

NEBRASKA

Good Life. Great Opportunity.

# Annual Report

## July 1, 2021 - June 30, 2022



Pete Ricketts, Governor

Kelly Lammers, Director

# Annual Report

## July 1, 2021 - June 30, 2022

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# Table of Contents

Overview	3	<b><u>Bureau of Securities</u></b>	
Vision	3	<b>General Information</b>	
Mission Statement	3	Licensees/Registrants by the Numbers	63
Department Staff	4	New Registrations	63
Director’s Message	5	Loan Brokers	63
Year in Review	7	Enforcement Actions	64
Department Budget & Funding	14	Securities Registrations and Exemptions	65
		<b>Historical Data</b>	
<b><u>Financial Institutions Division</u></b>		Securities Act Cash Fund Status	66
<b>General Information</b>		Issuer Applications	66
State-Chartered Institutions & Licensees/ Registrants	15	Registration of Broker-Dealers and Agents	66
Activity by the Institution	15	<b><u>Appendices</u></b>	
Activity by the Numbers	15	A. Department Leadership Through the Years	67
Financial Institutions Total Resources	17	B. Historical Data—State Chartered Banks 1897 to present	68
State Chartered Commercial Banks’ Aggregate Balance Sheet	18	C. Credit Union Comparative Statement	71
Deposit Limitations	19	D. State Chartered Trust Company Com- parative Statement	73
Single Bank Pooled Collateral Program	20	E. DDS Financial Statement	74
<b>Banks</b>		F. Historical Data—Securities Act Cash Fund Status 1939 to present	75
State-Chartered Banks with Branches	21	G. Historical Data—Issuer Applications 1939 to present	77
<b>Historical Data</b>		H. Historical Data—Registration of Broker- Dealers and Agents 1939 to present	78
State-Chartered Banks	32		
<b>Registered Bank Holding Companies</b>	33		
<b>Commercial Bank Members of the Federal Reserve System</b>	38		
<b>Trusts</b>			
State-Chartered Banks Authorized to Operate with Trust Powers	39		
State-Chartered Trust Companies	39		
<b>Credit Unions</b>			
State-Chartered Credit Unions	40		
<b>Counties of State Chartered Banks, Credit Unions, &amp; Trust Companies Map</b>	41		
<b>Consumer Lending</b>			
Delayed Deposit Services Businesses	42		
Installment Loan Companies	43		
Sales Finance Companies	44		
Money Transmitter Licensees	47		
Mortgage Bankers	51		

# Department Overview

The Department of Banking was created by Nebraska legislators to regulate state-chartered banks and other financial industries within the state. In 1939, regulation of state securities laws was also placed under the jurisdiction of the Department of Banking.

Today, the Nebraska Department of Banking and Finance regulates and supervises various financial industries on behalf of the State of Nebraska and its residents.

## Our Vision

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

## Our Mission

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

## What We Do

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

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

### Financial Institutions

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

### Bureau of Securities

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

# 2022 Department Staff

**Director** ..... **Kelly Lammers**

**Financial Institutions Division**

Deputy Director..... Darcy L. Bailar  
Review Examiners ..... Scott Peter  
Shannon Van Houten  
Brody Focken  
Darren Davis  
Gregory G. Freese\*

Accounting Examiner Specialist..... Michelle Lindner  
Capital Markets Examiner Specialist ..... Jose Salinas  
BSA Examiner Specialist..... Jaunita Koerner  
IT Examiner Specialist ..... Rachel Newell  
Trust Examiner Specialist..... Ted Hall\*

**Omaha District Bank Examiners**

Jose Salinas, Supervising Examiner  
James P. McTygue  
Cassidy Stork  
Jordan Taylor  
Asher Hilton  
Maxwell Cameron\*  
Brittany Jackson\*  
Rochelle Johnson\*

**Lincoln District Bank Examiners**

Brian Nielsen, Supervising Examiner  
Whittney Baggs  
Jonathon Bartholomew  
Henry Gonzalez  
Benjamin Kiobasa  
Austin Malone  
Alex Thorson  
Conna Wiese

**Kearney District Bank Examiners**

Michael Miller, Supervising Examiner  
Rhonda Johnson  
Corey Lienemann  
Tyler Mestl  
Taylor Simmerman  
Adam Starr\*

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

Administrative Assistants ..... Kathy Sparks  
Susie Hansen  
Paidon Meyer  
Bobbi Alexander\*  
Gloria Smith\*

**Bureau of Securities**

Deputy Director ..... Claire McHenry  
Securities Bureau Counsel ..... Mike Cameron  
Investigation & Compliance (Investigations)  
Unit Supervisor ..... Thomas A. Sindelar  
Investigation & Compliance (Registration & Compliance)  
Unit Supervisor ..... Rodney R. Griess

Examiners ..... Alfred Berchtold  
Jackie L. Walter  
Stevan Vasic\*

Security Analysts ..... Samantha Billings  
Christine Cooney\*

Administrative Assistants ..... Angela Kratzer  
Cynthia Velazquez\*

**Legal Division**

General Counsel ..... Patricia A. Humlicek Herstein  
Financial Institutions Counsel ..... Tag Herbek  
Consumer Finance Counsel ..... William Lawrence  
Money Transmitters Counsel ..... John E. "Jack" Jensen\*  
Christopher German

Senior Staff Attorney ..... Thomas Vergith  
Staff Attorney ..... Bryce Miller

Paralegals ..... Ann Divis  
Cindy Faris

Administrative Assistants ..... Sandra Blumanhourst  
Debbie Yost

**Business/Accounting Division**

Business Manager ..... Margo Sawyer  
Accountant..... Grace Rittenburg  
Accounting Clerk/Receptionist..... Julie Foral

**Human Resources Division**

Personnel Officer ..... Susie Voecks\*  
HR Specialist Manager ..... Nicole Nath

**Information Systems Division**

Chief Information Technology Officer ..... Michael Fabry  
IT Applications Developer ..... Eric Carlson  
IT Database Analyst ..... Steve Covert  
Infrastructure Business System Analyst.. Shailaja Chivkula\*

\*Left employment during fiscal year

# Director's Message



**Director**  
**Kelly Lammers**

## **Welcome to the Department of Banking and Finance!**

Growing Nebraska is fundamentally an issue of trust. This report offers a high-level conversation into the details necessary to deliver on the Nebraska Department of Banking and Finance's mission to protect and maintain confidence in the Financial Industries of Nebraska.

As you look at this report, take note that most Nebraska financial industries are reflecting growth, some by double digits. This reflects in their packaging and delivery of products and services, such as banking, credit unions, mortgage loans, small loans, brokerages, advisors, and securities. Nebraska is also defining financial services with our own flair and great success. For example, this report details the number of new bank branches in Nebraska. I find branching an interesting topic as I will occasionally read national news of closing branches and observe the strong capital, reserves, and earnings of Nebraska banks opening branches. Such performance is not limited to one industry with the number of Nebraska-registered broker-dealer agents and investment adviser representatives up by more than 20 percent since 2018. The Mortgage Banking industry reflected significant gains, wherein Nebraska Department of Banking and Finance (NDBF or Department) team pivoted to meet the demand and enabled a record number of Mortgage Loan Officers to work in Nebraska. Even with an expectation of year-end declines in this record number, early indications reflect a

new normal level above that of 2019. This year we continue to move forward leveraging ingenuity and innovation to prioritize risk-based solutions. An example of leveraging ingenuity and innovation include improving our Money Transmitter Licensing process resulted in a decrease in the steps necessary, increased examiner review of the application, and all licenses are now provided a licensing decision within the prescribed time table. Each of the tables and stories in the attached report reflect numbers, and yet, their true focus is on community, available responsible funding opportunity, and financial options through trusted connections. Such delivery of financial services never go out of style.

The Department's 71 people located in Lincoln, Kearney, and Omaha are committed to monitoring the people and businesses that touch other people's money. The composition of skills necessary to perform financial oversight is heavy on legal, financial, economics, traditional management and operations. In building such a team, the Department does not use taxpayer money; rather we are cash-funded from assessments and fees for the services we perform. Additionally, our mission includes explaining what Nebraska is and does, compared to the national perspective. For instance, the Nebraska Bank or Nebraska Credit Union is federally insured, and because those depository entities may do business in other states or move money outside the USA, our examiners meet federal standards relative to the understanding of those type of business operations. Examiners offer explanations (NE law 8-103 uses the term "constructive") and perspective relative to capital, assets, management, earning, liquidity, sensitivity, information technology, in every Safety and Soundness Financial Institution examination. While also performing examinations associated with the securities, money transmitter, mortgage banker, installment loan, and trust acts.

Partnering with government policymakers, and industry and educational professionals, we delivered on the Department's mission of protecting and maintaining the confidence of Nebraska Financial Service industries, fraud prevention, protecting vulnerable adults from financial exploitation and financial literacy with the team participating in 34 public speaking events. The groups numbered in size from 5 to 500 people in attendance. By the end of the fiscal year, the attendance at these events exceeded 2,000 in totality. In our quest for delivering financial literacy, as well as promoting the regulated financial industry,

# Director's Message

many Department teammates have participated in job fairs, class talks, and conferences. This year, I had the privilege to speak with a group of grade schoolers about their educational savings program opening. The day took on the feel of a pep rally more so than one of my more typical talks of safety and soundness. I asked them to guess which state name is printed on the back of a \$5 bill. While the 48 contiguous states names are listed around the top of the real Lincoln Memorial, not everyone knows the image of the Lincoln Memorial on the back of a \$5 bill also displays all states' names. The students, with great enthusiasm, shouted out "Nebraska!" The correct answer was, of course, "Nebraska!" I am confident they enjoyed their first adventure into a lifetime of financial literacy, and I thank the banks, credit unions, and schools that enable student savings programs.

Much of this year has been committed to special projects, including the rollout of the Financial Innovation Act, and the tasks necessary to update the Department Rules.

The Financial Innovation Act continues to move forward with the NDBF vendor, Promontory, working with the Department team to deliver over 800 pages of examination manuals, linking national guidance with newly created state law. Along with an application process, examination standards, and proposed Nebraska Administrative Code (NAC), commonly referred to as "Rules". The Financial Innovation Act is both enabling entities wishing to express payments in a new ledger (all transactions are prepaid), as well as to the public interests in delivering payment instructions without sharing any type of personally identifiable payment information. However, the Financial Innovation Act does not enable the holding of crypto assets in a manner other than custodial, which is very similar to traditional trust activities. While the Act is very narrow legislation, the Yogi Berra phrase comes to mind, "It's like déjà vu all over again". As this new "ledger" may not be any more innovative than was the first checking accounts, ACH (Automated Clearing House), money markets and a few others. Today's reference to a new ledger is simply enabling a noninsured entity to identify the risks, flows, and offerings of such services, prior to enabling this "innovation" in an FDIC bank. Thus, the Financial Innovation Act is written to deliver a new ledger and possibly a new payment method, and yet keeps your money in the bank, unless you direct the money elsewhere. Seems like banking?

In addition to drafting the Rules for the Financial Innovation Act, the Department has been laboring to update the Nebraska Administrative Code 45 and 46. On September 22, 2022, a hearing was held for NAC 46. A hearing for NAC 45 will be set prior to year-end. Current Rules require originals of some forms and two additional copies. The updated Rules reflect awareness of digital information and changes practices to enable easier delivery. With other updates simply reflective of changes in the industry, but not yet in the rule.

Undertaking each of these activities reflects our strong commitment to the taxpayer — simplicity, transparency, integrity, and trust. I have the privilege of working with the best team in the nation, the team that never fails to deliver innovation, dependable regulatory perspective, and updated regulation. I hope you enjoy reading a great deal of numbers that have had a predominately positive impact on the State of Nebraska!

Sincerely,

Kelly Lammers

# A Year In Review



## **Financial Institutions Division**

**Darcy Bailar, Deputy Director**

It has been an exciting and productive year for the NDBF Financial Institutions (FI) Division! Our team has seen a notable level of growth in several of our industries with the number of licenses and amount of total assets regulated. We have continued to provide effective and efficient service to the citizens of Nebraska, and a fair and constructive regulatory approach to industry professionals and the financial institutions that we regulate.

The FI Division administers and enforces laws and regulations for both depository and consumer finance industries in Nebraska. The Depository Division supervises banks, credit unions, and trust companies. The Consumer Financial Services Division supervises mortgage bankers, money transmitters, installment loans, and sales finance companies.

Nebraska continues to rank #8 in the nation for the number of state-chartered banks. A total of 140 banks hold Nebraska state-charters. Total state bank assets are \$59.3 billion. Merger and acquisition activity continued over the past year; however, despite a decrease in total bank charters, total assets increased by approximately \$4.2 billion, or 7.7 percent. NDBF supervises 11 state-chartered credit unions with total assets of \$968 million. This industry has also exhibited growth in total assets by

7.9 percent in 2022. Four independent trust companies are chartered in Nebraska with combined assets under management of \$11 billion.

The number of licenses granted by NDBF in all Consumer Financial Services industries increased over the past year. In 2022, NDBF licensed 6,272 Mortgage Loan Originators and 475 Mortgage Banker Companies with total assets of \$1.9 trillion. Money Transmitter Licenses increased to 161 with combined total assets of \$497.6 billion. Installment Loan Company licenses issued increased significantly from four in 2021 to 48 in 2022. Additionally, NDBF licenses 103 Sales Finance Companies.

In both FI divisions, skilled examiner teams conduct thorough examinations, provide constructive regulatory expertise, analyze various applications, and serve as a conduit between Nebraskans and financial institutions to address inquiries and complaints. The FI Division is strongly supported by the NDBF administrative and technology teams, and the Legal Division.

NDBF conducted and/or assisted with 66 depository and 55 consumer finance examinations throughout this year. Many of these examinations were conducted using the hybrid examination format, with suitable portions of the examination conducted offsite, but often including management discussions, file and/or transaction testing, and Board/Exit meetings onsite at the financial institution, as appropriate. This format was first implemented in 2021 and has become the standard for NDBF examinations. It is fluid and adapted as needed by considering various factors for both industry professionals and the examination team. Examination scoping continues to be risk-focused as part of a consistent, constructive examination approach.

Feedback from post-examination surveys and industry comments indicate that NDBF examinations continue to be conducted in a fair and objective manner. This is a critical focus in upholding the NDBF Mission “to protect and maintain the public confidence” in Nebraska financial institutions.

Additionally, this year the FI examination staff assisted the Legal Division in reviewing and updating our regulatory rules in Nebraska Administrative Code, Title 45 (Banking Rules) and Title 46 (Savings & Loan, Credit Union Rules),



# A Year In Review

to modernize language and reduce regulatory barriers, where possible. This is a continuous team effort, and work will continue to seek opportunities for updates that are beneficial or necessary to successfully regulate Nebraska financial institutions.

NDBF oversees the Single Bank Pooled Collateral Program by authority granted from the Nebraska Legislature through the Public Funds Deposit Security Act, effective in 2020. NDBF has appointed the Nebraska Bankers Insurance and Services Company (NBISCO) as the current program administrator. The program currently has 20 participating banks and includes total public deposits of \$1.8 million. Since the program's inception, several participating banks have shared success stories of being able to use excess available funds for additional loans or needs in their local communities. NDBF conducts independent examinations to review the administration of the program in addition to monitoring monthly reporting metrics from the administrator.

Lastly, but certainly not least, the FI Division continues to work diligently to administer the Nebraska Financial Innovation Act (NFIA), which became effective in October 2021. This act allows for two types of Nebraska charters, a Digital Asset Depository Institution or a Digital Asset Depository Department, within a Nebraska financial institution. The NDBF team has developed documents related to charter application and documentation requirements; financial reporting; examination manuals, procedures, and reports; as well as proposed administrative code (Rules). The NFIA is unique to other states' legislation and provides increased opportunities and access to new financial services in Nebraska and growth of our state-chartered financial industries.

I am incredibly proud of the skilled supervision and great responsibility carried out by the FI team to ensure the continued safety and soundness of all Nebraska state-chartered financial institutions. I look forward to the continued growth and success in all of Nebraska's financial industries in the coming year and beyond!

# A Year In Review



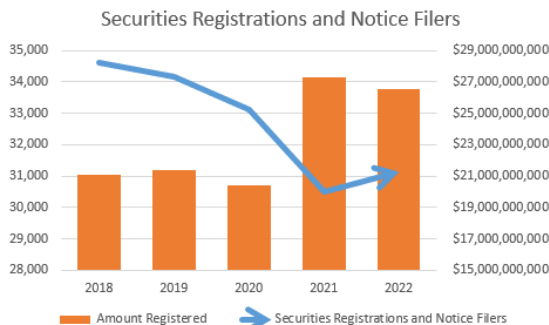
## Bureau of Securities

Claire McHenry, Deputy Director

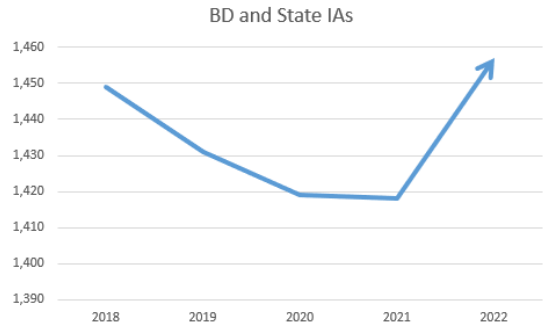
The Bureau of Securities continued its efforts to protect investors and Grow Nebraska in Fiscal Year (FY) 2022. The Bureau administers and enforces the Securities Act of Nebraska (Act), as well as several other consumer and business protection statutes, to protect investors and promote fair and efficient markets in Nebraska. Strong state securities regulation is essential to maintaining a stable securities industry, protecting the public from illegal operations, and encouraging capital formation and the creation of new jobs in Nebraska.

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

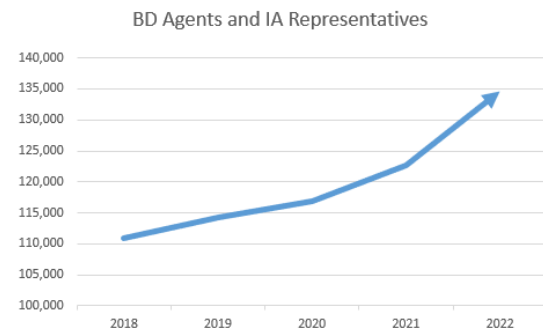
During FY 2022, the Bureau:



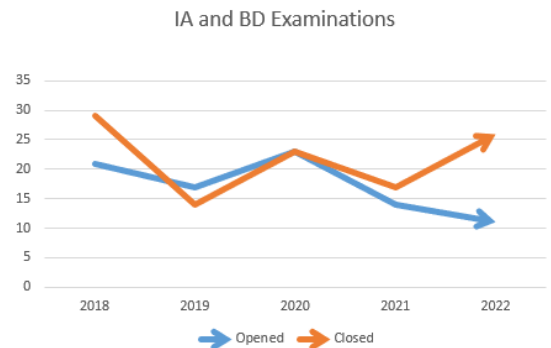
Processed 31,129 securities registration and notice filings offering over \$26.5 billion in securities.



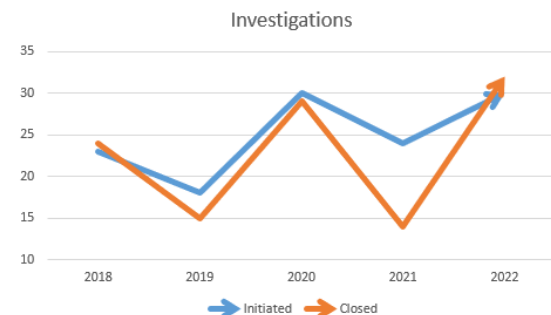
Provided oversight to 1,457 broker-dealer firms and state-registered investment adviser firms.



Provided oversight to 134,676 Nebraska-registered broker-dealer agents and investment adviser representatives.



Opened 11 examinations and closed 26 examinations of registered firms.



Initiated 30 new investigations and closed 32 investigations.

# A Year In Review

The Bureau remains a net contributor to the General Fund of the State of Nebraska. In FY 2022, the Bureau's expenditures were \$1,502,798, and the revenue collected was \$34,455,763, primarily from registration and licensing fees. The Bureau transferred \$18,712,489 from the Securities Act Cash Fund to the General Fund. Since 2015, the Bureau has transferred \$216,612,489 to the General Fund. Since 2000, the Bureau has transferred over \$509,623,610 to the General Fund.

In FYI 2022, the Bureau remained committed to protecting investors and fostering capital markets. The Bureau of Securities continued its outreach efforts to grow and protect Nebraskan's financial futures. Outreach included training law enforcement professionals about securities investigations and coordinating resources, supporting the Nebraska Council on Economic Education's Stock Market Game teacher training workshops, discussing scams and how to protect yourself on KRVN's Rural Radio Forum, hosting a compliance webinar for state registered investment advisers, presenting on new laws to protect vulnerable and senior adults from financial exploitation, presenting on trends and issues in digital assets and financial inclusion with industry, and supporting the Department's Financial Awareness Month in April.

On August 28, 2021, the Nebraska Protection of Vulnerable Adults from Financial Exploitation Act went into effect, which provides broker-dealers and investment advisers with new tools to deal with suspected cases of financial exploitation of vulnerable adults and senior adults. The Bureau immediately began work to implement the new act, developing processes and procedures to receive and track reports from firms, review allegations of violations of the Act, and make referrals to the Department of Health and Human Services Adult Protective Services and other appropriate agencies. Broker-dealers and investment advisers also began using the tools provided to them, including holding transactions and making reports to the Bureau. One report from a broker notified the Bureau that it was concerned about transactions in the client's account involving a crypto mining investment company. The broker was able to hold a withdrawal from their client's account, while the Bureau investigated. The Bureau found that the client's daughter had met someone on a dating website online and had been encouraged to invest into an unregistered crypto mining company. Based on the report and the Bureau's investigation, the Department issued a cease and

desist order on October 19, 2021 against the crypto company to stop violating the Act and notified its internet service provider, which took down its website.

Registration ensures that investors receive important information about securities products and the investment professional with which they work so that they can make informed decisions about their financial futures. The Bureau implemented new processes and technology to streamline and simplifying the renewal process for state registered investment advisers and non-FINRA broker-dealers. Examinations of registered investment advisers and broker-dealers allows the Bureau to review the firm's compliance programs, detect violations of the Act, and help strengthen internal practices. Examinations in FY 2022 prioritized state-registered investment advisers and broker-dealer branch offices. The Bureau also participated in nationwide sweep examinations of broker-dealers to assess firm implementation of Regulation Best Interest requirements.

The Bureau engaged in active enforcement of the Act in FY 2022. The Department and the Office of the Nebraska Attorney General joined the Commodity Futures Trading Commission and 25 other states in filing against Safeguard Metals LLC to halt a precious metals scheme that solicited \$68 million senior and other investors, including \$658 from Nebraska investors. The Department joined with other states, and the Securities and Exchange Commission, to settle with digital asset lending platform BlockFi Lending LLC for the sale of unregistered securities. As part of the settlement, BlockFi agreed to pay the Department \$943,296.22 over two years, as well as halting offers of unregistered securities and undertaking to register any new securities. The Department also entered a consent order to address the unregistered investment advisory activity of an individual.

The Department encourages Nebraskans to review financial opportunities carefully and to check the registration status of the investment and the persons offering it. The Department also offers a wide range of free investor education materials and can help investors research the back-

ground of those selling or advising the purchase of an investment. More information is available at [ndbf.nebraska.gov](https://ndbf.nebraska.gov).



# A Year In Review



## Legal Division

**Patricia A. Humlicek Herstein**  
General Counsel

### ANNUAL REPORT 2022 - LEGAL DIVISION

Legislation, regulations, and administrative actions for the fiscal year ending June 30, 2022, are detailed in this report. My thanks to the Legal Division staff for their excellent and comprehensive work in these areas, as well as their dedication to accomplishing the daily work of the Department.

#### Legislation

**LB 707** was introduced at the request of the Department by Banking, Commerce and Insurance Committee Chairperson, Matt Williams. LB 707 was the Department's annual omnibus bill to update and clarify laws under the jurisdiction of the Department. As introduced, the bill made these substantive revisions:

- The Nebraska Banking Act was amended to authorize bank subsidiaries to be formed as limited liability companies (LLCs), and to provide the current limitations on investment amounts and authorized practices applicable to bank subsidiary corporations, as well as the Department's authority to examine these entities, also apply to limited liability company subsidiaries. Previously, bank subsidiaries could only be formed as corporations under state law.
- Section 8-1502, which governs changes of control of banks and trust companies was amended to provide that for shares received through debt collection, inheritance, or gift, the requirement of a 10-day post-acquisition notice to the Department was

extended to a 30-day post-notice.

- Section 45-736 of the Residential Mortgage Licensing Act was amended to provide that all licensees under the Act include their unique Nationwide Mortgage Licensing System identifier number on application forms and all forms of advertising. This revised the law which had limited the requirement to licensees making loans under the Act.

LB 707 also included these annual updates:

- The annual re-enactment of the depository financial institutions "wild card" statutes to provide equal rights, powers, privileges, benefits, and immunities for state-chartered banks, savings and loans, and credit unions, with their respective federal counterparts. Due to state constitutional restrictions, these statutes are amended annually.
- The revision of references within many of the Acts under the Department's jurisdiction, the depository institutions financial exploitation statutes, and the Uniform Commercial Code, to federal statutes and regulations to those statutes and regulations as they existed on January 1, 2022.

The Banking Committee added several bills to LB 707 when it was advanced to General File as a Committee priority bill, shown below in numerical order:

**LB 706**, also introduced by Committee Chair Williams, to change provisions of the Real Property Appraiser Act.

**LB 738**, introduced by Senator Eliot Bostar, to adopt the LIBOR Transition Act for contracts, securities, and instruments.

**LB 826**, introduced by Senator Brett Lindstrom, to re-define a term under the Public Funds Deposit Security Act.

**LB 846**, introduced by Senator Julie Slama, to change provisions relating to an annual audit under the Nebraska Banking Act, which included a revision proposed by the Department.

**LB 894**, introduced by Senator John Stinner, to change provisions relating to accounting firm ownership.

**LB 973**, introduced by Senator Matt Hansen, to re-define terms and change powers under the Nebraska Investment Finance Authority Act.

**LB 993**, introduced by Senator Bostar, to provide for a limitation on digital asset and cryptocurrency custody services.

**LB 1017**, introduced by Senator Slama, to change pro-

# A Year In Review

visions relating to the Nebraska Uniform Trust Code.

The Committee also included an amendment to add Juneteenth National Independence Day as a bank holiday. During the full Legislature's consideration of the bill, an amendment to the Nebraska Financial Innovation Act proposed by Senator Mike Flood to clarify the dollar-for-dollar reserve requirement only applies to stablecoin issued by a digital asset depository, and an amendment from Senator Myron Dorn relating to auctioneers of real estate (provisions of LB 811) were added. Many of the provisions of the final bill contained the emergency clause.

The Legislature passed the bill on a 43-0 vote, and Governor Pete Ricketts signed the bill into law on April 18, 2022.

**LB 769**, also signed into law on April 18, 2022, requires employees of five state agencies, including the Department, to submit to fingerprinting and criminal history record checks if the employee may directly access, and use protected federal or state tax information as part of the employee's authorized duties. The Department supported the bill.

The Department is very grateful to Senator Williams for his introduction and shepherding of the Department's proposals during his terms in the Legislature. We are indebted to Committee Counsel Bill Marienau, who is retiring at year-end, for his advice, counsel, and eagle eye during his many years of service to the state.

## Regulations

The Legal Division dedicated a great deal of time to updating agency rules and regulations. Amendments to the Securities Rules contained in Title 48, Chapters 1, 3, 4, 9, 10, 12, 18, 19, 20, 38, and 39, became effective in June 2022. Updates to Title 45, relating to credit unions and savings associations, were drafted and scheduled for hearing in the third quarter of 2022. New rules to implement the Nebraska Financial Innovation Act were also drafted with a hearing to be held in late 2022; these rules will constitute Title 47. Revisions to all Chapters of Title 45, which cover banks and trust companies, are in process and expected to be considered at hearing in early 2023.

## Administrative Actions

During this fiscal year, the Department issued 46 depository institution orders, primarily relating to applications filed by banks and credit unions. On the Consumer Finance side, 605 orders were issued, with the majority concerning mortgage loans originators.

As always, we look forward to the challenges of the next year.

# A Year In Review

## Retirements

*A huge Thank You to Department Staff who have retired this year:*

**Susie Voecks, Personnel Officer**, retired on August 20, 2021. Susie was with the state for 44 years, joining the state team during the Exon administration. Her most recent role was payroll officer, working with considerable Human Resources overflow for the past six years.

**Greg Freese, Review Examiner**, retired on December 30, 2021. He started with NDBF as an Examiner in 1983, then became a Senior Examiner, and finally a Review Examiner. Greg oversaw a caseload of banks and processed reports of examination, complaints, and various applications. He also supervised the Lincoln bank examination crew. Additionally, Greg served as the centralized scheduler for depository examinations. He ensured examination deadlines were met and coordinated NDBF resources with the FDIC, Federal Reserve Bank, and NCUA.

**Ted Hall, Trust Examiner Specialist**, retired on May 2, 2022. He started with NDBF in 2016. Ted served as the NDBF expert for trust and fiduciary related regulatory matters. He was responsible for overseeing the trust examination program for trust companies and trust departments. Ted also reviewed trust applications, complaints, and financial reports. Additionally, he completed loan reviews and performed Information Technology examinations for trust companies and banks.

**Bobbi Alexander, Non-Depository Licensing Coordinator**, retired on May 4, 2022. She was a key contributor in the Department's use of the Nationwide Mortgage Licensing System (NMLS). She witnessed NMLS grow from its inception as a mortgage licensing system, which began operations in January 2008, to what it is today, a multi-industry system of record for non-depository licensing and registration in participating state agencies. While Bobbi spent most of her time in the mortgage space, she also handled other Department consumer finance licenses in money transmitters, installment loans, installment sales, and Delayed Deposit Services (DDS) industries.

*Note from the Director: Special thanks to Kathy Sparks for annually taking on the collection, editing, and production of this document.*

# Department Budget & Funding

Fiscal Year July 1, 2021 – June 30, 2022

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

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

## Financial Institutions

### Revenues

<b>Beginning Balance</b>	<b>2,878,523</b>
Banking & Trust Companies	5,260,884
Credit Unions & Savings and Loan	104,701
Mortgage Lending	1,623,795
Money Transmitters	124,136
Delayed Deposit Services	5
Consumer Lending	90,593
<b>Total Revenues for Fiscal Year</b>	<b>7,204,112</b>

### Expenditures

Employee Salaries & Benefits	4,681,486
Operating Expenses	812,648
Capital Expenditures	2,250
<b>Total Expenditures for Fiscal Year</b>	<b>5,496,384</b>
<b>Ending Balance</b>	<b>4,586,251</b>

Costs collected from enforcement cases	79,351
Monies secured for the School Fund	124,000

## Bureau of Securities

### Revenues

<b>Beginning Balance</b>	<b>8,853,594</b>
Securities and Registration Fees	26,552,449
Private Offering Fees	247,800
Broker-Dealer/Broker-Dealer Agents/ Investment Adviser Fees	7,331,640
Interest Income	239,177
Cost of Investigations	83,000
Miscellaneous	1,696
<b>Total Revenues for Fiscal Year</b>	<b>34,455,762</b>

### Expenditures

Employee Salaries & Benefits	1,192,301
Operating Expenses	308,247
Capital Expenditures	2,250
<b>Total Expenditures for Fiscal</b>	<b>1,502,798</b>

Monies transferred to the State of Nebraska General Fund	18,000,000
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Monies transferred to the Financial Institutions Cash Fund	712,489
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<b>Ending Balance</b>	<b>23,094,069</b>
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Monies secured for the School Fund	87,000
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# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021	6/30/2022
State-Chartered Banks	158	156	153	147	146	140
Savings & Loan Associations	0	0	0	0	0	0
Credit Unions	13	13	12	12	11	11
Trust Companies	4	4	4	4	4	4
Delayed Deposit Services	80	75	74	65	19	0
Installment Loan Companies	13	13	2	3	4	48
Sales Finance Companies	139	139	92	97	98	103
Mortgage Bankers	374	385	369	391	426	475
Mortgage Loan Originators	3,396	3,900	3,319	3,893	5,471	6,272
Money Transmitters	93	104	125	133	141*	161

### Activity by the Institutions – Fiscal Year 2022

Conversion to State-Chartered Bank	0	Name Changes	1
Bank Mergers Approved	5	Bank Closings	0
Bank Branch Acquisitions Approved	0	New Trust Company	0
Loan Production Office Notices Received	7	Trust Charter Office Relocations—Same City	0
Move of Charter and Main Office	2	New Trust Branch Offices	0
New Bank Branch Offices Approved	18	Trust Charter Cancellations	0
Bank Branch Relocations Approved	3	Credit Union Mergers	1
Loan Production Office Relocation Notices	1	New Credit Union Branch Offices	0
Cross Industry Mergers Denied	1		

### Activity by the Numbers – Fiscal Year 2022

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

Bank Mergers		
Institution	Bank Acquired	Approved
Riverstone Bank, Eagle, NE	First State Bank, Scottsbluff	10/29/2021
First State Bank & Trust, Fremont, NE	Two Rivers Bank, Blair	11/23/2021
Citizens State Bank, Wisner, NE	Bank of Newman Grove, Newman Grove	12/22/2021
Horizon Bank, Waverly, NE	Springfield State Bank, Springfield	12/22/2021
MNB Bank, McCook, NE	Bank of Doniphan, Doniphan	5/23/2022

\*This number was previously reported as 162 during FY 2021, but has been corrected.



**Branch Acquisitions**

Institution	City	Location	Approved
None			

**Loan Production Office Notices Received**

Institution	City	Location	Date Received
Sandhills State Bank	Bassett	Elsie	7/9/2021
City Bank & Trust Co.	Lincoln	Seward	8/10/2021
Farmers State Bank	Dodge	Hemingford	11/4/2021
Security First Bank	Lincoln	Spearfish, SD	11/24/2021
Pinnacle Bank	Lincoln	Kearney	11/24/2021
First State Bank Nebraska	Lincoln	Cortland	12/23/2021
Arbor Bank	Nebraska City	St. Louis Park, MN	4/26/2022

**Move of Charter and Main Office**

Institution	City	Location	Approved
Riverstone Bank	Talmage	Eagle	7/9/2021
Elkhorn Valley Bank & Trust	Norfolk	Norfolk	12/10/2021

**New Bank Branch Office**

Institution	City	Location	Approved
Adams Bank & Trust	Ogallala	Colorado Springs, CO	7/14/2021
Adams Bank & Trust	Ogallala	Greeley, CO	7/14/2021
Platte Valley Bank	Scottsbluff	Alliance	7/16/2021
Platte Valley Bank	Scottsbluff	Chadron	7/16/2021
Cedar Rapids State Bank	Cedar Rapids	Petersburg	7/16/2021
BankFirst	Norfolk	Norfolk	3/25/2022
Security First Bank	Lincoln	Lincoln	8/20/2021
Pinnacle Bank	Lincoln	Papillion	9/21/2021
Union Bank & Trust Company	Lincoln	Lincoln	10/21/2021
Elkhorn Valley Bank & Trust	Norfolk	Norfolk	12/10/2021
Cornhusker Bank	Lincoln	Lincoln	1/21/2022
Five Points Bank	Grand Island	Omaha	2/8/2022
Union Bank & Trust Company	Lincoln	Columbus	1/26/2022
First State Bank	Gothenburg	Papillion	3/14/2022
Dundee Bank	Omaha	Omaha	6/27/2022
Nebraska Bank	Dodge	Hemingford	5/5/2022
Citizens State Bank	Wisner	Antelope and Madison Counties	5/10/2022
Enterprise Bank	Omaha	Omaha	6/1/2022

Bank Branch Office Relocations			
Institution	City	Branch Relocation	Approved
Pinnacle Bank	Lincoln	Kearney	10/21/2021
Cornerstone Bank	York	Geneva	12/10/2021
First Community Bank	Beemer	Fremont	4/22/2022

Loan Production Office Relocations			
Institution	City	LPO Relocation	Date Received
CharterWest Bank	West Point	Lincoln	7/23/2021

Name Changes			
Prior Name of Institution	Current Name	City	Approved
Farmers State Bank	Nebraska Bank	Dodge	3/16/2022

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	Omaha	9/30/2020

New Trust Branch Offices			
Institution	City	Branch Relocation	Approved
None			

Credit Union Mergers		
Institution	Credit Union Acquired	Approved
First Nebraska Credit Union, Omaha, NE	Lincoln USDA Federal Credit Union, Lincoln, NE	5/26/2021

New Credit Union Branch Offices			
Institution	City	Branch Location	Approved
None			

Financial Institutions Total Resources					
Institutions	Number 6/30/2021	Number 6/30/2022	Assets 6/30/2021	Assets 6/30/2022	Increase (Decrease)
State-Chartered Commercial Banks	146	140	\$55,094,981,000	\$59,332,889,000	\$4,237,908,000
Credit Unions	11	11	\$897,100,340	\$968,316,050	\$71,215,710
Trust Companies	4	4	\$12,397,394,000	\$10,996,772,000	(\$1,400,622,000)

# STATE-CHARTERED COMMERCIAL BANKS' AGGREGATE BALANCE SHEET

	6/30/2020	6/30/2021	6/30/2022
Number of Institutions	147	146	140
Number of Employees	7,962	8,405	8,444
<b>ASSETS (Dollar amounts in thousands):</b>			
Non-Interest Bearing Balances	846,873	915,085	869,003
Interest Bearing Balances	3,052,323	4,521,248	1,915,486
Securities	7,274,265	11,200,169	14,926,831
Federal Funds Sold & Securities Purchased to Resell	508,926	444,866	251,851
Loans and Leases	34,794,261	36,247,335	39,235,206
Allowance for Loan Losses	(502,141)	(556,791)	(583,714)
Loan and Leases, Net	34,292,120	35,690,544	38,651,492
Assets held in Trading Accounts	86	91	120
Premises and Fixed Assets	696,127	823,839	903,781
Other Real Estate Owned	28,346	25,312	4,496
Intangible Assets	268,278	278,430	308,477
Other Assets, Net	1,126,832	1,195,397	1,501,352
<b>Total Assets &amp; Losses Deferred</b>	<b>\$48,094,176</b>	<b>\$55,094,981</b>	<b>\$59,332,889</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-Interest Bearing Deposits	6,668,792	8,871,426	10,015,286
Domestic Interest Bearing Deposits	32,737,499	37,704,169	40,237,988
<b>Total Domestic Deposits</b>	<b>39,406,291</b>	<b>46,575,595</b>	<b>50,253,274</b>
Federal Funds Purchased & Securities Sold	608,408	447,772	447,262
Other Borrowed Money	2,587,506	1,928,720	2,885,467
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	0	0
Other Liabilities	398,676	341,915	303,146
<b>Total Liabilities</b>	<b>\$43,000,881</b>	<b>\$49,294,002</b>	<b>\$53,889,149</b>
<b>EQUITY CAPITAL:</b>			
Perpetual Preferred Stock	20,300	20,300	20,300
Common Stock	124,061	123,628	118,328
Surplus	2,244,748	2,573,598	2,842,823
Undivided Profits	2,704,186	3,083,453	2,462,289
<i>Other Equity Capital Components</i>	0	0	0
<b>Total Equity Capital</b>	<b>\$5,093,295</b>	<b>\$5,800,979</b>	<b>\$5,443,740</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$48,094,176</b>	<b>\$55,094,981</b>	<b>\$59,332,889</b>

# Deposit Limitations

Nebraska has adopted a deposit cap as set forth in the Nebraska Bank Holding Company Act. Section 8-910 provides that a holding company may not acquire a bank or banks in Nebraska if the deposits held in Nebraska would be in an amount greater than 22 percent of the total deposits of all banks in Nebraska, plus the total deposits, savings accounts, passbook accounts, and shares in savings and loan associations, and building and loan associations in Nebraska as determined by the Director of the Department on the basis of the most recent mid-year reports.

Total deposits for all banks, and savings and loan associations in Nebraska as of June 30, 2022, were \$83,821,973,000.00. 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, 2022, would be:

\$83,821,973,000.00

         x .22

\$18,440,834,060



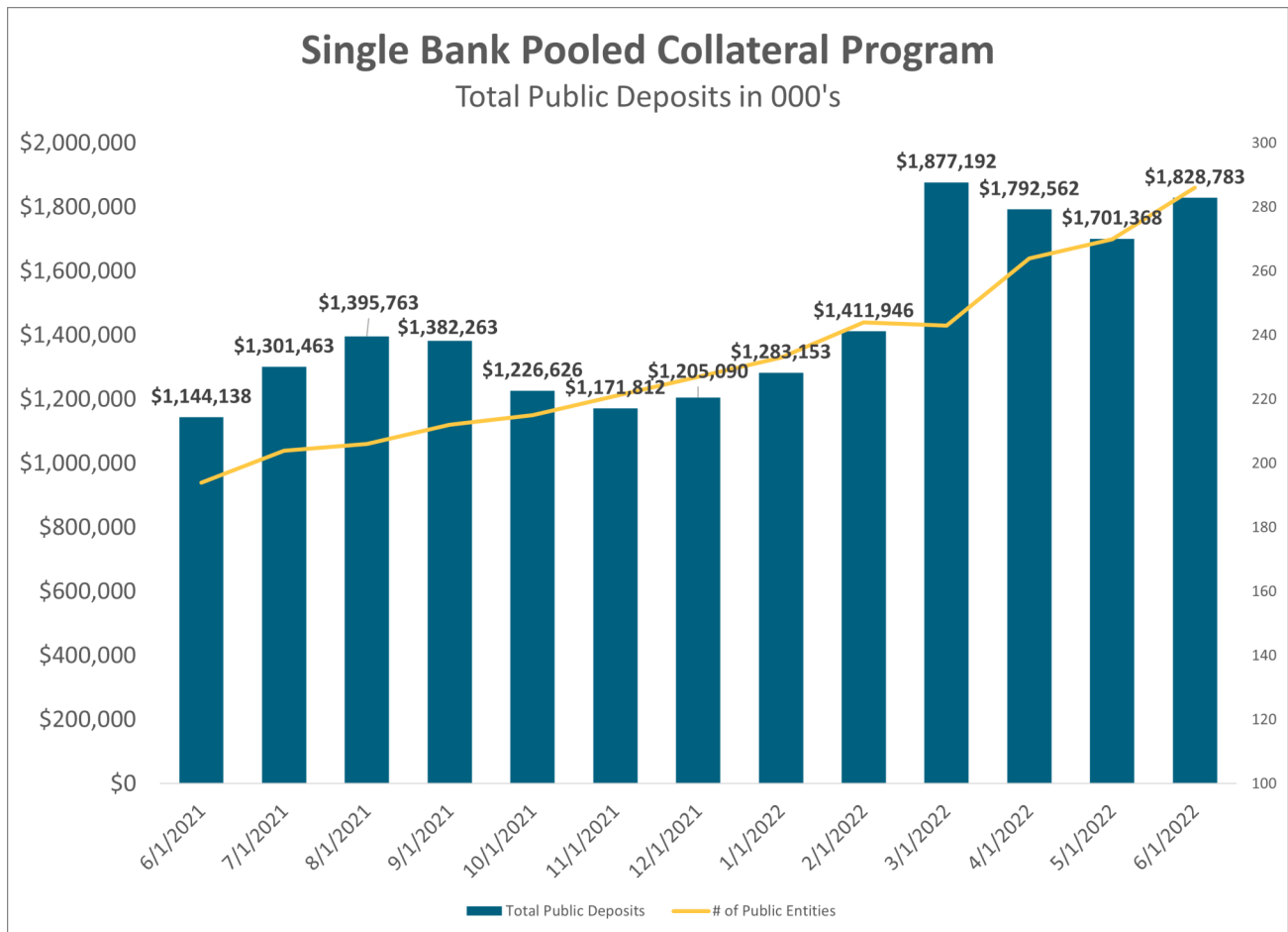
Deputy Director – FI Darcy Bailar, Director Kelly Lammers, Dr. Jennifer Davidson of NCEE, Deputy Director – Securities Bureau Claire McHenry, and Chief Information Technology Officer Michael Fabry with the Governor’s proclamation of Financial Awareness Month.

# The Single Bank Pooled Collateral Program

The Single Bank Pooled Collateral Program (SBPC) was authorized by the Nebraska Legislature in 2020 by LB 622. The bill was signed into law and became effective 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, 2022. The appointment may be renewed for an additional three, two-year terms.

The SBPC began accepting participating financial institutions as of July 1, 2020. Since that date, the program has grown from two participants to 20. Total public deposits in the program have grown from \$138,725,000 to \$1,828,783,000 over the period.



# STATE-CHARTERED BANKS (for the period ending June 30, 2022)

## State Bank

### Access Bank Omaha

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

School Branch LaVista West Elementary  
LaVista, NE 68128

School Branch Bell Elementary School  
Papillion, NE 68048

School Branch Prairie Queen Elementary School  
Papillion, NE 68048

Mobile Branch Douglas & Sarpy Counties  
Omaha, NE

Branch 1941 South 42nd Street  
Omaha, NE 68105

Branch 7223 South 84th Street  
LaVista, NE 68128

Branch 2710 South 140th Street  
Omaha, NE 68144

Branch 774 Olson Drive  
Papillion, NE 68046

Branch 203 North 180th Street  
Omaha, NE 68022

Branch 6405 Center Street  
Omaha, NE 68106

### Adams Bank & Trust Ogallala

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

School Branch Chase County Schools  
Imperial, NE 69033

School Branch Creek Valley Schools  
Chappell, NE 69129

Mobile Branch El Paso County  
Colorado Springs, CO

Branch 265 Cheyenne Mountain  
Boulevard East  
Colorado Springs, CO

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

Branch 7800 South College Avenue Fort  
Collins, CO 80525

Branch 8308 Weld County Road 13  
Firestone, CO

Branch 641 2nd Street  
Chappell, NE 69129

Branch 205 N. 4th Street  
Indianola, NE 69034

Branch 202 State Street  
Brule, NE 69127-0156

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

Branch Main Street  
Lodgepole, NE 69149

Branch 131 Walnut  
Sutherland, NE 69165-0157

Branch Perkins Avenue  
Madrid, NE 69150-0098

Branch 545 Broadway  
Imperial, NE 69033-0279

Branch 150 Central Avenue  
Grant, NE 69140-0160

Branch 310 Mountain Avenue  
Berthoud, CO 80513

Branch 10 Ken Pratt Boulevard  
Longmont, CO 80501

Branch 3221 South Jeffers Street  
North Platte, NE 69101

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

Branch 519 West Main Street #8  
Sterling, CO 80751

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

Branch 1359 Interquest Parkway, Suite  
150  
Colorado Springs, CO 80524

Branch 7251 West 20th Street  
Greeley, CO 80634

### Adams County Bank Kenesaw

State Bank 401 N. Smith Avenue  
Kenesaw, NE 68956

Branch 1307 North Brass Avenue  
Juniata, NE 68955

### Adams State Bank Adams

State Bank 649 Main Street  
Adams, NE 68301

School Branch Freeman Public School  
Adams, NE 68301

### American Exchange Bank Elmwood

State Bank 151 North 4th Street  
Elmwood, NE 68349

Branch 440 D Street  
Eagle, NE 68347-0407

### American Interstate Bank Elkhorn

State Bank 3331 North 204th Street  
Elkhorn, NE 68022

Branch 15909 West Maple Road  
Omaha, NE 68116

### Arbor Bank Nebraska City

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

Branch 301 Oakland Avenue  
Oakland, IA 51560

Branch 716 Illinois  
Sidney, IA 51652

Branch 16949 Lakeside Hills Plaza  
Omaha, NE 68130

Branch 18924 Evans St.  
Omaha, NE 68022

Loan Production Office 17117 Burt Street  
Omaha, NE 68118

Loan Production Office Life Time Work West End - St.  
Louis Park  
1600 West End Tower  
Utica Avenue South, Suite 900  
St. Louis Park, MN 55416

### Ashton State Bank Ashton

State Bank 295 Center Avenue  
Ashton, NE 68817

### Auburn State Bank Auburn

State Bank 1212 J Street  
Auburn, NE 68305

### Bank of Clarks Clarks

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

Branch 201 Vine Street  
Silver Creek, NE 68663

### Bank of Dixon County Ponca

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

Branch 218 East Elk Street  
Jackson, NE 68743

Branch 412 Main Street  
Newcastle, NE 68757

### Bank of Elgin Elgin

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

### Bank of Hartington Hartington

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

Loan Production Office 25411 Park Avenue  
Niobrara, NE 68760

Branch 304 North Broadway  
Hartington, NE 68739

Loan Production Office 120 N. Broadway  
Bloomfield, NE 68718

### Bank of Lewellen Lewellen

State Bank 302 Main Street  
Lewellen, NE 69147

### Bank of Lindsay Lindsay

State Bank 102 Pine Street  
Lindsay, NE 68644

### Bank of Mead Mead

State Bank 322 South Vine  
Mead, NE 68041-0155

Branch 245 N. Elm  
Mead, NE 68041

### Bank of Orchard Orchard

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

### Bank of Prague Prague

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

### Bank of the Valley Bellwood

State Bank 404 State Street  
Bellwood, NE 68624

School Branch Bellwood Public School  
Bellwood, NE 68624

School Branch David City Elementary School  
David City, NE 68632

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

School Branch Platte Center Elementary  
Platte Center, NE 68653

School Branch Shell Creek Elementary  
Columbus, NE 68601

School Branch Humphrey St. Francis  
Humphrey, NE 68642

School Branch Humphrey Public  
Humphrey, NE 68642

School Branch St. Isidore School  
Columbus, NE 68601

Branch 103 4th Street  
Platte Center, NE 68653

Branch 1855 North Fourth Street  
David City, NE 68632

Branch 3235 47th Street  
Columbus, NE 68601

Branch 502 5th Street  
David City, NE 68632

Branch 559 Road 11  
Schuyler, NE 68661

Branch 100 S. 3rd Street  
Humphrey, NE 68642

Branch 502 5th Street  
David City, NE 68632

## STATE-CHARTERED BANKS (continued)

<b>BankFirst Norfolk</b>	Branch	314 Nippell Street Winnetoon, NE 68789	Loan Production Office	704 East Side Blvd. Hastings, NE 68901
State Bank	100 N. 13th Street Norfolk, NE 68701	<b>Butte State Bank Butte</b>	Branch	7404 Olson Drive Papillion, NE 68046
Branch	121 North 27th Street Ord, NE 68862	State Bank	510 Thayer Street Butte, NE 68722-0028	Loan Production Office
Branch	313 East Highway 20 O'Neill, NE 68763	Branch	425 Hillcrest Boulevard Spencer, NE 68777	4511 2nd Avenue, Suite 207 Kearney, NE 68847
Loan Production Office	6800 South 32nd Street Lincoln, NE 68516	<b>Cattle Bank &amp; Trust Seward</b>	School Branch	Pendragon Branch of CharterWest 609 Whitney Street Pender, NE 68047
Branch	1211 Riverside Boulevard Norfolk, NE 68701	State Bank	104 South 5th Street Seward, NE 68434	Loan Production Office
Branch	920 South 13th Street Norfolk, NE 68701	School Branch	Cattle Bank & Trust—Roper Ele- mentary Branch Lincoln, NE 68522	2901 S. 84th Street, Suite 10 Lincoln, NE 68506
Branch	220 West 7th Street Wayne, NE 68787	School Branch	Cattle Bank & Trust—The Arnold Branch Lincoln, NE 68524	Loan Production Office
Branch	2530 23rd Street Columbus, NE 68601	Branch	405 North Fifth Street Seward, NE 68434	116 Norris Avenue McCook, NE 69001
Branch	127 East Walnut West Point, NE 68788	Branch	6550 Merchant Drive Lincoln, NE 68521	Loan Production Office
Branch	2021 Dakota Avenue South Sioux City, NE 68776	Branch	1404 Pine Lake Road Lincoln, NE 68512	Loan Production Office
Branch	402 Main Street Wakefield, NE 68784	<b>Cedar Rapids State Bank Cedar Rapids</b>	Loan Production Office	12121 McDermott Plaza LaVista, NE 68128
Branch	902 10th Street Onawa, IA 51040	State Bank	213 W. Main Street Cedar Rapids, NE 68627-0158	14451-14543 W. Center Road, Suite 9 Omaha, NE 68144
Branch	2401 Hamilton Sioux City, IA 51104	Branch	124 W. St. Joseph Street Spalding, NE 68665	Loan Production Office
Branch	3119 Floyd Boulevard Sioux City, IA 51104	Branch	113 S. Front St. Petersburg, NE 68652	3700 Yankee Hill Road, Suite 1 Lincoln, NE 68516
Branch	3410 Singing Hills Boulevard Sioux City, IA 51106	Loan Production Office	7101 Stone Drive Daphne, AL 36526	Loan Production Office
Branch	2025 Krenzien Dr. Norfolk, NE 68701	Loan Production Office	1508 JFK Drive, Ste 201 Bellevue, NE 68005	900 Woodbury Ave., Ste 2B Council Bluffs, IA 51503
<b>Banner Capital Bank Harrisburg</b>	<b>Cedar Security Bank Fordyce</b>	<b>Citizens Bank &amp; Trust Company in St. Paul St. Paul</b>	State Bank	721 7th Street St. Paul, NE 68873-2032
State Bank	205 State Street Harrisburg, NE 69345	State Bank	117 Main Street Fordyce, NE 68736	Branch
Branch	401 9th Street Beaver City, NE 68926	Branch	309 South Robinson Street Har- tington, NE 68739	650 P Street Loup City, NE 68853
Branch	512 Main Street Alma, NE 68920	Branch	411 St. James Ave Wynot, NE 68792	Branch
Branch	4007 Greenway Street Cheyenne, WY 82001	<b>CerescoBank Ceresco</b>	State Bank	130 West Elm Street Ceresco, NE 68017-0036
Branch	17 N. Wyoming Guernsey, WY 82204	<b>Chambers State Bank Chambers</b>	State Bank	104 E. Main Street Chambers, NE 68725
Loan Production Office	1555 Gilchrist Wheatland, WY 82201	State Bank	220 E. Nebraska Street Ewing, NE 68735	<b>CharterWest Bank West Point</b>
<b>Battle Creek State Bank Battle Creek</b>	<b>Battle Creek State Bank Battle Creek</b>	State Bank	201 South Main Street West Point, NE 68788	State Bank
State Bank	202 W. Main Street Battle Creek, NE 68715-0308	Branch	610 4th Street Pender, NE 68047	209 Third Street Carleton, NE 68326
<b>Boelus State Bank Boelus</b>	<b>Boelus State Bank Boelus</b>	Loan Production Office	3100 23rd Street, Suite 25 Co- lumbus, NE 68601	<b>Citizens State Bank Carleton</b>
State Bank	523 Delaware Street Boelus, NE 68820-0233	Loan Production Office	714 N. Diers Avenue Grand Island, NE 68803	State Bank
<b>Bruning Bank Bruning</b>	<b>Bruning Bank Bruning</b>	Branch	141 East Grove West Point, NE 68788	State Bank
State Bank	104 E. Main Street Bruning, NE 68322-0100	Branch	308 Main Street Walthill, NE 68067	921 Ave E Wisner, NE 68791
Branch	252 South 13th Street Hebron, NE 68370	Loan Production Office	2121 N. Webb Rd., Suite 202 Grand Island, NE 68803	School Branch
Branch	1215 Burlington Holdrege, NE 68949	Branch	20041 Manderson Street Elkhorn, NE 68022	Wisner-Pilger Elementary Wisner, NE 68791
Branch	803 South D Street Broken Bow, NE 68822	Loan Production Office		Mobile Branch
Branch	1110 17th Avenue Kearney, NE 68847	Branch		Sarpy and Douglas Counties Papillion, NE
<b>Brunswick State Bank Brunswick</b>	<b>Brunswick State Bank Brunswick</b>	Branch		Mobile Branch
State Bank	226 2nd Street Brunswick, NE 68720-0029	Branch		Madison and Antelope Counties Newman Grove, NE

## STATE-CHARTERED BANKS (continued)

Branch	203 Main Street Leigh, NE 68643	Branch	324 Main Street Stapleton, NE 69163	Branch	604 Main Street Clearwater, NE 68726
Branch	121 N. Chestnut Street Spaulding, NE 68665	<b>Community State Bank Colon</b>		Branch	401 East M Street McCool Junction, NE 68401
Branch	416 Hale Avenue Newman Grove, NE 68758	State Bank	102 Spruce Street Colon, NE 68018-0004	Branch	Main Street Monroe, NE 68647
Branch	150 Maple Street Friend, NE 68359	Branch	127 W. Main Street Cedar Bluffs, NE 68015	Branch	260 Garhan Avenue Rising City, NE 68658
Branch	754 Gold Coast Drive Papillion, NE 680146	<b>Core Bank Omaha</b>		Branch	400 Main Street Stromsburg, NE 68666
Branch	2020 W. Eighth Avenue Plattsmouth, NE 68046	State Bank	12100 West Center Road Omaha, NE 68144	Branch	902 South Saunders Avenue Sutton, NE 68979
Branch	120 N. 6th Plattsmouth, NE 68048	Mobile Branch	Douglas County Omaha, NE	Branch	Midland Street Waco, NE 68460
<b>City Bank &amp; Trust Co. Lincoln</b>		Mobile Branch	Saunders County Omaha, NE	Branch	101 David Drive York, NE 68467
State Bank	2929 Pine Lake Road Lincoln, NE 68516	Mobile Branch	Otoe County Douglas, NE	Branch	1730 Lincoln Avenue York, NE 68467
Branch	940 P Street Lincoln, NE 68508	Branch	16805 Q Street Omaha, NE 68135	Branch	3511 South Lincoln Avenue York, NE 68467
Branch	3900 Pine Lake Road Lincoln, NE 68516	Branch	13220 Birch Drive Omaha, NE 68164	Branch	528 Grant Avenue York, NE 68467
Branch	4225 Lucille Drive Lincoln, NE 68502	Branch	12100 West Center Road Omaha, NE 68144	Branch	840 North Diers Avenue Grand Island, NE 68803
Branch	1135 Main Street Crete, NE 68333	Branch	7400 College Boulevard Overland Park, KS 66210	Branch	240 South 3rd Street Albion, NE 68620
Loan Production Office	7101 S. 82nd Street Lincoln, NE 68516	<b>Corn Growers State Bank Murdock</b>		Branch	103 South Brown Ave Clay Center, NE 68933
Loan Production Office	612 Seward Street Seward, NE 68434	State Bank	333 Nebraska Street Murdock, NE 68407	Branch	Main Street Polk, NE 68654
<b>Clarkson Bank Clarkson</b>		<b>Cornerstone Bank York</b>		Branch	Third & Main Streets Bartlett, NE 68622
State Bank	243 Pine Street Clarkson, NE 68629-0080	State Bank	529 North Lincoln Avenue York, NE 68467	Branch	402 Marquis Avenue Marquette, NE 68854
<b>Columbus Bank &amp; Trust Company Columbus</b>		Branch	302 N. Clay Street Harvard, NE 68944	Branch	401 University Avenue Guide Rock, NE 68942
State Bank	2501 13th Street Columbus, NE 68601-4913	Branch	119 "C" Street Shelton, NE 68876	Branch	307 North "C" Street Edgar, NE 68935
Branch	118 23rd Street, Suite 100 Columbus, NE 68601	Branch	100 West 6th Street Davenport, NE 68335	Branch	211 Rock Bluff Road Beaver Lake, NE 68048
<b>Commercial Bank Nelson</b>		Branch	211 Winters Avenue Glenvil, NE 68941	Branch	1502 M Street Franklin, NE 68939
State Bank	401 S. Main Street Nelson, NE 68961-0388	Branch	101 West Elm Street Sutton, NE 68979	Branch	133 Commercial Avenue Hildreth, NE 68947
Loan Production Office	145 South 10th Street Geneva, NE 68361	Branch	317 Beaver Street St. Edward, NE 68660	School Branch	York Elementary School York, NE 68467
<b>Commercial State Bank Republican City</b>		Branch	1206 13th Street Aurora, NE 68818	Branch	102 W. Main Street Murray, NE 68409
State Bank	20 Circle Drive Republican City, NE 68971-0067	Branch	520 Lincoln Bradshaw, NE 68319	Branch	404 W. 1st Street North Loup, NE 68859
<b>Commercial State Bank Wausa</b>		Branch	1631 16th Street Central City, NE 68826	Branch	102 West Sapp Wilcox, NE 68982
State Bank	519 E. Broadway Wausa, NE 68786-0179	Branch	1727 23rd Street Columbus, NE 68601	Branch	147 Center Avenue Malmo, NE 68040
Branch	617 Central Avenue Nebraska City, NE 68410	Branch	3304 16th Street Columbus, NE 68601	<b>Cornhusker Bank Lincoln</b>	
Branch	1918 N. 203rd Street Elkhorn, NE 68022	Branch	818 East 23rd Street Columbus, NE 68601	State Bank	8310 "O" Street Lincoln, NE 68510
Loan Production Office	123 North Broadway Street Bloomfield, NE 68718	Branch	311 N. 13th Street Geneva, NE 68361	Branch	5600 Pioneers Boulevard Lincoln, NE 68506
<b>Community First Bank Maywood</b>		Branch	2250 North Diers Avenue Grand Island, NE 68801	Branch	5701 South 34th Street Ste 100 Lincoln, NE 68516
State Bank	122 S. Commercial Street Maywood, NE 69038-0045	Branch	3501 South Locust Street Grand Island, NE 68801	Branch	3500 Faulkner Dr. Lincoln, NE 68516
School Branch	Tiger Branch of Community First Bank Maywood, NE 69038	Branch	409 A Street Hampton, NE 68843	Branch	5700 Fremont Street Lincoln, NE 68504
Branch	306 Pine Street Big Springs, NE 69122	Branch	916 North Main Street Henderson, NE 68371	Branch	5555 South Street Lincoln, NE 68506
Branch	338 Main Street Trenton, NE 69044	Branch	100 E. 2nd St. Tilden, NE 68781		
		Branch	709 Peabody Creighton, NE 68729		



## STATE-CHARTERED BANKS (continued)

Branch 7200 Van Dorn  
Lincoln, NE 68506

Branch 6100 Apple's Way  
Lincoln, NE 68516

Branch 1101 Cornhusker Highway  
Lincoln, NE 68521

Branch 11102 Blondo Street, Suite 102  
Omaha, NE 68164

### Countryside Bank Unadilla

State Bank 379 Main Street  
Unadilla, NE 68454-4039

Branch 334 Main Street  
Burr, NE 68324

Branch 976 11th Street  
Syracuse, NE 68446

### Custer Federal State Bank Broken Bow

State Bank 341 South 10th Avenue  
Broken Bow, NE 68822

Branch 1305 East 56th Street Kearney,  
NE 68847

### Dundee Bank Omaha

State Bank 5015 Underwood Avenue  
Omaha, NE 68132

School All Saints Catholic School  
Branch Omaha, NE 68108

School Holy Name School  
Branch Omaha, NE 68132

Branch 2739 N. 61st Street  
Omaha, NE 68104

Branch 1407 South 13th Street  
Omaha, NE 68108

Branch 302 S. 38th Street  
Omaha, NE 68132

Loan Production Office 8026 W. Dodge Road  
Omaha, NE 68114

Loan Production Office 760 W. Gold Coast Rd.,  
Suite 109  
Papillion, NE 68046

Loan Production Office 3717 Harney Street  
Omaha, NE 68131

Loan Production Office 16909 Lakeside Hills Plaza  
Omaha, NE 68130

Loan Production Office 15606 Elm St., #102  
Omaha, NE 68130

Loan Production Office 4949 Underwood Avenue Oma-  
ha, NE 68132

Loan Production Office 424 South 8th Avenue  
Broken Bow, NE 68822

Loan Production Office 229 S. Main Street  
Council Bluffs, IA 51503

### Elkhorn Valley Bank & Trust Norfolk

State Bank 404 S. 25th Street  
Norfolk, NE 68701

Branch 120 East Norfolk Avenue  
Norfolk, NE 68702-1007

Branch 1010 Omaha Avenue  
Norfolk, NE 68702-0187

Branch 105 S. 2nd Street  
Pierce, NE 68767

Branch 2107 Taylor Avenue  
Norfolk, NE 68701

Branch 411 East 7th Street  
Wayne, NE 68787

Branch 800 West Benjamin Avenue  
Norfolk, NE 68702

Mobile Branch Wayne County  
Wayne, NE

Loan Production Office 315 W. Church Street  
Albion, NE 68620

Loan Production Office 114 Douglas Avenue, Suite 5  
Yankton, SD 57078

### Enterprise Bank Omaha

State Bank 12800 West Center Road  
Omaha, NE 68144-3818

Branch 210 Regency Parkway  
Omaha, NE 68114

Mobile Branch Douglas County  
Omaha, NE

### Equitable Bank Grand Island

State Bank 113 N. Locust St.  
Grand Island, NE 68802-0160

Branch 619 N. Diers Avenue  
Grand Island, NE 68803

Branch 920 S. Jeffers Street  
North Platte, NE 69101

Branch 10855 W. Dodge Rd.  
Omaha, NE 68154

Branch 20112 Pierce Street  
Elkhorn, NE 68130

### Exchange Bank Kearney

State Bank 3110 2nd Avenue  
Kearney, NE 68847

Branch 1204 Allen Drive  
Grand Island, NE 68803

Loan Production Office 322 Houston Street, Suite 111  
Manhattan, KS 66503

Branch 14 LaBarre Street  
Gibbon, NE 68840

Branch 7655 Pioneers Blvd.  
Lincoln, NE 68506

Branch 1720 South Ohio  
Salina, KS 67501

Branch 702 North Washington Street  
Junction City, KS 66441

Branch 8008 West Dodge Rd.  
Omaha, NE 68847

### F & M Bank West Point

State Bank 204 North Main Street  
West Point, NE 68788

Branch 321 Main Street  
Wayne, NE 68787

Branch 2024 Dakota Avenue  
South Sioux City, NE 68776

Branch 11504 Willow Park Drive  
Gretna, NE 68028

Branch 3300 Plaza Drive  
South Sioux City, NE 68776

Branch 930 3rd Street  
Sioux City, IA 51101

### F&M Bank Falls City

State Bank 1701 Stone Street  
Falls City, NE 68355

Branch 1502 Harlan Street  
Falls City, NE 68355

### Farmers & Merchants Bank Axtell

State Bank 402 Main Avenue  
Axtell, NE 68924

Loan Production Office 22060 Laurel Oak Drive  
Parker, CO 80138

### Farmers and Merchants Bank Milford

State Bank 617 First Street  
Milford, NE 68405-9611

Branch 3015 2nd Avenue  
Kearney, NE

Mobile Branch Buffalo County  
Kearney, NE

Branch 321 South Main  
Wilber, NE 68465

Branch 201 W. Eldora Avenue  
Weeping Water, NE 68463

Branch 309 Broad Street  
Jansen, NE 68377

Branch 301 Nemaha Street  
Firth, NE 68358

Branch 202 Locust Street  
Panama, NE 68419

Branch 900 Demery Street  
Beaver Crossing, NE 68313

Branch 347 C Street  
Palmyra, NE 68418

Branch 101 S. Calvert  
Lawrence, NE 68957

Branch 355 North Central  
Superior, NE 68978

Branch 427 Central Avenue  
Ericson, NE 68637

### Farmers and Merchants Bank Milligan

State Bank 501 Main Street  
Milligan, NE 68406-0010

Branch 719 Wisconsin Street  
Cawker City, KS 67430

### Farmers and Merchants Bank of Ashland Ash- land

State Bank 1501 Silver Street  
Ashland, NE 68003-0217

Branch 504 Highway 6  
Ashland, NE 68003

### Farmers and Merchants State Bank Bloomfield

State Bank 103 N. Broadway  
Bloomfield, NE 68718-0069

Branch Second and Kansas Streets  
Crofton, NE 68730

Branch 301 Main Street  
Center, NE 68724

Branch 203 South Robinson  
Hartington, NE 68739

Branch 254 10 Park Avenue  
Niobrara, NE 68760

Branch 89283 Highway 81  
South Yankton, NE 57078

### First Bank & Trust of Fullerton Fullerton

State Bank 230 Broadway  
Fullerton, NE 68638

Branch 205 Beaver Street  
St. Edward, NE 68660

### First Bank and Trust Company Minden

State Bank 315 East 4th Street  
Minden, NE 68959

## STATE-CHARTERED BANKS (continued)

First Bank of Bancroft Bancroft State Bank 301 Main Street Bancroft, NE 68004	Mobile Branch Butler, Cass, Lancaster & Otoe Counties Bennet, NE 68317	School Branch High Plans Community Schools Polk, NE 68654
First Bank of Utica Utica State Bank 785 D Street Utica, NE 68456	Mobile Branch Colfax, Cuming, Madison, Platte & Stanton Counties Stanton, NE 68779	First State Bank Loomis State Bank 211 Commercial Street Loomis, NE 68958
Branch 390 Hector Street Cordova, NE 68330	First Northeast Bank of Nebraska Lyons State Bank 440 Main Street Lyons, NE 68038	Branch Harlan County Bank Office Alma, NE 68920
Branch 104 Cherry Street Friend, NE 68359	Branch 201 N. Main Street Hooper, NE 68031	Branch 601 Minor Avenue Bertrand, NE 68927
Branch 407 7th Street Milligan, NE 68406	Branch 213-215 North Chard Street Oakland, NE 68045	First State Bank Randolph State Bank 102 E. Broadway Randolph, NE 68771-0725
First Central Bank Cambridge State Bank 623 Patterson Street Cambridge, NE 69022-0280	Branch 212 North Oakland Avenue Oakland, NE 68045	First State Bank & Trust Company Fremont State Bank 1005 E. 23rd Street Fremont, NE 68025-2448
Branch 415 Nebraska Avenue Arapahoe, NE 68922	Branch 2300 Laverna Fremont, NE 68025	School Branch Linden Elementary School Fremont, NE 68025
Branch Main Street Edison, NE 68936	Branch 362 County Road 18 Ceresco, NE 68017	School Branch Archbishop Bergan Elementary School Fremont, NE 68025
First Central Bank McCook McCook State Bank 904 North Highway 83 McCook, NE 69001	Branch 312 N. Broadway Hartington, NE	School Branch Arlington Public Schools Arlington, NE 68002
Branch 302 Center Avenue Curtis, NE 69025	Branch 448 South 13th Street Tekamah, NE 68061	Mobile Branch Burt, Butler, Colfax, Cuming, Dodge, Saunders & Washington Counties Fremont, NE
First Community Bank Beemer State Bank 201 Main Street Beemer, NE 68716	Branch 423 Main Street Uehling, NE 68063	Branch 3010 East 23rd Avenue North Fremont, NE 68025
Branch 221 Main Street Bancroft, NE 68004	School Branch Lyons-Decatur Northeast Schools Lyons, NE 68038	Branch 1965 East Military Avenue Fremont, NE 68025
Branch 109 John Street Homer, NE	School Branch Oakland-Craig Public Schools Oakland, NE 68045	Branch 225 North Main Street Fremont, NE 68025
Branch 502 North Main St. Fremont, NE 68025	School Branch Tekamah-Herman Schools Tekamah, NE 68061	Branch Shalimar Gardens Branch Fremont, NE 68025
First Nebraska Bank Valley State Bank 330 N. Spruce Street Valley, NE 68064-9673	First State Bank Farnam State Bank 222 Main Street Farnam, NE 69029-0096	Branch Midland University Branch Fremont, NE 68025
Branch Main Street Arcadia, NE 68815	Branch 1108 West 7th Alma, NE 68920	Branch Nye Square/Nye Senior Services Fremont, NE 68025
Branch 3225 - 23rd Street Columbus, NE 68601	Branch 130 Main Street Stamford, NE 68977	Branch 555 South 19th Street Blair, NE 68008
Branch 1019 Ivy Street Stanton, NE 68779-0257	Branch 123 Center Street Holbrook, NE 68948	Branch 130 Eagle Street Arlington, NE 68002
Branch Madison Street Brainard, NE 68626	Branch 309 Nelson Street Cambridge, NE 69022	First State Bank Nebraska Lincoln State Bank 2701 Grainger Parkway Lincoln, NE 68516
Branch Main Street Decatur, NE 68020	First State Bank Gothenburg State Bank 914 Lake Street Gothenburg, NE 69138-1944	Mobile Branch Lancaster, Butler, Cass, Gage & Johnson Counties Lincoln, NE
Branch 1000 Main Street Emerson, NE 68733-0445	Branch 605 Tenth Street Gothenburg, NE 69138	Branch 13900 Guildford Street Waverly, NE 68462
Branch 50 Monroe Street Bennet, NE 68317	Loan Production Office 505 North 27th Street, Suite 9 Lincoln, NE 68503	Branch 221 Austin Street Pickrell, NE 68422
Branch 2214 S. 11th Street Nebraska City, NE 68410	Loan Production Office 9777 Pyramid Court, Suite 150 Englewood, CO 80112	Branch 104 Northwest Avenue Western, NE 68464
Branch 107 North Elm Weeping Water, NE 68463	Branch 5370 South 72nd Street Ralston, NE 68127	Branch 307 East Fillmore Avenue DeWitt, NE 68341
Branch 20421 George B. Lake Parkway Elkhorn, NE 68022	Mobile Branch Douglas & Sarpy Counties Omaha, NE	Branch 111 Livingston Street Filly, NE 68357
Loan Production Office 315 N. 4th Street Norfolk, NE 68701	Branch 11808 West Center Road Oma- ha, NE 68144	Branch 203 West Third Street Wilber, NE 68465
Mobile Branch Dodge, Douglas, Sarpy, Saunders & Washington Counties Valley, NE	Branch 101 NW 1st Street Mullen, NE 69152	Branch 223 West 4th Street Cortland, NE 68331
Mobile Branch Cedar, Dakota, Dixon & Thurston Counties Emerson, NE 68733	Branch 410 Rodeo Road North Platte, NE 69101	Branch 611 Washington Dorchester, NE 68343
	Branch 234 South Commercial Avenue Wallace, NE 69169	Branch 300 Main Street Hallam, NE 68368
	First State Bank Hordville State Bank 201 Main Street Hordville, NE 68846	Branch 515 Second Street Yutan, NE 68073

## STATE-CHARTERED BANKS (continued)

Branch	412 Elm Street Nehawka, NE 68413	Mobile Branch	Adams, Buffalo, Hall, Hamilton, Howard, & Merrick Counties Grand Island, NE	Great Plains State Bank Petersburg	
Branch	2249 1st Avenue (Highway 75) Plattsmouth, NE 68048	Branch	1303 North 20th Street Elkhorn, NE 68022	State Bank	140 Main Street Petersburg, NE 68652-0210
Branch	446 Main Street Plattsmouth, NE 68048	Branch	100 W. 5th Avenue Sumner, NE 68878-0127	Branch	3423 21st Street Columbus, NE 68601
Loan Production Office	305 Main Street Firth, NE 68358	Branch	1809 West 37th Street Kearney, NE	Branch	1100 East Douglas O'Neill, NE 68763
<b>First Tri County Bank Swanton</b>		Branch	2501 Central Avenue Kearney, NE 68847	Branch	15858 West Dodge Road Omaha, NE 68118
State Bank	105 Main Street Swanton, NE 68445-0087	Branch	9718 Giles Road LaVista, NE 68128	Branch	4459 41st Avenue Columbus, NE 68601
Branch	402 East Main Street Plymouth, NE 68424	Branch	8820 Arbor Street Omaha, NE 68124	Loan Production Office	3325 21st Street Columbus, NE 68601
<b>First Westroads Bank, Inc. Omaha</b>		Branch	8500 South 30th Street Lincoln, NE 68516	<b>Heartland Bank Geneva</b>	
State Bank	15750 West Dodge Road Omaha, NE 68118	Mobile Branch	Douglas & Sarpy Counties Omaha, NE	State Bank	896 "G" Street Geneva, NE 68361-2022
Branch	102nd and West Dodge Road Omaha, NE 68114	Mobile Branch	Lancaster County Lincoln, NE	Branch	509 6th Avenue Fairmont, NE 68354
Mobile Branch	Douglas County Omaha, NE	Mobile Branch	Buffalo County Kearney, NE	Branch	222 N. Market Shickley, NE 68436
Branch	612 North 98th Street Omaha, NE 68114	<b>Five Points Bank of Hastings Hastings</b>		Branch	245 North Washington Avenue Grafton, NE 68365
<b>FirstBank of Nebraska Wahoo</b>		State Bank	2815 Osborne Drive West Hastings, NE 68901	School Branch	Fillmore Central Public Schools Geneva, NE 68361
State Bank	201 East 5th Wahoo, NE 68066	Branch	322 N. Saint Joseph Ave. Hastings, NE 68901	Branch	222 Third Avenue Riverdale, NE 68870
Branch	225 Highway 41 Sterling, NE 68443	Branch	320 South Burlington Avenue Hastings, NE 68901	Loan Production Office	1624 M Street Ord, NE 68862
Branch	320 5th Street Syracuse, NE 68446	<b>Flatwater Bank Gothenburg</b>		Branch	212 East 56th Street Kearney, NE 68847
Branch	110 Pawnee Burchard, NE 68323	State Bank	900 Lake Avenue Gothenburg, NE 69138-1944	Branch	102 Grant Street Aurora, NE 68818
<b>FirsTier Bank Kimball</b>		Branch	120 N. Main Street Brady, NE 69123	Branch	82404 Hwy 11 Burwell, NE 68823
State Bank	115 South Walnut Kimball, NE 69145	Branch	624 Main Street Ansley, NE 68814	Branch	3701 Osborne Drive West Has- tings, NE 68901
Branch	120 S. Wilcox Street Castle Rock, CO 80104	<b>Foundation One Bank Waterloo</b>		Branch	306 Jefferson Street Daykin, NE 68338
Loan Production Office	2201 Pine Lake Road Lincoln, NE 68512	State Bank	23804 Cedar Drive Waterloo, NE 68069-9501	Branch	423 5th Street Fairbury, NE 68352
Branch	1508 Stillwater Avenue Cheyenne, WY 82009	Branch	4141 North 156th Street, Suite 101 Omaha, NE 68116	Branch	521 F Street Fairbury, NE 68352
Branch	612 Pine Street Upton, WY 82730	Branch	17445 Arbor Street Omaha, NE 68130	Branch	2106 North Webb Road Grand Island, NE 68803
Branch	229 West 4th Street Holdrege, NE 68949	<b>Frontier Bank Omaha</b>		<b>Henderson State Bank Henderson</b>	
Branch	1015 2nd Avenue Kearney, NE 68847	State Bank	13333 California Street Suite 100 Omaha, NE 68154	State Bank	1040 N. Main Street Henderson, NE 68371-0605
Branch	222 Tyler Street Elm Creek, NE 68836	Branch	8380 Glynoaks Drive Lincoln, NE 68516	Branch	107 West O'Neill Ave Greeley, NE 68842
Branch	8771 Destination Way Broomfield, CO 80021	Branch	301 S. Main Street Madison, NE 68748	Branch	627 Lincoln Ave York, NE 68371
Branch	6222 West 9th Street Greeley, CO 80634	Branch	1106 Benjamin Ave, Suite 100 Norfolk, NE 68701	Branch	216-218 Tonya Drive Giltner, NE 68841
Branch	1800 Carey Avenue Cheyenne, WY 82001	Branch	222 Main Street Pender, NE 68047	Branch	901 Grant Avenue York, NE 68371
<b>Five Points Bank Grand Island</b>		Branch	1616 Harlan Street Falls City, NE 68355	<b>Heritage Bank Wood River</b>	
State Bank	2015 N. Broadwell Avenue Grand Island, NE 68801-2759	Branch	6940 O Street Lincoln, NE 68510	State Bank	110 E. 10th Street Wood River, NE 68883
Branch	3111 West Stolley Park Road Grand Island, NE 68801-7228	<b>Generations Bank Exeter</b>		Branch	800 West 3rd Street Hastings, NE 68901
Branch	2009 Diers Avenue Grand Island, NE 68803-1235	State Bank	139 South Exeter Avenue Exeter, NE 68351	Mobile Branch	Hall County Grand Island, NE
Loan Production Office	11422 Miracle Hills Drive Omaha, NE 68154	<b>Genoa Community Bank Genoa</b>		Mobile Branch	Adams County Hastings, NE
		State Bank	502 Willard Avenue Genoa, NE 68640-0607	Mobile Branch	Buffalo County Kearney, NE

## STATE-CHARTERED BANKS (continued)

Branch	315 West 60th Street Kearney, NE 68847	<b>i3 Bank Bennington</b>	Branch	403 Bailey Street Stratton, NE 69043	
Branch	734 "O" Street Loup City, NE 68853-0543	State Bank	12212 N 156th St. Bennington, NE 68007	Branch	17999 Hwy 385 Burlington, CO 80807
Branch	821 2nd Street St. Paul, NE 68873	Branch	2433 Silver Street Ashland, NE 68003	Branch	215 West 1st Street McCook, NE 69001
Branch	607 East 11th Street Wood River, NE 68883	Branch	15645 Spaulding Street Omaha, NE 68116	Branch	405 W. 5th Street McCook, NE 69001
Branch	1105 "N" Street Aurora, NE 68818	Branch	3933 South 14th Street Lincoln, NE 68502	Branch	118-120 West Plum Street Doniphan, NE 68832
Branch	305 Main Street Neligh, NE 68756	Branch	Mobile Branch Douglas County, NE 68116	Branch	800 North Burlington Hastings, NE 68901
Branch	110 E. 10th Street Wood River, NE 68883	<b>Jones Bank Seward</b>		Branch	1010 Diers Avenue Grand Island, NE 68803
Branch	1333 North Webb Road Grand Island, NE 68803	State Bank	203 South 6th Street Seward, NE 68434	<b>Nebraska Bank Dodge</b>	
Branch	1101 Twelfth Street Aurora, NE 68818	School Branch	Centennial Elementary School Utica, NE 68456	State Bank	355 2nd Street Dodge, NE 68633-0067
Branch	200 East Third Street Stromsburg, NE 68666	School Branch	St. John Lutheran School Seward, NE 68434	Branch	823 Main Street Bridgeport, NE 68633
Branch	946 South D Street Broken Bow, NE 68822	Branch	807 Fifth Street Milford, NE 68405	Branch	1320 West 3rd Street Alliance, NE 69301
Branch	126 West Fourth Street Red Cloud, NE 68970	Branch	108 W. 2nd Street Valparaiso, NE 68065	Branch	1200 Park Drive Hickman, NE 68372
Branch	402 South Orleans Avenue Orleans, NE 68966	<b>Madison County Bank Madison</b>		Branch	809 Box Butte Ave. Hemingford, NE 69348
<b>Hershey State Bank Hershey</b>		State Bank	111 West Third Street Madison, NE 68748	Branch	605 North Main Street Atkinson, NE 68713
State Bank	100 S. Lincoln Avenue Hershey, NE 69143-0459	Branch	2100 Pasewalk Avenue Norfolk, NE 68701	Branch	101 N. Thayer Street Spencer, NE 68777
Mobile Branch	Lincoln, Frontier, & Perkins Counties Hershey, NE	Branch	103 South Fourth Street Albion, NE 68620	Branch	501 Main Street Carroll, NE 68723
Branch	301 E. Philip Avenue North Platte, NE 69101	Branch	402 West Locust Street Plainview, NE 68769	Branch	205 West 3rd Street Chadron, NE 69337
School Branch	Hershey Public Schools Hershey, NE	Branch	815 Main Street Creighton, NE 68729	<b>Nebraska Bank of Commerce Lincoln</b>	
<b>Homestead Bank Cozad</b>		Branch	411 Main Street Winside, NE 68790	State Bank	6000 Village Drive, Suite 100 Lincoln, NE 68516
State Bank	915 Meridian Avenue Cozad, NE 69130-0016	Branch	1650 North 13th Street Norfolk, NE 68701	Branch	250 North 14th Street Lincoln, NE 68508
Branch	309 Center Avenue Wolbach, NE 68882	<b>Midwest Bank Pierce</b>		<b>Nebraska State Bank Bristow</b>	
Branch	202 East 7th Street Lexington, NE 68850	State Bank	114 West Main Street Pierce, NE 68767	State Bank	301 Prairie Avenue Bristow, NE 68719-0106
Branch	619 Grand Street St. Paul, NE 68873	Branch	506 South 13th Street Norfolk, NE 68701	<b>Nebraska State Bank Lynch</b>	
Mobile Branch	Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln & Phelps Counties Cozad, NE	Branch	2601 West Cooper Drive Norfolk, NE 68701	State Bank	202 North 4th Street Lynch, NE 68746-0075
Branch	715 West 16th Street Schuyler, NE 68661	Branch	2655 Jamie Lane Lincoln, NE 68512	<b>Nebraska State Bank Oshkosh</b>	
Branch	407 West State Street Albion, NE 68620	Branch	105 W. Elm Street York, NE 68467	State Bank	218 Main Street Oshkosh, NE 69154-0260
Branch	141 South 3rd Street Howells, NE 68641	Branch	302 East Park Avenue Plainview, NE 68769	Loan Production Office	Main Street Curtis, NE 69025
Branch	202 Main Street Chadron, NE 69337	Branch	701-4th Street Deshler, NE 68340	Loan Production Office	318 Box Butte Ave Alliance, NE 69301
<b>Horizon Bank Waverly</b>		Branch	920 Avenue E Wisner, NE 68791	Loan Production Office	341 South 10th Ave Broken Bow, NE 68822
State Bank	10841 N. 142nd Street Waverly, NE 68462-1104	Branch	114 West Main Street Pierce, NE 68767	Loan Production Office	112 C Street Shelton, NE 68876
Branch	328 North Central Avenue Su- perior, NE 68978	Branch	606 Main Street Creighton, NE 68729	<b>Nebraska State Bank and Trust Company Broken Bow</b>	
Branch	10440 North 140th Waverly, NE 68462	Branch	149 N. Main Street Pilger, NE 68768	State Bank	945 South D Street Broken Bow, NE 68822-2040
Branch	312 West 1st Street McCook, NE 69001	<b>Minden Exchange Bank &amp; Trust Company Minden</b>		Branch	538 East South E Street Broken Bow, NE 68822
Branch	600 Main Street Springfield, NE 68059	State Bank	448 N. Minden Avenue Minden, NE 68959-1659	Branch	108 North Grand Avenue Callaway, NE 68825
		<b>MNB Bank McCook</b>			
		State Bank	220 Norris Avenue McCook, NE 69001		

## STATE-CHARTERED BANKS (continued)

Branch	Center Avenue and Highway 92 Merna, NE 68856	Branch	611 Pinnacle Drive Papillion, NE 68046-1209	Branch	1601 North 84th Street Lincoln, NE 68505
Branch	934 South D Street Broken Bow, NE 68822	Branch	324 Main Street Neligh, NE 68756-0129	Branch	13240 Callum Drive Waverly, NE 68462
<b>NebraskaLand Bank North Platte</b>					
State Bank	1400 S. Dewey Street North Platte, NE 69103	Branch	510 West 16th Street Schuyler, NE 68661	Branch	5010 "O" Street Lincoln, NE 68504
Branch	1575 Dewar Dr., Suite 100 Rock Springs, WY 82901	Branch	1001 Avenue E Wisner, NE 68791-0550	Branch	1500 North Buckeye Abilene, KS 67410
Branch	121 North Dewey St. North Platte, NE 69101	Branch	122 South Walnut Arnold, NE 69120	Branch	401 North Spruce Street Abilene, KS 67410
Branch	4615 2nd Ave. Kearney, NE 68848	Branch	320 G Street Central City, NE 68826-0028	Branch	447 Broadway Imperial, NE 69033
Branch	1002 North Jeffers St. North Platte, NE 69101	Branch	10805 Q Street Omaha, NE 68154-0001	Branch	12350 Southport Parkway LaVista, NE 68128
Branch	1801 West A St. North Platte, NE 69101	Branch	6th & Grant Street Lexington, NE 68850	Branch	210 East 23rd Street Columbus, NE 68601
<b>Pathway Bank Cairo Pathway Bank Cairo</b>					
State Bank	306 S. High Street Cairo, NE 68824-0428	Branch	13131 W Dodge Road Omaha, NE 68154-0001	Branch	16821 Audrey Street Omaha, NE 68136
Branch	189 South 8th Avenue Burwell, NE 68823	Branch	301 East 11th Street Schuyler, NE 68661-0427	Branch	20320 Veterans Drive Elkhorn, NE 68022
Branch	124 South 14th Street Ord, NE 68862	Branch	8340 West Dodge Rd Omaha, NE 68114	Mobile Branch	Platte County Columbus, NE
Branch	3333 West State Street Grand Island, NE 68803	Branch	1234 L Street Aurora, NE 68818-0229	Branch	301 Smith Elwood, NE 68937
<b>Pinnacle Bank Lincoln</b>					
State Bank	1401 N Street Lincoln, NE 68508	Branch	1119 16th Street Aurora, NE 68818	Branch	26500 East Colburn Road Lake Lotawana, MO 64064-6650
School Branch	Wisner-Pilger Elementary School Wisner, NE 68791	Branch	429 East Douglas O'Neill, NE 68763-0470	Mobile Branch	Lancaster County Lincoln, NE
School Branch	Trumble Park Elementary School Papillion, NE 68046	Branch	101 N. 5th Street Page, NE 68766-0060	Branch	523 Court Street Beatrice, NE 68310
Branch	345 Central Avenue Grant, NE 69140-0036	Branch	201 East 2nd Street Ogallala, NE 69153-0179	Branch	523 North 6th Street Beatrice, NE 68310
Loan Production Office	520 East Highway 20 Valentine, NE 69201	Branch	400 Main Street Verdigre, NE 68783-0250	Branch	2703 Folkways Blvd Lincoln, NE 68521
Branch	102 East Cary Street Papillion, NE 68046-1209	Branch	4251 South 144th Street Omaha, NE 68154-0001	Branch	3500 Faulkner Lincoln, NE 68516
Branch	1776 South 70th Street Lincoln, NE 68529-0769	Branch	424 Main Street Neligh, NE 68756	Branch	1016 Douglas on the Mall Omaha, NE 68102
Branch	5651 South 59th Street Lincoln, NE 68529-0769	Branch	2433 Range Line Road Joplin, MO 64801	Branch	600 Q Street Lincoln, NE 68528
Branch	6145 Havelock Avenue Lincoln, NE 68507-1284	Branch	802 Main Street Joplin, MO 64801	Branch	218 Main Street Louisville, NE 68037
Branch	7000 Adams Lincoln, NE 68529-0769	Branch	1651 West 7th Street Joplin, MO 64801	Branch	401 4th and Main Humphrey, NE 68642
Branch	108 South Main Street Madison, NE 68748-0490	Branch	501 Cross Street Sarcoxie, MO 64862	Branch	602 West B Street McCook, NE 69001
Branch	7001 South 27th Street Lincoln, NE 68529	Branch	1010 S. Madison Webb City, MO 64870	Branch	400 Tate Avenue Hayes Center, NE 69032
Branch	912 Commercial Street Palmer, NE 68864-0187	Branch	1316 East 32nd Street Joplin, MO 64804	Branch	601 Chief Street Benkelman, NE 69021
Branch	3939 South Street Lincoln, NE 68510	Branch	530 N. Burlington Avenue Hastings, NE 68901	Branch	106 East 3rd Street Grand Island, NE 68801
Branch	2661 33rd Avenue Columbus, NE 68602-1585	Branch	9202 S. Lincoln Avenue Roseland, NE 68973	Branch	1100 Park Drive Springfield, NE 68059
Branch	320 N. State Street Osceola, NE 68651	Branch	408 D Street Fairfield, NE 68938	Branch	323 West 11th Street Kearney, NE 68845
Branch	Walnut and Oak Shelby, NE 68662-0278	Branch	201 Sun Valley Blvd. Lincoln, NE 68528	Loan Production Office	8 West 56th Street, Suite B3 Kearney, NE 68845
Branch	143 East 13th Street Crete, NE 68333-0066	Branch	18081 Burt Street Omaha, NE 68022	Branch	5404 2nd Ave. Kearney, NE 68845
Branch	817 Village Square Gretna, NE 68028-0519	Branch	99 West Sixth Street Fremont, NE 68025	Branch	12655 Cumberland Drive Papillion, NE 68138
		Branch	450 W. 23rd Street Fremont, NE 68025		
		Branch	1520 East 23rd St. Fremont, NE 68025		

## STATE-CHARTERED BANKS (continued)

<b>Platte Valley Bank North Bend</b>		<b>Sandhills State Bank Bassett</b>		Branch	818 Avenue Cozad, NE 69130
State Bank	606 Main Street North Bend, NE 68649	State Bank	202 Clark Street Bassett, NE 68714	Branch	253 North Main Street Valentine, NE 69201
School Branch	Tiger Branch of Platte Valley Bank North Bend, NE 68649	Branch	203 South Dewey Street North Platte, NE 69101	Branch	1328 West Highway 20 Chadron, NE 69337
<b>Platte Valley Bank Scottsbluff</b>		Branch	132 North Main Street Valentine, NE 69201	Branch	2301 North 6th Street Beatrice, NE 68310
State Bank	1212 Circle Drive Scottsbluff, NE 69361	Branch	302 Fir Street Arthur, NE 69121	Branch	1900 East Court Street Beatrice, NE 68310
Branch	710 Avenue B Scottsbluff, NE 69361	Branch	235 Central Avenue Grant, NE 69140	Branch	101 East Broad Street Blue Springs, NE 68318
Branch	3011 Avenue B Scottsbluff, NE 69361	Branch	201 Main Street Harrison, NE 69346	Branch	160 Washington Street Clatonia, NE 68328
Branch	126 Center Avenue Morrill, NE 69358	Branch	101 South Main Street Hyannis, NE 69350	Branch	525 Highway 77 Cortland, NE 68331
Branch	1003 Main Street Bridgeport, NE 69336	Branch	605 East 1st Street Ogallala, NE 69153	Branch	805 5th Street Rapid City, SD 57701
Branch	1850 10th Street Gering, NE 69341	Branch	202 North Tecumseh Wauneta, NE 69045	Branch	201 Smith Avenue Elwood, NE 68937
Branch	901 10th Avenue Sidney, NE 69162	Branch	420 Box Butte Avenue Alliance, NE 69301	Branch	102 East Second Street Rushville, NE 69360
Branch	1140 Jackson Street Sidney, NE 69162	Loan Production Office	131 North Main Street Hay Springs, NE 69347	Branch	231 North Main Hay Springs, NE 69347
Loan Production Office	304 Box Butte Alliance, NE 69301	Loan Production Office	107 Perkins Avenue Elsie, NE 69134	Branch	501 C Street Overton, NE 68863
Loan Production Office	261 Main Street Chadron, NE 69337	<b>Scribner Bank Scribner</b>		Branch	101 East Second Street Rushville, NE 69360
Loan Production Office	217 W. 3rd Alliance, NE 69301	State Bank	400 Main Street Scribner, NE 68057-0548	Branch	289 Main Street Harrison, NE 69346
Loan Production Office	141 W. 3rd Street Chadron, NE 69337	<b>Security Bank Laurel</b>		Branch	502 Main Street Thedford, NE 69166
<b>Premier Bank Omaha</b>		State Bank	202 East 2nd Street Laurel, NE 68745	Branch	110 East Second Street Rushville, NE 69360
State Bank	16802 Burke Street Omaha, NE 68118	Branch	101 W. 2nd Street Allen, NE 68710-0040	Branch	403 Second Street Crawford, NE 69339
Mobile Branch	Douglas & Sarpy Counties Omaha, NE	Branch	321 N. State Street Osmond, NE 68765-0398	Branch	111 N. Mills Street Merriman, NE 69218
Branch	352 North 114th Street Omaha, NE 68154-2517	Branch	102 N. Broadway Hartington, NE 68739-0137	Branch	104 East Nebraska Avenue Cody, NE 69211
Branch	4318 Dodge Street Omaha, NE 68131	Branch	101 W. Broadway Coleridge, NE 68727-0006	Branch	2700 Fletcher Street Lincoln, NE 68504
Branch	202 S. Eighth Street Nebraska City, NE 68410	<b>Security First Bank Lincoln</b>		<b>Siouxland Bank South Sioux City</b>	
<b>Riverstone Bank Eagle</b>		State Bank	5505 Red Rock Lane Lincoln, NE 68512	State Bank	1001 West 29th Street South Sioux City, NE 68776
State Bank	600 S. 4th Street Eagle, NE 68347	Loan Production Office	135 E. Colorado Blvd Spearfish, SD 57783	Branch	1427 Dakota Avenue South Sioux City, NE 68776
Branch	223 Main Street Talmage, NE 68448	Mobile Branch	Lancaster County Lincoln, NE	<b>South Central State Bank Campbell</b>	
Branch	920 12th Street Syracuse, NE 68446	Mobile Branch	Cheyenne County Sidney, NE	State Bank	673 Broad Street Campbell, NE 68932
Loan Production Office	920 and 930 12th Street Syracuse, NE 68446	Mobile Branch	Pennington County Rapid City, SD	Branch	101 S. Willson Street Blue Hill, NE 68930
Branch	2002 Broadway Scottsbluff, NE 69363	Mobile Branch	Bennett County Martin, SD	Branch	600 15th Avenue Franklin, NE 68939
Branch	511 W. 14th Scottsbluff, NE 69361	Branch	1300 Garrett Lane Lincoln, NE 68512	Branch	335 Ogden Oxford, NE 68967
Branch	2501 East Lincoln Way Cheyenne, WY 82001	Branch	8260 Northwoods Lincoln, NE 68505	Branch	757 Hwy 281, Suite 3 Red Cloud, NE 68970
Branch	500 West 18th Street Cheyenne, WY 82001	Branch	5430 Sheridan Lake Road Rapid City, SD 57702	<b>Stanton State Bank Stanton</b>	
Branch	3216 West Colorado Avenue Colorado Springs, CO 80906	Branch	401 3rd Ave Martin, SD 57551	State Bank	924 Ivy Street Stanton, NE 68779
Branch	1540 Tenth Street Gering, NE 69341	Branch	1205 Jackson Sidney, NE 69162	Branch	1021 Riverside Blvd Norfolk, NE 68701
Branch	608 Grand Avenue Laramie, WY 82070	Branch	1540 Samco Road, Suite B Rapid City, SD 57702	<b>State Bank of Odell Odell</b>	
		Branch	120 North 6th Street Beatrice, NE 68310	State Bank	215 Main Street Odell, NE 68415-0185
				Branch	423 Commercial Street Diller, NE 68342

## STATE-CHARTERED BANKS (continued)

<b>State Bank of Scotia Scotia</b>		Branch	6005 2nd Avenue West Kearney, NE 68847	Branch	5006 North 27th Street Lincoln, NE 68521
State Bank	104 S. Main Street Scotia, NE 68875	<b>Union Bank and Trust Company Lincoln</b>		Branch	6811 South 27th Lincoln, NE 68512
<b>State Bank of Table Rock Table Rock</b>		State Bank	3643 S. 48th Street Lincoln, NE 68506	Branch	2720 South 177th Omaha, NE 68130
State Bank	402 Houston Table Rock, NE 68447	Branch	2008 North Webb Road Grand Island, NE 68802	Mobile Branch	Douglas County Omaha, NE
Branch	301 Miner Dubois, NE 68345	Branch	1944 O Street Lincoln, NE 68502	Branch	1550 South Coddington Lincoln, NE 68522
Loan Production Office	4535 Normal Boulevard #235 Lincoln, NE 68506	Loan Production Office	2071 33rd Ave Columbus, NE 68601	Branch	309 Oak Bonner Springs, KS 66012
Branch	650 G Street Pawnee City, NE 68420	Loan Production Office	18 West 23rd Street Kearney, NE 68847	Branch	11460 Tomahawk Creek Parkway Leawood, KS 66211
Branch	300 Nemaha Street Humboldt, NE 68376	Branch	1301 J Street Auburn, NE 68305	Branch	8501 Andermatt Drive Lincoln, NE 68526
Branch	4125-4135 Main Street Roca, NE 68430	Branch	410 4th Street Taylor, NE 68879	Branch	840 Fallbrook Blvd. Lincoln, NE 68522
Mobile Branch	Butler, Cass, Gage, Johnson, Lancaster, Otoe, Saline, Saunders & Seward Counties Roca, NE	Loan Production Office	314 North 5th, #400 Norfolk, NE 68701	Branch	350 Canopy Street Lincoln, NE 68508
Branch	119 North 12th Street Tecumseh, NE 68450	Loan Production Office	418 Court St. Beatrice, NE 68310	Branch	1850 Grove Avenue Crete, NE 68333
<b>State Nebraska Bank &amp; Trust Wayne</b>		Branch	501 Grant Avenue York, NE 68467	Branch	1400 R Street Lincoln, NE 68508
State Bank	122 Main Street Wayne, NE 68787-1940	Branch	225 South 4th Street Seward, NE 68434	Branch	2071 33rd Avenue Columbus, NE 68601
School Branch	Wayne Elementary School Wayne, NE 68787	Branch	328 West 3rd Wahoo, NE 68066	Loan Production Office	3400 Plantation Drive #200 Lincoln, NE 68516
Branch	1002 Main Street Wayne, NE 68787	Branch	1100 Main Avenue Crete, NE 68333	<b>United Republic Bank Elkhorn</b>	
<b>Thayer County Bank Hebron</b>		Loan Production Office	4433 South 70th Street, Suite 210 Lincoln, NE 68516	State Bank	111 N. 181st. Street Elkhorn, NE 68022
State Bank	402 Lincoln Avenue Hebron, NE 68370-1526	Branch	1300 North 48th Street Lincoln, NE 68504	Mobile Branch	Dodge, Douglas, Sarpy & Washington Counties Omaha, NE
School Branch	TC Titan Branch Hebron, NE 68370	Branch	6001 Village Drive Lincoln, NE 68516	<b>Wahoo State Bank Wahoo</b>	
Mobile Branch	Thayer County Hebron, NE	Branch	6801 O Street Lincoln, NE 68510	State Bank	164 E. 5th Street Wahoo, NE 68066-1923
<b>The Bank of Steinauer Steinauer</b>		Branch	4800 Normal Boulevard Lincoln, NE 68506	Branch	314 W. 5th Street Wahoo, NE 68066
State Bank	215 Main Street Steinauer, NE 68441-0038	Branch	22nd and Hwy 2 Lincoln, NE 68512	<b>Washington County Bank Blair</b>	
<b>The Culbertson Bank Culbertson</b>		Branch	3705 South 48th Street Lincoln, NE 68506	State Bank	1523 Washington Street Blair, NE 68008-1653
State Bank	318 Taylor Culbertson, NE 69024-0008	Branch	230 South Hall and U.S. 20 Valentine, NE 69201	Branch	303 South 13th Street Tekamah, NE 68061
<b>The Potter State Bank of Potter Potter</b>		Branch	507 D Street David City, NE 68632	Branch	101 North 14th Street Fort Calhoun, NE 68023
State Bank	301 Chestnut Street Potter, NE 69156	Branch	238 East 4th Ainsworth, NE 69210	<b>Waypoint Bank Cozad</b>	
Branch	205 South Locust Street Kimball, NE 69145	Branch	1313 K Street Fairbury, NE 68352	State Bank	747 Meridian Avenue Cozad, NE 69130
<b>The Tri-County Bank Stuart</b>		Branch	4732 Calvert Street Lincoln, NE 68506	Branch	348 Broadway Imperial, NE
State Bank	106 N. Main Street Stuart, NE 68780-0010	Branch	121 South 13th Street Lincoln, NE 68509	Branch	100 North Main Street Eustis, NE 69028
Branch	103 West Highway 20 Bassett, NE 68714	Branch	514 G Street Pawnee City, NE 68420	Branch	24 South Weber Street Colorado Springs, CO 80903
Branch	807 East Ash Street Atkinson, NE 68713	Branch	6801 South 27th Street Lincoln, NE 68516	Branch	116 South Alexander Street Clay Center, NE 68933
Loan Production Office	Highway 20 Newport, NE 68759	Branch	4243 Pioneer Woods Drive Lincoln, NE 68506	Branch	707 Patterson Cambridge, NE 69022
Branch	702 E. Douglas Street O'Neill, NE 68763	Branch	8401 Lexington Avenue Lincoln, NE 68505	Branch	2900 S. College Avenue Fort Collins, CO 80525
<b>Town &amp; Country Bank Ravenna</b>		<b>West Gate Bank Lincoln</b>		State Bank	6003 Old Cheney Road Lincoln, NE 68516
State Bank	423 Grand Avenue Ravenna, NE 68869-1323	Branch	6003 Old Cheney Road Lincoln, NE 68516	Branch	8400 Eagle Crest Road Lincoln, NE 68505
Branch	224 North Main Street Litchfield, NE 68852	Branch	5555 South 27th Street Lincoln, NE 68512-1698	Branch	5555 South 27th Street Lincoln, NE 68512-1698
Branch	102 N. Sycamore Street Pleasanton, NE 68866-0247				

## STATE-CHARTERED BANKS (continued)

Branch	2037 South 17th Street Lincoln, NE 68502-2704
Branch	2662 Cornhusker Hwy, Suite 3 Lincoln, NE 68521
Mobile Branch	Lancaster County Lincoln, NE
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	1004 Cornhusker Road Bellevue, NE 68005
School Branch	Lakeview Elementary School Lincoln, NE 68528
School Branch	Wysong Elementary School Lincoln, NE 68516
<b>West Plains Bank Ainsworth</b>	
State Bank	200 N. Main Street Ainsworth, NE 69210
Branch	110 S. Main Street Springview, NE 68778
<b>Western Nebraska Bank Curtis</b>	
State Bank	301 Center Avenue Curtis, NE 69025-0045
Branch	203 North Oak Street Paxton, NE 69155
Branch	600 South Dewey Street North Platte, NE 69101
Branch	39363 East Highway 2 Thedford, NE 69166
<b>York State Bank York</b>	
State Bank	700 N. Lincoln Avenue York, NE 68467-2995
Branch	1022 G Street Geneva, NE 68361
Branch	710 South Lincoln Avenue York, NE 68467
Branch	729 Lincoln Avenue York, NE 68467
Branch	405 Elm Street Gresham, NE 68367



The State Capitol glowing green for Financial Awareness Month during April 2022.



## HISTORICAL DATA—STATE-CHARTERED COMMERCIAL BANKS

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

## REGISTERED BANK HOLDING COMPANIES

(for the period ending June 30, 2022)

Bank Holding Companies	Owned by Holding Companies
3MV Bancorp, Inc. - Omaha, NE	<i>Access Bank - Omaha, NE</i>
Adage, LLC - Ogallala, NE	<i>Adams Bank &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>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Armstrong Financial Company - Minden, NE	<i>Minden Exchange Company - Minden, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>FirstBank of Nebraska - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Oregon Trail Bank - Guernsey, WY</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
	<i>Banner County Ban Corporation - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Hilltop Bancshares, Inc. (2014 filing) - Bennington, NE</i>
	<i>i3 Bank - Bennington, NE</i>
BBJ, Incorporated - Ord, NE	<i>First National Bank in Ord - Ord, NE</i>
Bellwood Community Holding Company - Bellwood, NE	<i>Bank of the Valley - Bellwood, NE</i>
Blair Holdings, Inc. - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
C.S.B. Co. - Cozad, NE	<i>Homestead Bank - Cozad, NE</i>
Campbell State Company - Lincoln, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>Cattle Bank &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>

**\*\*Banks are italicized.**

## REGISTERED BANK HOLDING COMPANIES (continued)

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

*\*\*Banks are italicized.*

## REGISTERED BANK HOLDING COMPANIES (continued)

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

**\*\*Banks are italicized.**

## REGISTERED BANK HOLDING COMPANIES (continued)

Bank Holding Companies	Owned by Holding Companies
O & F Cattle Company - Oshkosh, NE	<i>Nebraska State Bank - Oshkosh, NE</i>
Oakland Financial Services, Inc. - Oakland, IA	<i>Arbor Bank - Nebraska City, NE</i>
Orchard Bancorp - Orchard, NE	<i>Bank of Orchard - Orchard, NE</i>
Otten Investments, LP - Norfolk, NE	<i>FEO Investments, Inc. - Norfolk, NE</i>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Omaha, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Lincoln, NE</i>
	<i>Pinnacle Bank - Keene, TX</i>
	<i>Pinnacle Bank - Wyoming - Torrington, WY</i>
Platte Valley Bancorp, Inc - North Bend, NE	<i>Platte Valley Bank - North Bend, NE</i>
Platte Valley Cattle Company - Grand Island, NE	<i>Town &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 - Torrington, WY</i>
	<i>Platte Valley Bank - Scottsbluff, NE</i>
Prague Company - Valley, NE	<i>Bank of Prague - Prague, NE</i>
Premier Bancshares, Inc. - Omaha, NE	<i>Premier Bank - Omaha, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Great Plains State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Elkhorn, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Sandhills Financial Services, LLC - Bassett, NE	<i>Sandhills State Bank - Bassett, NE</i>
Scribner 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>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>

*\*\*Banks are italicized.*

## REGISTERED BANK HOLDING COMPANIES (continued)

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

*\*\*Banks are italicized.*

# COMMERCIAL BANK MEMBERS OF THE FEDERAL RESERVE SYSTEM

(for the period ending June 30, 2022)

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

## STATE-CHARTERED BANKS AUTHORIZED TO OPERATE WITH TRUST POWERS

(for the period ending June 30, 2022)

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

## STATE-CHARTERED TRUST COMPANIES

(for the period ending June 30, 2022)

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

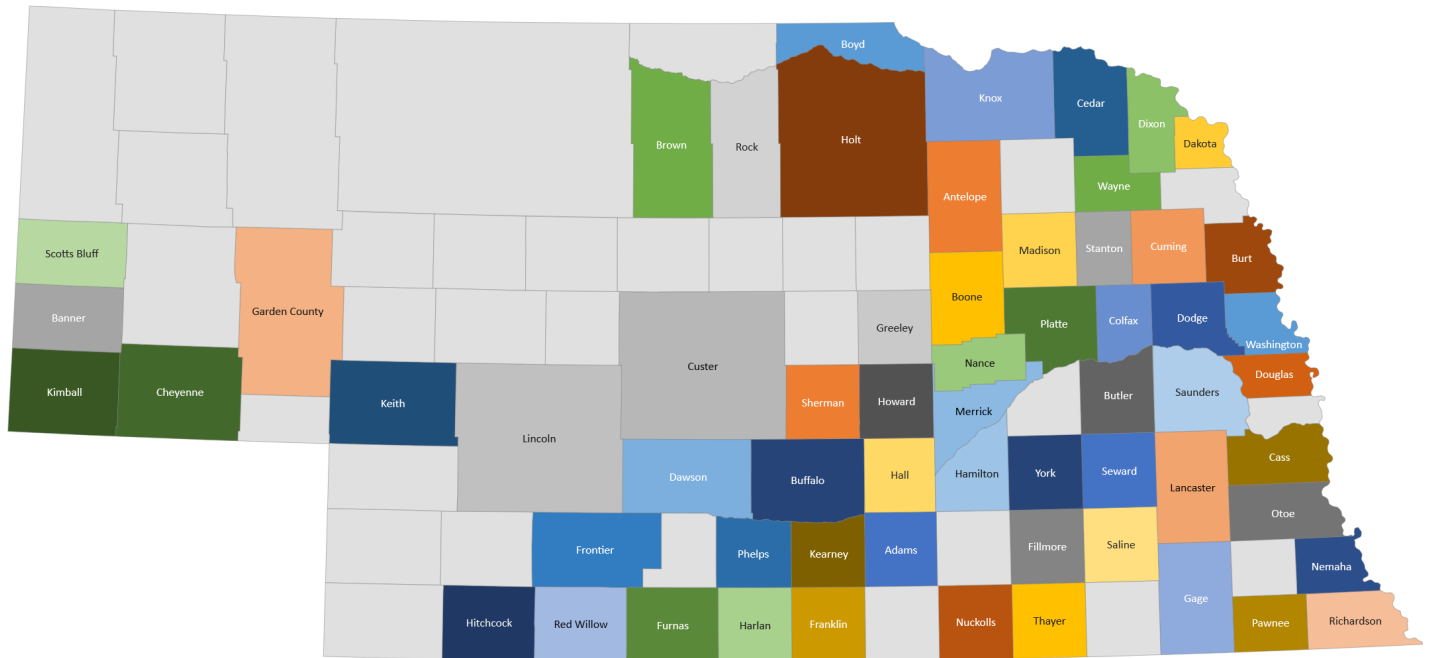


## STATE-CHARTERED CREDIT UNIONS

(for the period ending June 30, 2022)

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

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



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

## **DELAYED DEPOSIT SERVICES BUSINESSES**

(for the period ending June 30, 2022)

**For the Fiscal Year 2021-2022, there are no active Delayed Deposit Services Licensees to report.**

# INSTALLMENT LOAN COMPANIES

(for the period ending June 30, 2022)

Institution	Location of Licenses
Above Lending, Inc.	Houston, TX
Absolute Resolutions Investments, LLC	Bloomington, MN
Affirm, Inc.	San Francisco, CA
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
Ascent Funding, LLC	San Diego, CA
Axiom Acquisition Ventures, LLC	Tampa, FL
CMAC INC.	Omaha, NE
Duvera Billing Services, LLC	Vista, CA
EFR 2018-1, LLC	Chicago, IL
EFR 2018-2, LLC	Chicago, IL
Freedom Financial Asset Management, LLC	San Mateo, CA
Galaxy Asset Purchasing, LLC	Atlanta, GA
Galaxy International Purchasing, LLC	Atlanta, GA
Galaxy Portfolios, LLC	Atlanta, GA
Grameen America, Inc.	Jackson Heights, NY
Happy Money, Inc.	Torrance, CA
Icon Equities, LLC	Bloomington, MN
iCreditWorks Inc.	Iselin, NJ
Ironsides, L.L.C.	Hutchinson, KS
Jefferson Capital Systems, LLC	St. Cloud, MN
JHPDE Finance I, LLC	Hazelwood, MO
JHPDE SPV II, LLC	Hazelwood, MO
Launch Servicing, LLC	San Diego, CA
Lime Residential, Ltd.	New York, NY
LVNV Funding LLC	Las Vegas, NV
National Credit Adjusters, L.L.C	Hutchinson, KS
NetCredit Finance, LLC	Chicago, IL
NetCredit Loan Services, LLC	Chicago, IL
OneMain Financial Group, LLC	Baltimore, MD
Opportunity Financial, LLC	Chicago, IL
Orion Portfolio Purchasing LLC	Atlanta, GA
Portfolio Recovery Associates, LLC	Norfolk, VA
PYOD LLC	Las Vegas, NV
RAzOR Capital, LLC	Bloomington, MN
Resurgent Acquisitions LLC	Las Vegas, NV
Resurgent Capital Services L.P.	Greenville, SC
Resurgent Receivables LLC	Las Vegas, NV
Security Credit Services, LLC	Oxford, MS
Spring Oaks Capital SPV, LLC	Chesapeake, VA
Spring Oaks Capital, LLC	Chesapeake, VA
Starmark Financial LLC	Deerfield Beach, FL
Tally Technologies, Inc.	San Francisco, CA
Upgrade, Inc.	San Francisco, CA
Uplift, Inc.	Sunnyvale, CA
Vion Holdings LLC	Atlanta, GA
Watercress Financial Group LLC	West Des Moines, IA
Worldwide Asset Purchasing II, LLC	Atlanta, GA

As of 6/30/22, Nebraska had 48 Installment Loan Company Licenses.

## SALES FINANCE COMPANIES

(for the period ending June 30, 2022)

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

## SALES FINANCE COMPANIES (continued)

Institution	Location
GoFi, LLC	Fort Worth, TX
Great American Finance Holdings, LLC	Chicago, IL
Hunter Financial LLC	Troy, MI
Hyundai Capital America	Irvine, CA
Isuzu Finance of America, Inc	Purchase, NY
Kubota Credit Corporation, U.S.A	Grapevine, TX
Lime Residential, Ltd.	New York, NY
Mahindra Finance USA LLC	Johnston, IA
Mend Financial, LLC	Omaha, NE
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Midland Credit Management, Inc.	San Diego, CA
Nationwide Cassel LLC	Rosemont, IL
New Holland Credit Company, LLC	New Holland, PA
Nissan Motor Acceptance Company LLC	Franklin, TN
NR Finance Company Inc	Norfolk, NE
PACCAR Financial Corp.	Bellevue, WA
Paramount Capital Group, LLC	King of Prussia, PA
Planet Home Lending, LLC	Meriden, CT
Porsche Financial Services, Inc.	Atlanta, GA
Preferred Credit, Inc.	St. Cloud, MN
Prestige Financial Services, Inc.	Draper, UT
Regional Acceptance Corporation	Greenville, NC
RFFC Financial, LLC	Conroe, TX
Roadrunner Financial, Inc.	New York, NY
RTO Finance LLC	Greenville, SC
RumbleOn Finance LLC	Las Vegas, NV
Santander Consumer USA Inc.	Dallas, TX
Scratch Financial, Inc.	Pasadena, CA
Service Finance Company, LLC	Boca Raton, FL
SNAP-ON CREDIT LLC	Libertyville, IL
Solar Service Experts, LLC	Houston, TX
South Bay Financial Services, LLC	Jacksonville, FL
Southwest Stage Funding, LLC	Chandler, AZ
Sprint Spectrum LLC	Bellevue, WA
Stellantis Financial Services, Inc.	Houston, TX
T-Mobile Financial LLC	Bellevue, WA
The Credit Union Loan Source, LLC	Alpharetta, GA
Tidewater Finance Company	Virginia Beach, VA
Time Investment Company, Inc.	West Bend, WI
Toyota Industries Commercial Finance, Inc.	Dallas, TX
Toyota Motor Credit Corporation	Plano, TX
United Auto Credit Corporation	Newport Beach, CA
United Consumer Financial Services Company	Westlake, OH

## SALES FINANCE COMPANIES (continued)

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

As of 6/30/22, Nebraska had 103 Sales Finance Company Licenses.



Director Kelly Lammers presenting Student Teller, Helayna Debuhr, with a Department Challenge Coin after she spoke at the Governor's Proclamation of Financial Awareness Month.

# MONEY TRANSMITTER LICENSEES

(for the period ending June 30, 2022)

Institution	Location
ACI Payments, Inc.	Elkhorn, NE
Airbnb Payments, Inc.	San Francisco, CA
Airwallex US, LLC	San Francisco, CA
Alipay US, Inc.	Sunnyvale, CA
AllPaid, Inc.	Indianapolis, IN
Amaana Money Transfer CO	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Apex Crypto LLC	Chicago, IL
Apify Asset Network Inc.	New York, NY
Apple Payments Inc.	Cupertino, CA
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
AvidXchange, Inc.	Charlotte, NC
Bakkt Marketplace, LLC	Alpharetta, GA
BAM Trading Services Inc.	Palo Alto, CA
BANANA PAY, LLC	Minneapolis, MN
BARRI MONEY SERVICES, LLC	Houston, TX
Betrlink, LLC	New York, NY
Bill.com, LLC	San Jose, CA
bitFlyer USA, Inc.	San Francisco, CA
BitPay, Inc.	Alpharetta, GA
BitRail, LLC	Atlanta, GA
Bitstamp USA, Inc.	New York, NY
Bittrex, Inc.	Seattle, WA
Blackhawk Network California, Inc.	Pleasanton, CA
Block, Inc.	San Francisco, CA
Blockchain.com, Inc.	Miami, FL
BlockFi Trading LLC	Jersey City, NJ
Brex Payments LLC	Draper, UT
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York, NY
CEX.IO CORP.	Naperville, IL
Check Payments LLC	New York, NY
CheckFreePay Corporation	Alpharetta, GA
Chime Inc.	Boston, MA
Circle Internet Financial, LLC	Boston, MA
Coinbase, Inc.	San Francisco, CA
Coinme Inc.	Bellevue, WA
CoinX, Inc.	Lehi, UT
CoinZoom, Inc.	Salt Lake City, UT
Comdata TN, Inc.	Brentwood, TN
Conotoxia, Inc.	Chicago, IL
Continental Exchange Solutions, Inc.	Buena Park, CA



## MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
CSG Forte Payments, Inc.	Allen, TX
DAHAB-SHIL INC	Minneapolis, MN
DFS GSD Corp.	Phoenix, AZ
E*TRADE Financial Corporate Services, Inc.	Alpharetta, GA
eBay Commerce Inc.	San Jose, CA
EMOOLA INC.	Denver, CO
ENRAMEX INC	Wheat Ridge, CO
Envios de Valores La Nacional Corp.	Littleton, CO
Eris Clearing, LLC	Chicago, IL
Ethos Group Payment Services, Inc.	Irving, TX
eToro USA LLC	Hoboken, NJ
Everi Payments Inc.	Las Vegas, NV
Expensify Payments LLC	Portland, OR
Facebook Payments Inc.	Menlo Park, CA
FasterPay Inc.	Las Vegas, NV
Figure Payments Corporation	San Francisco, CA
Finxera, Inc.	San Jose, CA
Flywire Global Corp.	Boston, MA
Foris DAX, Inc.	Miami, FL
Gemini Trust Company, LLC	New York, NY
Google Payment Corp.	Mountain View, CA
GPS Capital Markets, LLC	South Jordan, UT
GSC Enterprises, Inc.	Sulphur Springs, TX
Hodan Global Money Services, Inc	Minneapolis, MN
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Inmar Services, LLC	Winston-Salem, NC
Integrated Payment Systems Inc.	Alpharetta, GA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Internet Escrow Services, Inc.	San Francisco, CA
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
JPay LLC	Miramar, FL
JUBAXPRESS, INC	Minneapolis, MN
KA AH EXPRESS, F.S. INC.	Minneapolis, MN
Keefe Commissary Network, L.L.C.	St. Louis, MO
Klarna Inc.	Columbus, OH
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
Mezu (NA), Inc.	New York, NY
Monex Inc.	Washington, DC
Moneycorp US Inc.	Providence, RI

## MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Moneydart Global Services Inc.	Iselin, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
MoonPay USA LLC	Miami, FL
MSB USA Inc	Plano, TX
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
NIC Services, LLC	Olathe, KS
Novi Financial, Inc.	Menlo Park, CA
Nuvei US LLC	Scottsdale, AZ
NYDIG Execution LLC	New York, NY
NYDIG Trust Company LLC	New York, NY
OKCoin USA Inc.	San Francisco, CA
OLYMPIC FINANCIAL GROUP INC	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
Pangea USA, LLC	Chicago, IL
Parallel Payments Inc.	Plano, TX
Paychex Holdings, LLC	Rochester, NY
PayNearMe MT, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC	Washington, DC
Paysend US LLC	Fort Worth, TX
PINGPONG GLOBAL SOLUTIONS INC	San Mateo, CA
PNC Global Transfers, Inc.	Houston, TX
Pronto Money Transfer Inc.	Manhattan Beach, CA
Provenance Technologies, Inc.	San Francisco, CA
Rakuten Card USA, Inc.	San Mateo, CA
RAM Payment, LLC	Knoxville, TN
RealNet Payments LLC	Milwaukee, WI
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
River Financial Inc.	San Francisco, CA
Robinhood Crypto, LLC	Menlo Park, CA
Robinhood Money, LLC	Menlo Park, CA
SafariPay Corp.	Bloomington, MN
Servicio UniTeller, Inc.	Rochelle Park, NJ
SGS CORPORATION	Sylmar, CA
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	Miami, FL
Sofi Digital Assets, LLC	San Francisco, CA
StoneX Payment Services Ltd.	Seattle, WA
Stripe Payments Company	South San Francisco, CA
TAAJ SERVICES US LLC	Minneapolis, MN

## MONEY TRANSMITTER LICENSEES (continued)

Institution	Location
Tango Card, Inc.	Seattle, WA
TapTap Send Payments Co.	New York, NY
The Currency Cloud Inc.	New York, NY
The Smart Group, L.P. dba SmartNote	Leander, TX
Tilia Inc.	San Francisco, CA
Tipalti, Inc.	San Mateo, CA
Toast Processing Services LLC	Chicago, IL
TouchPay Holdings, LLC	Dallas, TX
TradeStation Crypto, Inc.	Plantation, FL
Transfermate, Inc.	Chicago, IL
tZERO Crypto, Inc.	Cottonwood Heights, UT
USForex Inc.	San Francisco, CA
Veem Payments Inc.	San Francisco, CA
VIAMERICAS CORPORATION	Bethesda, MD
Visa Global Services Inc.	Foster City, CA
Wave Financial USA Inc.	Denver, CO
West Realm Shires Services Inc.	Chicago, IL
Western Union Business Solutions (USA), LLC	Denver, CO
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.	South Portland, ME
Wise US Inc.	New York, NY
WorldRemit Corp.	Denver, CO
Wyre Payments, Inc.	Miami, FL
YapStone, Inc.	Walnut Creek, CA
Yardi Payments, LLC	Santa Barbara, CA
Zap Solutions, Inc.	Chicago, IL
Zero Hash LLC	Chicago, IL

As of 6/30/22, Nebraska had 161 Money Transmitter Company Licenses.

## MORTGAGE BANKERS

(for the period ending June 30, 2022)

Institution	Location
1st United Mortgage, LLC	Lincoln, NE
21st Mortgage Corporation	Knoxville, TN
A&D Mortgage LLC	Hollywood, FL
A1 Mortgage Group LLC	Lee's Summit, MO
AAFMAA Mortgage Services LLC	Morrisville, NC
ABM Funding Inc.	Henderson, NV
Academy Mortgage Corporation	Draper, UT
Affinity Mortgage, L.L.C.	Lenexa, KS
AHP Servicing LLC	Chicago, IL
AKSARBEN MORTGAGE, LLC	Omaha, NE
All American Home Mortgage L.L.C.	Henderson, NV
Altisource Fulfillment Operations, Inc.	St. Louis, MO
Altitude Mortgage Group LLC	Erie, CO
Amcap Mortgage, Ltd.	Houston, TX
America's Moneyline, Inc.	Aliso Viejo, CA
American Advisors Group	Irvine, CA
American Financial Network, Inc.	Brea, CA
American Financial Resources, Inc.	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Heritage Lending, LLC	Irvine, CA
American Internet Mortgage, Inc.	San Diego, CA
American Liberty Mortgage, Incorporated	Denver, CO
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel, NJ
American Portfolio Mortgage Corporation	Palatine, IL
Amerifirst Financial, Inc.	Mesa, AZ
AmeriFirst Home Improvement Finance, LLC	Omaha, NE
Amerisave Mortgage Corporation	Atlanta, GA
AmRes Corporation	Trevese, PA
Angel Oak Mortgage Solutions LLC	Atlanta, GA
Animo Mortgage Company LLC	Dallas, TX
Arc Home LLC	Mount Laurel, 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
Assurance IQ, LLC	Seattle, WA
Aurora Financial Group, Inc.	Farmingdale, NJ
Aven Financial, Inc.	Burlingame, CA
Avenu, LLC	Draper, UT
Axia Financial, LLC	Bellevue, WA
Bankrate, LLC	Palm Beach Gardens, FL

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

## MORTGAGE BANKERS (continued)

Institution	Location
Barclays Bank PLC	New York, NY
Barrett Financial Group, L.L.C.	Gilbert, AZ
BASE MSR 2, LLC	Santa Rosa, CA
Bay Equity LLC	Corte Madera, CA
Bay-Valley Mortgage Group	Garden Grove, CA
Beltway Capital, LLC	Hunt Valley, MD
Better Lending LLC	Des Plaines, IL
Better Mortgage Corporation	New York, NY
Better Rate Mortgage, Inc.	Roseville, CA
Bills.com, LLC	Tempe, AZ
Binomial Real Estate L.L.C.	Salt Lake City, UT
BNP Paribas	New York, NY
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
BowHattan Holdings, Inc.	Carlsbad, CA
Bridger Investment Partners LLC	New York, NY
Broker Solutions, Inc.	Tustin, CA
Bungalow Funding, LLC	Winston Salem, NC
C2 Financial Corporation	San Diego, CA
Cake Mortgage Corp.	Chatsworth, CA
CalCon Mutual Mortgage LLC	San Diego, CA
Caliber Home Loans, Inc.	Coppell, TX
Caliver Beach Mortgage, LLC	Owings Mills, MD
Canopy Mortgage, LLC	Lindon, UT
Capital City Mortgage, Inc.	Lincoln, NE
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Draper, UT
Castle Mortgage Corporation	Newport Beach, CA
Celebrity Home Loans, LLC	Oakbrook Terrace, IL
Centennial Lending, LLC	Firestone, CO
CGB Agri Financial Services, Inc.	Louisville, KY
Change Lending, LLC	Irvine, CA
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage, LLC	Greenwood Village, CO
Chicago Mortgage Solutions LLC	Rosemont, IL
Chimera Funding TRS LLC	New York, NY
Christopher Malouf & Associates, Inc.	Broomfield, CO
Churchill Mortgage Corporation	Brentwood, TN
CIS Financial Services, Inc.	Hamilton, AL
CITADEL SERVICING CORPORATION	Lake Forest, CA
Citi GSM Portfolio LLC	New York, NY
Citimortgage, Inc.	O'Fallon, MO
City First Mortgage Services, L.L.C.	Bountiful, UT

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

## MORTGAGE BANKERS (continued)

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

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

## MORTGAGE BANKERS (continued)

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

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

## MORTGAGE BANKERS (continued)

Institution	Location
Gooi Mortgage, Inc.	Des Moines, IA
Grander Mortgage Capital, LLC	Atlanta, GA
Great Plains Mortgage Company, LLC	Waterloo, NE
Greenway Mortgage Funding Corp.	Middletown, NJ
Gregory Funding LLC	Tigard, OR
Guaranteed Rate Affinity, LLC	Chicago, IL
Guaranteed Rate, Inc.	Chicago, IL
Guaranty Home Mortgage Corporation	Nashville, TN
Guardian Property Services LLC	Omaha, NE
Guild Mortgage Company LLC	San Diego, CA
HCL Lending Solutions, LLC.	Highlands Ranch, CO
Hi Financial, LLC	Scottsdale, AZ
Highlands Residential Mortgage, Ltd.	Allen, TX
Home Loan Arrangers LLC	Olathe, KS
HOME MORTGAGE ALLIANCE CORPORATION (HMAC)	Santa Ana, CA
Home Point Financial Corporation	Ann Arbor, MI
Home Point Mortgage Acceptance Corporation	Farmers Branch, TX
HomeBridge Financial Services, Inc.	Iselin, NJ
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
HomeServices Lending, LLC	Urbandale, IA
Homestar Financial Corporation	Gainesville, GA
Homestead Funding Corp.	Albany, NY
Hometown Equity Mortgage, LLC	Lake Forest, CA
HOMETOWN LENDERS, INC.	Huntsville, AL
Honest Mortgage, Inc.	Ithaca, NE
Impac Mortgage Corp.	Irvine, CA
Indecomm Holdings, Inc.	Edison, NJ
Infosys BPO Americas, LLC	Atlanta, GA
Innovative Mortgage Services, Inc.	Lutz, FL
Integrity Property Financial Services LLC	Troy, MI
Intercap Lending Inc.	Draper, UT
InterLinc Mortgage Services, LLC	Houston, TX
Intuit Mortgage Inc.	Mountain View, CA
Iowa Bankers Mortgage Corporation	Johnston, IA
James B. Nutter & Company	Kansas City, MO
Janike, Scott, E.	Lincoln, NE
JFK Financial, Inc.	Las Vegas, NV
JFQ Lending, LLC	Scottsdale, AZ
JMJ FINANCIAL GROUP	Aliso Viejo, CA
Joshua Coomer LLC	Henderson, NV
Keller Mortgage, LLC	Dublin, OH
Kind Lending, LLC	Santa Ana, CA

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## MORTGAGE BANKERS (continued)

Institution	Location
Lakeview Community Capital, LLC	Horsham, PA
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
Lattice Thinking, Inc.	Nashville, TN
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
Lend Smart Mortgage, LLC	Shoreview, MN
Lendage, LLC	San Mateo, CA
LenderFi, Inc.	Delray Beach, FL
LenderLive Network, LLC	Greenwood Village, CO
Lendgo, Inc.	Beverly Hills, CA
LendingTree, LLC	Charlotte, NC
LendSure Mortgage Corp.	San Diego, CA
Liberty Home Mortgage Corporation	Independence, OH
Lime Residential, Ltd.	New York, NY
Lincoln Financial, Inc.	Wayne, NE
Lipsky & Associates, Inc.	Weatherford, TX
LMB Mortgage Services, Inc.	Playa Vista, CA
Loan Factory, Inc.	San Jose, CA
Loan Simple, Inc.	Englewood, CO
LoanCare, LLC	Virginia Beach, VA
loanDepot-FB Mortgage, LLC	Scottsdale, AZ
loanDepot.com, LLC	Foothill Ranch, CA
LoanSnap, Inc.	Costa Mesa, CA
LoanUnited.com, LLC	Norcross, GA
Loanworks Servicing LLC	Shelton, CT
Logan Finance Corporation	Denver, CO
Long Lake MSR, Inc.	Troy, MI
Longbridge Financial, LLC	Mahwah, NJ
Low VA Rates, LLC	Lindon, UT
Lower, LLC	Columbia, MD
LRML Acquisition LLC	Chicago, IL
Lutheran Church Extension Fund-Missouri Synod	St. Louis, MO
Lynx Whole Loan Acquisition LLC	Denver, CO
Madison Management Services, LLC	Reno, NV
Marlin Mortgage Capital, LLC	St. Petersburg, FL
Matrix Financial Services Corporation	St. Louis Park, MN
MAXEX Clearing LLC	Atlanta, GA
Maxwell Lender Solutions, Inc.	Denver, CO
McCown, James, P	Lincoln, NE
MCLP Asset Company, Inc.	New York, NY
MEGA CAPITAL FUNDING, INC.	Calabasa, CA
Megastar Financial Corp.	Denver, CO

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

## MORTGAGE BANKERS (continued)

Institution	Location
Member First Mortgage, LLC	Grand Rapids, MI
Members Mortgage Services, L.L.C.	Hutchinson, KS
Merrill Lynch Mortgage Lending, Inc.	New York, NY
MGIC Mortgage Services, LLC	Milwaukee, WI
Mid-Continent Funding, Inc.	Columbia, MO
Midwest Family Lending Corporation	Urbandale, IA
Millennium Mortgage Group, LLC	Henderson, NV
Mission Loans, LLC	North Canton, OH
MLD Mortgage Inc.	Florham Park, NJ
Modern Financial LLC	Lincoln, NE
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Tempe, AZ
Mortgage Assets Management, LLC	Houston, TX
Mortgage Investment Services Corporation	Shawnee, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions FCS Inc.	Walnut Creek, CA
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mortgage Support Services, LLC	Fulton, MO
Morty, Inc.	New York, NY
Movement Mortgage, LLC	Indian Land, SC
Mr. Charles Mortgage L.L.C.	Omaha, NE
MSIM, Inc.	Austin, TX
MSR Asset Vehicle LLC	Atlanta, GA
MTGLQ Investors, L.P.	New York, NY
Mutual of Omaha Mortgage, Inc.	San Diego, CA
MWEST MORTGAGE LENDING LLC	Grand Rapids, MI
myCUMortgage, LLC	Beavercreek, OH
National Asset Mortgage, LLC	Columbia, SC
NATIONS LENDING CORPORATION	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
NCL, LLC	Greenwood, IN
Neat Loans LLC	Boulder, CO
Neighborhood Assistance Corporation of America	Boston, MA
Neighborhood Loans, Inc.	Downers Grove, IL
NerdWallet Compare, Inc.	San Francisco, CA
Network Capital Funding Corporation	Irvine, CA
New Day Financial, LLC	Fulton, MD
New Residential Mortgage LLC	New York, NY
NewRez LLC	Fort Washington, PA
NEXA Mortgage, LLC	Chandler, AZ
Nexera Holding LLC	Emeryville, CA

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

## MORTGAGE BANKERS (continued)

Institution	Location
Nexus Nova LLC	Minneapolis, MN
NFM, Inc.	Linthicum, MD
NMSI, Inc.	Los Angeles, CA
Northern Lakes Mortgage LLC	Ballwin, MO
Nova Financial & Investment Corporation	Tucson, AZ
NWL Company, LLC	New York, NY
Oceanside Mortgage Company	Toms River, NJ
Ocwen USVI Services, LLC	St. Croix, VI
OL Financial LLC	Austin, TX
OMSAI COM LLC	Chantilly, VA
On Q Financial, Inc.	Tempe, AZ
On the Barrelhead, Inc.	Durango, CO
One Reverse Mortgage, LLC	Detroit, MI
OneMain Financial Group, LLC	Baltimore, MD
OneMain Mortgage Services, Inc.	Evansville, IN
Onslow Bay Financial LLC	New York, NY
OnY Glo, Inc.	Santa Ana, CA
Open Mortgage, LLC	Austin, TX
OptionWide Financial Corporation	Irvine, CA
Panorama Mortgage Group, LLC	Las Vegas, NV
Paramount Residential Mortgage Group, Inc.	Corona, CA
Peklava LLC	New Canaan, CT
PENNYMAC CORP.	Westlake Village, CA
PennyMac Holdings, LLC	Westlake Village, CA
PennyMac Loan Services, LLC	Westlake Village, CA
Performance Equity Partners, Inc.	Tinley Park, IL
Petrovich Team Home Loan LLC	Papillion, NE
PHH Mortgage Corporation	Mt. Laurel, NJ
Pillar Financial, Inc.	Omaha, NE
Pingora Loan Servicing, LLC	Denver, CO
Pivot Financial Partners, Inc.	Littleton, CO
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	Scottsdale, AZ
Platinum Home Mortgage Corporation	Hoffman Estates, IL
Plaza Home Mortgage, Inc.	San Diego, CA
Podium Mortgage Capital LLC	Salt Lake City, UT
Polaris Home Funding Corp.	Grandville, MI
Premia Mortgage, LLC	Troy, MI
Premier Home Loans, Inc.	Lone Tree, CO
Premier Lending Alliance, LLC	Johnston, IA
Premier Processing, LLC	Philadelphia, PA
Premium Mortgage Corporation	Rochester, NY
Primary Residential Mortgage, Inc.	Salt Lake City, UT

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

## MORTGAGE BANKERS (continued)

Institution	Location
Primerica Mortgage, LLC	Duluth, GA
Princeton Mortgage Corporation	Ewing, NJ
Priority 1 Lending, LLC	Livonia, MI
Promontory MortgagePath LLC	Danbury, CT
Prosper Marketplace, Inc.	San Francisco, CA
Prosperity Home Mortgage, LLC	Chantilly, VA
Provident Funding Associates, L.P.	Burlingame, CA
Quantum Servicing Corporation	Tampa, FL
Quick Mortgages & Refinancing	Aurora, CO
QuinStreet Media, Inc.	Santa Monica, CA
Radian Lender Services LLC	Wayne, PA
Radian Mortgage Capital LLC	Denver, CO
Rate Rabbit, Inc.	San Diego, CA
RateGravity, Inc.	Boston, MA
RBS Financial Products Inc.	Stamford, CT
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
Reliant Loan Servicing, LLC	Berwyn, PA
Renovation Finance LLC	Philadelphia, PA
Residential Acceptance Corporation	Tampa, FL
Resolution Capital, L.P.	Dallas, TX
Reverse Mortgage Funding LLC	Bloomfield, NJ
Robert C. Devine	Collegeville, PA
Rocket Mortgage, LLC	Detroit, MI
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing Corporation	Fort Mill, SC
Ruoff Mortgage Company, Inc.	Fort Wayne, IN
Rushmore Loan Management Services LLC	Irving, TX
RWT Financial, LLC	Naperville, IL
Sagamore Hill LLC	Irving, TX
Sailfish Servicing, LLC	Saint Petersburg, FL
Samuel Hudson LLC	Omaha, NE
SCL Mortgage, LLC	Lone Tree, CO
Scratch Services, LLC	San Francisco, CA
Secured Mortgage Processing, LLC	Mesa, AZ
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	West Valley City, UT
Selene Finance LP	Dallas, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Newtown, CT

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

## MORTGAGE BANKERS (continued)

Institution	Location
Service Finance Company, LLC	Boca Raton, FL
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
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
Silver Hill Funding, LLC	Coral Gables, FL
SIRVA Mortgage, Inc.	Independence, OH
Siwell, Inc.	Lubbock, TX
SMARTFI HOME LOANS, LLC	Medina, OH
SN Servicing Corporation	Baton Rouge, LA
SoFi Lending Corp.	Cottonwood Heights, UT
Sortis Financial, Inc.	Fort Worth, TX
Sourcepoint, Inc.	Palm Bay, FL
South Park Mortgage LLP	Henderson, TX
Southwest Funding, LP	Dallas, TX
Southwest Stage Funding, LLC	Chandler, AZ
Sovereign Lending Group Incorporated	Costa Mesa, CA
Specialized Loan Servicing LLC	Greenwood Village, CO
Spring EQ, LLC	Philadelphia, PA
Sprout Mortgage, LLC	Port Saint Lucie, FL
Statebridge Company, LLC	Greenwood Village, CO
Strong Home Mortgage, LLC	Manassas, VA
Success Lending, LLC	Rosemont, IL
Success Mortgage Partners, Inc.	Plymouth, MI
SUMMIT FUNDING, INC.	Sacramento, CA
Sun West Mortgage Company, Inc.	Buena Park, CA
Sutherland Mortgage Services, Inc.	Sugar Land, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
Swift Mortgage, LLC	Dallas, TX
Symmetry Lending, LLC	Atlanta, GA
Synergy One Lending, Inc.	San Diego, CA
T2 Financial LLC	Westerville, OH
Tailored Mortgage Group Inc	Sioux Falls, SD
TCS e-Serve International Limited	Dallas, TX
TEAM USA MORTGAGE L.L.C.	Bloomington, IL
The Home Loan Expert, LLC	St. Louis, MO
THE MONEY SOURCE INC.	Phoenix, AZ
THE WISDOM COMPANIES, LLC	El Segundo, CA
Thompson Kane & Company, Inc.	Madison, WI
Thrive Mortgage, LLC	Georgetown, TX

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

## MORTGAGE BANKERS (continued)

Institution	Location
TJC Mortgage, Inc.	Birmingham, AL
TOP TIER MORTGAGE, LLC	Omaha, NE
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Traditional Mortgage Acceptance Corporation	Bellevue, WA
Treliant Mortgage Services, LLC	Washington, DC
Triad Financial Services, Inc.	Jacksonville, FL
Trident Home Loans, LLC	Pensacola, FL
TruHome Solutions, LLC	Lenexa, KS
U.S. Home Mortgage, Inc	Lincoln, NE
Union Home Mortgage Corp.	Strongsville, OH
United Asset Management, LLC	Huntington Beach, CA
United Contract Processing Inc.	Clovis, CA
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Mortgage Corp.	Melville, NY
UNITED SECURITY FINANCIAL CORP	Murray, UT
United Wholesale Mortgage, LLC	Pontiac, MI
Universal Lending Corporation	Denver, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Valley West Corporation	Las Vegas, NV
Valon Mortgage, Inc.	Phoenix, AZ
Van Buren Mortgage, LLC	Fishers, IN
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
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, Inc.	Des Moines, IA
Wemlo, LLC	Boca Raton, FL
WeMortgage, LLC	Scottsdale, AZ
West Coast Servicing, Inc.	Huntington Beach, CA
Weststar Mortgage Corporation	Albuquerque, NM
Wilhelm Mortgage Inc.	Omaha, NE
Williams Mortgage, LLC	Missouri Valley, IA
Wipro Gallagher Solutions, LLC	Atlanta, GA
Wyndham Capital Mortgage, Inc.	Charlotte, NC

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

## MORTGAGE BANKERS (continued)

Institution	Location
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Group Marketplace, Inc.	Seattle, WA
Zillow Home Loans, LLC	Overland Park, KS
Zimmerman Mortgage Corporation	Omaha, NE

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

As of 6/30/22, Nebraska had 475 Mortgage Banker Company Licenses.



Blue Devil Branch (Nebraska State Bank Wayne) Student Tellers with Director Kelly Lammers and Deputy Director – FI Darcy Bailar during a visit to the Department.

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2016	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021	6/30/2022
Broker-Dealers	1,364	1,358	1,355	1,333	1,317	1,322	1,355
Agents of Broker-Dealers	102,745	103,184	106,578	109,865	112,442	118,192	129,941
Investment Advisers	112	100	94	98	101	96	102
Federal Covered Advisers	1,319	1,371	1,398	1,456	1,551	1,673	1,825
Investment Adviser Representatives	4,035	4,251	4,329	4,374	4,503	4,490	4,735

### New Registrations

	6/30/2022
Broker-Dealers	71
Agents of Broker-Dealers	37,976
Investment Advisers	15
Federal Covered Advisers	279
Investment Adviser Representatives	1,449

### Loan Brokers (for the period ending 6/30/2022)

Institution	City	State
4MMONSON Enterprises LLC	Lincoln	Nebraska
ABR Commercial Mortgage	Oswego	Oregon
Check into Cash of Nebraska, Inc.	Cleveland	Tennessee
Commercial Loan Solutions, LLC	Omaha	Nebraska
Elsker Inc.	New York	New York
Fundera, Inc.	New York	New York
Funding4U, LLC	Miami	Florida
Happy Money, Inc.	Tustin	California
Intuit Financing Inc. d/b/a: Intuit Mint; Intuit Turbo	Mountain View	California
Intuit TT Offerings, Inc. d/b/a Refund Advance	Mountain View	California
Jones Lang LaSalle Americas, Inc.	Chicago	Illinois
MM Finance, LLC	Bellevue	Nebraska
Nationwide Loan Consultants & Advisors, LLC	Boynton Beach	Florida
Pioneer Military Credit LLC	Kansas City	Kansas
RockBridge Capital, LLC	Columbus	Ohio
The Borrowing Club, LLC	Boynton Beach	Florida
Trident Funding, LLC	Shelton	California



## Enforcement Actions

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

## Securities registrations and exemptions (for the period of June 30, 2022)

SECURITIES OFFERINGS FILED			
	Paper Filing	Electronic Filing	Total
<b>INITIAL FILINGS—Type</b>			
Stock	0	0	0
Debt	0	0	0
Partnership	2	0	2
Mutual Funds	51	827	878
Unit Investment Trusts	1431	0	1431
Other	142	0	0
<b>TOTAL OF INITIAL FILINGS</b>	<b>1626</b>	<b>827</b>	<b>2309</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	129	4648	4777
Mutual Fund Renewals	478	22275	22753
Other Renewals	0	321	321
<b>SUBTOTAL</b>	<b>607</b>	<b>27244</b>	<b>27851</b>
Withdrawn	0	4	4
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>607</b>	<b>27240</b>	<b>27847</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>2233</b>	<b>28064</b>	<b>30156</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	17	946	963
Intrastate (Form SODD)	0	0	0
§ 8-1111(9) Exemptions	81	0	81
Other Exemptions	5	0	5
Reg A Tier 2	102	0	0
<b>SUBTOTAL</b>	<b>205</b>	<b>946</b>	<b>1151</b>
Exemption Withdrawals			31
<b>TOTAL EXEMPTIONS</b>			<b>1182</b>
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	3	0	3
Business Opportunity Renewals	2	0	2
<b>TOTAL FILINGS</b>	<b>5</b>	<b>0</b>	<b>5</b>
<b>§ 59-1722 Franchise Exemptions</b>	<b>260</b>	<b>0</b>	<b>260</b>

## Historical Data – Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
2017	26,892,788	1,475,595		30,000,000	13,773,793
2018	27,467,898	1,488,948		30,000,000	9,752,742
2019	27,930,591	1,622,742		32,000,000	4,060,591
2020	26,824,753	1,680,080		27,000,000	2,205,264
2021	34,024,193	1,624,552		25,900,000	8,704,905
2022	34,455,762	1,502,798	712,489	18,000,000	23,094,069

## Historical Data – Issuer Applications

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

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

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

# Department Leadership Through the Years

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

## Appendix B

### Historical Data – State-Chartered Commercial Banks

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

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

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

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

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

## Appendix C

### State-Chartered Credit Unions Comparative Statement

	6/30/2020	6/30/2021	6/30/2022
<b>ASSETS</b>			
Unsecured Credit Card Loans	12,028,303	11,114,320	12,568,696
All Other Unsecured Loans	22,740,764	20,834,732	21,369,968
New Auto Loans	36,925,390	38,568,969	37,208,647
Used Auto Loans	179,731,931	201,539,690	231,110,339
1st Mortgage Real Estate Loans	177,629,382	164,698,486	182,502,968
Other Real Estate Loans	58,117,323	48,143,693	94,575,251
Leases Receivable			
Other Member Loans	34,418,450	85,075,212	48,882,447
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$521,591,543</b>	<b>\$569,975,102</b>	<b>\$628,218,316</b>
Loans Held for Sale	11,320,476	7,278,532	2,600,380
Allowance for Loan Losses	(5,290,055)	(6,675,023)	(7,815,940)
Cash	72,244,689	104,695,499	120,523,370
<b>INVESTMENTS</b>			
Available for Sale Securities <sup>(1)</sup>	31,084,985	59,665,544	50,855,678
Held to Maturity Securities <sup>(1)</sup>	28,439,810	18,193,820	31,305,958
Loan to, Deposits in, Natural Person CUs <sup>(6)(7)</sup>	15,178,148	12,460,551	
U.S. Govt. Obligations <sup>(2)</sup>	0	0	0
Federal Agency Sec. <sup>(2)</sup>	0	0	0
All Mutual Funds <sup>(2)</sup>	0	0	0
Total MCSD and PIC in Corporate	1,477,843	1,608,753	1,539,177
Corp. Central (CD) <sup>(5)</sup>	6,072,920	2,743,021	
Banks and S & Ls (Cert. DEP)	63,269,628	65,655,443	80,853,352
All Other Investments	851,500	898,500	1,183,748
<b>TOTAL INVESTMENTS</b>	<b>\$134,135,875</b>	<b>\$161,225,632</b>	<b>\$165,737,913</b>
<b>OTHER ASSETS</b>			
Land and Bldg. (NET of DEP)	22,630,757	22,650,614	22,064,328
Other Fixed Assets	2,199,990	3,891,905	3,645,638
Foreclosed and Repossessed Assets <sup>(3)</sup>	277,308	130,695	273,781
Share INS CAP Deposit <sup>(4)</sup>	6,039,835	7,224,977	7,926,226
Other Assets	24,440,231	26,702,407	25,142,038
<b>TOTAL ASSETS</b>	<b>\$782,519,196</b>	<b>\$897,100,340</b>	<b>\$968,316,050</b>

1 / Categories reflect report change in 2006

2 / Categories only available prior to 2006

3 / Other real estate prior to 2004

4 / Previously listed as an investment

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

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

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



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

	6/30/2020	6/30/2021	6/30/2022
<b>LIABILITIES</b>			
Other Borrowings <sup>(8)</sup>	3,000,000	0	1,500,000
Reverse Repo Agreement	0	0	0
Subordinated CDCU Debt	0	0	0
DIV/INT Payable	231,193	109,836	84,633
Acct. Payable & Liabilities	7,314,374	11,071,128	12,548,606
<b>TOTAL LIABILITIES</b>	<b>\$10,545,567</b>	<b>\$11,180,964</b>	<b>\$14,133,239</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	147,200,118	190,459,363	206,289,105
Regular Shares	266,691,076	358,518,785	402,314,369
Money Market Shares <sup>(10)</sup>	23,195,775	27,101,655	31,109,393
Share Certificates <sup>(10)</sup>	130,736,575	115,050,840	103,653,342
IRA/KEOGH Accounts <sup>(10)</sup>	46,773,430	41,813,659	42,248,176
All Other Shares <sup>(9)</sup>	14,861,306	16,754,434	17,329,015
Non-Member Deposits <sup>(10)</sup>	45,827,656	27,890,199	40,247,249
<b>TOTAL SAVINGS</b>	<b>\$675,285,936</b>	<b>\$777,588,935</b>	<b>\$843,190,649</b>
Regular Reserves <sup>(11)</sup>	39,564,839	39,603,706	
Investment Valuation Reserve	0	0	0
Uninsured Second Capital	0	0	0
Unrealized G/L A-F-S SEC Gains/(Losses)	547,904	(66,825)	(4,322,304)
Other Reserves	603,945	604,581	19,317,901
Undivided Earnings	56,983,432	65,723,520	94,071,328
Net Income	76,827	645,705	268,307
Miscellaneous Equity	0	1,819,754	1,656,930
<b>EQUITY TOTAL</b>	<b>\$99,162,970</b>	<b>\$108,330,441</b>	<b>\$110,992,162</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$771,448,906</b>	<b>\$885,919,376</b>	<b>\$954,182,811</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$782,519,196</b>	<b>\$897,100,340</b>	<b>\$968,316,050</b>

8 / Category previously listed as Promissory and other Notes Payable

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

10 / Category detail exists only prior to 2006

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

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

## Appendix D

### State-Chartered Trust Companies Comparative Statement

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

	6/30/2020	6/30/2021	6/30/2022
	4 Companies	4 Companies	4 Companies
<b>ASSETS:</b> (\$ Amount in Thousands)			
Non-interest Bearing	0	0	0
Non-interest Bearing	15,292	19,393	37,973
Interest Bearing	0	0	0
Interest Bearing	98,169	89,846	86,223
U.S. Government	427,053	231,028	156,085
State, County	38,673	29,865	35,641
Money Market Mutual Funds	1,086,151	1,094,576	733,831
Other Short Term Obligations	479	157	174
Other Notes and Bonds	144,913	229,775	187,965
Common and Preferred Stocks	3,558,891	4,146,257	4,005,098
Real Estate Mortgages	12,098	11,675	12,018
Real Estate	92,642	90,991	89,568
Miscellaneous Assets	347,377	408,293	509,970
Total Discretionary Assets	\$5,821,738	\$6,351,856	\$5,854,547
Total Non-Discretionary Assets	*\$4,829,475	\$6,045,538	\$5,142,225
<b>TOTAL ASSETS</b>	<b>*\$10,651,213</b>	<b>\$12,397,394</b>	<b>\$10,996,772</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of	2,253	2,564	2,704
Total Number of	14,873	13,009	11,656
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>17,126</b>	<b>15,573</b>	<b>14,360</b>

\*Amended from previous fiscal year.

# Delayed Deposit Services Licensees

Statement of Income and Expenses for the period January 1, 2021 through December 31, 2021

## Schedule A

### Income

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

### Expenses

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

## Schedule B

Statement of Assets and Liabilities as of 12/31/2021	N/A
Cash on Hand and in Banks—Available for DDS Operation	N/A
Current Inventory	N/A
Collection Inventory	N/A
All other Assets	N/A
Total Assets	N/A
Total Liabilities	N/A
Net Worth	N/A
Total Liabilities + Net Worth (must equal Total Assets)	N/A

## Transaction Activities of Licensees and Makers

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

## Appendix F

### Historical Data – Securities Act Cash Fund Status

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

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

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

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

## Appendix G

### Historical Data – Issuer Applications

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

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

## Appendix H

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

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

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

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

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