



NEBRASKA

Good Life. Great Opportunity.

2020 ANNUAL REPORT

NEBRASKA DEPARTMENT OF BANKING AND FINANCE

Pete Ricketts, Governor

Mark Quandahl, Director

NEBRASKA

Good Life. Great Opportunity.

DEPARTMENT OF BANKING
AND FINANCE

Annual Report

July 1, 2019 - June 30, 2020

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Department Overview

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

Our Vision

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

Our Mission

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

What We Do

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

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

Financial Institutions

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

Bureau of Securities

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

2020 Department Staff

Director Mark Quandahl

Financial Institutions Division

Deputy Director Kelly Lammers

Review Examiners.....Darcy Bailar

Darren Davis

Gregory G. Freese

Scott Peter

Shannon Van Houten

Accounting Examiner Specialist.....Michelle Lindner

Capital Markets Examiner Specialist Jose Salinas

BSA Examiner Specialist.....Jaunita Koerner

IT Examiner Specialist.....Rachel Newell

Trust Examiner Specialist Ted Hall

Omaha District Bank Examiners

James P. McTygue, Supervising Examiner

Maxwell Cameron

Brittany Jackson

Nolan Nordhues

Cassidy Stork

Jordan Taylor

Elijah Vosler*

Lincoln District Bank Examiners

Brian Nielsen, Supervising Examiner

Brody Focken

Alexander Thorson

Benjamin Kiolbasa

Taylor Simmerman

Matthew Van Pelt

Conna Wiese

Mike Cornelius*

Julia Kruger*

Kearney Bank Examiners

Michael Miller, Supervising Examiner

Rhonda Johnson

Corey Lienemann

Austin Malone

Perry T. Neill

Jon Borden*

Non-Depository Examiners

David Pace

Jeff Peterson

Brian Simpson

Kammeron Mills*

Matt Whitmore*

Administrative Assistants.....Bobbi Alexander

Kathy Sparks

Staff AssistantsSusie Hansen

Bureau of Securities

Deputy Director..... Claire McHenry

Legal CounselMike Cameron

Investigation & Compliance (Investigations)

Unit Supervisor Thomas A. Sindelar

Investigation & Compliance (Registration & Compliance)

Unit SupervisorRodney R. Griess

Examiners Alfred Berchtold

Stevan Vasic

Jackie L. Walter

Security Analysts.....Samantha Billings

Christine Cooney

Kristi Bish*

Staff Assistants.....(Vacant)

Jeff Grieser*

Administrative AssistantsAngela Burchess

Lacey Krupicka*

Legal Division

General CounselPatricia A. Humlicek Herstein

Legal Counsel-Financial Institutions Michael McDannel

Legal Counsel-Consumer Finance..... Tag Herbek

Senior Staff Attorney.....John E. "Jack" Jensen

Staff AttorneyWill Lawrence

ParalegalsAnn Divis

Cindy Faris

Administrative Assistants Sandra Blumanhourst

Debbie Yost

Ann Bauers*

Dally Shala*

Business/Accounting Division

Business Manager..... Margo Sawyer

Accountant..... Grace Rittenburg

Accounting Clerk/Receptionist Julie Foral

Human Resources Division

Personnel Officer.....Susie Voecks

Information Systems Division

Chief Information Technology Officer Mike Fabry

IT Database Analyst Steve Covert

Infrastructure Business System AnalystShailaja Chivkula

*Left employment during fiscal year

Director's Message



Mark Quandahl, Director

The Nebraska Department of Banking and Finance

Department Vision: To make Nebraska the most trusted financial home for people and businesses.

Department Mission: Maintain the public confidence in the financial industries of Nebraska.

Nebraska's Vision: Grow Nebraska

Nebraska's Mission: Create opportunity through more effective, more efficient and customer focused state government.

Kudos to our team

The preceding page contains a list of the 67 teammates that make up the Nebraska Department of Banking and Finance and their duties. The State of Nebraska has chartered and supervised financial institutions since 1889. Much has changed for the Department in the past 131 years, but our team continues to evolve and build on our successes, values and traditions in furtherance of our vision to make Nebraska the most trusted financial home for people and businesses. This 2020 Annual Report chronicles the outputs of the Department's Bureau of Securities and Financial Institutions Division from July 1, 2019 through June 30, 2020.

It is an honor and privilege to work with a team focused on serving the citizens of Nebraska and the regulated fi-

ancial industries. I was appointed Director of the Department by Governor Pete Ricketts in January of 2015. My tenure at the Department of Banking and Finance has been the highlight of my professional career. The Department's accomplishments from the past five years and a half years are a testament to the collective wisdom, and commitment to public service of my teammates at the Department, and fellow regulators from the federal agencies, states and territories.

I am proud of the initiatives of the Department and all of states to streamline processes and to reduce the regulatory burden on financial industries. I am confident our team at the Nebraska Department of Banking and Finance is in the best position to protect consumers as we supervise, license and charter thousands of entities and financial professionals.

The Department would not be successful, and the accomplishments of this Annual Report would not exist without the combined efforts and hard work of all of our teammates.

Covid-19

The Department did not skip a beat. No report including the first six months of 2020 would be complete without acknowledging the impact of Covid-19. Financial Services and the organizations (such as the Department of Banking and Finance) that support financial services and their employees were deemed essential by the federal government and the State of Nebraska. The State of Nebraska and its Department of Banking and Finance was never closed. All three of our physical locations in Omaha, Lincoln and Kearney remained open and accessible to the public throughout the pandemic. Despite the Department's pivot to a remote work environment in March 2020, our team was able to maintain the Department's business of licensing, registration and supervision of Nebraska's financial institutions and financial professionals. Thanks to the dedication and quick work of the Department team, our customers did not experience any gap in service.

The Financial Institutions division suspended Financial Institutions examinations of all depository and non-depository institutions from March 25, 2020 to June 1, 2020. After June 1, 2020 the Department was able to resume examinations on a remote basis.

Director's Message

The Department worked with the Governor's Office for issuance of Executive Order 20-13, "Coronavirus – Accelerating Online Notary Access and Financial Institutions Regulatory Flexibility."

The Department issued Guidance Documents and implemented electronic forms and filings to allow temporary branch offices and remote working arrangements for Mortgage Banker Licenses.

The Department implemented an electronic filing and same-day approval process for temporary office closings for banks, credit unions, and Delayed Deposit Service licensees.

The Department issued Emergency Orders to grant temporary relief to persons registered or required to be registered or notice-filed under the Securities Act of Nebraska, displaced by the COVID-19 outbreak, and to temporarily mandate the electronic filing of registrations and notices.

The Securities Bureau issued Guidance Documents for electronic filings by Loan Brokers and Franchise and Business Opportunities.

The Department issued four Consumer Advisories warning of investment schemes and frauds, and assisted consumers in checking the status of their federal economic impact payments.

The Department assisted the Department of Labor with its increased workload.

Financial Institutions examinations were suspended from March 25 to June 1, 2020. The suspension allowed ten Department Financial Institutions Division Examiners to volunteer with the Nebraska Department of Labor to adjudicate Nebraska's surge in unemployment claims because of the COVID 19 Emergency. The Examiners contributed more than 1162 hours to expedite claims to provide economic relief and get Nebraskans paid. As a direct result of the pandemic, Nebraska experienced the equivalent of 3 years of unemployment claims in two months.

Database Conversion

The Department converted its database system from an incumbent vendor to System Automation Corporation MyLicense Office (MLO) product on June 8, 2020. Chief Information Technology Officer Michael Fabry and his team did not allow the pandemic to stop progress for this important software upgrade. MLO will enable the Department to provide faster, better, more transparent and accurate services to our customers. Look for additional online capabilities later in 2020.

Let us know how we can better serve Nebraska

The Department welcomes your suggestions on how we can improve our systems to provide even better and faster service in the future. Let us know what you think. Nebraska Department of Banking and Finance. 402.471.2171

A Year In Review



FINANCIAL INSTITUTIONS

Kelly Lammers, Deputy Director

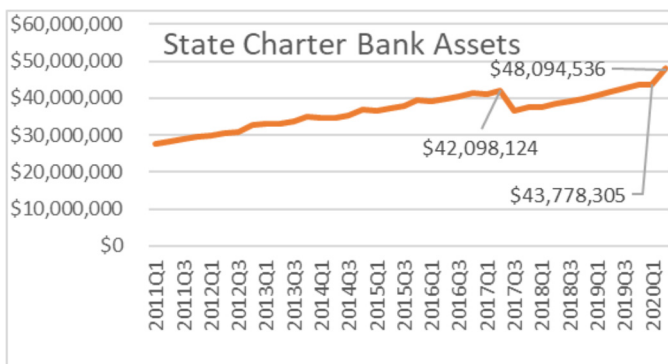
The year 2020 did not offer the perfect vision we expected, yet it did focus our perspective as to what is important. The Pandemic changed our definitions of where and when work happens, it changed our definition of mission critical with toilet paper higher on the list than we may have once believed, and it even infringed on the definition of “need” to dine out. During that time of reassessing the definition of mission critical in our lives, the one item we never lost confidence in was the fact that our finance “tools” worked. Wire payments processed, ATMs were online, checks still cleared and the ability to use banking and finance services during an emergency were not only critical, but expected and delivered.

The terms high touch, high tech and even full service took on new meanings. Yet even with lobby closings, checks were received, processed and cleared. On the same day I took this picture, noon outside the 1526 building overlooking the typically crowded Lincoln Mall, a long-time banker from the North Platte community told me her lenders logged into work recently at 12:01 AM. They were working with Government programs, working with other bankers. In an emergency, banking is known for what it takes to get the job done and not known for banking hours. Arranging the



funds and the network to “make it work” is often not communicated. The Washington Post published on April 22, 2020 a picture of a Union Bank (Nebraska) employee working from home on a card table to post PPP loans, the same article also referenced Pinnacle as two of many Nebraska banks that took immediate actions to assist in the SBA stimulus fund delivery.

At the same time as the industry responded to health directives, Nebraska Department of Banking and Finance (NDBF) moved forward to make additional information more quickly available, participating in frequent industry calls, as well as protecting our employees; all the time continuing our operations. Banks were quickly growing, reflecting a 17% asset growth in 2020.



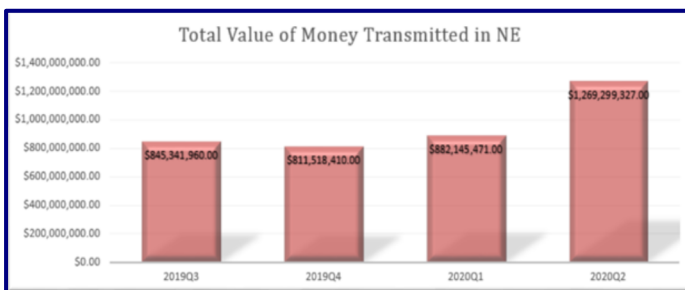
Leveraging the NDBF COOP planning, NDBF retained laptops that would have typically been surplus. These laptops were in a locked computer closet kept (hot) current with patches and were immediately deployed to staff not already provisioned with a laptop. Orders, licenses and other approval processes were converted to digital signature. While NDBF took a short pause in opening new examinations, NDBF was able to process new applications, complete examinations in process and follow-up on complaints without being tied to the office. Remote communication plans were enabled, and examinations moved forward remotely. While historically the remote examination was a very limited test process, it quickly became the 2020 norm with examiners scheduling calls, arranging for policies, sampling loans all without NDBF examiners going on site. The new normal is not yet here, yet the efficiencies to the bank and to the Department of digital information exchange and less travel is likely here to stay.

Managing a financial service charter or licensee requires mastery of financial tools to effectively join the sources of funds with uses of funds in a community setting. Nebraska Community Banks as of June 30, 2020 largely made the process look easy with a return on assets of 1.32% whereas the average bank in the nation reported 0.37%.

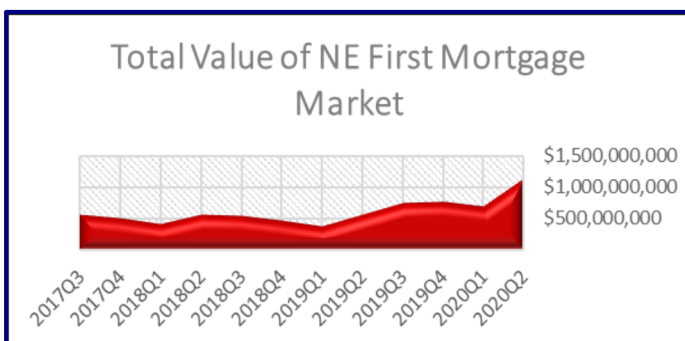
A Year In Review

Also, Nebraska borrowers are currently reflecting strength in weathering 2020 with non-current loans to total loans in Nebraska Charters 0.77% and the average of all banks in the nation 1.08%. In the financial year to come the business of banking will be faced with headwinds relative to balancing the source of money (savers) and the demand for money (borrowers). While our strong foundation doesn't make the storm less; it does offer Nebraskans a path potentially less susceptible to damage with expectations of getting to a new normal faster than what other states may experience.

Like banks, the various money service businesses are reflecting significant changes in volume and demand, with growth in licensed activity during times of stress evident. The chart below reflects licensed money transmitter volume growing over 50% in 2nd quarter 2020 compared with historical numbers.



NDBF also licenses and regulates Mortgage Bankers with their average annual impact moving above \$3 Billion. The most recent quarter alone reflecting over \$1 Billion in 1st mortgage money. Nebraska mortgages largely comprise the Prime Conforming Mortgages cate-



gory, reflecting half the total volume, followed closely by Government guaranteed programs. All other mortgages account for approximately 10% of total volume.

Regardless of the financial service, NDBF employ's the state moto of creating opportunity, through more effective, more efficient and customer focused state government as the regulated industries demonstrate strong foundations and growth.

A Year In Review



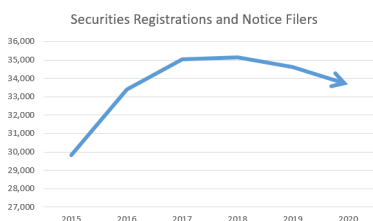
Bureau of Securities

Claire McHenry, Deputy Director

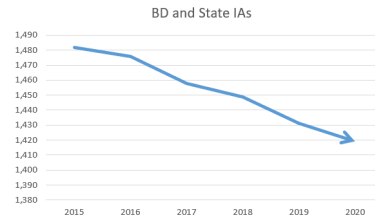
The Bureau of Securities made many positive improvements during the 2020 fiscal year to enhance our efficiency and effectiveness and Grow Nebraska. The Bureau administers and enforces the Securities Act of Nebraska ("Act"), as well as several other consumer and business protection statutes to protect investors and promote fair and efficient markets in Nebraska. Strong state securities regulation is essential to maintaining a stable securities industry, protecting the public from illegal operations, and encouraging the formation of capital and the creation of new jobs in Nebraska.

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

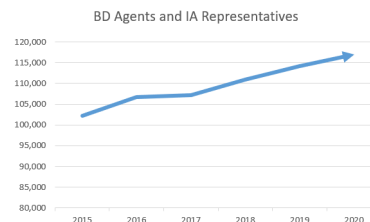
During FY 2020, the Bureau:



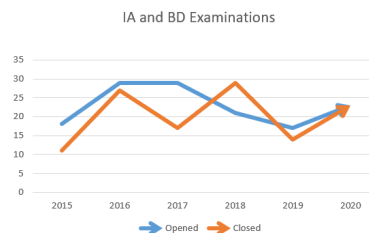
Processed 32,164 securities registration and notice filings;



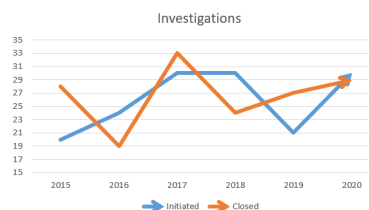
Provided oversight to 1,418 broker-dealer firms and state-registered investment adviser firms;



Provided oversight to 116,945 Nebraska-registered broker-dealer agents and investment adviser representatives;



Opened 23 examinations and closed 23 examinations of registered firms; and



Initiated 30 new investigations and closed 29 investigations.

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2020, the Bureau's expenditures were \$1,680,080, and the revenue collected was \$26,824,753, primarily from registration and licensing fees. The Bureau transferred \$27,000,000 from the Securities Act Cash Fund to the General Fund.

A Year In Review

Since 2015, the Bureau has transferred \$172,000,000 to the General Fund. Since 2000, the Bureau has transferred over \$442,000,000 to the General Fund.

In FY 2020, the Bureau, along with all Nebraskans and businesses, was forced to address challenges brought on by the COVID-19 pandemic. The Bureau has been able to maintain operations at all times during the pandemic. The Bureau issued an emergency order granting temporary relief to broker-dealers and investment advisers from registration requirements for persons temporarily displaced during the pandemic, providing extensions for filing deadlines, and relief from physical signature requirements. The Bureau also issued guidance to the financial industry regarding filing and registration requirements, as well as helpful information about business continuity and succession planning.

The Bureau continues to focus on process improvement to transition to electronic filings and communications with issuers. The Bureau started using the North American Securities Administrators Association's Electronic Filing Depository (EFD) in 2015 to accept electronic filings of Form D notices in Nebraska. The Bureau expanded its use of EFD on April 22, 2019, to permit electronic filing of Unit Investment Trusts notice filings and payments. In response to the pandemic, the Bureau temporarily mandated electronic filings for securities issuers, which required filers to submit filings through Blue Express, EFD, or email directly to the Bureau. In June 2020, the Bureau further expanded EFD functionality to allow additional filers to use the EFD system to submit electronic filings and payments. The temporary electronic filing mandate expired May 31, 2020; however, nearly all filings continue to be filed electronically.

The Bureau conducted a significant review of the Act and rules in order to reduce regulatory burdens and improve transparency. During FY 2020, the Bureau adopted several amendments to the securities rules in order to implement amendments made to the Act, repeal unnecessary rules, implement the Department's digital strategy, and strengthen cybersecurity practices for state-registered investment advisers. As a result, the Bureau was able to reduce the securities rules by 38% resulting in reduced regulatory complexity and increased investor protection.

The Bureau carried out an active examination cycle in FY 2020 that continued to prioritize state-registered investment advisers, as well as examining broker-dealer branch offices. In response to the pandemic, the Bureau transitioned to remote examinations and worked with firms to arrange extensions and to submit documents electronically. Examiners were able to identify and correct deficiencies in firms, thereby strengthening compliance structures and protecting investors.

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

A Year In Review



Legal Division

Patricia A. Humlicek Herstein
General Counsel

As with the rest of the world, the 2020 Legislature was impacted by the pandemic. The 106th Legislature, Second Session, convened on January 8, 2020. Originally scheduled for adjournment in April, the onset of the pandemic led to a legislative recess on day 40 of the 60-day session. Senators reconvened on July 20, 2020 and completed the session on August 13, 2020.

All Department proposals were introduced in one bill, LB 909, by Banking, Commerce and Insurance Committee Chairperson Matt Williams. LB 909 included updates to a number of laws governing many of the industries regulated by the Department through its Financial Institutions Division and the Nebraska Securities Bureau. The initial focus of LB 909 was to update ten separate Acts that the Department administers, including revisions that the Legislature has been adopting on an annual basis. LB 909, as introduced, included these provisions:

- An amendment to Section 8-141 of the Nebraska Banking Act to update the definition of “unimpaired capital and surplus” to comport with a revised federal rule implementing the Community Bank Leverage Ratio framework pertaining to bank capital and to provide a reference date to the federal rule governing bank reports of condition.
- The outright repeal of Section 8-167.01 because the federal regulation on which the statute

was based was repealed due to obsolescence, and a corresponding amendment to Section 8-167 to remove the publication requirement as unnecessary because all of such reports are now readily available to the public on the Internet. Retaining the publication requirement was determined to be a costly and unnecessary burden on Nebraska state-chartered banks.

- The annual re-enactment of the depository financial institutions “wild card” statutes to provide equal rights, powers, privileges, benefits, and immunities for state-chartered banks, savings and loans, and credit unions, with their respective federal counterparts as of January 1, 2020.
- An amendment to Section 8-103 to provide that certain employees of the Department not involved in financial institution supervision may borrow from Nebraska state-chartered depository financial institutions. Existing law prohibited all employees of the Department from borrowing from state-chartered banks, credit unions, and savings and loan companies, except for the Nebraska State Employees Credit Union. The amendment proposed to allow Department employees not involved in the examination of financial institutions or serving in the legal or executive functions of the agency to obtain loans, including lines of credit and credit cards, from such institutions. 19 of the 67 employees at NDBF are affected by this amendment.
- Amendments to the Nebraska Installment Loan Act to provide that examinations of licensees may be conducted as often as the Department deems necessary, rather than on an annual basis as currently required; to clarify that the Department may conduct offsite examinations of licensees; and to provide that fines collected by the Department are to be credited by the State Treasurer in accordance with Article VII, section 5, of the Nebraska Constitution.
- Updates to provide that references to federal laws, regulations, and standards referenced in the Nebraska Banking Act, various other financial institution laws, the Securities Act of Nebraska, the Commodity Code, the Consumer Rental Purchase Agreement Act, and the Uniform Commercial Code will be as the federal laws existed on January 1, 2020.

A Year In Review

- Amendments to the Loan Broker Act to provide that filing fees collected under the Act will be placed in the Securities Act Cash Fund rather than the Financial Institutions Assessment Cash Fund, as the Department's Securities Bureau administers these laws, and to provide for the appropriate crediting of fines collected under this Act.
- Amendments to the Seller-Assisted Marketing Plan Act, which provides limited exemptions to the Act for certain franchises, to update references to Federal Trade Commission disclosure rules for franchise offerings; to remove an obsolete reference to guidelines of the North American Securities Administrators Association for such offerings; and to authorize the appropriate crediting of fines collected under this Act.
- LB 854 proposed clarifying changes to the Public Funds Deposit Security Act relating to the single bank pooled collateral method, including a maximum 10-day time limit that a financial institution may retain a public fund deposit in excess of the FDIC deposit limit without an appropriate pledge of securities.
- LB 909 proposed amendments to the Delayed Deposit Services Licensing Act to require delayed deposit services (DDS) licensees to utilize the Nationwide Mortgage Licensing System (NMLS) for initial and renewal licensing beginning January 1, 2021, with a transition period for current DDS licensees. The amendments would further require a licensee to designate a principal place of business in the state rather than obtain a license for each county in which it operates and increase the amount of its surety bond for each branch office in the state.
- LB 939 proposed to amend provisions under the Collection Agency Act regulated by the Nebraska Secretary of State to provide that, effective October 1, 2020, the Collection Agency Licensing Board may require licensees under the act to be licensed and registered through the NMLS.

Prior to advancing LB 909 to General File, the Banking, Commerce and Insurance Committee amended six bills into LB 909. Five of these bills were introduced by Chairperson Williams and the sixth by Vice Chairperson Brett Lindstrom. These bills were:

- LB 764 (Lindstrom) proposed to amend Section 8-224.01 of the Nebraska Trust Company Act and Section 30-3205 of the fiduciary relationship statutes to permit a Nebraska trust company acting as a trustee or agent to invest fiduciary funds in private investment funds managed by an affiliate of the trust company. Amendments proposed by the Department were included by the Committee that tightened up the scope of the bill.
- LB 852 was introduced on behalf of the Secretary of State to amend the Uniform Commercial Code central filing system statutes to expand the definition of "farm product" to include "goats" and "hemp" for purposes of filing effective financing statements, and to update the law relating to procedures by which victims of unauthorized financing statement filings can obtain relief.
- LB 853 proposed the adoption of new statutes providing financial institutions with new tools to deal with suspected cases of financial exploitation of vulnerable adults or senior adults. Financial institutions would be authorized to place a hold on certain customer transactions and may notify any third party reasonably associated with a vulnerable adult or senior adult upon a reasonable belief that financial exploitation may have occurred or is being attempted. Immunity for financial institution actions in these cases was included in the bill.

The amended version of LB 909 was passed by the Legislature on July 21, 2020, and signed into law by Governor Pete Ricketts on July 24, 2020. Many of the provisions of LB 909 carried the emergency clause and became effective July 25, 2020. Other provisions become effective ninety days after the end of the legislative session while others have later operative dates. The Revisor of Statutes has updated the online Nebraska statutes to reflect all 2020 legislative activity, and those should be used to confirm all operative dates.

The Department greatly appreciates the work of Chairperson Williams and Committee Counsel Bill Marienau on this comprehensive legislation.

On the administrative front, the Department worked with the Governor's Office for issuance of Executive Order 20-13, "Coronavirus – Accelerating Online Notary Access and Financial Institutions Regulatory Flexibility." We issued Guidance Documents and implemented electronic forms and filings to allow temporary branch offices and remote working arrangements for Mortgage Banker Licenses. The Director issued Emergency Orders to grant temporary relief to persons registered or required to be registered or notice-filed under the Securities Act

A Year In Review

of Nebraska, displaced by the COVID-19 outbreak, and to temporarily mandate the electronic filing of registrations and notices. The Securities Bureau issued Guidance Documents for electronic filings by Loan Brokers and Franchise and Business Opportunities.

Many thanks to the members of the Department's Legal Division for their dedication to assisting our industries, staff, and the public.

Department Budget & Funding

Fiscal Year July 1, 2019–June 30, 2020

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	2,182,625
Banking & Trust Companies	4,133,948
Credit Unions & Savings and Loan	101,900
Mortgage Lending	890,108
Money Transmitters	70,680
Delayed Deposit Services	77,252
Consumer Lending	46,708
Total Revenues for Fiscal Year	5,320,596

Expenditures

Employee Salaries & Benefits	4,480,545
Operating Expenses	907,311
Capital Expenditures	157,868
Total Expenditures for Fiscal Year	5,545,724
Ending Balance	1,957,497

Costs collected from enforcement cases	0
Monies secured for the School Fund	86,822

Bureau of Securities

Revenues

Beginning Balance	4,060,592
Securities and Registration Fees	20,403,501
Private Offering Fees	111,000
Broker-Dealer/Broker-Dealer Agents/	6,184,410
Interest Income	120,760
Cost of Investigations	4,600
Miscellaneous	482
Total Revenues for Fiscal Year	26,824,753

Expenditures

Employee Salaries & Benefits	1,171,220
Operating Expenses	353,185
Capital Expenditures	155,675
Total Expenditures for Fiscal	1,680,080

Monies transferred to the State of Nebraska General Fund	27,000,000
Ending Balance	2,205,264

Monies secured for the School Fund	35,000
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Financial Institutions Division

By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2015	6/30/2016	6/30/2017	6/30/2018	6/30/2019	6/30/2020
State-Chartered Banks	167	163	158	156	153	147
Savings & Loan Associations	1	0	0	0	0	0
Credit Unions	14	14	13	13	12	12
Trust Companies	3	4	4	4	4	4
Delayed Deposit Services	99	87	80	75	74	65
Installment Loan Companies	10	10	13	13	2	3
Sales Finance Companies	128	94	139	139	92	97
Mortgage Bankers	332	353	374	385	369	391
Mortgage Loan Originators	2,108	2,693	3,396	3,900	3,319	3,893
Money Transmitters	73	83	93	104	125	133

Activity by the Institutions—Fiscal Year 2020

Conversion to State-Chartered Bank	0	Loan Production Office Notices Received	7
Bank Mergers Approved	3	Bank Branch Relocations Approved	4
Credit Union Mergers Approved	0	Name Changes	1
Bank Branch Acquisitions Approved	0	Bank Closings	1
New Bank Branch Offices Approved	20		

Activity by the Numbers—Fiscal Year 2020

Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
None			

Bank Mergers

Institution	Bank Acquired	Approved
Citizens State Bank, Wisner, NE	Cass County Bank, Inc., Plattsmouth	8/26/2019
Cornerstone Bank, York, NE	Security Home Bank, Malmo	11/13/2019
State Bank of Colon, Colon, NE	Commercial State Bank, Cedar Bluffs	12/17/2019

Branch Acquisitions			
Institution	City	Location	Date Received
None			

Loan Production Office Notices Received			
Institution	City	Location	Date Received
Farmers State Bank	Dodge	Hickman	9/4/2019
Tri Valley Bank	Talmage	Syracuse	9/9/2019
Elkhorn Valley Bank & Trust	Norfolk	Albion	11/22/2019
Sandhills State Bank	Bassett	Keystone	11/25/2019
FirsTier Bank	Kimball	Greeley, CO	12/30/2019
Pinnacle Bank	Lincoln	Kearney	2/26/2020
Cornhusker Bank	Lincoln	Omaha	3/18/2020

Move of Charter and Main Office			
Institution	City	Location	Date Received
Exchange Bank	Gibbon	Kearney	1/2/2020

New Bank Branch Office			
Institution	City	Location	Date Received
Citizens State Bank	Wisner	Mobile (Cuming and Stanton Counties)	7/2/2019
Citizens State Bank	Wisner	Mobile (Colfax and Platte Counties)	7/2/2019
Citizens State Bank	Wisner	Mobile (Cedar, Dixon, Wayne and Pierce Counties)	7/2/2019
Citizens State Bank	Wisner	Mobile (Greeley, Wheeler, Antelope and Boone Counties)	7/2/2019
Citizens State Bank	Wisner	Mobile (Madison County)	7/2/2019
Citizens State Bank	Wisner	Mobile (Saline, Fillmore and Seward Counties)	7/2/2019
Mainstreet Bank	Cook	Mobile (Cass, Johnson, Lancaster, Nemaha and Otoe Counties)	7/15/2019
First State Bank & Trust Company	Fremont	Fremont	8/7/2019
First State Bank & Trust Company	Fremont	Fremont	8/7/2019
First State Bank & Trust Company	Fremont	Fremont	8/7/2019
Heartland Bank	Geneva	Grand Island	10/4/2019
Farmers State Bank	Dodge	Hickman	10/15/2019
Cornhusker Bank	Lincoln	Omaha	10/17/2019
FirsTier Bank	Kimball	Greeley, CO	1/2/2020
Pinnacle Bank	Lincoln	Springfield	1/31/2020
Bank of Bennington	Bennington	Lincoln	3/6/2020
Equitable Bank	Grand Island	Elkhorn	3/12/2020
Dundee Bank	Omaha	Omaha	3/19/2020
Great Plains State Bank	Petersburg	Columbus	3/19/2020
Pinnacle Bank	Lincoln	Kearney	4/23/2020

Bank Branch Office Relocations			
Institution	City	Branch Relocation	Approved
Elkhorn Valley Bank & Trust	Norfolk	Norfolk	12/3/2019
Exchange Bank	Kearney	Gibbon	1/2/2020
Heartland Bank	Geneva	Aurora	2/13/2020
First State Bank	Scottsbluff	Colorado Springs, CO	5/26/2020

Loan Production Office Relocations			
Institution	City	Branch Relocation	Approved
None			

Name Changes			
Prior Name of Institution	Current Name	City	Approved
State Bank of Colon	Community State Bank	Colon	1/1/2020

Bank Closings		
Name of Institution	Location	Date Closed
Ericson State Bank	Ericson	2/14/2020

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
None		

New Credit Union Branch Offices			
Institution	City	Branch Location	Approved
Liberty First Credit Union	Lincoln	Omaha	10/31/2019

Financial Institutions Total Resources					
Institutions	Number 6/30/2019	Number 6/30/2020	Assets 6/30/2019	Assets 6/30/2020	Gain (Loss)
State-Chartered Commercial	153	147	\$41,628,517,000	\$48,094,176,000	\$6,465,659,000
Credit Unions	12	12	\$740,035,645	\$782,519,196	\$42,483,551
Trust Companies	4	4	\$10,174,237	\$10,649,014	\$474,777

STATE-CHARTERED COMMERCIAL BANKS' AGGREGATE BALANCE SHEET

	6/30/2018	6/30/2019	6/30/2020
Number of Institutions	156	153	147
Number of Employees	7,586	7,941	7,962
<i>ASSETS: (Dollar amounts in thousands)</i>			
Non-Interest Bearing Balances	670,577	685,764	846,873
Interest Bearing Balances	1,087,637	1,555,901	3,052,323
Securities	6,613,548	6,573,356	7,274,265
Federal Funds Sold & Securities Purchased to Resell	128,442	243,830	508,926
Loans and Leases	28,672,731	31,126,335	34,794,261
Allowance for Loan Losses	410,914	444,957	502,141
Loan and Leases, Net	28,261,817	30,681,378	34,292,120
Assets held in Trading Accounts	286	24	86
Premises and Fixed Assets	553,461	635,206	696,127
Other Real Estate Owned	30,895	31,246	28,346
Intangible Assets	225,039	256,033	268,278
Other Assets, Net	962,977	965,779	1,126,832
Total Assets & Losses Deferred	\$38,534,679	\$41,628,517	\$48,094,176
<i>LIABILITIES: (Dollar amounts in thousands)</i>			
Deposits			
Domestic Non-Interest Bearing Deposits	4,819,406	5,275,045	6,668,792
Domestic Interest Bearing Deposits	26,239,349	28,821,996	32,737,499
Total Domestic Deposits	31,058,755	34,097,041	39,406,291
Federal Funds Purchased & Securities Sold	371,413	361,769	608,408
Other Borrowed Money	2,581,858	2,176,130	2,587,506
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	0
Other Liabilities	207,523	242,492	398,676
Total Liabilities	\$34,219,549	\$36,877,432	\$43,000,881
EQUITY CAPITAL			
Perpetual Preferred Stock	23,300	20,300	20,300
Common Stock	129,137	125,736	124,061
Surplus	1,938,907	2,106,534	2,244,748
Undivided Profits	2,223,785	2,498,515	2,704,186
<i>Other Equity Capital Components</i>	0	0	0
Total Equity Capital	4,315,129	4,751,085	5,093,295
Total Liabilities & Equity Capital	\$38,534,679	\$41,628,517	\$48,094,176

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, 2020, were \$72,044,305,000. 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, 2020, would be:

$$\begin{array}{r} \$72,044,305,000 \\ \underline{\quad \quad \quad \times .22} \\ \$15,849,747,100 \end{array}$$



STATE-CHARTERED BANKS (for the period ending June 30, 2020)

State Bank

Access Bank Omaha

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

School Branch LaVista West Elementary
LaVista, NE 68128

School Branch Bell Elementary School
Papillion, NE 68048

School Branch Prairie Queen Elementary School
Papillion, NE 68048

Mobile Branch Douglas & Sarpy Counties
Omaha, NE

Branch 1941 South 42nd Street
Omaha, NE 68105

Branch 7223 South 84th Street
LaVista, NE 68128

Branch 2710 South 140th Street
Omaha, NE 68144

Branch 774 Olson Drive
Papillion, NE 68046

Branch 203 North 180th Street
Omaha, NE 68022

Adams Bank & Trust Ogallala

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

School Branch Chase County Schools
Imperial, NE 69033

School Branch Creek Valley Schools
Chappell, NE 69129

Mobile Branch El Paso County
Colorado Springs, CO

Branch 265 Cheyenne Mountain
Boulevard East
Colorado Springs, CO

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

Branch 7800 South College Avenue
Fort Collins, CO 80525

Branch 8308 Weld County Road 13
Firestone, CO

Branch 641 2nd Street
Chappell, NE 69129

Branch 205 N. 4th Street
Indianola, NE 69034

Branch 202 State Street
Brule, NE 69127-0156

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

Branch Main Street
Lodgepole, NE 69149

Branch 131 Walnut
Sutherland, NE 69165-0157

Branch Perkins Avenue
Madrid, NE 69150-0098

Branch 545 Broadway
Imperial, NE 69033-0279

Branch 150 Central Avenue
Grant, NE 69140-0160

Branch 310 Mountain Avenue
Berthoud, CO 80513

Branch 10 Ken Pratt Boulevard
Longmont, CO 80501

Branch 3221 South Jeffers Street North
Platte, NE 69101

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

Branch 519 West Main Street #B
Sterling, CO 80751

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

Adams County Bank Kenesaw

State Bank 401 N. Smith Avenue
Kenesaw, NE 68956

Branch 1307 North Brass Avenue
Juniata, NE 68955

Adams State Bank Adams

State Bank 649 Main Street
Adams, NE 68301

School Branch Freeman Public School
Adams, NE 68301

American Exchange Bank Elmwood

State Bank 151 North 4th Street
Elmwood, NE 68349

Branch PO Box 407
Eagle, NE 68347-0407

American Interstate Bank Elkhorn

State Bank 3331 North 204th Street
Elkhorn, NE 68022

Branch 15909 West Maple Road
Omaha, NE 68116

Arbor Bank Nebraska City

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

Branch 301 Oakland Avenue
Oakland, IA 51560

Branch 716 Illinois
Sidney, IA 51652

Branch 16949 Lakeside Hills Plaza
Omaha, NE 68130

Branch 18924 Evans St.
Omaha, NE 68022

Loan Production Office 17117 Burt Street
Omaha, NE 68118

Ashton State Bank Ashton

State Bank 295 Center Avenue
Ashton, NE 68817

Auburn State Bank Auburn

State Bank 1212 J Street
Auburn, NE 68305

Bank of Bennington Bennington

State Bank 12212 N 156th St.
Bennington, NE 68007

Branch 2433 Silver Street
Ashland, NE 68003

Branch 15645 Spaulding Street
Omaha, NE

Branch 3933 South 14th Street
Lincoln, NE 68502

Branch Mobile Branch
Douglas County, NE

Bank of Clarks Clarks

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

Branch 201 Vine Street
Silver Creek, NE 68663

Bank of Dixon County Ponca

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

Branch 218 East Elk Street
Jackson, NE 68743

Branch 412 Main Street
Newcastle, NE 68757

Bank of Doniphan Doniphan

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

Branch 800 North Burlington
Hastings, NE 68901

Branch 1010 Diers Avenue
Grand Island, NE 68803

Bank of Elgin Elgin

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

Bank of Hartington Hartington

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

Loan Production Office 25411 Park Avenue
Niobrara, NE 68760

Branch 304 North Broadway
Hartington, NE 68739

Loan Production Office 120 N. Broadway
Bloomfield, NE 68718

Bank of Lewellen Lewellen

State Bank 302 Main Street
Lewellen, NE 69147

Bank of Lindsay Lindsay

State Bank 102 Pine Street
Lindsay, NE 68644

Bank of Mead Mead

State Bank 322 South Vine
Mead, NE 68041-0155

Branch 245 N. Elm
Mead, NE 68041

Bank of Newman Grove Newman Grove

State Bank 416 Hale Avenue
Newman Grove, NE 68758

Bank of Orchard Orchard

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

Bank of Prague Prague

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

Bank of the Valley Bellwood

State Bank 404 State Street
Bellwood, NE 68624

School Branch Bellwood Public School
Bellwood, NE 68624

School Branch David City Elementary School
David City, NE 68632

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

School Branch Platte Center Elementary
Platte Center, NE 68653

School Branch Shell Creek Elementary
Columbus, NE 68601

School Branch Humphrey St. Francis
Humphrey, NE 68642

School Branch Humphrey Public
Humphrey, NE 68642

School Branch St. Isidore School
Columbus, NE 68601

Branch 103 4th Street
Platte Center, NE 68653

STATE-CHARTERED BANKS (continued)

Branch	1855 North Fourth Street David City, NE 68632	Branch	1215 Burlington Holdrege, NE 68949	Loan Production Office	714 N. Diers Avenue Grand Island, NE 68803
Branch	3235 47th Street Columbus, NE 68601	Branch	803 South D Street Broken Bow, NE 68822	Branch	141 East Grove West Point, NE 68788
Branch	100 S. 3rd Street Humphrey, NE 68642	Branch	1110 17th Avenue Kearney, NE 68847	Branch	308 Main Street Walthill, NE 68067
BankFirst Norfolk		Brunswick State Bank Brunswick		Loan Production Office	2121 N. Webb Rd., Suite 202 Grand Island, NE 68803
State Bank	100 N. 13th Street Norfolk, NE 68701	State Bank	226 2nd Street Brunswick, NE 68720-0029	Loan Production Office	704 East Side Blvd. Hastings, NE 68901
Branch	121 North 27th Street Ord, NE 68862	Branch	314 Nippell Street Winnetoon, NE 68789	Branch	20041 Manderson Street Elkhorn, NE 68022
Branch	313 East Highway 20 O'Neill, NE 68763	Butte State Bank Butte		Branch	7404 Olson Drive Papillion, NE 68046
Loan Production Office	6800 South 32nd Street Lincoln, NE 68516	State Bank	510 Thayer Street Butte, NE 68722-0028	Branch	4511 2nd Avenue, Suite 207 Kearney, NE 68847
Branch	1211 Riverside Boulevard Norfolk, NE 68701	Branch	425 Hillcrest Boulevard Spencer, NE 68777	Loan Production Office	4750 Normal Blvd. Lincoln, NE 68506
Branch	920 South 13th Street Norfolk, NE 68701	Cattle Bank & Trust Seward		Loan Production Office	2901 S. 84th Street, Suite 10 Lincoln, NE 68506
Branch	220 West 7th Street Wayne, NE 68787	State Bank	104 South 5th Street Seward, NE 68434	Loan Production Office	116 West E Street McCook, NE 69001
Branch	2530 23rd Street Columbus, NE 68601	School Branch	Cattle Bank & Trust—Roper Elementary Branch Lincoln, NE 68522	Loan Production Office	4604 S. 25th Street Omaha, NE 68107
Branch	1371 26th Avenue Columbus, NE 68601	School Branch	Cattle Bank & Trust—The Arnold Branch Lincoln, NE 68524	Loan Production Office	14451-14543 W. Center Road, Suite 9 Omaha, NE 68144
Branch	127 East Walnut West Point, NE 68788	Branch	1550 South Coddington Ave Suite R Lincoln, NE 68522	Citizens Bank & Trust Company in St. Paul St. Paul	
Branch	2021 Dakota Avenue South Sioux City, NE 68776	Branch	405 North Fifth Street Seward, NE 68434	State Bank	721 7th Street St. Paul, NE 68873-2032
Branch	402 Main Street Wakefield, NE 68784	Branch	5800 Hidcote Drive, Suite 106 Lincoln, NE 68516	Branch	650 P Street Loup City, NE 68853
Branch	902 10th Street Onawa, IA 51040	Branch	6550 Merchant Drive Lincoln, NE 68521	Branch	1634 16th Street Central City, NE 68826
Branch	2401 Hamilton Sioux City, IA 51104	Cedar Rapids State Bank Cedar Rapids		Citizens State Bank Carleton	
Branch	3119 Floyd Boulevard Sioux City, IA 51104	State Bank	213 W. Main Street Cedar Rapids, NE 68627-0158	State Bank	209 Third Street Carleton, NE 68326
Branch	3410 Singing Hills Boulevard Sioux City, IA 51106	Branch	124 W. St. Joseph Street Spalding, NE 68665	Citizens State Bank Wisner	
Banner Capital Bank Harrisburg		Loan Production Office	7101 Stone Drive Daphne, AL 36526	State Bank	921 Ave E Wisner, NE 68791
State Bank	205 State Street Harrisburg, NE 69345	Loan Production Office	1508 JFK Drive, Ste 201 Bellevue, NE 68005	School Branch	Wisner-Pilger Elementary Wisner, NE 68791
Branch	401 9th Street Beaver City, NE 68926	Cedar Security Bank Fordyce		Mobile Branch	Sarpy and Douglas Counties Papillion, NE
Branch	512 Main Street Alma, NE 68920	State Bank	117 Main Street Fordyce, NE 68736	Mobile Branch	Madison County Creston, NE
Branch	4007 Greenway Street Cheyenne, WY 82001	Branch	309 South Robinson Street Hartington, NE 68739	Mobile Branch	Cedar, Dixon, Wayne and Pierce Counties Laurel, NE
Branch	17 N. Wyoming Guernsey, WY 82204	Branch	411 St. James Ave Wynot, NE 68792	Mobile Branch	Fillmore, Saline and Seward Counties Friend, NE
Loan Production Office	1555 Gilchrist Wheatland, WY 82201	CerescoBank Ceresco		Mobile Branch	Boone, Greeley and Wheeler Counties Spalding, NE
Battle Creek State Bank Battle Creek		State Bank	130 West Elm Street Ceresco, NE 68017-0036	Mobile Branch	Colfax and Platte Counties Leigh, NE
State Bank	202 W. Main Street Battle Creek, NE 68715-0308	Chambers State Bank Chambers		Mobile Branch	Cuming and Stanton Counties Wisner, NE
Boelus State Bank Boelus		State Bank	104 E. Main Street Chambers, NE 68725	Branch	109 East Sherman West Point, NE 68788
State Bank	523 Delaware Street Boelus, NE 68820-0233	Branch	220 E. Nebraska Street Ewing, NE 68735	Charter West Bank West Point	
Bruning Bank Bruning		Charter West Bank West Point		State Bank	201 South Main Street West Point, NE 68788
State Bank	104 E. Main Street Bruning, NE 68322-0100	Branch	610 4th Street Pender, NE 68047	Loan Production Office	3100 23rd Street, Suite 25 Columbus, NE 68601
Branch	252 South 13th Street Hebron, NE 68370				

STATE-CHARTERED BANKS (continued)

Branch	201 South Hwy 20 Laurel, NE 68745	Branch	410 East Francis North Platte, NE 69101	Branch	Main Street Monroe, NE 68647
Branch	203 Main Street Leigh, NE 68643	Community State Bank Colon		Branch	260 Garhan Avenue Rising City, NE 68658
Branch	121 N. Chestnut Street Spaulding, NE 68665	State Bank	102 Spruce Street Colon, NE 68018-0004	Branch	400 Main Street Stromsburg, NE 68666
Branch	234 Pine Street Creston, NE 68631	Branch	127 W. Main Street Cedar Bluffs, NE 68015	Branch	902 South Saunders Avenue Sutton, NE 68979
Branch	150 Maple Street Friend, NE 68359	Core Bank Omaha		Branch	Midland Street Waco, NE 68460
Branch	754 Gold Coast Drive Papillion, NE 680146	State Bank	12100 West Center Road Omaha, NE 68144	Branch	101 David Drive York, NE 68467
Branch	2020 W. Eighth Avenue Plattsmouth, NE 68046	Mobile Branch	Douglas County Omaha, NE	Branch	1730 Lincoln Avenue York, NE 68467
Branch	120 N. 6th Plattsmouth, NE 68048	Mobile Branch	Saunders County Omaha, NE	Branch	3511 South Lincoln Avenue York, NE 68467
City Bank & Trust Co. Lincoln		Mobile Branch	Otoe County Douglas, NE	Branch	528 Grant Avenue York, NE 68467
State Bank	2929 Pine Lake Road Lincoln, NE 68516	Branch	16805 Q Street Omaha, NE 68135	Branch	840 North Diers Avenue Grand Island, NE 68803
Branch	940 P Street Lincoln, NE 68508	Branch	2545 South 180th Street Omaha, NE 68130	Branch	240 South 3rd Street Albion, NE 68620
Branch	3900 Pine Lake Road Lincoln, NE 68516	Branch	13220 Birch Drive Omaha, NE 68164	Branch	103 South Brown Ave Clay Center, NE 68933
Branch	4225 Lucille Drive Lincoln, NE 68502	Branch	12100 West Center Road Omaha, NE 68144	Branch	Main Street Polk, NE 68654
Branch	1135 Main Street Crete, NE 68333	Branch	7400 College Boulevard Overland Park, KS 66210	Branch	Third & Main Streets Bartlett, NE 68622
Loan Production Office	7101 S. 82nd Street Lincoln, NE 68516	Corn Growers State Bank Murdock		Branch	402 Marquis Avenue Marquette, NE 68854
Clarkson Bank Clarkson		State Bank	333 Nebraska Street Murdock, NE 68407	Branch	401 University Avenue Guide Rock, NE 68942
State Bank	243 Pine Street Clarkson, NE 68629-0080	Cornerstone Bank York		Branch	307 North "C" Street Edgar, NE 68935
Columbus Bank & Trust Company Columbus		State Bank	529 North Lincoln Avenue York, NE 68467	Branch	211 Rock Bluff Road Beaver Lake, NE 68048
State Bank	2501 13th Street Columbus, NE 68601-4913	Branch	302 N. Clay Street Harvard, NE 68944	Branch	1502 M Street Franklin, NE 68939
Branch	118 23rd Street, Suite 100 Columbus, NE 68601	Branch	119 "C" Street Shelton, NE 68876	Branch	133 Commercial Avenue Hildreth, NE 68947
Commercial Bank Nelson		Branch	100 West 6th Street Davenport, NE 68335	Branch	102 W. Main Street Murray, NE 68409
State Bank	401 S. Main Street Nelson, NE 68961-0388	Branch	211 Winters Avenue Glenvil, NE 68941	Branch	404 W. 1st Street North Loup, NE 68859
Loan Production Office	145 South 10th Street Geneva, NE 68361	Branch	101 West Elm Street Sutton, NE 68979	Branch	102 West Sapp Wilcox, NE 68982
Commercial State Bank Republican City		Branch	317 Beaver Street St. Edward, NE 68660	Branch	147 Center Avenue Malmo, NE 68040
State Bank	20 Circle Drive Republican City, NE 68971-0067	Branch	1206 13th Street Aurora, NE 68818	Cornhusker Bank Lincoln	
Commercial State Bank Wausa		Branch	520 Lincoln Bradshaw, NE 68319	State Bank	8310 "O" Street Lincoln, NE 68510
State Bank	519 E. Broadway Wausa, NE 68786-0179	Branch	1631 16th Street Central City, NE 68826	Branch	5600 Pioneers Boulevard Lincoln, NE 68506
Branch	617 Central Avenue Nebraska City, NE 68410	Branch	1727 23rd Street Columbus, NE 68601	Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516
Branch	1918 N. 203rd Street Elkhorn, NE 68022	Branch	3304 16th Street Columbus, NE 68601	Loan Production Office	7575 South 57th Street Lincoln, NE 68516
Loan Production Office	123 North Broadway Street Bloomfield, NE 68718	Branch	818 East 23rd Street Columbus, NE 68601	Branch	5700 Fremont Street Lincoln, NE 68504
Community First Bank Maywood		Branch	1141 G Street Geneva, NE 68361	Branch	1300 North 27th Street Lincoln, NE 68503
State Bank	122 S. Commercial Street Maywood, NE 69038-0045	Branch	2250 North Diers Avenue Grand Island, NE 68801	Branch	1600 North Cotner Lincoln, NE 68505
School Branch	Tiger Branch of Community First Bank Maywood, NE 69038	Branch	3501 South Locust Street Grand Island, NE 68801	Branch	5555 South Street Lincoln, NE 68506
Branch	306 Pine Street Big Springs, NE 69122	Branch	409 A Street Hampton, NE 68843	Branch	7200 Van Dorn Lincoln, NE 68506
Branch	338 Main Street Trenton, NE 69044	Branch	916 North Main Street Henderson, NE 68371		
Branch	324 Main Street Stapleton, NE 69163	Branch	401 East M Street McCool Junction, NE 68401		

STATE-CHARTERED BANKS (continued)

Branch	6100 Apple's Way Lincoln, NE 68516	Branch	411 East 7th Street Wayne, NE 68787	Branch	3015 2nd Avenue Kearney, NE
Branch	1101 Cornhusker Highway Lincoln, NE 68521	Loan Production Office	315 W. Church Street Albion, NE 68620	Mobile Branch	Buffalo County Kearney, NE
Branch	11102 Blondo Street, Suite 102 Omaha, NE 68164	Enterprise Bank Omaha		Branch	321 South Main Wilber, NE 68465
Countryside Bank Unadilla		State Bank	12800 West Center Road Omaha, NE 68144-3818	Branch	201 W. Eldora Avenue Weeping Water, NE 68463
State Bank	379 Main Street Unadilla, NE 68454-4039	Branch	210 Regency Parkway Omaha, NE 68114	Branch	309 Broad Street Jansen, NE 68377
Branch	334 Main Street Burr, NE 68324	Mobile Branch	Douglas County Omaha, NE	Branch	301 Nemaha Street Firth, NE 68358
Branch	976 11th Street Syracuse, NE 68446	Equitable Bank Grand Island		Branch	202 Locust Street Panama, NE 68419
Custer Federal State Bank Broken Bow		State Bank	113 N. Locust St. Grand Island, NE 68802-0160	Branch	900 Demery Street Beaver Crossing, NE 68313
State Bank	341 South 10th Avenue Broken Bow, NE 68822	Branch	619 N. Diers Avenue Grand Island, NE 68803	Branch	347 C Street Palmyra, NE 68418
Branch	1305 East 56th Street Kearney, NE 68847	Branch	920 S. Jeffers Street North Platte, NE 69101	Branch	101 S. Calvert Lawrence, NE 68957
Dundee Bank Omaha		Branch	10855 W. Dodge Rd. Omaha, NE 68154	Branch	355 North Central Superior, NE 68978
State Bank	5015 Underwood Avenue Omaha, NE 68132	Exchange Bank Kearney		Branch	427 Central Avenue Ericson, NE 68637
School Branch	All Saints Catholic School Omaha, NE 68108	State Bank	3110 2nd Avenue Kearney, NE 68847	Farmers and Merchants Bank Milligan	
School Branch	Holy Name School Omaha, NE 68132	Branch	1204 Allen Drive Grand Island, NE 68803	State Bank	501 Main Street Milligan, NE 68406-0010
Branch	2739 N. 61st Street Omaha, NE 68104	Branch	939 South Locust Street Grand Island, NE 68801	Branch	719 Wisconsin Street Cawker City, KS 67430
Branch	302 S. 38th Street Omaha, NE 68132	Loan Production Office	322 Houston Street, Suite 111 Manhattan, KS 66503	Farmers and Merchants Bank of Ashland	
Loan Production Office	8026 W. Dodge Road Omaha, NE 68114	Branch	14 LaBarre Street Gibbon, NE 68840	State Bank	1501 Silver Street Ashland, NE 68003-0217
Loan Production Office	760 W. Gold Coast Rd., Suite 109 Papillion, NE 68046	Branch	7655 Pioneers Blvd. Lincoln, NE 68506	Branch	504 Highway 6 Ashland, NE 68003
Loan Production Office	3717 Harney Street Omaha, NE 68131	Branch	1720 South Ohio Salina, KS 67501	Farmers and Merchants State Bank Bloomfield	
Loan Production Office	16909 Lakeside Hills Plaza Omaha, NE 68130	Branch	702 North Washington Street Junction City, KS 66441	State Bank	103 N. Broadway Bloomfield, NE 68718-0069
Loan Production Office	15606 Elm St., #102 Omaha, NE 68130	Branch	8008 West Dodge Rd. Omaha, NE 68847	Branch	Second and Kansas Streets Crofton, NE 68730
Loan Production Office	4949 Underwood Avenue Omaha, NE 68132	F & M Bank West Point		Branch	301 Main Street Center, NE 68724
Loan Production Office	424 South 8th Avenue Broken Bow, NE 68822	State Bank	204 North Main Street West Point, NE 68788	Branch	203 South Robinson Hartington, NE 68739
Eagle State Bank Eagle		Branch	321 Main Street Wayne, NE 68787	Branch	254 10 Park Avenue Niobrara, NE 68760
State Bank	600 S. 4th Street Eagle, NE 68347-0039	Branch	2024 Dakota Avenue South Sioux City, NE 68776	Branch	89283 Highway 81 South Yankton, NE 57078
Elkhorn Valley Bank & Trust Norfolk		Branch	11504 Willow Park Drive Gretna, NE 68028	Farmers State Bank Dodge	
State Bank	800 West Benjamin Avenue Norfolk, NE 68702	Branch	3300 Plaza Drive South Sioux City, NE 68776	State Bank	355 2nd Street Dodge, NE 68633-0067
Branch	112 South Main Hoskins, NE 68740	Branch	930 3rd Street Sioux City, IA 51101	Branch	823 Main Street Bridgeport, NE 68633
Branch	120 East Norfolk Avenue Norfolk, NE 68702-1007	F&M Bank Falls City		Branch	1320 West 3rd Street Alliance, NE 69301
Branch	1010 Omaha Avenue Norfolk, NE 68702-0187	State Bank	1701 Stone Street Falls City, NE 68355	Branch	501 Main Street Carroll, NE 68723
Branch	105 S. 2nd Street Pierce, NE 68767	Branch	1502 Harlan Street Falls City, NE 68355	Branch	205 West 3rd Street Chadron, NE 69337
Branch	2401 Taylor Avenue Norfolk, NE 68701	Farmers & Merchants Bank Axtell		Branch	605 North Main Street Atkinson, NE 68713
Branch	2107 Taylor Avenue Norfolk, NE 68701	State Bank	402 Main Avenue Axtell, NE 68924	Branch	101 N. Thayer Street Spencer, NE 68777
Mobile Branch	Wayne County Wayne, NE	Loan Production Office	22060 Laurel Oak Drive Parker, CO 80138	Branch	114 Locust Street, Suite A Hickman, NE 68372
		Farmers and Merchants Bank Milford		First Bank & Trust of Fullerton Fullerton	
		State Bank	617 First Street Milford, NE 68405-9611	State Bank	230 Broadway Fullerton, NE 68638

STATE-CHARTERED BANKS (continued)

Branch	205 Beaver Street St. Edward, NE 68660	Mobile Branch	Colfax, Cuming, Madison, Platte & Stanton Counties Stanton, NE 68779	First State Bank	Randolph
First Bank and Trust Company	Minden	State Bank	440 Main Street Lyons, NE 68038	State Bank	102 E. Broadway Randolph, NE 68771-0725
State Bank	315 East 4th Street Minden, NE 68959	First Northeast Bank of Nebraska	Lyons	First State Bank	Scottsbluff
First Bank of Bancroft	Bancroft	Branch	201 N. Main Street Hooper, NE 68031	State Bank	2002 Broadway Scottsbluff, NE 69361-1902
State Bank	301 Main Street Bancroft, NE 68004	Branch	213-215 North 48th Street Oakland, NE 68045	Branch	1540 Tenth Street Gering, NE 69341
First Bank of Utica	Utica	Branch	212 North Oakland Avenue Oakland, NE 68045	Branch	3216 West Colorado Avenue Colorado Springs, CO 80906
State Bank	785 D Street Utica, NE 68456	Branch	2300 Laverna Fremont, NE 68025	Branch	500 West 18th Street Cheyenne, WY 82001
Branch	390 Hector Street Cordova, NE 68330	Branch	362 County Road 18 Ceresco, NE 68017	Branch	2501 East Lincoln Way Cheyenne, WY
Branch	104 Cherry Street Friend, NE 68359	Branch	312 N. Broadway Hartington, NE	Branch	608 Grand Avenue Laramie, WY
Branch	407 7th Street Milligan, NE 68406	Branch	448 South 13th Street Tekamah, NE 68061	First State Bank & Trust Company	Fremont
First Central Bank	Cambridge	Branch	423 Main Street Uehling, NE 68063	State Bank	1005 E. 23rd Street Fremont, NE 68025-2448
State Bank	623 Patterson Street Cambridge, NE 69022-0280	Branch		School Branch	Linden Elementary School Fremont, NE 68025
Branch	415 Nebraska Avenue Arapahoe, NE 68922	First State Bank	Farnam	School Branch	Archbishop Bergan Elementary School Fremont, NE 68025
Branch	Main Street Edison, NE 68936	State Bank	222 Main Street Farnam, NE 69029-0096	Mobile Branch	Burt, Butler, Colfax, Cuming, Dodge, Saunders & Washington Counties Fremont, NE
First Central Bank	McCook	Branch	1108 West 7th Alma, NE 68920	Branch	3010 East 23rd Avenue North Fremont, NE 68025
State Bank	904 North Highway 83 McCook, NE 69001	Branch	130 Main Street Stamford, NE 68977	Branch	1965 East Military Avenue Fremont, NE 68025
Branch	302 Center Avenue Curtis, NE 69025	Branch	123 Center Street Holbrook, NE 68948	Branch	225 North Main Street Fremont, NE 68025
First Community Bank	Beemer	Branch	309 Nelson Street Cambridge, NE 69022	Branch	Shalimar Gardens Branch Fremont, NE 68025
State Bank	201 Main Street Beemer, NE 68716	First State Bank	Gothenburg	Branch	Midland University Branch Fremont, NE 68025
Branch	221 Main Street Bancroft, NE 68004	State Bank	914 Lake Street Gothenburg, NE 69138-1944	Branch	Nye Square/Nye Senior Services Fremont, NE 68025
Branch	109 John Street Homer, NE	Branch	605 Tenth Street Gothenburg, NE 69138	First State Bank	Nebraska
Branch	502 North Main St. Fremont, NE 68025	Loan Production Office	505 North 27th Street, Suite 9 Lincoln, NE 68503	State Bank	2701 Grainger Parkway Lincoln, NE 68516
First Nebraska Bank	Valley	Loan Production Office	9777 Pyramid Court, Suite 150 Englewood, CO 80112	Mobile Branch	Lancaster, Butler, Cass, Gage & Johnson Counties Lincoln, NE
State Bank	330 N. Spruce Street Valley, NE 68064-9673	Branch	5370 South 72nd Street Ralston, NE 68127	Branch	13900 Guildford Street Waverly, NE 68462
Branch	Main Street Arcadia, NE 68815	Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Branch	221 Austin Street Pickrell, NE 68422
Branch	3225 - 23rd Street Columbus, NE 68601	Branch	11808 West Center Road Omaha, NE 68144	Branch	104 Northwest Avenue Western, NE 68464
Branch	1019 Ivy Street Stanton, NE 68779-0257	Branch	101 NW 1st Street Mullen, NE 69152	Branch	307 East Fillmore Avenue DeWitt, NE 68341
Branch	Madison Street Brainard, NE 68626	Branch	410 Rodeo Road North Platte, NE 69101	Branch	111 Livingston Street Filey, NE 68357
Branch	Main Street Decatur, NE 68020	Branch	234 South Commercial Avenue Wallace, NE 69169	Branch	203 West Third Street Wilber, NE 68465
Branch	1000 Main Street Emerson, NE 68733-0445	First State Bank	Hordville	Branch	223 West 4th Street Cortland, NE 68331
Branch	50 Monroe Street Bennet, NE 68317	State Bank	201 Main Street Hordville, NE 68846	Branch	611 Washington Dorchester, NE 68343
Branch	2214 S. 11th Street Nebraska City, NE 68410	School Branch	High Plans Community Schools Polk, NE 68654	Branch	300 Main Street Hallam, NE 68368
Branch	107 North Elm Weeping Water, NE 68463	First State Bank	Loomis	Branch	305 Main Street Firth, NE 68358
Mobile Branch	Dodge, Douglas, Sarpy, Saunders & Washington Counties Valley, NE	State Bank	211 Commercial Street Loomis, NE 68958	Branch	515 Second Street Yutan, NE 68073
Mobile Branch	Cedar, Dakota, Dixon & Thurston Counties Emerson, NE 68733	Branch	Harlan County Bank Office Alma, NE 68920	Branch	655 Chestnut Street Hickman, NE 68372
Mobile Branch	Butler, Cass, Lancaster & Otoe Counties Bennet, NE 68317	Branch	601 Minor Avenue Bertrand, NE 68927		

STATE-CHARTERED BANKS (continued)

Branch	4915 Old Cheney Road Lincoln, NE 68516	Branch	100 W. 5th Avenue Sumner, NE 68878-0127	Branch	1100 East Douglas O'Neill, NE 68763
Branch	560 Sargent Street Beatrice, NE 68310	Branch	1809 West 37th Street Kearney, NE	Branch	15858 West Dodge Road Omaha, NE 68118
Branch	412 Elm Street Nehawka, NE 68413	Branch	2501 Central Avenue Kearney, NE 68847	Loan Production Office	3325 21st Street Columbus, NE 68601
Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048	Branch	9718 Giles Road LaVista, NE 68128	Heartland Bank Geneva	
First Tri County Bank Swanton		Branch	8820 Arbor Street Omaha, NE 68124	State Bank	896 "G" Street Geneva, NE 68361-2022
State Bank	105 Main Street Swanton, NE 68445-0087	Branch	8500 South 30th Street Lincoln, NE 68516	Branch	509 6th Avenue Fairmont, NE 68354
Branch	402 East Main Street Plymouth, NE 68424	Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Branch	222 N. Market Shickley, NE 68436
First Westroads Bank, Inc. Omaha		Mobile Branch	Lancaster County Lincoln, NE	Branch	245 North Washington Avenue Grafton, NE 68365
State Bank	15750 West Dodge Road Omaha, NE 68118	Mobile Branch	Buffalo County Kearney, NE	School Branch	Fillmore Central Public Schools Geneva, NE 68361
Branch	102nd and West Dodge Road Omaha, NE 68114	Five Points Bank of Hastings		Branch	222 Third Avenue Riverdale, NE 68870
Mobile Branch	Douglas County Omaha, NE	State Bank	2815 Osborne Drive West Hastings, NE 68901	Loan Production Office	1624 M Street Ord, NE 68862
Branch	612 North 98th Street Omaha, NE 68114	Branch	322 N. Saint Joseph Ave. Hastings, NE 68901	Branch	212 East 56th Street Kearney, NE 68847
FirstBank of Nebraska Wahoo		Branch	320 South Burlington Avenue Hastings, NE 68901	Branch	102 Grant Street Aurora, NE 68818
State Bank	201 East 5th Wahoo, NE 68066	Flatwater Bank Gothenburg		Branch	82404 Hwy 11 Burwell, NE 68823
Branch	225 Highway 41 Sterling, NE 68443	State Bank	900 Lake Avenue Gothenburg, NE 69138-1944	Branch	3701 Osborne Drive West Hastings, NE 68901
Branch	320 5th Street Syracuse, NE 68446	Branch	120 N. Main Street Brady, NE 69123	Branch	306 Jefferson Street Daykin, NE 68338
Branch	110 Pawnee Burchard, NE 68323	Branch	624 Main Street Ansley, NE 68814	Branch	1411 K Street Fairbury, NE 68352
FirsTier Bank Kimball		Foundation One Bank Waterloo		Branch	423 5th Street Fairbury, NE 68352
State Bank	115 South Walnut Kimball, NE 69145	State Bank	23804 Cedar Drive Waterloo, NE 68069-9501	Branch	521 F Street Fairbury, NE 68352
Branch	120 S. Wilcox Street Castle Rock, CO 80104	Branch	4141 North 156th Street, Suite 101 Omaha, NE 68116	Branch	2106 North Webb Road Grand Island, NE 68803
Loan Production Office	2201 Pine Lake Road Lincoln, NE 68512	Branch	17445 Arbor Street Omaha, NE 68130	Henderson State Bank Henderson	
Branch	1508 Stillwater Avenue Cheyenne, WY 82009	Frontier Bank Omaha		State Bank	1040 N. Main Street Henderson, NE 68371-0605
Branch	612 Pine Street Upton, WY 82730	State Bank	17002 Marcy Street, Suite 120 Omaha, NE 68118	Branch	107 West O'Neill Ave Greeley, NE 68842
Branch	229 West 4th Street Holdrege, NE 68949	Branch	8380 Glynoaks Drive Lincoln, NE 68516	Branch	627 Lincoln Ave York, NE 68371
Branch	1015 2nd Avenue Kearney, NE 68847	Branch	301 S. Main Street Madison, NE 68748	Branch	216-218 Tonya Drive Giltner, NE 68841
Branch	222 Tyler Street Elm Creek, NE 68836	Branch	1106 Benjamin Ave, Suite 100 Norfolk, NE 68701	Branch	901 Grant Avenue York, NE 68371
Loan Production Office	555 Eldorado Blvd. Broomfield, CO 80021	Branch	222 Main Street Pender, NE 68047	Heritage Bank Wood River	
Branch	6222 West 9th Street Greeley, CO 80634	Branch	1616 Harlan Street Falls City, NE 68355	State Bank	110 E. 10th Street Wood River, NE 68883
Five Points Bank Grand Island		Branch	217 North Main Stella, NE 68442	Branch	800 West 3rd Street Hastings, NE 68901
State Bank	2015 N. Broadwell Avenue Grand Island, NE 68801-2759	Branch	6940 O Street Lincoln, NE 68510	Mobile Branch	Hall County Grand Island, NE
Branch	404 Woodland Drive Grand Island, NE 68801	Generations Bank Exeter		Mobile Branch	Adams County Hastings, NE
Branch	3111 West Stolley Park Road Grand Island, NE 68801-7228	State Bank	139 South Exeter Avenue Exeter, NE 68351	Mobile Branch	Buffalo County Kearney, NE
Branch	2009 Diers Avenue Grand Island, NE 68803-1235	Genoa Community Bank Genoa		Branch	315 West 60th Street Kearney, NE 68847
Branch	518 North Eddy Street Grand Island, NE 68802	State Bank	502 Willard Avenue Genoa, NE 68640-0607	Branch	734 "O" Street Loup City, NE 68853-0543
Mobile Branch	Adams, Buffalo, Hall, Hamilton, Howard, & Merrick Counties Grand Island, NE	Great Plains State Bank Petersburg		Branch	821 2nd Street St. Paul, NE 68873
State Bank		State Bank	140 Main Street Petersburg, NE 68652-0210		
Branch		Branch	3423 21st Street Columbus, NE 68601		

STATE-CHARTERED BANKS (continued)

Branch	607 East 11th Street Wood River, NE 68883	Madison County Bank Madison	Loan	112 C Street
Branch	1105 "N" Street Aurora, NE 68818	State Bank	Production	Shelton, NE 68876
Branch	305 Main Street Neligh, NE 68756	Branch	Office	
Branch	110 E. 10th Street Wood River, NE 68883	Branch	Nebraska State Bank and Trust Company Broken Bow	
Branch	1333 North Webb Road Grand Island, NE 68803	Branch	State Bank	945 South D Street Broken Bow, NE 68822-2040
Branch	1101 Twelfth Street Aurora, NE 68818	Branch	Branch	538 East South E Street Broken Bow, NE 68822
Branch	200 East Third Street Stromsburg, NE 68666	Branch	Branch	108 North Grand Avenue Callaway, NE 68825
Branch	103 West 25th Kearney, NE 68847	Branch	Branch	Center Avenue and Highway 92 Merna, NE 68856
Branch	946 South D Street Broken Bow, NE 68822	Mainstreet Bank Cook		Branch
Branch	126 West Fourth Street Red Cloud, NE 68970	State Bank	Branch	934 South D Street Broken Bow, NE 68822
Branch	402 South Orleans Avenue Orleans, NE 68966	Mobile	Pathway Bank Cairo	
Hershey State Bank Hershey		Branch	State Bank	306 S. High Street Cairo, NE 68824-0428
State Bank	100 S. Lincoln Avenue Hershey, NE 69143-0459	Branch	Branch	189 South 8th Avenue Burwell, NE 68823
Mobile	Lincoln, Frontier, & Perkins Counties Hershey, NE	Branch	Branch	124 South 14th Street Ord, NE 68862
Branch	301 E. Philip Avenue North Platte, NE 69101	Branch	Branch	3333 West State Street Grand Island, NE 68803
Homestead Bank Cozad		Branch	Pinnacle Bank Lincoln	
State Bank	915 Meridian Avenue Cozad, NE 69130-0016	Branch	State Bank	1401 N Street Lincoln, NE 68508
Branch	309 Center Avenue Wolbach, NE 68882	Branch	School	Wisner-Pilger Elementary School
Branch	202 East 7th Street Lexington, NE 68850	Branch	Branch	Wisner, NE 68791
Branch	619 Grand Street St. Paul, NE 68873	Minden Exchange Bank & Trust Company Minden		School
Mobile	Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln & Phelps Counties Cozad, NE	State Bank	Branch	Trumble Park Elementary School Papillion, NE 68046
Branch	715 West 16th Street Schuyler, NE 68661	Branch	Branch	345 Central Avenue Grant, NE 69140-0036
Branch	407 West State Street Albion, NE 68620	MNB Bank McCook		Loan
Branch	141 South 3rd Street Howells, NE 68641	State Bank	Production	520 East Highway 20 Valentine, NE 69201
Horizon Bank Waverly		Branch	Office	
State Bank	10841 N. 142nd Street Waverly, NE 68462-1104	Branch	Branch	102 East Cary Street Papillion, NE 68046-1209
Branch	328 North Central Avenue Superior, NE 68978	Branch	Branch	1776 South 70th Street Lincoln, NE 68529-0769
Branch	10440 North 140th Waverly, NE 68462	Branch	Branch	5651 South 59th Street Lincoln, NE 68529-0769
Branch	312 West 1st Street McCook, NE 69001	Branch	Branch	6145 Havelock Avenue Lincoln, NE 68507-1284
Jones Bank Seward		Nebraska Bank of Commerce Lincoln		Branch
State Bank	203 South 6th Street Seward, NE 68434	State Bank	Branch	7000 Adams Lincoln, NE 68529-0769
School	Centennial Elementary School Utica, NE 68456	Branch	Branch	108 South Main Street Madison, NE 68748-0490
School	St. John Lutheran School Seward, NE 68434	Branch	Branch	7001 South 27th Street Lincoln, NE 68529
Branch	807 Fifth Street Milford, NE 68405	Nebraska State Bank Bristow		Branch
Branch	108 W. 2nd Street Valparaiso, NE 68065	State Bank	Branch	912 Commercial Street Palmer, NE 68864-0187
		Loan	Branch	3939 South Street Lincoln, NE 68510
		Production	Branch	2661 33rd Avenue Columbus, NE 68602-1585
		Office	Branch	320 N. State Street Osceola, NE 68651
		Office	Branch	Walnut and Oak Shelby, NE 68662-0278
		Office	Branch	143 East 13th Street Crete, NE 68333-0066
		Office	Branch	PO Box 519 Gretna, NE 68028-0519
		Office	Branch	611 Pinnacle Drive Papillion, NE 68046-1209

STATE-CHARTERED BANKS (continued)

Branch	320 G Street Central City, NE 68826-0028	Branch	13240 Callum Drive Waverly, NE 68462	Branch	126 Center Avenue Morrill, NE 69358
Branch	10805 Q Street Omaha, NE 68154-0001	Branch	5010 "O" Street Lincoln, NE 68504	Branch	1003 Main Street Bridgeport, NE 69336
Branch	324 Main Street Neligh, NE 68756-0129	Branch	1500 North Buckeye Abilene, KS 67410	Branch	1850 10th Street Gering, NE 69341
Branch	510 West 16th Street Schuyler, NE 68661	Branch	401 North Spruce Street Abilene, KS 67410	Branch	901 10th Avenue Sidney, NE 69162
Branch	1001 Avenue E Wisner, NE 68791-0550	Branch	447 Broadway Imperial, NE 69033	Branch	1140 Jackson Street Sidney, NE 69162
Branch	122 South Walnut Arnold, NE 69120	Branch	12350 Southport Parkway LaVista, NE 68128	Plattsmouth State Bank Plattsmouth	
Branch	6th & Grant Street Lexington, NE 68850	Branch	210 East 23rd Street Columbus, NE 68601	State Bank	446 Main Street Plattsmouth, NE 68048-1960
Branch	410 North Washington Street Lexington, NE 68850-0737	Branch	16821 Audrey Street Omaha, NE 68136	Premier Bank Omaha	
Branch	13131 W Dodge Road Omaha, NE 68154-0001	Branch	20304 Veterans Drive Elkhorn, NE 68022	State Bank	16802 Burke Street Omaha, NE 68118
Branch	301 East 11th Street Schuyler, NE 68661-0427	Branch	Platte County Columbus, NE	Mobile Branch	Douglas & Sarpy Counties Omaha, NE
Branch	8040 West Dodge Rd Omaha, NE 68114	Branch	Main Street Elwood, NE 68937	Branch	352 North 114th Street Omaha, NE 68154-2517
Branch	1234 L Street Aurora, NE 68818-0229	Branch	26500 East Colburn Road Lake Lotawana, MO 64064-6650	Branch	4318 Dodge Street Omaha, NE 68131
Branch	1119 16th Street Aurora, NE 68818	Mobile Branch	Lancaster County Lincoln, NE	Branch	202 S. Eighth Street Nebraska City, NE 68410
Branch	429 East Douglas O'Neill, NE 68763-0470	Branch	523 Court Street Beatrice, NE 68310	Sandhills State Bank Bassett	
Branch	Main Street Page, NE 68766-0060	Branch	523 North 6th Street Beatrice, NE 68310	State Bank	202 Clark Street Bassett, NE 68714
Branch	201 East 2nd Street Ogallala, NE 69153-0179	Branch	2703 Folkways Blvd Lincoln, NE 68521	Branch	203 South Dewey Street North Platte, NE 69101
Branch	400 Main Street Verdigre, NE 68783-0250	Branch	3500 Faulkner Lincoln, NE 68516	Branch	132 North Main Street Valentine, NE 69201
Branch	4251 South 144th Street Omaha, NE 68154-0001	Branch	1016 Douglas on the Mall Omaha, NE 68102	Branch	302 Fir Street Arthur, NE 69121
Branch	Fifth and Main Streets Neligh, NE 68756	Branch	600 Q Street Lincoln, NE 68528	Branch	107 Perkins Avenue Elsie, NE 69134
Branch	2433 Range Line Road Joplin, MO 64801	Branch	218 Main Street Louisville, NE 68037	Branch	235 Central Avenue Grant, NE 69140
Branch	802 Main Street Joplin, MO 64801	Branch	401 4th and Main Humphrey, NE 68642	Branch	201 Main Street Harrison, NE 69346
Branch	1651 West 7th Street Joplin, MO 64801	Branch	602 West B Street McCook, NE 69001	Branch	101 South Main Street Hyannis, NE 69350
Branch	501 Cross Street Sarcoxie, MO 64862	Branch	400 Tate Avenue Hayes Center, NE 69032	Branch	605 East 1st Street Ogallala, NE 69153
Branch	1010 S. Madison Webb City, MO 64870	Branch	601 Chief Street Benkelman, NE 69021	Branch	202 North Tecumseh Wauneta, NE 69045
Branch	1316 East 32nd Street Joplin, MO 64804	Branch	106 East 3rd Street Grand Island, NE 68801	Branch	420 Box Butte Avenue Alliance, NE 69301
Branch	530 N. Burlington Avenue Hastings, NE 68901	Branch	1100 Park Drive Springfield, NE 68059	Loan Production Office	131 North Main Street Hay Springs, NE 69347
Branch	910 E. South Street Hastings, NE 68901	Branch	323 West 11th Street Kearney, NE 68845	Loan Production Office	1052 Inland Seas Keystone, NE 69144
Branch	9202 S. Lincoln Avenue Roseland, NE 68973	Platte Valley Bank North Bend		Scribner Bank Scribner	
Branch	408 D Street Fairfield, NE 68938	State Bank	606 Main Street North Bend, NE 68649	State Bank	400 Main Street Scribner, NE 68057-0548
Branch	201 Sun Valley Blvd. Lincoln, NE 68528	School Branch	Tiger Branch of Platte Valley Bank North Bend, NE 68649	Security Bank Laurel	
Branch	18081 Burt Street Omaha, NE 68022	Platte Valley Bank Scottsbluff		State Bank	202 East 2nd Street Laurel, NE 68745
Branch	99 West Sixth Street Fremont, NE 68025	State Bank	1212 Circle Drive Scottsbluff, NE 69361	Branch	P.O. Box 40 Allen, NE 68710-0040
Branch	23rd & Nye Avenue Fremont, NE 68025	Branch	710 Avenue B Scottsbluff, NE 69361	Branch	P.O. Box 398 Osmond, NE 68765-0398
Branch	1520 East 23rd St. Fremont, NE 68025	Branch	3011 Avenue B Scottsbluff, NE 69361	Branch	P.O. Box 137 Hartington, NE 68739-0137
Branch	1601 North 84th Street Lincoln, NE 68505			Branch	P.O. Box 6 Coleridge, NE 68727-0006

STATE-CHARTERED BANKS (continued)

Loan Production Office	314 North 5th, #400 Norfolk, NE 68701	Branch	1850 Grove Avenue Crete, NE 68333	West Plains Bank Ainsworth	
Loan Production Office	418 Court St. Beatrice, NE 68310	Branch	1400 R Street Lincoln, NE 68508	State Bank	
Branch	501 Grant Avenue York, NE 68467	United Republic Bank Elkhorn		Branch	
Branch	225 South 4th Street Seward, NE 68434	State Bank	111 N. 181st. Street Elkhorn, NE 68022	Branch	
Branch	328 West 3rd Wahoo, NE 68066	Mobile Branch	Dodge, Douglas, Sarpy & Washington Counties Omaha, NE	Western Nebraska Bank Curtis	
Branch	1100 Main Avenue Crete, NE 68333	State Bank	164 E. 5th Street Wahoo, NE 68066-1923	State Bank	301 Center Avenue Curtis, NE 69025-0045
Loan Production Office	4433 South 70th Street, Suite 210 Lincoln, NE 68516	Branch	314 W. 5th Street Wahoo, NE 68066	Branch	84449 Purdum Avenue Purdum, NE 68157
Branch	1300 North 48th Street Lincoln, NE 68504	Wahoo State Bank Wahoo		Branch	203 North Oak Street Paxton, NE 69155
Branch	6001 Village Drive Lincoln, NE 68516	State Bank	1523 Washington Street Blair, NE 68008-1653	Branch	600 North Dewey Street North Platte, NE 69101
Branch	6801 O Street Lincoln, NE 68510	Branch	303 South 13th Street Tekamah, NE 68061	York State Bank York	
Branch	48th and Normal Boulevard Lincoln, NE 68506	Branch	101 North 14th Street Fort Calhoun, NE 68023	State Bank	700 N. Lincoln Avenue York, NE 68467-2995
Branch	22nd and Hwy 2 Lincoln, NE 68512	Washington County Bank Blair		Branch	1022 G Street Geneva, NE 68361
Branch	3705 South 48th Street Lincoln, NE 68506	State Bank	747 Meridian Avenue Cozad, NE 69130	Branch	710 South Lincoln Avenue York, NE 68467
Branch	230 South Hall and U.S. 20 Valentine, NE 69201	Branch	348 Broadway Imperial, NE	Branch	729 Lincoln Avenue York, NE 68467
Branch	507 D Street David City, NE 68632	Branch	100 North Main Street Eustis, NE 69028	Branch	405 Elm Street Gresham, NE 68367
Branch	238 East 4th Ainsworth, NE 69210	Branch	24 South Weber Street Colorado Springs, CO 80903		
Branch	1313 K Street Fairbury, NE 68352	Branch	116 South Alexander Street Clay Center, NE 68933		
Branch	4732 Calvert Street Lincoln, NE 68506	Branch	707 Patterson Cambridge, NE 69022		
Branch	121 South 13th Street Lincoln, NE 68509	Branch	2900 S. College Avenue Fort Collins, CO 80525		
Branch	514 G Street Pawnee City, NE 68420	Waypoint Bank Cozad			
Branch	6801 South 27th Street Lincoln, NE 68516	State Bank	6003 Old Cheney Road Lincoln, NE 68516		
Branch	4243 Pioneer Woods Drive Lincoln, NE 68506	School Branch	Lakeview Elementary School Lincoln, NE 68528		
Branch	8401 Lexington Avenue Lincoln, NE 68505	School Branch	Wysong Elementary School — Wysong Branch of West Gate Bank Lincoln, NE 68516		
Branch	5006 North 27th Street Lincoln, NE 68521	Branch	84th Street & Eagle Crest Road Lincoln, NE		
Branch	6811 South 27th Lincoln, NE 68512	Branch	5555 South 27th Street Lincoln, NE 68512-1698		
Branch	2720 South 177th Omaha, NE 68130	Branch	2037 South 17th Street Lincoln, NE 68502-2704		
Mobile Branch	Douglas County Omaha, NE	Branch	2662 Cornhusker Highway, Suite 3 Lincoln, NE 68521		
Branch	1550 South Coddington Lincoln, NE 68522	Mobile Branch	Lancaster County Lincoln, NE		
Branch	309 Oak Bonner Springs, KS 66012	Branch	1204 West "O" Street Lincoln, NE 68528		
Branch	11460 Tomahawk Creek Parkway Leawood, KS 66211	Branch	4955 "O" Street Lincoln, NE 68508		
Branch	8501 Andermatt Drive Lincoln, NE 68526	Branch	9775 Q Street Omaha, NE 68127		
Branch	840 Fallbrook Blvd. Lincoln, NE 68522	Branch	1020 South 179th Court Omaha, NE 68118		
Branch	350 Canopy Street Lincoln, NE 68508	Branch	1004 Cornhusker Road Bellevue, NE 68005		

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

The History of Nebraska Banking

Nebraska's first bank opened in Omaha in 1855. Banks were of course among the first businesses in Nebraska Territory, paving the way to build towns and buy land.



In Nebraska's early days, banks might be part of another business. Nebraska's first bank was actually an insurance company, The Western Exchange Fire and Marine Insurance Company. In 1856, five new banks opened for business, the Bank of Florence (Omaha), the Fontenelle Bank (Bellevue), the Nemaha Valley Bank (Brownville), and the Platte Valley Bank (Nebraska City).

During the 1890s a group of over 265 Nebraska bankers met in Omaha to organize the Nebraska Bankers Association. This group of men met to lay the foundation for the organization.

REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2020)

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>
American Exchange Company - Elmwood, NE	<i>American Exchange Bank - Elmwood, NE</i>
American Interstate Bancorp., Inc. - Omaha, NE	<i>American Interstate Bank - Elkhorn, NE</i>
American National Corporation - Omaha, NE	<i>American National Bank - Omaha, NE</i>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Arlington State Banc Holding Company - Blair, NE	<i>Two Rivers Bank - Blair, NE</i>
Armstrong Financial Company - Minden, NE	<i>Minden Exchange Company - Minden, NE</i>
Bancook Corporation - Cook, NE	<i>Mainstreet Bank - Cook, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>FirstBank of Nebraska - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Oregon Trail Bank - Guernsey, WY</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Banner County Ban Corporation - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Bank of Bennington - Bennington, NE</i>
	<i>Hilltop Bancshares, Inc. - Bennington, NE</i>
BBJ, Incorporated - Ord, NE	<i>First National Bank in Ord - Ord, NE</i>
Bellwood Community Holding Company - Bellwood, NE	<i>Bank of the Valley - Bellwood, NE</i>
Blair Holdings, Inc. - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
C.S.B. Co. - Cozad, NE	<i>First National Bank of Chadron - Chadron, NE</i>
	<i>Homestead Bank - Cozad, NE</i>
Campbell State Company - Lincoln, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>Cattle Bank & 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>
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>

**Banks are italicized.

REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
CFSB Holding Co. - Broken Bow, NE	<i>Custer Federal State Bank - Broken Bow, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i>
Citizens National Corporation - Wisner, NE	<i>Citizens State Bank - Wisner, NE</i>
	<i>Republic Corporation - Omaha, NE</i>
Clark Bancshares, Inc. - Clarks, NE	<i>Bank of Clarks - Clarks, NE</i>
Clarkson Management Company - Clarkson, NE	<i>Clarkson Bank - Clarkson, NE</i>
CLC Enterprises, Inc. - Nelson, NE	<i>Commercial Bank - Nelson, NE</i>
COLBANK Bancorp - Columbus, NE	<i>Columbus Bank & Trust Company - Columbus, NE</i>
Commercial Investment Co., Inc. - Ainsworth, NE	<i>West Plains Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i>
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Doniphan Bancshares, Inc. - Doniphan, NE	<i>Bank of Doniphan - Doniphan, NE</i>
DS Holding Company, Inc. - Omaha, NE	<i>Core Bank - Omaha, NE</i>
Duroc Investment Company - Table Rock, NE	<i>State Bank of Table Rock - Table Rock, NE</i>
Eagle Bancshares, Inc. - Eagle, NE	<i>Eagle State Bank - Eagle, NE</i>
Eberly Investment Company - Stanton, NE	<i>Stanton State Bank - Stanton, NE</i>
Emswater Financial LLC - Exeter, NE	<i>Generations Bank - Exeter, NE</i>
Enevoldsen Limited Partnership - Potter, NE	<i>Enevoldsen Management Company - Potter, NE</i>
Enevoldsen Management Company - Potter, NE	<i>The Potter State Bank of Potter - Potter, NE</i>
Enterprise Holding Company - Omaha, NE	<i>Enterprise Bank - Omaha, NE</i>
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> <i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	
Farmers & Merchants Investment, Inc - Lincoln, NE	<i>Union Bank and Trust Company - Lincoln, NE</i>
Farmers State Bancshares, Inc - Dodge, NE	<i>Farmers State Bank - Dodge, NE</i>
FEO Investments, Inc. - Norfolk, NE	<i>Elkhorn Valley Bank & Trust - Norfolk, NE</i>
First Beemer Corporation - Beemer, NE	<i>First Community Bank - Beemer, NE</i> <i>Nebraska State Bank and Trust Company - Broken Bow, NE</i>
First Central Nebraska Company - Broken Bow, NE	
First Gothenburg Bancshares, Inc. - Gothenburg, NE	<i>First State Bank - Gothenburg, NE</i>
First Kenesaw Company, Inc. - Kenesaw, NE	<i>Adams County Bank - Kenesaw, NE</i>
First Laurel Security Company - Laurel, NE	<i>Security Bank - Laurel, NE</i>
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank & Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>The First National Bank of Johnson - Johnson, NE</i>
First National Utica Company - Utica, NE	<i>First Bank of Utica - Utica, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<i>Points West Community Bank - Julesburg, CO</i>
First Newman Grove Bankshares Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First of Minden Financial Corporation - Minden, NE	<i>First Bank and Trust Company - Minden, NE</i>
First State Bancorp., Inc. - Randolph, NE	<i>First State Bank - Randolph, NE</i>
First State Bancshares, Inc. - Scottsbluff, NE	<i>First State Bank - Scottsbluff, NE</i>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank & Trust Company - Fremont, NE</i>
First State Holding Company - Lincoln, NE	<i>First State Bank Nebraska - Lincoln, NE</i>
	<i>Plattsmouth State Bank - Plattsmouth, NE</i>

***Banks are italicized.*

REGISTERED BANK HOLDING COMPANIES (continued)

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

****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	FEO Investments, Inc. - Norfolk, NE
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 - Bassett, NE</i>
Scribner Bانشares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>
Selko Banco, Inc. - Mead, NE	<i>Bank of Mead - Mead, NE</i>
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland Bank - South Sioux City, NE</i>
Springfield Bank Company, Inc. - Springfield, NE	<i>Springfield State Bank - Springfield, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>State Nebraska Bank & Trust - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>
Stockmens Financial Corporation - Rapid City, SD	<i>Security First Bank - Lincoln, NE</i>
Stockmens Limited Partnership - Rapid City, SD	Stockmens Financial Corporation - Rapid City, SD
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
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>
Tilden Bancshares, Inc. - Tilden, NE	<i>The Tilden Bank - Tilden, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Tri Valley Bank - Talmage, NE</i>
Tri-County Company - Stuart, NE	<i>The Tri-County Bank - Stuart, NE</i>
UB, Inc. - Unadilla, NE	<i>Countryside Bank - Unadilla, NE</i>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>

***Banks are italicized.*

REGISTERED BANK HOLDING COMPANIES (continued)

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



Chimney Rock

***Banks are italicized.*

COMMERCIAL BANK MEMBERS OF THE FEDERAL RESERVE SYSTEM

(for the period ending June 30, 2020)

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

STATE-CHARTERED BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS

(for the period ending June 30, 2020)

Institution	Location
Nebraska State Bank and Trust Company	Broken Bow
Pathway Bank	Cairo
Columbus Bank & Trust Company	Columbus
Homestead Bank	Cozad
Waypoint Bank	Cozad
F&M Bank	Falls City
First State Bank & Trust Company	Fremont
First Bank & Trust of Fullerton	Fullerton
Heartland Bank	Geneva
Exchange Bank	Gibbon
First State Bank	Gothenburg
Five Points Bank	Grand Island
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
Frontier Bank	Omaha
First State Bank	Scottsbluff
Platte Valley Bank	Scottsbluff
Cattle Bank & Trust	Seward
Jones Bank	Seward
Citizens Bank & Trust Company in St. Paul	St. Paul
State Nebraska Bank & Trust	Wayne
Heritage Bank	Wood River
Cornerstone Bank	York

STATE-CHARTERED TRUST COMPANIES

(for the period ending June 30, 2020)

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

STATE-CHARTERED CREDIT UNIONS

(for the period ending June 30, 2020)

Institution	Location	Branch Offices
Archer Cooperative Credit Union	Archer	Central City; Dannebrog
Construction Industries Credit Union	Lincoln	
Eddyville Cooperative Credit Union	Eddyville	
First Nebraska Credit Union	Omaha	Elkhorn; Lincoln (2); Omaha (2)
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); 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	

DELAYED DEPOSIT SERVICES BUSINESSES

(for the period ending June 30, 2020)

Institution	County	Branches in County
A & P Check Cashing, L.L.C.	Douglas	1
Absolutely Lowest Check Advance, L.L.C.	Douglas	0
Beemer Ventures, LLC	Dodge	0
Cash Solutions, Inc.	Lancaster	1
Check into Cash of Nebraska, Inc.	Scotts Bluff	0
Check into Cash of Nebraska, Inc.	Platte	0
Check into Cash of Nebraska, Inc.	Lancaster	0
Check into Cash of Nebraska, Inc.	Lincoln	0
Check into Cash of Nebraska, Inc.	Hall	0
Check into Cash of Nebraska, Inc.	Dawson	0
Check into Cash of Nebraska, Inc.	Douglas	0
Check Services, L.L.C.	Platte	0
Coffin's Corner, Inc.	Hall	0
Continental Distributors, Inc.	Platte	0
DC Holdings, LLC	Box Butte	0
DC Holdings, LLC	Dawes	0
DC Holdings, LLC	Keith	0
DC Holdings, LLC	Cheyenne	0
Financial Options, Inc.	Lancaster	0
Great Plains Specialty Finance, Inc.	Douglas	1
Great Plains Specialty Finance, Inc.	Lancaster	0
Great Plains Specialty Finance, Inc.	Sarpy	0
Great Plains Specialty Finance, Inc.	Lincoln	0
Great Plains Specialty Finance, Inc.	Buffalo	0
Great Plains Specialty Finance, Inc.	Dodge	0
Great Plains Specialty Finance, Inc.	Scotts Bluff	0
Great Plains Specialty Finance, Inc.	Madison	0
Hometown Cash Advance, Inc.	Lincoln	0
JGS Inc.	Douglas	0
Kearney Cash, Inc.	Buffalo	0
McKenzie Check Advance of Nebraska, LLC	Scotts Bluff	0
McKenzie Check Advance of Nebraska, LLC	Hall	1
McKenzie Check Advance of Nebraska, LLC	Adams	0
McKenzie Check Advance of Nebraska, LLC	Dodge	0
McKenzie Check Advance of Nebraska, LLC	Buffalo	0
McKenzie Check Advance of Nebraska, LLC	Madison	0
McKenzie Check Advance of Nebraska, LLC	Lincoln	0
McKenzie Check Advance of Nebraska, LLC	Lancaster	0
McKenzie Check Advance of Nebraska, LLC	Douglas	2
McKenzie Check Advance of Nebraska, LLC	Sarpy	1
McKenzie Check Advance of Nebraska, LLC	Dawson	0
McKenzie Check Advance of Nebraska, LLC	Platte	0

DELAYED DEPOSIT SERVICES BUSINESSES (continued)

Institution	County	Branches in County
MM Finance, LLC	Sarpy	1
MM Finance, LLC	Douglas	3
MM Finance, LLC	Hall	0
MM Finance, LLC	Dakota	0
MM Finance, LLC	Lancaster	0
Moore Financial Services, LLC	Lancaster	0
N.I.S., Inc.	Lancaster	8
N.I.S., Inc.	Douglas	9
N.I.S., Inc.	Gage	0
N.I.S., Inc.	York	0
N.I.S., Inc.	Sarpy	1
QC Financial Services, Inc.	Douglas	1
QC Financial Services, Inc.	Sarpy	1
QC Financial Services, Inc.	Madison	0
QC Financial Services, Inc.	Otoe	0
Roland Williams	Buffalo	0
Wyoming Financial Lenders, Inc.	Douglas	4
Wyoming Financial Lenders, Inc.	Lancaster	2
Wyoming Financial Lenders, Inc.	Sarpy	0
Wyoming Financial Lenders, Inc.	Platte	0
Wyoming Financial Lenders, Inc.	Adams	0
Wyoming Financial Lenders, Inc.	Lincoln	0
Wyoming Financial Lenders, Inc.	Hall	0

As of 6/30/20, Nebraska had 65 Installment Delayed Deposit Services Licenses.

INSTALLMENT LOAN COMPANIES

(for the period ending June 30, 2020)

	Location of Licenses
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
CMAC Inc.	Omaha, NE
OneMain Financial Group, LLC	Baltimore, MD

As of 6/30/20, Nebraska had 3 Installment Loan Company Licenses Issued.



BILLS & HODGES, bankers, came to Nebraska July 2, 1881, locating at Endicott, and went into the banking business. The bank was under the name of Bills & Hodges' Bank. Started in with a cash capital of \$3,000 and a surplus of \$7,000.

At this time, July 6, surplus and profits amounted to \$9,500, and also handle real estate. They had a stone building 20x40 feet, one story high, at a cost of \$2,000. Had a Hall's fire and burglar proof safe 54 1/2x40 inches, 37 inches deep.

G. J. Hodges was born in Champaign, Ill., 1858, where he lived 22 years. In 1874 he attended the Illinois University, remaining three years, taking a scientific course. He then went into the loaning business, which he followed until he came to Nebraska.

SALES FINANCE COMPANIES

(for the period ending June 30, 2020)

Institution	Location
AGCO Finance LLC	Johnston, MI
ALLY Financial Inc.	Detroit, MI
American Credit Acceptance, LLC	Spartanburg, SC
American Honda Finance Corporation	Torrance, CA
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Aqua Finance, Inc.	Wausau, WI
Auto Credit Center, LLC	Omaha, NE
Avid Acceptance LLC.	Midvale, UT
Belmont Finance LLC	Stevens Point, WI
BMW Financial Services NA, LLC	Woodcliff Lake, NJ
BOF-V AL CORP.	Coral Gables, FL
Builders Financial Service LLC	Independence, MO
CAR Financial Services, Inc.	Lake Mary, FL
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
Carvana FAC LLC	Tempe, AZ
Castle Credit Co Holdings, LLC	Chicago, IL
Caterpillar Financial Services Corporation	Nashville, TN
CNH Industrial Capital America LLC	Racine, WI
Consumer Portfolio Services, Inc.	Las Vegas, NV
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
Deker Corporation	Omaha, NE
DLL Finance LLC	Johnston, IA
eCAST Settlement Corporation	New York, NY
Equity Sales Finance, Inc.	Hopkins, MN
Exeter Finance LLC	Irving, TX
Farm Credit Services of America, PCA	Omaha, NE
First Investors Financial Services, Inc.	Houston, TX
Flagship Credit Acceptance LLC	Chadds Ford, PA
Ford Motor Credit Company LLC	Dearborn, MI
Foundation Finance Company LLC	Weston, WI
Foursight Capital LLC	Salt Lake City, UT
Gateway One Lending & Finance LLC	Anaheim, CA
GFC Lending, LLC	Mesa, AZ
Global Lending Services LLC	Greenville, SC
Great American Finance Holdings, LLC	Chicago, IL
Hunter Financial LLC	Troy, MI
Hyundai Capital America, Inc.	Irvine, CA

SALES FINANCE COMPANIES (continued)

Institution	Location
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
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Nationwide Cassel LLC	Rosemont, IL
New Holland Credit Company, LLC	New Holland, PA
Nissan Motor Acceptance Corporation	Franklin, TN
NR Finance Company Inc	Norfolk, NE
PACCAR Financial Corp.	Bellevue, WA
Paramount Capital Group, LLC	Conshohocken, PA
Personal Energy Finance, Inc.	San Diego, CA
Planet Home Lending, LLC	Meriden, CT
Porsche Financial Services, Inc.	Atlanta, GA
Preferred Credit, Inc.	St. Cloud, MN
Prestige Financial Services, Inc.	Draper, UT
Rainbow Finance, LLC	Sarasota, FL
Regional Acceptance Corporation	Greenville, NC
RFFC Financial, LLC	Conroe, TX
Roadrunner Financial, Inc.	New York, NY
RTO Finance LLC	Greenville, SC
Santander Consumer USA Inc.	Dallas, TX
Scratch Financial, Inc.	Pasadena, CA
Service Finance Company, LLC	Boca Raton, FL
Sherman, Clay & Co.	Burlingame, CA
SNAP-ON Credit LLC	Libertyville, IL
Solar Service Experts, LLC	Houston, TX
South Bay Financial Services, LLC	Jacksonville, FL
Southwest Stage Funding, LLC	Chandler, AZ
Sprint Spectrum, LP	Overland Park, KS
Spruce Lending, Inc.	Houston, TX
T-Mobile Financial LLC	Bellevue, WA
TD Auto Finance LLC	Farmington Hills, MI
Tidewater Finance Company	Virginia Beach, VA
Time Investment Company, Inc.	West Bend, WI
Toyota Industries Commercial Finance, Inc.	Dallas, TX
Toyota Motor Credit Corporation	Plano, TX
United Acceptance, Inc.	Smyrna, GA
United Auto Credit Corporation	Newport Beach, CA
United Consumer Financial Services Co.	Westlake, OH

SALES FINANCE COMPANIES (continued)

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

As of 6/30/20, Nebraska had 97 Sales Finance Companies.

MONEY TRANSMITTER LICENSEES

(for the period ending June 30, 2020)

Institution	Location
ACI Payments, Inc.	Elkhorn, NE
Adyen, Inc.	San Francisco, CA
Airbnb Payments, Inc.	San Francisco, CA
Alipay US, Inc.	San Mateo, CA
AllPaid, Inc.	Indianapolis, IN
Amaana Money Transfer CO	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Apple Payments Inc.	Cupertino, CA
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Associated Foreign Exchange, Inc.	Woodland Hills, CA
AvidXchange, Inc.	Charlotte, NC
Bakkt Marketplace, LLC	Atlanta, GA
BANANA PAY, LLC	Minneapolis, MN
BARRI MONEY SERVICES, LLC	Houston, TX
BBVA Transfer Services, Inc.	Houston, TX
Bill.com, LLC	Palo Alto, CA
bitFlyer USA, Inc.	San Francisco, CA
BitPay, Inc.	Alpharetta, GA
BitRail, LLC	Atlanta, GA
Bittrex, Inc.	Seattle, WA
Blackhawk Network California, Inc.	Pleasanton, CA
BlockFi Trading LLC	Jersey City, NJ
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York, NY
CEX.IO CORP.	Jersey City, NJ
CheckFreePay Corporation	Alpharetta, GA
Chime Inc.	Boston, MA
Circle Internet Financial, Inc.	Boston, MA
Coinbase, Inc.	San Francisco, CA
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
Credit Advisors, Inc.	Omaha, NE
DAHAB-SHIL INC	Minneapolis, MN
DFS GSD Corp.	Phoenix, AZ
eBay Commerce Inc.	San Jose, CA
EMOOLA INC.	City of Industry, CA
EncoreFX Ltd.	Seattle, WA
ENRAMEX INC	Wheat Ridge, CO

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Envios de Valores La Nacional Corp.	Littleton, CO
ePlata USA, LLC	Edwardsville, IL
Eris Clearing, LLC	Chicago, IL
Ethos Group Payment Services, Inc.	Irving, TX
Everi Payments Inc.	Las Vegas, NV
Facebook Payments Inc.	Menlo Park, CA
FasterPay Inc.	Las Vegas, NV
Finxera, Inc.	San Jose, CA
Gemini Trust Company, LLC	New York, NY
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Pasadena, CA
GSC Enterprises, Inc.	Sulphur Springs, TX
Hodan Global Money Services, Inc	Minneapolis, MN
HSI USA Inc.	Austin, TX
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Integrated Payment Systems Inc.	Atlanta, GA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Internet Escrow Services, Inc.	San Francisco, CA
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
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
LL Pay U.S., LLC	New York City, NY
LUCKY MONEY, INC.	San Francisco, CA
LVC USA Inc.	Palo Alto, CA
Maxitransfers Corporation	Irving, TX
Mazooma, Inc.	Atlanta, GA
Mercari, Inc.	Palo Alto, CA
Metavante Payment Services, LLC	Milwaukee, WI
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Woodbridge, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
MSB USA Inc	Atlanta, GA
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
Novi Financial, Inc.	Menlo Park, CA
OKCoin USA Inc.	San Francisco, CA
OLYMPIC FINANCIAL GROUP INC	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Order Express, Inc.	Chicago, IL
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
PINGPONG GLOBAL SOLUTIONS INC	San Mateo, CA
Pronto Money Transfer Inc.	Manhattan Beach, CA
Provenance Technologies, Inc.	San Francisco, CA
Rakuten Card USA, Inc.	San Mateo, CA
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
Robinhood Crypto, LLC	Menlo Park, CA
Servicio UniTeller, Inc.	Rochelle Park, NJ
SGS CORPORATION	Sylmar, CA
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	Miami, FL
Sofi Digital Assets, LLC	San Francisco, CA
Square, Inc.	San Francisco, CA
Stripe Payments Company	San Francisco, CA
TAAJ SERVICES US LLC	Minneapolis, MN
Tango Card, Inc.	Seattle, WA
Tempus, Inc.	Washington, DC
The Currency Cloud Inc.	New York, NY
The Smart Group, L.P. dba SmartNote	Austin, TX
Tilia Inc.	San Francisco, CA
Tipalti, Inc.	San Mateo, CA
TokenVault LLC	San Francisco, CA
TouchPay Holdings, LLC	Dallas, TX
TradeStation Crypto, Inc.	Plantation, FL
Transfermate, Inc.	Chicago, IL
TransferWise Inc.	New York, NY
Travelex Currency Services Inc.	New York, NY
tZERO Crypto, Inc.	Midvale, UT
USForex Inc.	San Francisco, CA
Veem Payments Inc.	San Francisco, CA
VIAMERICAS CORPORATION	Bethesda, MD
Visa Global Services Inc.	Foster City, CA
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.	Houston, TX

MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
WorldRemit Corp.	Denver, CO
Wyre Payments, Inc.	San Francisco, CA
YapStone, Inc.	Walnut Creek, CA

As of 6/30/20, Nebraska had 133 Money Transmitters.

In 1887, Frank Folda founded the banking business of his family and established the first Folda bank, in Schuyler, the first of its kind west of the Missouri River. The Banking House of F. Folda, became the foundation for five more banks, those in Howells, Clarkson and Rogers (Colfax County), Linwood (Butler County) and Pilger (Stanton County).

Banking House of F. Folda was taken over and liquidated by the Department of Banking on November 3, 1933



MORTGAGE BANKERS

(for the period ending June 30, 2020)

Institution	Location
1st United Mortgage, LLC	Lincoln, NE
21st Mortgage Corporation	Knoxville, TN
AAFMAA Mortgage Services LLC	Fayetteville, NC
ABM Funding Inc.	Henderson, NV
Academy Mortgage Corporation	Draper, UT
Accelerate Mortgage, LLC	Newark, DE
Affinity Mortgage, L.L.C.	Lenexa, KS
AHP Servicing LLC	Chicago, IL
Aksarben Mortgage, LLC	Omaha, NE
All American Home Mortgage L.L.C.	Henderson, NV
Altisource Fulfillment Operations, Inc.	Creve Coeur, MO
Amcap Mortgage, Ltd.	Houston, TX
America's Moneyline, Inc.	Newport Beach, CA
American Advisors Group	Orange, CA
American Financial Network, Inc.	Brea, CA
American Financial Resources, Inc.	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Heritage Lending, Inc.	Costa Mesa, CA
American Internet Mortgage, Inc.	San Diego, CA
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel, NJ
American Pacific Mortgage Corporation	Roseville, CA
American Portfolio Mortgage Corporation	Palatine, IL
Amerifirst Financial, Inc.	Mesa, AZ
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
AmeriHome Mortgage Company, LLC	Thousand Oaks, CA
Amerisave Mortgage Corporation	Atlanta, GA
Angel Oak Mortgage Solutions LLC	Atlanta, GA
Arc Home LLC	McLean, VA
Ark-La-Tex Financial Services, LLC	Plano, TX
Armentum, LLC	Phoenix, AZ
Associated Properties, Inc.	Laguna Beach, CA
Assurance Financial Group, L.L.C.	Baton Rouge, LA
Assurance IQ, LLC	Bellevue, WA
Avenu, LLC	Salt Lake City, UT
Bankrate, LLC	Palm Beach Gardens, FL
Barclays Bank PLC	New York, NY
BASE MSR 2, LLC	Santa Rosa, CA
Bates Mortgage Group LLC.	Smyrna, GA
Bay Equity LLC	Corte Madera, CA
Bay-Valley Mortgage Group	Garden Grove, CA
Bayview Loan Servicing, LLC	Coral Gables, FL
Beltway Capital, LLC	Hunt Valley, MD

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

MORTGAGE BANKERS (continued)

Institution	Location
Best Rate Holdings, LLC	Clearwater, FL
Better Mortgage Corporation	New York, NY
Better Rate Mortgage, Inc.	Roseville, CA
Bills.com, LLC	Tempe, AZ
BNP Paribas	New York, NY
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Carlsbad, CA
Broker Solutions, Inc.	Tustin, CA
CalCon Mutual Mortgage LLC	San Diego, CA
Caliber Home Loans, Inc.	Coppell, TX
Capital City Mortgage, Inc.	Lincoln, NE
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Cardinal Residential Assets Corp.	New York, NY
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Draper, UT
Castle Mortgage Corporation	San Diego, CA
CEL Lending LLC	Aliso Viejo, CA
Centennial Lending, LLC	Longmont, CO
CGB Agri Financial Services, Inc.	Louisville, KY
Chaos Home Loans LLC	Las Vegas, NV
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage Co., Inc.	Greenwood Village, CO
Chimera Funding TRS LLC	New York, NY
Churchill Mortgage Corporation	Brentwood, TN
CIS Financial Services, Inc.	Hamilton, AL
Citadel Servicing Corporation	Irvine, CA
Citi GSM Portfolio LLC	New York, NY
Citimortgage, Inc.	O'Fallon, MO
City First Mortgage Services, L.L.C.	Bountiful, UT
Citywide Home Loans, LLC	Sandy, UT
ClearPath Lending	Irvine, CA
CMC Funding, Inc.	Ponte Vedra Beach, FL
CMG Mortgage, Inc.	San Ramon, CA
Cognizant Mortgage Services Corporation	Irving, TX
Colliers Funding LLC	Minneapolis, MN
Compu-Link Corporation	Lansing, MI
Consolidated Analytics, Inc.	Anaheim, CA
Cornerstone First Mortgage, Inc.	San Diego, CA
Cornerstone Home Lending, Inc.	Houston, TX
Credible Operations, Inc.	Durham, NC
Credit Karma Mortgage, Inc.	San Francisco, CA
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
Crimson Residential Assets Corp.	New York, NY

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

MORTGAGE BANKERS (continued)

Institution	Location
CrossCountry Mortgage, LLC	Brecksville, OH
CUW Solutions, LLC	Radnor, PA
DAS Acquisition Company, LLC	St. Louis, MO
Data Mortgage, Inc.	Orange, CA
Deephaven Mortgage LLC	Charlotte, NC
Delmar Financial Company	St. Louis, MO
Digital Risk Mortgage Services, LLC	Maitland, FL
DLJ Mortgage Capital, Inc.	New York, NY
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp.	Downers Grove, IL
Dyck-O'Neal, Inc.	Dallas, TX
DynAMC Solutions, LLC	New York, NY
Dynamic Mortgage Concepts, Inc	Fort Collins, CO
Eagle Mortgage, Inc.	Omaha, NE
East Coast Capital Corp.	Melville, NY
Elkhorn Depositor LLC	New York, NY
Embrace Home Loans, Inc.	Middletown, RI
Envoy Mortgage Ltd	Houston, TX
Equity Prime Mortgage LLC	Atlanta, GA
Even Financial Inc.	New York, NY
Everest Mortgage LLC	Omaha, NE
Everett Financial, Inc.	Dallas, TX
Evolve Mortgage Services, LLC	Frisco, TX
Fairway Independent Mortgage Corporation	Madison, WI
Fay Servicing, LLC	Chicago, IL
FBC Mortgage, LLC	Orlando, FL
FCI Lender Services, Inc.	Anaheim Hills, CA
Figure Lending LLC	Reno, NV
Finance 1, LLC	Omaha, NE
Finance of America Mortgage LLC	Horsham, PA
Finance of America Reverse LLC	Tulsa, OK
Financial Funding Solutions, Inc.	Littleton, CO
First Financial Mortgage Services LLC	Overland Park, KS
First Guaranty Mortgage Corporation	Plano, TX
First National Financing Inc.	Denver, CO
First Omaha Real Estate Mortgage LLC	Omaha, NE
First Security Mortgage Company	Lincoln, NE
FirstKey Mortgage, LLC	New York, NY
Fiscus, Karla	Bayard, NE
Flanagan, Clifford P	Lincoln, NE
Flat Branch Mortgage, Inc.	Columbia, MO
Forethought Life Insurance Company	Indianapolis, IN
Franklin Credit Management Corporation	Jersey City, NJ

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

MORTGAGE BANKERS (continued)

Institution	Location
Freedom Loan Services Corporation	Fishers, IN
Freedom Mortgage Corporation	Mt. Laurel, NJ
FreeRateUpdate.com LLC	Chadds Ford, PA
Frontier Financial Inc.	Chesterfield, MO
Full Beaker, Inc.	Bellevue, WA
Geneva Financial, LLC	Chandler, AZ
Genworth Financial Services, Inc.	Raleigh, NC
Gershman Investment Corp.	Chesterfield, MO
Gold Star Mortgage Financial Group, Corporation	Ann Arbor, MI
Goldenrod Investments, LLC	Omaha, NE
Goldman Sachs Mortgage Company	New York, NY
Goodman Mortgage Corporation	Omaha, NE
Gooi Mortgage, Inc.	Des Moines, IA
Grander Mortgage Capital, LLC	Atlanta, GA
Graystone Funding Company, LLC	Salt Lake City, UT
Great Plains Mortgage Company, LLC	Loveland, CO
Gregory Funding LLC	Beaverton, OR
Guaranteed Rate Affinity, LLC	Chicago, IL
Guaranteed Rate, Inc.	Chicago, IL
Guaranty Home Mortgage Corporation	Murfreesboro, TN
Guardian Property Services LLC	Omaha, NE
Guild Mortgage Company	San Diego, CA
Hi Financial, LLC	Scottsdale, AZ
Highlands Residential Mortgage, Ltd.	Dallas, TX
Home Loan Arrangers LLC	Olathe, KS
Home Mortgage Alliance Corporation (HMAC)	Santa Ana, CA
Home Point Financial Corporation	Ann Arbor, MI
Home Point Mortgage Acceptance Corporation	Madison, AL
HomeBridge Financial Services, Inc.	Iselin, NJ
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
HomeServices Lending, LLC	West Des Moines, IA
Homeside Financial, LLC	Columbia, MD
Homestar Financial Corporation	Gainesville, GA
Homestead Funding Corp.	Albany, NY
Hometown Lenders, Inc.	Huntsville, AL
Impac Mortgage Corp.	Irvine, CA
Indecomm Holdings, Inc.	Edison, NJ
Infosys BPO Americas, LLC	Atlanta, GA
Intercap Lending Inc.	Draper, UT
InterLinc Mortgage Services, LLC	Houston, TX
Intuit Mortgage Inc.	Mountain View, CA
Iowa Bankers Mortgage Corporation	Johnston, IA

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

MORTGAGE BANKERS (continued)

Institution	Location
J. Virgil, Inc.	Palm Beach Gardens, FL
James B. Nutter & Company	Kansas City, MO
Janike, Scott, E.	Lincoln, NE
JFQ Lending, Inc.	Scottsdale, AZ
Keller Mortgage, LLC	Dublin, OH
Kondaaur Capital Corporation	Orange, CA
Lakeview Community Capital, LLC	Horsham, PA
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
Lend Smart Mortgage, LLC	Shoreview, MN
Lendage, LLC	San Mateo, CA
LenderFi, Inc.	Calabasas, CA
LenderLive Network, LLC	Glendale, CO
Lendgo, Inc.	Beverly Hills, CA
LendingTree, LLC	Charlotte, NC
LendSure Mortgage Corp.	San Diego, CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova, CA
Lime Residential, Ltd.	New York, NY
Lincoln Financial, Inc.	Wayne, NE
Lipsky & Associates, Inc.	Weatherford, TX
LMB Mortgage Services, Inc.	Playa Vista, CA
Loan Simple, Inc.	Englewood, CO
LoanCare, LLC	Virginia Beach, VA
loanDepot.com, LLC	Foothill Ranch, CA
Loanpal, LLC	Roseville, CA
LoanSnap, Inc.	Costa Mesa, CA
Loanworks Servicing LLC	Shelton, CT
Logan Finance Corporation	Blytheville, AR
Long Lake MSR, Inc.	Troy, MI
Longbridge Financial, LLC	Mahwah, NJ
Low VA Rates, LLC	Lindon, UT
LRML Acquisition LLC	Chicago, IL
Lutheran Church Extension Fund-Missouri Synod	St. Louis, MO
Matrix Financial Services Corporation	Minnetonka, MN
MAXEX Clearing LLC	Atlanta, GA
McCown, James, P	Lincoln, NE
MCLP Asset Company, Inc.	New York, NY
Megastar Financial Corp.	Denver, CO
Member First Mortgage, LLC	Grand Rapids, MI
Members Mortgage Services, L.L.C.	Hutchinson, KS
Meridian Home Mortgage Corporation	Westminster, MD

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

MORTGAGE BANKERS (continued)

Institution	Location
Merrill Lynch Mortgage Lending, Inc.	New York, NY
MGIC Mortgage Services, LLC	Milwaukee, WI
Mid America Mortgage, Inc.	Addison, TX
Mid-Continent Funding, Inc.	Columbia, MO
Midwest Family Lending Corporation	Urbandale, IA
MLD Mortgage Inc.	Florham Park, NJ
MMW Holdings, LLC	Pensacola, FL
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Tempe, AZ
Mortgage Assets Management, LLC	Austin, TX
Mortgage Investment Services Corporation	Shawnee, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mortgage Support Services, LLC	Fulton, MO
Morty, Inc.	New York, NY
Movement Mortgage, LLC	Indian Land, SC
Mr. Charles Mortgage L.L.C.	Omaha, NE
MTGLQ Investors, L.P.	New York, NY
Mutual of Omaha Mortgage, Inc.	San Diego, CA
myCUMortgage, LLC	Beavercreek, OH
National Asset Mortgage, LLC	Columbia, SC
Nations Lending Corporation	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
Neighborhood Assistance Corporation of America	Boston, MA
NerdWallet Compare, Inc.	San Francisco, CA
New Day Financial, LLC	Fulton, MD
New Residential Mortgage LLC	New York, NY
NewRez LLC	Fort Washington, PA
NEXA Mortgage, LLC	Chandler, AZ
Nomura Credit & Capital, Inc.	New York, NY
NWL Company, LLC	New York, NY
Oceanside Mortgage Company	Toms River, NJ
Ocwen USVI Services, LLC	St. Croix, VI
On Q Financial, Inc.	Tempe, AZ
One Reverse Mortgage, LLC	Detroit, MI
OneMain Financial Group, LLC	Baltimore, MD
OneMain Mortgage Services, Inc.	Evansville, IN
Onslow Bay Financial LLC	New York, NY
Open Mortgage, LLC	Austin, TX
OptionWide Financial Corporation	Costa Mesa, CA
Panorama Mortgage Group, LLC	Las Vegas, NV

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

MORTGAGE BANKERS (continued)

Institution	Location
Paramount Residential Mortgage Group, Inc.	Corona, CA
Parkside Lending, LLC	San Francisco, CA
Peach Street, Inc.	Chandler, AZ
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	Omaha, NE
PHH Mortgage Corporation	Mt. Laurel, NJ
Pillar Financial, Inc.	Omaha, NE
Pingora Loan Servicing, LLC	Denver, CO
Pitch Edison Financial, LLC	Papillion, NE
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	Scottsdale, AZ
Platinum Home Mortgage Corporation	Rolling Meadows, IL
Plaza Home Mortgage, Inc.	San Diego, CA
Podium Mortgage Capital LLC	Salt Lake City, UT
Polaris Home Funding Corp.	Grandville, MI
Premia Mortgage, LLC	Troy, MI
Premier Home Loans, Inc.	Lone Tree, CO
Premier Lending Alliance, LLC	Johnston, IA
Premier Processing, LLC	Southfield, MI
Primary Residential Mortgage, Inc.	Salt Lake City, UT
Promontory MortgagePath LLC	Danbury, CT
Prosper Marketplace, Inc.	San Francisco, CA
Prosperity Home Mortgage, LLC	Chantilly, VA
Provident Funding Associates, L.P.	Burlingame, CA
Quantum Servicing Corporation	Tampa, FL
Quicken Loans, LLC	Detroit, MI
QuinStreet Media, Inc.	Santa Monica, CA
Radian Lender Services LLC	Philadelphia, PA
RBS Financial Products Inc.	Stamford, CT
Real Time Resolutions, Inc.	Dallas, TX
ReallyGreatRate, Inc.	El Segundo, CA
Recovco Mortgage Management, LLC	Irving, TX
Redwood Residential Acquisition Corporation	Mill Valley, CA
Regent Financial Group, Inc.	Omaha, NE
Reliance First Capital, LLC	Melville, NY
Reliant Loan Servicing, LLC	Berwyn, PA
Residential Acceptance Corporation	Tampa, FL
Resolution Capital, L.P.	Dallas, TX
Resurgent Capital Services L.P.	Greenville, SC

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

MORTGAGE BANKERS (continued)

Institution	Location
Reverse Mortgage Funding LLC	Bloomfield, NJ
Reverse Mortgage Solutions, Inc.	Houston, TX
Robert C. Devine DBA Approval Plus Mortgage Services	Collegeville, PA
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing Corporation	Fort Mill, SC
Ruoff Mortgage Company, Inc.	Fort Wayne, IN
Rushmore Loan Management Services LLC	Irvine, CA
RWT Financial, LLC	Naperville, IL
S1L, Inc.	San Diego, CA
SCL Mortgage, LLC	Lone Tree, CO
Scratch Services, LLC	San Francisco, CA
Secured Mortgage Processing, LLC	Queen Creek, AZ
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Houston, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Newtown, CT
Service Finance Company, LLC	Boca Raton, FL
ServiceMac, LLC	Fort Mill, SC
Servion, Inc.	New Brighton, NM
Servis One, Inc.	Irving, TX
SG Capital Partners LLC	Stamford, CT
Shotbolt Mortgage Corporation	Omaha, NE
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Simplicity Home Loans, LLC	Omaha, NE
SIRVA Mortgage, Inc.	Independence, OH
Siwell, Inc.	Lubbock, TX
SN Servicing Corporation	Baton Rouge, LA
Sodak Home Loans LLC	Sioux Falls, SD
SoFi Lending Corp.	Cottonwood Heights, UT
SoFi Mortgage, LLC	Frisco, TX
Sortis Financial, Inc.	Plano, TX
Sourcepoint, Inc.	Palm Bay, FL
Southwest Funding, LP	Dallas, TX
Southwest Stage Funding, LLC	Chandler, AZ
Sovereign Lending Group Incorporated	Costa Mesa, CA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Spring EQ, LLC	Philadelphia, PA
Sprout Mortgage, LLC	Port Saint Lucie, FL
State Farm Bank, F.S.B.	Bloomington, IL
Statebridge Company, LLC	Greenwood Village, CO
Stearns Lending, LLC	Lewisville, TX
Strong Financial Group, Inc.	Greenwood Village, CO

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

MORTGAGE BANKERS (continued)

Institution	Location
Strong Home Mortgage, LLC	Manassas, VA
Summit Funding, Inc.	Sacramento, CA
Summit Mortgage Group, LLC	Omaha, NE
Sun West Mortgage Company, Inc.	Buena Park, CA
Sutherland Mortgage Services, Inc.	Houston, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
Symmetry Lending, LLC	Atlanta, GA
Tailored Mortgage Group Inc	Sioux Falls, SD
TCS e-Serve America, Inc.	Cincinnati, OH
TCS e-Serve International Limited	Dallas, TX
Team USA Mortgage L.L.C.	Quincy, IL
The Money Source Inc.	Melville, NY
Thompson Kane & Company, LLC	Madison, WI
Thrive Mortgage, LLC	Georgetown, TX
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Traditional Mortgage Acceptance Corporation	Bellevue, WA
Triad Financial Services, Inc.	Jacksonville, FL
Trinity Financial Services, LLC	Newport Beach, CA
TruHome Solutions, LLC	Lenexa, KS
U.S. Home Mortgage, Inc	Lincoln, NE
Union Home Mortgage Corp.	Strongsville, OH
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Mortgage Corp.	Melville, NY
United Security Financial Corp.	Murray, UT
United Shore Financial Services, LLC	Pontiac, MI
Universal Lending Corporation	Denver, CO
Urban Fulfillment Services, LLC	Highlands Ranch, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Van Buren Mortgage, LLC	Woodbridge, VA
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Venditor, LLC	Overland Park, KS
Vendor Resource Management, Inc.	Pomona, CA
Vertical Launch, LLC	Heath, TX
Verus Residential Loanco, LLC	Washington, DC
Village Capital & Investment LLC	Henderson, NV
VLN, Inc.	Edmond, OK
Wallick & Volk, Inc.	Cheyenne, WY
Wells Fargo Clearing Services, LLC	St. Louis, MO
Wells Fargo USA Holdings, Inc.	Des Moines, IA

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

MORTGAGE BANKERS (continued)

Institution	Location
West Coast Servicing, Inc.	Huntington Beach, CA
Weststar Mortgage Corporation	Albuquerque, NM
Wilhelm Mortgage Inc.	Omaha, NE
Wipro Gallagher Solutions, LLC	Atlanta, GA
Wyndham Capital Mortgage, Inc.	Charlotte, NC
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Group Marketplace, Inc.	Seattle, WA
Zillow Home Loans, LLC	Overland Park, KS
Zimmerman Mortgage Corporation	Omaha, NE

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

Bureau of Securities

Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2014	6/30/2015	6/30/2016	6/30/2017	6/30/2018	6/30/2019	6/30/2020
Broker-Dealers	1,360	1,373	1,364	1,358	1,355	1,333	1,317
Agents of Broker-Dealers	93,483	98,286	102,745	103,184	106,578	109,865	112,442
Investment Advisers	101	109	112	100	94	98	101
Federal Covered Advisers	1,184	1,273	1,319	1,371	1,398	1,456	1,551
Investment Adviser Representatives	3,825	3,911	4,035	4,251	4,329	4,374	4,503

New Registrations

	6/30/2020
Broker-Dealers	69
Agents of Broker-Dealers	23,695
Investment Advisers	20
Federal Covered Advisers	194
Investment Adviser Representatives	834

Loan Brokers (for the period ending 6/30/2020)

Institution	City	State
Commercial Loan Solutions, LLC	Omaha	Nebraska
Fundera, Inc.	New York	New York
Happy Money, Inc.	Tustin	California
Heartland Financial & Insurance	Holdrege	Nebraska
Innovative Funding Services Corporation	Leander	Texas
Intuit Financing Inc. d/b/a Intuit Mint and Intuit Turbo	Mountain View	California
Intuit Financing Inc. d/b/a Refund Advance	Mountain View	California
Legacy Assurance Ltd. LLC	Lincoln	Nebraska
RockBridge Capital, LLC	Columbus	Ohio
The Borrowing Club, LLC	Boca Raton	Florida
Trufi, LLC	Santa Ana	California

Enforcement Actions

	6/30/2018	6/30/2019	6/30/2020
Investigations Initiated	23	18	30
Investigations Closed	24	15	29
Cease & Desist Orders	2	0	1
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	0
Criminal Referrals	3	1	0
Criminal Convictions	2	0	0
Consent Orders	6	3	3
Number of fines, penalties, costs and unregistered securities assessed	3	3	3

Securities registrations and exemptions (for the period of June 30, 2020)

SECURITIES OFFERINGS FILED			
INITIAL FILINGS—Type	Paper Filing	Electronic Filing	Total
Stock	5	0	5
Debt	0	0	0
Partnership	0	0	0
Mutual Funds	63	1024	1087
Unit Investment Trusts	1141	342	1483
Other	32	0	32
TOTAL OF INITIAL FILINGS	1241	1366	2607
RENEWALS AND ADDITIONALS			
Additional	114	4441	4555
Mutual Fund Renewals	673	23856	24529
Other Renewals			
SUBTOTAL	787	28297	29084
Withdrawn	5	5	10
TOTAL RENEWALS AND ADDITIONALS	782	28292	29074
GRAND TOTAL OF SECURITIES OFFERINGS FILED	2023	29658	31681
EXEMPTION FILINGS			
Uniform Limited Offering Exemption (ULOE)	15	412	427
Intrastate (Form SODD)	0	0	0
§ 8-1111(9) Exemptions	88	0	88
Other Exemptions	5	0	5
Reg A Tier 2	45	0	45
SUBTOTAL	153	412	565
Exemption Withdrawals	6	76	82
TOTAL EXEMPTIONS	147	336	483
BUSINESS OPPORTUNITY FILINGS			
New Business Opportunity Filings	0	0	0
Business Opportunity Renewals	3	0	3
TOTAL FILINGS	3	0	3
§ 59-1722 Franchise Exemptions			
	225	0	225

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
2015	26,923,976	1,451,926		23,000,000	21,643,466
2016	28,112,208	1,399,075		30,000,000	18,356,599
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,898	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264

Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2015	32,400	20,852,152,000	17
2016	33,407	21,648,937,000	17
2017	35,035	20,680,820,000	11
2018	34,628	21,077,422,000	4
2019	34,165	21,375,898,000	5
2020	33,118	20,403,500,000	10

Historical Data – Registration of Broker-Dealers and Agents

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
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

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 Present Mark Quandahl, Director of Banking & Finance

Appendix B

Historical Data – State-Chartered Commercial Banks

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

Historical Data – State-Chartered Commercial Banks (continued)

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

Historical Data — State-Chartered Commercial Banks (continued)

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

Appendix C

State-Chartered Credit Unions Comparative Statement

	6/30/2018	6/30/2019	6/30/2020
ASSETS			
Unsecured Credit Card Loans	12,533,185	11,713,834	12,028,303
All Other Unsecured Loans	19,703,666	22,285,628	22,740,764
New Auto Loans	32,200,227	34,112,950	36,925,390
Used Auto Loans	176,232,613	169,345,581	179,731,931
1st Mortgage Real Estate Loans	123,732,503	136,500,093	177,629,382
Other Real Estate Loans	106,900,429	56,574,332	58,117,323
Leases Receivable			
Other Member Loans	45,186,332	75,822,755	34,418,450
All Other Loans			
TOTAL LOANS	\$516,488,955	\$506,355,227	\$521,591,543
Loans Held for Sale	2,178,358	2,728,255	11,320,476
Allowance for Loan Losses	(4,595,421)	(4,651,773)	(5,290,055)
Cash	50,778,100	50,185,203	72,244,689
INVESTMENTS			
Available for Sale Securities/1	55,288,528	37,407,560	31,084,985
Held to Maturity Securities/1	28,842,692	25,472,888	28,439,810
Loan to, Deposits in, Natural Person CUs/1	13,128,995	70,956,716	15,178,148
U.S. Govt. Obligations/2			
Federal Agency Sec./2			
All Mutual Funds/2			
Total MCSD and PIC in Corporate	2,134,885	1,626,673	1,477,843
Corp. Central (CD)	70,633	2,100,000	6,072,920
Banks and S & Ls (Cert. DEP)	58,050,142	102,100	63,269,628
All Other Investments	3,898,277	755,419	851,500
TOTAL INVESTMENTS	\$161,414,152	\$138,421,356	\$134,135,875
OTHER ASSETS			
Land and Bldg. (NET of DEP)	21,178,386	19,274,453	22,630,757
Other Fixed Assets	1,500,273	1,358,249	2,199,990
Foreclosed and Repossessed Assets/3	284,704	155,120	277,308
Share INS CAP Deposit/4	6,144,260	5,855,295	6,039,835
Other Assets	21,201,774	20,354,260	24,440,231
TOTAL ASSETS	\$776,573,541	\$740,035,645	\$782,519,196

1 / Categories reflect report change in 2006

2 / Categories only available prior to 2006

3 / Other real estate prior to 2004

4 / Previously listed as an investment

State-Chartered Credit Unions Comparative Statement (continued)

	6/30/2018	6/30/2019	6/30/2020
LIABILITIES			
Other Borrowings/5	5,000,000	7,000,000	3,000,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	123,644	193,315	231,193
Acct. Payable & Liabilities	11,120,325	9,790,907	7,314,374
TOTAL LIABILITIES	\$16,243,969	\$16,984,222	\$10,545,567
SAVINGS/EQUITY			
Share Drafts	115,888,097	124,844,279	147,200,118
Regular Shares	281,900,665	257,252,719	266,691,076
Money Market Shares/7	26,099,315	19,843,700	23,195,775
Share Certificates/7	137,832,378	127,086,059	130,736,575
IRA/KEOGH Accounts/7	43,592,520	41,200,999	46,773,430
All Other Shares/6	14,306,381	13,555,730	14,861,306
Non-Member Deposits/7	48,099,315	45,342,158	45,827,656
TOTAL SAVINGS	\$667,718,671	\$629,125,644	\$675,285,936
Regular Reserves	43,754,852	39,564,126	39,564,839
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains/(Losses)	(1,773,974)	(192,276)	547,904
Other Reserves	603,945	19,157	603,945
Undivided Earnings	48,286,184	52,514,715	56,983,432
Net Income	327,684	122,847	76,827
Miscellaneous Equity	1,412,210	1,997,210	0
EQUITY TOTAL	\$92,610,901	\$94,025,779	\$99,162,970
TOTAL SAVINGS/EQUITY	\$760,329,572	\$723,051,423	\$771,448,906
TOTAL LIABILITIES/SAVINGS/EQUITY	\$776,573,541	\$740,035,645	\$782,519,196

5 / Category previously listed as Promissory and other Notes Payable

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

7 / Category detail exists only prior to 2006

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

Appendix D

State-Chartered Trust Companies Comparative Statement

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

	6/30/2018		6/30/2019		6/30/2020	
	4 Companies		4 Companies		4 Companies	
ASSETS: (<i>\$ Amount in Thousands</i>)						
Non-interest Bearing Deposits-Own Institution	564		1,239		0	
Non-interest Bearing Deposits-Other Institutions	16,081		12,068		15,292	
Interest Bearing Deposits-Own Institutions	0		0		0	
Interest Bearing Deposits-Other Institutions	73,120		82,070		98,169	
U.S. Government and Agency Obligations	445,708		381,968		427,053	
State, County And Municipal Obligations	61,425		45,694		38,673	
Money Market Mutual Funds	535,135		942,449		1,086,151	
Other Short Term Obligations	287		450		479	
Other Notes and Bonds	31,870		77,919		144,913	
Common and Preferred Stocks	2,265,841		3,262,032		3,558,891	
Real Estate Mortgages	58,080		72,460		12,098	
Real Estate	74,285		89,409		92,642	
Miscellaneous Assets	254,182		332,800		347,377	
Total Discretionary Assets		\$3,816,577		\$5,300,558		\$5,821,738
Total Non-Discretionary Assets	\$4,759,401		\$4,873,679		\$4,827,276	
TOTAL ASSETS	\$8,575,978		\$10,174,237		\$10,649,014	
NUMBER OF ACCOUNTS						
Total Number of Discretionary Accounts	2,133		2,172		2,253	
Total Number of Non-Discretionary Accounts	16,267		16,122		14,873	
TOTAL NUMBER OF ACCOUNTS	18,400		18,294		17,126	

Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2019 through December 31, 2019
Number of full-time employees 209, Number of part-time employees 47, as of December 31, 2019

Schedule A

Income

DDS Transaction Fees Collected	\$24,551,720
DDS NSF Penalties Related to DDS Transactions	\$58,680
DDS Charge Off Recovery	\$3,647,824
DDS Checks Sold for Collection	\$258,938
Total Income attributable to DDS	\$28,517,163
Income from non-DDS Business Conducted at Location and its Branches	\$1,431,973
Gross Income	\$29,949,135

Expenses

Expenses:	
Bad Debt (Charge off)	\$7,443,324
—Salary	\$7,526,461
Collection Expenses (Fees related to collection of checks)	\$498,526
Other DDS Expenses	\$7,868,842
Expenses from non-DDS Business	\$581,434
Total Expenses	\$23,918,587
Net Income (Gross Income—Total Expenses)	\$6,030,549

Schedule B

Statement of Assets and Liabilities as of 12/31/2019	
Cash on Hand and in Banks—Available for DDS Operation	\$7,474,896
Current Inventory	\$8,297,813
Collection Inventory	\$809,687
All other Assets	\$9,162,445
Total Assets	\$25,744,841
Total Liabilities	\$1,754,376
Net Worth	\$23,990,465
Total Liabilities + Net Worth (must equal Total Assets)	\$25,744,841

Transaction Activities of Licensees and Makers

Total Number of Makers	49,016
Total Number of Transactions	507,040
Average Transaction Size	\$362
Total Transacted Transaction Charger	\$30,075,484.67
Total Transaction Actual Charges	\$30,911,904.01
Number of Defaulted Transactions	30,251
Number of Charged-Off Transactions	10,251
Dollar Value of Transactions Charged Off	\$3,478,197.28
Number of Non-Negotiable Check Fees	5,807
Dollar Value of Non-Negotiable Check Fees	\$70,578.00
Average Contracted Annual Percentage Rate	405%

Appendix F

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

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

Historical Data — Securities Act Cash Fund Status (continued)

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

Appendix G

Historical Data – Issuer Applications

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

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

Appendix H

Historical Data—Registration of Broker-Dealers and Agents					
Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1939	57	6	3	185	10
1940	65	0	1	165	0
1941	64	1	0	147	0
1942	54	0	0	112	0
1943	55	0	0	108	0
1944	59	0	0	104	0
1945	57	0	0	120	0
1946	61	0	0	168	0
1947	64	0	0	186	0
1948	67	0	0	196	0
1949	68	0	0	245	0
1950	75	0	0	262	0
1951	79	0	0	283	0
1952	83	0	0	297	0
1953	82	0	0	306	0
1954	89	0	0	345	0
1955	91	1	0	362	0
1956	94	2	0	427	0
1957	90	1	0	517	0
1958	94	4	2	563	0
1959	93	5	0	681	0
1960	94	2	0	769	0
1961	113	0	0	833	0
1962	120	0	1	720	21
1963	119	0	0	796	1
1964	122	0	0	977	1
1965	124	1	0	1,033	0
1966	138	0	0	1,106	0
1967	147	0	0	1,484	0
1968	177	0	0	1,418	0
1969	210	0	0	2,430	0
1970	237	0	0	1,964	0
1971	246	0	0	2,346	0
1972	264	0	0	2,614	1
*1973					
1974	261	0	0	2,468	1
1975	238	0	0	1,661	0
1976	273	0	0	2,526	0
1977	272	0	0	2,534	0
1978	294	0	13	2,424	0
1979	309	0	25	2,801	0
1980	320	0	24	3,276	0
1981	333	0	8	3,685	0
1982	393	0	10	**5,843	0
1983	440	0	20	4,369	3
1984	515	0	33	6,095	1
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20

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

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

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

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