



# Nebraska Department of Banking and Finance

## ANNUAL REPORT

Fiscal Year 2024-2025

July 1, 2024 – June 30, 2025

**Governor Jim Pillen**

**Director Kelly Lammers**





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# TRUST GROWS OPPORTUNITY



## Kelly Lammers

Director, Nebraska Department of Banking and Finance

Under the direct supervision of the Governor, the Nebraska Department of Banking and Finance (NDBF) has a mission to protect and maintain the public's confidence through fair, efficient, and experienced supervision of the state-regulated financial services industries.

Created by the Nebraska Legislature in 1933 to regulate state-chartered banks and other financial industries, the department was authorized to also regulate securities in 1939. Today, the agency is funded entirely by the industries it regulates.

The NDBF serves the citizens of Nebraska through various duties. Field staff examines state-chartered financial institutions, delayed deposit service businesses, and other industries to ensure sound operations and compliance with state laws. The department also registers securities offered in Nebraska, business opportunities, investment advisors and broker-dealers. Staff investigates securities violations and consumer complaints against state-chartered or -licensed entities.

Noteworthy developments in Fiscal Year 2024-25 include the following:

- The Nebraska Legislature passed and Governor Jim Pillen signed LB 474, which authorizes NDBF-recommended changes to modernize the oversight of consumer finance lenders and money transmitters. These important updates take effect October 1, 2025.
- The NDBF received its reaccreditation designation from the Conference of State Bank Supervisors, bringing national recognition relative to standards for bank examinations and examiner training.
- The Legislature passed and Governor Pillen signed LB 609, which grants the NDBF new oversight responsibility in regulating cryptocurrency kiosks or ATMs.
- The NDBF launched its new "Make Cents Make Sense" initiative and website with a long-term goal of arming Nebraskans with the information they need to grow their savings and fight fraud.

The NDBF's vision is to make Nebraska the most trusted financial home for people and businesses. With this vision as a guiding light, the department is growing new opportunity for our next generation.

***NDBF's Vision: To Make Nebraska the Most Trusted Financial Home for People and Businesses.***

# DEPARTMENT OVERVIEW

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The Nebraska Department of Banking was created by state legislators in 1933 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.

Today, the Nebraska Department of Banking and Finance (NDBF) regulates and supervises various financial industries on behalf of the State of Nebraska and its residents. This state agency is under the direct supervision of the Governor, and the Director of Banking and Finance is appointed by the Governor. The NDBF draws no funds from Nebraska's General Fund. The agency is funded entirely by regulated industries.

The NDBF is comprised of two sections: Financial Institutions and Bureau of Securities. Together, these two sections regulate several different financial industries.

## Our Vision

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

## Our Mission

- Protect and maintain public confidence through the fair, efficient, and experienced supervision of the state-regulated financial services industries.
- Assist the public in their dealings with those entities.
- Assist those we regulate in a manner that allows them to be competitive, while ensuring their soundness in compliance with the law.
- Fulfill statutory responsibilities regarding all licensees and registrants.
- Investigate violations of the law and cooperate with other agencies in seeking a timely resolution of problems and questions.

## What We Do

- Examine state-chartered banks, credit unions, and other state-licensed industries to ensure sound operations and compliance with state law.
- Register securities, investment advisors, broker-dealers and franchise filings.
- Investigate securities violations and consumer complaints.
- Educate industry and the public about financial services and how to protect themselves.

# DEPARTMENT OVERVIEW

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## Oversight Responsibilities: Financial Institutions

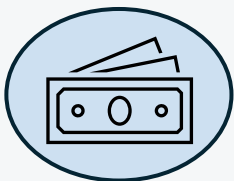
- State-chartered banks, credit unions, savings & loans, and trust companies
- Mortgage lenders
- Consumer lenders (installment payment plans, finance plans, and loan brokers)
- Money transmitters
- Digital asset depositories
- Cryptocurrency kiosks/ATMs

## Oversight Responsibilities: Bureau of Securities

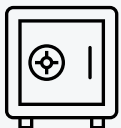
- Securities registrations and exemptions
- Broker-dealers and agents
- Investment advisors and representatives
- Business opportunities (and franchise filings)
- Seller-assisted marketing plans and consumer rental purchase agreements
- Nebraska Commodity Code

# BY THE NUMBERS: NDBF OVERSIGHT

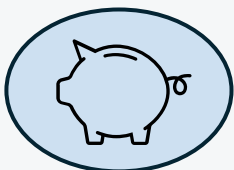
FISCAL YEAR JULY 1, 2024 – JUNE 30, 2025



**\$69.7 Billion** in assets at state-chartered banks



**\$14.4 Billion** in assets at independent trust companies



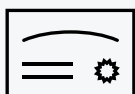
**\$1.1 Billion** in assets at state-chartered credit unions



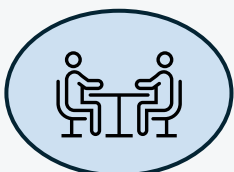
**158,899** broker-dealer/investment adviser reps, agents, firms



**28,752** registered securities and notice filings (worth \$20.6B)



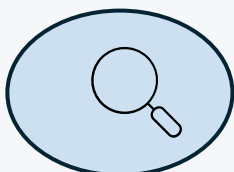
**5,411** licensed consumer financial services



**173** initiated or closed investigations/complaints



**451** official department orders and actions



**128** examinations of financial institutions



# 2025 DEPARTMENT STAFF

Director: Kelly Lammers

## **Financial Institutions Division**

- Deputy Director: Darcy Bailar

### **Review Examiners**

- Scott Peter
- Brody Focken
- Alex Thorson
- Michelle Lindner
- Shannon Van Houten\*
- Grant Dittman
  
- Capital Markets Examiner Specialist: Tyler Mestl
- BSA Examiner Specialist: Jaunita Koerner\*
- BSA Examiner Specialist: Conna Wiese
- Bank Systems Risk Examiner Specialist: Benjamin Kiolbasa
- IT Examiner Specialist: Rachel Newell
- Trust Examiner Specialist: Rhonda Johnson
- Digital Asset Examiner Specialist: Anthony Jakimowicz\*
- Digital Asset Examiner Specialist: Shayli Wilkinson

### **Omaha District Bank Examiners**

- Supervising Examiner: Jose Salinas
- Jim McTygue
- Michael McKown
- Henry Dean
- Naomi Adams
- Chase Bradbury
- Jonathan Bade
- Piper Kenny\*

### **Lincoln District Bank Examiners**

- Supervising Examiner: Brian Nielsen
- Jonathon Bartholomew
- Henry Gonzalez
- Spencer Lyon
- Austin Malone
- Michael Ramos

### **Kearney District Bank Examiners**

- Supervising Examiner: Corey Lienemann
- Supervising Examiner: Michael Miller\*
- Taylor Simmerman
- William Dowse
- Scott Lamon
- Ginger Schmidt
- Mathew Roth

### **Consumer Financial Services Examiners**

- Supervising Examiner: Jeff Peterson
- Kylee Adams
- Brian Simpson
- Darlis Porter
- Mason Marsh

### **Administrative Assistants**

- Susie Hansen
- Scott Forbes
- Loral Carey
- Kyrsten Whelan

## **Bureau of Securities**

- Deputy Director: Claire McHenry
- Securities Bureau Counsel: Mike Cameron

### **Investigation & Compliance (Investigations)**

- Investigations Supervisor: Jon Murray\*
- Investigations Supervisor: Austin Toney

### **Investigation & Compliance (Registration & Compliance)**

- Unit Supervisor: Rodney R. Griess

### **Examiners**

- Alfred Berchtold
- Jackie L. Walter
- AJ Sipherd\*
- Mike O'Donnell

### **Securities Analysts**

- Daniel Rodriguez
- Tuan Tran

### **Administrative Assistants**

- Morgan Johnson
- Sarah Brogan
- Morgan Schank

## **Legal Division**

- General Counsel: Patricia A. Humlicek Herstein
- Financial Institutions Counsel: William Lawrence
- Consumer Finance Counsel: Bryce Miller
- Senior Staff Attorney: Thomas Vergith
- Money Transmitters Counsel : Christopher German
- Paralegals: Ann Divis and Michael Shaw

### **Administrative Assistants**

- Debbie Yost\*
- Tressa Michel
- Alex Stokes\*
- Sue Ellen Stutzman

## **Business/Accounting Division**

- Business Manager: Kelsey Larsen\*
- Business Manager: Shauna Paolini
- Accountant: Grace Rittenburg\*
- Accountant: Cheryl McQuillen\*
- Accountant: Travis Davidson
- Accountant/Receptionist: Julie Foral

## **Communications Division**

- Public Information Officer: Melissa Berglund\*
- Public Information Officer: Jamie Karl

## **Information Systems Division**

- Chief Operations Officer: Michael Fabry
- Data and Analytics Specialist: Farha Tanni
- Senior IT Database Analyst: Steve Covert

*\* Left employment/retirement during fiscal year*

# FROM THE DIRECTOR

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**Kelly Lammers**  
**Director**

**This is an exciting time at the Nebraska Department of Banking and Finance.**

Department staff are reminded daily that it's an honor to serve Nebraskans and the state's banking and finance stakeholders. As public servants, we are also reminded that it's a privilege to be part of history in the making – all while protecting and maintaining the public's confidence through fair, efficient, and experienced supervision of the financial services industries.

Indeed, the last year has brought much change to the world of banking and finance – perhaps as much as any time since the Nebraska Legislature created the agency nearly a century ago. The NDBF team has responded remarkably well.

Here is a look at some key NDBF achievements during Fiscal Year 2024-25:

## **CSBS Reaccreditation**

The Department received its reaccreditation designation from the Conference of State Bank Supervisors (CSBS). The CSBS Accreditation Program involves an in-depth review of agency policies, procedures, and operations to determine if they meet the standards set by the CSBS Performance Standards Committee. I'm extremely proud of our staff for the months of work that went into the NDBF's reaccreditation, which brings national recognition for our bank examinations and examiner training.

## **Modernizing NDBF Oversight**

The Nebraska Legislature passed and Governor Jim Pillen signed LB 474, which authorizes

NDBF-recommended changes to modernize the oversight of consumer finance lenders and money transmitters. Among other provisions, the law eliminated the Nebraska Installment Loan Act – after merging certain provisions with the Nebraska Installment Sales Act, while also creating a new Nebraska Installment Loan and Sales Act. LB 474 also updated and modernized the Nebraska Money Transmitters Act. These important updates will help the NDBF better serve both consumers and industry stakeholders.

## **Crypto ATM Regulation**

The Legislature also passed and Governor Pillen signed LB 609, granting the NDBF new oversight responsibility for cryptocurrency kiosks or ATMs. While these machines offer a legitimate and convenient way to buy cryptocurrency, they are also a favored tool of scammers. The bill's provisions include a requirement that crypto ATM operators obtain a license issued by the Department, register the location of each machine, and issue refunds to consumers under certain conditions. The NDBF spent the latter half of the fiscal year preparing for successful implementation of the law, which takes effect September 2, 2025.

## **'Make Cents Make Sense'**

The NDBF launched its "Make Cents Make Sense" initiative to help provide Nebraskans with information to grow their savings, invest wisely, and avoid financial fraud. NDBF staff shared their expertise during interviews with 10/11 News, while our website, [MakeCentsMakeSense.Nebraska.gov](https://MakeCentsMakeSense.Nebraska.gov) – spotlighted through NDBF social media – offers trusted, no-cost resources on key topics, such as how to build an emergency fund, open a savings account, use compound growth to grow investments, and recognize common scams. The site accumulated nearly 9,000 page views in its first four months online.

Nebraskans have always embraced innovation and adapted to change to ensure a brighter future. The rapid pace of change in the banking and finance sector is simply the latest chapter in the Cornhusker State's pioneering spirit. Our Department is proud to play an important role in helping grow new opportunities for the next generation.



# IN PHOTOS: THE YEAR IN REVIEW



(Above) NDBF Director Kelly Lammers and other agency department staff members joined Brandon Milhorn, president of the Conference of State Bank Supervisors (CSBS), and Governor Jim Pillen in Omaha for the Nebraska Bankers Association's annual convention in May 2025. The event featured a session to highlight the value of our nation's dual banking system. CSBS is a national organization that represents agencies from all 50 states that supervise most of the banks operating in the U.S., as well as a variety of non-depository financial services.

## CSBS Reaccreditation



Governor Jim Pillen recognized NDBF staff for the agency's reaccreditation designation from the Conference of State Bank Supervisors (CSBS). The CSBS Accreditation Program involves an in-depth review of agency policies, procedures, and operations to determine if it meets the standards set by the CSBS' Performance Standards Committee. The designation brings national recognition relative to the acceptance of bank examinations and examiner training.



# IN PHOTOS: THE YEAR IN REVIEW

## Financial Awareness Month



Governor Jim Pillen proclaimed April as Financial Awareness Month during a March 25, 2025 ceremony at the State Capitol. The event was organized by the NDBF in coordination with the Nebraska Council on Economic Education (NCEE). (Above left) Governor Pillen greets approximately 80 schoolchildren who attended the event and participate in Nebraska's in-school savings program, implemented by more than 70 schools statewide. (Above right) NDBF staff met with Nebraska's bestselling children's author Julia Cook, who wrote "I Am Money" to teach young people the principles of personal finance. A copy of "I Am Money" was mailed to each of Nebraska's 680 elementary school libraries.



(Above left) Dr. Jennifer Davidson, NCEE president, and Director Kelly Lammers address Nebraska elementary school students following the governor's proclamation signing for Financial Awareness Month. (Above right) During the proclamation ceremony at the Capitol, Tanner Ellis of Ravenna Public Schools was recognized as the 2025 economic educator of the year. Governor Pillen honored Ellis by making him an admiral in the Great Navy of the State of Nebraska, the state's highest civic award.



# NEW NDBF STAFF

## Welcome to the NDBF Team: New Hires in Fiscal 2024-2025



**Austin Toney**  
*Investigations  
Supervisor, Securities  
Bureau*



**Mike O'Donnell**  
*Securities Examiner  
Senior*



**Morgan Schank**  
*Securities Admin  
Technician*



**Travis Davidson**  
*Accountant*



**Kyrsten Whelan**  
*Digital Assets Admin  
Assistant*



**Tom Tran**  
*Securities Analyst*



**Shauna Paolini**  
*Business Manager*



**Shayli Wilkinson**  
*Digital Asset Examiner  
Specialist*



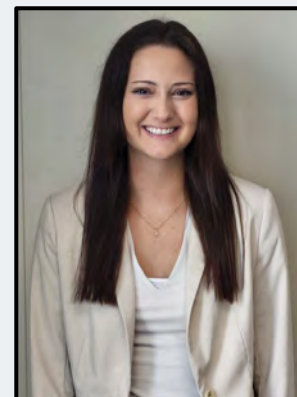
**Laural Carey**  
*Admin Program  
Officer, Financial  
Institutions*



**Mathew Roth**  
*Examiner, Financial  
Institutions*



**Ginger Schmidt**  
*Examiner, Financial  
Institutions*



**Summer Olsen**  
*Legal Extern*



# NDBF STAFF UPDATE



In May 2025, Director Kelly Lammers was elected vice-chair of the Conference of State Bank Supervisors (CSBS), providing Nebraska a more prominent voice in the national organization that represents state agencies supervising banks and a variety of non-depository financial services. Pictured above is Director Lammers with U.S. Representative Mike Flood of Nebraska's First Congressional District during a CSBS and American Association of Residential Mortgage Regulators (AARMR) event held in Washington, D.C.



Consumer Finance Attorney Bryce Miller and IT Database Analyst Steve Covert were awarded State Government Leadership Certificates by Governor Jim Pillen in the spring of 2025. The year-long program helps public servants manage teams to improve agency operations and service to residents and businesses..



NDBF staff has vast expertise with the Nationwide Multistate Licensing System (NMLS), used to manage the licensing, registration, and supervision of non-depository financial service companies and individuals. Pictured at the annual NMLS training conference in Atlanta are (from left) Bryce Miller, consumer finance attorney; Susie Hansen, admin program officer; Scott Peter, review examiner; Jeff Peterson, supervising examiner; Will Lawrence, financial institutions attorney; and Darcy Bailar, deputy director of financial institutions.



(Above) NDBF Deputy Director Claire McHenry – and 2024 president of the North American Securities Administrators Association (NASAA) – presented testimony to the SEC Investor Advisory Committee to highlight the increase in digital asset fraud. (Left) Digital Asset Examiner Specialist Shayli Wilkinson earned her MBA from the University of Nebraska-Kearney in May 2025, bringing additional expertise to the NDBF team and its mission.



# NDBF STAFF UPDATE

## Major Milestones, New Chapters



Administrative Program Officer Tressa Michel introduced her newborn girl, Emery Noel, to fellow NDBF staff members. Congratulations to the Michels and other NDBF staff who have recently celebrated new arrivals.



Among the NDBF's promotions was Conna Wiese's promotion to the Anti-Money Laundering Examiner Specialist position. A full listing of NDBF promotions is located to the right.



The NDBF Digital Assets Team works daily to ensure proper implementation of the Nebraska Financial Innovation Act, which authorizes new forms of payment to the financial system.



Senior Securities Administrative Specialist Debbie Yost retired in early 2025 after nearly 48 years with the State of Nebraska. A staff celebration was held to honor Debbie and her dedication to Nebraskans.

## Department Promotions

During Fiscal Year 2024-2025, the following staff members were promoted to the following positions:

- **Morgan Johnson**, Administrative Specialist
- **Benjamin Kiolbasa**, Bank Systems Risk Examiner Specialist
- **Conna Wiese**, Anti-Money Laundering Examiner Specialist
- **Grant Dittman**, Business Analytics Review Examiner
- **Austin Malone**, Senior Examiner
- **Kylee Adams**, Senior Examiner
- **Michael Ramos**, Examiner II
- **Henry Dean**, Examiner II
- **Michael McKown**, Examiner II
- **Scott Lamon**, Examiner II

# SPOTLIGHT: ‘MAKE CENTS MAKE SENSE’

## New Initiative to Grow Financial Awareness, Fight Fraud

The NDBF launched “Make Cents Make Sense” in April 2025, which was proclaimed as Financial Awareness Month by Governor Jim Pillen. The aim of “Make Cents” is to help Nebraskans save more money, invest wisely, and fight fraud.

The initiative includes a new website at [MakeCentsMakeSense.Nebraska.gov](https://MakeCentsMakeSense.Nebraska.gov). The site provides trusted, no-cost, and unbiased resources on important financial topics, including:

- Tips to prevent financial fraud;
- Actions to take if you’re a victim of a scam;
- How to protect older Nebraskans from fraud;
- Steps to build an emergency fund or open a savings account;
- How to use compound growth to grow your wealth; and
- Saving and investing terms to know.

The site also features links to a budgeting worksheet, savings calculator, mutual fund analyzer, infographics, printable publications, and fraud-prevention resources from other government agencies.

New content is added regularly, and visitors can use the website to report scams to NDBF staff.



In its first three months of operation, the site attracted more than 4,000 visits and nearly 7,300 individual pageviews.

NDBF staff conducted public outreach and disseminated financial awareness materials through the Department’s social media platforms, as well as guest editorials published by community newspapers and broadcast outlets.

NDBF staff also took part in interviews hosted and aired by 10/11 News in Lincoln. Topics included “pig butchering” relationship scams, the dangers of “money mules,” and the importance of establishing an emergency savings account.

NDBF Director Kelly Lammers said: “Financial awareness empowers individuals and families. It is through awareness that ‘Make Cents Make Sense’ will help ensure a brighter financial future for Nebraskans.”

NDBF Deputy Director for the Bureau of Securities Claire McHenry stated: “‘Make Cents Make Sense’ is more than just a website – it represents the Department’s ongoing mission to help Nebraskans secure their finances.”

***“There is a lot of power in understanding money – how to protect it, how to save it, and how to spend wisely. This initiative provides users with that information so they can make decisions that benefit them and their families.”***

***-Governor Jim Pillen***



# SPOTLIGHT: 'MAKE CENTS MAKE SENSE'



(Above left) Claire McHenry, NDBF's Deputy Director, Securities Bureau, speaks with attendees at an investor education event at the York Area Senior Center. The discussion was focused on how to prevent "pig butchering" and other relationship scams. (Above right) Deputy Director McHenry participates in an interview with Telemundo Nebraska to discuss the upsurge in sophisticated financial scams and how Nebraskans can protect themselves.



NDBF Deputy Director of Financial Institutions Darcy Bailer was interviewed by 10/11 News in Lincoln to discuss the importance of establishing an emergency savings account. The interview was one of six NDBF discussions with the media outlet to help grow financial awareness and fight fraud through the "Make Cents Make Sense" initiative.



Review Examiner Alex Thorson joined 10/11 News' Taryn Vanderford to highlight the dangers posed by so-called "money mules."

**"Make Cents Make Sense is more than just a website. It represents the Department's ongoing mission to help Nebraskans secure their finances."**

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

# FINANCIAL INSTITUTIONS



**Darcy Bailar**  
**Deputy Director**

## **Fiscal Year 2024-25 brought new milestones to the NDBF's Financial Institutions (FI) Division.**

The FI staff administers and enforces laws and regulations for both depository and consumer finance industries in Nebraska. Here is a closer look at what our team does daily:

The FI depository division supervises banks, credit unions, and trust companies.

The FI consumer financial services division supervises mortgage bankers, money transmitters, installment loan and sales finance companies. We also license the individuals conducting business in each of these industries, while overseeing digital asset depository charters.

The FI examination team consists of 37 examiners who provide Nebraska financial industries and our state and federal regulatory counterparts with expertise in various areas. The FI division conducted a total of 128 examinations of Nebraska chartered or licensed financial institutions this year.

Here is a look at some of the FI Division's achievements during Fiscal Year 2024-25:

### **NDBF Honored by CSBS for Reaccreditation**

The Conference of State Bank Supervisors (CSBS) – a 123-year-old national association that oversees the state financial regulator accreditation process – recognized the NDBF's reaccreditation for the department's banking and mortgage supervision responsibilities. Governor Jim Pillen presented the CSBS plaques to NDBF Director Kelly Lammers and other agency staff. Reaccreditation was earned after NDBF staff participated in a multi-month peer review.

Accreditation is vital to fulfilling our agency's statutory obligation and ensuring the NDBF carries out its most fundamental duties of examinations, licensing, and enforcement.

### **Nebraska Remains a State-Chartered Banking Leader**

In fiscal year 2024-25, the NDBF oversaw 134 state-chartered banks, or more than 90% of banks doing business in Nebraska. The Cornhusker State is ranked No. 8 in the nation in the number of state-chartered banks. These Nebraska banks oversee more than \$69 billion in total assets.

Additionally, a total of 10 credit unions hold a Nebraska charter with total assets of \$1 billion. Nebraska now charters five independent trust companies with combined assets under management of \$14.4 billion. Meanwhile, the agency also oversees 529 licensed mortgage bankers and another 4,436 licensed mortgage loan originators, 200 Money Transmitters licenses, 137 Installment Loan Companies, and 110 Sales Finance Companies.

Overall, financial industries are innovative and growing in Nebraska to remain a safe and trusted home for people and businesses.

### **Forging Ahead With Digital Assets**

NDBF continues its work to implement the Nebraska Financial Innovation Act (NFIA), which provides expanded opportunities for the financial sector in our state, while giving consumers and businesses better control of their money.

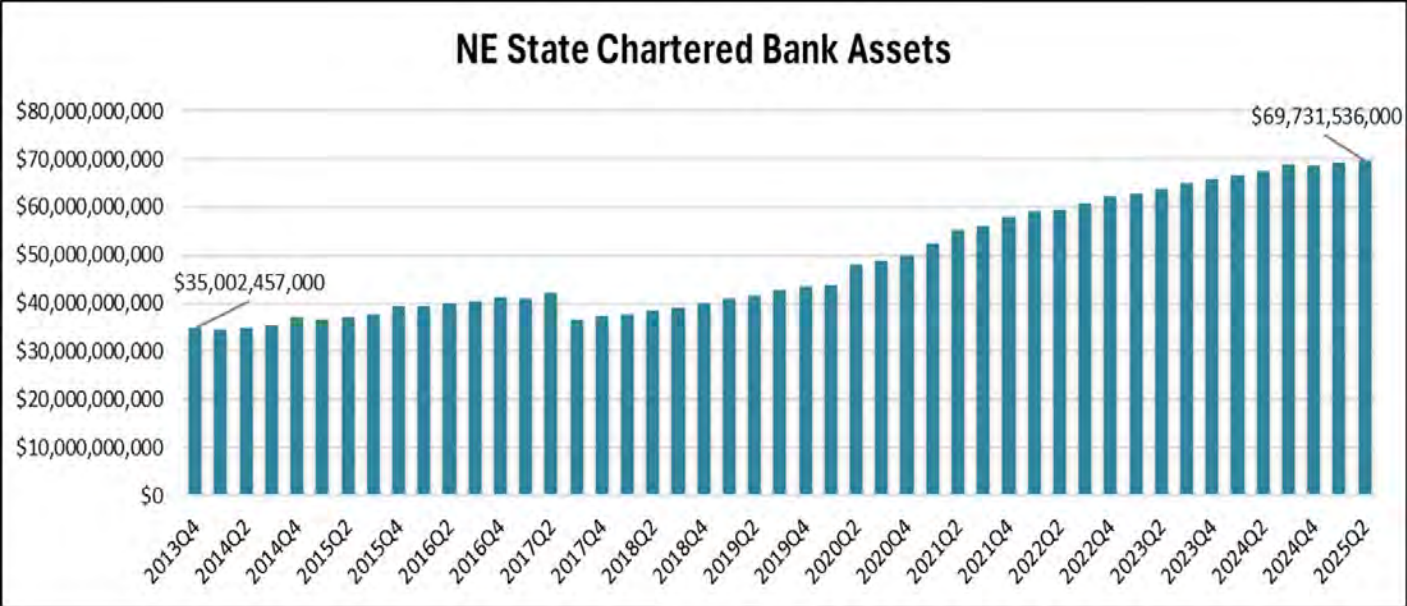
Specifically, the NFIA authorizes the establishment of a state-chartered digital asset bank, which, among other things, can create or "mint" a stablecoin. In early 2025, the NDBF issued its first-ever order approving a digital asset depository institution.

Once the conditions in that order are met, the institution will be able to issue its own stablecoin for consumer use.

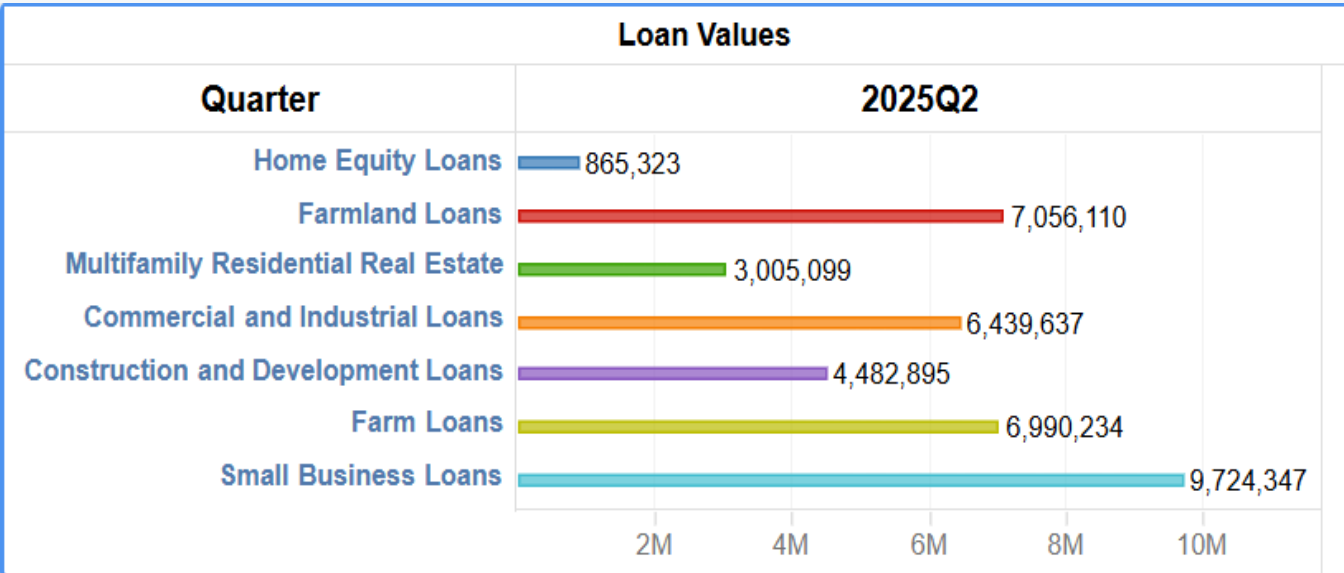
Under Nebraska law, for every stablecoin issued by a state-authorized digital asset depository, a corresponding U.S. dollar must be held in an FDIC-insured bank account or U.S. Treasury investment.



# OVERVIEW: FINANCIAL INDUSTRIES



This chart shows the growth of total assets held by Nebraska state-chartered banks from the end of 2013 through Q2 of 2025. Assets nearly doubled over this period, rising from approximately \$35 billion in early 2014 to nearly \$70 billion by mid-2025.



Nebraska is an agricultural market state, a real estate market, a commercial market and more. While no economy is immune from economic adjustments, simply the variety between cattle, grain, real-estate offers resiliency.

# BUREAU OF SECURITIES



**Claire McHenry**  
**Deputy Director**

The Bureau of Securities continued its efforts to protect investors and Grow Nebraska in FY 2025. 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 maintain a stable securities industry, protect the public from illegal operations, and encourage capital formation and the creation of new jobs in Nebraska.

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

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2025, the Bureau's expenditures were \$1,663,794, and the revenue collected was \$29,871,532, primarily from registration and licensing fees. The bureau transferred \$39,500,000 from the Securities Act Cash Fund to the General Fund. Since 2020, the Bureau has transferred \$175,009,578 to the General Fund. Since 2000, the Bureau has transferred over \$613,009,578 to the General Fund.

The Bureau conducted outreach and presented on topics important to investors and the financial industry in Nebraska and the United States. The Bureau hosted its annual compliance webinar for state registered investment advisers on annual renewal requirements and new rules impacting investment advisers. On March 6, 2025, Deputy Director Claire McHenry provided testimony before the SEC Investor Advisory Committee on state securities perspectives on retail investor fraud in America. During Financial Awareness Month in April 2025, the Department launched a multi-media outreach campaign, Make Cents Make Sense, to bring relevant and targeted information to Nebraska investors and consumers about how investment works and how to protect themselves from fraud. Learn more about this initiative on page 14.

Effective September 18, 2024, the Department adopted model rules from the North American Securities Administrators Association ("NASAA") that:

- Allow broker-dealer agents to participate in FINRA's Maintaining Qualifications Program,
- Amend provisions relating to investment adviser policies and procedures,
- Allow investment adviser representatives to participate in the Exam Validity Extension Program,
- Require investment adviser representatives to complete continue education, and
- Provide that a failure to pay arbitration awards, court judgments, and regulator fines is an unethical business practice.

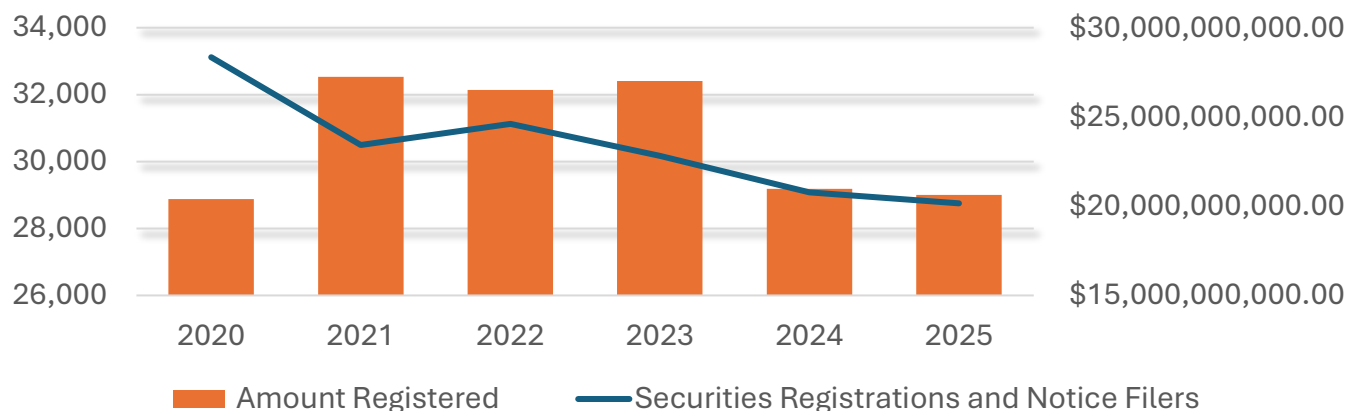
Registration ensures that investors receive important information about securities products and the investment professional with which they work, so that they can make informed decisions about their financial futures. Examinations of registered investment advisers and broker-dealers allow the Bureau to review the firm's compliance programs, detect violations of the Act, and help strengthen internal practices. Common exam finding addressed corrections to disclosure documents, amendments to advisory contracts, insufficient policies and procedures, failure to make and keep required books and records, excessive fees, and insufficient suitability information.

The Bureau engaged in active enforcement of the Act in FY 2025. The Department continues to support the efforts of the receiver appointed in the matter involving First SOJO Capital Group, LLC and Jesse Hill for violations of the Securities Act. In June 2025, Hill entered a guilty plea in U.S. District Court for conspiracy to commit bank fraud and is currently awaiting sentencing. The Department joined a multi-state settlement and entered a consent order with Edward D. Jones & Co. to address failures supervise the transfer of certain brokerage account assets into advisory accounts that resulted in clients being charged front-load commissions where the customer sold or moved funds sooner than anticipated. The Department joined a multi-state settlement with GSB Gold Standard Corporation AG, GSB Gold Standard Pay Ltd., and affiliated GS Partners companies and its owner, Josep Heit for unregistered sales of securities involving cryptocurrencies. The Department joined a multi-state settlement and entered a consent order with Vanguard Marketing Corporation and The Vanguard Group Inc. to address failures to supervise certain registered persons and the non-disclosure of potential tax consequences to investors following changes in investment minimums for specific target date retirement funds.



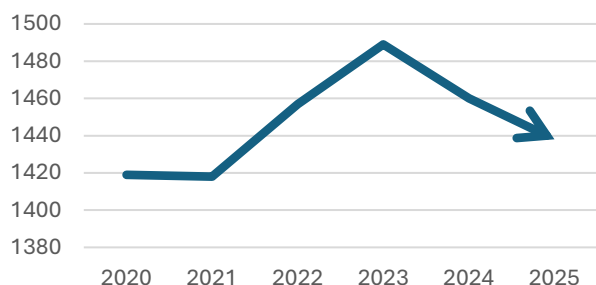
# OVERVIEW: BUREAU OF SECURITIES

## Securities Registrations and Notice Filers



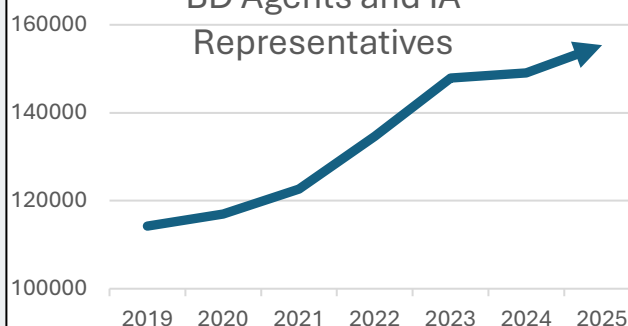
28,752 securities registrations and notice filings offering over \$ 20,627,171,000 in securities offerings

## BD and State IAs



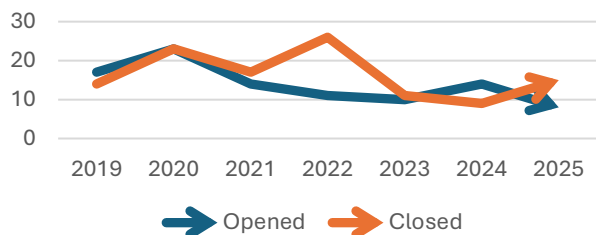
1,438 Nebraska-registered broker-dealer firms and state-registered investment advisor firms

## BD Agents and IA Representatives



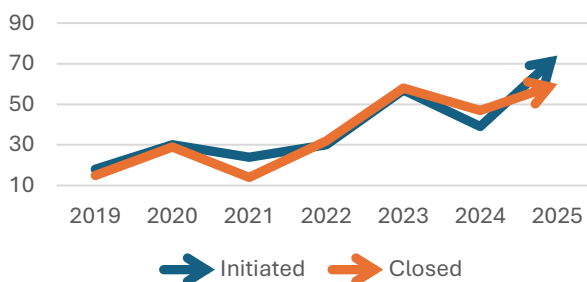
155,375 Nebraska-registered broker-dealer agents and investment adviser representatives

## IA and BD Examinations



Opened 8 examinations and closed 15 examinations of registered firms

## Investigations & Complaints



Initiated 74 investigations and complaints and closed 60 investigations and complaints

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

# LEGAL DIVISION



**Patricia A. Humlicek  
Herstein**  
General Counsel

Legislation and regulation updates for the fiscal year ending June 30, 2025 are detailed in this section.

This was a busy year, and I am very proud of the members of the Legal Division for their excellent and comprehensive work and their dedication to serving Nebraskans. Thank you all.

## Legislation

Three legislative proposals were brought on behalf of the Department in the First Session of the 109th Legislature: LB 251, LB 473, and LB 474. It was an ambitious agenda.

**LB 251** was introduced by Banking, Commerce and Insurance Committee (BCI) Chairperson Mike Jacobson. This was our omnibus bill to update and clarify laws the NDBF administers. It contained the annual depository financial institutions' equal rights updates, along with a new reference date of January 1, 2025 for 21 cross-referenced federal statutes, regulations, and standards. We work to keep these current to avoid duplication and over-regulation.

LB 251 also included amendments to:

- The bank lending limit statute for loans secured by livestock or warehouse receipts to align state law with the national bank lending limit;
- Section 8-1506 to permit the Director to authorize a Nebraska state-chartered financial institution to acquire an out-of-state financial institution on an emergency basis;
- Authorize applicants for financial institution charters to use the term allowed to that charter;

- The bank and credit union branching laws to shift the responsibility for publications of notices of applications from the Department to the applicant;
- The Residential Mortgage Licensing Act related to mortgage banker surety bonds; and
- The Loan Broker Act to exempt credit unions and subsidiaries of banks.

LB 251 was signed into law by Governor Pillen with an emergency clause. It became law March 12, 2025.

**LB 473**, introduced as a BCI Committee bill, proposed to update the Nebraska Money Transmitters Act to conform with the model Money Transmission Modernization Act ("Model Act"). The Model Act was the result of a multi-year collaborative process with the Conference of State Bank Supervisors, other state regulators, and industry stakeholders.

LB 473 incorporated much of the Model Act language while retaining provisions that had proven effective in Nebraska for efficient regulation of the payments industry, such as exemptions for other regulated industries (e.g., debt collectors), and the authority of the Department to issue notices of cancellation or abandonment rather than going through formal processes for revocations or denials. Application and renewal fees were increased and a change of control fee added.

**LB 474** was introduced to update and modernize the Installment Loan Act ("ILA") and supervisory processes. LB 474 took select provisions of the current ILA, combined those with the current Installment Sales Act ("ISA"), repealed the existing ILA, and renamed the combined legislation as the Installment Loan and Sales Act ("ILSA"). Separate licenses for the different entities will continue under the ILSA, but the licensing processes will essentially be identical, with no hearing requirement for any applicant.

Another significant change allows branch licensing for installment loan companies so that licensees with more than one location will no longer be required to have separate full company licenses for each office, thus avoiding duplication of policies, books, and examinations. LB 474 made no changes to the

# LEGAL DIVISION

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interest rates, fees, or other charges that these companies can impose on consumers.

LB 474 was also a BCI Committee bill and was designated a Committee priority bill. LB 473, which had been advanced to General File, was amended in its entirety into LB 474. The bill was passed unanimously by the Legislature and signed by Governor Pillen on May 20, 2025.

All sections of the bill relating to the Money Transmitters Act and the Installment Loan and Sales Act become effective October 1, 2025.

The Department is grateful to Senator Jacobson for his introduction of LB 251 and to the BCI Committee for introducing LB 473 and LB 474.

We appreciate the work of Senator Jacobson and BCI Committee Counsel Joshua Christolear in successfully shepherding the agency legislation.

## Other Legislation

Director Kelly Lammers testified on these additional bills:

- **LB 250**, introduced by Senator Jacobson, to revise the residency requirements of bank board of directors. The Department appeared in a neutral capacity, suggesting clarification of a key term.
- **LB 591**, introduced by Senator Beau Ballard, to amend the Installment Loan Act. Director Lammers presented concerns with the bill and pledged to continue discussions to resolve issues.
- **LB 609**, introduced by Senator Eliot Bostar, to adopt the Controllable Electronic Record Fraud Prevention Act, which included a requirement that operators of cryptocurrency kiosks/ATMs be licensed under the Nebraska Money Transmitters Act. The Department was in support of the bill with a proposed amendment. LB 609 passed and became effective September 2, 2025.

Other bills of significance to financial institutions that were adopted by the Legislature include:

- **LB 231**, adopting the Uniform Special Deposits Act promulgated by the Uniform Law Commission.
- **LB 232**, requiring notices to assignees of a pending lapse or termination of a life insurance policy.
- **LB 241**, providing that a private entity will not be liable in a class action resulting from a cybersecurity event unless caused by the entity's negligence.
- **LB 341**, adopting a uniform act for minor children receiving insurance settlement funds of \$35,000 or less.
- **LB 422**, updating the disclaimers within the Nebraska Uniform Real Property Transfer on Death Act to include a new warning regarding a homeowner's insurance policy and requiring certain coverage of the named beneficiary.
- **LB 559**, creating a new criminal offense for the installation and use of a skimmer device and enacting a "kingpin" law for organized financial crimes.

## Regulations

Revisions to Title 48, Chapters 6, 7, 9, and 12 became effective September 18, 2024.

These are rules under the Securities Act of Nebraska and impact broker-dealers, investment advisers, investment adviser representatives, and business practices.



# DEPARTMENT LEADERSHIP THROUGH THE YEARS

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

# DEPARTMENT BUDGET & FUNDING

FISCAL YEAR JULY 1, 2024 – JUNE 30, 2025

The Department is entirely funded through fees collected from the industries it regulates. These fees are allocated into two distinct funds: one supporting the supervision efforts of the Financial Institutions Division, and the other supporting the Bureau of Securities.

The Financial Institutions Fund primarily generates revenue from an annual assessment based on assets, as well as examination fees. The Bureau of Securities is funded through fees associated with the registration of securities and the licensing of securities industry professionals.

| Bureau of Securities                                       |                      |
|------------------------------------------------------------|----------------------|
| Revenues                                                   |                      |
| Beginning Balance                                          | \$ 22,867,384        |
| Securities and Registration Fees                           | \$ 20,627,171        |
| Private Offering Fees                                      | \$ 230,000           |
| 59-1722 Exemption Fees                                     | \$ 18,600            |
| S-AMP Fees                                                 | \$ 300               |
| Broker-Dealer/Broker-Dealer Agents/Investment Adviser Fees | \$ 8,156,605         |
| Miscellaneous                                              | \$ 4,840             |
| Investment Income                                          | \$ 834,826           |
| <b>Total Revenues for Fiscal Year '25</b>                  | <b>\$ 29,872,342</b> |
| Expenditures                                               |                      |
| Employee Salaries & Benefits                               | \$ 1,319,847         |
| Operating Expenses                                         | \$ 397,534           |
| Capital Expenditures                                       | \$ -                 |
| <b>Total Expenditures for Fiscal Year '25</b>              | <b>\$ 1,717,381</b>  |
| Monies Transferred to the State of Nebraska General Fund   | \$ 39,500,000        |
| Monies Transferred to the Financial Institutions           | \$ -                 |
| <b>Ending Balance</b>                                      | <b>\$ 11,825,196</b> |
| Investigation Cost Recovery                                | \$ 303,755           |
| Common School Fund Fines & Penalties                       | \$ 53,250            |

| Financial Institutions                           |                    |
|--------------------------------------------------|--------------------|
| Revenues                                         |                    |
| Beginning Balance                                | \$6,461,196        |
| Banking & Trust Companies                        | \$5,065,452        |
| Credit Unions & Savings                          | \$ 96,162          |
| Mortgage Lending                                 | \$1,331,620        |
| Money Transmitters                               | \$ 227,296         |
| Digital Asset Institutions                       | \$ -               |
| Consumer Lending                                 | \$ 104,749         |
| Miscellaneous                                    | \$ 24,943          |
| Investment Income                                | \$ 71,591          |
| <b>Total Revenues for Fiscal Year '25</b>        | <b>\$6,921,813</b> |
| Expenditures                                     |                    |
| Employee Salaries & Benefits                     | \$5,976,596        |
| Operating Expenses                               | \$1,472,261        |
| Capital Expenditures                             |                    |
| <b>Total Expenditures for Fiscal Year '25</b>    | <b>\$7,448,857</b> |
| Investigation Cost Recovery                      | \$ 14,309          |
| Common School Fund (Fines, Forfeits & Penalties) | \$1,871,976        |
| <b>Ending Balance</b>                            | <b>\$5,948,361</b> |

# FINANCIAL INSTITUTIONS DIVISION

## BY THE NUMBERS

| Financial Institutions Total Resources |                                     |                                     |                      |                      |                 |
|----------------------------------------|-------------------------------------|-------------------------------------|----------------------|----------------------|-----------------|
| Institutions                           | Number of Institutions<br>6/30/2024 | Number of Institutions<br>6/30/2025 | Assets<br>06/30/2024 | Assets<br>06/30/2025 | Gain (Loss)     |
| State-Chartered Commercial Banks       | 136                                 | 134                                 | \$67,535,617,000     | \$69,731,201,000     | \$2,195,584,000 |
| Credit Unions                          | 10                                  | 10                                  | \$1,016,367,000      | \$1,070,914,000      | \$54,547,000    |
| Trust Companies                        | 5                                   | 5                                   | \$13,777,362,000     | \$14,406,818,000     | \$629,456,000   |

Numbers include main offices only

| Financial Institutions      | 6/30/2021 | 6/30/2022 | 6/30/2023 | 6/30/2024 | 6/30/2025 |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|
| State-Chartered Banks       | 146       | 140       | 138       | 136       | 134       |
| Savings & Loan Associations | 0         | 0         | 0         | 0         | 0         |
| Credit Unions               | 11        | 11        | 11        | 10        | 10        |
| Trust Companies             | 4         | 4         | 4         | 5         | 5         |
| Delayed Deposit Services    | 0         | 0         | 0         | 0         | 0         |
| Installment Loan Companies  | 4         | 48        | 77        | 97        | 137       |
| Sales Finance Companies     | 98        | 103       | 110       | 103       | 110       |
| Mortgage Bankers            | 426       | 475       | 493       | 499       | 529       |
| Mortgage Loan Originators   | 5471      | 6272      | 4280      | 3954      | 4436      |
| Money Transmitters          | 162       | 161       | 178       | 185       | 200       |
| Bank Holding Companies      | 141       | 142       | 142       | 140       | 138       |

| Activity by the Institutions—Fiscal Year 2025 |   |                                            |   |
|-----------------------------------------------|---|--------------------------------------------|---|
| Conversion to State-Chartered Bank            | 0 | Name Changes                               | 1 |
| Bank Mergers Approved                         | 3 | Bank Closings                              | 0 |
| Bank Branch Acquisitions Approved             | 7 | New Trust Company                          | 0 |
| Loan Production Office Notices Received       | 8 | Trust Charter Office Relocations—Same City | 0 |
| Move of Charter and Main Office               | 1 | New Trust Branch Offices                   | 0 |
| New Bank Branch Offices Approved              | 9 | Trust Charter Cancellations                | 0 |
| Bank Branch Relocations Approved              | 4 | Credit Union Mergers                       | 0 |
| Loan Production Office Relocation Notices     | 0 | New Credit Union Branch Offices            | 0 |



## Activity by the Numbers—Fiscal Year 2025

### Conversion to State-Chartered Bank

| Former Institution | Current Institution | City | Date of Conversion |
|--------------------|---------------------|------|--------------------|
| NONE               |                     |      |                    |

### Bank Mergers

| Institution               | Bank Acquired         | Approved  |
|---------------------------|-----------------------|-----------|
| Cornerstone Bank          | Bank of Orchard       | 10/2/2024 |
| Henderson State Bank      | Community First Bank  | 10/9/2024 |
| First State Bank Nebraska | Commercial State Bank | 5/5/2025  |

### Branch Acquisitions

| Institution               | City      | Location     | Approved  |
|---------------------------|-----------|--------------|-----------|
| Cornerstone Bank          | York      | Orchard      | 10/2/2024 |
| Henderson State Bank      | Henderson | Maywood      | 10/9/2024 |
| Henderson State Bank      | Henderson | Big Springs  | 10/9/2024 |
| Henderson State Bank      | Henderson | Trenton      | 10/9/2024 |
| Henderson State Bank      | Henderson | Stapleton    | 10/9/2024 |
| First State Bank Nebraska | Lincoln   | Colon        | 5/5/2025  |
| First State Bank Nebraska | Lincoln   | Cedar Bluffs | 5/5/2025  |

### Loan Production Office Notices Received

| Institution                  | City       | Location            | Approved   |
|------------------------------|------------|---------------------|------------|
| CharterWest Bank             | West Point | Sioux City, IA      | 7/19/2024  |
| CharterWest Bank             | West Point | Kearney             | 7/19/2024  |
| Union Bank and Trust Company | Lincoln    | Centennial          | 9/25/2024  |
| Hershey Bank                 | Hershey    | Broken Bow          | 10/22/2024 |
| Hershey Bank                 | Hershey    | Elkhorn             | 10/28/2024 |
| Security First Bank          | Lincoln    | Broken Bow          | 2/4/2025   |
| BankFirst                    | Norfolk    | Yankton, SD         | 5/12/2025  |
| CharterWest Bank             | West Point | West Des Moines, IA | 5/19/2025  |

### Move of Charter and Main Office

| Institution    | City         | Location     | Approved  |
|----------------|--------------|--------------|-----------|
| Equitable Bank | Grand Island | Grand Island | 1/23/2025 |

### New Bank Branch Office

| Institution                  | City      | Location         | Approved  |
|------------------------------|-----------|------------------|-----------|
| FirsTier Bank                | Kimball   | Fort Collins     | 7/2/2024  |
| First State Bank Nebraska    | Lincoln   | Omaha            | 8/16/2024 |
| Dundee Bank                  | Omaha     | Omaha            | 10/4/2024 |
| First State Bank Nebraska    | Lincoln   | Cortland         | 1/2/2025  |
| BankFirst                    | Norfolk   | Neligh           | 1/7/2025  |
| Security First Bank          | Lincoln   | Spearfish, SD    | 4/9/2025  |
| Union Bank and Trust Company | Lincoln   | Fort Collins, CO | 4/17/2025 |
| FirsTier Bank                | Kimball   | Boulder, CO      | 5/13/2025 |
| Henderson State Bank         | Henderson | North Platte     | 6/12/2025 |

### Bank Branch Office Relocations

| Institution             | City       | Location      | Approved  |
|-------------------------|------------|---------------|-----------|
| Core Bank               | Omaha      | Overland Park | 7/10/2024 |
| Great Plains State Bank | Petersburg | O'Neill       | 1/2/2025  |
| Pinnacle Bank           | Lincoln    | Papillion     | 4/9/2025  |
| RVR Bank                | Fremont    | Fremont       | 4/11/2025 |

## Activity by the Numbers—Fiscal Year 2025

| Loan Production Office Relocations         |                       |                   |             |
|--------------------------------------------|-----------------------|-------------------|-------------|
| Institution                                | City                  | Location          | Approved    |
| NONE                                       |                       |                   |             |
| Name Changes                               |                       |                   |             |
| Prior Name of Institution                  | Current Name          | City              | Approved    |
| The Hershey State Bank                     | Hershey Bank          | Hershey           | 10/24/2024  |
| Bank Closings                              |                       |                   |             |
| Name of Institution                        | Location              |                   | Date Closed |
| NONE                                       |                       |                   |             |
| New Trust Company                          |                       |                   |             |
| Institution                                | City                  |                   | Approved    |
| NONE                                       |                       |                   |             |
| Trust Charter Office Relocations—Same City |                       |                   |             |
| Institution                                | City                  |                   | Approved    |
| NONE                                       |                       |                   |             |
| New Trust Branch Offices                   |                       |                   |             |
| Institution                                | City                  | Branch Relocation | Approved    |
| NONE                                       |                       |                   |             |
| Credit Union Mergers                       |                       |                   |             |
| Institution                                | Credit Union Acquired |                   | Approved    |
| NONE                                       |                       |                   |             |
| New Credit Union Branch Offices            |                       |                   |             |
| Institution                                | City                  | Branch Location   | Approved    |
| NONE                                       |                       |                   |             |



*NDBF staff briefs Governor Jim Pillen on the agency's reaccreditation designation from the Conference of State Bank Supervisors (CSBS), as well as the months of work spent on the reaccreditation process.*

## STATE-CHARTERED COMMERCIAL BANKS' AGGREGATE BALANCE

|                                                          | 6/30/2023           | 6/30/2024           | 6/30/2025           |
|----------------------------------------------------------|---------------------|---------------------|---------------------|
| Number of Institutions                                   | 138                 | 136                 | 134                 |
| Number of Employees                                      | 8,581               | 8,500               | 8,624               |
| ASSETS: <i>(Dollar amounts in thousands)</i>             |                     |                     |                     |
| Non-Interest-Bearing Balances                            | 809,780             | 775,640             | 901,521             |
| Interest-Bearing Balances                                | 1,465,623           | 2,124,376           | 1,894,376           |
| Securities                                               | 14,497,333          | 13,986,383          | 13,527,004          |
| Federal Funds Sold & Securities Purchased to Resell      | 396,459             | 383,753             | 436,147             |
| Loans and Leases                                         | 44,196,454          | 47,639,655          | 50,355,137          |
| Allowance for Credit Losses on Loans and Leases          | -595,435            | -627,011            | -657,900            |
| Loan and Leases, Net                                     | 43,601,019          | 47,012,644          | 49,697,237          |
| Assets held in Trading Accounts                          | 31,673              | 41,634              | 47,911              |
| Premises and Fixed Assets                                | 959,219             | 989,219             | 1,015,387           |
| Other Real Estate Owned                                  | 7,087               | 18,504              | 36,036              |
| Intangible Assets                                        | 326,112             | 324,613             | 325,746             |
| Other Assets, Net                                        | 1,802,060           | 1,884,198           | 1,849,836           |
| Total Assets & Losses Deferred                           | <b>\$63,891,194</b> | <b>\$67,535,617</b> | <b>\$69,731,201</b> |
| <b>LIABILITIES: <i>(Dollar amounts in thousands)</i></b> |                     |                     |                     |
| <b>Deposits</b>                                          |                     |                     |                     |
| Domestic Non-Interest Bearing Deposits                   | 9,880,846           | 9,039,718           | 9,163,208           |
| Domestic Interest-Bearing Deposits                       | 42,063,639          | 45,814,850          | 48,796,520          |
| Total Domestic Deposits                                  | 51,944,485          | 54,854,568          | 57,959,728          |
| Federal Funds Purchased & Securities Sold                | 446,884             | 641,588             | 373,699             |
| Other Borrowed Money                                     | 5,170,335           | 4,990,636           | 3,836,659           |
| Mortgage Indebtedness                                    | 0                   | 0                   |                     |
| Notes and Debentures                                     | 0                   | 0                   |                     |
| Other Liabilities                                        | 437,650             | 577,989             | 553,525             |
| Total Liabilities                                        | <b>\$57,999,354</b> | <b>\$61,064,781</b> | <b>\$62,723,611</b> |
| <b>EQUITY CAPITAL</b>                                    |                     |                     |                     |
| Perpetual Preferred Stock                                | 35,300              | 38,300              | 38,300              |
| Common Stock                                             | 118,203             | 117,103             | 116,253             |
| Surplus                                                  | 2,995,267           | 3,048,417           | 3,106,076           |
| Undivided Profits                                        | 2,743,070           | 3,267,016           | 3,746,961           |
| Other Equity Capital Components                          | 0                   | 0                   | 0                   |
| Total Equity Capital                                     | <b>5,891,840</b>    | <b>6,470,836</b>    | <b>7,007,590</b>    |
| Total Liabilities & Equity Capital                       | <b>\$63,891,194</b> | <b>\$67,535,617</b> | <b>\$69,731,201</b> |



# DEPOSIT LIMITATIONS

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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, 2025, were **\$92,460,575,000**. 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, 2025, would be:

**\$20,341,326,500**



*To spotlight World Elder Abuse Awareness Day and scams that target Nebraska's seniors, Director Kelly Lammers in June 2025 appeared on an episode of "Live and Learn," a monthly TV show produced by Aging Partners, which serves eight counties in southeast Nebraska.*

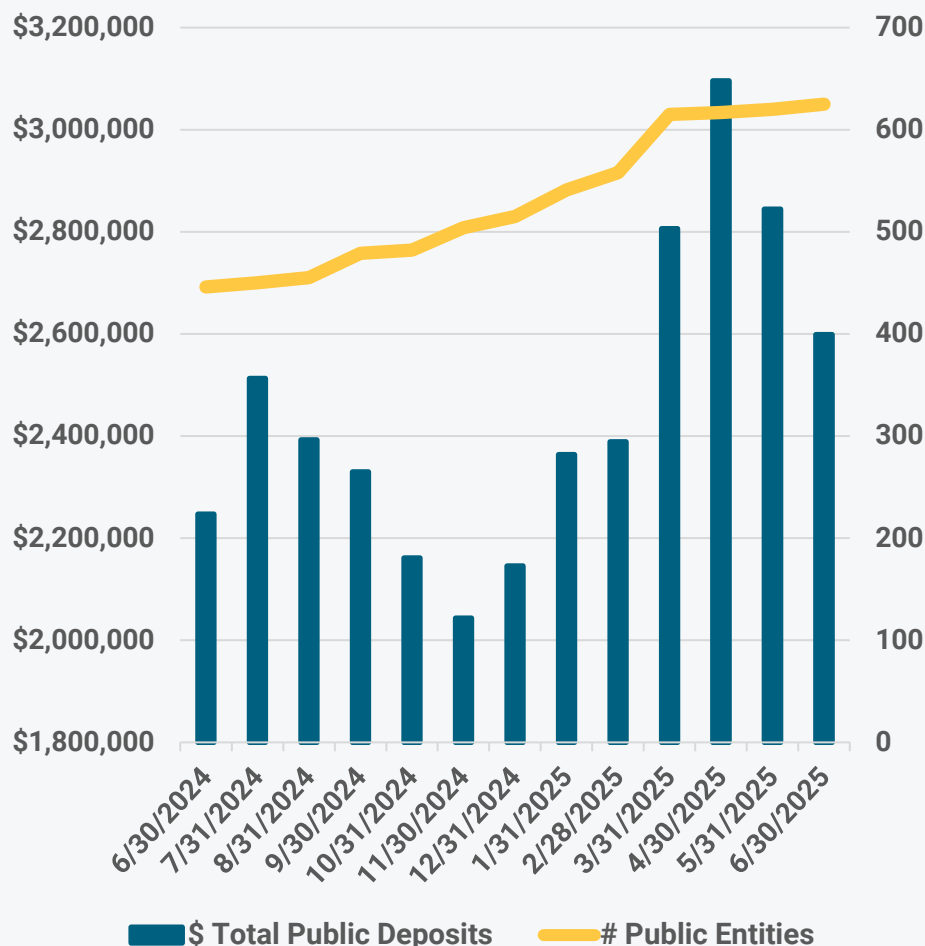
# SINGLE BANK POOLED COLLATERAL PROGRAM

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

LB622 authorized the Department to appoint an administrator for the SBPC. In May of 2020, the Department appointed Nebraska Bankers Insurance and Services Company (NBISCO) as the program administrator. NBISCO's appointment runs through June 30, 2026. The appointment may be renewed for an additional two-year term.

The SBPC began accepting participating financial institutions as of July 1, 2020. Since that date, the program has grown to include 30 participating financial institutions as of June 30, 2025. Total public deposits in the program total over \$2.5 billion.

## Total Public Deposits (\$000)



# BUREAU OF SECURITIES

## LICENSEES/REGISTRATIONS BY THE NUMBERS

| Bureau of Securities (Registered)  | 6/30/2021 | 6/30/2022 | 6/30/2023 | 6/30/2024 | 6/30/2025 |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|
| Broker-Dealers                     | 1,322     | 1,355     | 1,377     | 1,336     | 1,316     |
| Agents of Broker-Dealers           | 118,192   | 129,941   | 143,097   | 144,170   | 150,356   |
| Investment Advisers                | 96        | 102       | 112       | 124       | 122       |
| Federally Covered Advisers         | 1,673     | 1,825     | 1,937     | 2,004     | 2,086     |
| Investment Adviser Representatives | 4,490     | 4,735     | 4,777     | 4,891     | 5,019     |

| New Registrations                  |           |
|------------------------------------|-----------|
|                                    | 6/30/2025 |
| Broker-Dealers                     | 57        |
| Agents of Broker-Dealers           | 32,043    |
| Investment Advisers                | 22        |
| Federal Covered Advisers           | 272       |
| Investment Adviser Representatives | 1,004     |

### Loan Brokers (for the period ending 6/30/2025)

| Institution                                             | City          | State       |
|---------------------------------------------------------|---------------|-------------|
| Blue Chip Capital Solutions                             | Lincoln       | Nebraska    |
| Fundera, Inc.                                           | New York      | New York    |
| Funding4U, LLC                                          | Miami         | Florida     |
| Greystone Select Company II LLC                         | New York      | New York    |
| Greyston Servicing Company LLC                          | New York      | New York    |
| Investor Reham Funding LLC                              | Atlanta       | Georgia     |
| Jones Lang LaSalle Americas, Inc.                       | Chicago       | Illinois    |
| Measured Financial, Inc.                                | New York      | New York    |
| Nationwide Loan Consultants & Advisors, LLC             | Boynton Beach | Florida     |
| Pioneer Military Credit LLC                             | Kansas City   | Missouri    |
| Qipt Financial Solutions, LLC                           | New York      | New York    |
| RockBridge Capital, LLC                                 | Columbus      | Ohio        |
| Symetra Investment Management Real Estate Investors LLC | Bellevue      | Washington  |
| The Borrowing Club, LLC                                 | Boynton Beach | Florida     |
| Trident Funding, LLC                                    | Shelton       | Connecticut |
| U-Pledge Inc                                            | Los Angeles   | California  |



# SECURITIES, REGISTRATIONS AND EXEMPTIONS

FOR THE PERIOD OF JUNE 30, 2025

| SECURITIES OFFERINGS FILED                       |               |                   |              |
|--------------------------------------------------|---------------|-------------------|--------------|
| INITIAL FILINGS—Type                             | Manual Filing | Electronic Filing | Total        |
| Stock                                            | 0             | 0                 | 0            |
| Debt                                             | 0             | 0                 | 0            |
| Partnership                                      | 0             | 0                 | 0            |
| Real Estate Investment Trust                     | 56            | 0                 | 56           |
| Business Development Company                     | 22            | 0                 | 22           |
| Mutual Funds                                     | 43            | 475               | 518          |
| Unit Investment Trusts                           | 1222          | 255               | 1477         |
| Other                                            | 0             | 0                 | 0            |
| <b>TOTAL OF INITIAL FILINGS</b>                  | <b>1343</b>   | <b>730</b>        | <b>2073</b>  |
| RENEWALS, ADDITIONALS AND OVERSALES              |               |                   |              |
| Additional                                       | 102           | 4133              | 4235         |
| Oversales                                        | 277           | 623               | 900          |
| Mutual Fund Renewals                             | 401           | 21143             | 21544        |
| Other Renewals                                   | 0             | 0                 | 0            |
| <b>SUBTOTAL</b>                                  | <b>780</b>    | <b>25899</b>      | <b>26679</b> |
| Withdrawn                                        | 0             | 0                 | 0            |
| <b>TOTAL RENEWALS, ADDITIONALS AND OVERSALES</b> | <b>780</b>    | <b>25899</b>      | <b>26679</b> |
| <b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b> | <b>2123</b>   | <b>26629</b>      | <b>28752</b> |
| EXEMPTION FILINGS                                |               |                   |              |
| Uniform Limited Offering Exemption (ULOE)        | 6             | 448               | 454          |
| Intrastate (Form SODD)                           | 0             | 0                 | 0            |
| § 8-1111(9) Exemptions                           | 63            | 0                 | 63           |
| Other Exemptions                                 | 3             | 0                 | 3            |
| Reg A Tier 2                                     | 27            | 0                 | 520          |
| <b>SUBTOTAL</b>                                  | <b>99</b>     | <b>448</b>        | <b>1040</b>  |
| Exemption Withdrawals                            | 0             | 0                 | 21           |
| <b>TOTAL EXEMPTIONS</b>                          | <b>99</b>     | <b>448</b>        | <b>1061</b>  |
| BUSINESS OPPORTUNITY FILINGS                     |               |                   |              |
| New Business Opportunity Filings                 | 0             | 0                 | 0            |
| Business Opportunity Renewals                    | 6             | 0                 | 6            |
| <b>TOTAL FILINGS</b>                             | <b>6</b>      | <b>0</b>          | <b>6</b>     |
| § 59-1722 Franchise Exemptions                   | <b>173</b>    | <b>0</b>          | <b>173</b>   |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                         |                                                             |                                        |                                                                        |                                          |                                                                         |
|-----------------------------------------|-------------------------------------------------------------|----------------------------------------|------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------------------------------|
| <b>State Bank</b>                       |                                                             | Branch                                 | 310 Mountain Avenue<br>Berthoud, CO 80513                              | <b>American Interstate Bank, Elkhorn</b> |                                                                         |
| <b>Access Bank, Omaha</b>               |                                                             | Branch                                 | 265 Cheyenne Mountain<br>Boulevard East<br>Colorado Springs, CO        | State Bank                               | 3331 North 204th Street<br>Elkhorn, NE 68022                            |
| State Bank                              | 8712 West Dodge Road<br>Omaha, NE 68114-3459                | Branch                                 | 1310 Garden of the<br>Gods Road Colorado<br>Springs, CO 80907          | Branch                                   | 15909 West Maple Road<br>Omaha, NE 68116                                |
| Branch                                  | Mobile branch Douglas<br>& Sarpy Counties, NE               | Branch                                 | 1359 Interquest<br>Parkway, Suite 150<br>Colorado Springs, CO<br>80921 | <b>Arbor Bank, Nebraska City</b>         |                                                                         |
| Branch                                  | 7223 South 84th Street<br>LaVista, NE 68128                 | Branch                                 | Mobile branch El Paso<br>County, CO                                    | State Bank                               | 911 Central Avenue<br>Nebraska City, NE<br>68410-0429                   |
| Branch                                  | 2710 South 140th Street<br>Omaha, NE 68144                  | Branch                                 | 8308 Weld County Road<br>13 Firestone, CO                              | Branch                                   | 16949 Lakeside Hills<br>Plaza Omaha, NE<br>68130                        |
| Branch                                  | 6405 Center Street<br>Omaha, NE 68106                       | Branch                                 | 7800 South College<br>Avenue Fort Collins, CO<br>80525                 | Branch                                   | 18924 Evans St.<br>Omaha, NE 68022                                      |
| Branch                                  | 203 North 180th Street<br>Omaha, NE 68022                   | Branch                                 | 148 Remington Street,<br>Suite 101 Fort Collins,<br>CO 80524           | Branch                                   | 923 Main Hamburg, IA<br>51640                                           |
| <b>Adams Bank &amp; Trust, Ogallala</b> |                                                             | Branch                                 | 7251 West 20th Street<br>Greeley, CO 80634                             | Branch                                   | 301 Oakland Avenue<br>Oakland, IA 51560                                 |
| State Bank                              | 315 N. Spruce Street<br>Ogallala, NE 69153-0720             | Branch                                 | 10 Ken Pratt Boulevard<br>Longmont, CO 80501                           | Branch                                   | 716 Illinois Sidney, IA<br>51652                                        |
| School<br>Branch                        | Creek Valley Schools<br>Chappell, NE 69129                  | Branch                                 | 1005 South Range<br>Avenue, Suite 300<br>Colby, KS 67701               | Loan<br>Production<br>Office             | 17117 Burt Street<br>Omaha, NE 68118                                    |
| School<br>Branch                        | Chase County Schools<br>Imperial, NE 69033                  | <b>Adams County Bank, Kenesaw</b>      |                                                                        | Loan<br>Production<br>Office             | Life Time Work West<br>End - St. Louis Park St.<br>Louis Park, MN 55416 |
| School<br>Branch                        | 401 Walnut Street P.O.<br>Box 217 Sutherland, NE<br>69165   | State Bank                             | 401 N. Smith Avenue<br>Kenesaw, NE 68956                               | <b>Auburn State Bank, Auburn</b>         |                                                                         |
| Branch                                  | 202 State Street Brule,<br>NE 69127-0156                    | Branch                                 | 1307 North Brass<br>Avenue Juniata, NE<br>68955                        | State Bank                               | 1212 J Street Auburn,<br>NE 68305                                       |
| Branch                                  | 641 2nd Street<br>Chappell, NE 69129                        | <b>Adams State Bank, Adams</b>         |                                                                        | <b>Bank of Clarks, Clarks</b>            |                                                                         |
| Branch                                  | 150 Central Avenue<br>Grant, NE 69140-0160                  | State Bank                             | 649 Main Street Adams,<br>NE 68301                                     | State Bank                               | 301 N. Green Street<br>Clarks, NE 68628-0125                            |
| Branch                                  | 545 Broadway Imperial,<br>NE 69033-0279                     | School<br>Branch                       | Freeman Public School<br>Adams, NE 68301                               | Branch                                   | 2155 33rd Avenue<br>Columbus, NE 68601                                  |
| Branch                                  | 205 N. 4th Street<br>Indianola, NE 69034                    | <b>American Exchange Bank, Elmwood</b> |                                                                        | Branch                                   | 201 Vine Street Silver<br>Creek, NE 68663                               |
| Branch                                  | Main Street Lodgepole,<br>NE 69149                          | State Bank                             | 151 North 4th Street<br>Elmwood, NE 68349                              | <b>Bank of Dixon County, Ponca</b>       |                                                                         |
| Branch                                  | Perkins Avenue Madrid,<br>NE 69150-0098                     | Branch                                 | 440 D Street Eagle, NE<br>683470407                                    | State Bank                               | 117 E. 3rd Street Ponca,<br>NE 68770-0570                               |
| Branch                                  | 121 South Jeffers Street<br>North Platte, NE 69103-<br>0189 | <b>Bank of Elgin, Elgin</b>            |                                                                        | Branch                                   | 218 East Elk Street<br>Jackson, NE 68743                                |
| Branch                                  | 3221 South Jeffers<br>Street North Platte, NE<br>69101      | State Bank                             | 101 N. 2nd Street Elgin,<br>NE 68636-0379                              | Branch                                   | 412 Main Street<br>Newcastle, NE 68757                                  |
| Branch                                  | 131 Walnut Sutherland,<br>NE 69165-0157                     |                                        |                                                                        |                                          |                                                                         |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                       |                                                   |                           |                                                   |                                              |                                                    |
|---------------------------------------|---------------------------------------------------|---------------------------|---------------------------------------------------|----------------------------------------------|----------------------------------------------------|
| <b>Bank of Hartington, Hartington</b> |                                                   | School Branch             | Platte Center Elementary Platte Center, NE 68653  | Loan Production Office                       | 6800 South 32nd Street Lincoln, NE 68516           |
| State Bank                            | 229 N. Broadway Hartington, NE 68739-0077         | Branch                    | 3235 47th Street Columbus, NE 68601               | Loan Production Office                       | 110 East 4th Street Neligh, NE 68756               |
| School Branch                         | 501 S. Broadway Avenue Hartington, NE 68739       | Branch                    | 1855 North Fourth Street David City, NE 68632     | Loan Production Office                       | 610 W. 23rd St. Yankton, SD 57078                  |
| Branch                                | 304 North Broadway Hartington, NE 68739           | Branch                    | 502 5th Street David City, NE 68632               | <b>Banner Capital Bank, Harrisburg</b>       |                                                    |
| Loan Production Office                | 120 N. Broadway Bloomfield, NE 68718              | Branch                    | 100 S. 3rd Street Humphrey, NE 68642              | State Bank                                   | 205 State Street Harrisburg, NE 69345              |
| Loan Production Office                | 25411 Park Avenue Niobrara, NE 68760              | Branch                    | 103 4th Street Platte Center, NE 68653            | Branch                                       | 512 Main Street Alma, NE 68920                     |
| <b>Bank of Lindsay, Lindsay</b>       |                                                   | Branch                    | 559 Road 11 Schuyler, NE 68661                    | Branch                                       | 401 9th Street Beaver City, NE 68926               |
| State Bank                            | 102 Pine Street Lindsay, NE 68644                 | <b>BankFirst, Norfolk</b> |                                                   | Branch                                       | 4007 Greenway Street Cheyenne, WY 82001            |
| <b>Bank of Mead, Mead</b>             |                                                   | State Bank                | 100 N. 13th Street Norfolk, NE 68701              | Branch                                       | 17 N. Wyoming Guernsey, WY 82204                   |
| State Bank                            | 322 South Vine Mead, NE 68041-0155                | Branch                    | 2530 23rd Street Columbus, NE 68601               | Branch                                       | 415 South Main Street Lusk, WY 82225               |
| Branch                                | 245 N. Elm Mead, NE 68041                         | Branch                    | 1211 Riverside Boulevard Norfolk, NE 68701        | <b>Battle Creek State Bank, Battle Creek</b> |                                                    |
| <b>Bank of Prague, Prague</b>         |                                                   | Branch                    | 920 South 13th Street Norfolk, NE 68701           | State Bank                                   | 202 W. Main Street Battle Creek, NE 68715-0308     |
| State Bank                            | 316 W. Center Avenue Prague, NE 68050-0128        | Branch                    | 2025 Krenzien Dr. Norfolk, NE 68701               | <b>Boelus State Bank, Boelus</b>             |                                                    |
| <b>Bank of the Valley, Bellwood</b>   |                                                   | Branch                    | 313 East Highway 20 O'Neill, NE 68763             | State Bank                                   | 523 Delaware Street Boelus, NE 68820-0233          |
| State Bank                            | 404 State Street Bellwood, NE 68624               | Branch                    | 121 North 27th Street Ord, NE 68862               | <b>Bruning Bank, Bruning</b>                 |                                                    |
| School Branch                         | Bellwood Public School Bellwood, NE 68624         | Branch                    | 2021 Dakota Avenue South Sioux City, NE 68776     | State Bank                                   | 104 E. Main Street Bruning, NE 68322-0100          |
| School Branch                         | Shell Creek Elementary Columbus, NE 68601         | Branch                    | 402 Main Street Wakefield, NE 68784               | Branch                                       | 803 South D Street Broken Bow, NE 68822            |
| School Branch                         | St. Isidore School Columbus, NE 68601             | Branch                    | 220 West 7th Street Wayne, NE 68787               | Branch                                       | 3032 West Stolley Park Road Grand Island, NE 68801 |
| School Branch                         | 1719 6th Street Columbus, NE 68601                | Branch                    | 127 East Walnut West Point, NE 68788              | Branch                                       | 252 South 13th Street Hebron, NE 68370             |
| School Branch                         | 1604 15th Street Columbus, NE 68601               | Branch                    | 902 10th Street Onawa, IA 51040                   | Branch                                       | 1215 Burlington Holdrege, NE 68949                 |
| School Branch                         | David City Elementary School David City, NE 68632 | Branch                    | 3119 Floyd Boulevard Sioux City, IA 51104         | Branch                                       | 1110 17th Avenue Kearney, NE 68847                 |
| School Branch                         | Aquinas Elementary David City, NE 68632           | Branch                    | 3410 Singing Hills Boulevard Sioux City, IA 51106 |                                              |                                                    |
| School Branch                         | Humphrey St. Francis Humphrey, NE 68642           |                           |                                                   |                                              |                                                    |
| School Branch                         | Humphrey Public Humphrey, NE 68642                |                           |                                                   |                                              |                                                    |



# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

## Brunswick State Bank, Brunswick

State Bank 226 2nd Street  
Brunswick, NE 68720-0029

Branch 215 Main St Magnet,  
NE 68749

Branch 314 Nippell Street  
Winnetoon, NE 68789

## Butte State Bank, Butte

State Bank 510 Thayer Street Butte,  
NE 68722-0028

Branch 425 Hillcrest Boulevard  
Spencer, NE 68777

## Cattle Bank & Trust, Seward

State Bank 104 South 5th Street  
Seward, NE 68434

School Branch 7301 North 13th Street  
Lincoln, NE 68521

School Branch Cattle Bank & Trust -  
Roper Elementary Branch Lincoln, NE  
68522

School Branch Cattle Bank & Trust - The  
Arnold Branch Lincoln, NE 68524

Branch 6550 Merchant Drive  
Lincoln, NE 68521

Branch 1404 Pine Lake Road  
Lincoln, NE 68512

Branch 405 North Fifth Street  
Seward, NE 68434

## Cedar Rapids State Bank, Cedar Rapids

State Bank 213 W. Main Street  
Cedar Rapids, NE 686270158

Branch 113 S. Front St.  
Petersburg, NE 68652

Branch 124 W. St. Joseph Street  
Spalding, NE 68665

Loan Production Office 1508 JFK Drive, Ste 201  
Bellevue, NE 68005

Loan Production Office 7101 Stone Drive  
Daphne, AL 36526

## Cedar Security Bank, Fordyce

State Bank 117 Main Street  
Fordyce, NE 68736

Branch 309 South Robinson  
Street Hartington, NE 68739

Branch 411 St. James Ave  
Wynot, NE 68792

## CerescoBank, Ceresco

State Bank 130 West Elm Street  
Ceresco, NE 68017-0036

## Chambers State Bank, Chambers

State Bank 104 E. Main Street  
Chambers, NE 68725

Branch 220 E. Nebraska Street  
Ewing, NE 68735

## CharterWest Bank, West Point

State Bank 201 South Main Street  
West Point, NE 68788

School Branch 609 Whitney Street  
Pender, NE 68047

Branch 20041 Manderson Street  
Elkhorn, NE 68022

Branch 5251 South 24th Street  
Omaha, NE 68107

Branch 7404 Olson Drive  
Papillion, NE 68046

Branch 610 4th Street Pender,  
NE 68047

Branch 308 Main Street  
Walthill, NE 68067

Branch 141 East Grove West  
Point, NE 68788

Loan Production Office 4213 38th Street  
Columbus, NE 68601

Loan Production Office 714 N. Diers Avenue  
Grand Island, NE 68803

Loan Production Office 2121 N. Webb Rd., Suite  
202 Grand Island, NE 68803

Loan Production Office 921 Village Square  
Gretna, NE 68028

Loan Production Office 704 East Side Blvd.  
Hastings, NE 68901

Loan Production Office 316 W 39th Street  
Kearney, NE 68845

Loan Production Office 12121 McDermott Plaza  
La Vista, NE 68128

Loan Production Office 2901 S. 84th Street,  
Suite 10 Lincoln, NE 68506

Loan Production Office 3700 Yankee Hill Road,  
Suite 1 Lincoln, NE 68516

Loan Production Office 116 Norris Avenue Mc  
Cook, NE 69001

Loan Production Office 601 S. 13th, Ste A.  
Norfolk, NE 68701

Loan Production Office 4604 S. 25th Street  
Omaha, NE 68107

Loan Production Office 900 Woodbury Ave., Ste  
2B Council Bluffs, IA 51503

Loan Production Office 103 Virginia Street #200  
Sioux City, IA 51101

Loan Production Office 5550 Wild Rose Lane  
West Des Moines, IA 50266

## Citizens Bank & Trust Company in St. Paul, St. Paul

State Bank 721 7th Street St. Paul,  
NE 68873-2032

Branch 1634 16th Street  
Central City, NE 68826

Branch 650 P Street Loup City,  
NE 68853

## Citizens State Bank, Carleton

State Bank 209 Third Street  
Carleton, NE 68326

## Citizens State Bank, Wisner

State Bank 921 Ave E Wisner, NE  
68791

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                |                                                    |                                         |                                                |                                  |                                                                               |
|--------------------------------|----------------------------------------------------|-----------------------------------------|------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------|
| School Branch                  | Wisner-Pilger Elementary Wisner, NE 68791          | Branch                                  | 1135 Main Street Crete, NE 68333               | Loan Production Office           | 123 North Broadway Street Bloomfield, NE 68718                                |
| Mobile Branch                  | Fillmore, Saline and Seward Counties Friend, NE    | Branch                                  | 940 P Street Lincoln, NE 68508                 | Community State Bank, Colon      |                                                                               |
| Branch                         | 150 Maple Street Friend, NE 68359                  | Branch                                  | 3900 Pine Lake Road Lincoln, NE 68516          | State Bank                       | 102 Spruce Street Colon, NE 68018-0004                                        |
| Mobile Branch                  | Cedar, Dixon, Wayne and Pierce Counties Laurel, NE | Branch                                  | 4225 Lucile Drive Lincoln, NE 68506            | School Branch                    | 110 E. Main Street Cedar Bluffs, NE 68015                                     |
| Branch                         | 201 South Hwy 20 Laurel, NE 68745                  | Loan Production Office                  | 7101 S. 82nd Street Lincoln, NE 68516          | Branch                           | 127 W. Main Street Cedar Bluffs, NE 68015                                     |
| Mobile Branch                  | Colfax and Platte Counties Leigh, NE               | Loan Production Office                  | 612 Seward Street Seward, NE 68434             | Core Bank, Omaha                 |                                                                               |
| Branch                         | 203 Main Street Leigh, NE 68643                    | Clarkson Bank, Clarkson                 |                                                | State Bank                       | 17807 Burke Street Omaha, NE 68118                                            |
| Mobile Branch                  | 416 Hale Avenue Newman Grove, NE 68758             | State Bank                              | 243 Pine Street Clarkson, NE 68629-0080        | Branch                           | Mobile Branch Douglas, NE                                                     |
| Branch                         | 416 Hale Avenue Newman Grove, NE 68758             | Columbus Bank & Trust Company, Columbus |                                                | Mobile Branch                    | Mobile Branch Douglas County, NE                                              |
| Mobile Branch                  | Sarpy and Douglas Counties Papillion, NE           | State Bank                              | 2501 13th Street Columbus, NE 68601-4913       | Branch                           | 16805 Q Street Omaha, NE 68135                                                |
| Branch                         | 754 Gold Coast Drive Papillion, NE 68046           | Branch                                  | 118 23rd Street, Suite 100 Columbus, NE 68601  | Branch                           | 17807 Burke Street Omaha, NE 68118                                            |
| Branch                         | 2020 W. Eighth Avenue Plattsmouth, NE 68048        | Commercial Bank, Nelson                 |                                                | Branch                           | Northeast Corner of Intersection of 114th and Highway 370 Papillion, NE 68046 |
| Branch                         | 120 No. 6th Plattsmouth, NE 68048                  | State Bank                              | 401 S. Main Street Nelson, NE 68961-0388       | Mobile Branch                    | Mobile Branch Saunders County, NE                                             |
| Mobile Branch                  | Cass County Plattsmouth, NE 68048                  | Loan Production Office                  | 145 South 10th Street Geneva, NE 68361         | Branch                           | 6900 College Boulevard Overland Park, KS 66210                                |
| Mobile Branch                  | Boone, Greeley and Wheeler Counties Spalding, NE   | Commercial State Bank, Republican City  |                                                | Loan Production Office           | 8265 E. Southern Avenue #502 Mesa, AZ 85209                                   |
| Branch                         | 121 N. Chestnut Street Spalding, NE 68665          | State Bank                              | 20 Circle Drive Republican City, NE 68971-0067 | Corn Growers State Bank, Murdock |                                                                               |
| Branch                         | 109 East Sherman West Point, NE 68788              | Commercial State Bank, Wausa            |                                                | State Bank                       | 333 Nebraska Street Murdock, NE 68407                                         |
| Mobile Branch                  | Cuming and Stanton Counties Wisner, NE             | State Bank                              | 519 E. Broadway Wausa, NE 68786-0179           | Cornerstone Bank, York           |                                                                               |
| Loan Production Office         | 10520 S 204 St, Ste 3 Gretna, NE 68028             | School Branch                           | 300 S. Bismark St. Wausa, NE 68786             | State Bank                       | 529 North Lincoln Avenue York, NE 68467                                       |
| City Bank & Trust Co., Lincoln |                                                    | Branch                                  | 1918 N. 203rd Street Elkhorn, NE 68022         | School Branch                    | 605 S 6th St Albion, NE 68620                                                 |
| State Bank                     | 2929 Pine Lake Road Lincoln, NE 68516              | Branch                                  | 617 Central Avenue Nebraska City, NE 68410     | School Branch                    | 1001 M Street Franklin, NE 68939                                              |
|                                |                                                    |                                         |                                                | School Branch                    | 210 9th St Shelton, NE 68876                                                  |
|                                |                                                    |                                         |                                                | School Branch                    | York Elementary School York, NE 68467                                         |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|        |                                                       |        |                                                   |                                          |                                                        |
|--------|-------------------------------------------------------|--------|---------------------------------------------------|------------------------------------------|--------------------------------------------------------|
| Branch | 240 South 3rd Street<br>Albion, NE 68620              | Branch | 302 N. Clay Street<br>Harvard, NE 68944           | Branch                                   | 528 Grant Avenue York,<br>NE 68467                     |
| Branch | 295 Center Avenue<br>Ashton, NE 68817                 | Branch | 916 North Main Street<br>Henderson, NE 68371      | Cornhusker Bank, Lincoln                 |                                                        |
| Branch | 1206 13th Street<br>Aurora, NE 68818                  | Branch | 133 Commercial Avenue<br>Hildreth, NE 68947       | State Bank                               | 8310 "O" Street Lincoln,<br>NE 68510                   |
| Branch | Third & Main Streets<br>Bartlett, NE 68622            | Branch | 147 Center Avenue<br>Malmo, NE 68040              | Branch                                   | 5600 Pioneers<br>Boulevard Lincoln, NE<br>68506        |
| Branch | 211 Rock Bluff Road<br>Beaver Lake, NE 68048          | Branch | 402 Marquis Avenue<br>Marquette, NE 68854         | Branch                                   | 5701 South 34th Street<br>Ste 100 Lincoln, NE<br>68516 |
| Branch | 520 Lincoln Bradshaw,<br>NE 68319                     | Branch | 401 East M Street<br>McCool Junction, NE<br>68401 | Branch                                   | 5700 Fremont Street<br>Lincoln, NE 68504               |
| Branch | 1631 16th Street<br>Central City, NE 68826            | Branch | Main Street Monroe, NE<br>68647                   | Branch                                   | 5555 South Street<br>Lincoln, NE 68506                 |
| Branch | 103 South Brown Ave<br>Clay Center, NE 68933          | Branch | 102 W. Main Street<br>Murray, NE 68409            | Branch                                   | 7200 Van Dorn Lincoln,<br>NE 68506                     |
| Branch | 604 Main Street<br>Clearwater, NE 68726               | Branch | 404 W. 1st Street North<br>Loup, NE 68859         | Branch                                   | 6100 Apple's Way<br>Lincoln, NE 68516                  |
| Branch | 1727 23rd Street<br>Columbus, NE 68601                | Branch | 145 E. 2nd Street<br>Orchard, NE 68764            | Branch                                   | 1101 Cornhusker<br>Highway Lincoln, NE<br>68521        |
| Branch | 3304 16th Street<br>Columbus, NE 68601                | Branch | Main Street Polk, NE<br>68654                     | Branch                                   | 3500 Faulkner Dr.<br>Lincoln, NE 68516                 |
| Branch | 818 East 23rd Street<br>Columbus, NE 68601            | Branch | 260 Garhan Avenue<br>Rising City, NE 68658        | Branch                                   | 11102 Blondo Street,<br>Suite 102 Omaha, NE<br>68164   |
| Branch | 709 Peabody<br>Creighton, NE 68729                    | Branch | 119 "C" Street Shelton,<br>NE 68876               | Countryside Bank, Unadilla               |                                                        |
| Branch | 100 West 6th Street<br>Davenport, NE 68335            | Branch | 317 Beaver Street St.<br>Edward, NE 68660         | State Bank                               | 379 Main Street<br>Unadilla, NE 68454-4039             |
| Branch | 307 North "C" Street<br>Edgar, NE 68935               | Branch | 400 Main Street<br>Stromsburg, NE 68666           | Branch                                   | 334 Main Street Burr,<br>NE 68324                      |
| Branch | 1502 M Street Franklin,<br>NE 68939                   | Branch | 101 West Elm Street<br>Sutton, NE 68979           | Branch                                   | 976 11th Street<br>Syracuse, NE 68446                  |
| Branch | 311 N. 13th Street<br>Geneva, NE 68361                | Branch | 902 South Saunders<br>Avenue Sutton, NE<br>68979  | Custer Federal State Bank, Broken<br>Bow |                                                        |
| Branch | 211 Winters Avenue<br>Glenvil, NE 68941               | Branch | 100 E. 2nd St. Tilden,<br>NE 68781                | State Bank                               | 341 South 10th Avenue<br>Broken Bow, NE 68822          |
| Branch | 2250 North Diers<br>Avenue Grand Island,<br>NE 68801  | Branch | Midland Street Waco,<br>NE 68460                  | Branch                                   | 1305 East 56th Street<br>Kearney, NE 68847             |
| Branch | 3501 South Locust<br>Street Grand Island, NE<br>68801 | Branch | 102 West Sapp Wilcox,<br>NE 68982                 | Dayspring Bank, Gothenburg               |                                                        |
| Branch | 840 North Diers Avenue<br>Grand Island, NE 68803      | Branch | 101 David Drive York,<br>NE 68467                 | State Bank                               | 914 Lake Street<br>Gothenburg, NE<br>691381944         |
| Branch | 401 University Avenue<br>Guide Rock, NE 68942         | Branch | 1730 Lincoln Avenue<br>York, NE 68467             | School<br>Branch                         | 6224 H Street Omaha,<br>NE 68117                       |
| Branch | 409 A Street Hampton,<br>NE 68843                     | Branch | 3511 South Lincoln<br>Avenue York, NE 68467       |                                          |                                                        |



# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                        |                                                          |                                      |                                                     |                                        |                                                           |
|------------------------|----------------------------------------------------------|--------------------------------------|-----------------------------------------------------|----------------------------------------|-----------------------------------------------------------|
| School Branch          | 2115 Burdette Street<br>Omaha, NE 68110                  | Loan Production Office               | 3717 Harney Street<br>Omaha, NE 68131               | Branch                                 | 920 S. Jeffers Street<br>North Platte, NE 69101           |
| School Branch          | 151 N Wallace Rd<br>Wallace, NE 69169                    | Elkhorn Valley Bank & Trust, Norfolk |                                                     | Branch                                 | 10855 W. Dodge Rd.<br>Omaha, NE 68154                     |
| Branch                 | 605 Tenth Street<br>Gothenburg, NE 69138                 | State Bank                           | 404 S 25th St. Norfolk,<br>NE 687021007             | Exchange Bank, Kearney                 |                                                           |
| Branch                 | 11910 Standing Stone<br>Dr Suite 101 Gretna, NE<br>68028 | Branch                               | 120 East Norfolk Avenue<br>Norfolk, NE 68702-1007   | State Bank                             | 3110 2nd Avenue<br>Kearney, NE 68847                      |
| Branch                 | 101 NW 1st Street<br>Mullen, NE 69152                    | Branch                               | 1010 Omaha Avenue<br>Norfolk, NE 68702-0187         | Branch                                 | 14 LaBarre Street<br>Gibbon, NE 68840                     |
| Branch                 | 410 Rodeo Road North<br>Platte, NE 69101                 | Branch                               | 2107 Taylor Avenue<br>Norfolk, NE 68701             | Branch                                 | 1204 Allen Drive Grand<br>Island, NE 68803                |
| Branch                 | Mobile branch Omaha,<br>NE 68124                         | Branch                               | 800 West Benjamin<br>Avenue Norfolk, NE<br>68702    | Branch                                 | 7655 Pioneers Blvd.<br>Lincoln, NE 68506                  |
| Branch                 | 9831 S. 96th Street,<br>Suite 101 Papillion, NE<br>68046 | Branch                               | 105 S. 2nd Street<br>Pierce, NE 68767               | Branch                                 | 8008 West Dodge Rd.<br>Omaha, NE 68847                    |
| Branch                 | 5370 South 72nd Street<br>Ralston, NE 68127              | Mobile Branch                        | Mobile Branch - Wayne<br>County Wayne, NE<br>68787  | Branch                                 | 702 North Washington<br>Street Junction City, KS<br>66441 |
| Branch                 | 234 South Commercial<br>Avenue Wallace, NE<br>69169      | Branch                               | 411 East 7th Street<br>Wayne, NE 68787              | Branch                                 | 1720 South Ohio<br>Salina, KS 67501                       |
| Loan Production Office | 505 North 27th Street,<br>Suite 9 Lincoln, NE<br>68503   | Branch                               | 114 Douglas Avenue,<br>Suite 5 Yankton, SD<br>57078 | Loan Production Office                 | 322 Houston Street,<br>Suite 111 Manhattan,<br>KS 66503   |
| Loan Production Office | 9777 Pyramid Court,<br>Suite 150 Englewood,<br>CO 80112  | Loan Production Office               | 315 W. Church Street<br>Albion, NE 68620            | F & M Bank, West Point                 |                                                           |
| Dundee Bank, Omaha     |                                                          | Enterprise Bank, Omaha               |                                                     | State Bank                             | 204 North Main Street<br>West Point, NE 68788             |
| State Bank             | 5015 Underwood<br>Avenue Omaha, NE<br>68132              | State Bank                           | 12800 West Center<br>Road Omaha, NE 68144-<br>3818  | Branch                                 | 11504 Willow Park Drive<br>Gretna, NE 68028               |
| School Branch          | All Saints Catholic<br>School Omaha, NE<br>68108         | Branch                               | 210 Regency Parkway<br>Omaha, NE 68114              | Branch                                 | 2024 Dakota Avenue<br>South Sioux City, NE<br>68776       |
| School Branch          | Holy Name School<br>Omaha, NE 68132                      | Mobile Branch                        | Douglas County<br>Omaha, NE 68102                   | Branch                                 | 3300 Plaza Drive South<br>Sioux City, NE 68776            |
| Branch                 | 302 S. 38th Street<br>Omaha, NE 68132                    | Branch                               | 525 N. 132nd Street<br>Omaha, NE 68154              | Branch                                 | 321 Main Street Wayne,<br>NE 68787                        |
| Branch                 | 6073 Maple Street<br>Omaha, NE 68104                     | Equitable Bank, Grand Island         |                                                     | Branch                                 | 930 3rd Street Sioux<br>City, IA 51101                    |
| Branch                 | 1407 South 13th Street<br>Omaha, NE 68108                | State Bank                           | 113 N. Locust St Grand<br>Island, NE 688020160      | F&M Bank, Falls City                   |                                                           |
| Branch                 | 10802 Pacific Street<br>Omaha, NE 68114                  | Branch                               | 20112 Pierce Street<br>Elkhorn, NE 68130            | State Bank                             | 1701 Stone Street Falls<br>City, NE 68355                 |
|                        |                                                          | Branch                               | 619 N. Diers Avenue<br>Grand Island, NE 68803       | Branch                                 | 1502 Harlan Street<br>Falls City, NE 68355                |
|                        |                                                          | Branch                               | 3450 Ewoldt St. Grand<br>Island, NE 68803           | Farmers and Merchants Bank,<br>Milford |                                                           |
|                        |                                                          |                                      |                                                     | State Bank                             | 617 First Street Milford,<br>NE 68405-9611                |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                                             |                                                    |                                                                 |                                                   |                                                               |
|-------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------|
| Branch                                                      | 900 Demery Street<br>Beaver Crossing, NE<br>68313  | Branch                                                          | Second and Kansas<br>Streets Crofton, NE<br>68730 | <b>First Community Bank, Beemer</b>                           |
| Branch                                                      | Mobile branch Buffalo<br>County, NE                | Branch                                                          | 203 South Robinson<br>Hartington, NE 68739        | State Bank 201 Main Street Beemer,<br>NE 68716                |
| Branch                                                      | 427 Central Avenue<br>Ericson, NE 68637            | Branch                                                          | 254 10 Park Avenue<br>Niobrara, NE 68760          | Branch 221 Main Street<br>Bancroft, NE 68004                  |
| Branch                                                      | 301 Nemaha Street<br>Firth, NE 68358               | Branch                                                          | 89283 Highway 81<br>South Yankton, NE<br>57078    | Branch 2850 Elk Lane<br>Fremont, NE 68025                     |
| Branch                                                      | 309 Broad Street<br>Jansen, NE 68377               |                                                                 |                                                   | Branch 109 John Street<br>Homer, NE                           |
| Branch                                                      | 3015 2nd Avenue<br>Kearney, NE                     | <b>First Bank &amp; Trust of Fullerton,<br/>Fullerton</b>       |                                                   | <b>First Nebraska Bank, Valley</b>                            |
| Branch                                                      | 101 S. Calvert<br>Lawrence, NE 68957               | State Bank 230 Broadway Fullerton,<br>NE 68638                  |                                                   | State Bank 330 N. Spruce Street<br>Valley, NE 68064-9673      |
| Branch                                                      | 347 C Street Palmyra,<br>NE 68418                  | Branch 205 Beaver Street St.<br>Edward, NE 68660                |                                                   | School 212 S Madison Street<br>Branch Brainard, NE 68626      |
| Branch                                                      | 202 Locust Street<br>Panama, NE 68419              | <b>First Bank and Trust Company,<br/>Minden</b>                 |                                                   | School 292 N 1st Street<br>Branch Dwight, NE 68635            |
| Branch                                                      | 355 North Central<br>Superior, NE 68978            | State Bank 315 East 4th Street<br>Minden, NE 68959              |                                                   | School 204 West O Street<br>Branch Weeping Water, NE<br>68463 |
| Branch                                                      | 201 W. Eldora Avenue<br>Weeping Water, NE<br>68463 | <b>First Bank of Bancroft, Bancroft</b>                         |                                                   | Branch Main Street Arcadia, NE<br>68815                       |
| Branch                                                      | 321 South Main Wilber,<br>NE 68465                 | State Bank 301 Main Street<br>Bancroft, NE 68004                |                                                   | Branch 50 Monroe Street<br>Bennet, NE 68317                   |
| <b>Farmers and Merchants Bank,<br/>Milligan</b>             |                                                    | <b>First Bank of Utica, Utica</b>                               |                                                   | Mobile Mobile Counties<br>Branch Bennet, NE 68317             |
| State Bank 501 Main Street Milligan,<br>NE 68406-0010       |                                                    | State Bank 785 D Street Utica, NE<br>68456                      |                                                   | Branch 124 N Madison Street<br>Brainard, NE 68626             |
| Branch 719 Wisconsin Street<br>Cawker City, KS 67430        |                                                    | Branch 390 Hector Street<br>Cordova, NE 68330                   |                                                   | Branch 3225 - 23rd Street<br>Columbus, NE 68601               |
| <b>Farmers and Merchants Bank of<br/>Ashland, Ashland</b>   |                                                    | Branch 104 Cherry Street<br>Friend, NE 68359                    |                                                   | Branch Main Street Decatur,<br>NE 68020                       |
| State Bank 1501 Silver Street<br>Ashland, NE 68003-0217     |                                                    | Branch 407 7th Street Milligan,<br>NE 68406                     |                                                   | Branch 20421 George B. Lake<br>Parkway Elkhorn, NE<br>68022   |
| Branch 504 Highway 6<br>Ashland, NE 68003                   |                                                    | <b>First Central Bank, Cambridge</b>                            |                                                   | Branch 1000 Main Street<br>Emerson, NE 68733-<br>0445         |
| Branch 1533 Silver Street<br>Ashland, NE 68003              |                                                    | State Bank 623 Patterson Street<br>Cambridge, NE 69022-<br>0280 |                                                   | Mobile Mobile Counties<br>Branch Emerson, NE 68733            |
| <b>Farmers and Merchants State Bank,<br/>Bloomfield</b>     |                                                    | Branch 415 Nebraska Avenue<br>Arapahoe, NE 68922                |                                                   | Branch 2214 S. 11th Street<br>Nebraska City, NE 68410         |
| State Bank 103 N. Broadway<br>Bloomfield, NE 68718-<br>0069 |                                                    | Branch Main Street Edison, NE<br>68936                          |                                                   | Branch 1019 Ivy Street<br>Stanton, NE 68779-0257              |
| Branch 301 Main Street Center,<br>NE 68724                  |                                                    | <b>First Central Bank McCook, McCook</b>                        |                                                   | Mobile Mobile Counties<br>Branch Stanton, NE 68779            |
|                                                             |                                                    | State Bank 904 North Highway 83<br>McCook, NE 69001             |                                                   | Mobile Mobile Counties Valley,<br>Branch NE                   |
|                                                             |                                                    | Branch 302 Center Avenue<br>Curtis, NE 69025                    |                                                   |                                                               |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

Branch 107 North Elm Weeping  
Water, NE 68463  
Loan 315 N. 4th Street  
Production Norfolk, NE 68701  
Office

## First Northeast Bank of Nebraska, Lyons

State Bank 440 Main Street Lyons,  
NE 68038

School 2163 County Road G  
Branch Hooper, NE 68031

School 400 South 5th St.  
Branch Lyons, NE 68038

School 309 N. Davis Oakland,  
Branch NE 68045

School 112 North 13th St.  
Branch Tekamah, NE 68061

Branch 362 County Road 18  
Ceresco, NE 68017

Branch 2300 Laverna Fremont,  
NE 68025

Branch 312 N. Broadway  
Hartington, NE

Branch 201 N. Main Street  
Hooper, NE 68031

Branch 213-215 North Charde  
Street Oakland, NE  
68045

Branch 212 North Oakland  
Avenue Oakland, NE  
68045

Branch 448 South 13th Street  
Tekamah, NE 68061

Branch 423 Main Street  
Uehling, NE 68063

## First State Bank, Farnam

State Bank 222 Main Street Farnam,  
NE 69029-0096

Branch 1108 West 7th Alma,  
NE 68920

Branch 309 Nelson Street  
Cambridge, NE 69022

Branch 123 Center Street  
Holbrook, NE 68948

Branch 130 Main Street  
Stamford, NE 68977

## First State Bank, Hordville

State Bank 201 Main Street  
Hordville, NE 68846

## First State Bank, Loomis

State Bank 211 Commercial Street  
Loomis, NE 68958

Branch Harlan County Bank  
Office Alma, NE 68920

Branch 402 Main Street Axtell,  
NE 68924

Branch 601 Minor Avenue  
Bertrand, NE 68927

## First State Bank, Randolph

State Bank 102 E. Broadway  
Randolph, NE 68771-  
0725

School 309 N Bridge St  
Branch Randolph, NE 68771

## First State Bank Nebraska, Lincoln

State Bank 2701 Grainger Parkway  
Lincoln, NE 68516

Branch 560 Sargent Street  
Beatrice, NE 68310

Branch 221 W Fourth Street  
Cortland, NE 68331

Branch 307 East Fillmore  
Avenue DeWitt, NE  
68341

Branch 611 Washington  
Dorchester, NE 68343

Branch 111 Livingston Street  
Filley, NE 68357

Branch 655 Chestnut Street  
Hickman, NE 68372

Mobile Lancaster, Butler, Cass,  
Branch Gage, Johnson, Lincoln,  
NE

Branch 4915 Old Cheney Road  
Lincoln, NE 68516

Branch 412 Elm Street  
Nehawka, NE 68413

Branch 6457 Frances Street,  
Suite 180 Omaha, NE  
68106

Branch 2249 1st Avenue  
(Highway 75)  
Plattsmouth, NE 68048

Branch 446 Main Street  
Plattsmouth, NE 68048

Branch 13900 Guildford Street  
Waverly, NE 68462

Branch 104 Northwest Avenue  
Western, NE 68464

Branch 203 West Third Street  
Wilber, NE 68465

Branch 515 Second Street  
Yutan, NE 68073

Loan 223 W 4 Street  
Production Cortland, NE 68331  
Office

## First Tri County Bank, Swanton

State Bank 105 Main Street  
Swanton, NE 684450087

Branch 402 East Main Street  
Plymouth, NE 68424

## First Westroads Bank, Inc., Omaha

State Bank 15750 West Dodge Road  
Omaha, NE 68118

Branch 102nd And West Dodge  
Road Omaha, NE  
68114

Mobile Mobile Branch Omaha,  
Branch NE

Branch 612 North 98th Street  
Omaha, NE 68114

## FirstBank of Nebraska, Wahoo

State Bank 201 East 5th Wahoo, NE  
68066

School 108 North Linden Street  
Branch Wahoo, NE 68066

Branch 110 Pawnee Burchard,  
NE 68323

Branch 225 Highway 41  
Sterling, NE 68443

Branch 320 5th Street  
Syracuse, NE 68446

## FirsTier Bank, Kimball

State Bank 115 South Walnut  
Kimball, NE 69145

School 230 E Calkins Ave Elm  
Branch Creek, NE 68836

Branch 222 Tyler Street Elm  
Creek, NE 68836



# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                |                                                               |                                           |                                                          |                                     |                                                             |
|--------------------------------|---------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------|-------------------------------------|-------------------------------------------------------------|
| Branch                         | 229 West 4th Street<br>Holdrege, NE 68949                     | Branch                                    | 9718 Giles Road<br>LaVista, NE 68128                     | Frontier Bank, Omaha                |                                                             |
| Branch                         | 1015 2nd Avenue<br>Kearney, NE 68847                          | Mobile                                    | Lancaster County                                         | State Bank                          | 13333 California Street,<br>Suite 100 Omaha, NE<br>68154    |
| Branch                         | 1155 Canyon Blvd<br>Boulder, CO 80302                         | Branch                                    | Lincoln, NE                                              | School                              | Sacred Heart School                                         |
| Branch                         | 8771 Destination Way<br>Broomfield, CO 80021                  | Branch                                    | 8500 South 30th Street<br>Lincoln, NE 68516              | Branch                              | Falls City, NE 68355                                        |
| Branch                         | 120 S. Wilcox Street<br>Castle Rock, CO 80104                 | Mobile                                    | Douglas & Sarpy                                          | School                              | 1000 Fulton Street                                          |
| Branch                         | 343 North College<br>Avenue Fort Collins, CO<br>80524         | Branch                                    | Counties Omaha, NE                                       | Branch                              | Falls City, NE 68355                                        |
| Branch                         | 6222 West 9th Street<br>Greeley, CO 80634                     | Branch                                    | 8820 Arbor Street<br>Omaha, NE 68124                     | Branch                              | 1616 Harlan Street<br>Falls City, NE 68355                  |
| Branch                         | 1800 Carey Avenue<br>Cheyenne, WY 82001                       | Branch                                    | 1229 Millwork Avenue,<br>Suite 103 Omaha, NE<br>68102    | Branch                              | 8380 Glynoaks Drive<br>Lincoln, NE 68516                    |
| Branch                         | 1508 Stillwater Avenue<br>Cheyenne, WY 82009                  | Branch                                    | 100 W. 5th Avenue<br>Sumner, NE 68878-0127               | Branch                              | 6940 O Street Lincoln,<br>NE 68510                          |
| Branch                         | 612 Pine Street Upton,<br>WY 82730                            | Loan                                      | 11422 Miracle Hills                                      | Branch                              | 301 S. Main Street<br>Madison, NE 68748                     |
| Loan                           | 2201 Pine Lake Road                                           | Production                                | Drive Omaha, NE 68154                                    | Branch                              | 1106 Benjamin Ave,<br>Suite 100 Norfolk, NE<br>68701        |
| Office                         | Lincoln, NE 68512                                             | Office                                    |                                                          | Branch                              | 222 Main Street<br>Pender, NE 68047                         |
| Five Points Bank, Grand Island |                                                               | Five Points Bank of Hastings,<br>Hastings |                                                          | Generations Bank, Exeter            |                                                             |
| State Bank                     | 2015 N. Broadwell<br>Avenue Grand Island, NE<br>688032759     | State Bank                                | 2815 Osborne Drive<br>West Hastings, NE<br>68901         | State Bank                          | 139 South Exeter<br>Avenue Exeter, NE<br>68351              |
| Branch                         | 1303 North 205th Street<br>Elkhorn, NE 68022                  | Branch                                    | 320 South Burlington<br>Avenue Hastings, NE<br>68901     | School                              | 318 S. River Ave Exeter,<br>NE 68351                        |
| Branch                         | 3111 West Stolley Park<br>Road Grand Island, NE<br>68801-7228 | Flatwater Bank, Gothenburg                |                                                          | Branch                              | 501 South Main Street<br>Friend, NE 68359                   |
| Branch                         | 2009 Diers Avenue<br>Grand Island, NE 68803-<br>1235          | State Bank                                | 900 Lake Avenue<br>Gothenburg, NE 69138-<br>1944         | Genoa Community Bank, Genoa         |                                                             |
| Branch                         | 518 North Eddy Street<br>Grand Island, NE 68802               | School                                    | 112 E Popleton Ave                                       | State Bank                          | 502 Willard Avenue<br>Genoa, NE 68640-0607                  |
| Mobile                         | Adams, Buffalo, Hall,<br>Hamilton, Grand Island,<br>NE        | Branch                                    | Brady, NE 69123                                          | Great Plains State Bank, Petersburg |                                                             |
| Branch                         | 1809 West 37th Street<br>Kearney, NE                          | School                                    | 1311 Avenue G                                            | State Bank                          | 140 Main Street<br>Petersburg, NE<br>686520210              |
| Branch                         | 2501 Central Avenue<br>Kearney, NE 68847                      | Branch                                    | Gothenburg, NE 69138                                     | Branch                              | 3423 21st Street<br>Columbus, NE 68601                      |
| Mobile                         | Buffalo County                                                | Branch                                    | 624 Main Street Ansley,<br>NE 68814                      | Branch                              | 4459 41st Avenue<br>Columbus, NE 68601                      |
| Branch                         | Kearney, NE 68845                                             | Branch                                    | 120 N. Main Street<br>Brady, NE 69123                    | Branch                              | 17041 Lakeside Hills<br>Plaza, Suite 101<br>Omaha, NE 68130 |
|                                |                                                               | Foundation One Bank, Waterloo             |                                                          | Branch                              | 620 East Douglas Street<br>O'Neill, NE 68763                |
|                                |                                                               | State Bank                                | 23804 Cedar Drive<br>Waterloo, NE 68069-<br>9501         |                                     |                                                             |
|                                |                                                               | Branch                                    | 4141 North 156th Street,<br>Suite 101 Omaha, NE<br>68116 |                                     |                                                             |
|                                |                                                               | Branch                                    | 17445 Arbor Street<br>Omaha, NE 68130                    |                                     |                                                             |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                 |                                                        |                           |                                                      |                              |                                                            |
|---------------------------------|--------------------------------------------------------|---------------------------|------------------------------------------------------|------------------------------|------------------------------------------------------------|
| Loan<br>Production<br>Office    | 3325 21st Street<br>Columbus, NE 68601                 | School<br>Branch          | Maywood, NE 68371                                    | Branch                       | 305 Main Street Neligh,<br>NE 68756                        |
| Heartland Bank, Geneva          |                                                        | Branch                    | 306 Pine Street Big<br>Springs, NE 69122             | Branch                       | 2108 Taylor Ave<br>Norfolk, NE 68701                       |
| State Bank                      | 896 "G" Street Geneva,<br>NE 68361-2022                | Branch                    | 216-218 Tonya Drive<br>Giltner, NE 68841             | Branch                       | 402 South Orleans<br>Avenue Orleans, NE<br>68966           |
| Branch                          | 102 Grant Street<br>Aurora, NE 68818                   | Branch                    | 107 West O'Neill Ave<br>Greeley, NE 68842            | Branch                       | 126 West Fourth Street<br>Red Cloud, NE 68970              |
| Branch                          | 82404 Hwy 11 Burwell,<br>NE 68823                      | Branch                    | 122 S. Commercial<br>Street Maywood, NE<br>690380045 | Branch                       | 821 2nd Street St. Paul,<br>NE 68873                       |
| Branch                          | 306 Jefferson Street<br>Daykin, NE 68338               | Branch                    | 705 N Highway 83<br>McCook, NE 69001                 | Branch                       | 200 East Third Street<br>Stromsburg, NE 68666              |
| Branch                          | 423 Commercial Street<br>Diller, NE 68342              | Branch                    | 402 North Jeffers<br>North Platte, NE 69101          | Branch                       | 607 East 11th Street<br>Wood River, NE 68883               |
| Branch                          | 423 5th Street Fairbury,<br>NE 68352                   | Branch                    | 324 Main Street<br>Stapleton, NE 69163               | Branch                       | 110 E. 10th Street<br>Wood River, NE 68883                 |
| Branch                          | 521 F Street Fairbury,<br>NE 68352                     | Branch                    | 338 Main Street<br>Trenton, NE 69044                 | Loan<br>Production<br>Office | 2108 Taylor Ave<br>Norfolk, NE 68701                       |
| Branch                          | 509 6th Avenue<br>Fairmont, NE 68354                   | Branch                    | 627 Lincoln Ave York,<br>NE 68371                    | Hershey Bank, Hershey        |                                                            |
| Branch                          | Fillmore Central Public<br>Schools Geneva, NE<br>68361 | Branch                    | 901 Grant Avenue York,<br>NE 68371                   | State Bank                   | 100 S. Lincoln Avenue<br>Hershey, NE 691430459             |
| Branch                          | 245 North Washington<br>Avenue Grafton, NE<br>68365    | Heritage Bank, Wood River |                                                      | School<br>Branch             | 301 S. Lincoln Ave<br>Hershey, NE 69143                    |
| Branch                          | 2106 North Webb Road<br>Grand Island, NE 68803         | Mobile<br>Branch          | Mobile branch Adams<br>County, NE                    | Branch                       | Mobile Branch Lincoln,<br>Frontier, & Perkins, NE<br>69143 |
| Branch                          | 3701 Osborne Drive<br>West Hastings, NE<br>68901       | Branch                    | 1105 "N" Street Aurora,<br>NE 68818                  | Branch                       | 301 E. Philip Avenue<br>North Platte, NE 69101             |
| Branch                          | 212 East 56th Street<br>Kearney, NE 68847              | Branch                    | 1101 Twelfth Street<br>Aurora, NE 68818              | Loan<br>Production<br>Office | 932 South E Street<br>Broken Bow, NE 68822                 |
| Branch                          | 215 Main Street Odell,<br>NE 68415                     | Branch                    | 946 South D Street<br>Broken Bow, NE 68822           | Loan<br>Production<br>Office | 3307 N. 190th Plaza<br>Elkhorn, NE 68022                   |
| Branch                          | 222 Third Avenue<br>Riverdale, NE 68870                | Mobile<br>Branch          | Mobile branch Buffalo<br>County, NE                  | Homestead Bank, Cozad        |                                                            |
| Branch                          | 222 N. Market Shickley,<br>NE 68436                    | Branch                    | 1333 North Webb Road<br>Grand Island, NE 68803       | State Bank                   | 915 Meridian Avenue<br>Cozad, NE 69130-0016                |
| Loan<br>Production<br>Office    | 1624 M Street Ord, NE<br>68862                         | Mobile<br>Branch          | Mobile branch Hall<br>County, NE                     | Branch                       | 317 North Main Street<br>Ainsworth, NE 69210               |
| Henderson State Bank, Henderson |                                                        | Branch                    | 800 West 3rd Street<br>Hastings, NE 68901            | Mobile<br>Branch             | 156 North Main Street<br>Ainsworth, NE 69210               |
| State Bank                      | 1040 N. Main Street<br>Henderson, NE 68371-<br>0605    | Branch                    | 315 West 60th Street<br>Kearney, NE 68847            | Branch                       | 407 West State Street<br>Albion, NE 68620                  |
|                                 |                                                        | Branch                    | 734 "O" Street Loup<br>City, NE 68853-0543           |                              |                                                            |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                              |                                                   |                                     |                                               |                                                             |                                                   |
|------------------------------|---------------------------------------------------|-------------------------------------|-----------------------------------------------|-------------------------------------------------------------|---------------------------------------------------|
| Branch                       | 202 Main Street<br>Chadron, NE 69337              | Branch                              | 108 W. 2nd Street<br>Valparaiso, NE 68065     | Branch                                                      | 114 West Main Street<br>Pierce, NE 68767          |
| Mobile<br>Branch             | Mobile Branches<br>Cozad, NE                      | <b>Legends West Bank, Lewellen</b>  |                                               | Branch                                                      | 149 N. Main Street<br>Pilger, NE 68768            |
| Branch                       | 141 South 3rd Street<br>Howells, NE 68641         | State Bank                          | 302 Main Street<br>Lewellen, NE 69147         | Branch                                                      | 302 East Park Avenue<br>Plainview, NE 68769       |
| Branch                       | 202 East 7th Street<br>Lexington, NE 68850        | Branch                              | 522 North Main Street<br>Spearfish, SD 57783  | Branch                                                      | 1120 Avenue E Wisner,<br>NE 68791                 |
| Branch                       | 715 West 16th Street<br>Schuyler, NE 68661        | Loan<br>Production<br>Office        | 1400 Mill St. Belle<br>Fourche, SD 57717      | Branch                                                      | 105 W. Elm Street York,<br>NE 68467               |
| Branch                       | 619 Grand Street St.<br>Paul, NE 68873            | <b>Madison County Bank, Madison</b> |                                               | <b>Minden Exchange Bank &amp; Trust<br/>Company, Minden</b> |                                                   |
| Branch                       | 309 Center Avenue<br>Wolbach, NE 68882            | State Bank                          | 111 West Third Street<br>Madison, NE 68748    | State Bank                                                  | 448 N. Minden Avenue<br>Minden, NE 68959-1659     |
| <b>Horizon Bank, Waverly</b> |                                                   | Branch                              | 103 South Fourth Street<br>Albion, NE 68620   | <b>MNB Bank, McCook</b>                                     |                                                   |
| State Bank                   | 10841 N. 142nd Street<br>Waverly, NE 68462-1104   | Branch                              | 815 Main Street<br>Creighton, NE 68729        | State Bank                                                  | 220 Norris Avenue<br>McCook, NE 69001             |
| Branch                       | 312 West 1st Street<br>McCook, NE 69001           | Branch                              | 2100 Pasewalk Avenue<br>Norfolk, NE 68701     | Branch                                                      | 118-120 West Plum<br>Street Doniphan, NE<br>68832 |
| Branch                       | 600 Main Street<br>Springfield, NE 68059          | Branch                              | 1650 North 13th Street<br>Norfolk, NE 68701   | Branch                                                      | 1010 Diers Avenue<br>Grand Island, NE 68803       |
| Branch                       | 328 North Central<br>Avenue Superior, NE<br>68978 | Branch                              | 402 West Locust Street<br>Plainview, NE 68769 | Branch                                                      | 800 North Burlington<br>Hastings, NE 68901        |
| Branch                       | 10440 North 140th<br>Waverly, NE 68462            | Branch                              | 411 Main Street<br>Winside, NE 68790          | Branch                                                      | 215 West 1st Street<br>McCook, NE 69001           |
| <b>i3 Bank, Bennington</b>   |                                                   | <b>Midwest Bank, Pierce</b>         |                                               | Branch                                                      | 405 W. 5th Street<br>McCook, NE 69001             |
| State Bank                   | 12212 N 156th St.<br>Bennington, NE 68007         | State Bank                          | 114 W Main Street<br>Pierce, NE 68767         | Branch                                                      | 403 Bailey Street<br>Stratton, NE 69043           |
| Branch                       | 2433 Silver Street<br>Ashland, NE 68003           | School<br>Branch                    | 9101 S. 78th Street<br>Lincoln, NE 68516      | Branch                                                      | 17999 Hwy 385<br>Burlington, CO 80807             |
| Branch                       | 3933 South 14th Street<br>Lincoln, NE 68502       | School<br>Branch                    | 211 N. 7th St. Pierce,<br>NE 68767            | <b>Nebraska Bank, Dodge</b>                                 |                                                   |
| Branch                       | 15645 Spaulding Street<br>Omaha, NE 68116         | School<br>Branch                    | 301 Woodland Ave<br>Plainview, NE 68769       | State Bank                                                  | 355 2nd Street Dodge,<br>NE 686330067             |
| Mobile<br>Branch             | Mobile branch Omaha,<br>NE 68116                  | Branch                              | 606 Main Street<br>Creighton, NE 68729        | School<br>Branch                                            | 800 Q Street<br>Bridgeport, NE 69336              |
| <b>Jones Bank, Seward</b>    |                                                   | Branch                              | 701-4th Street Deshler,<br>NE 68340           | School<br>Branch                                            | 209 N Ash Street<br>Dodge, NE 68633               |
| State Bank                   | 203 South 6th Street<br>Seward, NE 68434          | Branch                              | 2655 Jamie Lane<br>Lincoln, NE 68512          | School<br>Branch                                            | 212 Linden St Dodge,<br>NE 68633                  |
| School<br>Branch             | St. John Lutheran<br>School Seward, NE<br>68434   | Branch                              | 7001 Pioneers Blvd<br>Lincoln, NE 68516       | School<br>Branch                                            | 913 Niobrara<br>Hemingford, NE 69348              |
| School<br>Branch             | Centennial Elementary<br>School Utica, NE 68456   | Branch                              | 506 South 13th Street<br>Norfolk, NE 68701    | Branch                                                      | 1320 West 3rd Street<br>Alliance, NE 69301        |
| Branch                       | 807 Fifth Street Millford,<br>NE 68405            | Branch                              | 2601 West Cooper Drive<br>Norfolk, NE 68701   | Branch                                                      | 605 North Main Street<br>Atkinson, NE 68713       |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                                      |                                                     |                                 |                                                          |                  |                                                   |
|------------------------------------------------------|-----------------------------------------------------|---------------------------------|----------------------------------------------------------|------------------|---------------------------------------------------|
| Branch                                               | 823 Main Street<br>Bridgeport, NE 68633             | Branch                          | Center Avenue And<br>Highway 92 Merna, NE<br>68856       | Branch           | 523 Court Street<br>Beatrice, NE 68310            |
| Branch                                               | 501 Main Street Carroll,<br>NE 68723                | NebraskaLand Bank, North Platte |                                                          | Branch           | 523 North 6th Street<br>Beatrice, NE 68310        |
| Branch                                               | 205 West 3rd Street<br>Chadron, NE 69337            | State Bank                      | 1400 S. Dewey Street<br>North Platte, NE 69103           | Branch           | 601 Chief Street<br>Benkelman, NE 69021           |
| Branch                                               | 809 Box Butte Ave<br>Hemingford, NE 69348           | Branch                          | 4615 2nd Ave. Kearney,<br>NE 68848                       | Branch           | 320 G Street Central<br>City, NE 68826-0028       |
| Branch                                               | 1200 Park Drive<br>Hickman, NE 68372                | Branch                          | 121 North Dewey St.<br>North Platte, NE 69101            | Branch           | 2661 33rd Avenue<br>Columbus, NE 68602-<br>1585   |
| Branch                                               | 101 N. Thayer Street<br>Spencer, NE 68777           | Branch                          | 1002 North Jeffers St.<br>North Platte, NE 69101         | Branch           | 210 East 23rd Street<br>Columbus, NE 68601        |
| Nebraska Bank of Commerce,<br>Lincoln                |                                                     | Branch                          | 1801 West A St. North<br>Platte, NE 69101                | Branch           | 143 East 13th Street<br>Crete, NE 68333-0066      |
| State Bank                                           | 6000 Village Drive, Suite<br>100 Lincoln, NE 68516  | Branch                          | 1575 Dewar Dr., Suite<br>100 Rock Springs, WY<br>82901   | Branch           | 20320 Veterans Drive<br>Elkhorn, NE 68022         |
| Branch                                               | 250 North 14th Street<br>Lincoln, NE 68508          | Pathway Bank, Cairo             |                                                          | Branch           | 301 Smith Elwood, NE<br>68937                     |
| Nebraska State Bank, Bristow                         |                                                     | State Bank                      | 306 S. High Street Cairo,<br>NE 688240428                | Branch           | 408 D Street Fairfield,<br>NE 68938               |
| State Bank                                           | 301 Prairie Avenue<br>Bristow, NE 68719-0106        | Branch                          | 189 South 8th Avenue<br>Burwell, NE 68823                | Branch           | 99 West Sixth Street<br>Fremont, NE 68025         |
| Nebraska State Bank, Lynch                           |                                                     | Branch                          | 3333 West State Street<br>Grand Island, NE 68803         | Branch           | 1520 East 23rd Street<br>Fremont, NE 68025        |
| State Bank                                           | 202 North 4th Street<br>Lynch, NE 68746-0075        | Branch                          | 124 South 14th Street<br>Ord, NE 68862                   | Branch           | 106 East 3rd Street<br>Grand Island, NE 68801     |
| Nebraska State Bank, Oshkosh                         |                                                     | Loan<br>Production<br>Office    | 505 North Jackson<br>Street Lexington, NE<br>68850       | Branch           | 345 Central Avenue<br>Grant, NE 69140-0036        |
| State Bank                                           | 218 Main Street<br>Oshkosh, NE 69154-<br>0260       | Pinnacle Bank, Lincoln          |                                                          | Branch           | 817 Village Square<br>Gretna, NE 680280519        |
| School<br>Branch                                     | Oshkosh Grade School<br>Oshkosh, NE 69154           | State Bank                      | 1401 N Street Lincoln,<br>NE 68508                       | Branch           | 530 N. Burlington<br>Avenue Hastings, NE<br>68901 |
| Nebraska State Bank and Trust<br>Company, Broken Bow |                                                     | School<br>Branch                | Trumble Park<br>Elementary School<br>Papillion, NE 68046 | Branch           | 400 Tate Avenue Hayes<br>Center, NE 69032         |
| State Bank                                           | 945 South D Street<br>Broken Bow, NE 68822-<br>2040 | School<br>Branch                | Ashbury Elementary<br>School Papillion, NE<br>68046      | Branch           | 401 4th and Main<br>Humphrey, NE 68642            |
| School<br>Branch                                     | 1135 N H St. Broken<br>Bow, NE 68822                | School<br>Branch                | Wisner-Pilger<br>Elementary School<br>Wisner, NE 68791   | Branch           | 447 Broadway Imperial,<br>NE 69033                |
| School<br>Branch                                     | 101 N Needham<br>Callaway, NE 68825                 | Branch                          | 122 South Walnut<br>Arnold, NE 69120                     | Branch           | 5404 2nd Ave Kearney,<br>NE 68845                 |
| School<br>Branch                                     | 750 N Conway St<br>Merna, NE 68856                  | Branch                          | 1234 L Street Aurora,<br>NE 68818-0229                   | Mobile<br>Branch | Mobile Branch<br>Lancaster County, NE             |
| Branch                                               | 538 East South E Street<br>Broken Bow, NE 68822     | Branch                          | 1119 16th Street<br>Aurora, NE 68818                     | Branch           | 12350 Southport<br>Parkway LaVista, NE<br>68128   |
| Branch                                               | 934 South D Street<br>Broken Bow, NE 68822          |                                 |                                                          |                  |                                                   |
| Branch                                               | 108 North Grand Avenue<br>Callaway, NE 68825        |                                 |                                                          |                  |                                                   |



# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|        |                                                            |                  |                                                      |                                 |                                                               |
|--------|------------------------------------------------------------|------------------|------------------------------------------------------|---------------------------------|---------------------------------------------------------------|
| Branch | 6th & Grant Street<br>Lexington, NE 68850                  | Branch           | 1016 Douglas on the<br>Mall Omaha, NE 68102          | Branch                          | 26500 East Colburn<br>Road Lake Lotawana,<br>MO 64064-6650    |
| Branch | 410 North Washington<br>Street Lexington, NE<br>68850-0737 | Branch           | 429 East Douglas<br>O'Neill, NE 68763-0470           | Branch                          | 501 Cross Street<br>Sarcoie, MO 64862                         |
| Branch | 1776 South 70th Street<br>Lincoln, NE 68529-0769           | Branch           | 320 N. State Street<br>Osceola, NE 68651             | Branch                          | 1010 S. Madison Webb<br>City, MO 64870                        |
| Branch | 5651 South 59th Street<br>Lincoln, NE 68529-0769           | Branch           | 101 N. 5th Street Page,<br>NE 687660060              | Loan<br>Production Office       | 520 East Highway 20<br>Valentine, NE 69201                    |
| Branch | 6145 Havelock Avenue<br>Lincoln, NE 68507-1284             | Branch           | 912 Commercial Street<br>Palmer, NE 68864-0187       | Platte Valley Bank, North Bend  |                                                               |
| Branch | 7000 Adams Lincoln,<br>NE 68529-0769                       | Branch           | 102 East Cary Street<br>Papillion, NE 68046-<br>1209 | State Bank                      | 606 Main Street North<br>Bend, NE 68649                       |
| Branch | 7001 South 27th Street<br>Lincoln, NE 68529                | Branch           | 611 Pinnacle Drive<br>Papillion, NE 68046-<br>1209   | School<br>Branch                | Tiger Branch of Platte<br>Valley Bank North<br>Bend, NE 68649 |
| Branch | 3939 South Street<br>Lincoln, NE 68510                     | Branch           | 12655 Cumberland Drive<br>Papillion, NE 00000        | Platte Valley Bank, Scottsbluff |                                                               |
| Branch | 201 Sun Valley Blvd.<br>Lincoln, NE 68528                  | Branch           | 1200 Golden Gate Dr<br>Papillion, NE 68046           | State Bank                      | 1212 Circle Drive<br>Scottsbluff, NE 69361                    |
| Branch | 1601 North 84th Street<br>Lincoln, NE 68505                | Mobile<br>Branch | Mobile branch Platte<br>County, NE                   | Branch                          | 217 W. 3rd Street<br>Alliance, NE 69301                       |
| Branch | 5010 "O" Street Lincoln,<br>NE 68504                       | Branch           | 9202 S. Lincoln Avenue<br>Roseland, NE 68973         | Branch                          | 1003 Main Street<br>Bridgeport, NE 69336                      |
| Branch | 2703 Folkways Blvd<br>Lincoln, NE 68521                    | Branch           | 510 West 16th Street<br>Schuyler, NE 68661           | Branch                          | 141 W. 3rd Street<br>Chadron, NE 69337                        |
| Branch | 3500 Faulkner Lincoln,<br>NE 68516                         | Branch           | 301 East 11th Street<br>Schuyler, NE 68661-<br>0427  | Branch                          | 1850 10th Street<br>Gering, NE 69341                          |
| Branch | 218 Main Street<br>Louisville, NE 68037                    | Branch           | Walnut And Oak Shelby,<br>NE 68662-0278              | Branch                          | 126 Center Avenue<br>Morrill, NE 69358                        |
| Branch | 108 South Main Street<br>Madison, NE 68748-<br>0490        | Branch           | 1100 Park Drive<br>Springfield, NE 68059             | Branch                          | 710 Avenue B<br>Scottsbluff, NE 69361                         |
| Branch | 602 West B Street<br>McCook, NE 69001                      | Branch           | 400 Main Street<br>Verdigre, NE 68783-<br>0250       | Branch                          | 3011 Avenue B<br>Scottsbluff, NE 69361                        |
| Branch | 324 Main Street Neligh,<br>NE 68756-0129                   | Branch           | 13240 Callum Drive<br>Waverly, NE 68462              | Branch                          | 901 10th Avenue<br>Sidney, NE 69162                           |
| Branch | 201 East 2nd Street<br>Ogallala, NE 69153-0179             | Branch           | 1001 Avenue E Wisner,<br>NE 68791-0550               | Branch                          | 1140 Jackson Street<br>Sidney, NE 69162                       |
| Branch | 10805 Q Street Omaha,<br>NE 68154-0001                     | Branch           | 1500 North Buckeye<br>Abilene, KS 67410              | Riverstone Bank, Eagle          |                                                               |
| Branch | 13131 W Dodge Road<br>Omaha, NE 68154-0001                 | Branch           | 401 North Spruce Street<br>Abilene, KS 67410         | State Bank                      | 600 S. 4th Street Eagle,<br>NE 68347                          |
| Branch | 8340 West Dodge Rd<br>Omaha, NE 68114                      | Branch           | 2433 Range Line Road<br>Joplin, MO 64801             | School<br>Branch                | 511 W. 14th<br>Scottsbluff, NE 69361                          |
| Branch | 18081 Burt Street<br>Omaha, NE 68022                       | Branch           | 802 Main Street Joplin,<br>MO 64801                  | Branch                          | 1540 Tenth Street<br>Gering, NE 69341                         |
| Branch | 16821 Audrey Street<br>Omaha, NE 68136                     |                  |                                                      | Branch                          | 5511 S. 16th St, Unit 2<br>Lincoln, NE 68512                  |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                              |                                                             |                                           |                                                        |                                     |                                                       |
|------------------------------|-------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------|-------------------------------------|-------------------------------------------------------|
| Branch                       | 2002 Broadway<br>Scottsbluff, NE 69363                      | Branch                                    | Midland University<br>Branch Fremont, NE<br>68025      | Branch                              | P.O. Box 6 Coleridge,<br>NE 68727-0006                |
| Branch                       | 920 12th Street<br>Syracuse, NE 68446                       | Branch                                    | Nye Square/Nye Senior<br>Services Fremont, NE<br>68025 | Branch                              | 102 N. Broadway<br>Avenue Hartington, NE<br>687390137 |
| Branch                       | 223 Main Street<br>Talmage, NE 68448                        | <b>Sandhills State Bank, North Platte</b> |                                                        | Branch                              | P.O. Box 398 Osmond,<br>NE 68765-0398                 |
| Branch                       | 2501 East Lincoln Way<br>Cheyenne, WY                       | State Bank                                | 203 South Dewey Street<br>North Platte, NE 69101       | <b>Security First Bank, Lincoln</b> |                                                       |
| Branch                       | 500 West 18th Street<br>Cheyenne, WY 82001                  | School                                    | 615 E. 5th Street<br>Valentine, NE 69201               | State Bank                          | 5505 Red Rock Lane<br>Lincoln, NE 68516               |
| Branch                       | 608 Grand Avenue<br>Laramie, WY                             | Branch                                    | 420 Box Butte Avenue<br>Alliance, NE 69301             | Branch                              | 120 North 6th Street<br>Beatrice, NE 68310            |
| Loan<br>Production<br>Office | 5511 S 16th St., Unit 2<br>Lincoln, NE 68512                | Branch                                    | 302 Fir Street Arthur,<br>NE 69121                     | Branch                              | 2301 North 6th Street<br>Beatrice, NE 68310           |
| Loan<br>Production<br>Office | 920 and 930 12 Street<br>Syracuse, NE 68446                 | Branch                                    | 202 Clark Street<br>Bassett, NE 68714                  | Branch                              | 1900 East Court Street<br>Beatrice, NE 68310          |
| <b>RVR Bank, Fremont</b>     |                                                             | Branch                                    | 235 Central Avenue<br>Grant, NE 69140                  | Branch                              | 101 East Broad Street<br>Blue Springs, NE 68318       |
| State Bank                   | 1005 E. 23rd Street<br>Fremont, NE 680252448                | Branch                                    | 201 Main Street<br>Harrison, NE 69346                  | Branch                              | 1328 West Highway 20<br>Chadron, NE 69337             |
| School<br>Branch             | Arlington Eagles Bank<br>Arlington, NE 68002                | Branch                                    | 101 South Main Street<br>Hyannis, NE 69350             | Mobile<br>Branch                    | Mobile branch<br>Cheyenne County, NE                  |
| School<br>Branch             | Linden Elementary<br>School Fremont, NE<br>68025            | Branch                                    | 605 East 1st Street<br>Ogallala, NE 69153              | Branch                              | 160 Washington Street<br>Clatonia, NE 68328           |
| School<br>Branch             | Archbishop Bergan<br>Elementary School<br>Fremont, NE 68025 | Branch                                    | 132 North Main Street<br>Valentine, NE 69201           | Branch                              | 104 East Nebraska<br>Avenue Cody, NE<br>69211         |
| School<br>Branch             | 1546 N. Luther Road<br>Fremont, NE 68025                    | Branch                                    | 202 North Tecumseh<br>Wauneta, NE 69045                | Branch                              | 525 Highway 77<br>Cortland, NE 68331                  |
| Branch                       | 130 Eagle Street<br>Arlington, NE 68002                     | Loan<br>Production<br>Office              | 131 North Main Street<br>Hay Springs, NE 69347         | Branch                              | 202 West 8th Street<br>Cozad, NE 69130                |
| Branch                       | 555 South 19th Street<br>Blair, NE 68008                    | <b>Scribner Bank, Scribner</b>            |                                                        | Branch                              | 403 Second Street<br>Crawford, NE 69339               |
| Mobile<br>Branch             | Mobile branch<br>Fremont, NE 68025                          | State Bank                                | 400 Main Street<br>Scribner, NE 68057-0548             | Branch                              | 201 Smith Avenue<br>Elwood, NE 68937                  |
| Branch                       | 3010 East 23rd Avenue<br>North Fremont, NE<br>68025         | <b>Security Bank, Laurel</b>              |                                                        | Branch                              | 289 Main Street<br>Harrison, NE 69346                 |
| Branch                       | 1965 East Military<br>Avenue Fremont, NE<br>68025           | State Bank                                | 202 East 2nd Street<br>Laurel, NE 68745                | Branch                              | 231 North Main Hay<br>Springs, NE 69347               |
| Branch                       | 225 North Main Street<br>Fremont, NE 68025                  | School<br>Branch                          | 502 S. Broadway Avenue<br>Hartington, NE 68739         | Mobile<br>Branch                    | Mobile branch<br>Lancaster County, NE                 |
| Branch                       | Shalimar Gardens<br>Branch Fremont, NE<br>68025             | School<br>Branch                          | 502 Wakefield Street<br>Laurel, NE 68745               | Branch                              | 1300 Garrett Lane<br>Lincoln, NE 68512                |
|                              |                                                             | School<br>Branch                          | 202 W Prairie Street<br>Osmond, NE 68765               | Branch                              | 8260 Northwoods<br>Lincoln, NE 68505                  |
|                              |                                                             | Branch                                    | P.O. Box 40 Allen, NE<br>68710-0040                    | Branch                              | Main Street Merriman,<br>NE 69218                     |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|                                    |                                                  |                                      |                                              |                                         |                                                  |
|------------------------------------|--------------------------------------------------|--------------------------------------|----------------------------------------------|-----------------------------------------|--------------------------------------------------|
| Branch                             | 501 C Street Overton, NE 68863                   | Branch                               | 335 Ogden Oxford, NE 68967                   | Branch                                  | Mobile branch Thayer County, NE 68370            |
| Branch                             | 102 East Second Street Rushville, NE 69360       | Branch                               | TEMPORARY ADDRESS Red Cloud, NE 68970        | The Bank of Steinauer, Steinauer        |                                                  |
| Branch                             | 101 East Second Street Rushville, NE 69360       | Stanton State Bank, Stanton          |                                              | State Bank                              | 215 Main Street Steinauer, NE 684410038          |
| Branch                             | 110 East Second Street Rushville, NE 69360       | State Bank                           | 924 Ivy Street Stanton, NE 68779             | The Culbertson Bank, Culbertson         |                                                  |
| Branch                             | 1205 Jackson Sidney, NE 69162                    | Branch                               | 1021 Riverside Blvd Norfolk, NE 68701        | State Bank                              | 318 Taylor Culbertson, NE 69024-0008             |
| Branch                             | 502 Main Street Thedford, NE 69166               | State Bank of Scotia, Scotia         |                                              | The Potter State Bank of Potter, Potter |                                                  |
| Branch                             | 253 North Main Street Valentine, NE 69201        | State Bank                           | 104 S. Main Street Scotia, NE 68875          | State Bank                              | 301 Chestnut Street Potter, NE 69156             |
| Mobile Branch                      | Mobile branch Bennett County, SD                 | State Bank of Table Rock, Table Rock |                                              | Branch                                  | 205 South Locust Street Kimball, NE 69145        |
| Branch                             | 401 3rd Ave Martin, SD 57551                     | State Bank                           | 402 Houston Table Rock, NE 68447             | The Tri-County Bank, Stuart             |                                                  |
| Mobile Branch                      | Mobile branch Pennington County, SD              | Branch                               | 301 Miner Dubois, NE 68345                   | State Bank                              | 106 N. Main Street Stuart, NE 68780-0010         |
| Branch                             | 805 5th Street Rapid City, SD 57701              | Branch                               | 300 Nemaha Street Humboldt, NE 68376         | Branch                                  | 807 East Ash Street Atkinson, NE 68713           |
| Branch                             | 1919 Hope Court Rapid City, SD 57702             | Branch                               | 650 G Street Pawnee City, NE 68420           | Branch                                  | 103 West Highway 20 Bassett, NE 68714            |
| Branch                             | 2405 E. Colorado Boulevard Spearfish, SD 57783   | Branch                               | 4125-4135 Main Street Roca, NE 68430         | Branch                                  | 702 E. Douglas Street O'Neill, NE 68763          |
| Loan Production Office             | 605 South D Street Broken Bow, NE 68822          | Mobile Branch                        | Mobile Counties Roca, NE                     | Loan Production Office                  | Highway 20 Newport, NE 68759                     |
| Loan Production Office             | 135 E. Colorado Blvd Spearfish, SD 57783         | Branch                               | 119 North 12th Street Tecumseh, NE 68450     | Town & Country Bank, Ravenna            |                                                  |
| Siouxland Bank, South Sioux City   |                                                  | Loan Production Office               | 4535 Normal Boulevard #235 Lincoln, NE 68506 | State Bank                              | 423 Grand Avenue Ravenna, NE 68869-1323          |
| State Bank                         | 1001 West 29th Street South Sioux City, NE 68776 | State Nebraska Bank & Trust, Wayne   |                                              | School Branch                           | 41750 Carthage Road Ravenna, NE 68869            |
| South Central State Bank, Campbell |                                                  | State Bank                           | 122 Main Street Wayne, NE 68787-1940         | Branch                                  | 6005 2nd Avenue West Kearney, NE 68847           |
| State Bank                         | 673 Broad Street Campbell, NE 68932              | School Branch                        | Wayne Elementary School Wayne, NE 68787      | Branch                                  | 224 North Main Street Litchfield, NE 68852       |
| School Branch                      | 615 Webster Street Bladen, NE 68928              | School Branch                        | 903 West 7th Street Wayne, NE 68787          | Branch                                  | 102 N. Sycamore Street Pleasanton, NE 68866-0247 |
| Branch                             | 101 S. Willson Street Blue Hill, NE 68930        | Branch                               | 1002 Main Street Wayne, NE 68787             | Union Bank and Trust Company, Lincoln   |                                                  |
| Branch                             | 600 15th Avenue Franklin, NE 68939               | Thayer County Bank, Hebron           |                                              | State Bank                              | 3643 S. 48th Street Lincoln, NE 68506            |
|                                    |                                                  | State Bank                           | 402 Lincoln Avenue Hebron, NE 68370-1526     | Branch                                  | 238 East 4th Ainsworth, NE 69210                 |
|                                    |                                                  | School Branch                        | TC Titan Branch Hebron, NE 68370             |                                         |                                                  |

# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

Branch 1301 J Street Auburn,  
NE 68305

Branch 2071 33rd Avenue  
Columbus, NE 68601

Branch 1100 Main Avenue  
Crete, NE 68333

Branch 1850 Grove Avenue  
Crete, NE 68333

Branch 507 D Street David City,  
NE 68632

Branch 1313 K Street Fairbury,  
NE 68352

Branch 2008 North Webb Road  
Grand Island, NE 68802

Branch 1248 O Street Lincoln,  
NE 68508

Branch 1944 O Street Lincoln,  
NE 68502

Branch 1300 North 48th Street  
Lincoln, NE 68504

Branch 6001 Village Drive  
Lincoln, NE 68516

Branch 6801 O Street Lincoln,  
NE 68510

Branch 4800 Normal Boulevard  
Lincoln, NE 68506

Branch 22nd and Hwy 2  
Lincoln, NE 68512

Branch 3705 South 48th Street  
Lincoln, NE 68506

Branch 4732 Calvert Street  
Lincoln, NE 68506

Branch 6801 South 27th Street  
Lincoln, NE 68516

Branch 4243 Pioneer Woods  
Drive Lincoln, NE 68506

Branch 8401 Lexington Avenue  
Lincoln, NE 68505

Branch 5006 North 27th Street  
Lincoln, NE 68521

Branch 6811 South 27th  
Lincoln, NE 68512

Branch 1550 South Coddington,  
Suite R Lincoln, NE  
68522

Branch 8501 Andermatt Drive  
Lincoln, NE 68526

Branch 840 Fallbrook Blvd.  
Lincoln, NE 68522

Branch 1400 R Street Lincoln,  
NE 68508

Branch 1801 Pine Lake Road  
Lincoln, NE 68512

Branch 2720 South 177th  
Omaha, NE 68130

Mobile branch Omaha,  
NE

Branch 14400 Davenport Street  
Omaha, NE 68154

Branch 514 G Street Pawnee  
City, NE 68420

Branch 225 South 4th Street  
Seward, NE 68434

Branch 410 4th Street Taylor,  
NE 68879

Branch 230 South Hall and U.S.  
20 Valentine, NE 69201

Branch 328 West 3rd Wahoo,  
NE 68066

Branch 501 Grant Avenue York,  
NE 68467

Branch 123 North College  
Avenue Fort Collins, CO  
80524

Branch 309 Oak Bonner  
Springs, KS 66012

Branch 11460 Tomahawk Creek  
Parkway Leawood, KS  
66211

Loan Production Office 18 West 23rd Street  
Kearney, NE 68847

Loan Production Office 4433 South 70th Street,  
Suite 210 Lincoln, NE  
68516

Loan Production Office 3400 Plantation Drive  
#200 Lincoln, NE  
68516

Loan Production Office 7150 South Fulton  
Street Centennial, CO  
80112

## United Republic Bank, Elkhorn

State Bank 111 N. 181st. Street  
Elkhorn, NE 68022

Branch 12751 S. 216th Plaza  
Gretna, NE 68028

Mobile Branch Dodge, Douglas, Sarpy  
and Washington  
Counties Omaha, NE

## Wahoo State Bank, Wahoo

State Bank 164 E. 5th Street Wahoo,  
NE 68066-1923

Branch 314 W. 5th Street  
Wahoo, NE 68066

## Washington County Bank, Blair

State Bank 1523 Washington Street  
Blair, NE 68008-1653

Branch 101 North 14th Street  
Fort Calhoun, NE 68023

Branch 303 South 13th Street  
Tekamah, NE 68061

Branch 205 E. Erie Street  
Missouri Valley, IA  
51555

## Waypoint Bank, Cozad

State Bank 747 Meridian Avenue  
Cozad, NE 69130

School Branch 420 East 14th Street  
Cozad, NE 69130

School Branch PO Box 9 Eustis, NE  
69028

Branch 707 Patterson  
Cambridge, NE 69022

Branch 116 South Alexander  
Street Clay Center, NE  
68933

Branch 100 North Main Street  
Eustis, NE 69028

Branch 348 Broadway Imperial,  
NE

Branch 24 South Weber Street  
Colorado Springs, CO  
80903

Branch 2900 S. College Avenue  
Fort Collins, CO 80525

## West Gate Bank, Lincoln

State Bank 6003 Old Cheney Road  
Lincoln, NE 68516

School Branch Lakeview Elementary  
School Lincoln, NE



# STATE-CHARTERED BANKS

FOR THE PERIOD ENDING JUNE 30, 2025

|               |                                                                    |
|---------------|--------------------------------------------------------------------|
| School Branch | West Gate Bank - Wysong Branch of West Gate Bank Lincoln, NE 68516 |
| Branch        | 1004 Cornhusker Road Bellevue, NE 68005                            |
| Mobile Branch | Mobile branch Lancaster County, NE                                 |
| Branch        | 8400 Eagle Crest Road Lincoln, NE 68505                            |
| Branch        | 2037 South 17th Street Lincoln, NE 68502-2704                      |
| Branch        | 2662 Cornhusker Highway, Suite 3 Lincoln, NE 68521                 |
| Branch        | 1204 West "O" Street Lincoln, NE 68528                             |
| Branch        | 4955 "O" Street Lincoln, NE 68508                                  |
| Branch        | 9775 Q Street Omaha, NE 68127                                      |
| Branch        | 1020 South 179th Court Omaha, NE 68118                             |
| Branch        | Northeast Corner of 177th & Maple Street Omaha, NE 68116           |

## West Plains Bank, Ainsworth

|            |                                         |
|------------|-----------------------------------------|
| State Bank | 200 N. Main Street Ainsworth, NE 69210  |
| Branch     | 110 S. Main Street Springview, NE 68778 |

## Western Nebraska Bank, Curtis

|               |                                                   |
|---------------|---------------------------------------------------|
| State Bank    | 301 Center Avenue Curtis, NE 690250045            |
| School Branch | 103 Main Street Halsey, NE 69142                  |
| School Branch | 848 E. Correction Line Rd. North Platte, NE 69101 |
| School Branch | 1400 N. Madison North Platte, NE 69101            |
| School Branch | 1002 East E Street North Platte, NE 69101         |
| School Branch | 308 Elm Street Paxton, NE 69155                   |
| Branch        | 600 South Dewey Street North Platte, NE 69101     |

|                       |                                           |
|-----------------------|-------------------------------------------|
| Branch                | 203 North Oak Street Paxton, NE 69155     |
| Branch                | 39363 East Highway 2 Thedford, NE 69166   |
| York State Bank, York |                                           |
| State Bank            | 700 N. Lincoln Avenue York, NE 68467-2995 |
| Branch                | 1022 G Street Geneva, NE 68361            |
| Branch                | 405 Elm Street Gresham, NE 68367          |
| Branch                | 729 Lincoln Avenue York, NE 68467         |



*NDBF Review Examiner Alex Thorson completed the American Bankers Association's Stonier Graduate School of Banking Program in spring 2025. The program utilizes the expertise of Wharton Executive Education to develop leaders that are equipped to address high-level management issues confronting the financial sector.*

# REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2025)

*\*Banks are italicized*

| Bank Holding Companies                                                       | Owned By Holding Companies                                                            |
|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1905 Nekota Bankcorp, Inc. - Lewellen, NE                                    | <i>Legends West Bank - Lewellen, NE</i>                                               |
| 3MV Bancorp, Inc. - Omaha, NE                                                | <i>Access Bank - Omaha, NE</i>                                                        |
| Adage, LLC - Ogallala, NE                                                    | <i>Adams Bank &amp; Trust - Ogallala, NE</i>                                          |
|                                                                              | <i>Adbanc, Inc. - Ogallala, NE</i>                                                    |
| Adbanc, Inc. - Ogallala, NE                                                  | <i>Adams Bank &amp; Trust - Ogallala, NE</i>                                          |
| Ambage, Inc. - West Point, NE                                                | <i>F&amp;M Bank - Falls City, NE</i>                                                  |
|                                                                              | <i>R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust" - Las Vegas, NV</i> |
| American Exchange Company - Elmwood, NE                                      | <i>American Exchange Bank - Elmwood, NE</i>                                           |
| American Interstate Bancorp., Inc. - Omaha, NE                               | <i>American Interstate Bank - Elkhorn, NE</i>                                         |
| American National Corporation - Omaha, NE                                    | <i>American National Bank - Omaha, NE</i>                                             |
| AmeriWest Corporation - Omaha, NE                                            | <i>First Westroads Bank, Inc. - Omaha, NE</i>                                         |
| Antelope Bancshares, Inc. - Elgin, NE                                        | <i>Bank of Elgin - Elgin, NE</i>                                                      |
| Armstrong Financial Company - Minden, NE                                     | <i>Minden Exchange Company - Minden, NE</i>                                           |
| Bank Management, Inc. - Wahoo, NE                                            | <i>FirstBank of Nebraska - Wahoo, NE</i>                                              |
| Banner County Ban Corporation - Harrisburg, NE                               | <i>Banner Capital Bank - Harrisburg, NE</i>                                           |
|                                                                              | <i>Lusk State Bank - Lusk, WY</i>                                                     |
|                                                                              | <i>Oregon Trail Bank - Guernsey, WY</i>                                               |
| Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE | <i>Banner Capital Bank - Harrisburg, NE</i>                                           |
|                                                                              | <i>Banner County Ban Corporation - Harrisburg, NE</i>                                 |
| Battle Creek State Company - Battle Creek, NE                                | <i>Battle Creek State Bank - Battle Creek, NE</i>                                     |
| BBIG Holdings, LLC - Lincoln, NE                                             | <i>Hilltop Bancshares, Inc. - Bennington, NE</i>                                      |
|                                                                              | <i>i3 Bank - Bennington, NE</i>                                                       |
| BBJ, Incorporated - Ord, NE                                                  | <i>First National Bank in Ord - Ord, NE</i>                                           |
| Bellwood Community Holding Company - Bellwood, NE                            | <i>Bank of the Valley - Bellwood, NE</i>                                              |
| Blair Holdings, Inc. - Omaha, NE                                             | <i>Washington County Bank - Blair, NE</i>                                             |
| Bruning Bancshares, Inc. - Bruning, NE                                       | <i>Bruning Bank - Bruning, NE</i>                                                     |
| BSB Bancshares, Inc. - Brunswick, NE                                         | <i>Brunswick State Bank - Brunswick, NE</i>                                           |
| Butte State Co. - Butte, NE                                                  | <i>Butte State Bank - Butte, NE</i>                                                   |
| C.S.B. Co. - Cozad, NE                                                       | <i>Homestead Bank - Cozad, NE</i>                                                     |
| Campbell State Company - Lincoln, NE                                         | <i>South Central State Bank - Campbell, NE</i>                                        |
| Carleton Agency, Inc. - Carleton, NE                                         | <i>Citizens State Bank - Carleton, NE</i>                                             |
| Cattle Crossing, Inc. - Seward, NE                                           | <i>Cattle Bank &amp; Trust - Seward, NE</i>                                           |
| Cedar Bancorp. - Hartington, NE                                              | <i>Bank of Hartington - Hartington, NE</i>                                            |
| Cedar Financial Holding, Inc. - Fordyce, NE                                  | <i>Cedar Security Bank - Fordyce, NE</i>                                              |
| Cedar Rapids State Company - Cedar Rapids, NE                                | <i>Cedar Rapids State Bank - Cedar Rapids, NE</i>                                     |
| Central Agency, Inc. - Lincoln, NE                                           | <i>Farm &amp; Home Insurance Agency, Inc. - Lyons, NE</i>                             |
| Central Bancshares, Inc. - Cambridge, NE                                     | <i>First Central Bank - Cambridge, NE</i>                                             |
|                                                                              | <i>First Central Bank McCook - McCook, NE</i>                                         |
|                                                                              | <i>Republic Corporation - Omaha, NE</i>                                               |
| Ceresco Bancorp, Inc. - Ceresco, NE                                          | <i>CerescoBank - Ceresco, NE</i>                                                      |
| CFSB Holding Co. - Broken Bow, NE                                            | <i>Custer Federal State Bank - Broken Bow, NE</i>                                     |
| Chambanco, Inc. - Chambers, NE                                               | <i>Chambers State Bank - Chambers, NE</i>                                             |
| Citizens National Corporation - Wisner, NE                                   | <i>Citizens State Bank - Wisner, NE</i>                                               |
|                                                                              | <i>Republic Corporation - Omaha, NE</i>                                               |
| Clark Bancshares, Inc. - Clarks, NE                                          | <i>Bank of Clarks - Clarks, NE</i>                                                    |
| Clarkson Bancshares, LLC - Clarkson, NE                                      | <i>Clarkson Bank - Clarkson, NE</i>                                                   |
| CLC Enterprises, Inc. - Nelson, NE                                           | <i>Commercial Bank - Nelson, NE</i>                                                   |
| COLBANK Bancorp - Columbus, NE                                               | <i>Columbus Bank &amp; Trust Company - Columbus, NE</i>                               |
| Commercial Investment Co., Inc. - Ainsworth, NE                              | <i>West Plains Bank - Ainsworth, NE</i>                                               |
| Commercial State Holding Company, Inc. - Republican City, NE                 | <i>Commercial State Bank - Republican City, NE</i>                                    |
| Cornhusker Growth Corporation - Lincoln, NE                                  | <i>Cornhusker Bank - Lincoln, NE</i>                                                  |
| Country Bank Shares, Inc. - Milford, NE                                      | <i>Farmers and Merchants Bank - Milford, NE</i>                                       |
| DS Holding Company, Inc. - Omaha, NE                                         | <i>Core Bank - Omaha, NE</i>                                                          |
| Duroc Investment Company - Table Rock, NE                                    | <i>State Bank of Table Rock - Table Rock, NE</i>                                      |
| Eberly Investment Company - Stanton, NE                                      | <i>Stanton State Bank - Stanton, NE</i>                                               |
| Emswater Financial LLC - Exeter, NE                                          | <i>Generations Bank - Exeter, NE</i>                                                  |

# REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2025)

*\*Banks are italicized*

| Bank Holding Companies                                  | Owned By Holding Companies                                          |
|---------------------------------------------------------|---------------------------------------------------------------------|
| Enevoldsen Limited Partnership - Potter, NE             | <i>Enevoldsen Management Company - Potter, NE</i>                   |
| Enevoldsen Management Company - Potter, NE              | <i>The Potter State Bank of Potter - Potter, NE</i>                 |
| Enterprise Holding Company - Omaha, NE                  | <i>Enterprise Bank - Omaha, NE</i>                                  |
| Equitable Financial Corp - Grand Island, NE             | <i>Equitable Bank - Grand Island, NE</i>                            |
| Exchange Company - Kearney, NE                          | <i>Exchange Bank - Kearney, NE</i>                                  |
| Farm & Home Insurance Agency, Inc. - Lyons, NE          | <i>First Northeast Bank of Nebraska - Lyons, NE</i>                 |
| Farmers & Merchants Financial Corporation - Ashland, NE | <i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>          |
| Farmers & Merchants Investment, Inc - Lincoln, NE       | <i>Union Bank and Trust Company - Lincoln, NE</i>                   |
| Farmers State Bancshares, Inc - Dodge, NE               | <i>Nebraska Bank - Dodge, NE</i>                                    |
| FEO Investments, Inc. - Norfolk, NE                     | <i>Elkhorn Valley Bank &amp; Trust - Norfolk, NE</i>                |
| First Beemer Corporation - Beemer, NE                   | <i>First Community Bank - Beemer, NE</i>                            |
| First Central Nebraska Company - Broken Bow, NE         | <i>Nebraska State Bank and Trust Company - Broken Bow, NE</i>       |
| First Gothenburg Bancshares, Inc. - Gothenburg, NE      | <i>Dayspring Bank - Gothenburg, NE</i>                              |
| First Kenesaw Company, Inc. - Kenesaw, NE               | <i>Adams County Bank - Kenesaw, NE</i>                              |
| First Laurel Security Company - Laurel, NE              | <i>Security Bank - Laurel, NE</i>                                   |
| First National Holding Company, Inc. - Fullerton, NE    | <i>First Bank &amp; Trust of Fullerton - Fullerton, NE</i>          |
| First National Johnson Bancshares, Inc. - Johnson, NE   | <i>The First National Bank of Johnson - Johnson, NE</i>             |
| First National Utica Company - Utica, NE                | <i>First Bank of Utica - Utica, NE</i>                              |
| First Nebraska Bancs, Inc. - Sidney, NE                 | <i>Points West Community Bank - Julesburg, CO</i>                   |
| First of Minden Financial Corporation - Minden, NE      | <i>First Bank and Trust Company - Minden, NE</i>                    |
| First State Bancorp., Inc. - Randolph, NE               | <i>First State Bank - Randolph, NE</i>                              |
| First State Fremont, Inc. - Fremont, NE                 | <i>RVR Bank - Fremont, NE</i>                                       |
| First State Holding Company - Lincoln, NE               | <i>First State Bank Nebraska - Lincoln, NE</i>                      |
| First York Ban Corp. - York, NE                         | <i>Cornerstone Bank - York, NE</i>                                  |
| Firststand Co. - Hordville, NE                          | <i>First State Bank - Hordville, NE</i>                             |
| Firstier II Bancorp - Cheyenne, WY                      | <i>FirsTier Bank - Kimball, NE</i>                                  |
| FM Group, Inc. - Cawker City, KS                        | <i>Farmers and Merchants Bank - Milligan, NE</i>                    |
| Foundation First Corporation - Omaha, NE                | <i>Foundation One Bank - Waterloo, NE</i>                           |
| Frontier Holdings, LLC - Omaha, NE                      | <i>Frontier Bank - Omaha, NE</i>                                    |
| Geneva State Company - Geneva, NE                       | <i>Heartland Bank - Geneva, NE</i>                                  |
| GLAASS Financial, LLC - Exeter, NE                      | <i>Emswater Financial LLC - Exeter, NE</i>                          |
| Henderson State Company - Henderson, NE                 | <i>Henderson State Bank - Henderson, NE</i>                         |
| Heritage Group, Inc. - Aurora, NE                       | <i>Heritage Bank - Wood River, NE</i>                               |
| Hilltop Bancshares, Inc. - Bennington, NE               | <i>i3 Bank - Bennington, NE</i>                                     |
| Hohl Financial, Inc. - Wahoo, NE                        | <i>Wahoo State Bank - Wahoo, NE</i>                                 |
| Hometown Banc Corporation - Grand Island, NE            | <i>Five Points Bank - Grand Island, NE</i>                          |
|                                                         | <i>Five Points Bank of Hastings - Hastings, NE</i>                  |
| Howard County Land & Cattle Company - Rapid City, SD    | <i>Citizens Bank &amp; Trust Company in St. Paul - St. Paul, NE</i> |
| HSB Merger Co. - Hershey, NE                            | <i>Hershey Bank - 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>            |
| Lindsay State Company - Lindsay, NE                     | <i>Bank of Lindsay - Lindsay, NE</i>                                |
| Loomis Company - Omaha, NE                              | <i>First State Bank - Loomis, NE</i>                                |
| Mackey BanCo, Inc. - Omaha, NE                          | <i>Dundee Bank - Omaha, NE</i>                                      |
| Madison County Financial, Inc. - Madison, NE            | <i>Madison County Bank - Madison, NE</i>                            |
| McHugh Investment Co. - Murdock, NE                     | <i>Corn Growers State Bank - Murdock, NE</i>                        |
| Midwest Banc Holding Co. - Pierce, NE                   | <i>Midwest Bank - Pierce, NE</i>                                    |
| Midwest Banco Corporation - Cozad, NE                   | <i>Waypoint Bank - Cozad, NE</i>                                    |
| Minden Exchange Company - Minden, NE                    | <i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>        |

# REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2025)

*\*Banks are italicized*

| Bank Holding Companies                                           | Owned By Holding Companies                                                             |
|------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| MNB Financial Services, Inc. - McCook, NE                        | <i>MNB Bank - McCook, NE</i>                                                           |
| NationWide Bankshares, Inc. - West Point, NE                     | <i>CharterWest Bank - West Point, NE</i>                                               |
| NBC Bancshares, LLC - Lincoln, NE                                | <i>Nebraska Bank of Commerce - Lincoln, NE</i>                                         |
| Nebraska Bankshares, Inc. - Farnam, NE                           | <i>First State Bank - Farnam, NE</i>                                                   |
| NebraskaLand Financial Services, Inc. - North Platte, NE         | <i>NebraskaLand Bank - North Platte, NE</i>                                            |
| North Central Bancorp - Norfolk, NE                              | <i>BankFirst - Norfolk, NE</i>                                                         |
| 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>                                                  |
| Otten Investments, LP - Norfolk, NE                              | <i>FEO Investments, Inc. - Norfolk, NE</i>                                             |
| Pathway Bancorp. - Cairo, NE                                     | <i>Pathway Bank - Cairo, NE</i>                                                        |
| Pinnacle Bancorp, Inc. - Omaha, NE                               | <i>Bank of Colorado - Fort Collins, CO</i>                                             |
|                                                                  | <i>Pinnacle Bank - Lincoln, NE</i>                                                     |
|                                                                  | <i>Pinnacle Bank - Keene, TX</i>                                                       |
|                                                                  | <i>Pinnacle Bank - Wyoming - Torrington, WY</i>                                        |
| Platte Valley Bancorp, Inc - North Bend, NE                      | <i>Platte Valley Bank - North Bend, NE</i>                                             |
| Platte Valley Cattle Company - Grand Island, NE                  | <i>Town &amp; Country Bank - Ravenna, NE</i>                                           |
| Platte Valley Financial Service Companies, Inc - Scottsbluff, NE | <i>Mountain Valley Bank - Walden, CO</i>                                               |
|                                                                  | <i>Platte Valley Bank - Scottsbluff, NE</i>                                            |
|                                                                  | <i>Platte Valley Bank - Torrington, WY</i>                                             |
| Prague Company - Valley, NE                                      | <i>Bank of Prague - Prague, 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>                                              |
| Sandhills Financial Services, LLC - North Platte, NE             | <i>Sandhills State Bank - North Platte, NE</i>                                         |
| Scribner Banshares, Inc. - Scribner, NE                          | <i>Scribner Bank - Scribner, NE</i>                                                    |
| Security National Corporation - Omaha, NE                        | <i>Security National Bank of Omaha - Omaha, NE</i>                                     |
| Selko Banco, Inc. - Mead, NE                                     | <i>Bank of Mead - Mead, NE</i>                                                         |
| Siouxland National Corporation - South Sioux City, NE            | <i>Siouxland Bank - South Sioux City, NE</i>                                           |
| State National Bancshares, Inc. - Wayne, NE                      | <i>State Nebraska Bank &amp; Trust - Wayne, NE</i>                                     |
| Steinauer Bancorp, Inc. - Steinauer, NE                          | <i>The Bank of Steinauer - Steinauer, NE</i>                                           |
| Stockmens Financial Corporation - Rapid City, SD                 | <i>Security First Bank - Lincoln, NE</i>                                               |
| Stockmens Limited Partnership - Rapid City, SD                   | <i>Stockmens Financial Corporation - Rapid City, SD</i>                                |
| Swanton Agency, Inc. - Swanton, NE                               | <i>First Tri County Bank - Swanton, NE</i>                                             |
| TA NS CTC Holdings, Inc. - Boston, MA                            | <i>Constellation Trust Company - Omaha, NE</i>                                         |
| TCM Company - Crete, NE                                          | <i>City Bank &amp; Trust Co. - Lincoln, NE</i>                                         |
| Thayer Agency, Inc. - Hebron, NE                                 | <i>Thayer County Bank - Hebron, NE</i>                                                 |
| Tri Valley Bancshares, Inc. - Talmage, NE                        | <i>Riverstone Bank - Eagle, NE</i>                                                     |
| Tri-County Company - Stuart, NE                                  | <i>The Tri-County Bank - Stuart, NE</i>                                                |
| UB, Inc. - Unadilla, NE                                          | <i>Countryside Bank - Unadilla, NE</i>                                                 |
| Valley Bank Shares, Inc. - Valley, NE                            | <i>First Nebraska Bank - Valley, NE</i>                                                |
| Wausa Banshares, Inc. - Wausa, NE                                | <i>Commercial State Bank - Wausa, NE</i>                                               |
| West Gate Banshares, Inc. - Lincoln, NE                          | <i>West Gate Bank - Lincoln, NE</i>                                                    |
| West Point Bancorp, Inc. - West Point, NE                        | <i>F &amp; M Bank - West Point, NE</i>                                                 |
|                                                                  | <i>R. Dean Phillips Bank Trust Dated 11-19-2004 (the "Bank Trust" - Las Vegas, NV)</i> |
|                                                                  | <i>Town &amp; Country Bank - Las Vegas, NV</i>                                         |
| Western Bancshares, Inc. - Curtis, NE                            | <i>Western Nebraska Bank - Curtis, NE</i>                                              |
|                                                                  | <i>WNB Holdings, LLC - North Platte, NE</i>                                            |
| Williams Financial Corporation - Gothenburg, NE                  | <i>Flatwater Bank - Gothenburg, NE</i>                                                 |
| York Holdings, Inc. - Omaha, NE                                  | <i>York State Bank - York, NE</i>                                                      |



# COMMERCIAL BANK MEMBERS OF THE FEDERAL RESERVE SYSTEM

for the period ending June 30,2025

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

## STATE-CHARTERED BANKS TO OPERATE WITH TRUST POWERS

for the period ending June 30,2025

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

## STATE-CHARTERED TRUST COMPANIES

for the period ending June 30,2025

| Institution                  | Location          |
|------------------------------|-------------------|
| Bridges Trust Company        | Omaha, Nebraska   |
| Constellation Trust Company  | Omaha, Nebraska   |
| First Nebraska Trust Company | Lincoln, Nebraska |
| NBC Trust Company            | Lincoln, Nebraska |
| NOMI Health Trust, INC.      | Omaha, Nebraska   |

## STATE-CHARTERED CREDIT UNIONS

for the period ending June 30, 2025

| Institution                                       | Location            | Branch Offices                                            |
|---------------------------------------------------|---------------------|-----------------------------------------------------------|
| Archer Cooperative Credit Union                   | Archer              | Central City, Dannebrog, St. Paul                         |
| Eddyville Cooperative Credit Union                | Eddyville, Nebraska |                                                           |
| First Nebraska Credit Union                       | Omaha, Nebraska     | Elkhorn, Lincoln (3), Omaha                               |
| Liberty First Credit Union                        | Lincoln, Nebraska   | Lincoln (4), Omaha (2), Seward, Lancaster County (mobile) |
| Lincoln SDA Credit Union                          | Lincoln, Nebraska   |                                                           |
| MembersOwn Credit Union                           | Lincoln, Nebraska   | Beatrice, Lincoln (2)                                     |
| Nebraska State Employees Credit Union             | Lincoln, Nebraska   | Lincoln                                                   |
| North Platte Union Pacific Employees Credit Union | Lincoln, Nebraska   |                                                           |
| Omaha Firefighters Credit Union                   | Omaha, Nebraska     |                                                           |
| Our Family Social Credit Union                    | Omaha, Nebraska     |                                                           |

## DELAYED DEPOSIT SERVICES BUSINESSES

for the period ending June 30, 2025

As of June 30, 2025, Nebraska had no Delayed Deposit Services Licenses.



*Deputy Director Darcy Bailer and Examiner Mathew Roth represent the Department at a career fair at the University of Nebraska-Kearney.*

# INSTALLMENT LOAN COMPANIES

For the Year Ending June 30, 2025

| Institution                                     | Location                |
|-------------------------------------------------|-------------------------|
| Above Lending, Inc.                             | Northbrook, IL          |
| Absolute Resolutions Investments, LLC           | Bloomington, MN         |
| Affirm, Inc.                                    | San Francisco, CA       |
| AIS Recovery Solutions, LLC                     | Irving, TX              |
| AKCP LLC                                        | Dobbs Ferry, NY         |
| Align Balance, LLC                              | Chicago, IL             |
| American First Finance, LLC                     | Dallas, TX              |
| Aqua Finance, Inc.                              | Wausau, WI              |
| Ascent Funding, LLC                             | San Diego, CA           |
| Aspire Resources Inc.                           | West Des Moines, IA     |
| Avant, LLC                                      | Chicago, IL             |
| Aven Financial, Inc.                            | Campbell, CA            |
| Axcess Financial Services, Inc.                 | Cincinnati, OH          |
| Axiom Acquisition Ventures, LLC                 | Tampa, FL               |
| Bill Me Later, Inc.                             | San Jose, CA            |
| Bills.com, LLC                                  | Tempe, AZ               |
| Bounce AI, Inc.                                 | Rochester, NY           |
| Capital Collection Management LLC               | Syracuse, NY            |
| CF LaaS, Inc.                                   | Sioux Falls, SD         |
| CHERRY TECHNOLOGIES INC.                        | San Francisco, CA       |
| Cherrywood Enterprises LLC                      | West Palm Beach, FL     |
| Chime Capital, LLC                              | San Francisco, CA       |
| CMAC INC.                                       | Omaha, NE               |
| College Ave Student Loan Servicing, LLC         | Wilmington, DE          |
| Concentrix Daksh Services India Private Limited | Gurgaon, Haryana, India |
| Concord Servicing LLC                           | Scottsdale, AZ          |
| Covered Care, LLC                               | Dallas, TX              |
| credit9, LLC                                    | Irvine, CA              |
| CreditFresh LaaS, Inc.                          | Newark, DE              |
| CreditNinja Lending, LLC                        | Chicago, IL             |
| Credova Financial, LLC                          | Bozeman, MT             |
| Crown Asset Management, LLC                     | Duluth, GA              |
| Deinde Financial, LLC                           | Chicago, IL             |
| DigniFi Tech, Inc.                              | Mesa, AZ                |
| Duvera Billing Services, LLC                    | Vista, CA               |
| E2SPV, LLC                                      | New York, NY            |
| EarnIn US1 LLC                                  | Mountain View, CA       |
| EC2SPV, LLC                                     | New York, NY            |
| EF2SPV, LLC                                     | New York, NY            |
| EFR 2018-1, LLC                                 | Chicago, IL             |
| EL Technologies Nebraska, LLC                   | Fort Worth, TX          |
| Empower Lending LLC                             | San Francisco, CA       |
| Encore Receivable Management, Inc.              | Lake Mary, FL           |
| Fastlane Lending Solutions, LLC                 | Coral Gables, FL        |
| Fin Care US LLC                                 | Mesa, AZ                |
| Flexible Finance Brokering, Inc.                | New York, NY            |
| Flexible Finance Servicing, Inc.                | New York, NY            |
| Foursight Capital LLC                           | West Valley City, UT    |
| Freedom Financial Asset Management, LLC         | San Mateo, CA           |
| FuturePay Holdings Inc.                         | New York, NY            |
| Galaxy Asset Purchasing, LLC                    | Atlanta, GA             |
| Galaxy International Purchasing, LLC            | Atlanta, GA             |
| Galaxy Portfolios, LLC                          | Atlanta, GA             |
| Grameen America, Inc.                           | Jackson Heights, NY     |
| Gray Rock SPV LLC                               | Greenville, SC          |
| GreenSky Servicing, LLC                         | Atlanta, GA             |
| Happy Money, Inc.                               | Torrance, CA            |
| iCreditWorks Inc.                               | Iselin, NJ              |



# INSTALLMENT LOAN COMPANIES

For the Year Ending June 30, 2025

| Institution                              | Location             |
|------------------------------------------|----------------------|
| Integra Credit Fund Alpha, LLC           | CHICAGO, IL          |
| Iowa Student Loan Liquidity Corporation  | West Des Moines, IA  |
| Jefferson Capital Systems, LLC           | Sartell, MN          |
| Kashable LLC                             | New York, NY         |
| Klarna Inc.                              | Columbus, OH         |
| Launch Servicing, LLC                    | San Diego, CA        |
| LCS CAPITAL, LLC                         | CENTENNIAL, CO       |
| LendingPoint LLC                         | Kennesaw, GA         |
| Lime Residential, Ltd.                   | New York, NY         |
| LVNV Funding LLC                         | Greenville, SC       |
| Marine One Acceptance Corporation        | Dallas, TX           |
| Marlette Marketing, LLC                  | Wilmington, DE       |
| Marlette Servicing, LLC                  | Wilmington, DE       |
| MIA SHARE INC.                           | South Jordan, UT     |
| Mission Lane LLC                         | Richmond, VA         |
| Momnt Servicing Company LLC              | Atlanta, GA          |
| Monarch Servicing Solutions, Inc.        | Irvine, CA           |
| Monogram LLC                             | Boston, MA           |
| National Credit Adjusters, L.L.C         | Hutchinson, KS       |
| NetCredit Combined Receivables 2023, LLC | Chicago, IL          |
| NetCredit Combined Receivables 2024, LLC | Chicago, IL          |
| NetCredit Combined Receivables A, LLC    | Chicago, IL          |
| NetCredit Finance, LLC                   | Chicago, IL          |
| NetCredit Loan Services, LLC             | Chicago, IL          |
| NetCredit LOC Receivables 2024, LLC      | Chicago, IL          |
| NetCredit Receivables 2022, LLC          | Chicago, IL          |
| OneMain Financial Group, LLC             | Baltimore, MD        |
| OneProgress Services LLC                 | New York, NY         |
| Oportun Receivables Holdings LLC         | San Carlos, CA       |
| Oportun, Inc.                            | San Carlos, CA       |
| Opportunity Financial, LLC               | Chicago, IL          |
| Orion Portfolio Purchasing LLC           | Atlanta, GA          |
| Paradigm Assets Recovery LLC             | Hazelwood, MO        |
| PayPal, Inc.                             | San Jose, CA         |
| PF Servicing, LLC                        | San Carlos, CA       |
| Pioneer Military Credit LLC              | Kansas City, MO      |
| Portfolio Recovery Associates, LLC       | Norfolk, VA          |
| Possible Financial Inc.                  | Seattle, WA          |
| Prosper Funding LLC                      | San Francisco, CA    |
| Prosper Marketplace, Inc.                | San Francisco, CA    |
| PYOD LLC                                 | Greenville, SC       |
| Reach Financial LLC                      | New York, NY         |
| Remitly, Inc.                            | Seattle, WA          |
| Resurgent Acquisitions LLC               | Greenville, SC       |
| Resurgent Capital Services L.P.          | Greenville, SC       |
| Resurgent Funding LLC                    | Greenville, SC       |
| Resurgent Receivables LLC                | Greenville, SC       |
| Resurgent Secured Assets LLC             | Greenville, SC       |
| Robinhood Credit, Inc.                   | Menlo Park, CA       |
| RockLoans Marketplace LLC                | Detroit, MI          |
| Scratch Financial, Inc.                  | Pasadena, CA         |
| Security Credit Services, LLC            | Oxford, MS           |
| Seen Finance Inc.                        | West Valley City, UT |
| Self Credit LLC                          | Austin, TX           |
| Servicing Solutions, LLC                 | Irving, TX           |
| Skopos Financial, LLC                    | Irving, TX           |
| SLM Funding Solutions, LLC               | Newark, DE           |
| Snap Finance LLC                         | West Valley City, UT |

## INSTALLMENT LOAN COMPANIES

For the Year Ending June 30, 2025

| Institution                              | Location            |
|------------------------------------------|---------------------|
| Solar Mosaic LLC                         | Oakland, CA         |
| Southwood Financial LLC                  | Sterling, VA        |
| Spring Oaks Capital SPV, LLC             | Chesapeake, VA      |
| Spring Oaks Capital, LLC                 | Chesapeake, VA      |
| Starmark Financial LLC                   | Deerfield Beach, FL |
| Sunbit Now, LLC                          | Los Angeles, CA     |
| SUSA Holdings, LLC                       | Sherman Oaks, CA    |
| Systems & Services Technologies, Inc.    | Irvine, CA          |
| Titan Asset Purchasing, LLC              | Melbourne, FL       |
| Upgrade, Inc.                            | San Francisco, CA   |
| Uplift, Inc.                             | San Francisco, CA   |
| Upstart Network, Inc.                    | San Mateo, CA       |
| Velocity Investments, L.L.C.             | Wall, NJ            |
| Viva Finance Inc.                        | Atlanta, GA         |
| Watercress Financial Group LLC           | West Des Moines, IA |
| Wellfit Technologies, Inc.               | Irving, TX          |
| WFG Purchaser, LLC                       | Van Nuys, CA        |
| Wheels Financial Group, LLC              | Van Nuys, CA        |
| Worldwide Asset Purchasing II, LLC       | Atlanta, GA         |
| Yamaha Motor Finance Corporation, U.S.A. | Cypress, CA         |
| Yendo Inc.                               | Dallas, TX          |



*As of the NDBF's Financial Awareness Month activities, held March 25, 2025, Director Kelly Lammers addressed approximately 80 schoolchildren who attended the event as participants in Nebraska's in-school savings program, implemented by more than 70 schools statewide.*

# INSTALLMENT SALES COMPANIES

For the Year Ending June 30, 2025

| Institution                                | Location              |
|--------------------------------------------|-----------------------|
| AGCO Finance LLC                           | Johnston, IA          |
| ALLY FINANCIAL INC.                        | DETROIT, MI           |
| Ally Servicing LLC                         | Detroit, MI           |
| American Credit Acceptance, LLC            | Spartanburg, SC       |
| American First Finance, LLC                | Dallas, TX            |
| AMERICAN HONDA FINANCE CORPORATION         | Torrance, CA          |
| AmeriCredit Financial Services, Inc.       | Fort Worth, TX        |
| Aqua Finance, Inc.                         | Wausau, WI            |
| Auto Credit Center, LLC                    | Omaha, NE             |
| Avid Acceptance LLC.                       | Midvale, UT           |
| Belmont Finance LLC                        | Plover, WI            |
| BMW Financial Services NA, LLC             | Woodcliff Lake, NJ    |
| Bridgecrest Acceptance Corporation         | Mesa, AZ              |
| CAR Financial Services, Inc.               | Lake Mary, FL         |
| CarMax Business Services, LLC              | Kennesaw, GA          |
| CarMax Funding Services, LLC               | Kennesaw, GA          |
| Carvana FAC LLC                            | Tempe, AZ             |
| Caterpillar Financial Services Corporation | Nashville, TN         |
| Citrus Tree Finance LLC                    | New York, NY          |
| CNH Industrial Capital America LLC         | Racine, WI            |
| Consumer Portfolio Services, Inc.          | Las Vegas, NV         |
| Covered Care, LLC                          | Dallas, TX            |
| Credit Acceptance Corporation              | Southfield, MI        |
| Credit Connection, L.L.C.                  | Lincoln, NE           |
| Credit Corp Solutions Inc.                 | Draper, UT            |
| Crosscheck Holdings, Inc.                  | Bakersfield, CA       |
| De Lage Landen Financial Services, Inc.    | Wayne, PA             |
| De Lage Landen Public Finance LLC          | Wayne, PA             |
| Deere & Company                            | Moline, IL            |
| Denali Capital, LLC                        | Birmingham, AL        |
| DLL Finance LLC                            | Johnston, IA          |
| Driveway Finance Corporation               | Tigard, OR            |
| Equity Sales Finance, Inc.                 | Maple Grove, MN       |
| EverBright R1, LLC                         | Juno Beach, FL        |
| Exeter Finance LLC                         | Irving, TX            |
| Farm Credit Services of America, PCA       | OMAHA, NE             |
| FASTLENDING.COM, LLC                       | Sarasota, FL          |
| Fenix Capital Group, LLC                   | Parkville, MO         |
| FI Connect, LLC                            | Greenwood Village, CO |
| Finbe, Inc.                                | FORT LAUDERDALE, FL   |
| First Investors Servicing Corporation      | Atlanta, GA           |
| Flagship Credit Acceptance LLC             | Chadds Ford, PA       |
| Ford Motor Credit Company LLC              | Dearborn, MI          |
| Foundation Finance Company LLC             | Rothschild, WI        |
| Foursight Capital LLC                      | West Valley City, UT  |
| Franklin Credit Management Corporation     | Jersey City, NJ       |
| FTL Capital Partners, LLC                  | Saint Charles, MO     |
| Global Lending Services LLC                | Greenville, SC        |
| GoFi, LLC                                  | Fort Worth, TX        |
| Hunter Financial LLC                       | Troy, MI              |
| Hyundai Capital America                    | Irvine, CA            |
| Hyundai Capital America                    | Irvine, CA            |
| Isuzu Finance of America, Inc              | Purchase, NY          |
| JGW Lending, LLC                           | Chesterbrook, PA      |
| Kubota Credit Corporation, U.S.A           | Grapevine, TX         |
| Leif Software Services, LLC                | Las Vegas, NV         |
| LendKey Technologies, Inc.                 | Cincinnati, OH        |
| Lime Residential, Ltd.                     | New York, NY          |

# INSTALLMENT SALES COMPANIES

For the Year Ending June 30, 2025

| Institution                                | Location             |
|--------------------------------------------|----------------------|
| Mahindra Finance USA LLC                   | Johnston, IA         |
| Mend Financial, LLC                        | Omaha, NE            |
| Mercedes-Benz Financial Services USA LLC   | Farmington Hills, MI |
| Mid-Atlantic Finance Co., Inc.             | CLEARWATER, FL       |
| Midland Credit Management, Inc.            | San Diego, CA        |
| Nationwide Cassel LLC                      | Rosemont, IL         |
| Nationwide Loan Company LLC                | ROSEMONT, IL         |
| New Holland Credit Company, LLC            | NEW HOLLAND, PA      |
| Nissan Motor Acceptance Company LLC        | Franklin, TN         |
| PACCAR Financial Corp.                     | Bellevue, WA         |
| Paramount Capital Group, LLC               | King of Prussia, PA  |
| Planet Home Lending, LLC                   | Meriden, CT          |
| Porsche Financial Services, Inc.           | Atlanta, GA          |
| Preferred Credit, Inc.                     | St, Cloud, MN        |
| Prestige Financial Services, Inc.          | Draper, UT           |
| Pure Financial Group LLC                   | Laurel, MD           |
| Regional Acceptance Corporation            | Greenville, NC       |
| RFFC Financial, LLC                        | Conroe, TX           |
| Roadrunner Account Services, LLC           | Irving, TX           |
| Roadrunner Financial, Inc.                 | Irving, TX           |
| RTO Finance LLC                            | Greenville, SC       |
| Santander Consumer USA Inc.                | Dallas, TX           |
| Scratch Financial, Inc.                    | Pasadena, CA         |
| Service Finance Company, LLC               | Boca Raton, FL       |
| Servicing Solutions, LLC                   | Irving, TX           |
| SNAP-ON CREDIT LLC                         | LIBERTYVILLE, IL     |
| Source One Financial Services, LLC         | Lakeville, MN        |
| South Bay Financial Services, LLC          | Jacksonville, FL     |
| Southwest Stage Funding, LLC               | Chandler, AZ         |
| Stellantis Financial Services, Inc.        | Houston, TX          |
| Tandem Workforce, Inc.                     | Las Vegas, NV        |
| The Credit Union Loan Source, LLC          | Alpharetta, GA       |
| Tidewater Finance Company                  | Virginia Beach, VA   |
| Time Investment Company, Inc.              | West Bend, WI        |
| T-Mobile Financial LLC                     | Bellevue, WA         |
| Toyota Industries Commercial Finance, Inc. | Dallas, TX           |
| Toyota Motor Credit Corporation            | Plano, TX            |
| Toyota Motor Credit Corporation            | Plano, TX            |
| United Auto Credit Corporation             | Newport Beach, CA    |
| United Consumer Financial Services Company | Westlake, OH         |
| UNIVERSAL ACCEPTANCE CORPORATION (NE)      | Crystal, MN          |
| Universal Guardian Acceptance, LLC         | Parkville, MO        |
| Upstart Network, Inc.                      | San Mateo, CA        |
| Vanderbilt Mortgage and Finance, Inc.      | Maryville, TN        |
| Vantage Finance, LLC                       | Omaha, NE            |
| Verizon Wireless Services, LLC             | Basking Ridge, NJ    |
| Veros Credit, LLC                          | Santa Ana, CA        |
| VFS US LLC                                 | Greensboro, NC       |
| Volvo Car Financial Services U.S., LLC     | Mahwah, NJ           |
| VW Credit, Inc.                            | Libertyville, IL     |
| Westlake Services, LLC                     | Los Angeles, CA      |
| Yamaha Motor Finance Corporation, U.S.A.   | Cypress, CA          |



# MONEY TRANSMITTERS

For the Year Ending June 30, 2025

| Institution                                            | Location           |
|--------------------------------------------------------|--------------------|
| 1Money USA, Inc.                                       | New York, NY       |
| ACI Payments, Inc.                                     | Elkhorn, NE        |
| Affirm Payments, LLC                                   | San Francisco, CA  |
| AFRICA REMITTANCE COMPANY LLC                          | JERSEY CITY, NJ    |
| Airbnb Payments, Inc.                                  | San Francisco, CA  |
| Airwallex US, LLC                                      | San Francisco, CA  |
| AlIPaid, Inc.                                          | Indianapolis, IN   |
| Alpaca Crypto LLC                                      | San Mateo, CA      |
| Amaana Money Transfer CO                               | Minneapolis, MN    |
| Amal Financial Inc.                                    | Chicago, IL        |
| Amazon Payments, Inc.                                  | Seattle, WA        |
| American Express Prepaid Card Management Corporation   | Phoenix, AZ        |
| American Express Travel Related Services Company, Inc. | New York, NY       |
| Apple Payments Inc.                                    | Austin, TX         |
| AscendantFX Capital USA, Inc.                          | Pleasant Hill, CA  |
| Asure Operations LLC                                   | Austin, TX         |
| AUS Merchant Services, Inc.                            | Sunnyvale, CA      |
| AvidXchange, Inc.                                      | Charlotte, NC      |
| AWASHDIRECT, LLC                                       | SeaTac, WA         |
| Bakkt Crypto Solutions, LLC                            | Alpharetta, GA     |
| BAM Trading Services Inc.                              | Miami, FL          |
| BANANA PAY, LLC                                        | MINNEAPOLIS, MN    |
| BARRI MONEY SERVICES, LLC                              | Houston, TX        |
| Beeso Corp.                                            | Bloomington, MN    |
| Betrlink, LLC                                          | New York, NY       |
| Bill.com, LLC                                          | San Jose, CA       |
| BillGO MT, Inc.                                        | Fort Collins, CO   |
| Bilt Payments LLC                                      | New York, NY       |
| Bitcoin Depot Operating LLC                            | Atlanta, GA        |
| bitFlyer USA, Inc.                                     | San Francisco, CA  |
| BitGo Technologies LLC                                 | Palo Alto, CA      |
| BitGo Trust Company, Inc.                              | Sioux Falls, SD    |
| BitPay, Inc.                                           | Atlanta, GA        |
| BitRail, LLC                                           | Delray Beach, FL   |
| Bitstamp USA, Inc.                                     | New York, NY       |
| Bivo Inc.                                              | Union City, CA     |
| Blackhawk Network California, Inc.                     | Pleasanton, CA     |
| Block, Inc.                                            | Oakland, CA        |
| Blockchain.com, Inc.                                   | Miami, FL          |
| BNXA USA MTL Inc.                                      | Reno, NV           |
| Booking Holdings Financial Services USA LLC            | Dallas, TX         |
| Brale Inc.                                             | Des Moines, IA     |
| Brex Payments LLC                                      | Salt Lake City, UT |
| Bridge Building Inc.                                   | Berkeley, CA       |
| Caleb and Brown Limited                                | Bryn Mawr, PA      |
| CAMBRIDGE MERCANTILE CORP. (U.S.A.)                    | New York, NY       |
| CEX.IO CORP.                                           | Miami, FL          |
| Check Payments LLC                                     | New York, NY       |
| CHECKBOOK PAYMENT HOLDINGS INC.                        | SAN MATEO, CA      |
| CheckFreePay Corporation                               | Alpharetta, GA     |
| Checkout US, INC.                                      | New York, NY       |
| Chime Payments, Inc.                                   | San Francisco, CA  |
| Circle Internet Financial, LLC                         | Boston, MA         |
| Citcon USA LLC                                         | San Jose, CA       |
| Coinbase, Inc.                                         | New York, NY       |
| Coinme Inc.                                            | Seattle, WA        |
| CoinZoom, Inc.                                         | Salt Lake City, UT |
| Comdata TN, Inc.                                       | Brentwood, TN      |

# MONEY TRANSMITTERS

For the Year Ending June 30, 2025

| Institution                          | Location           |
|--------------------------------------|--------------------|
| Convera USA, LLC                     | Denver, CO         |
| Cooper Blazer Inc.                   | Fort Lee, NJ       |
| Creative Solutions Software Corp.    | Ann Arbor, MI      |
| CSG Forte Payments, Inc.             | Fort Worth, TX     |
| Currency Com US LLC                  | Jersey City, NJ    |
| Currency Commerce, LLC               | Fort Myers, FL     |
| Currency Exchange International Corp | Orlando, FL        |
| Custodia Bank, Inc.                  | Cheyenne, WY       |
| DAHAB-SHIL INC                       | Minneapolis, MN    |
| Dandelion Payments, Inc.             | Buena Park, CA     |
| Deero Services, LLC                  | Hopkins, MN        |
| DPAYMENTS LLC                        | St. Petersburg, FL |
| DVTR Inc.                            | Dorado, PR         |
| eBay Commerce Inc.                   | San Jose, CA       |
| ENRAMEX INC                          | WHEAT RIDGE, CO    |
| EntrataPay, LLC                      | Lehi, UT           |
| Ethos Payment Solutions, Inc.        | Irving, TX         |
| eToro USA LLC                        | Hoboken, NJ        |
| EVERI MTL, LLC                       | Las Vegas, NV      |
| Expensify Payments LLC               | Portland, OR       |
| FalconX Delta, Inc.                  | San Mateo, CA      |
| FasterPay Inc.                       | Las Vegas, NV      |
| Felix Technologies Inc.              | Miami, FL          |
| Figure Payments Corporation          | San Francisco, CA  |
| Finxera, Inc.                        | Alpharetta, GA     |
| Fireblocks LLC                       | Boston, MA         |
| Flexa Inc.                           | New York, NY       |
| Flutterwave Payments, LLC            | Miami, FL          |
| Flywire Global Corp.                 | Boston, MA         |
| Foris DAX, Inc.                      | Tyler, TX          |
| Fortress Trust LLC                   | Las Vegas, NV      |
| GalaxyOne Prime LLC                  | Jersey City, NJ    |
| Gemini Trust Company, LLC            | New York, NY       |
| Golden Money Transfer, Inc.          | Cambridge, MA      |
| Google Payment Corp.                 | Mountain View, CA  |
| GPS Capital Markets, LLC             | South Jordan, UT   |
| GUAVAPAY USA LLC                     | Lincolnshire, IL   |
| Gusto, Inc.                          | San Francisco, CA  |
| Hodan Global Money Services, Inc     | MINNEAPOLIS, MN    |
| Hopper Money (USA), Inc.             | Boston, MA         |
| IDT Payment Services, Inc.           | Newark, NJ         |
| Incomm Financial Services, Inc.      | Columbus, GA       |
| Inmar Services, LLC                  | Winston-Salem, NC  |
| Inter & Co Payments, Inc.            | Miami, FL          |
| Intercambio Express, Inc.            | Elkhart, IN        |
| Intermex Wire Transfer, LLC          | Miami, FL          |
| Internet Escrow Services, Inc.       | San Francisco, CA  |
| Intuit Payments Inc.                 | Mountain View, CA  |
| INX Digital, Inc.                    | Gaithersburg, MD   |
| JHA Money Center, Inc.               | Monett, MO         |
| JPAY LLC                             | Miramar, FL        |
| JUBAXPRESS, INC                      | Minneapolis, MN    |
| Keefe Commissary Network, L.L.C.     | Saint Louis, MO    |
| Klarna Inc.                          | Columbus, OH       |
| Kwik Dollar LLC                      | Houston, TX        |
| Layer2 Financial Inc.                | Miami, FL          |
| Lightspark Payments, LLC             | Culver City, CA    |
| Lipsky & Associates, Inc.            | Weatherford, TX    |

# MONEY TRANSMITTERS

For the Year Ending June 30, 2025

| Institution                              | Location                |
|------------------------------------------|-------------------------|
| LL Pay U.S., LLC                         | New York, NY            |
| Mastercard Transaction Services (US) LLC | New York, NY            |
| Maxitransfers LLC                        | Irving, TX              |
| Mercari, Inc.                            | Palo Alto, CA           |
| Meta Payments Inc.                       | Menlo Park, CA          |
| Mezu (NA), Inc.                          | Denver, CO              |
| Monex Inc.                               | Washington, DC          |
| Moneycorp US Inc.                        | Providence, RI          |
| Moneydart Global Services Inc.           | Iselin, NJ              |
| MoneyGram Payment Systems, Inc.          | Minneapolis, MN         |
| MOOMOO CRYPTO INC.                       | Jersey City, NJ         |
| MoonPay USA LLC                          | New York, NY            |
| MSB USA Inc                              | Plano, TX               |
| Nebraska Money Order Associates, Inc.    | Lincoln, NE             |
| NIC Services, LLC                        | Overland Park, KS       |
| Nuvei US LLC                             | Scottsdale, AZ          |
| NYDIG Execution LLC                      | New York, NY            |
| NYDIG Trust Company LLC                  | New York, NY            |
| OKCoin USA Inc.                          | San Jose, CA            |
| OLYMPIC FINANCIAL GROUP INC              | MINNEAPOLIS, MN         |
| Omnex Group, Inc.                        | Englewood Cliffs, NJ    |
| Order Express, Inc.                      | Chicago, IL             |
| Ouro Global, Inc.                        | Austin, TX              |
| OwlTing USA, Inc.                        | Arlington, VA           |
| Pangea USA, LLC                          | Chicago, IL             |
| Paychex Holdings, LLC                    | Rochester, NY           |
| Payment Progress LLC                     | Red Bank, NJ            |
| Payoneer Inc.                            | New York, NY            |
| PayPal Digital, Inc.                     | New York, NY            |
| PayPal, Inc.                             | San Jose, CA            |
| Paypool LLC                              | Bethesda, MD            |
| Paysend US LLC                           | Miami, FL               |
| Payward Interactive, Inc.                | Cheyenne, WY            |
| PINGPONG GLOBAL SOLUTIONS INC            | San Mateo, CA           |
| Pionex Inc.                              | Princeton, NJ           |
| PrimePay, LLC                            | West Chester, PA        |
| Procore Payment Services, Inc.           | Carpinteria, CA         |
| Provenance Technologies, Inc.            | San Francisco, CA       |
| RAM Payment, LLC                         | Knoxville, TN           |
| Ramad Pay Inc.                           | MINNEAPOLIS, MN         |
| Ramp Payments Corporation                | New York, NY            |
| RealNet Payments LLC                     | Cincinnati, OH          |
| RealPage Payments Services LLC           | Richardson, TX          |
| Remitly, Inc.                            | Seattle, WA             |
| Ripple Markets DE LLC                    | San Francisco, CA       |
| Rippling Payments, Inc.                  | San Francisco, CA       |
| Rise Works Licensing LLC                 | Beachwood, OH           |
| River Financial Inc.                     | Columbus, OH            |
| Robinhood Crypto, LLC                    | Menlo Park, CA          |
| Robinhood Money, LLC                     | Menlo Park, CA          |
| Servicio UniTeller, Inc.                 | Rochelle Park, NJ       |
| Skrill USA, Inc.                         | Jacksonville, FL        |
| Spectrum Global Payment Solutions, Inc.  | Houston, TX             |
| StoneX Payment Services Ltd.             | Miami, FL               |
| Stripe Payments Company                  | South San Francisco, CA |
| SYSTEM PAY SERVICES (US), Inc.           | San Francisco, CA       |
| TabaPay Payment Services LLC             | Palo Alto, CA           |
| TapTap Send Payments Co.                 | New York, NY            |

# MONEY TRANSMITTERS

For the Year Ending June 30, 2025

| Institution                               | Location           |
|-------------------------------------------|--------------------|
| Thunes Financial Services LLC             | San Francisco, CA  |
| Tipalti, Inc.                             | Foster City, CA    |
| Toast Processing Services LLC             | Boston, MA         |
| TouchPay Holdings, LLC                    | Dallas, TX         |
| Transfermate, Inc.                        | Atlanta, GA        |
| Trustly, Inc.                             | San Carlos, CA     |
| Unchained Trading, LLC                    | Austin, TX         |
| Uphold HQ Inc.                            | Larkspur, CA       |
| Upwork Payments Inc.                      | Palo Alto, CA      |
| USForex Inc.                              | San Francisco, CA  |
| Veem Payments Inc.                        | San Francisco, CA  |
| Viamerica Corporation                     | Coral Gables, FL   |
| Visa Global Services Inc.                 | Foster City, CA    |
| Wave Financial USA Inc.                   | Denver, CO         |
| Webull Pay LLC                            | St. Petersburg, FL |
| Western Union Financial Services, Inc.    | DENVER, CO         |
| Western Union International Services, LLC | Denver, CO         |
| WisdomTree Digital Movement, Inc.         | New York, NY       |
| Wise US Inc.                              | New York, NY       |
| WorldRemit Corp.                          | Boston, MA         |
| X Payments LLC                            | San Francisco, CA  |
| YapStone, Inc.                            | Larkspur, CA       |
| Yardi Payments, LLC                       | Santa Barbara, CA  |
| Zap Solutions, Inc.                       | Chicago, IL        |
| Zero Hash LLC                             | Chicago, IL        |



Director Kelly Lammers and Financial Institutions Attorney Will Lawrence visited the studios of 10/11 News to talk with Pure Nebraska host Taryn Vanderford to discuss Nebraska's crypto ATM law (LB 609) and the growth of digital assets. The interviews were conducted as part of the NEBF's "Make Cents Make Sense" campaign and the department's educational outreach.



# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                                           | Location             |
|-------------------------------------------------------|----------------------|
| 21st Mortgage Corporation                             | Knoxville, TN        |
| 24/7 MORTGAGE CORPORATION                             | Westminster, CA      |
| 3E Capital LLC                                        | Las Vegas, NV        |
| 3N Performance Partners, LLC                          | Charlotte, NC        |
| 719 Lending Inc.                                      | Colorado Springs, CO |
| A&D Mortgage LLC                                      | Ft. Lauderdale, FL   |
| A-A Mortgage Investor, LLC                            | El Segundo, CA       |
| AAA CAPITAL INVESTMENT, INC.                          | Arcadia, CA          |
| Adaxa, LLC                                            | Phoenix, AZ          |
| AdvantageFirst Lending Inc.                           | Lake Forest, CA      |
| AKSARBEN MORTGAGE, LLC                                | Omaha, NE            |
| ALAMEDA MORTGAGE CORPORATION                          | Walnut Creek, CA     |
| All Credit Considered Mortgage, Inc.                  | Rockville, MD        |
| Altisource Fulfillment Operations, Inc.               | St. Louis, MO        |
| American Financial Network, Inc.                      | Brea, CA             |
| American Financial Resources, LLC                     | Parsippany, NJ       |
| American Financing Corporation                        | Aurora, CO           |
| American Heritage Lending, LLC                        | Irvine, CA           |
| American Internet Mortgage, Inc.                      | San Diego, CA        |
| American Liberty Mortgage, Incorporated               | Denver, CO           |
| American Neighborhood Mortgage Acceptance Company LLC | Mount Laurel, NJ     |
| American Pacific Mortgage Corporation                 | Roseville, CA        |
| American Portfolio Mortgage Corporation               | Palatine, IL         |
| Amerisave Mortgage Corporation                        | Sandy Springs, GA    |
| Ameritrust Mortgage Corporation                       | Flower Mound, TX     |
| AML Funding LLC                                       | Dallas, TX           |
| AmNet ESOP Corporation                                | Tampa, FL            |
| AmWest Funding Corp.                                  | Brea, CA             |
| Angel Oak Mortgage Solutions LLC                      | Atlanta, GA          |
| Arc Home LLC                                          | Moorestown, NJ       |
| Ark-La-Tex Financial Services, LLC                    | Plano, TX            |
| Ascentus One Corporation                              | Tampa, FL            |
| Aslan Home Lending Corporation                        | Denver, CO           |
| Associated Properties, Inc.                           | Laguna Beach, CA     |
| Assurance Financial Group, L.L.C.                     | Baton Rouge, LA      |
| Aurora Financial Group, Inc.                          | Tinton Falls, NJ     |
| Aven Financial, Inc.                                  | Campbell, CA         |
| Avenu, LLC                                            | Draper, UT           |
| Axia Financial, LLC                                   | Bellevue, WA         |
| Bankrate, LLC                                         | West Palm Beach, FL  |
| Barclays Bank PLC                                     | New York, NY         |
| Barrett Financial Group, L.L.C.                       | Chandler, AZ         |
| Bay Equity LLC                                        | Corte Madera, CA     |
| Bayshore Mortgage Funding, LLC                        | Edgewood, MD         |
| Bay-Valley Mortgage Group                             | La Mirada, CA        |
| Belem Servicing LLC                                   | St George, UT        |
| Beltway Capital, LLC                                  | Hunt Valley, MD      |
| Better Lending LLC                                    | Schaumburg, IL       |
| Better Mortgage Corporation                           | New York, NY         |
| Better Rate Mortgage, Inc.                            | Roseville, CA        |
| BIFI Loan Servicing LLC                               | Coeur d'Alene, ID    |
| Bills.com, LLC                                        | Tempe, AZ            |
| Bison Ventures LLC                                    | Scottsdale, AZ       |
| BNP Paribas                                           | New York, NY         |
| BofA Merrill Lynch Asset Holdings, Inc.               | New York, NY         |
| BowHattan Holdings, Inc.                              | Carlsbad, CA         |
| BoxCar Mortgage, LLC                                  | Atlanta, GA          |
| Brabec Mortgage, LLC                                  | Omaha, NE            |

**MORTGAGE BANKERS**  
For the Year Ending June 30, 2025

| Institution                                     | Location              |
|-------------------------------------------------|-----------------------|
| Bungalow Funding, LLC                           | Winston Salem, NC     |
| Button Finance, Inc.                            | White Plains, NY      |
| C 4 D Mortgage Company LLC                      | Troy, MI              |
| C2 Financial Corporation                        | San Diego, CA         |
| Cake Mortgage Corp.                             | Chatsworth, CA        |
| CalCon Mutual Mortgage LLC                      | San Diego, CA         |
| Caliver Beach Mortgage, LLC                     | Owings Mills, MD      |
| Canopy Mortgage, LLC                            | Lindon, UT            |
| Capital City Mortgage, Inc.                     | Lincoln, NE           |
| Cardinal Financial Company, Limited Partnership | Charlotte, NC         |
| Carrington Mortgage Services, LLC               | Anaheim, CA           |
| Castle & Cooke Mortgage, LLC                    | Draper, UT            |
| Centennial Lending, LLC                         | Firestone, CO         |
| Central Group Mortgage LLC                      | Overland Park, KS     |
| Change Lending, LLC                             | Anaheim, CA           |
| Chartwell Financial, LLC                        | Oak Brook, IL         |
| Cherry Creek Mortgage, LLC                      | Greenwood Village, CO |
| Chimera Funding TRS LLC                         | New York, NY          |
| Christopher Malouf & Associates, Inc.           | Broomfield, CO        |
| Churchill Mortgage Corporation                  | Brentwood, TN         |
| CITADEL SERVICING CORPORATION                   | Irvine, CA            |
| Citi GSM Portfolio LLC                          | New York, NY          |
| Citimortgage, Inc.                              | O'Fallon, MO          |
| City First Mortgage Services, L.L.C.            | Bountiful, UT         |
| ClearEdge Lending LLC                           | Aliso Viejo, CA       |
| ClearPath Lending                               | Irvine, CA            |
| Click n' Close, Inc.                            | Addison, TX           |
| Click2Close Mortgage Processing, LLC            | Parker, CO            |
| CMG Mortgage, Inc.                              | San Ramon, CA         |
| Coast2Coast Mortgage, LLC                       | St. Augustine, FL     |
| Coforge BPS America Inc.                        | Dallas, TX            |
| Cognizant Mortgage Services Corporation         | Plano, TX             |
| Community Mortgage, LLC                         | Independence, MO      |
| Compu-Link Corporation                          | Lansing, MI           |
| Consolidated Analytics, Inc.                    | Santa Ana, CA         |
| Consumers Unified, LLC                          | Tulsa, OK             |
| Copeland Mortgage Company                       | Lees Summit, MO       |
| Cornerstone First Mortgage, LLC                 | San Diego, CA         |
| Crane Consulting and Outsourcing, LLC           | Boca Raton, FL        |
| Credible Operations, Inc.                       | Durham, NC            |
| Credit Karma Mortgage, Inc.                     | Oakland, CA           |
| CrossCountry Mortgage, LLC                      | Cleveland, OH         |
| CUW Solutions, LLC                              | Radnor, PA            |
| Cypress Loan Servicing LLC                      | Farmers Branch, TX    |
| DAS Acquisition Company, LLC                    | St. Louis, MO         |
| DATA MORTGAGE, INC.                             | Ocala, FL             |
| Deephaven Mortgage LLC                          | Charlotte, NC         |
| Delmar Financial Company                        | St. Louis, MO         |
| DHI MORTGAGE COMPANY, LTD.                      | Austin, TX            |
| Digital Risk Mortgage Services, LLC             | Maitland, FL          |
| Direct Mortgage Loans, LLC                      | Hunt Valley, MD       |
| DLJ Mortgage Capital, Inc.                      | New York, NY          |
| DNVR Lending LLC                                | DENVER, CO            |
| DOMINION FINANCIAL SERVICES, LLC                | Baltimore, MD         |
| Donovan Processing, LLC                         | Omaha, NE             |
| Dovenmuehle Mortgage, Inc.                      | Lake Zurich, IL       |
| Dyck-O'Neal, Inc.                               | Dallas, TX            |
| DynaGen Lending, LLC                            | Southfield, MI        |

# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                              | Location           |
|------------------------------------------|--------------------|
| DynAMC Solutions, LLC                    | New York, NY       |
| E Mortgage Capital, Inc.                 | Irvine, CA         |
| Eagle Mortgage, Inc.                     | Omaha, NE          |
| East Coast Capital Corp.                 | Melville, NY       |
| Edge Mortgage, Inc.                      | Johnstown, CO      |
| Elevated Home Loans LLC                  | Scottsdale, AZ     |
| Elkhorn Depositor LLC                    | New York, NY       |
| Embed Inc.                               | Menlo Park, CA     |
| Embrace Home Loans, Inc.                 | Middletown, RI     |
| Emporium TPO LLC                         | Frisco, TX         |
| Enact Financial Services, Inc.           | Raleigh, NC        |
| Encompass Lending Group, LP.             | Katy, TX           |
| Envoy Mortgage Ltd                       | Houston, TX        |
| Equity Express Mortgage, LLC             | Livonia, MI        |
| Equity Prime Mortgage LLC                | Atlanta, GA        |
| Everest Mortgage LLC                     | Omaha, NE          |
| Everett Financial, Inc.                  | Dallas, TX         |
| Evergreen MoneySource Mortgage Company   | Bellevue, WA       |
| Everyone's Loan Company, Inc.            | Irvine, CA         |
| Evolve Mortgage Services, LLC            | Frisco, TX         |
| Excel Financial Group, LLC               | Fort Collins, CO   |
| Exceptional Financial Inc                | San Diego, CA      |
| Fairway Independent Mortgage Corporation | Madison, WI        |
| Fay Servicing, LLC                       | Tampa, FL          |
| FBC Mortgage, LLC                        | Orlando, FL        |
| FCI Lender Services, Inc.                | Anaheim Hills, CA  |
| Figure Lending LLC                       | Charlotte, NC      |
| Finance 1, LLC                           | Omaha, NE          |
| Finance of America Reverse LLC           | Tulsa, OK          |
| First Colony Mortgage Corporation        | Pleasant Grove, UT |
| First Financial Mortgage Services LLC    | Overland Park, KS  |
| First Heritage Financial, LLC            | TREVOSE, PA        |
| First National Financing Inc.            | Denver, CO         |
| First Option Mortgage, LLC               | Suwanee, GA        |
| First Security Mortgage Company          | Lincoln, NE        |
| First West Mortgage, LLC                 | Sedalia, CO        |
| FirstKey Mortgage, LLC                   | New York, NY       |
| Fiscus, Karla                            | Bayard, NE         |
| Flanagan, Clifford P                     | Lincoln, NE        |
| Flat Branch Mortgage, Inc.               | Columbia, MO       |
| Flyhomes Mortgage, LLC                   | Bellevue, WA       |
| Franklin Credit Management Corporation   | Jersey City, NJ    |
| Franklin Loan Corporation                | Palm Desert, CA    |
| FREEDOM FAMILY MORTGAGE LLC              | Bennet, NE         |
| Freedom Mortgage Corporation             | Boca Raton, FL     |
| FreeRateUpdate.com LLC                   | Chadds Ford, PA    |
| Front Range Lending LLC                  | Parker, CO         |
| Frontier Financial Inc.                  | Chesterfield, MO   |
| Full Beaker, Inc.                        | Bellevue, WA       |
| Gateway Servco LLC                       | Jenks, OK          |
| General Mortgage Capital Corporation     | Burlingame, CA     |
| Geneva Financial, LLC                    | Chandler, AZ       |
| GenWay Home Mortgage, Inc.               | Frisco, TX         |
| Geo-Corp, Inc.                           | Monterey Park, CA  |
| Gershman Investment Corp.                | Chesterfield, MO   |
| GITSIT SOLUTIONS, LLC                    | Orange, CA         |
| Go Mortgage, LLC                         | Columbus, OH       |
| Go Rascal Inc.                           | Brooklyn, NY       |

# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                                     | Location              |
|-------------------------------------------------|-----------------------|
| Gold Star Mortgage Financial Group, Corporation | Ann Arbor, MI         |
| Golden Lenders, LLC                             | Golden, CO            |
| Goldman Sachs Mortgage Company                  | New York, NY          |
| GoodLeap, LLC                                   | Roseville, CA         |
| Goodman Mortgage Corporation                    | Omaha, NE             |
| Gooi Mortgage, Inc.                             | Des Moines, IA        |
| Grander Mortgage Capital, LLC                   | Atlanta, GA           |
| Great Plains Mortgage Company, LLC              | Waterloo, NE          |
| Greenway Mortgage Funding Corp.                 | Middletown, NJ        |
| GRIFFIN FUNDING, INC.                           | San Diego, CA         |
| Groves Capital, Inc.                            | San Diego, CA         |
| Guaranteed Rate Affinity, LLC                   | Chicago, IL           |
| Guaranteed Rate, Inc.                           | Chicago, IL           |
| Guild Mortgage Company LLC                      | San Diego, CA         |
| HANCOCK PROCESSING LLC                          | Camp Verde, AZ        |
| HAUSMANN, INC.                                  | PARKER, CO            |
| HCL Lending Solutions, LLC                      | Highlands Ranch, CO   |
| Highlands Residential Mortgage, Ltd.            | Allen, TX             |
| Home Loan Arrangers LLC                         | Olathe, KS            |
| Home Mortgage Advisors, LLC                     | Greenwood Village, CO |
| HOME MORTGAGE ALLIANCE CORPORATION (HMAC)       | SANTA ANA, CA         |
| HomeBridge Financial Services, Inc.             | Iselin, NJ            |
| HomeLight Home Loans, Inc.                      | Scottsdale, AZ        |
| Homeowners Financial Group USA, LLC             | Scottsdale, AZ        |
| HomePride Acceptance, Inc.                      | Sioux Falls, SD       |
| Homestar Financial Corporation                  | Gainesville, GA       |
| Homestead Funding Corp.                         | Albany, NY            |
| Hometown Equity Mortgage, LLC                   | Lake Forest, CA       |
| HomeXpress Mortgage Corp.                       | Santa Ana, CA         |
| Honest Mortgage, Inc.                           | Ithaca, NE            |
| Hoot Home Loans LLC                             | Los Angeles, CA       |
| Hyrex Servicing, LLC                            | Ann Arbor, MI         |
| ICB Ventures, LLC                               | Columbia, MO          |
| Ideal Mortgage Inc.                             | Denver, CO            |
| Imperium Lending, LLC                           | Troy, MI              |
| Indecomm Holdings, Inc.                         | East Brunswick, NJ    |
| INDEPENDENCE HOME LOANS LLC                     | Scottsdale, AZ        |
| Independent Mortgage Brokers LLC                | Denver, CO            |
| Infosys BPO Americas, LLC                       | Atlanta, GA           |
| Innovative Mortgage Services, Inc.              | Lutz, FL              |
| Insight One Recovery Solutions, Inc.            | Fort Worth, TX        |
| INTEGRITY HOME LENDING, LLC                     | Cumming, GA           |
| Integrity Property Financial Services LLC       | Troy, MI              |
| InterCap Lending Inc.                           | Salt Lake City, UT    |
| InterLinc Mortgage Services, LLC                | Houston, TX           |
| IntroLend Home Results, LLC                     | West Des Moines, IA   |
| Investment Property Loan Exchange LLC           | Springfield, MO       |
| Iowa Bankers Mortgage Corporation               | Johnston, IA          |
| Janike, Scott, E.                               | Lincoln, NE           |
| JFK Financial, Inc.                             | Las Vegas, NV         |
| JMAC Lending, Inc.                              | Costa Mesa, CA        |
| JMFMFN LLC                                      | Eureka, CA            |
| JMJ FINANCIAL GROUP                             | Aliso Viejo, CA       |
| John Galt Mortgage Company                      | Charleston, SC        |
| Kind Lending, LLC                               | Santa Ana, CA         |
| Knock Lending LLC                               | Atlanta, GA           |
| Lakeview Community Capital, LLC                 | Horsham, PA           |
| Lakeview Loan Servicing, LLC                    | Coral Gables, FL      |



# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                                  | Location           |
|----------------------------------------------|--------------------|
| Land Home Financial Services, Inc.           | Concord, CA        |
| LeaderOne Financial Corporation              | Overland Park, KS  |
| LeadPoint, Inc.                              | Los Angeles, CA    |
| Leatherneck Mortgage LLC                     | Bennington, NE     |
| Legacy Mortgage and Investment Corporation   | Tempe, AZ          |
| Legend Lending Corporation                   | Houston, TX        |
| Lendage, LLC                                 | San Mateo, CA      |
| Lend-A-Loan LLC                              | Troy, MI           |
| Lendgo, Inc.                                 | Beverly Hills, CA  |
| LendingTree, LLC                             | Charlotte, NC      |
| LendSure Mortgage Corp.                      | San Diego, CA      |
| Liberty 1 Lending Inc.                       | Livonia, MI        |
| Liberty Home Mortgage Corporation            | Independence, OH   |
| Lime Residential, Ltd.                       | New York, NY       |
| Lincoln Financial, Inc.                      | Wayne, NE          |
| Lit Financial Corporation                    | Troy, MI           |
| LMB Mortgage Services, Inc.                  | Playa Vista, CA    |
| LNBProcessing, Inc.                          | Monument, CO       |
| Loan Factory, Inc.                           | San Jose, CA       |
| Loan Nerd LLC                                | Boulder, CO        |
| Loanatik, L.L.C.                             | Phoenix, AZ        |
| LoanCare, LLC                                | Virginia Beach, VA |
| LoanDepot.com, LLC                           | Irvine, CA         |
| Loandrone, Inc.                              | Irvine, CA         |
| LoanUnited.com, LLC                          | Duluth, GA         |
| Local Mortgage Partners                      | Parker, CO         |
| Logan Finance Corporation                    | Hauppauge, NY      |
| Longbridge Financial, LLC                    | Paramus, NJ        |
| Low VA Rates, LLC                            | Lindon, UT         |
| Lower, LLC                                   | Columbia, MD       |
| LRML Acquisition LLC                         | Chicago, IL        |
| Luxury Mortgage Corp.                        | Stamford, CT       |
| Lynx Whole Loan Acquisition LLC              | DENVER, CO         |
| Madison Management Services, LLC             | Reno, NV           |
| Madison Mortgage Services Inc.               | Lake Success, NY   |
| Magellan Capital Group & Assoc.              | Aliso Viejo, CA    |
| Marlin Mortgage Capital, LLC                 | St. Petersburg, FL |
| Mason McDuffie Mortgage Corporation          | San Ramon, CA      |
| Master of Mortgages, LLC                     | Jefferson City, MO |
| MAXEX Clearing LLC                           | Atlanta, GA        |
| Maxwell Lender Solutions, Inc.               | Denver, CO         |
| McCown, James, P                             | Lincoln, NE        |
| MCLP Asset Company, Inc.                     | New York, NY       |
| Megastar Financial Corp.                     | Denver, CO         |
| Member First Mortgage, LLC                   | Grand Rapids, MI   |
| Members Mortgage Services, L.L.C.            | Hutchinson, KS     |
| Metro Financial Services, Inc.               | Sacramento, CA     |
| MGIC Mortgage Services, LLC                  | Milwaukee, WI      |
| Midwest Family Lending Corporation           | Urbandale, IA      |
| Millennium Mortgage Group, LLC               | Henderson, NV      |
| Mission Loans, LLC                           | Irvine, CA         |
| Mission Servicing Residential, Inc.          | Irving, TX         |
| ML Enterprise Inc.                           | New York, NY       |
| MLB Residential Lending, LLC                 | Springfield, NJ    |
| MLD Mortgage Inc.                            | Florham Park, NJ   |
| Moder Solutions, LLC                         | Cocoa Beach, FL    |
| Morgan Stanley Mortgage Capital Holdings LLC | New York, NY       |
| Moria Development, Inc.                      | Tempe, AZ          |

# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                                    | Location             |
|------------------------------------------------|----------------------|
| Mortgage Assets Management, LLC                | Houston, TX          |
| MORTGAGE CALCULATOR COMPANY LLC                | MIAMI, FL            |
| Mortgage Center L.C.                           | Southfield, MI       |
| Mortgage Express, Inc.                         | Bingham Farms, MI    |
| Mortgage Forward, LLC                          | Bannockburn, IL      |
| Mortgage Headquarters of Missouri, Inc.        | OSAGE BEACH, MO      |
| Mortgage Investment Services Corporation       | Shawnee, KS          |
| MORTGAGE MEDIA GROUP LLC                       | Rockwall, TX         |
| Mortgage Nerds, LLC                            | Appleton, WI         |
| Mortgage One Funding LLC                       | Clawson, MI          |
| Mortgage Research Center, LLC                  | Columbia, MO         |
| Mortgage Solutions FCS Inc.                    | Walnut Creek, CA     |
| Mortgage Solutions of Colorado, LLC            | Colorado Springs, CO |
| Mortgage Specialists, LLC                      | Omaha, NE            |
| MortgageCountry, LLC                           | Blue Bell, PA        |
| MortgageOne, Inc.                              | Carlsbad, CA         |
| MortgagePros, LLC                              | Troy, MI             |
| Morty, Inc.                                    | Brooklyn, NY         |
| Movement Asset Management, LLC                 | Denver, CO           |
| Movement Mortgage, LLC                         | Indian Land, SC      |
| MPIRE FINANCIAL GROUP LLC                      | Maitland, FL         |
| MSIM, LLC                                      | Austin, TX           |
| MSR Asset Vehicle LLC                          | Atlanta, GA          |
| MTGLQ Investors, L.P.                          | New York, NY         |
| Mutual of Omaha Mortgage Servicing, Inc.       | Irvine, CA           |
| Mutual of Omaha Mortgage, Inc.                 | San Diego, CA        |
| My City Home Loans, Inc.                       | Grand Rapids, MI     |
| My Mortgage, Inc.                              | Crofton, MD          |
| myCUMortgage, LLC                              | Beavercreek, OH      |
| National Asset Mortgage, LLC                   | Columbia, SC         |
| Nations Capital Services, Inc.                 | Merriam, KS          |
| NATIONS LENDING CORPORATION                    | Independence, OH     |
| NATIONS MORTGAGE, LLC                          | Troy, MI             |
| Nationstar Mortgage LLC                        | Dallas, TX           |
| Nationwide Mortgage Bankers, Inc.              | Lebanon, NJ          |
| Nationwide Recovery Service, Inc.              | Cleveland, TN        |
| Natural Intelligence Technologies Inc.         | Yucca Valley, CA     |
| Neighborhood Assistance Corporation of America | Boston, MA           |
| Neighborhood Loans, Inc.                       | Downers Grove, IL    |
| Neighborhood Mortgage Solutions, LLC           | Frankenmuth, MI      |
| NerdWallet Compare, Inc.                       | San Francisco, CA    |
| New American Funding, LLC                      | Tustin, CA           |
| New Day Financial, LLC                         | West Palm Beach, FL  |
| New Era Lending LLC                            | Houston, TX          |
| New Residential Mortgage LLC                   | New York, NY         |
| New Wave Lending Group Inc                     | City of Industry, CA |
| NewRez LLC                                     | Fort Washington, PA  |
| NEXA Mortgage, LLC                             | Mesa, AZ             |
| Nexera Holding LLC                             | Emeryville, CA       |
| Nexus Nova LLC                                 | Plymouth, MN         |
| NFM, Inc.                                      | Linthicum, MD        |
| NMSI, Inc.                                     | Los Angeles, CA      |
| Nova Financial & Investment Corporation        | Tucson, AZ           |
| NQM Funding, LLC                               | Boca Raton, FL       |
| NWL Company, LLC                               | New York, NY         |
| Oaktree Funding Corp.                          | Chandler, AZ         |
| Oceanside Mortgage Company                     | Toms River, NJ       |
| OCMBC, INC.                                    | Irvine, CA           |

# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                                 | Location             |
|---------------------------------------------|----------------------|
| Ocwen USVI Services, LLC                    | Frederiksted, VI     |
| One Reverse Mortgage, LLC                   | Detroit, MI          |
| ONE Way Mortgage LLC                        | Omaha, NE            |
| OneMain Financial Group, LLC                | Baltimore, MD        |
| OneMain Mortgage Services, Inc.             | Evansville, IN       |
| Onslow Bay Financial LLC                    | New York, NY         |
| OrangePath Financial Inc.                   | Duluth, GA           |
| OwnEZ Asset Management LLC                  | Austin, TX           |
| Panorama Mortgage Group, LLC                | Las Vegas, NV        |
| Paramount Media, Inc.                       | Rockwall, TX         |
| Paramount Residential Mortgage Group, Inc.  | Corona, CA           |
| PENNYMAC CORP.                              | Westlake Village, CA |
| PennyMac Holdings, LLC                      | Westlake Village, CA |
| PennyMac Loan Services, LLC                 | Westlake Village, CA |
| Performance Equity Partners, Inc.           | Tinley Park, IL      |
| Personal RE Services INC                    | Huntington Beach, CA |
| Petrovich Team Home Loan LLC                | Papillion, NE        |
| PHH Asset Services LLC                      | West Palm Beach, FL  |
| PHH Mortgage Corporation                    | Mount Laurel, NJ     |
| Pillar Financial, Inc.                      | Omaha, NE            |
| Pingora Loan Servicing, LLC                 | Denver, CO           |
| Pitch Edison Financial, LLC                 | Omaha, NE            |
| Pivot Financial Partners, Inc.              | Littleton, CO        |
| Planet Home Lending, LLC                    | Meriden, CT          |
| Plaza Home Mortgage, Inc.                   | San Diego, CA        |
| Polaris Home Funding Corp.                  | Grandville, MI       |
| Pre-Approved Mortgage LLC                   | Elkhorn, NE          |
| Premia Mortgage, LLC                        | Troy, MI             |
| Premier Home Loans, Inc.                    | Lone Tree, CO        |
| Premier Lending Alliance, LLC               | Johnston, IA         |
| Premier Lending, Inc.                       | Charlotte, NC        |
| Premier Mortgage Resources, L.L.C.          | Meridian, ID         |
| Premium Mortgage Corporation                | Rochester, NY        |
| Primary Residential Mortgage, Inc.          | Salt Lake City, UT   |
| Primerica Mortgage, LLC                     | Duluth, GA           |
| Princeton Mortgage Corporation              | Ewing, NJ            |
| Pro Lending LLC                             | Des Moines, IA       |
| Prosperity Home Finance, Inc.               | West Palm Beach, FL  |
| Prosperity Home Mortgage, LLC               | Fairfax, VA          |
| Provident Funding Associates, L.P.          | Santa Rosa, CA       |
| Quantum Servicing Corporation               | Tampa, FL            |
| QuinStreet Media, Inc.                      | Santa Monica, CA     |
| RA&Z LLC                                    | Denver, CO           |
| Radian Lender Services LLC                  | Wayne, PA            |
| Radian Mortgage Capital LLC                 | Denver, CO           |
| Rapid Home Lending Inc.                     | Bingham Farms, MI    |
| Rapid Mortgage Capital Corp.                | El Dorado Hills, CA  |
| RateGravity, Inc.                           | Boston, MA           |
| Real Genius LLC                             | Delray Beach, FL     |
| Real Time Resolutions, Inc.                 | Dallas, TX           |
| ReallyGreatRate, Inc.                       | El Segundo, CA       |
| Redwood Residential Acquisition Corporation | Mill Valley, CA      |
| Regent Financial Group, Inc.                | Omaha, NE            |
| Reliance First Capital, LLC                 | Melville, NY         |
| Renovation Finance LLC                      | Berwyn, PA           |
| ResiCentral, LLC                            | Larkspur, CA         |
| Residential Acceptance Corporation          | Tampa, FL            |
| Resolution Capital, L.P.                    | Dallas, TX           |

# MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                           | Location               |
|---------------------------------------|------------------------|
| Results Mortgage, LLC                 | Waterloo, NE           |
| Revolve Mortgage Corporation          | Golden, CO             |
| Right Start Mortgage, Inc.            | San Antonio, TX        |
| RMI Brokers, Inc.                     | Brentwood, CA          |
| Rockbrook Mortgage Inc.               | Omaha, NE              |
| Rocket Mortgage, LLC                  | Detroit, MI            |
| Rosegate Mortgage, LLC                | Charlotte, NC          |
| Rotella Mortgage, Inc.                | Ralston, NE            |
| RoundPoint Mortgage Servicing LLC     | Fort Mill, SC          |
| RWT Home, Inc.                        | Mill Valley, CA        |
| Sage Home Loans Corporation           | Fort Mill, SC          |
| Sailfish Servicing, LLC               | Saint Petersburg, FL   |
| Samuel Hudson LLC                     | Omaha, NE              |
| Saxton Mortgage, LLC                  | San Diego, CA          |
| Secure Choice Lending                 | Riverside, CA          |
| Secured Mortgage Processing, LLC      | Mesa, AZ               |
| SecurityNational Mortgage Company     | Salt Lake City, UT     |
| Select Portfolio Servicing, Inc.      | West Valley City, UT   |
| Selene Finance LP                     | Dallas, TX             |
| Semper Home Loans, Inc.               | Providence, RI         |
| Seneca Mortgage Servicing LLC         | Newtown, CT            |
| Service Finance Company, LLC          | Boca Raton, FL         |
| Service Sync LLC                      | Pontiac, MI            |
| ServiceMac, LLC                       | Fort Mill, SC          |
| Servion, Inc.                         | New Brighton, MN       |
| Servis One, Inc.                      | Irving, TX             |
| SG Capital Partners LLC               | Stamford, CT           |
| Shotbolt Mortgage Corporation         | Omaha, NE              |
| SI Mortgage Company                   | Sterling Heights, MI   |
| Sierra Pacific Mortgage Company, Inc. | Folsom, CA             |
| Silver Hill Capital, LLC              | Coral Gables, FL       |
| Simple Mortgage LLC                   | Lincoln, NE            |
| SIRVA Mortgage, Inc.                  | Seven Hills, OH        |
| Siwell, Inc.                          | Lubbock, TX            |
| SMARTFI HOME LOANS, LLC               | San Diego, CA          |
| SN Servicing Corporation              | Baton Rouge, LA        |
| SoFi Lending Corp.                    | Cottonwood Heights, UT |
| Solvent Point LLC                     | Tempe, AZ              |
| Sourcepoint, Inc.                     | Palm Bay, FL           |
| Southwest Funding, LP                 | Dallas, TX             |
| Southwest Stage Funding, LLC          | Chandler, AZ           |
| Spring EQ, LLC                        | Conshohocken, PA       |
| Statebridge Company, LLC              | Greenwood Village, CO  |
| STG MORTGAGE INC                      | Irvine, CA             |
| SUCCESS Lending, LLC                  | Schaumburg, IL         |
| Success Mortgage Partners, Inc.       | Plymouth, MI           |
| SUMMIT FUNDING, INC.                  | Sacramento, CA         |
| Sun West Mortgage Company, Inc.       | Cerritos, CA           |
| Sutherland Mortgage Services, Inc.    | Sugar Land, TX         |
| Sutton Funding LLC                    | New York, NY           |
| SWBC Mortgage Corporation             | San Antonio, TX        |
| Swift Home Loans, Inc.                | Birmingham, MI         |
| Symmetry Lending, LLC                 | Atlanta, GA            |
| Synergy One Lending, Inc.             | San Diego, CA          |
| T2 Financial LLC                      | Westerville, OH        |
| Tailored Mortgage Group Inc           | Sioux Falls, SD        |
| Tannahill Lending LLC                 | Manhattan, KS          |
| TCS e-Serve International Limited     | Cincinnati, OH         |



# MORTGAGE BANKER

For the Year Ending June 30, 2025

| Institution                                 | Location               |
|---------------------------------------------|------------------------|
| TH MSR Holdings LLC                         | St. Louis Park, MN     |
| The Change Company CDFI LLC                 | Anaheim, CA            |
| The Loan Store, Inc.                        | Tucson, AZ             |
| THE MAJOR TEAM, LLC                         | Omaha, NE              |
| THE MONEY SOURCE INC.                       | Phoenix, AZ            |
| THE TURNKEY FOUNDATION INC.                 | Santa Ana, CA          |
| THE WISDOM COMPANIES, LLC                   | El Segundo, CA         |
| Thompson Kane & Company, Inc.               | Madison, WI            |
| TJC Mortgage, Inc.                          | Birmingham, AL         |
| Tomo Mortgage, LLC                          | New York, NY           |
| TOP TIER MORTGAGE, LLC                      | Omaha, NE              |
| Top10bestlenders.com LLC                    | Newark, DE             |
| Total Mortgage Services, LLC                | Milford, CT            |
| Towne Mortgage Company                      | Troy, MI               |
| Traditional Mortgage Acceptance Corporation | Bellevue, WA           |
| Triad Financial Services, Inc.              | Jacksonville, FL       |
| Trident Home Loans, LLC                     | Pensacola, FL          |
| Trinity Financial Services, LLC             | Palm Beach Gardens, FL |
| TRIPLE A MORTGAGE LLC                       | Las Vegas, NV          |
| TruHome Solutions, LLC                      | Overland Park, KS      |
| Trusted Rate, Inc.                          | Newport Beach, CA      |
| U.S. Home Mortgage, Inc                     | Lincoln, NE            |
| UMortgage LLC                               | Philadelphia, PA       |
| Union Home Mortgage Corp.                   | Strongsville, OH       |
| Unison Mortgage Corporation                 | San Francisco, CA      |
| United Contract Processing Inc.             | Clovis, CA             |
| United Fidelity Funding Corp.               | Kansas City, MO        |
| United Guaranty Services, Inc.              | Greensboro, NC         |
| United Lending Team, LLC                    | Troy, MI               |
| United Mortgage Corp.                       | Melville, NY           |
| United Mortgage Lending LLC                 | Troy, MI               |
| UNITED SECURITY FINANCIAL CORP              | Murray, UT             |
| United Wholesale Mortgage, LLC              | Pontiac, MI            |
| Upstart Mortgage, LLC                       | San Mateo, CA          |
| US Mortgage Corporation                     | Melville, NY           |
| V.I.P. Mortgage, Inc.                       | Scottsdale, AZ         |
| Valley West Corporation                     | Las Vegas, NV          |
| Valon Mortgage, Inc.                        | Phoenix, AZ            |
| Van Dyk Mortgage Corporation                | Grand Rapids, MI       |
| Vanderbilt Mortgage and Finance, Inc.       | Maryville, TN          |
| Venditor, LLC                               | Overland Park, KS      |
| Vertical Launch, LLC                        | Heath, TX              |
| Verus Residential Loanco, LLC               | Washington, DC         |
| Village Capital & Investment LLC            | Henderson, NV          |
| Vista Point Mortgage, LLC                   | Irvine, CA             |
| VRM LENDING LLC                             | Pomona, CA             |
| Wallick & Volk, Inc.                        | Cheyenne, WY           |
| Watermark Capital, Inc.                     | Irvine, CA             |
| Wells Fargo Clearing Services, LLC          | St. Louis, MO          |
| Wells Fargo USA Holdings, LLC               | Des Moines, IA         |
| Wemlo, LLC                                  | Boca Raton, FL         |
| West Capital Lending, Inc.                  | Irvine, CA             |
| Weststar Mortgage Corporation               | Albuquerque, NM        |
| Wilhelm Mortgage Inc.                       | Omaha, NE              |
| Williams Mortgage, LLC                      | Missouri Valley, IA    |
| Willow Processing, LLC                      | Phoenix, AZ            |
| Wipro Gallagher Solutions, LLC              | Atlanta, GA            |
| WNS BPM AMERICAS LLC                        | Houston, TX            |

## MORTGAGE BANKERS

For the Year Ending June 30, 2025

| Institution                    | Location              |
|--------------------------------|-----------------------|
| Xpert Home Lending Inc.        | Suwanee, GA           |
| Zenith Home Loans, LLC         | Greenwood Village, CO |
| Zenta Mortgage Services, LLC   | Charlotte, NC         |
| Zillow Group Marketplace, Inc. | Irvine, CA            |
| Zillow Home Loans, LLC         | Irvine, CA            |
| Zimmerman Mortgage Corporation | OMAHA, NE             |
| ZOOM HOME LENDING LLC          | Livonia, MI           |



*Under the leadership of Governor Jim Pillen, the NDBF has been working to implement the groundbreaking Nebraska Financial Innovation Act (NFIA), which aims to give consumers and businesses better control of their money in the modern era. Specifically, the act authorizes the creation and regulation of digital asset depositories, which enable the use of digital assets for payment purposes. The NFIA authorizes the establishment of a state-chartered digital asset bank, which, among other things, can create or “mint” a stablecoin. This paves the way for a new type of financial transaction in our traditional banking system – one in which all parties immediately know that the funds are sufficient and readily available. Previously, this was only possible when dealing in cash. Under Nebraska law, for every stablecoin issued by a state-authorized digital asset depository, a corresponding U.S. dollar must be held in an FDIC-insured bank account or U.S. Treasury investment.*

## 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   |
| 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  |

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

| Year | In<br>Operation | Total Capital | Total Deposits  | Total Assets    |
|------|-----------------|---------------|-----------------|-----------------|
| 1943 | 275             | 14,271,379    | 195,819,709     | 210,153,432     |
| 1944 | 278             | 15,439,463    | 232,311,061     | 248,027,844     |
| 1945 | 279             | 16,330,905    | 261,960,097     | 278,379,583     |
| 1946 | 282             | 18,007,659    | 334,006,685     | 352,474,541     |
| 1947 | 282             | 19,839,672    | 374,999,948     | 395,523,900     |
| 1948 | 283             | 21,741,533    | 367,447,421     | 389,682,165     |
| 1949 | 283             | 24,092,119    | 354,590,644     | 379,227,765     |
| 1950 | 287             | 26,510,366    | 352,452,505     | 379,771,197     |
| 1951 | 288             | 28,772,019    | 375,394,337     | 404,909,136     |
| 1952 | 287             | 30,140,895    | 392,552,248     | 425,581,807     |
| 1953 | 289             | 32,934,902    | 411,170,139     | 447,965,252     |
| 1954 | 290             | 37,042,727    | 414,773,669     | 453,268,269     |
| 1955 | 292             | 39,647,391    | 408,991,675     | 451,091,638     |
| 1956 | 293             | 42,536,145    | 390,189,854     | 434,790,998     |
| 1957 | 292             | 44,944,995    | 394,979,382     | 443,503,815     |
| 1958 | 293             | 48,447,514    | 415,986,871     | 467,411,647     |
| 1959 | 295             | 51,525,789    | 471,421,079     | 526,906,743     |
| 1960 | 299             | 56,723,400    | 465,951,000     | 528,210,800     |
| 1961 | 300             | 60,069,000    | 500,059,000     | 564,145,000     |
| 1962 | 301             | 65,255,000    | 548,373,000     | 618,917,000     |
| 1963 | 300             | 68,980,000    | 601,454,000     | 679,710,000     |
| 1964 | 303             | 77,105,000    | 654,189,000     | 741,548,000     |
| 1965 | 304             | 79,705,803    | 665,398,095     | 755,454,341     |
| 1966 | 305             | 85,584,536    | 724,470,433     | 821,238,073     |
| 1967 | 308             | 92,030,994    | 791,340,315     | 893,556,155     |
| 1968 | 308             | 99,159,681    | 895,981,916     | 1,007,600,518   |
| 1969 | 311             | 109,021,675   | 1,042,536,046   | 1,176,376,874   |
| 1970 | 312             | 121,707,930   | 1,121,140,134   | 1,275,660,872   |
| 1971 | 312             | 134,227,083   | 1,296,993,158   | 1,465,787,359   |
| 1972 | 316             | 151,449,647   | 1,477,030,337   | 1,673,205,709   |
| 1973 | 322             | 171,160,456   | 1,792,977,624   | 2,015,843,534   |
| 1974 | 324             | 196,611,779   | 2,018,984,528   | 2,341,434,558   |
| 1975 | 328             | 221,199,058   | 2,314,527,530   | 2,604,661,952   |
| 1976 | 329             | 250,786,000   | 2,553,728,000   | 2,844,966,000   |
| 1977 | 322             | 280,084,000   | 2,781,804,000   | 3,122,977,000   |
| 1978 | 335             | 313,575,000   | 3,191,859,000   | 3,550,011,000   |
| 1979 | 336             | 353,489,000   | 3,462,379,000   | 3,895,422,000   |
| 1980 | 340             | 406,851,000   | 3,774,973,000   | 4,268,013,000   |
| 1981 | 340             | \$457,124,000 | \$4,238,958,000 | \$4,817,262,000 |
| 1982 | 340             | 504,329,000   | 4,679,017,000   | 5,366,954,000   |
| 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   |



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

| Year | In<br>Operation | Total Capital | Total Deposits | Total Assets   |
|------|-----------------|---------------|----------------|----------------|
| 1986 | 316             | 587,630,000   | 5,836,576,000  | 6,553,386,000  |
| 1987 | 311             | 593,326,000   | 5,948,616,000  | 6,689,535,000  |
| 1988 | 299             | 633,724,000   | 6,155,482,000  | 6,941,344,000  |
| 1989 | 294             | 673,878,000   | 6,413,373,000  | 7,246,867,000  |
| 1990 | 278             | 719,166,000   | 6,850,454,000  | 7,740,897,000  |
| 1991 | 281             | 775,507,000   | 7,516,829,000  | 8,511,052,000  |
| 1992 | 274             | 835,334,000   | 7,860,795,000  | 8,920,189,000  |
| 1993 | 258             | 871,730,000   | 8,024,940,000  | 9,117,993,000  |
| 1994 | 253             | 900,979,000   | 8,066,120,000  | 9,301,831,000  |
| 1995 | 239             | 997,652,000   | 8,423,851,000  | 9,752,609,000  |
| 1996 | 234             | 1,026,867,000 | 8,705,436,000  | 10,100,663,000 |
| 1997 | 229             | 1,086,698,000 | 9,238,326,000  | 10,804,157,000 |
| 1998 | 225             | 1,110,796,000 | 9,453,453,000  | 11,114,113,000 |
| 1999 | 216             | 1,141,079,000 | 9,795,909,000  | 11,670,911,000 |
| 2000 | 204             | 1,219,339,000 | 10,542,428,000 | 12,811,435,000 |
| 2001 | 198             | 1,340,662,000 | 11,273,003,000 | 13,730,070,000 |
| 2002 | 196             | 1,422,794,000 | 11,815,637,000 | 14,486,025,000 |
| 2003 | 192             | 1,568,094,000 | 12,933,354,000 | 15,878,215,000 |
| 2004 | 188             | 1,869,032,000 | 13,302,372,000 | 16,662,927,000 |
| 2005 | 184             | 1,972,713,000 | 13,375,402,000 | 16,859,175,000 |
| 2006 | 187             | 2,034,579,000 | 14,142,596,000 | 17,785,286,000 |
| 2007 | 187             | 2,168,497,000 | 14,761,492,000 | 18,508,808,000 |
| 2008 | 182             | 2,336,058,000 | 15,939,780,000 | 20,141,454,000 |
| 2009 | 180             | 2,567,620,000 | 18,175,089,000 | 22,570,676,000 |
| 2010 | 178             | 2,617,873,000 | 19,462,038,000 | 26,080,785,000 |
| 2011 | 177             | 2,947,156,000 | 21,724,542,000 | 28,415,413,000 |
| 2012 | 174             | 3,244,149,000 | 23,263,012,000 | 30,424,100,000 |
| 2013 | 175             | 3,419,615,000 | 25,179,370,000 | 33,082,737,000 |
| 2014 | 171             | 3,627,272,000 | 26,162,527,000 | 34,809,104,000 |
| 2015 | 167             | 4,317,764,000 | 27,412,224,000 | 37,165,034,000 |
| 2016 | 163             | 4,244,010,000 | 28,909,062,000 | 39,912,461,000 |
| 2017 | 158             | 4,662,769,000 | 30,546,253,000 | 42,098,630,000 |
| 2018 | 156             | 4,315,129,000 | 31,058,755,000 | 38,534,679,000 |
| 2019 | 153             | 4,751,085,000 | 34,097,041,000 | 41,628,517,000 |
| 2020 | 147             | 5,093,295,000 | 39,406,291,000 | 48,094,176,000 |
| 2021 | 146             | 5,800,979,000 | 46,575,595,000 | 55,094,981,000 |
| 2022 | 140             | 5,443,740,000 | 50,253,274,000 | 59,332,889,000 |
| 2023 | 138             | 5,894,938,000 | 51,944,483,000 | 63,892,539,000 |
| 2024 | 136             | 6,470,836,000 | 54,854,569,000 | 67,535,617,000 |
| 2025 | 134             | 7,007,590,000 | 57,959,728,000 | 69,731,201,000 |

# STATE-CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT

|                                                            | 6/30/2023            | 6/30/2024            | 6/30/2025              |
|------------------------------------------------------------|----------------------|----------------------|------------------------|
| <b>ASSETS</b>                                              |                      |                      |                        |
| Unsecured Credit Card Loans                                | 14,840,512           | 16,929,518           | 18,995,376             |
| All Other Unsecured Loans                                  | 24,215,640           | 26,755,437           | 27,361,336             |
| New Auto Loans                                             | 44,152,460           | 43,878,644           | 47,275,656             |
| Used Auto Loans                                            | 245,110,697          | 242,883,333          | 240,916,436            |
| 1st Mortgage Real Estate Loans                             | 185,317,378          | 180,201,160          | 190,872,546            |
| Other Real Estate Loans                                    | 108,111,704          | 130,104,466          | 147,613,335            |
| Leases Receivable                                          |                      |                      |                        |
| Other Member Loans                                         | 56,261,395           | 53,501,156           | 49,844,223             |
| All Other Loans                                            |                      |                      |                        |
| <b>TOTAL LOANS</b>                                         | <b>\$678,009,786</b> | <b>\$694,273,714</b> | <b>\$722,878,908</b>   |
| Loans Held for Sale                                        | 4,460,916            | 1,259,006            | 2,523,743              |
| Allowance for Loan Losses                                  | -9,258,514           | -10,398,768          | -11,453,941            |
| Cash                                                       | 104,277,715          | 129,863,044          | 136,717,457            |
| <b>INVESTMENTS</b>                                         |                      |                      |                        |
| Available for Sale Securities <sup>(1)</sup>               | 42,374,850           | 37,348,789           | 39,731,113             |
| Held to Maturity Securities <sup>(1)</sup>                 | 33,192,465           | 24,541,544           | 24,679,801             |
| Loan to, Deposits in, Natural Person CUs <sup>(6)(7)</sup> |                      |                      |                        |
| U.S. Govt. Obligations <sup>(2)</sup>                      |                      |                      |                        |
| Federal Agency Sec. <sup>(2)</sup>                         |                      |                      |                        |
| All Mutual Funds <sup>(2)</sup>                            |                      |                      |                        |
| Total MCSD and PIC in Corporate                            | 1,565,686            | 1,628,446            | 1,628,446              |
| Corp. Central (CD) <sup>(5)</sup>                          |                      |                      |                        |
| Banks and S & Ls (Cert. DEP)                               | 75,058,756           | 75,702,545           | 88,085,622             |
| All Other Investments                                      | 1,236,060            | 1,458,582            | 1,976,280              |
| <b>TOTAL INVESTMENTS</b>                                   | <b>\$153,427,817</b> | <b>\$140,679,906</b> | <b>\$156,101,262</b>   |
| <b>OTHER ASSETS</b>                                        |                      |                      |                        |
| Land and Bldg. (NET of DEP)                                | 21,013,532           | 20,573,296           | 20,726,808             |
| Other Fixed Assets                                         | 3,066,210            | 2,786,880            | 2,417,304              |
| Foreclosed and Repossessed Assets <sup>(3)</sup>           | 3,518,982            | 753,912              | 428,008                |
| Share INS CAP Deposit <sup>(4)</sup>                       | 8,201,344            | 8,242,615            | 8,576,826              |
| Other Assets                                               | 26,424,990           | 28,333,423           | 31,997,619             |
| <b>TOTAL ASSETS</b>                                        | <b>\$993,142,778</b> | <b>1,016,367,028</b> | <b>\$1,070,913,994</b> |

# STATE-CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT (CONTINUED)

|                                         | 6/30/2023            | 6/30/2024              | 6/30/2025              |
|-----------------------------------------|----------------------|------------------------|------------------------|
| <b>LIABILITIES</b>                      |                      |                        |                        |
| Other Borrowings <sup>(8)</sup>         | 8,000,000            | 5,750,000              | 3,000,000              |
| Reverse Repo Agreement                  |                      |                        |                        |
| Subordinated CDCU Debt                  |                      |                        |                        |
| DIV/INT Payable                         | 278,342              | 860,992                | 516,833                |
| Acct. Payable & Liabilities             | 14,978,622           | 16,751,272             | 17,774,312             |
| <b>TOTAL LIABILITIES</b>                | <b>\$23,256,964</b>  | <b>23,362,264</b>      | <b>21,291,145</b>      |
| <b>SAVINGS/EQUITY</b>                   |                      |                        |                        |
| Share Drafts                            | 209,673,891          | 203,746,029            | 210,435,878            |
| Regular Shares                          | 357,584,039          | 324,936,615            | 327,475,736            |
| Money Market Shares <sup>(10)</sup>     | 28,199,863           | 25,656,831             | 24,508,126             |
| Share Certificates <sup>(10)</sup>      | 121,108,459          | 169,938,416            | 195,370,931            |
| IRA/KEOGH Accounts <sup>(10)</sup>      | 39,490,095           | 39,746,714             | 39,214,550             |
| All Other Shares <sup>(9)</sup>         | 16,640,059           | 15,684,626             | 14,810,388             |
| Non-Member Deposits <sup>(10)</sup>     | 77,425,251           | 84,286,000             | 95,374,000             |
| <b>TOTAL SAVINGS</b>                    | <b>\$850,121,657</b> | <b>\$863,995,231</b>   | <b>\$ 907,189,609</b>  |
| Regular Reserves <sup>(11)</sup>        |                      |                        |                        |
| Investment Valuation Reserve            |                      |                        |                        |
| Uninsured Second Capital                |                      |                        |                        |
| Unrealized G/L A-F-S SEC Gains/(Losses) | -6,087,494           | -5,914,353             | -3,907,771             |
| Other Reserves                          | 20,264,964           | 20,101,609             | 20,101,609             |
| Undivided Earnings                      | 102,217,283          | 111,934,405            | 122,065,301            |
| Net Income                              | 1,029,224            | 547,692                | 1,833,921              |
| Miscellaneous Equity                    | 2,340,180            | 2,340,180              | 2,340,180              |
| <b>EQUITY TOTAL</b>                     | <b>\$119,764,157</b> | <b>\$129,009,533</b>   | <b>142,433,240</b>     |
| <b>TOTAL SAVINGS/EQUITY</b>             | <b>\$969,885,814</b> | <b>\$993,004,764</b>   | <b>\$1,049,622,849</b> |
| <b>TOTAL LIABILITIES/SAVINGS/EQUITY</b> | <b>\$993,142,778</b> | <b>\$1,016,367,028</b> | <b>\$1,070,913,994</b> |

# STATE-CHARTERED TRUST COMPANIES COMPARATIVE STATEMENT

|                                                  | 6/30/2023   |            | 6/30/2024   |            | 6/30/2025   |            |
|--------------------------------------------------|-------------|------------|-------------|------------|-------------|------------|
|                                                  | 4 Companies |            | 4 Companies |            | 5 Companies |            |
| ASSETS: (\$ Amount in Thousands)                 |             |            |             |            |             |            |
| Non-Interest-Bearing Deposits-Own Institution    | 0           |            | 0           |            |             |            |
| Non-Interest-Bearing Deposits-Other Institutions | 23,918      |            | 20,851      |            | 18,994      |            |
| Interest-Bearing Deposits, Own Institutions      | 0           |            | 0           |            | 0           |            |
| Interest Bearing Deposits,Other Institutions     | 39,997      |            | 562,881     |            | 517,546     |            |
| U.S Government and Agency Obligations            | 206,899     |            | 522,332     |            | 341,151     |            |
| State, County And Municipal Obligations          | 25,380      |            | 27,491      |            | 20,924      |            |
| Money Market Mutual Funds                        | 835,407     |            | 528,184     |            | 337,869     |            |
| Other Short-Term Obligations                     | 202         |            | 103         |            | 104         |            |
| Other Notes and Bonds                            | 144,037     |            | 277,129     |            | 272,191     |            |
| Common and Preferred Stocks                      | 4,538,330   |            | 6,085,513   |            | 6,733,671   |            |
| Real Estate Mortgages                            | 13,670      |            | 18,101      |            | 18,229      |            |
| Real Estate                                      | 80,097      |            | 116,548     |            | 143,389     |            |
| Miscellaneous Assets                             | 753,936     |            | 1,068,383   |            | 941,266     |            |
| Total Discretionary Assets                       |             | 6,661,873  |             | 8,960,515  |             | 9,345,334  |
| Total Non-Discretionary Assets                   |             | 5,347,022  |             | 4,816,847  |             | 5,061,484  |
| TOTAL ASSETS                                     |             | 12,008,895 |             | 13,777,362 |             | 14,406,818 |
|                                                  |             |            |             |            |             |            |
| NUMBER OF ACCOUNTS                               |             |            |             |            |             |            |
| Total Number of Discretionary Accounts           | 2,927       |            | 3,546       |            | 3,830       |            |
| Total Number of Non-Discretionary Accounts       | 10,789      |            | 9,190       |            | 8,119       |            |
| TOTAL NUMBER OF ACCOUNTS                         |             | 13,716     |             | 12,736     |             | 11,949     |



## Historical Data — Securities Act Cash Fund Status

| Year | Income    | Securities Fund Expense | Funds Transferred to Financial Institutions Division by State | 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        |
| 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      |

| Historical Data – Securities Act Cash Fund Status (continued) |            |                         |                                                               |                                               |                |
|---------------------------------------------------------------|------------|-------------------------|---------------------------------------------------------------|-----------------------------------------------|----------------|
| Year                                                          | Income     | Securities Fund Expense | Funds Transferred to Financial Institutions Division by State | Transferred to State of Nebraska General Fund | Ending Balance |
| 1982                                                          | 2,731,444  | 241,846                 |                                                               | 2,500,000                                     | 1,172,548      |
| 1983                                                          | 2,724,346  | 270,889                 |                                                               | 3,400,000                                     | 226,005        |
| 1984                                                          | 2,329,448  | 346,303                 |                                                               | 2,000,000                                     | 209,151        |
| 1985                                                          | 2,751,985  | 506,926                 |                                                               |                                               | 2,454,210      |
| 1986                                                          | 4,583,858  | 393,491                 |                                                               | 1,000,000                                     | 5,644,577      |
| 1987                                                          | 6,398,986  | 481,880                 |                                                               | 3,000,000                                     | 8,561,683      |
| 1988                                                          | 6,013,741  | 539,064                 |                                                               | 6,000,000                                     | 8,036,360      |
| 1989                                                          | 5,640,939  | 550,907                 |                                                               | 9,800,000                                     | 3,326,392      |
| 1990                                                          | 5,589,758  | 575,244                 |                                                               | 4,000,000                                     | 4,340,908      |
| 1991                                                          | 5,258,270  | 566,022                 |                                                               | 4,000,000                                     | 5,033,155      |
| 1992                                                          | 5,788,698  | 759,553                 |                                                               | 4,000,000                                     | 6,062,300      |
| 1993                                                          | 6,530,292  | 719,772                 |                                                               | 7,000,000                                     | 4,872,820      |
| 1994                                                          | 8,375,968  | 733,479                 |                                                               | 6,000,000                                     | 6,515,309      |
| 1995                                                          | 9,395,159  | 787,188                 |                                                               | 6,000,000                                     | 9,123,280      |
| 1996                                                          | 10,090,840 | 817,799                 |                                                               | 9,000,000                                     | 9,396,321      |
| 1997                                                          | 11,233,134 | 879,814                 |                                                               | 11,000,000                                    | 8,749,640      |
| 1998                                                          | 12,915,388 | 861,660                 |                                                               | 9,000,000                                     | 11,803,368     |
| 1999                                                          | 13,909,799 | 903,478                 |                                                               | 9,000,000                                     | 15,809,689     |
| 2000                                                          | 16,837,246 | 971,783                 |                                                               | 15,000,000                                    | 16,675,152     |
| 2001                                                          | 17,815,112 | 1,010,507               |                                                               | 17,000,000                                    | 16,479,757     |
| 2002                                                          | 16,322,333 | 973,200                 |                                                               | 17,500,000                                    | 14,328,889     |
| 2003                                                          | 13,910,094 | 999,418                 |                                                               | 16,500,000                                    | 10,739,564     |
| 2004                                                          | 19,041,410 | 985,019                 |                                                               | 15,000,000                                    | 13,795,956     |
| 2005                                                          | 15,001,541 | 1,140,021               |                                                               | 19,100,000                                    | 8,557,476      |
| 2006                                                          | 15,587,788 | 1,071,972               |                                                               | 16,000,000                                    | 7,073,292      |
| 2007                                                          | 18,443,864 | 1,080,923               |                                                               | 16,000,000                                    | 8,436,232      |
| 2008                                                          | 23,658,511 | 1,090,520               |                                                               | 11,000,000                                    | 20,004,303     |
| 2009                                                          | 24,904,074 | 1,188,387               |                                                               | 19,000,000                                    | 24,719,989     |
| 2010                                                          | 24,844,300 | 1,291,931               |                                                               | 24,286,041                                    | 23,986,318     |
| 2011                                                          | 24,863,949 | 1,290,131               |                                                               | 37,322,121                                    | 10,238,015     |
| 2012                                                          | 23,780,113 | 1,430,535               |                                                               | 19,000,000                                    | 13,587,592     |
| 2013                                                          | 23,928,128 | 1,417,369               |                                                               | 19,000,000                                    | 17,098,352     |
| 2014                                                          | 26,517,042 | 1,443,978               |                                                               | 23,000,000                                    | 19,171,416     |
| 2015                                                          | 26,923,977 | 1,451,926               |                                                               | 23,000,000                                    | 21,643,467     |
| 2016                                                          | 28,112,209 | 1,399,075               |                                                               | 30,000,000                                    | 18,356,600     |
| 2017                                                          | 26,892,788 | 1,475,595               |                                                               | 30,000,000                                    | 13,773,793     |
| 2018                                                          | 27,467,896 | 1,488,948               |                                                               | 30,000,000                                    | 9,752,742      |
| 2019                                                          | 27,930,591 | 1,622,742               |                                                               | 32,000,000                                    | 4,060,591      |
| 2020                                                          | 26,824,753 | 1,680,080               |                                                               | 27,000,000                                    | 2,205,264      |
| 2021                                                          | 34,024,193 | 1,624,552               |                                                               | 25,900,000                                    | 8,704,905      |
| 2022                                                          | 34,455,762 | 1,502,798               | 712,489                                                       | 18,000,000                                    | 23,094,069     |
| 2023                                                          | 35,854,125 | 1,585,929               | 397,089                                                       | 24,000,000                                    | 32,965,181     |
| 2024                                                          | 30,138,479 | 1,660,620               |                                                               | 39,500,000                                    | 21,943,524     |
| 2025                                                          | 29,871,532 | 1,663,644               |                                                               | 39,500,000                                    | 106,520,554    |

## Historical Data — Issuer Applications

| Year  | Number of Registrations | Amount of Issued Registrations in Dollars | Registrations Denied or Withdrawn |
|-------|-------------------------|-------------------------------------------|-----------------------------------|
| 1939  | 30                      | 2,362,575                                 | 8                                 |
| 1940  | 41                      | 2,883,400                                 | 4                                 |
| 1941  | 34                      | 1,492,511                                 | 2                                 |
| 1942  | 32                      | 1,260,800                                 | 1                                 |
| 1943  | 36                      | 2,136,200                                 | 0                                 |
| 1944  | 35                      | 2,646,000                                 | 0                                 |
| 1945  | 55                      | 5,492,550                                 | 0                                 |
| 1946  | 80                      | 9,459,847                                 | 4                                 |
| 1947  | 61                      | 6,838,394                                 | 0                                 |
| 1948  | 67                      | 5,485,750                                 | 1                                 |
| 1949  | 74                      | 5,676,700                                 | 0                                 |
| 1950  | 86                      | 8,850,404                                 | 0                                 |
| 1951  | 95                      | 10,781,368                                | 0                                 |
| 1952  | 102                     | 11,271,391                                | 0                                 |
| 1953  | 81                      | 9,959,434                                 | 0                                 |
| 1954  | 117                     | 12,688,352                                | 1                                 |
| 1955  | 155                     | 48,064,847                                | 5                                 |
| 1956  | 152                     | 26,417,011                                | 9                                 |
| 1957  | 160                     | 25,725,150                                | 6                                 |
| 1958  | 168                     | 32,838,450                                | 6                                 |
| 1959  | 201                     | 41,841,964                                | 19                                |
| 1960  | 239                     | 38,676,160                                | 52                                |
| 1961  | 340                     | 70,151,950                                | 51                                |
| 1962  | 253                     | 60,093,300                                | 8                                 |
| 1963  | 224                     | 45,746,030                                | 4                                 |
| 1964  | 270                     | 51,546,333                                | 0                                 |
| 1965  | 383                     | 77,723,015                                | 1                                 |
| 1966  | 349                     | 100,690,421                               | 0                                 |
| 1967  | 459                     | 100,982,178                               | 0                                 |
| 1968  | 692                     | 192,940,066                               | 1                                 |
| 1969  | 954                     | 236,369,401                               | 1                                 |
| 1970  | 722                     | 178,185,790                               | 4                                 |
| 1971  | 918                     | 162,482,230                               | 2                                 |
| 1972  | 1,007                   | 256,222,450                               | 28                                |
| *1973 |                         |                                           |                                   |
| 1974  | 634                     | 129,563,116                               | 103                               |
| 1975  | 682                     | 170,268,855                               | 31                                |
| 1976  | 964                     | 231,153,028                               | 0                                 |
| 1977  | 734                     | 173,514,576                               | 14                                |
| 1978  | 818                     | 234,362,503                               | 28                                |
| 1979  | 847                     | 437,864,783                               | 41                                |
| 1980  | 1,329                   | 1,053,033,936                             | 25                                |
| 1981  | 1,575                   | 1,536,501,075                             | 67                                |
| 1982  | 1,786                   | 2,607,490,277                             | 119                               |
| 1983  | 2,299                   | 2,451,475,402                             | 147                               |
| 1984  | 2,325                   | 2,011,168,235                             | 192                               |
| 1985  | 2,302                   | 2,172,465,659                             | 222                               |
| 1986  | 3,086                   | 4,111,096,897                             | 238                               |
| 1987  | 3,424                   | 6,100,822,335                             | 294                               |
| 1988  | 3,018                   | 4,820,573,174                             | 289                               |
| 1989  | 3,010                   | 4,275,274,132                             | 164                               |
| 1990  | 2,763                   | 4,120,247,299                             | 195                               |
| 1991  | 2,986                   | 4,264,222,845                             | 110                               |
| 1992  | 4,113                   | 3,746,672,390                             | 91                                |
| 1993  | 4,968                   | 3,433,009,471                             | 102                               |
| 1994  | 6,881                   | 3,854,726,154                             | 116                               |

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

## Historical Data — Issuer Applications

| Year | Number of Registrations | Amount of Issued Registrations in Dollars | Registrations Denied or Withdrawn |
|------|-------------------------|-------------------------------------------|-----------------------------------|
| 1995 | 8,021                   | 4,340,862,458                             | 90                                |
| 1996 | 8,891                   | 4,366,777,438                             | 90                                |
| 1997 | 10,621                  | 4,917,973,597                             | 56                                |
| 1998 | 13,349                  | 5,804,370,252                             | 66                                |
| 1999 | 14,165                  | 5,799,663,765                             | 81                                |
| 2000 | 17,789                  | 7,119,150,972                             | 36                                |
| 2001 | 21,232                  | 8,698,411,020                             | 65                                |
| 2002 | 20,467                  | 9,725,155,609                             | 46                                |
| 2003 | 20,935                  | 9,979,766,330                             | 11                                |
| 2004 | 22,697                  | 11,323,207,770                            | 26                                |
| 2005 | 22,870                  | 10,641,066,150                            | 31                                |
| 2006 | 24,710                  | 11,320,260,650                            | 11                                |
| 2007 | 26,266                  | 13,573,121,380                            | 9                                 |
| 2008 | 29,348                  | 18,371,913,640                            | 5                                 |
| 2009 | 27,945                  | 18,729,690,650                            | 12                                |
| 2010 | 28,523                  | 17,213,135,000                            | 18                                |
| 2011 | 23,250                  | 18,545,492,000                            | 5                                 |
| 2012 | 28,965                  | 17,955,119,000                            | 20                                |
| 2013 | 25,179                  | 18,245,373,000                            | 13                                |
| 2014 | 27,691                  | 20,654,108,000                            | 11                                |
| 2015 | 32,400                  | 20,852,152,000                            | 17                                |
| 2016 | 33,407                  | 21,648,937,000                            | 17                                |
| 2017 | 35,035                  | 20,680,820,000                            | 11                                |
| 2018 | 34,628                  | 21,077,422,000                            | 4                                 |
| 2019 | 34,165                  | 21,375,898,000                            | 5                                 |
| 2020 | 33,118                  | 20,403,500,000                            | 10                                |
| 2021 | 30,497                  | 27,255,574,000                            | 5                                 |
| 2022 | 31,129                  | 26,508,974,000                            | 4                                 |
| 2023 | 30,173                  | 27,007,607,000                            | 3                                 |
| 2024 | 29,078                  | 20,965,932,000                            | 1                                 |
| 2025 | 28,752                  | 20,627,171,000                            | 0                                 |

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

| Year  | Broker-Dealers<br>Registered | Number<br>Denied | Cancellations &<br>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            |
| 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             |



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

| Year | Broker-Dealers Registered | Number Denied | Cancellations & Withdrawals | Agents Registered | Agents Denied |
|------|---------------------------|---------------|-----------------------------|-------------------|---------------|
| 1996 | 1,078                     | 0             | 84                          | 32,175            | 0             |
| 1997 | 1,178                     | 0             | 92                          | 37,151            | 0             |
| 1998 | 1,232                     | 0             | 128                         | 44,134            | 0             |
| 1999 | 1,311                     | 0             | 144                         | 50,722            | 0             |
| 2000 | 1,459                     | 0             | 86                          | 56,606            | 0             |
| 2001 | 1,529                     | 0             | 139                         | 61,783            | 0             |
| 2002 | 1,520                     | 0             | 178                         | 57,388            | 0             |
| 2003 | 1,447                     | 0             | 181                         | 53,950            | 0             |
| 2004 | 1,436                     | 3             | 110                         | 56,214            | 0             |
| 2005 | 1,431                     | 0             | 30                          | 5,519             | 0             |
| 2006 | 1,430                     | 0             | 131                         | 63,260            | 0             |
| 2007 | 1,489                     | 0             | 98                          | 69,242            | 0             |
| 2008 | 1,470                     | 0             | 74                          | 70,842            | 0             |
| 2009 | 1,446                     | 0             | 155                         | 70,326            | 0             |
| 2010 | 1,425                     | 0             | 134                         | 74,970            | 0             |
| 2011 | 1,416                     | 0             | 130                         | 84,179            | 0             |
| 2012 | 1,320                     | 0             | 199                         | 86,447            | 0             |
| 2013 | 1,289                     | 0             | 98                          | 87,600            | 0             |
| 2014 | 1,360                     | 0             | 21                          | 93,483            | 0             |
| 2015 | 1,373                     | 0             | 66                          | 98,256            | 0             |
| 2016 | 1,364                     | 0             | 72                          | 102,745           | 0             |
| 2017 | 1,358                     | 0             | 80                          | 103,184           | 0             |
| 2018 | 1,355                     | 0             | 3                           | 106,578           | 0             |
| 2019 | 1,333                     | 0             | 108                         | 109,865           | 0             |
| 2020 | 1,317                     | 0             | 85                          | 112,442           | 0             |
| 2021 | 1,322                     | 0             | 66                          | 118,192           | 0             |
| 2022 | 1,355                     | 0             | 38                          | 129,941           | 0             |
| 2023 | 1,377                     | 0             | 63                          | 143,097           | 0             |
| 2024 | 1,336                     | 0             | 37                          | 144,177           | 0             |
| 2025 | 1,316                     | 0             | 79                          | 150,356           | 0             |

### *In Memoriam*

Sheila J. Cahill, former Securities Bureau Counsel for the Department, passed away December 8, 2024. Sheila started her career with the Department in 1991 as a staff attorney and served in the Securities Bureau Counsel role from 1994 to 2014. Sheila was a strong advocate for investor protection and investor education. She led a group of state regulators in an investigation of the firm Wachovia Capital Markets resulting in a \$25 million settlement in 2006, and was the chair of the North American Securities Administrators Association (NASAA) Exam Advisory Project Group for many years. She organized investor town halls and spearheaded the Department's State Fair booth. In 2014, NASAA awarded Sheila its Distinguished Service Award. Sheila left the Department in 2014 and started her own compliance consulting firm. The Department extends condolences to Sheila's family, whom she cared for deeply.



# Thank You!

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**Thank you for your time and interest in our fiscal year 2024-2025 annual report. The Nebraska Department of Banking and Finance is grateful to all who take the time to review this report and stay informed about our initiatives, progress, and impact. We value your continued support and engagement as we look ahead to another successful year.**