023
Investigations Initiated	30	24	30	57
Investigations Closed	29	14	32	58
Cease & Desist Orders	1	2	1	0
Denials	0	0	0	0
License Revocations	0	0	0	0
Permanent Injunctions	0	0	0	0
Criminal Referrals	0	0	0	0
Criminal Convictions	0	0	0	0
Consent Orders	3	1	3	3
Number of fines, penalties, costs and unregistered securities assessed	3	1	3	3



German State Bank Charter from 1907.

Securities registrations and exemptions (for the period of June 30, 2023)

SECURITIES OFFERINGS FILED			
	Paper Filing	Electronic Filing	Total
INITIAL FILINGS—Type			
Stock	0	0	0
Debt	0	0	0
Partnership	0	0	0
Mutual Funds	56	645	701
Unit Investment Trusts	1,393	0	1,393
Other	135	0	135
TOTAL OF INITIAL FILINGS	1,584	645	2,229
RENEWALS AND ADDITIONALS			
Additional	107	3,440	3,547
Mutual Fund Renewals	479	23,194	23,673
Other Renewals	0	0	0
SUBTOTAL	586	26,634	27,220
Withdrawn	3	0	3
TOTAL RENEWALS AND ADDITIONALS	583	26,634	27,217
GRAND TOTAL OF SECURITIES OFFERINGS FILED	2,167	27,279	29,446
EXEMPTION FILINGS			
Uniform Limited Offering Exemption (ULOE)	7	787	794
Intrastate (Form SODD)	4	0	4
§ 8-1111(9) Exemptions	69	0	69
Other Exemptions	0	0	0
Reg A Tier 2	248	0	248
SUBTOTAL	328	787	1,115
Exemption Withdrawals	2	51	53
TOTAL EXEMPTIONS	330	838	1,168
BUSINESS OPPORTUNITY FILINGS			
New Business Opportunity Filings	1	0	1
Business Opportunity Renewals	3	0	3
TOTAL FILINGS	7	0	7
§ 59-1722 Franchise Exemptions	266	0	266

Appendix A

Department Leadership Through the Years

1892 to 1895 Richard H. Townley, Secretary, State Banking Board
1895 to 1901 P.L. Hall, Secretary, State Banking Board
1901 to 1917 Edward Royse, Secretary, State Banking Board
1917 to 1919 J.J. Tooley, Secretary, State Banking Board
1919 to 1925 J.E. Hart, Secretary, State Banking Board
1925 to 1927 Kirk Griggs, Secretary, State Banking Board
1927 to 1931 Clarence G. Bliss, Secretary, State Banking Board
1929 to 1931 George W. Woods, Bank Commissioner
1931 to 1933 E.H. Luikart, Secretary, State Banking Board
1933 to 1935 George W. Woods, Deputy Superintendent
1935 to 1939 B.N. Saunders, Superintendent of Banking
1939 to 1943 Wade R. Martin, Director of Banking
1943 to 1947 J. Fred Peters, Director of Banking
1947 to 1959 J.F. McLain, Director of Banking
1959 to 1961 Edwin N. Van Horne, Director of Banking
1961 to 1964 Ralph E. Misko, Director of Banking
1964 to 1966 Henry E. Ley, Director of Banking
1966 to 1967 Byron Dunn, Director of Banking
1967 to 1969 C.R. Haines, Director of Banking
1969 to 1970 Edwin A. Langley, Director of Banking
1971 to 1975 Henry E. Ley, Director of Banking
1975 to 1978 William H. Riley, Director of Banking & Finance
1979 to 1979 Charles W. Mitchell, Acting Director of Banking & Finance
1979 to 1983 Paul J. Amen, Director of Banking & Finance
1983 to 1984 John P. Miller, Director of Banking & Finance
1984 to 1985 Roger M. Beverage, Director of Banking & Finance
1985 to 1985 Roger W. Hirsch, Acting Director of Banking & Finance
1985 to 1987 James C. Barbee, Director of Banking & Finance
1987 to 1991 Cynthia H. Milligan, Director of Banking & Finance
1991 to 1998 James A. Hansen, Director of Banking & Finance
1998 to 1999 Peter M. Graff, Director of Banking & Finance
1999 to 1999 Ray A. Pont, Interim Director of Banking & Finance
1999 to 2004 Samuel P. Baird, Director of Banking & Finance
2004 to 2005 Ray A. Pont, Acting Director of Banking & Finance
2005 to 2014 John Munn, Director of Banking & Finance
2014 to 2015 Ray A. Pont, Acting Director of Banking & Finance
2015 to 2020 Mark Quandahl, Director of Banking & Finance
2020 to Present Kelly Lammers, Director of Banking & Finance



The Edward Royse memorial plaque hangs in the lobby area on the 3rd floor of the First Nebraska Administrative Building.

Appendix B

HISTORICAL DATA—STATE-CHARTERED COMMERCIAL BANKS

Year	In Operation	Total Capital and Reserves	Total Deposits	Total Assets
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	4,244,010,000	28,909,062,000	39,912,461,000
2017	158	4,662,769,000	30,546,253,000	42,098,630,000
2018	156	4,315,129,000	31,058,755,000	38,534,679,000
2019	153	4,751,085,000	34,097,041,000	41,628,517,000
2020	147	5,093,295,000	39,406,291,000	48,094,176,000
2021	146	5,800,979,000	46,575,595,000	55,094,981,000
2022	140	5,443,740,000	50,253,274,000	59,332,889,000
2023	138	5,894,938,000	51,944,483,000	63,892,539,000



The NDBF Team raised \$1770 and 514 non-perishable food items for the Food Bank for the Heartland fundraiser. The team celebrated with a Hawaiian shirt day.

Historical Data – State-Chartered Commercial Banks

Year	In Operation	Total Capital	Total Deposits	Total Assets
1897	320	\$9,321,526	\$13,902,940	\$23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	7,895,874	18,740,754	27,053,693
1900	347	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898

Historical Data – State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital	Total Deposits	Total Assets
1938	293	\$11,621,199	\$65,573,363	\$78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000

Historical Data – State-Chartered Commercial Banks (continued)

Year	In Operation	Total Capital	Total Deposits	Total Assets
1981	340	\$457,124,000	\$4,238,958,000	\$4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000
1991	281	775,507,000	7,516,829,000	8,511,052,000
1992	274	835,334,000	7,860,795,000	8,920,189,000
1993	258	871,730,000	8,024,940,000	9,117,993,000
1994	253	900,979,000	8,066,120,000	9,301,831,000
1995	239	997,652,000	8,423,851,000	9,752,609,000
1996	234	1,026,867,000	8,705,436,000	10,100,663,000
1997	229	1,086,698,000	9,238,326,000	10,804,157,000
1998	225	1,110,796,000	9,453,453,000	11,114,113,000
1999	216	1,141,079,000	9,795,909,000	11,670,911,000
2000	204	1,219,339,000	10,542,428,000	12,811,435,000
2001	198	1,340,662,000	11,273,003,000	13,730,070,000
2002	196	1,422,794,000	11,815,637,000	14,486,025,000
2003	192	1,568,094,000	12,933,354,000	15,878,215,000
2004	188	1,869,032,000	13,302,372,000	16,662,927,000
2005	184	1,972,713,000	13,375,402,000	16,859,175,000
2006	187	2,034,579,000	14,142,596,000	17,785,286,000
2007	187	2,168,497,000	14,761,492,000	18,508,808,000
2008	182	2,336,058,000	15,939,780,000	20,141,454,000
2009	180	2,567,620,000	18,175,089,000	22,570,676,000
2010	178	2,617,873,000	19,462,038,000	26,080,785,000
2011	177	2,947,156,000	21,724,542,000	28,415,413,000
2012	174	3,244,149,000	23,263,012,000	30,424,100,000
2013	175	3,419,615,000	25,179,370,000	33,082,737,000
2014	171	3,627,272,000	26,162,527,000	34,809,104,000
2015	167	4,317,764,000	27,412,224,000	37,165,034,000
2016	163	4,244,010,000	28,909,062,000	39,912,461,000
2017	158	4,662,769,000	30,546,253,000	42,098,630,000
2018	156	4,315,129,000	31,058,755,000	38,534,679,000
2019	153	4,751,085,000	34,097,041,000	41,628,517,000
2020	147	5,093,295,000	39,406,291,000	48,094,176,000
2021	146	5,800,979,000	46,575,595,000	55,094,981,000
2022	140	5,443,740,000	50,253,274,000	59,332,889,000
2023	138	5,894,938,000	51,944,483,000	63,892,539,000

HISTORICAL DATA—SECURITIES

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
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,898	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905
2022	34,455,762	1,502,798	712,489	18,000,000	23,094,069
2023	35,854,125	1,585,929	397,089	24,000,000	32,965,181

Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2017	35,035	20,680,820,000	11
2018	34,628	21,077,422,000	4
2019	34,165	21,375,898,000	5
2020	33,118	20,403,500,000	10
2021	30,497	27,255,574,000	5
2022	31,129	26,508,974,000	4
2023	30,173	27,007,607,000	3

Historical Data – Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
2017	1,358	0	80	103,184	0
2018	1,355	0	3	106,578	0
2019	1,333	0	108	109,865	0
2020	1,317	0	85	112,442	0
2021	1,322	0	66	118,192	0
2022	1,355	0	38	129,941	0
2023	1,377	0	63	143,097	0

Historical Data – Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1939	\$6,193	\$4,410			\$12,061
1940	7,145	6,320			12,841
1941	5,046	5,486			12,802
1942	4,141	3,000			13,543
1943	4,961	3,507			14,998
1944	5,632	4,750			15,879
1945	8,928	6,803			18,003
1946	13,845	7,891			23,977
1947	10,812	8,816			25,972
1948	9,462	9,719			25,715
1949	10,578	9,908			26,384
1950	14,349	12,528			28,205
1951	15,970	10,431			33,744
1952	17,961	14,244			37,461
1953	15,796	15,469			37,789
1954	20,094	16,122			41,671
1955	56,121	18,247			79,635
1956	36,925	27,312			89,248
1957	37,458	34,148			92,558
1958	44,217	18,310			118,456
1959	59,160	21,041		87,910	68,674
1960	56,095	32,490			92,279
1961	93,293	26,640	20,177		138,754
1962	84,195	24,665	22,870		175,414
1963	65,892	17,144	36,914	107,503	79,744
1964	73,040	14,720	53,041		85,023
1965	99,917	10,535	46,750		127,655
1966	122,601	27,695			222,561
1967	127,622	30,744			391,439
1968	103,638	38,675			* 384,403
1969	282,826	41,039			626,189
1970	238,716	49,524		576,189	239,193
1971	196,324	57,318			378,198
1972	238,201	54,591	335,820		225,987
1973	303,244	53,510			475,721
1974	222,982	66,216	35,000		597,486
1975	294,904	92,669			799,721
1976	263,400	93,960		650,000	319,160

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

Historical Data – Securities Act Cash Fund Status (continued)

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions	Transferred to State of Nebraska	Ending Balance
1977	\$348,188	\$114,168			\$553,180
1978	388,138	129,703			811,616
1979	644,668	137,669		1,000,000	318,615
1980	1,382,923	217,896		1,000,000	483,642
1981	1,933,972	234,662		1,000,000	1,182,951
1982	2,731,444	241,846		2,500,000	1,172,548
1983	2,724,346	270,889		3,400,000	226,005
1984	2,329,448	346,303		2,000,000	209,151
1985	2,751,985	506,926			2,454,210
1986	4,583,858	393,491		1,000,000	5,644,577
1987	6,398,986	481,880		3,000,000	8,561,683
1988	6,013,741	539,064		6,000,000	8,036,360
1989	5,640,939	550,907		9,800,000	3,326,392
1990	5,589,758	575,244		4,000,000	4,340,908
1991	5,258,270	566,022		4,000,000	5,033,155
1992	5,788,698	759,553		4,000,000	6,062,300
1993	6,530,292	719,772		7,000,000	4,872,820
1994	8,375,968	733,479		6,000,000	6,515,309
1995	9,395,159	787,188		6,000,000	9,123,280
1996	10,090,840	817,799		9,000,000	9,396,321
1997	11,233,134	879,814		11,000,000	8,749,640
1998	12,915,388	861,660		9,000,000	11,803,368
1999	13,909,799	903,478		9,000,000	15,809,689
2000	16,837,246	971,783		15,000,000	16,675,152
2001	17,815,112	1,010,507		17,000,000	16,479,757
2002	16,322,333	973,200		17,500,000	14,328,889
2003	13,910,094	999,418		16,500,000	10,739,564
2004	19,041,410	985,019		15,000,000	13,795,956
2005	15,001,541	1,140,021		19,100,000	8,557,476
2006	15,587,788	1,071,972		16,000,000	7,073,292
2007	18,443,864	1,080,923		16,000,000	8,436,232
2008	23,658,511	1,090,520		11,000,000	20,004,303
2009	24,904,074	1,188,387		19,000,000	24,719,989
2010	24,844,300	1,291,931		24,286,041	23,986,318
2011	24,863,949	1,290,131		37,322,121	10,238,015
2012	23,780,113	1,430,535		19,000,000	13,587,592
2013	23,928,128	1,417,369		19,000,000	17,098,352
2014	26,517,042	1,443,978		23,000,000	19,171,416
2015	26,923,977	1,451,926		23,000,000	21,643,467
2016	28,112,209	1,399,075		30,000,000	18,356,600
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,896	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905
2022	34,455,762	1,502,798	712,489	18,000,000	23,094,069
2023	35,854,125	1,585,929	397,089	24,000,000	32,965,181

Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn	Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
1939	30	2,362,575	8	1981	1,575	1,536,501,075	67
1940	41	2,883,400	4	1982	1,786	2,607,490,277	119
1941	34	1,492,511	2	1983	2,299	2,451,475,402	147
1942	32	1,260,800	1	1984	2,325	2,011,168,235	192
1943	36	2,136,200	0	1985	2,302	2,172,465,659	222
1944	35	2,646,000	0	1986	3,086	4,111,096,897	238
1945	55	5,492,550	0	1987	3,424	6,100,822,335	294
1946	80	9,459,847	4	1988	3,018	4,820,573,174	289
1947	61	6,838,394	0	1989	3,010	4,275,274,132	164
1948	67	5,485,750	1	1990	2,763	4,120,247,299	195
1949	74	5,676,700	0	1991	2,986	4,264,222,845	110
1950	86	8,850,404	0	1992	4,113	3,746,672,390	91
1951	95	10,781,368	0	1993	4,968	3,433,009,471	102
1952	102	11,271,391	0	1994	6,881	3,854,726,154	116
1953	81	9,959,434	0	1995	8,021	4,340,862,458	90
1954	117	12,688,352	1	1996	8,891	4,366,777,438	90
1955	155	48,064,847	5	1997	10,621	4,917,973,597	56
1956	152	26,417,011	9	1998	13,349	5,804,370,252	66
1957	160	25,725,150	6	1999	14,165	5,799,663,765	81
1958	168	32,838,450	6	2000	17,789	7,119,150,972	36
1959	201	41,841,964	19	2001	21,232	8,698,411,020	65
1960	239	38,676,160	52	2002	20,467	9,725,155,609	46
1961	340	70,151,950	51	2003	20,935	9,979,766,330	11
1962	253	60,093,300	8	2004	22,697	11,323,207,770	26
1963	224	45,746,030	4	2005	22,870	10,641,066,150	31
1964	270	51,546,333	0	2006	24,710	11,320,260,650	11
1965	383	77,723,015	1	2007	26,266	13,573,121,380	9
1966	349	100,690,421	0	2008	29,348	18,371,913,640	5
1967	459	100,982,178	0	2009	27,945	18,729,690,650	12
1968	692	192,940,066	1	2010	28,523	17,213,135,000	18
1969	954	236,369,401	1	2011	23,250	18,545,492,000	5
1970	722	178,185,790	4	2012	28,965	17,955,119,000	20
1971	918	162,482,230	2	2013	25,179	18,245,373,000	13
1972	1,007	256,222,450	28	2014	27,691	20,654,108,000	11
*1973				2015	32,400	20,852,152,000	17
1974	634	129,563,116	103	2016	33,407	21,648,937,000	17
1975	682	170,268,855	31	2017	35,035	20,680,820,000	11
1976	964	231,153,028	0	2018	34,628	21,077,422,000	4
1977	734	173,514,576	14	2019	34,165	21,375,898,000	5
1978	818	234,362,503	28	2020	33,118	20,403,500,000	10
1979	847	437,864,783	41	2021	30,497	27,255,574,000	5
1980	1,329	1,053,033,936	25	2022	31,129	26,508,974,000	4
				2023	30,173	27,007,607,000	3

*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
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20

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

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

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	5,519	0
2006	1,430	0	131	63,260	0
2007	1,489	0	98	69,242	0
2008	1,470	0	74	70,842	0
2009	1,446	0	155	70,326	0
2010	1,425	0	134	74,970	0
2011	1,416	0	130	84,179	0
2012	1,320	0	199	86,447	0
2013	1,289	0	98	87,600	0
2014	1,360	0	21	93,483	0
2015	1,373	0	66	98,256	0
2016	1,364	0	72	102,745	0
2017	1,358	0	80	103,184	0
2018	1,355	0	3	106,578	0
2019	1,333	0	108	109,865	0
2020	1,317	0	85	112,442	0
2021	1,322	0	66	118,192	0
2022	1,355	0	38	129,941	0
2023	1,377	0	63	143,097	0

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

Appendix C

STATE-CHARTERED BANKS (for the period ending June 30, 2023)

State Bank		Branch	131 Walnut Sutherland, NE 69165-0157	Branch	16949 Lakeside Hills Plaza Omaha, NE 68130
Access Bank—Omaha					
State Bank	8712 West Dodge Road Omaha, NE 68114-3459	Branch	310 Mountain Avenue Berthoud, CO 80513	Branch	18924 Evans St. Omaha, NE 68022
School Branch	LaVista West Elementary LaVista, NE 68128	Branch	265 Cheyenne Mountain Boulevard East Colorado Springs, CO	Branch	923 Main Hamburg, IA 51640
School Branch	Bell Elementary School Papillion, NE 68048	Branch	1310 Garden of the Gods Road Colorado Springs, CO 80907	Branch	301 Oakland Avenue Oakland, IA 51560
School Branch	Prairie Queen Elementary School Papillion, NE 68048	Branch	1359 Interquest Parkway, Suite 150 Colorado Springs, CO 80921	Branch	716 Illinois Sidney, IA 51652
Branch	Mobile branch Douglas & Sarpy Counties, NE	Branch	Mobile branch El Paso County, CO	Loan Production Office	17117 Burt Street Omaha, NE 68118
Branch	7223 South 84th Street LaVista, NE 68128	Branch	8308 Weld County Road 13 Firestone, CO	Loan Production Office	Life Time Work West End - St. Louis Park St. Louis Park, MN 55416
Branch	1941 South 42nd Street Omaha, NE 68105	Branch	7800 South College Avenue Fort Collins, CO 80525	Auburn State Bank—Auburn	
Branch	2710 South 140th Street Omaha, NE 68144	Branch	148 Remington Street, Suite 101 Fort Collins, CO 80524	State Bank	1212 J Street Auburn, NE 68305
Branch	6405 Center Street Omaha, NE 68106	Branch	7251 West 20th Street Greeley, CO 80634	Bank of Clarks—Clarks	
Branch	203 North 180th Street Omaha, NE 68022	Branch	10 Ken Pratt Boulevard Longmont, CO 80501	State Bank	301 N. Green Street Clarks, NE 68628-0125
Branch	774 Olson Drive Papillion, NE 68046	Branch	1005 South Range Avenue, Suite 300 Colby, KS 67701	Branch	201 Vine Street Silver Creek, NE 68663
Adams Bank & Trust—Ogallala		Adams County Bank—Kenesaw		Bank of Dixon County—Ponca	
State Bank	315 N. Spruce Street Ogallala, NE 69153-0720		401 N. Smith Avenue Kenesaw, NE 68956	State Bank	117 E. 3rd Street Ponca, NE 68770-0570
School Branch	Creek Valley Schools Chappell, NE 69129	Branch	1307 North Brass Avenue Juniata, NE 68955	Branch	218 East Elk Street Jackson, NE 68743
School Branch	Chase County Schools Imperial, NE 69033	Adams State Bank—Adams		Branch	412 Main Street Newcastle, NE 68757
Branch	202 State Street Brule, NE 69127-0156	State Bank	649 Main Street Adams, NE 68301	Bank of Elgin—Elgin	
Branch	641 2nd Street Chappell, NE 69129	School Branch	Freeman Public School Adams, NE 68301	State Bank	101 N. 2nd Street Elgin, NE 68636-0379
Branch	150 Central Avenue Grant, NE 69140-0160	American Exchange Bank—Elmwood		Bank of Hartington—Hartington	
Branch	545 Broadway Imperial, NE 69033-0279	State Bank	151 North 4th Street Elmwood, NE 68349	State Bank	229 N. Broadway Hartington, NE 68739-0077
Branch	205 N. 4th Street Indianola, NE 69034	Branch	440 D Street Eagle, NE 683470407	Branch	304 North Broadway Hartington, NE 68739
Branch	Main Street Lodgepole, NE 69149	American Interstate Bank—Elkhorn		Loan Production Office	120 N. Broadway Bloomfield, NE 68718
Branch	Perkins Avenue Madrid, NE 69150-0098	State Bank	3331 North 204th Street Elkhorn, NE 68022	Loan Production Office	25411 Park Avenue Niobrara, NE 68760
Branch	121 South Jeffers Street North Platte, NE 69103-0189	Branch	15909 West Maple Road Omaha, NE 68116	Bank of Lindsay—Lindsay	
Branch	3221 South Jeffers Street North Platte, NE 69101	Arbor Bank—Nebraska City		State Bank	102 Pine Street Lindsay, NE 68644
		State Bank	911 Central Avenue Nebraska City, NE 68410-0429	Bank of Mead—Mead	
				State Bank	322 South Vine Mead, NE 68041-0155
				Branch	245 N. Elm Mead, NE 68041
				Bank of Orchard—Orchard	
				State Bank	145 E. 2nd Street Orchard, NE 68764
				Bank of Prague—Prague	
				State Bank	316 W. Center Avenue Prague, NE 68050-0128

STATE-CHARTERED BANKS (continued)

Bank of the Valley—Bellwood		Branch	3410 Singing Hills Boulevard Sioux City, IA 51106	School Branch	Cattle Bank & Trust - Roper Elementary Branch Lincoln, NE 68522
State Bank	404 State Street Bellwood, NE 68624	Loan Production Office	6800 South 32nd Street Lincoln, NE 68516	School Branch	Cattle Bank & Trust—The Arnold Branch Lincoln, NE 68524
School Branch	Bellwood Public School Bellwood, NE 68601	Loan Production Office	110 East 4th Street Neligh, NE 68756	Branch	6550 Merchant Drive Lincoln, NE 68521
School Branch	Shell Creek Elementary Columbus, NE 68601	Banner Capital Bank—Harrisburg		Branch	1404 Pine Lake Road Lincoln, NE 68512
School Branch	St. Isidore School Columbus, NE 68601	State Bank	205 State Street Harrisburg, NE 69345	Branch	405 North Fifth Street Seward, NE 68434
School Branch	David City Elementary School David City, NE 68632	Branch	512 Main Street Alma, NE 68920	Cedar Rapids State Bank—Cedar Rapids	
School Branch	St. Mary's School David City, NE 68632	Branch	401 9th Street Beaver City, NE 68926	State Bank	213 W. Main Street Cedar Rapids, NE 686270158
School Branch	Humphrey St. Francis Humphrey, NE 68642	Branch	4007 Greenway Street Cheyenne, WY 82001	Branch	113 S. Front St. Petersburg, NE 68652
School Branch	Humphrey Public Humphrey, NE 68642	Branch	17 N. Wyoming Guernsey, WY 82204	Branch	124 W. St. Joseph Street Spalding, NE 68665
School Branch	Platte Center Elementary Platte Center, NE 68653	Branch	415 South Main Street Lusk, WY 82225	Loan Production Office	
Branch	3235 47th Street Columbus, NE 68601	Battle Creek State Bank—Battle Creek		Loan Production Office	1508 JFK Drive, Ste 201 Bellevue, NE 68005
Branch	1855 North Fourth Street David City, NE 68632	State Bank	202 W. Main Street Battle Creek, NE 68715-0308	Loan Production Office	7101 Stone Drive Daphne, AL 36526
Branch	502 5th Street David City, NE 68632	Boelus State Bank—Boelus		Cedar Security Bank—Fordyce	
Branch	100 S. 3rd Street Humphrey, NE 68642	State Bank	523 Delaware Street Boelus, NE 68820-0233	State Bank	117 Main Street Fordyce, NE 68736
Branch	103 4th Street Platte Center, NE 68653	Bruning Bank—Bruning		Branch	309 South Robinson Street Hartington, NE 68739
Branch	559 Road 11 Schuyler, NE 68661	State Bank	104 E. Main Street Bruning, NE 68322-0100	Branch	411 St. James Ave Wynot, NE 68792
BankFirst—Norfolk		Branch	803 South D Street Broken Bow, NE 68822	CerescoBank—Ceresco	
State Bank	100 N. 13th Street Norfolk, NE 68701	Branch	3032 West Stolley Park Road Grand Island, NE 68801	State Bank	130 West Elm Street Ceresco, NE 68017-0036
Branch	2530 23rd Street Columbus, NE 68601	Branch	252 South 13th Street Hebron, NE 68370	Chambers State Bank—Chambers	
Branch	1211 Riverside Boulevard Norfolk, NE 68701	Branch	1215 Burlington Holdrege, NE 68949	State Bank	104 E. Main Street Chambers, NE 68725
Branch	920 South 13th Street Norfolk, NE 68701	Branch	1110 17th Avenue Kearney, NE 68847	Branch	220 E. Nebraska Street Ewing, NE 68735
Branch	2025 Krenzien Dr. Norfolk, NE 68701	Brunswick State Bank—Brunswick		CharterWest Bank—West Point	
Branch	313 East Highway 20 O'Neill, NE 68763	State Bank	226 2nd Street Brunswick, NE 68720-0029	State Bank	201 South Main Street West Point, NE 68788
Branch	121 North 27th Street Ord, NE 68862	Branch	314 Nippell Street Winnetoon, NE 68789	School Branch	609 Whitney Street Pender, NE 68047
Branch	2021 Dakota Avenue South Sioux City, NE 68776	Butte State Bank—Butte		Branch	20041 Manderson Street Elkhorn, NE 68022
Branch	402 Main Street Wakefield, NE 68784	State Bank	510 Thayer Street Butte, NE 68722-0028	Branch	7404 Olson Drive Papillion, NE 68046
Branch	220 West 7th Street Wayne, NE 68787	Branch	425 Hillcrest Boulevard Spencer, NE 68777	Branch	610 4th Street Pender, NE 68047
Branch	127 East Walnut West Point, NE 68788	Cattle Bank & Trust—Seward		Branch	308 Main Street Walthill, NE 68067
Branch	902 10th Street Onawa, IA 51040	State Bank	104 South 5th Street Seward, NE 68434	Branch	141 East Grove West Point, NE 68788
Branch	2401 Hamilton Sioux City, IA 51104	School Branch	7301 North 13th Street Lincoln, NE 68521	Loan Production Office	4213 38th Street Columbus, NE 68601
Branch	3119 Floyd Boulevard Sioux City, IA 51104				

STATE-CHARTERED BANKS (continued)

Loan Production Office	714 N. Diers Avenue Grand Island, NE 68803	Branch	416 Hale Avenue Newman Grove, NE 68758	Branch	1918 N. 203rd Street Elkhorn, NE 68022
Loan Production Office	2121 N. Webb Rd., Suite 202 Grand Island, NE 68803	Mobile Branch	Sarpy and Douglas Counties Papillion, NE	Branch	617 Central Avenue Nebraska City, NE 68410
Loan Production Office	704 East Side Blvd. Hastings, NE 68901	Branch	754 Gold Coast Drive Papillion, NE 68046	Loan Production Office	123 North Broadway Street Bloomfield, NE 68718
Loan Production Office	4511 2nd Avenue, Suite 207 Kearney, NE 68847	Branch	2020 W. Eighth Avenue Plattsmouth, NE 68048	Community First Bank—Maywood	
Loan Production Office	12121 McDermott Plaza La Vista, NE 68128	Branch	120 No. 6th Plattsmouth, NE 68048	State Bank	122 S. Commercial Street Maywood, NE 69038-0045
Loan Production Office	2901 S. 84th Street, Suite 10 Lincoln, NE 68506	Mobile Branch	Cass County Plattsmouth, NE 68048	School Branch	1 Tiger Drive Maywood, NE 69038
Loan Production Office	3700 Yankee Hill Road, Suite 1 Lincoln, NE 68516	Mobile Branch	Boone, Greeley and Wheeler Counties Spalding, NE	Branch	306 Pine Street Big Springs, NE 69122
Loan Production Office	116 Norris Avenue Mc Cook, NE 69001	Branch	121 N. Chestnut Street Spalding, NE 68665	Branch	324 Main Street Stapleton, NE 69163
Loan Production Office	4604 S. 25th Street Omaha, NE 68107	Branch	109 East Sherman West Point, NE 68788	Branch	338 Main Street Trenton, NE 69044
Loan Production Office	14451-14543 W. Center Road, Suite 9 Omaha, NE 68144	Mobile Branch	Cuming and Stanton Counties Wisner, NE	Community State Bank—Colon	
Loan Production Office	900 Woodbury Ave., Ste 2B Council Bluffs, IA 51503	City Bank & Trust Co.—Lincoln		State Bank	102 Spruce Street Colon, NE 68018-0004
Citizens Bank & Trust Company in St. Paul—St. Paul		State Bank	2929 Pine Lake Road Lincoln, NE 68516	Branch	127 W. Main Street Cedar Bluffs, NE 68015
State Bank	721 7th Street St. Paul, NE 68873-2032	Branch	1135 Main Street Crete, NE 68333	Core Bank—Omaha	
Branch	1634 16th Street Central City, NE 68826	Branch	940 P Street Lincoln, NE 68508	State Bank	12100 West Center Road Omaha, NE 68144
Branch	650 P Street Loup City, NE 68853	Branch	3900 Pine Lake Road Lincoln, NE 68516	Branch	Mobile Branch Douglas, NE
Citizens State Bank—Carleton		Branch	4225 Lucile Drive Lincoln, NE 68506	Mobile Branch	Mobile Branch Douglas County, NE
State Bank	209 Third Street Carleton, NE 68326	Loan Production Office	7101 S. 82nd Street Lincoln, NE 68516	Branch	16805 Q Street Omaha, NE 68135
Citizens State Bank—Wisner		Loan Production Office	612 Seward Street Seward, NE 68434	Branch	13220 Birch Drive Omaha, NE 68164
State Bank	921 Ave E Wisner, NE 68791	Clarkson Bank—Clarkson		Branch	12100 West Center Road Omaha, NE 68144
School Branch	Wisner-Pilger Elementary Wisner, NE 68791	State Bank	243 Pine Street Clarkson, NE 68629-0080	Branch	Northeast Corner of Intersection of 114th and Highway 370 Papillion, NE 68046
Mobile Branch	Fillmore, Saline and Seward Counties Friend, NE	Columbus Bank & Trust Company—Columbus		Mobile Branch	Mobile Branch Saunders County, NE
Branch	150 Maple Street Friend, NE 68359	State Bank	2501 13th Street Columbus, NE 68601-4913	Branch	7400 College Boulevard Overland Park, KS 66210
Mobile Branch	Cedar, Dixon, Wayne and Pierce Counties Laurel, NE	Branch	118 23rd Street, Suite 100 Columbus, NE 68601	Loan Production Office	8265 E. Southern Avenue #502 Mesa, AZ 85209
Branch	201 South Hwy 20 Laurel, NE 68745	Commercial Bank—Nelson		Corn Growers State Bank—Murdock	
Mobile Branch	Colfax and Platte Counties Leigh, NE	State Bank	401 S. Main Street Nelson, NE 68961-0388	State Bank	333 Nebraska Street Murdock, NE 68407
Branch	203 Main Street Leigh, NE 68643	Loan Production Office	145 South 10th Street Geneva, NE 68361	Cornerstone Bank—York	
Mobile Branch	416 Hale Avenue Newman Grove, NE 68758	Commercial State Bank—Republican City		State Bank	529 North Lincoln Avenue York, NE 68467
		State Bank	20 Circle Drive Republican City, NE 68971-0067	School Branch	York Elementary School York, NE 68467
		Commercial State Bank—Wausa			
		State Bank	519 E. Broadway Wausa, NE 68786-0179		

STATE-CHARTERED BANKS (continued)

Branch	240 South 3rd Street Albion, NE 68620	Branch	Main Street Monroe, NE 68647	Branch	334 Main Street Burr, NE 68324
Branch	295 Center Avenue Ashton, NE 68817	Branch	102 W. Main Street Murray, NE 68409	Branch	976 11th Street Syracuse, NE 68446
Branch	1206 13th Street Aurora, NE 68818	Branch	404 W. 1st Street North Loup, NE 68859	Custer Federal State Bank—Broken Bow	
Branch	Third & Main Streets Bartlett, NE 68622	Branch	Main Street Polk, NE 68654	State Bank	341 South 10th Avenue Broken Bow, NE 68822
Branch	211 Rock Bluff Road Beaver Lake, NE 68048	Branch	260 Garhan Avenue Rising City, NE 68658	Branch	1305 East 56th Street Kearney, NE 68847
Branch	520 Lincoln Bradshaw, NE 68319	Branch	119 "C" Street Shelton, NE 68876	Dayspring Bank—Gothenburg	
Branch	1631 16th Street Central City, NE 68826	Branch	317 Beaver Street St. Edward, NE 68660	State Bank	914 Lake Street Gothenburg, NE 691381944
Branch	103 South Brown Ave Clay Center, NE 68933	Branch	400 Main Street Stromsburg, NE 68666	Branch	Mobile branch Douglas & Sarpy Counties, NE
Branch	604 Main Street Clearwater, NE 68726	Branch	101 West Elm Street Sutton, NE 68979	Branch	605 Tenth Street Gothenburg, NE 69138
Branch	1727 23rd Street Columbus, NE 68601	Branch	902 South Saunders Avenue Sutton, NE 68979	Branch	101 NW 1st Street Mullen, NE 69152
Branch	3304 16th Street Columbus, NE 68601	Branch	100 E. 2nd St. Tilden, NE 68781	Branch	410 Rodeo Road North Platte, NE 69101
Branch	818 East 23rd Street Columbus, NE 68601	Branch	Midland Street Waco, NE 68460	Branch	11808 West Center Road Omaha, NE 68144
Branch	709 Peabody Creighton, NE 68729	Branch	102 West Sapp Wilcox, NE 68982	Branch	9831 S. 96th Street, Suite 101 Papillion, NE 68046
Branch	100 West 6th Street Davenport, NE 68335	Branch	101 David Drive York, NE 68467	Branch	5370 South 72nd Street Ralston, NE 68127
Branch	307 North "C" Street Edgar, NE 68935	Branch	1730 Lincoln Avenue York, NE 68467	Branch	234 South Commercial Avenue Wallace, NE 69169
Branch	1502 M Street Franklin, NE 68939	Branch	3511 South Lincoln Avenue York, NE 68467	Loan Production Office	505 North 27th Street, Suite 9 Lincoln, NE 68503
Branch	311 N. 13th Street Geneva, NE 68361	Branch	528 Grant Avenue York, NE 68467	Loan Production Office	9777 Pyramid Court, Suite 150 Englewood, CO 80112
Branch	211 Winters Avenue Glennvil, NE 68941	Cornhusker Bank—Lincoln		Dundee Bank—Omaha	
Branch	2250 North Diers Avenue Grand Island, NE 68801	State Bank	8310 "O" Street Lincoln, NE 68510	State Bank	5015 Underwood Avenue Omaha, NE 68132
Branch	3501 South Locust Street Grand Island, NE 68801	Branch	5600 Pioneers Boulevard Lincoln, NE 68506	School Branch	All Saints Catholic School Omaha, NE 68108
Branch	840 North Diers Avenue Grand Island, NE 68803	Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516	School Branch	Holy Name School Omaha, NE 68132
Branch	401 University Avenue Guide Rock, NE 68942	Branch	5700 Fremont Street Lincoln, NE 68504	Branch	2739 N. 61st Street Omaha, NE 68104
Branch	409 A Street Hampton, NE 68843	Branch	5555 South Street Lincoln, NE 68506	Branch	302 S. 38th Street Omaha, NE 68132
Branch	302 N. Clay Street Harvard, NE 68944	Branch	7200 Van Dorn Lincoln, NE 68506	Branch	6073 Maple Street Omaha, NE 68104
Branch	916 North Main Street Henderson, NE 68371	Branch	6100 Apple's Way Lincoln, NE 68516	Branch	1407 South 13th Street Omaha, NE 68108
Branch	133 Commercial Avenue Hildreth, NE 68947	Branch	1101 Cornhusker High- way Lincoln, NE 68521	Loan Production Office	424 South 8th Avenue Broken Bow, NE 68822
Branch	147 Center Avenue Malmo, NE 68040	Branch	3500 Faulkner Dr. Lincoln, NE 68516	Loan Production Office	8026 W. Dodge Road Omaha, NE 68114
Branch	402 Marquis Avenue Marquette, NE 68854	Branch	11102 Blondo Street, Suite 102 Omaha, NE 68164	Countryside Bank—Unadilla	
Branch	401 East M Street McCool Junction, NE 68401	State Bank	379 Main Street Unadilla, NE 68454-4039		

STATE-CHARTERED BANKS (continued)

Loan Production Office	3717 Harney Street Omaha, NE 68131	Exchange Bank—Kearney	Branch	355 North Central Superior, NE 68978
Loan Production Office	16909 Lakeside Hills Plaza Omaha, NE 68130	State Bank	Branch	201 W. Eldora Avenue Weeping Water, NE 68463
Loan Production Office	15606 Elm St., #102 Omaha, NE 68130	Branch	Branch	321 South Main Wilber, NE 68465
Loan Production Office	4949 Underwood Avenue Omaha, NE 68132	Branch	Farmers and Merchants Bank—Milligan	
Loan Production Office	760 W. Gold Coast Rd., Suite 109 Papillion, NE 68046	Branch	State Bank	501 Main Street Milligan, NE 68406-0010
Loan Production Office	229 S. Main Street Council Bluffs, IA 51503	Branch	Branch	719 Wisconsin Street Cawker City, KS 67430
Elkhorn Valley Bank & Trust—Norfolk		Branch	Farmers and Merchants Bank of Ashland— Ashland	
State Bank	404 S 25th St. Norfolk, NE 687021007	Loan Production Office	State Bank	1501 Silver Street Ashland, NE 68003-0217
Branch	120 East Norfolk Avenue Norfolk, NE 68702-1007	Branch	Branch	504 Highway 6 Ashland, NE 68003
Branch	1010 Omaha Avenue Norfolk, NE 68702-0187	F & M Bank—West Point		Branch
Branch	2107 Taylor Avenue Norfolk, NE 68701	State Bank	State Bank	1533 Silver Street Ashland, NE 68003
Branch	800 West Benjamin Avenue Norfolk, NE 68702	Branch	Farmers and Merchants State Bank— Bloomfield	
Branch	105 S. 2nd Street Pierce, NE 68767	Branch	State Bank	103 N. Broadway Bloomfield, NE 68718- 0069
Mobile Branch	Mobile Branch - Wayne County Wayne, NE 68787	Branch	Branch	301 Main Street Center, NE 68724
Branch	411 East 7th Street Wayne, NE 68787	Branch	Branch	Second and Kansas Streets Crofton, NE 68730
Branch	114 Douglas Avenue, Suite 5 Yankton, SD 57078	Branch	Branch	203 South Robinson Hartington, NE 68739
Loan Production Office	315 W. Church Street Albion, NE 68620	Branch	Branch	254 10 Park Avenue Niobrara, NE 68760
Enterprise Bank—Omaha		Branch	Branch	89283 Highway 81 South Yankton, NE 57078
State Bank	12800 West Center Road Omaha, NE 68144-3818	F&M Bank—Falls City		First Bank & Trust of Fullerton—Fullerton
Branch	210 Regency Parkway Omaha, NE 68114	State Bank	State Bank	230 Broadway Fullerton, NE 68638
Mobile Branch	Douglas County Omaha, NE 68102	Branch	Branch	205 Beaver Street St. Edward, NE 68660
Branch	525 N. 132nd Street Omaha, NE 68154	Farmers and Merchants Bank—Milford		First Bank and Trust Company—Minden
Equitable Bank—Grand Island		State Bank	State Bank	State Bank
State Bank	113 N. Locust St Grand Island, NE 688020160	Branch	Branch	315 East 4th Street Minden, NE 68959
Branch	20112 Pierce Street Elkhorn, NE 68130	Branch	Branch	First Bank of Bancroft—Bancroft
Branch	619 N. Diers Avenue Grand Island, NE 68803	Branch	Branch	State Bank
Branch	920 S. Jeffers Street North Platte, NE 69101	Branch	Branch	301 Main Street Bancroft, NE 68004
Branch	10855 W. Dodge Rd. Omaha, NE 68154	Branch	Branch	First Bank of Utica—Utica
		Branch	Branch	State Bank
		Branch	Branch	785 D Street Utica, NE 68456
		Branch	Branch	Branch
		Branch	Branch	390 Hector Street Cordova, NE 68330
		Branch	Branch	Branch
		Branch	Branch	104 Cherry Street Friend, NE 68359
		Branch	Branch	Branch
		Branch	Branch	407 7th Street Milligan, NE 68406
		Branch	First Central Bank—Cambridge	
		Branch	State Bank	623 Patterson Street Cambridge, NE 69022- 0280
		Branch	Branch	415 Nebraska Avenue Arapahoe, NE 68922

STATE-CHARTERED BANKS (continued)

Branch	Main Street Edison, NE 68936	School Branch	112 North 13th St. Tekamah, NE 68061	Branch	111 Livingston Street Filley, NE 68357
First Central Bank McCook—McCook		Branch	362 County Road 18 Ceresco, NE 68017	Branch	300 Main Street Hallam, NE 68368
State Bank	904 North Highway 83 McCook, NE 69001	Branch	2300 Laverna Fremont, NE 68025	Branch	655 Chestnut Street Hickman, NE 68372
Branch	302 Center Avenue Curtis, NE 69025	Branch	312 N. Broadway Hartington, NE	Mobile Branch	Lancaster, Butler, Cass, Gage, Johnson, Lincoln, NE
First Community Bank—Beemer		Branch	201 N. Main Street Hooper, NE 68031	Branch	4915 Old Cheney Road Lincoln, NE 68516
State Bank	201 Main Street Beemer, NE 68716	Branch	213-215 North Charde Street Oakland, NE 68045	Branch	412 Elm Street Nehawka, NE 68413
Branch	221 Main Street Bancroft, NE 68004	Branch	212 North Oakland Avenue Oakland, NE 68045	Branch	221 Austin Street Pickrell, NE 68422
Branch	502 North Main Street Fremont, NE 68025	Branch	448 South 13th Street Tekamah, NE 68061	Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048
Branch	109 John Street Homer, NE	Branch	423 Main Street Uehling, NE 68063	Branch	446 Main Street Plattsmouth, NE 68048
First Nebraska Bank—Valley		First State Bank—Farnam		Branch	13900 Guildford Street Waverly, NE 68462
State Bank	330 N. Spruce Street Valley, NE 68064-9673	State Bank	222 Main Street Farnam, NE 69029-0096	Branch	104 Northwest Avenue Western, NE 68464
Branch	Main Street Arcadia, NE 68815	Branch	1108 West 7th Alma, NE 68920	Branch	203 West Third Street Wilber, NE 68465
Branch	50 Monroe Street Bennet, NE 68317	Branch	309 Nelson Street Cambridge, NE 69022	Branch	515 Second Street Yutan, NE 68073
Mobile Branch	Mobile Counties Bennet, NE 68317	Branch	123 Center Street Holbrook, NE 68948	Loan Production Office	223 W 4 Street Cortland, NE 68331
Branch	Madison Street Brainard, NE 68626	Branch	130 Main Street Stamford, NE 68977	Loan Production Office	305 Main Street Firth, NE 68358
Branch	3225 - 23rd Street Columbus, NE 68601	First State Bank—Hordville		First Tri County Bank—Swanton	
Branch	Main Street Decatur, NE 68020	State Bank	201 Main Street Hordville, NE 68846	State Bank	105 Main Street Swanton, NE 68445-0087
Branch	20421 George B. Lake Parkway Elkhorn, NE 68022	School Branch	High Plans Community Schools Polk, NE 68654	Branch	402 East Main Street Plymouth, NE 68424
Branch	1000 Main Street Emerson, NE 68733-0445	First State Bank—Loomis		First Westroads Bank, Inc.—Omaha	
Mobile Branch	Mobile Counties Emerson, NE 68733	State Bank	211 Commercial Street Loomis, NE 68958	State Bank	15750 West Dodge Road Omaha, NE 68118
Branch	2214 S. 11th Street Nebraska City, NE 68410	Branch	Harlan County Bank Office Alma, NE 68920	Branch	102nd And West Dodge Road Omaha, NE 68114
Branch	1019 Ivy Street Stanton, NE 68779-0257	Branch	402 Main Street Axtell, NE 68924	Mobile Branch	Mobile Branch Omaha, NE
Mobile Branch	Mobile Counties Stanton, NE 68779	Branch	601 Minor Avenue Bertrand, NE 68927	Branch	612 North 98th Street Omaha, NE 68114
Mobile Branch	Mobile Counties Valley, NE	First State Bank—Randolph		FirstBank of Nebraska—Wahoo	
Branch	107 North Elm Weeping Water, NE 68463	State Bank	102 E. Broadway Randolph, NE 68771-0725	State Bank	201 East 5th Wahoo, NE 68066
Loan Production Office	315 N. 4th Street Norfolk, NE 68701	First State Bank Nebraska—Lincoln		Branch	110 Pawnee Burchard, NE 68323
First Northeast Bank of Nebraska—Lyons		State Bank	2701 Grainger Parkway Lincoln, NE 68516	Branch	225 Highway 41 Sterling, NE 68443
State Bank	440 Main Street Lyons, NE 68038	Branch	560 Sargent Street Beatrice, NE 68310	Branch	320 5th Street Syracuse, NE 68446
School Branch	2163 County Road G Hooper, NE 68031	Branch	307 East Fillmore Avenue DeWitt, NE 68341	FirsTier Bank—Kimball	
School Branch	400 South 5th St. Lyons, NE 68038	Branch	611 Washington Dorchester, NE 68343	State Bank	115 South Walnut Kimball, NE 69145
School Branch	309 N. Davis Oakland, NE 68045			Branch	222 Tyler Street Elm Creek, NE 68836

STATE-CHARTERED BANKS (continued)

Branch	229 West 4th Street Holdrege, NE 68949	Five Points Bank of Hastings—Hastings	Branch	3423 21st Street Columbus, NE 68601	
Branch	1015 2nd Avenue Kearney, NE 68847	State Bank	2815 Osborne Drive West Hastings, NE 68901	Branch	4459 41st Avenue Columbus, NE 68601
Branch	8771 Destination Way Broomfield, CO 80021	Branch	322 N. Saint Joseph Ave. Hastings, NE 68901	Branch	15858 West Dodge Road Omaha, NE 68118
Branch	120 S. Wilcox Street Castle Rock, CO 80104	Branch	320 South Burlington Avenue Hastings, NE 68901	Branch	1100 East Douglas O'Neill, NE 68763
Branch	6222 West 9th Street Greeley, CO 80634	Flatwater Bank—Gothenburg		Loan Production Office	3325 21st Street Columbus, NE 68601
Branch	1800 Carey Avenue Cheyenne, WY 82001	State Bank	900 Lake Avenue Gothenburg, NE 69138- 1944	Heartland Bank—Geneva	
Branch	1508 Stillwater Avenue Cheyenne, WY 82009	Branch	624 Main Street Ansley, NE 68814	State Bank	896 "G" Street Geneva, NE 68361-2022
Branch	612 Pine Street Upton, WY 82730	Branch	120 N. Main Street Brady, NE 69123	Branch	102 Grant Street Aurora, NE 68818
Loan Production Office	2201 Pine Lake Road Lincoln, NE 68512	Foundation One Bank—Waterloo		Branch	82404 Hwy 11 Burwell, NE 68823
Five Points Bank—Grand Island		State Bank	23804 Cedar Drive Waterloo, NE 68069- 9501	Branch	306 Jefferson Street Daykin, NE 68338
State Bank	2015 N. Broadwell Avenue Grand Island, NE 688032759	Branch	4141 North 156th Street, Suite 101 Omaha, NE 68116	Branch	423 5th Street Fairbury, NE 68352
Branch	1303 North 205th Street Elkhorn, NE 68022	Branch	17445 Arbor Street Omaha, NE 68130	Branch	521 F Street Fairbury, NE 68352
Branch	3111 West Stolley Park Road Grand Island, NE 68801-7228	Frontier Bank—Omaha		Branch	509 6th Avenue Fairmont, NE 68354
Branch	2009 Diers Avenue Grand Island, NE 68803- 1235	State Bank	13333 California Street, Suite 100 Omaha, NE 68154	Branch	Fillmore Central Public Schools Geneva, NE 68361
Branch	518 North Eddy Street Grand Island, NE 68802	School Branch	Sacred Heart School Falls City, NE 68355	Branch	245 North Washington Avenue Grafton, NE 68365
Mobile Branch	Adams, Buffalo, Hall, Hamilton, Grand Island, NE	School Branch	1000 Fulton Street Falls City, NE 68355	Branch	2106 North Webb Road Grand Island, NE 68803
Branch	1809 West 37th Street Kearney, NE	Branch	1616 Harlan Street Falls City, NE 68355	Branch	3701 Osborne Drive West Hastings, NE 68901
Branch	2501 Central Avenue Kearney, NE 68847	Branch	8380 Glynoaks Drive Lincoln, NE 68516	Branch	212 East 56th Street Kearney, NE 68847
Mobile Branch	Buffalo County Kearney, NE 68845	Branch	6940 O Street Lincoln, NE 68510	Branch	222 Third Avenue Riverdale, NE 68870
Branch	9718 Giles Road LaVista, NE 68128	Branch	301 S. Main Street Madison, NE 68748	Branch	222 N. Market Shickley, NE 68436
Branch	8500 South 30th Street Lincoln, NE 68516	Branch	1106 Benjamin Ave, Suite 100 Norfolk, NE 68701	Loan Production Office	1624 M Street Ord, NE 68862
Mobile Branch	Lancaster County Lincoln, NE	Branch	222 Main Street Pender, NE 68047	Henderson State Bank—Henderson	
Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Generations Bank—Exeter		State Bank	1040 N. Main Street Henderson, NE 68371- 0605
Branch	8820 Arbor Street Omaha, NE 68124	State Bank	139 South Exeter Avenue Exeter, NE 68351	Branch	216-218 Tonya Drive Giltner, NE 68841
Branch	1229 Millwork Avenue, Suite 103 Omaha, NE 68102	School Branch	318 S. River Ave Exeter, NE 68351	Branch	107 West O'Neill Ave Greeley, NE 68842
Branch	100 W. 5th Avenue Sumner, NE 68878-0127	Genoa Community Bank—Genoa		Branch	627 Lincoln Ave York, NE 68371
Loan Production Office	11422 Miracle Hills Drive Omaha, NE 68154	State Bank	502 Willard Avenue Genoa, NE 68640-0607	Branch	901 Grant Avenue York, NE 68371
		Great Plains State Bank—Petersburg		Heritage Bank—Wood River	
		State Bank	140 Main Street Petersburg, NE 686520210	State Bank	110 E. 10th Street Wood River, NE 68883
				Mobile Branch	Mobile branch Adams County, NE

STATE-CHARTERED BANKS (continued)

Branch	1105 "N" Street Aurora, NE 68818	Branch	619 Grand Street St. Paul, NE 68873	Midwest Bank Pierce	
Branch	1101 Twelfth Street Aurora, NE 68818	Branch	309 Center Avenue Wolbach, NE 68882	State Bank	114 West Main Street Pierce, NE 68767
Branch	946 South D Street Broken Bow, NE 68822	Horizon Bank—Waverly		Branch	606 Main Street Creighton, NE 68729
Mobile Branch	Mobile branch Buffalo County, NE	State Bank	10841 N. 142nd Street Waverly, NE 68462-1104	Branch	701 4th Street Deshler, NE 68340
Branch	1333 North Webb Road Grand Island, NE 68803	Branch	312 West 1st Street McCook, NE 69001	Branch	2655 Jamie Lane Lincoln, NE 68512
Mobile Branch	Mobile branch Hall County, NE	Branch	600 Main Street Springfield, NE 68059	Branch	506 South 13th Street Norfolk, NE 68701
Branch	800 West 3rd Street Hastings, NE 68901	Branch	328 North Central Avenue Superior, NE 68978	Branch	2601 West Cooper Drive Norfolk, NE 68701
Branch	315 West 60th Street Kearney, NE 68847	Branch	10440 North 140th Waverly, NE 68462	Branch	114 West Main Street Pierce, NE 68767
Branch	734 "O" Street Loup City, NE 68853-0543	Branch	10440 North 140th Waverly, NE 68462	Branch	149 N. Main Street Pilger, NE 68768
Branch	305 Main Street Neligh, NE 68756	i3 Bank—Bennington		Branch	302 East Park Avenue Plainview, NE 68769
Branch	402 South Orleans Avenue Orleans, NE 68966	State Bank	12212 N 156th St. Bennington, NE 68007	Branch	920 Avenue E Wisner, NE 68791
Branch	126 West Fourth Street Red Cloud, NE 68970	Branch	2433 Silver Street Ashland, NE 68003	Branch	105 W. Elm Street York, NE 68467
Branch	821 2nd Street St. Paul, NE 68873	Branch	3933 South 14th Street Lincoln, NE 68502	Minden Exchange Bank & Trust Company—Minden	
Branch	200 East Third Street Stromsburg, NE 68666	Branch	15645 Spaulding Street Omaha, NE 68116	State Bank	448 N. Minden Avenue Minden, NE 68959-1659
Branch	607 East 11th Street Wood River, NE 68883	Mobile Branch	Mobile branch Omaha, NE 68116	MNB Bank—McCook	
Branch	110 E. 10th Street Wood River, NE 68883	Jones Bank—Seward		State Bank	220 Norris Avenue McCook, NE 69001
Loan Production Office	2108 Taylor Ave Norfolk, NE 68701	State Bank	203 South 6th Street Seward, NE 68434	Branch	118-120 West Plum Street Doniphan, NE 68832
Hershey State Bank—Hershey		School Branch	St. John Lutheran School Seward, NE 68434	Branch	1010 Diers Avenue Grand Island, NE 68803
State Bank	100 S. Lincoln Avenue Hershey, NE 69143-0459	School Branch	Centennial Elementary School Utica, NE 68456	Branch	800 North Burlington Hastings, NE 68901
School Branch	301 S. Lincoln Ave Hershey, NE 69143	Branch	807 Fifth Street Milford, NE 68405	Branch	215 West 1st Street McCook, NE 69001
Branch	Mobile Branch Lincoln, Frontier, & Perkins, NE 69143	Branch	108 W. 2nd Street Valparaiso, NE 68065	Branch	405 W. 5th Street McCook, NE 69001
Branch	301 E. Philip Avenue North Platte, NE 69101	Legends West Bank—Lewellen		Branch	403 Bailey Street Stratton, NE 69043
Homestead Bank—Cozad		State Bank	302 Main Street Lewellen, NE 69147	Branch	17999 Hwy 385 Burlington, CO 80807
State Bank	915 Meridian Avenue Cozad, NE 69130-0016	Madison County Bank—Madison		Nebraska Bank—Dodge	
Branch	407 West State Street Albion, NE 68620	State Bank	111 West Third Street Madison, NE 68748	State Bank	355 2nd Street Dodge, NE 686330067
Branch	202 Main Street Chadron, NE 69337	Branch	103 South Fourth Street Albion, NE 68620	Branch	1320 West 3rd Street Alliance, NE 69301
Mobile Branch	Mobile Branches Cozad, NE	Branch	815 Main Street Creighton, NE 68729	Branch	605 North Main Street Atkinson, NE 68713
Branch	141 South 3rd Street Howells, NE 68641	Branch	2100 Pasewalk Avenue Norfolk, NE 68701	Branch	823 Main Street Bridgeport, NE 68633
Branch	202 East 7th Street Lexington, NE 68850	Branch	1650 North 13th Street Norfolk, NE 68701	Branch	501 Main Street Carroll, NE 68723
Branch	715 West 16th Street Schuyler, NE 68661	Branch	402 West Locust Street Plainview, NE 68769	Branch	205 West 3rd Street Chadron, NE 69337
		Branch	411 Main Street Winside, NE 68790	Branch	809 Box Butte Ave Hemingford, NE 69348

STATE-CHARTERED BANKS (continued)

Branch	1200 Park Drive Hickman, NE 68372	Pathway Bank—Cairo	Branch	530 N. Burlington Avenue Hastings, NE 68901	
Branch	101 N. Thayer Street Spencer, NE 68777	State Bank	306 S. High Street Cairo, NE 688240428	Branch	400 Tate Avenue Hayes Center, NE 69032
Nebraska Bank of Commerce—Lincoln		Branch	189 South 8th Avenue Burwell, NE 68823	Branch	401 4th and Main Humphrey, NE 68642
State Bank	6000 Village Drive, Suite 100 Lincoln, NE 68516	Branch	3333 West State Street Grand Island, NE 68803	Branch	447 Broadway Imperial, NE 69033
Branch	250 North 14th Street Lincoln, NE 68508	Branch	124 South 14th Street Ord, NE 68862	Branch	5404 2nd Ave Kearney, NE 68845
Nebraska State Bank—Bristow		Loan Production Office	505 North Jackson Street Lexington, NE 68850	Mobile Branch	Mobile Branch Lancaster County, NE
State Bank	301 Prairie Avenue Bristow, NE 68719-0106	Pinnacle Bank—Lincoln		Branch	12350 Southport Parkway LaVista, NE 68128
Nebraska State Bank—Lynch		State Bank	1401 N Street Lincoln, NE 68508	Branch	6th & Grant Street Lexington, NE 68850
State Bank	202 North 4th Street Lynch, NE 68746-0075	School Branch	Trumble Park Elementary School Papillion, NE 68046	Branch	410 North Washington Street Lexington, NE 68850-0737
Nebraska State Bank—Oshkosh		School Branch	Ashbury Elementary School Papillion, NE 68046	Branch	1776 South 70th Street Lincoln, NE 68529-0769
State Bank	218 Main Street Oshkosh, NE 69154-0260	School Branch	Wisner-Pilger Elementary School Wisner, NE 68791	Branch	5651 South 59th Street Lincoln, NE 68529-0769
School Branch	Oshkosh Grade School Oshkosh, NE 69154	Branch	122 South Walnut Ar- nold, NE 69120	Branch	6145 Havelock Avenue Lincoln, NE 68507-1284
Loan Production Office	318 Box Butte Ave Alliance, NE 69301	Branch	1234 L Street Aurora, NE 68818-0229	Branch	7000 Adams Lincoln, NE 68529-0769
Loan Production Office	341 South 10th Ave Broken Bow, NE 68822	Branch	1119 16th Street Aurora, NE 68818	Branch	7001 South 27th Street Lincoln, NE 68529
Loan Production Office	Main Street Curtis, NE 69025	Branch	523 Court Street Beatrice, NE 68310	Branch	3939 South Street Lincoln, NE 68510
Loan Production Office	112 C Street Shelton, NE 68876	Branch	523 North 6th Street Beatrice, NE 68310	Branch	201 Sun Valley Blvd. Lincoln, NE 68528
Nebraska State Bank and Trust Company— Broken Bow		Branch	601 Chief Street Benkelman, NE 69021	Branch	1601 North 84th Street Lincoln, NE 68505
State Bank	945 South D Street Broken Bow, NE 68822- 2040	Branch	320 G Street Central City, NE 68826-0028	Branch	5010 "O" Street Lincoln, NE 68504
School Branch	1135 N H St. Broken Bow, NE 68822	Branch	2661 33rd Avenue Columbus, NE 68602- 1585	Branch	2703 Folkways Blvd Lincoln, NE 68521
Branch	538 East South E Street Broken Bow, NE 68822	Branch	210 East 23rd Street Columbus, NE 68601	Branch	3500 Faulkner Lincoln, NE 68516
Branch	934 South D Street Broken Bow, NE 68822	Branch	143 East 13th Street Crete, NE 68333-0066	Branch	600 Q Street Lincoln, NE 68528
Branch	108 North Grand Avenue Callaway, NE 68825	Branch	20320 Veterans Drive Elkhorn, NE 68022	Branch	218 Main Street Louisville, NE 68037
Branch	Center Avenue And Highway 92 Merna, NE 68856	Branch	301 Smith Elwood, NE 68937	Branch	108 South Main Street Madison, NE 68748-0490
NebraskaLand Bank—North Platte		Branch	408 D Street Fairfield, NE 68938	Branch	602 West B Street McCook, NE 69001
State Bank	1400 S. Dewey Street North Platte, NE 69103	Branch	99 West Sixth Street Fremont, NE 68025	Branch	324 Main Street Neligh, NE 68756-0129
Branch	4615 2nd Ave. Kearney, NE 68848	Branch	1520 East 23rd Street Fremont, NE 68025	Branch	424 Main Street Neligh, NE 68756
Branch	121 North Dewey St. North Platte, NE 69101	Branch	106 East 3rd Street Grand Island, NE 68801	Branch	201 East 2nd Street Ogallala, NE 69153-0179
Branch	1002 North Jeffers St. North Platte, NE 69101	Branch	345 Central Avenue Grant, NE 69140-0036		
Branch	1801 West A St. North Platte, NE 69101	Branch	817 Village Square Gretna, NE 680280519		
Branch	1575 Dewar Dr., Suite 100 Rock Springs, WY 82901				

STATE-CHARTERED BANKS (continued)

Branch	10805 Q Street Omaha, NE 68154-0001	Branch	2433 Range Line Road Joplin, MO 64801	Branch	2002 Broadway Scottsbluff, NE 69363
Branch	13131 W Dodge Road Omaha, NE 68154-0001	Branch	802 Main Street Joplin, MO 64801	Branch	920 12th Street Syracuse, NE 68446
Branch	8340 West Dodge Rd Omaha, NE 68114	Branch	1651 West 7th Street Joplin, MO 64801	Branch	223 Main Street Talmage, NE 68448
Branch	4251 South 144th Street Omaha, NE 68154-0001	Branch	1316 East 32nd Street Joplin, MO 64804	Branch	3216 West Colorado Avenue Colorado Springs, CO 80906
Branch	18081 Burt Street Omaha, NE 68022	Branch	26500 East Colburn Road Lake Lotawana, MO 64064-6650	Branch	2501 East Lincoln Way Cheyenne, WY
Branch	16821 Audrey Street Omaha, NE 68136	Branch	501 Cross Street Sarcovie, MO 64862	Branch	500 West 18th Street Cheyenne, WY 82001
Branch	1016 Douglas on the Mall Omaha, NE 68102	Loan Production Office	520 East Highway 20 Valentine, NE 69201	Branch	608 Grand Avenue Laramie, WY
Branch	429 East Douglas O'Neill, NE 68763-0470	Loan Production Office	520 East Highway 20 Valentine, NE 69201	Loan Production Office	920 and 930 12 Street Syracuse, NE 68446
Branch	320 N. State Street Osceola, NE 68651	Platte Valley Bank—North Bend		RVR Bank—Fremont	
Branch	101 N. 5th Street Page, NE 687660060	State Bank	606 Main Street North Bend, NE 68649	State Bank	1005 E. 23rd Street Fremont, NE 680252448
Branch	912 Commercial Street Palmer, NE 68864-0187	School Branch	Tiger Branch of Platte Valley Bank North Bend, NE 68649	School Branch	Arlington Eagles Bank Arlington, NE 68002
Branch	102 East Cary Street Papillion, NE 68046-1209	Platte Valley Bank—Scottsbluff		School Branch	Linden Elementary School Fremont, NE 68025
Branch	611 Pinnacle Drive Papillion, NE 68046-1209	State Bank	1212 Circle Drive Scottsbluff, NE 69361	School Branch	Archbishop Bergan Elementary School Fremont, NE 68025
Branch	12655 Cumberland Drive Papillion, NE 00000	Branch	217 W. 3rd Street Alliance, NE 69301	Branch	130 Eagle Street Arlington, NE 68002
Mobile Branch	Mobile branch Platte County, NE	Branch	1003 Main Street Bridgeport, NE 69336	Branch	555 South 19th Street Blair, NE 68008
Branch	9202 S. Lincoln Avenue Roseland, NE 68973	Branch	141 W. 3rd Street Chadron, NE 69337	Mobile Branch	Mobile branch Fremont, NE
Branch	510 West 16th Street Schuyler, NE 68661	Branch	1850 10th Street Gering, NE 69341	Branch	3010 East 23rd Avenue North Fremont, NE 68025
Branch	301 East 11th Street Schuyler, NE 68661-0427	Branch	126 Center Avenue Morrill, NE 69358	Branch	1965 East Military Avenue Fremont, NE 68025
Branch	Walnut And Oak Shelby, NE 68662-0278	Branch	710 Avenue B Scottsbluff, NE 69361	Branch	225 North Main Street Fremont, NE 68025
Branch	1100 Park Drive Springfield, NE 68059	Branch	3011 Avenue B Scottsbluff, NE 69361	Branch	Shalimar Gardens Branch Fremont, NE 68025
Branch	400 Main Street Verdigre, NE 68783-0250	Branch	901 10th Avenue Sidney, NE 69162	Branch	Midland University Branch Fremont, NE 68025
Branch	13240 Callum Drive Waverly, NE 68462	Branch	1140 Jackson Street Sidney, NE 69162	Branch	Nye Square/Nye Senior Services Fremont, NE 68025
Branch	1001 Avenue E Wisner, NE 68791-0550	Premier Bank—Omaha		Sandhills State Bank—North Platte	
Branch	1500 North Buckeye Abilene, KS 67410	State Bank	16802 Burke Street Omaha, NE 68118	State Bank	203 South Dewey Street North Platte, NE 69103
Branch	401 North Spruce Street Abilene, KS 67410	Branch	202 S. Eighth Street Nebraska City, NE 68410	Branch	420 Box Butte Avenue Alliance, NE 69301
		Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Branch	302 Fir Street Arthur, NE 69121
		Branch	352 North 114th Street Omaha, NE 68154-2517	Branch	202 Clark Street Bassett, NE 68714
		Branch	4318 Dodge Street Omaha, NE 68131	Branch	235 Central Avenue Grant, NE 69140
		Riverstone Bank—Eagle			
		State Bank	600 S. 4th Street Eagle, NE 68347		
		School Branch	511 W. 14th Scottsbluff, NE 69361		
		Branch	1540 Tenth Street Gering, NE 69341		

STATE-CHARTERED BANKS (continued)

Branch	201 Main Street Harrison, NE 69346	Mobile Branch	Mobile branch Lancaster County, NE	State Bank of Scotia—Scotia		
Branch	101 South Main Street Hyannis, NE 69350	Branch	1300 Garrett Lane Lincoln, NE 68512	State Bank	104 S. Main Street Scotia, NE 68875	
Branch	605 East 1st Street Ogallala, NE 69153	Branch	8260 Northwoods Lincoln, NE 68505	State Bank of Table Rock—Table Rock		
Branch	132 North Main Street Valentine, NE 69201	Branch	Main Street Merriman, NE 69218	State Bank	402 Houston Table Rock, NE 68447	
Branch	202 North Tecumseh Wauneta, NE 69045	Branch	501 C Street Overton, NE 68863	Branch	301 Miner Dubois, NE 68345	
Loan Production Office	107 Perkins Avenue Elsie, NE 69134	Branch	102 East Second Street Rushville, NE 69360	Branch	300 Nemaha Street Humboldt, NE 68376	
Loan Production Office	131 North Main Street Hay Springs, NE 69347	Branch	101 East Second Street Rushville, NE 69360	Branch	650 G Street Pawnee City, NE 68420	
Scribner Bank—Scribner			Branch	4125-4135 Main Street Roca, NE 68430	Branch	4125-4135 Main Street Roca, NE 68430
State Bank	400 Main Street Scribner, NE 68057-0548	Branch	110 East Second Street Rushville, NE 69360	Mobile Branch	Mobile Counties Roca, NE	
Security Bank—Laurel			Branch	119 North 12th Street Tecumseh, NE 68450	Loan Production Office	4535 Normal Boulevard #235 Lincoln, NE 68506
State Bank	202 East 2nd Street Laurel, NE 68745	Branch	1205 Jackson Sidney, NE 69162	State Nebraska Bank & Trust—Wayne		
Branch	P.O. Box 40 Allen, NE 68710-0040	Branch	502 Main Street Thedford, NE 69166	State Bank	122 Main Street Wayne, NE 68787-1940	
Branch	P.O. Box 6 Coleridge, NE 68727-0006	Branch	253 North Main Street Valentine, NE 69201	School Branch	Wayne Elementary School Wayne, NE 68787	
Branch	P.O. Box 137 Hartington, NE 68739-0137	Mobile Branch	Mobile branch Bennett County, SD	Branch	1002 Main Street Wayne, NE 68787	
Branch	P.O. Box 398 Osmond, NE 68765-0398	Branch	401 3rd Ave Martin, SD 57551	Thayer County Bank—Hebron		
Security First Bank—Lincoln			Mobile Branch	Mobile branch Pennington County, SD	State Bank	402 Lincoln Avenue Hebron, NE 68370-1526
State Bank	5505 Red Rock Lane Lincoln, NE 68516	Branch	805 5th Street Rapid City, SD 57701	School Branch	TC Titan Branch Hebron, NE 68370	
Branch	120 North 6th Street Beatrice, NE 68310	Branch	1919 Hope Court Rapid City, SD 57702	Branch	Mobile branch Thayer County, NE 68370	
Branch	2301 North 6th Street Beatrice, NE 68310	Loan Production Office	135 E. Colorado Blvd Spearfish, SD 57783	The Bank of Steinauer—Steinauer		
Branch	1900 East Court Street Beatrice, NE 68310	Siouxland Bank South—Sioux City			State Bank	215 Main Street Steinauer, NE 68441- 0038
Branch	101 East Broad Street Blue Springs, NE 68318	State Bank	1001 West 29th Street South Sioux City, NE 68776	The Culbertson Bank—Culbertson		
Branch	1328 West Highway 20 Chadron, NE 69337	South Central State Bank—Campbell			State Bank	318 Taylor Culbertson, NE 69024-0008
Mobile Branch	Mobile branch Cheyenne County, NE	State Bank	673 Broad Street Campbell, NE 68932	The Potter State Bank of Potter—Potter		
Branch	160 Washington Street Clatonia, NE 68328	Branch	101 S. Willson Street Blue Hill, NE 68930	State Bank	301 Chestnut Street Potter, NE 69156	
Branch	104 East Nebraska Avenue Cody, NE 69211	Branch	600 15th Avenue Franklin, NE 68939	Branch	205 South Locust Street Kimball, NE 69145	
Branch	525 Highway 77 Cortland, NE 68331	Branch	335 Ogden Oxford, NE 68967	The Tri-County Bank—Stuart		
Branch	202 West 8th Street Cozad, NE 69130	Branch	TEMPORARY ADDRESS Red Cloud, NE 68970	State Bank	106 N. Main Street Stuart, NE 68780-0010	
Branch	403 Second Street Crawford, NE 69339	Stanton State Bank—Stanton			Branch	807 East Ash Street Atkinson, NE 68713
Branch	201 Smith Avenue Elwood, NE 68937	State Bank	924 Ivy Street Stanton, NE 68779	Branch	103 West Highway 20 Bassett, NE 68714	
Branch	289 Main Street Harrison, NE 69346	Branch	1021 Riverside Blvd Norfolk, NE 68701	Branch	702 E. Douglas Street O'Neill, NE 68763	
Branch	231 North Main Hay Springs, NE 69347	State Bank of Odell—Odell			Loan Production Office	Highway 20 Newport, NE 68759
		State Bank	215 Main Street Odell, NE 68415-0185			
		Branch	423 Commercial Street Diller, NE 68342			

STATE-CHARTERED BANKS (continued)

Town & Country Bank—Ravenna		Branch	6811 South 27th Lincoln, NE 68512	Washington County Bank—Blair	
State Bank	423 Grand Avenue Ravenna, NE 68869-1323	Branch	1550 South Coddington, Suite R Lincoln, NE 68522	State Bank	1523 Washington Street Blair, NE 68008-1653
Branch	6005 2nd Avenue West Kearney, NE 68847	Branch	8501 Andermatt Drive Lincoln, NE 68526	Branch	101 North 14th Street Fort Calhoun, NE 68023
Branch	224 North Main Street Litchfield, NE 68852	Branch	840 Fallbrook Blvd. Lincoln, NE 68522	Branch	303 South 13th Street Tekamah, NE 68061
Branch	102 N. Sycamore Street Pleasanton, NE 68866-0247	Branch	350 Canopy Street Lincoln, NE 68508	Branch	205 E. Erie Street Missouri Valley, IA 51555
Union Bank and Trust Company—Lincoln		Branch	1400 R Street Lincoln, NE 68508	Waypoint Bank—Cozad	
State Bank	3643 S. 48th Street Lincoln, NE 68506	Branch	2720 South 177th Omaha, NE 68130	State Bank	747 Meridian Avenue Cozad, NE 69130
Branch	238 East 4th Ainsworth, NE 69210	Mobile Branch	Mobile branch Omaha, NE	Branch	707 Patterson Cam- bridge, NE 69022
Branch	1301 J Street Auburn, NE 68305	Branch	14400 Davenport Street Omaha, NE 68154	Branch	116 South Alexander Street Clay Center, NE 68933
Branch	2071 33rd Avenue Columbus, NE 68601	Branch	514 G Street Pawnee City, NE 68420	Branch	100 North Main Street Eustis, NE 69028
Branch	1100 Main Avenue Crete, NE 68333	Branch	225 South 4th Street Seward, NE 68434	Branch	348 Broadway Imperial, NE
Branch	1850 Grove Avenue Crete, NE 68333	Branch	410 4th Street Taylor, NE 68879	Branch	24 South Weber Street Colorado Springs, CO 80903
Branch	507 D Street David City, NE 68632	Branch	230 South Hall and U.S. 20 Valentine, NE 69201	Branch	2900 S. College Avenue Fort Collins, CO 80525
Branch	1313 K Street Fairbury, NE 68352	Branch	328 West 3rd Wahoo, NE 68066	West Gate Bank—Lincoln	
Branch	2008 North Webb Road Grand Island, NE 68802	Branch	501 Grant Avenue York, NE 68467	State Bank	6003 Old Cheney Road Lincoln, NE 68516
Branch	Lincoln, NE 68510	Branch	309 Oak Bonner Springs, KS 66012	School Branch	Lakeview Elementary School Lincoln, NE 68528
Branch	1944 O Street Lincoln, NE 68502	Branch	11460 Tomahawk Creek Parkway Leawood, KS 66211	School Branch	West Gate Bank - Wysong Branch of West Gate Bank Lincoln, NE 68516
Branch	1300 North 48th Street Lincoln, NE 68504	Loan Production Office	418 Court St. Beatrice, NE 68310	Branch	1004 Cornhusker Road Bellevue, NE 68005
Branch	6001 Village Drive Lincoln, NE 68516	Loan Production Office	2071 33rd Ave Colum- bus, NE 68601	Mobile Branch	Mobile branch Lancaster County, NE
Branch	6801 O Street Lincoln, NE 68510	Loan Production Office	18 West 23rd Street Kearney, NE 68847	Branch	8400 Eagle Crest Road Lincoln, NE 68505
Branch	4800 Normal Boulevard Lincoln, NE 68506	Loan Production Office	4433 South 70th Street, Suite 210 Lincoln, NE 68516	Branch	5555 South 27th Street Lincoln, NE 68512-1698
Branch	22nd and Hwy 2 Lincoln, NE 68512	Loan Production Office	3400 Plantation Drive #200 Lincoln, NE 68516	Branch	2037 South 17th Street Lincoln, NE 68502-2704
Branch	3705 South 48th Street Lincoln, NE 68506	Loan Production Office	314 North 5th, #400 Norfolk, NE 68701	United Republic Bank—Elkhorn	
Branch	4732 Calvert Street Lincoln, NE 68506	United Republic Bank—Elkhorn		Branch	2662 Cornhusker Highway, Suite 3 Lincoln, NE 68521
Branch	6801 South 27th Street Lincoln, NE 68516	State Bank	111 N. 181st. Street Elkhorn, NE 68022	Branch	1204 West "O" Street Lincoln, NE 68528
Branch	4243 Pioneer Woods Drive Lincoln, NE 68506	Mobile Branch	Dodge, Douglas, Sarpy and Washington Counties Omaha, NE	Branch	4955 "O" Street Lincoln, NE 68508
Branch	8401 Lexington Avenue Lincoln, NE 68505	Wahoo State Bank—Wahoo		Branch	9775 Q Street Omaha, NE 68127
Branch	5006 North 27th Street Lincoln, NE 68521	State Bank	164 E. 5th Street Wahoo, NE 68066-1923	Branch	1020 South 179th Court Omaha, NE 68118
		Branch	314 W. 5th Street Wahoo, NE 68066		

STATE-CHARTERED BANKS (continued)

Branch Northeast Corner of
177th & Maple Street
Omaha, NE 68116

West Plains Bank—Ainsworth

State Bank 200 N. Main Street
Ainsworth, NE 69210

Branch 110 S. Main Street
Springview, NE 68778

Western Nebraska Bank—Curtis

State Bank 301 Center Avenue
Curtis, NE 69025-0045

School Branch 103 Main Street Halsey,
NE 69142

School Branch 848 E. Correction Line
Rd. North Platte, NE
69101

School Branch 1400 N. Madison North
Platte, NE 69101

School Branch 1002 East E Street North
Platte, NE 69101

School Branch 308 Elm Street Paxton,
NE 69155

Branch 600 South Dewey Street
North Platte, NE 69101

Branch 203 North Oak Street
Paxton, NE 69155

Branch 39363 East Highway 2
Thedford, NE 69166

York State Bank—York

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

Branch 1022 G Street Geneva,
NE 68361

Branch 405 Elm Street Gresham,
NE 68367

Branch 710 South Lincoln
Avenue York, NE 68467

Branch 729 Lincoln Avenue
York, NE 68467



In June 2023, NDBF Director Kelly Lammers presented outgoing NBA President Stephen Stull with a Department Challenge Coin for dedication and service to the State.

Appendix D

REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2022)

Bank Holding Companies	Owned by Holding Companies
3MV Bancorp, Inc. - Omaha, NE	<i>Access Bank - Omaha, NE</i>
Adage, LLC - Ogallala, NE	<i>Adams Bank & Trust - Ogallala, NE</i>
	<i>Adbanc, Inc. - Ogallala, NE</i>
Adbanc, Inc. - Ogallala, NE	<i>Adams Bank & Trust - Ogallala, NE</i>
Ambage, Inc. - West Point, NE	<i>F&M Bank - Falls City, NE</i>
	<i>R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust" - Las Vegas, NV</i>
American Exchange Company - Elmwood, NE	<i>American Exchange Bank - Elmwood, NE</i>
American Interstate Bancorp., Inc. - Omaha, NE	<i>American Interstate Bank - Elkhorn, NE</i>
American National Corporation - Omaha, NE	<i>American National Bank - Omaha, NE</i>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Armstrong Financial Company - Minden, NE	<i>Minden Exchange Company - Minden, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>FirstBank of Nebraska - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Lusk State Bank - Lusk, WY</i>
	<i>Oregon Trail Bank - Guernsey, WY</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Banner County Ban Corporation - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE</i>
	<i>i3 Bank - Bennington, NE</i>
BBJ, Incorporated - Ord, NE	<i>First National Bank in Ord - Ord, NE</i>
Bellwood Community Holding Company - Bellwood, NE	<i>Bank of the Valley - Bellwood, NE</i>
Blair Holdings, Inc. - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
C.S.B. Co. - Cozad, NE	<i>Homestead Bank - Cozad, NE</i>
Campbell State Company - Lincoln, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>Cattle Bank & Trust - Seward, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bank of Hartington - Hartington, NE</i>
Cedar Financial Holding, Inc. - Fordyce, NE	<i>Cedar Security Bank - Fordyce, NE</i>
Cedar Rapids State Company - Cedar Rapids, NE	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>
Central Agency, Inc. - Lincoln, NE	<i>Farm & Home Insurance Agency, Inc. - Lyons, NE</i>
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank - Cambridge, NE</i>
	<i>First Central Bank McCook - McCook, NE</i>
	<i>Republic Corporation - Omaha, NE</i>

****Banks are italicized.**

REGISTERED BANK HOLDING COMPANIES (continued)

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

***Banks are italicized.*

REGISTERED BANK HOLDING COMPANIES (continued)

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

****Banks are italicized.**

REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
O & F Cattle Company - Oshkosh, NE	<i>Nebraska State Bank - Oshkosh, NE</i>
Oakland Financial Services, Inc. - Oakland, IA	<i>Arbor Bank - Nebraska City, NE</i>
Orchard Bancorp - Orchard, NE	<i>Bank of Orchard - Orchard, NE</i>
Otten Investments, LP - Norfolk, NE	<i>FEO Investments, Inc. - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Omaha, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Lincoln, NE</i>
	<i>Pinnacle Bank - Keene, TX</i>
	<i>Pinnacle Bank - Wyoming - Torrington, WY</i>
Platte Valley Bancorp, Inc - North Bend, NE	<i>Platte Valley Bank - North Bend, NE</i>
Platte Valley Cattle Company - Grand Island, NE	<i>Town & Country Bank - Ravenna, NE</i>
Platte Valley Financial Service Companies, Inc - Scottsbluff, NE	<i>Mountain Valley Bank - Walden, CO</i>
	<i>Platte Valley Bank - Torrington, WY</i>
	<i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Valley, NE	<i>Bank of Prague - Prague, NE</i>
Premier Bancshares, Inc. - Omaha, NE	<i>Premier Bank - Omaha, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Great Plains State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Elkhorn, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Sandhills Financial Services, LLC - Bassett, NE	<i>Sandhills State Bank - North Platte, NE</i>
Scribner Banshares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>
Selko Banco, Inc. - Mead, NE	<i>Bank of Mead - Mead, NE</i>
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland Bank - South Sioux City, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>State Nebraska Bank & Trust - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>
Stockmens Financial Corporation - Rapid City, SD	<i>Security First Bank - Lincoln, NE</i>
Stockmens Limited Partnership - Rapid City, SD	<i>Stockmens Financial Corporation - Rapid City, SD</i>
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
TA NS CTC Holdings, Inc. - Boston, MA	<i>Constellation Trust Company - Omaha, NE</i>
TCM Company - Crete, NE	<i>City Bank & Trust Co. - Lincoln, NE</i>
Thayer Agency, Inc. - Hebron, NE	<i>Thayer County Bank - Hebron, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Riverstone Bank - Eagle, NE</i>
Tri-County Company - Stuart, NE	<i>The Tri-County Bank - Stuart, NE</i>
UB, Inc. - Unadilla, NE	<i>Countryside Bank - Unadilla, NE</i>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>

***Banks are italicized.*

REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
West Gate Bancshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>F & M Bank - West Point, NE</i>
	R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust" - Las Vegas, NV)
	<i>Town & Country Bank - Las Vegas, NV</i>
Western Bancshares, Inc. - Curtis, NE	<i>Western Nebraska Bank - Curtis, NE</i>
	WNB Holdings, LLC - North Platte, NE
Williams Financial Corporation - Gothenburg, NE	<i>Flatwater Bank - Gothenburg, NE</i>
York Holdings, Inc. - Omaha, NE	<i>York State Bank - York, NE</i>

***Banks are italicized.*



Celebrating Our NDBF Teammates

NDBF celebrated our Teammates throughout the year (clockwise from lower left) - Sam Billings Dailey received her Nebraska State Government Leadership Certificate, Legal Extern Greg Dittman (middle) received a Challenge Coin from Consumer Finance Counsel William Lawrence (left) and Director Kelly Lammers (right), & Jeff Peterson was nominated and unanimously elected vice chair of the Mortgage Call Reports (MCR) Subcommittee.



Appendix E

COMMERCIAL BANK MEMBERS OF THE FEDERAL RESERVE SYSTEM

(for the period ending June 30, 2023)

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
i3 Bank	Bennington
Butte State Bank	Butte
Bank of Elgin	Elgin
American Exchange Bank	Elmwood
First Bank & Trust of Fullerton	Fullerton
Equitable Bank	Grand Island
Five Points Bank	Grand Island
Bank of Hartington	Hartington
Five Points Bank of Hastings	Hastings
Security Bank	Laurel
Cornhusker Bank	Lincoln
First State Bank Nebraska	Lincoln
First Northeast Bank of Nebraska	Lyons
Madison County Bank	Madison
MNB Bank	McCook
First Bank and Trust Company	Minden
NebraskaLand Bank	North Platte
Adams Bank & Trust	Ogallala
Enterprise Bank	Omaha
First Westroads Bank, Inc.	Omaha
Midwest Bank	Pierce
Town & Country Bank	Ravenna
Platte Valley Bank	Scottsbluff
Jones Bank	Seward
Siouxland Bank	South Sioux City
Stanton State Bank	Stanton
First Bank of Utica	Utica
First Nebraska Bank	Valley
FirstBank of Nebraska	Wahoo
Wahoo State Bank	Wahoo
Charter West Bank	West Point
Citizens State Bank	Wisner
Cornerstone Bank	York

Appendix F

STATE-CHARTERED BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS

(for the period ending June 30, 2023)

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

STATE-CHARTERED TRUST COMPANIES

(for the period ending June 30, 2023)

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

STATE-CHARTERED CREDIT UNIONS

(for the period ending June 30, 2023)

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

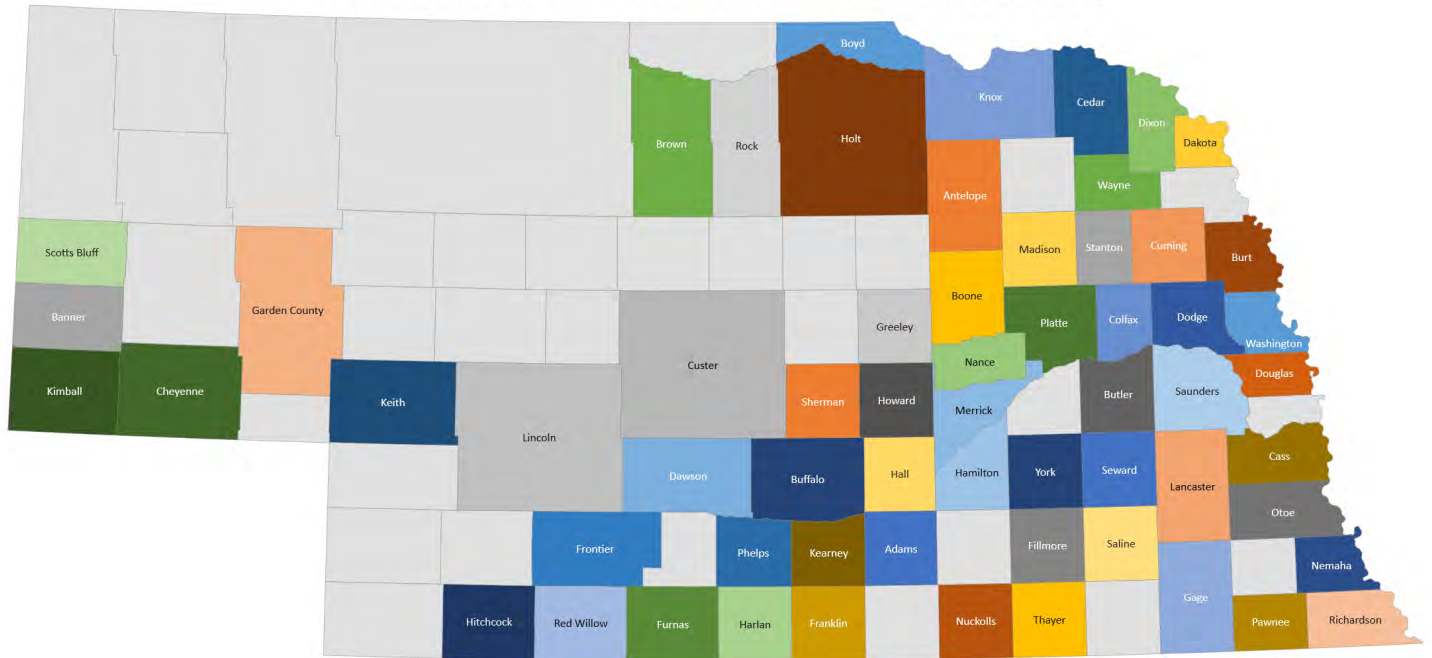


Where in the World is the NDBF Piggy Bank?

One of the NDBF Piggy Banks made his rounds around the country this past year, visiting places like (clockwise from lower right) Colorado, Florida, Chicago, and South Dakota.



COUNTIES OF STATE CHARTERED BANKS, CREDIT UNIONS, & TRUST COMPANIES*



Counties	City	Counties	City
Adams	Hastings, Kenesaw	Holt	Chambers, Stuart
Antelope	Brunswick, Elgin, Orchard	Howard	Boelus, St. Paul
Banner	Harrisburg	Kearney	Axtell, Minden
Boone	Cedar Rapids, Petersburg	Keith	Ogallala
Boyd	Butte, Bristow, Lynch	Kimball	Kimball
Brown	Ainsworth	Knox	Bloomfield, Wausa
Buffalo	Kearney, Ravenna	Lancaster	Lincoln, Waverly
Burt	Lyons	Lincoln	Hershey, North Platte
Butler	Bellwood	Madison	Battle Creek, Norfolk
Cass	Eagle, Elmwood, Murdock	Merrick	Archer, Clarks
Cedar	Fordyce, Hartington, Laurel, Randolph	Nance	Fullerton, Genoa
Cheyenne	Potter	Nemaha	Auburn
Colfax	Clarkson	Nuckolls	Nelson
Cuming	Bancroft, Beemer, Wisner, West Point	Otoe	Nebraska City, Unadilla
Custer	Broken Bow	Pawnee	Steinauer, Table Rock
Dakota	South Sioux City	Phelps	Loomis
Dawson	Eddyville, Farnam, Gothenburg	Platte	Columbus, Lindsay
Dixon	Ponca	Red Willow	McCook
Dodge	Dodge, Fremont, North Bend, Scribner	Richardson	Falls City
Douglas	Bennington, Elkhorn, Omaha, Valley, Waterloo	Rock	Bassett
Fillmore	Exeter, Geneva, Milligan	Saline	Swanton
Franklin	Campbell	Saunders	Ashland, Ceresco, Colon, Mead, Prague, Wahoo
Frontier	Curtis, Maywood	Scotts Bluff	Scottsbluff
Furnas	Cambridge	Seward	Milford, Seward, Utica
Gage	Adams, Odell	Sherman	Ashland
Garden County	Lewellen, Oshkosh	Stanton	Stanton
Greeley	Scotia	Thayer	Bruning, Carleton, Hebron
Hall	Cairo, Grand Island, Wood River	Washington	Blair
Hamilton	Hordville	Wayne	Wayne
Harlan	Republican City	York	York
Hitchcock	Culbertson		

*Main Offices

DELAYED DEPOSIT SERVICES BUSINESSES

(for the period ending June 30, 2023)

As of 6/30/2023 Nebraska had 0 Delayed Deposit Services Licenses.



NDBF Director Kelly Lammers visited Petunia the Pig in her temporary home at the Nebraska First Administrative Building.

Appendix H

INSTALLMENT LOAN COMPANIES

(for the period ending June 30, 2023)

Institution	Location of Licenses
Above Lending, Inc.	Houston, TX
Absolute Resolutions Investments, LLC	Bloomington, MN
Affirm, Inc.	San Francisco, CA
Apple Processing LLC	Austin, TX
Ascent Funding, LLC	San Diego, CA
Axiom Acquisition Ventures, LLC	Tampa, FL
Bill Me Later, Inc.	Timonium, MD
Bills.com, LLC	Tempe, AZ
CMAC INC.	OMAHA, NE
College Ave Student Loan Servicing, LLC	Wilmington, DE
Concentrix Daksh Services India Private Limited	Gurgaon,Haryana,
Covered Care, LLC	Dallas, TX
CreditNinja Lending, LLC	Chicago, IL
Deinde Financial, LLC	Chicago, IL
Duvera Billing Services, LLC	Vista, CA
EFR 2018-1, LLC	Chicago, IL
EFR 2018-2, LLC	CHICAGO, IL
Fin Care US LLC	Mesa, AZ
Freedom Financial Asset Management, LLC	San Mateo, CA
FuturePay Holdings Inc.	South Jordan, UT
Galaxy Asset Purchasing, LLC	Atlanta, GA
Galaxy International Purchasing, LLC	Atlanta, GA
Galaxy Portfolios, LLC	Atlanta, GA
Grameen America, Inc.	Jackson Heights, NY
Gray Rock SPV LLC	Greenville, SC
Happy Money, Inc.	Torrance, CA
iCreditWorks Inc.	Iselin, NJ
Imprint Payments, Inc.	New York, NY
Integra Credit Fund Alpha, LLC	CHICAGO, IL
Jefferson Capital Systems, LLC	St. Cloud, MN
Jerry Offers Inc.	Palo Alto, CA
JHPDE Finance I, LLC	Hazelwood, MO
Launch Servicing, LLC	San Diego, CA
LVNV Funding LLC	Greenville, SC
Monarch Servicing Solutions, Inc.	Tucson, AZ
National Credit Adjusters, L.L.C	Hutchinson, KS
NetCredit Combined Receivables 2023, LLC	Chicago, IL
NetCredit Finance, LLC	Chicago, IL
NetCredit Loan Services, LLC	Chicago, IL
NetCredit Receivables 2022, LLC	Chicago, IL
OneMain Financial Group, LLC	Baltimore, MD
Opportunity Financial, LLC	Chicago, IL
Orion Portfolio Purchasing LLC	Atlanta, GA
Paradigm Assets Recovery LLC	Hazelwood, MO
Pioneer Military Credit LLC	KANSAS CITY, MO
Portfolio Recovery Associates, LLC	Norfolk, VA
Possible Financial Inc.	Seattle, WA

As of 6/30/23, Nebraska had 77 Installment Loan Company Licenses.

INSTALLMENT LOAN COMPANIES

Institution	Location of Licenses
PYOD LLC	Greenville, SC
RAzOR Capital, LLC	Bloomington, MN
Remitly, Inc.	Seattle, WA
Resurgent Acquisitions LLC	Greenville, SC
Resurgent Capital Services L.P.	Greenville, SC
Resurgent Receivables LLC	Greenville, SC
Scratch Financial, Inc.	Pasadena, CA
Security Credit Services, LLC	Oxford, MS
Sensible Auto Lending, LLC	Danbury, CT
Servicing Solutions, LLC	Irving, TX
Solar Mosaic LLC	Oakland, CA
Spring Oaks Capital SPV, LLC	Chesapeake, VA
Spring Oaks Capital, LLC	Chesapeake, VA
Starmark Financial LLC	Deerfield Beach, FL
Sunbit Now, LLC	Los Angeles, CA
Sunlight Financial LLC	New York, NY
Upgrade, Inc.	San Francisco, CA
Uplift, Inc.	Sunnyvale, CA
Upstart Network, Inc.	San Mateo, CA
Velocity Investments, L.L.C.	Wall, NJ
Vion Holdings LLC	Atlanta, GA
Watercress Financial Group LLC	West Des Moines, IA
Wheels Financial Group, LLC	Van Nuys, CA
Worldwide Asset Purchasing II, LLC	Atlanta, GA
Avant, LLC	Chicago, IL
Cherrywood Enterprises LLC	West Palm Beach, FL
Credova Financial, LLC	Reno, NV
Encore Receivable Management, Inc.	Lake Mary, FL
Lime Residential, Ltd.	New York, NY
Tally Technologies, Inc.	San Francisco, CA

As of 6/30/23, Nebraska had 77 Installment Loan Company Licenses.

Appendix I

SALES FINANCE COMPANIES

(for the period ending June 30, 2023)

Institution	Location
AGCO Finance LLC	Johnston, IA
ALLY FINANCIAL INC.	DETROIT, MI
American Credit Acceptance, LLC	Spartanburg, SC
American First Finance, LLC	Wichita, KS
AMERICAN HONDA FINANCE CORPORATION	Torrance, CA
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Aqua Finance, Inc.	Wausau, WI
Auto Credit Center, LLC	Omaha, NE
Avid Acceptance LLC.	Midvale, UT
Belmont Finance LLC	Plover, WI
BMW Financial Services NA, LLC	Woodcliff Lake, NJ
Bridgecrest Acceptance Corporation	Mesa, AZ
Builders Financial LLC	Omaha, NE
Car Capital Servicing, LLC	Grapevine, TX
CAR Financial Services, Inc.	Lake Mary, FL
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
Carvana FAC LLC	Tempe, AZ
Castle Credit Co Holdings, LLC	Chicago, IL
Caterpillar Financial Services Corporation	Nashville, TN
Citrus Tree Finance LLC	New York, NY
CNH Industrial Capital America LLC	Racine, WI
Company Name	Location
Consumer Portfolio Services, Inc.	Las Vegas, NV
Covered Care, LLC	Dallas, TX
Credit Acceptance Corporation	Southfield, MI
Credit Connection, L.L.C.	Lincoln, NE
Credit Corp Solutions Inc.	Draper, UT
CREDITO REAL USA FINANCE, LLC	FORT LAUDERDALE, FL
De Lage Landen Financial Services, Inc.	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
Deere & Company	Moline, IL
Denali Capital, LLC	Birmingham, AL
Dividend Solar Finance LLC	San Francisco, CA
DLL Finance LLC	Johnston, IA
Driveway Finance Corporation	Tigard, OR
eCAST Settlement Corporation	New York, NY
Equity Sales Finance, Inc.	Maple Grove, MN
EverBright R1, LLC	North Palm Beach, FL
Exeter Finance LLC	Irving, TX
Farm Credit Services of America, PCA	OMAHA, NE
FASTLENDING.COM, LLC	Sarasota, FL
Fenix Capital Group, LLC	Parkville, MO
Finance of America Mortgage LLC	Conshohocken, PA
First Investors Servicing Corporation	Atlanta, GA
Flagship Credit Acceptance LLC	Chadds Ford, PA
Ford Motor Credit Company LLC	Dearborn, MI
Foundation Finance Company LLC	Rothschild, WI

SALES FINANCE COMPANIES (continued)

Institution	Location
Foursight Capital LLC	West Valley City, UT
Franklin Credit Management Corporation	Jersey City, NJ
Global Lending Services LLC	Greenville, SC
GoFi, LLC	Fort Worth, TX
Great American Finance Holdings, LLC	Chicago, IL
Hunter Financial LLC	Troy, MI
Hyundai Capital America	Irvine, CA
Ironhorse Funding LLC	Beverly, MA
Isuzu Finance of America, Inc	Purchase, NY
Kubota Credit Corporation, U.S.A	Grapevine, TX
Lime Residential, Ltd.	New York, NY
Mahindra Finance USA LLC	Johnston, IA
Mend Financial, LLC	Omaha, NE
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
Mid-Atlantic Finance Co., Inc.	CLEARWATER, FL
Midland Credit Management, Inc.	San Diego, CA
Nationwide Cassel LLC	Rosemont, IL
New Holland Credit Company, LLC	NEW HOLLAND, PA
Nissan Motor Acceptance Company LLC	Franklin, TN
NR Finance Company Inc	Norfolk, NE
PACCAR Financial Corp.	Bellevue, WA
Paramount Capital Group, LLC	King of Prussia, PA
Planet Home Lending, LLC	Meriden, CT
Porsche Financial Services, Inc.	Atlanta, GA
Preferred Credit, Inc.	St, Cloud, MN
Prestige Financial Services, Inc.	Draper, UT
Regional Acceptance Corporation	Greenville, NC
RFFC Financial, LLC	Conroe, TX
Roadrunner Financial, Inc.	New York, NY
RTO Finance LLC	Greenville, SC
RumbleOn Finance LLC	Las Vegas, NV
Santander Consumer USA Inc.	Dallas, TX
Scratch Financial, Inc.	Pasadena, CA
Service Finance Company, LLC	Boca Raton, FL
Servicing Solutions, LLC	Irving, TX
SNAP-ON CREDIT LLC	LIBERTYVILLE, IL
Solar Service Experts, LLC	Houston, TX
Solera Auto Finance, LLC	Irving, TX
Source One Financial Services, LLC	Lakeville, MN
South Bay Financial Services, LLC	Jacksonville, FL
Southwest Stage Funding, LLC	Chandler, AZ
Sprint Spectrum LLC	Bellevue, WA
Stellantis Financial Services, Inc.	Houston, TX
The Credit Union Loan Source, LLC	Alpharetta, GA

SALES FINANCE COMPANIES (continued)

Institution	Location
Tidewater Finance Company	Virginia Beach, VA
Time Investment Company, Inc.	West Bend, WI
T-Mobile Financial LLC	Bellevue, WA
Toyota Industries Commercial Finance, Inc.	Dallas, TX
Toyota Motor Credit Corporation	Plano, TX
Toyota Motor Credit Corporation	Plano, TX
United Auto Credit Corporation	Newport Beach, CA
United Consumer Financial Services Company	Westlake, OH
UNIVERSAL ACCEPTANCE CORPORATION (NE)	Crystal, MN
Universal Guardian Acceptance, LLC	Parkville, MO
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vantage Finance, LLC	Omaha, NE
Verizon Wireless Services, LLC	Basking Ridge, NJ
Veros Credit, LLC	Santa Ana, CA
VFS US LLC	Greensboro, NC
Volvo Car Financial Services U.S., LLC	Mahwah, NJ
VW Credit, Inc.	Libertyville, IL
Westlake Services, LLC	Los Angeles, CA
Yamaha Motor Finance Corporation, U.S.A.	Cypress, CA

As of 6/30/23, Nebraska had 110 Sales Finance Company Licenses.



The 2023 Financial Awareness Month Proclamation signed by Governor Jim Pillen on April 13, 2023. Students came from all over Nebraska to help celebrate the event.

To see the official proclamation, visit the NDBF office at 1526 K Street, Lincoln, NE, where it is displayed in the lobby area outside the office.

Appendix J

MONEY TRANSMITTER LICENSEES

(for the period ending June 30, 2023)

Institution	Location
ACI Payments, Inc.	Elkhorn, NE
Affirm Payments, LLC	San Francisco, CA
AFRICA REMITTANCE COMPANY LLC	JERSEY CITY, NJ
Airbnb Payments, Inc.	San Francisco, CA
Airwallex US, LLC	San Francisco, CA
Alipay US, Inc.	Sunnyvale, CA
AllPaid, Inc.	Indianapolis, IN
Alpaca Crypto LLC	San Mateo, CA
Amaana Money Transfer CO	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Apple Payments Inc.	Cupertino, CA
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
AvidXchange, Inc.	Charlotte, NC
Bakkt Crypto Solutions, LLC	Alpharetta, GA
Bakkt Marketplace, LLC	Alpharetta, GA
BAM Trading Services Inc.	Miami, FL
BANANA PAY, LLC	MINNEAPOLIS, MN
BARRI MONEY SERVICES, LLC	Houston, TX
Betrlink, LLC	New York, NY
Bill.com, LLC	San Jose, CA
BillGO MT, Inc.	Fort Collins, CO
bitFlyer USA, Inc.	San Francisco, CA
BitPay, Inc.	Alpharetta, GA
BitRail, LLC	Delray Beach, FL
Bitstamp USA, Inc.	New York, NY
Blackhawk Network California, Inc.	Pleasanton, CA
Block, Inc.	Oakland, CA
Blockchain.com, Inc.	Miami, FL
BNXA USA MTL Inc.	Reno, NV
Brale Inc.	Des Moines, IA
Brex Payments LLC	Salt Lake City, UT
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York, NY
Cboe Clear Digital, LLC	Chicago, IL
CEX.IO CORP.	Naperville, IL
Check Payments LLC	New York, NY
CheckFreePay Corporation	Alpharetta, GA
Checkout US, INC.	New York, NY
Chime Inc.	Boston, MA
Choice Money Transfer, Inc.	Englewood Cliffs, NJ
Circle Internet Financial, LLC	Boston, MA
Citcon USA LLC	Santa Clara, CA

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Coinbase, Inc.	San Francisco, CA
Coinme Inc.	Bellevue, WA
CoinX, Inc.	Lehi, UT
CoinZoom, Inc.	Salt Lake City, UT
Comdata TN, Inc.	Brentwood, TN
Conotoxia, Inc.	Chicago, IL
Continental Exchange Solutions, Inc.	Buena Park, CA
Convera USA, LLC	Denver, CO
CSG Forte Payments, Inc.	Fort Worth, TX
Currency Com US LLC	Jersey City, NJ
DAHAB-SHIL INC	Minneapolis, MN
DFS GSD Corp.	Phoenix, AZ
E*TRADE Financial Corporate Services, Inc.	Alpharetta, GA
eBay Commerce Inc.	San Jose, CA
ENRAMEX INC	WHEAT RIDGE, CO
Ethos Group Payment Services, Inc.	Irving, TX
Ethos Payment Solutions, Inc.	Irving, TX
eToro USA LLC	Hoboken, NJ
EVERI MTL, LLC	Las Vegas, NV
Expensify Payments LLC	Portland, OR
FasterPay Inc.	Las Vegas, NV
Figure Payments Corporation	San Francisco, CA
Finxera, Inc.	Alpharetta, GA
Flexa Network Inc.	New York, NY
Flywire Global Corp.	Boston, MA
Foris DAX, Inc.	Miami, FL
Fortress Trust LLC	Las Vegas, NV
GalaxyOne Prime LLC	Jersey City, NJ
Gemini Trust Company, LLC	New York, NY
Google Payment Corp.	Mountain View, CA
GPS Capital Markets, LLC	South Jordan, UT
Gusto, Inc.	San Francisco, CA
Hodan Global Money Services, Inc	MINNEAPOLIS, MN
Hopper Money (USA), Inc.	Boston, MA
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Inmar Services, LLC	Winston-Salem, NC
Integrated Payment Systems Inc.	Alpharetta, GA
Inter & Co Payments, Inc.	Manhattan Beach, CA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Internet Escrow Services, Inc.	San Francisco, CA
Intuit Payments Inc.	Mountain View, CA
INX Digital, Inc.	Gaithersburg, MD
JHA Money Center, Inc.	Monett, MO

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
JPay LLC	Miramar, FL
JUBAXPRESS, INC	Minneapolis, MN
KAAH EXPRESS, F.S. INC.	MINNEAPOLIS, MN
Keefe Commissary Network, L.L.C.	Saint Louis, MO
Klarna Inc.	Columbus, OH
Kwik Dollar LLC	Houston, TX
Layer2 Financial Inc.	Miami, FL
LL Pay U.S., LLC	New York, NY
Luno US, Inc.	Stamford, CT
M3 Technology Solutions LLC	NORMAN, OK
Mastercard Transaction Services (US) LLC	New York, NY
Maxitransfers LLC	Irving, TX
Mercari, Inc.	Palo Alto, CA
Meta Payments Inc.	Menlo Park, CA
Mezu (NA), Inc.	Denver, CO
Monex Inc.	Washington, DC
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Iselin, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
MoonPay USA LLC	Miami, FL
MSB USA Inc	Plano, TX
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
NIC Services, LLC	Overland Park, KS
Nuvei US LLC	Scottsdale, AZ
NYDIG Execution LLC	New York, NY
NYDIG Trust Company LLC	New York, NY
OKCoin USA Inc.	San Jose, CA
OLYMPIC FINANCIAL GROUP INC	MINNEAPOLIS, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
OwlTing USA, Inc.	Arlington, VA
Pangea USA, LLC	Chicago, IL
Paychex Holdings, LLC	Rochester, NY
PayNearMe MT, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC	Washington, DC
Paysend US LLC	Miami, FL
PINGPONG GLOBAL SOLUTIONS INC	San Mateo, CA
Pionex Inc.	Princeton, NJ
PNC Global Transfers, Inc.	Houston, TX
Ponto Software, Inc.	San Francisco, CA
Prime Trust, LLC	Las Vegas, NV

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Provenance Technologies, Inc.	San Francisco, CA
Rakuten Card USA, Inc.	San Mateo, CA
RAM Payment, LLC	Knoxville, TN
Ramp Payments Corporation	New York, NY
RASMI PAY LLC	BLOOMINGTON, MN
RealNet Payments LLC	Milwaukee, WI
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
Rippling Payments, Inc.	San Francisco, CA
River Financial Inc.	Columbus, OH
Robinhood Crypto, LLC	Menlo Park, CA
Robinhood Money, LLC	Menlo Park, CA
SafariPay Corp.	Bloomington, MN
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	Jacksonville, FL
Sofi Digital Assets, LLC	San Francisco, CA
StoneX Payment Services Ltd.	Miami, FL
Stripe Payments Company	South San Francisco, CA
Tango Card, Inc.	Seattle, WA
TapTap Send Payments Co.	New York, NY
The Currency Cloud Inc.	New York, NY
Tilia LLC	San Francisco, CA
Tipalti, Inc.	Foster City, CA
Toast Processing Services LLC	Chicago, IL
TouchPay Holdings, LLC	Dallas, TX
TradeStation Crypto, Inc.	Plantation, FL
Transfermate, Inc.	Chicago, IL
Unchained Trading, LLC	Austin, TX
Uphold HQ Inc.	Larkspur, CA
USForex Inc.	San Francisco, CA
Veem Payments Inc.	San Francisco, CA
VIAMERICAS CORPORATION	Coral Gables, FL
Visa Global Services Inc.	Foster City, CA
Wave Financial USA Inc.	Denver, CO
Webull Pay LLC	New York, NY
Western Union Financial Services, Inc.	DENVER, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.	Portland, ME
Wise US Inc.	New York, NY
WorldRemit Corp.	Denver, CO
YapStone, Inc.	Walnut Creek, CA
Yardi Payments, LLC	Santa Barbara, CA

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Zap Solutions, Inc.	Chicago, IL
Zero Hash LLC	Chicago, IL

As of 6/30/23 Nebraska had 178 Money Transmitter Company Licenses.



*Director Lammers was interviewed for the Department of Administrative Services' podcast, **Good Life. Great Careers.** on May 5. The episode aired as the 14th episode of the podcast that promotes careers within the State of Nebraska government.*

Appendix K

MORTGAGE BANKERS

(for the period ending June 30, 2023)

Institution	Location
21st Mortgage Corporation	Knoxville, TN
A&D Mortgage LLC	HOLLYWOOD, FL
A-A Mortgage Investor, LLC	El Segundo, CA
AAA CAPITAL INVESTMENT, INC.	Alhambra, CA
Academy Mortgage Corporation	Draper, UT
Access Equity Corp.	Highlands Ranch, CO
Affinity Mortgage, L.L.C.	Lenexa, KS
AHL Funding	Irvine, CA
AHP Servicing LLC	Chicago, IL
AKSARBEN MORTGAGE, LLC	Omaha, NE
Altisource Fulfillment Operations, Inc.	St. Louis, MO
Amcap Mortgage, Ltd.	Houston, TX
American Financial Network, Inc.	Brea, CA
American Financial Resources, Inc.	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Heritage Lending, LLC	Irvine, CA
American Internet Mortgage, Inc.	San Diego, CA
American Liberty Mortgage, Incorporated	Denver, CO
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel, NJ
American Pacific Mortgage Corporation	Roseville, CA
American Portfolio Mortgage Corporation	Palatine, IL
America's Moneyline, Inc.	Aliso Viejo, CA
Amerifirst Financial, Inc.	Mesa, AZ
Amerisave Mortgage Corporation	Atlanta, GA
AmNet ESOP Corporation	Chula Vista, CA
Amres Corporation	Treose, PA
Angel Oak Home Loans LLC	Atlanta, GA
Angel Oak Mortgage Solutions LLC	Atlanta, GA
Arc Home LLC	Mount Laurel, NJ
Ark-La-Tex Financial Services, LLC	Plano, TX
Aslan Home Lending Corporation	Denver, CO
Associated Properties, Inc.	Laguna Beach, CA
Assurance Financial Group, L.L.C.	Baton Rouge, LA
Assurance IQ, LLC	Seattle, WA
Aurora Financial Group, Inc.	farmingdale, NJ
Aven Financial, Inc.	Burlingame, CA
Avenu, LLC	Draper, UT
Axia Financial, LLC	Bellevue, WA
Bankrate, LLC	West Palm Beach, FL
Barclays Bank PLC	New York, NY
Barrett Financial Group, L.L.C.	Gilbert, AZ
BASE MSR 2, LLC	Santa Rosa, CA

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

MORTGAGE BANKERS (continued)

Institution	Location
Bay Equity LLC	Corte Madera, CA
Bayshore Mortgage Funding, LLC	Edgewood, MD
Bay-Valley Mortgage Group	Garden Grove, CA
Belem Servicing LLC	St George, UT
Beltway Capital, LLC	Hunt Valley, MD
Better Lending LLC	Schaumburg, IL
Better Mortgage Corporation	New York, NY
Better Rate Mortgage, Inc.	Roseville, CA
BIFI Loan Servicing LLC	Hackettstown, NJ
Bills.com, LLC	Tempe, AZ
BitOSunshine LLC	Fort Collins, CO
BNP Paribas	New York, NY
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Carlsbad, CA
Bridger Investment Partners LLC	New York, NY
Bungalow Funding, LLC	Winston Salem, NC
C2 Financial Corporation	San Diego, CA
Cake Mortgage Corp.	Chatsworth, CA
CalCon Mutual Mortgage LLC	San Diego, CA
Caliber Home Loans, Inc.	Coppell, TX
Caliver Beach Mortgage, LLC	Owings Mills, MD
Canopy Mortgage, LLC	Lindon, UT
Capital City Mortgage, Inc.	Lincoln, NE
Capitalink Mortgage Consultants LLC	Aurora, CO
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Draper, UT
Castle Mortgage Corporation	Irvine, CA
Centennial Lending, LLC	Firestone, CO
Centermac Realty, Inc.	Diamond Bar, CA
Change Lending, LLC	Anaheim, CA
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage, LLC	Greenwood Village, CO
Chicago Mortgage Solutions LLC	Rosemont, IL
Chimera Funding TRS LLC	New York, NY
Christopher Malouf & Associates, Inc.	Broomfield, CO
Churchill Mortgage Corporation	Brentwood, TN
CITADEL SERVICING CORPORATION	Irvine, CA
Citi GSM Portfolio LLC	New York, NY
Citimortgage, Inc.	O'Fallon, MO
City First Mortgage Services, L.L.C.	Bountiful, UT
Citywide Home Loans, LLC	Sandy, UT
ClearEdge Lending LLC	Aliso Viejo, CA

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

MORTGAGE BANKERS (continued)

Institution	Location
ClearPath Lending	Irvine, CA
Click n' Close, Inc.	Addison, TX
CMC Funding, Inc.	Denver, CO
CMG Mortgage, Inc.	San Ramon, CA
Coforge BPS America Inc.	Dallas, TX
Cognizant Mortgage Services Corporation	Irving, TX
Community Loan Servicing, LLC	Coral Gables, FL
Company Name	Location
Compu-Link Corporation	Lansing, MI
Consolidated Analytics, Inc.	Santa Ana, CA
Consumers Unified, LLC	Tulsa, OK
Copeland Mortgage Company	Lees Summit, MO
Cornerstone First Mortgage, Inc.	San Diego, CA
Crane Consulting and Outsourcing, LLC	Boca Raton, FL
Credible Operations, Inc.	Durham, NC
Credit Karma Mortgage, Inc.	Oakland, CA
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
CrossCountry Mortgage, LLC	Cleveland, OH
Customer Service Mortgage Corporation	Westlake Village, CA
CUW Solutions, LLC	Radnor, PA
DAS Acquisition Company, LLC	St. Louis, MO
DATA MORTGAGE, INC.	Orange, CA
Deephaven Mortgage LLC	Charlotte, NC
Delmar Financial Company	St. Louis, MO
DHI MORTGAGE COMPANY, LTD.	Austin, TX
Digital Risk Mortgage Services, LLC	Maitland, FL
Direct Mortgage Loans, LLC	Hunt Valley, MD
DLJ Mortgage Capital, Inc.	New York, NY
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp.	Downers Grove, IL
Dyck-O'Neal, Inc.	Dallas, TX
DynAMC Solutions, LLC	New York, NY
Dynamic Mortgage Concepts, Inc	Fort Collins, CO
Eagle Mortgage, Inc.	Omaha, NE
East Coast Capital Corp.	Melville, NY
Edge Mortgage, Inc.	Johnstown, CO
Elkhorn Depositor LLC	New York, NY
Embrace Home Loans, Inc.	Middletown, RI
Emporium TPO LLC	Frisco, TX
Enact Financial Services, Inc.	Raleigh, NC
Encompass Lending Group, LP.	Katy, TX
Envoy Mortgage Ltd	Houston, TX
Equity Prime Mortgage LLC	Atlanta, GA

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MORTGAGE BANKERS (continued)

Institution	Location
Everest Mortgage LLC	Omaha, NE
Everett Financial, Inc.	Dallas, TX
Evolve Mortgage Services, LLC	Frisco, TX
Exceptional Financial Inc	San Diego, CA
Fairway Independent Mortgage Corporation	Madison, WI
Fay Servicing, LLC	Tampa, FL
FBC Mortgage, LLC	Orlando, FL
FCI Lender Services, Inc.	Anaheim Hills, CA
Figure Lending LLC	Charlotte, NC
Finance 1, LLC	Omaha, NE
Finance of America Mortgage LLC	Conshohocken, PA
Finance of America Reverse LLC	Tulsa, OK
First Financial Mortgage Services LLC	Overland Park, KS
First Heritage Financial, LLC	TREVOSE, PA
First National Financing Inc.	Denver, CO
FIRST OMAHA REAL ESTATE MORTGAGE LLC	Omaha, NE
First Option Mortgage, LLC	Atlanta, GA
First Security Mortgage Company	Lincoln, NE
FirstKey Mortgage, LLC	New York, NY
Fiscus, Karla	Bayard, NE
Flanagan, Clifford P	Lincoln, NE
Flat Branch Mortgage, Inc.	Columbia, MO
Flatwater Mortgage, LLC	Omaha, NE
Forethought Life Insurance Company	Indianapolis, IN
Franklin Credit Management Corporation	Jersey City, NJ
Franklin Loan Corporation	Palm Desert, CA
FREEDOM FAMILY MORTGAGE LLC	Lincoln, NE
Freedom Mortgage Corporation	Boca Raton, FL
FreeRateUpdate.com LLC	Chadds Ford, PA
Front Range Lending LLC	Parker, CO
Frontier Financial Inc.	Chesterfield, MO
Full Beaker, Inc.	Bellevue, WA
Gateway Servco LLC	Jenks, OK
General Mortgage Capital Corporation	Burlingame, CA
Geneva Financial, LLC	Chandler, AZ
GENHOME MORTGAGE CORPORATION	IRVINE, CA
Geo-Corp, Inc.	Monterey Park, CA
Gershman Investment Corp.	Chesterfield, MO
GITSIT SOLUTIONS, LLC	Orange, CA
Go Mortgage, LLC	Columbus, OH
Gold Star Mortgage Financial Group, Corporation	Ann Arbor, MI
Goldman Sachs Mortgage Company	New York, NY
GoodLeap, LLC	Roseville, CA

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MORTGAGE BANKERS (continued)

Institution	Location
Goodman Mortgage Corporation	Omaha, NE
Gooi Mortgage, Inc.	Des Moines, IA
Grander Mortgage Capital, LLC	Atlanta, GA
Great Plains Mortgage Company, LLC	Waterloo, NE
Greenway Mortgage Funding Corp.	Middletown, NJ
Gregory Funding LLC	Tigard, OR
Guaranteed Rate Affinity, LLC	Chicago, IL
Guaranteed Rate, Inc.	Chicago, IL
Guaranty Home Mortgage Corporation	Nashville, TN
Guardian Property Services LLC	Omaha, NE
Guild Mortgage Company LLC	San Diego, CA
HAUSMANN, INC.	PARKER, CO
HCL Lending Solutions, LLC.	Highlands Ranch, CO
Highlands Residential Mortgage, Ltd.	Allen, TX
Home Loan Arrangers LLC	Olathe, KS
HOME MORTGAGE ALLIANCE CORPORATION (HMAC)	SANTA ANA, CA
Home Point Financial Corporation	Ann Arbor, MI
HomeBridge Financial Services, Inc.	Iselin, NJ
Homegrown Mortgage Solutions, LLC	Littleton, CO
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
HomeServices Lending, LLC	Urbandale, IA
Homestar Financial Corporation	Gainesville, GA
Homestead Funding Corp.	Albany, NY
Hometown Equity Mortgage, LLC	Lake Forest, CA
HOMETOWN LENDERS, INC.	Huntsville, AL
HomeXpress Mortgage Corp.	Santa Ana, CA
Honest Mortgage, Inc.	Ithaca, NE
Impac Mortgage Corp.	Newport Beach, CA
Indecomm Holdings, Inc.	Edison, NJ
Infosys BPO Americas, LLC	Atlanta, GA
Innovative Mortgage Services, Inc.	Lutz, FL
Insight One Recovery Solutions, Inc.	Fort Worth, TX
Integrity Property Financial Services LLC	Troy, MI
Intercap Lending Inc.	Draper, UT
InterLinc Mortgage Services, LLC	Houston, TX
IntroLend Home Results, LLC	West Des Moines, IA
Iowa Bankers Mortgage Corporation	Johnston, IA
Janike, Scott, E.	Lincoln, NE
JFK Financial, Inc.	Las Vegas, NV
JMJ FINANCIAL GROUP	Aliso Viejo, CA
John Galt Mortgage Company	Charleston, SC
Joshua Coomer LLC	Henderson, NV

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MORTGAGE BANKERS (continued)

Institution	Location
Kind Lending, LLC	Santa Ana, CA
Lakeview Community Capital, LLC	Horsham, PA
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
Lattice Thinking, Inc.	Nashville, TN
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
Legacy Mortgage and Investment Corporation	Tempe, AZ
Legend Lending Corporation	Houston, TX
Lendage, LLC	San Mateo, CA
LenderLive Network, LLC	Greenwood Village, CO
Lendgo, Inc.	Beverly Hills, CA
LendingTree, LLC	Charlotte, NC
LendSure Mortgage Corp.	San Diego, CA
Lenox Financial Mortgage Corporation	Santa Ana, CA
Liberty Home Mortgage Corporation	Independence, OH
Lime Residential, Ltd.	New York, NY
Lincoln Financial, Inc.	Wayne, NE
Lipsky & Associates, Inc.	Weatherford, TX
LMB Mortgage Services, Inc.	Playa Vista, CA
Loan Factory, Inc.	San Jose, CA
LoanCare, LLC	Virginia Beach, VA
loanDepot.com, LLC	Irvine, CA
loanDepot-FB Mortgage, LLC	Scottsdale, AZ
LoanFront, LLC	Hazlet, NJ
LoanSnap, Inc.	Costa Mesa, CA
LoanUnited.com, LLC	Norcross, GA
Loanworks Servicing LLC	Shelton, CT
Logan Finance Corporation	Hauppauge, NY
Long Lake MSR, Inc.	Troy, MI
Longbridge Financial, LLC	Mahwah, NJ
Low VA Rates, LLC	Lindon, UT
Lower, LLC	Columbia, MD
LRML Acquisition LLC	Chicago, IL
Lutheran Church Extension Fund-Missouri Synod	St. Louis, MO
Lynx Whole Loan Acquisition LLC	DENVER, CO
Madison Management Services, LLC	Reno, NV
Marlin Mortgage Capital, LLC	St. Petersburg, FL
Master of Mortgages, LLC	Jefferson City, MO
Matrix Financial Services Corporation	St. Louis Park, MN
MAXEX Clearing LLC	Atlanta, GA
Maxwell Lender Solutions, Inc.	Denver, CO
McCown, James, P	Lincoln, NE

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

MORTGAGE BANKERS (continued)

Institution	Location
MCLP Asset Company, Inc.	New York, NY
MEGA CAPITAL FUNDING, INC.	CALABASAS, CA
Megastar Financial Corp.	Denver, CO
Member First Mortgage, LLC	Grand Rapids, MI
Members Mortgage Services, L.L.C.	Hutchinson, KS
Merrill Lynch Mortgage Lending, Inc.	New York, NY
Metro Financial Services, Inc.	Sacramento, CA
MGIC Mortgage Services, LLC	Milwaukee, WI
Midwest Family Lending Corporation	Urbandale, IA
Millennium Mortgage Group, LLC	Henderson, NV
Mission Loans, LLC	Irvine, CA
Mission Servicing Residential, Inc.	Irving, TX
ML Enterprise Inc.	New York City, NY
MLD Mortgage Inc.	Florham Park, NJ
Moder Solutions, LLC	Fishers, IN
Modern Financial LLC	Lincoln, NE
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Tempe, AZ
Mortgage Assets Management, LLC	Houston, TX
Mortgage Headquarters of Missouri, Inc.	OSAGE BEACH, MO
Mortgage Investment Services Corporation	Shawnee, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions FCS Inc.	Walnut Creek, CA
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mortgage Support Services, LLC	Fulton, MO
Morty, Inc.	New York, NY
Movement Mortgage, LLC	Indian Land, SC
Mr. Charles Mortgage L.L.C.	Omaha, NE
MSIM, LLC	Austin, TX
MSR Asset Vehicle LLC	Atlanta, GA
MTGLQ Investors, L.P.	New York, NY
Mutual of Omaha Mortgage Servicing, Inc.	Omaha, NE
Mutual of Omaha Mortgage, Inc.	San Diego, CA
myCUMortgage, LLC	Beavercreek, OH
National Asset Mortgage, LLC	Columbia, SC
Nations Capital Services, Inc.	Merriam, KS
NATIONS LENDING CORPORATION	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
Natural Intelligence Technologies Inc.	Yucca Valley, CA
Neat Loans LLC	Southport, CT
Neighborhood Assistance Corporation of America	Boston, MA

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MORTGAGE BANKERS (continued)

Institution	Location
Neighborhood Loans, Inc.	Downers Grove, IL
NerdWallet Compare, Inc.	San Francisco, CA
Network Capital Funding Corporation	Miami, FL
New American Funding, LLC	Tustin, CA
New Day Financial, LLC	Fulton, MD
New Residential Mortgage LLC	New York, NY
NewRez LLC	Fort Washington, PA
NEXA Mortgage, LLC	Chandler, AZ
Nexera Holding LLC	Emeryville, CA
Nexus Nova LLC	Minneapolis, MN
NFM, Inc.	Linthicum, MD
NMSI, Inc.	Los Angeles, CA
Northern Lakes Mortgage LLC	Saint Louis, MO
Nova Financial & Investment Corporation	Tucson, AZ
NP, INC.	Boca Raton, FL
Nuline Funding, Inc.	Woodland Hills, CA
NuWay Lending, LLC	Fort Collins, CO
NWL Company, LLC	New York, NY
Oceanside Mortgage Company	Toms River, NJ
OCMBC, INC.	Irvine, CA
Ocwen USVI Services, LLC	St. Croix, VI
OL Financial LLC	Austin, TX
OMSAI COM LLC	Chantilly, VA
On Q Financial, LLC	Scottsdale, AZ
One Reverse Mortgage, LLC	Detroit, MI
OneMain Financial Group, LLC	Baltimore, MD
OneMain Mortgage Services, Inc.	Evansville, IN
Onslow Bay Financial LLC	New York, NY
OnY Glo, Inc.	Santa Ana, CA
Open Mortgage, LLC	Austin, TX
OptionWide Financial Corporation	Irvine, CA
OwnEZ Asset Management LLC	Indianapolis, IN
Paramount Residential Mortgage Group, Inc.	Corona, CA
Peklava LLC	New Canaan, CT
PENNYMAC CORP.	Westlake Village, CA
PennyMac Holdings, LLC	Westlake Village, CA
PennyMac Loan Services, LLC	Westlake Village, CA
Performance Equity Partners, Inc.	Tinley Park, IL
Petrovich Team Home Loan LLC	Papillion, NE
PHH Mortgage Corporation	Mount Laurel, NJ
Pillar Financial, Inc.	Omaha, NE
Pingora Loan Servicing, LLC	Denver, CO
Pitch Edison Financial, LLC	Omaha, NE

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MORTGAGE BANKERS (continued)

Institution	Location
Pivot Financial Partners, Inc.	Littleton, CO
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	Scottsdale, AZ
Platinum Home Mortgage Corporation	Hoffman Estates, IL
Plaza Home Mortgage, Inc.	San Diego, CA
Polaris Home Funding Corp.	Grandville, MI
Premia Mortgage, LLC	Troy, MI
Premier Family Mortgage LLC	Lone Tree, CO
Premier Home Loans, Inc.	Lone Tree, CO
Premier Lending Alliance, LLC	Johnston, IA
Premier Mortgage Resources, L.L.C.	Meridian, ID
Premium Mortgage Corporation	Rochester, NY
Primary Residential Mortgage, Inc.	Salt Lake City, UT
Primerica Mortgage, LLC	Duluth, GA
Princeton Mortgage Corporation	Ewing, NJ
Prosper Marketplace, Inc.	San Francisco, CA
Prosperity Home Mortgage, LLC	Chantilly, VA
Provident Funding Associates, L.P.	Santa Rosa, CA
Quantum Servicing Corporation	Tampa, FL
Quick Mortgages & Refinancing	Aurora, CO
QuinStreet Media, Inc.	Santa Monica, CA
Radian Lender Services LLC	Wayne, PA
Radian Mortgage Capital LLC	Denver, CO
Rapid Mortgage Capital Corp.	Mission Viejo, CA
Rapid Mortgage Funding Inc.	Bingham Farms, MI
RateGravity, Inc.	Boston, MA
RBS Financial Products Inc.	Stamford, CT
Real Genius LLC	Delray Beach, FL
Real Time Resolutions, Inc.	Dallas, TX
ReallyGreatRate, Inc.	El Segundo, CA
Redwood Residential Acquisition Corporation	Mill Valley, CA
Regent Financial Group, Inc.	Omaha, NE
Reliance First Capital, LLC	Melville, NY
Renovation Finance LLC	Philadelphia, PA
Residential Acceptance Corporation	Tampa, FL
Resolution Capital, L.P.	Dallas, TX
Results Mortgage, LLC	Waterloo, NE
Reverse Mortgage Funding LLC	Bloomfield, NJ
Right Start Mortgage, Inc.	Pasadena, CA
RMI Brokers, Inc.	Brentwood, CA
Robert C. Devine	Collegeville, PA
Rocket Mortgage, LLC	Detroit, MI
Rotella Mortgage, Inc.	Ralston, NE

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MORTGAGE BANKERS (continued)

Institution	Location
RoundPoint Mortgage Servicing LLC	Fort Mill, SC
Ruoff Mortgage Company, Inc.	Fort Wayne, IN
Rushmore Loan Management Services LLC	Irving, TX
RWT Home, Inc.	Mill Valley, CA
Sagamore Hill LLC	Irving, TX
Sailfish Servicing, LLC	Saint Petersburg, FL
Samuel Hudson LLC	Omaha, NE
Scratch Services, LLC	San Francisco, CA
Secured Mortgage Processing, LLC	Mesa, AZ
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Dallas, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Newtown, CT
Service Finance Company, LLC	Boca Raton, FL
Service Sync LLC	Pontiac, MI
ServiceMac, LLC	Fort Mill, SC
Servion, Inc.	New Brighton, MN
Servis One, Inc.	Irving, TX
SG Capital Partners LLC	Stamford, CT
Shotbolt Mortgage Corporation	Omaha, NE
SI Mortgage Company	Sterling Heights, MI
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Silver Hill Funding, LLC	Coral Gables, FL
SIRVA Mortgage, Inc.	Independence, OH
Siwell, Inc.	Lubbock, TX
SMARTFI HOME LOANS, LLC	San Diego, CA
SN Servicing Corporation	Baton Rouge, LA
SoFi Lending Corp.	Cottonwood Heights, UT
Sourcepoint, Inc.	Palm Bay, FL
Southwest Funding, LP	Dallas, TX
Southwest Stage Funding, LLC	Chandler, AZ
Specialized Loan Servicing LLC	Greenwood Village, CO
Spring EQ, LLC	Radnor, PA
Statebridge Company, LLC	Greenwood Village, CO
SUCCESS Lending, LLC	Schaumburg, IL
Success Mortgage Partners, Inc.	Plymouth, MI
SUMMIT FUNDING, INC.	Sacramento, CA
Sun West Mortgage Company, Inc.	Buena Park, CA
Sutherland Mortgage Services, Inc.	Sugar Land, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
Symmetry Lending, LLC	Atlanta, GA

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MORTGAGE BANKERS (continued)

Institution	Location
Synergy One Lending, Inc.	San Diego, CA
T2 Financial LLC	Westerville, OH
Tailored Mortgage Group Inc	Sioux Falls, SD
TCS e-Serve International Limited	Dallas, TX
TEAM USA MORTGAGE L.L.C.	Bloomington, IL
THE MONEY SOURCE INC.	Phoenix, AZ
THE WISDOM COMPANIES, LLC	El Segundo, CA
Thompson Kane & Company, Inc.	Madison, WI
Thrive Mortgage, LLC	Georgetown, TX
TJC Mortgage, Inc.	Birmingham, AL
Tomo Mortgage, LLC	Austin, TX
TOP TIER MORTGAGE, LLC	Omaha, NE
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Traditional Mortgage Acceptance Corporation	Bellevue, WA
Treliant Mortgage Services, LLC	Washington, DC
Triad Financial Services, Inc.	Jacksonville, FL
Trident Home Loans, LLC	Pensacola, FL
Trinity Financial Services, LLC	Palm Beach Gardens, FL
TRIPLE A MORTGAGE LLC	Las Vegas, NV
TriStar Finance, Inc.	Kirkland, WA
TruHome Solutions, LLC	Lenexa, KS
Trusted Rate, Inc.	Newport Beach, CA
U.S. Home Mortgage, Inc	Lincoln, NE
UMortgage LLC	Philadelphia, PA
Unify Home Lending, Inc.	Rapid City, SD
Union Home Mortgage Corp.	Strongsville, OH
United Contract Processing Inc.	Clovis, CA
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Mortgage Corp.	Melville, NY
UNITED SECURITY FINANCIAL CORP	Murray, UT
United Wholesale Mortgage, LLC	Pontiac, MI
Universal Lending Corporation	Denver, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Valley West Corporation	Las Vegas, NV
Valon Mortgage, Inc.	Phoenix, AZ
Van Dyk Mortgage Corporation	Grand Rapids, MI
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Velocity Lending LLC	Windsor, CO
Venditor, LLC	Overland Park, KS
Vertical Launch, LLC	Heath, TX

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MORTGAGE BANKERS (continued)

Institution	Location
Verus Residential Loanco, LLC	Washington, DC
Village Capital & Investment LLC	Henderson, NV
Vista Point Mortgage, LLC	Irvine, CA
VLG, LLC	Fort Walton Beach, FL
VRM LENDING LLC	Pomona, CA
Wallick & Volk, Inc.	Cheyenne, WY
Watermark Capital, Inc.	Irvine, CA
Wells Fargo Clearing Services, LLC	St. Louis, MO
Wells Fargo USA Holdings, Inc.	Des Moines, IA
Wemlo, LLC	Boca Raton, FL
West Coast Servicing, Inc.	Huntington Beach, CA
Weststar Mortgage Corporation	Albuquerque, NM
WHOLESALE MORTGAGE USA, LLC	Commerce Township, MI
Wilhelm Mortgage Inc.	Omaha, NE
Williams Mortgage, LLC	Missouri Valley, IA
Wipro Gallagher Solutions, LLC	Atlanta, GA
Xpert Home Lending Inc.	Suwanee, GA
Xpert Mortgage Services LLC	Republic, MO
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Group Marketplace, Inc.	Seattle, WA
Zillow Home Loans, LLC	Irvine, CA
Zimmerman Mortgage Corporation	Omaha, NE

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As of 6/30/23, Nebraska had 494 Mortgage Banker Company Licenses.

Five Points Bank in Grand Island, Nebraska has a beautiful pheasant sculpture in their memorial garden. Director Kelly Lammers visited the garden in early 2023.



**Thank you for your interest in the
Nebraska Department of Banking and Finance.**

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