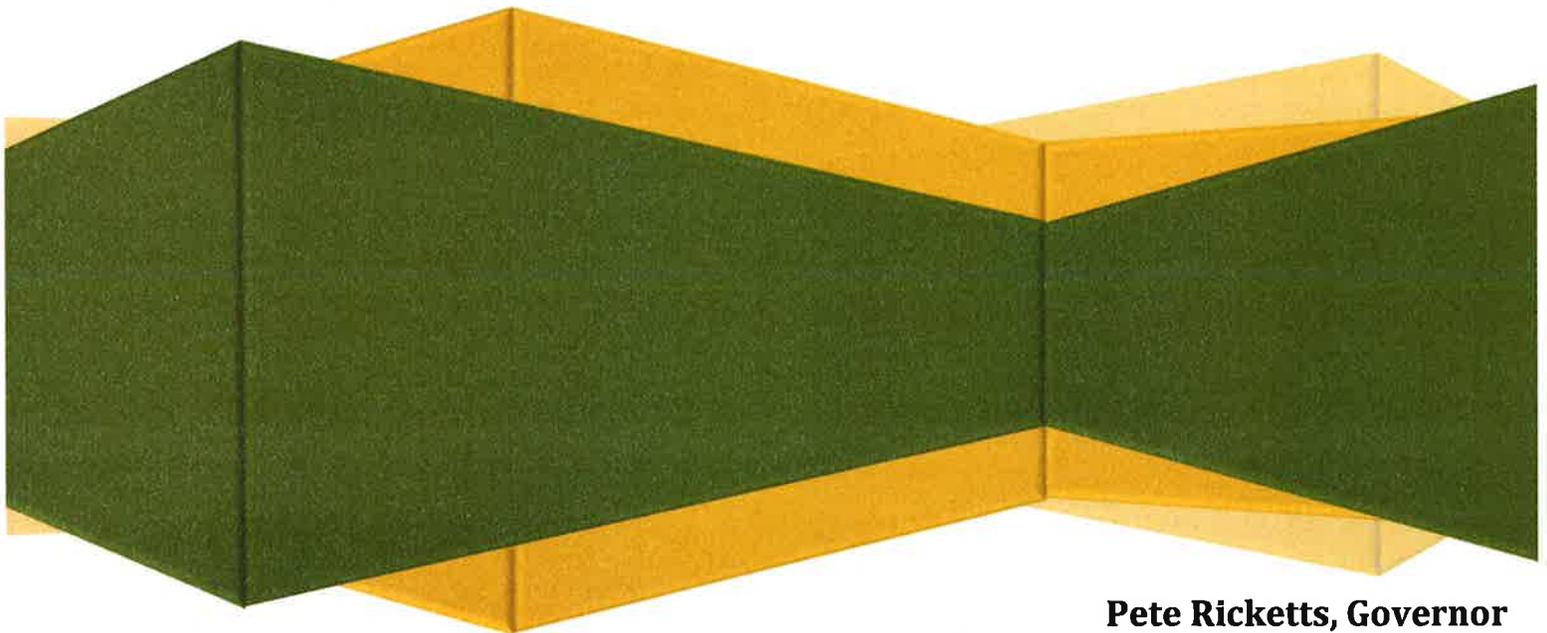


# Nebraska Department of Banking and Finance

**2015 Annual Report**



**Pete Ricketts, Governor**  
**Mark Quandahl, Director**

# Annual Report

## July 1, 2014 - June 30, 2015



# NDB&F

Nebraska Department  
of Banking and Finance

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

# Table of Contents

Overview .....	3
Mission Statement .....	3
Department Staff .....	4
Director's Message.....	5
Year in Review .....	6
Department Budget & Funding .....	11

## Financial Institutions Division

### **General Information**

State-Chartered Institutions & Licensees/Registrants by the Numbers .....	12
Activity by the Numbers .....	12
Activity by the Institution .....	12
Financial Institutions Total Resources .....	14

### **Banks**

State-Chartered Banks .....	17
-----------------------------	----

### **Historical Data**

State-Chartered Banks.....	23
----------------------------	----

<b>Registered Bank Holding Companies .....</b>	<b>24</b>
--	-----------

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

30

### **Trusts**

State-Chartered Banks Authorized to Operate with Trust Powers .....	31
--	----

### **Credit Unions**

State-Chartered Credit Unions .....	32
-------------------------------------	----

### **Savings & Loans**

State-Chartered Savings & Loan Associations .....	32
---	----

## **Consumer Lending**

Delayed Deposit Services Businesses .....	33
Installment Loan Companies .....	36
Sales Finance Companies .....	37
Money Transmitter Licensees .....	41
Mortgage Bankers .....	43

## Bureau of Securities

### **General Information**

Licensees/Registrants by the Numbers .....	52
New Registrations .....	52
Loan Brokers .....	52
Enforcement Actions .....	52
Securities Registrations and Exemptions .....	53

### **Historical Data**

Securities Act Cash Fund .....	54
Issuer Applications .....	54
Registration of Broker-Dealers and Agents .....	54

## Appendices

A. Department Leadership Through the Years .....	55
B. Historical Data – State Chartered Banks 1897 to present .....	56
C. Credit Union Comparative Statement .....	59
D. Savings & Loan Comparative Statement .....	61
E. State Chartered Trust Company Comparative Statement .....	62
F. DDS Financial Statement .....	63
G. Historical Data – Securities Act Cash Fund Status 1939 to present.....	64
H. Historical Data – Issuer Applications 1939 to present .....	66
I. Historical Data – Broker-Dealer and Agents 1939 to present .....	67

# Department Overview

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

## Our Mission

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

## What We Do

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

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

### Financial Institutions

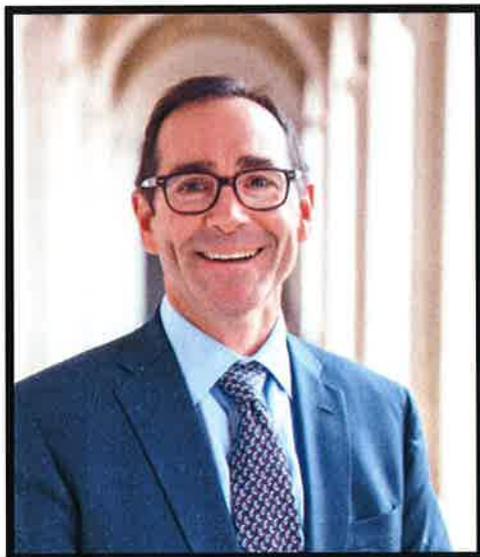
- State-chartered banks, credit unions, savings & loans, and trust companies
- Mortgage lenders
- Consumer lenders (installment payment plans, finance plans and loan brokers)
- Money transmitters
- Delayed Deposit services (also known as payday lenders)

### Bureau of Securities

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



## Director's Message



**Mark Quandahl, Director**

The year 2015 was transitional for the Nebraska Department of Banking & Finance. In January of 2015, the Department welcomed Pete Ricketts as Nebraska's new governor, and me as the 37th leader of the Department.

With my "new" position as Director of the Nebraska Department of Banking & Finance, I have the opportunity to combine my passion for financial industries with my desire to grow Nebraska. Working alongside the dedicated and quality teammates at the Department, I have been able to hit the ground running.

I had the opportunity to join the Governor's Cabinet, and his Growth Working Group. Various state department directors, including those from Banking, Insurance, Economic Development, Revenue, Labor, Energy, Natural Resources, Agriculture, and Environmental Quality meet periodically with Governor Ricketts and Chief Operating Officer Felix Davidson to develop and execute a collaborative plan to grow Nebraska. It's clear that for Nebraska to prosper, its financial industries must grow and thrive. At Governor Ricketts' direction, the Department has embarked on a process of continual improvement.

The Financial Institutions Division created a Post-exam survey for distribution to banks after an examination by the Department. The survey will allow NDB&F to evaluate our Pre-examination Procedures, Examiners, Examination Process and Exam Report so that the Department can better serve its constituents. I will be compiling the results of the survey throughout the year. Initial feedback is favorable from our regulated institutions.

Our state-chartered financial institutions continue as a group to be in excellent shape. On an annualized basis, state-chartered banks returned 1.37% on assets for the quarter ended March 31, 2015. The percentage of unprofitable banks in Nebraska is 1.79%, compared to 5.59% for all banks in the United States. Capital levels are similarly strong, and most Nebraska banks practice excellent risk-management techniques. As a result, the Department's Bank Watch list continues to dwindle to historic lows.

I have been told by innumerable financial professionals that good communication and close relationships with regulators is important. I agree with that sentiment. Together, we can better understand how to improve our service to the citizens of Nebraska, while providing more and better financial services. Building on our past successes, the Nebraska Department of Banking & Finance is looking to a bright future in 2016.

## A Year In Review



### FINANCIAL INSTITUTIONS

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

I have used my title Deputy Director for five months and still I end up saying, "I'm the new Ray." People ask about Ray's golf game as well as what else is changing. Retired Deputy Director Ray Pont will be remembered as a regulator, administrator and, for many, an exceptional mentor. In addition, I am always excited to talk about the future of the Department of Banking and Finance.

In a snap shot, Nebraska state chartered banks are growing, profitable and well capitalized. Total state bank assets as of June 30, 2015 exceeded \$37 billion, which are 42% more assets than on June 30, 2010. Return on assets of 1.43% on June 30, compares favorably to the national average of 1.05%. Finally, Nebraska's current core capital ratio is a strong 10.30% and above the national average of 9.43%. The core metrics reflecting banking are very good with examiners stressing the importance of banking fundamentals in cybersecurity, asset liability management, concentrations of credit and continued monitoring of asset quality.

Maintaining excellence in the delivery of regulatory products requires the right people, dedicated to do their best, all the time. As the Department faces challenges with the loss of experienced employees to retirement, the Department also offers opportunity for employment and advancement. A select number of senior examiner positions will be realigned to more strongly promote specialization in areas such as IT, Trust, Capital Markets, Accounting, and BSA.

The process of continued improvement begins with recognition that the Department is comprised of many dedicated and skilled staff, managers, and professionals. Only with tremendous teamwork do regulatory products become stakeholder tools. Our team and our stakeholders would be well served with press releases, updating our publications, forms, reports, and creation of our social media presence. In addition, there is a need for a chief translator between those who speak computer and the needs of the business side of the house. The Department will work to create the opportunity for constant improvement by realignment without growth in the budgeted numbers of employees.

We are maintaining excellence in what we do, embracing the process of constant improvement while remaining true to our mission. Such commitment requires communication. Please contact me with any and all suggestions on how the Department can better serve the citizens of the State of Nebraska. I can be reached by email at [kelly.lammers@nebraska.gov](mailto:kelly.lammers@nebraska.gov) or by phone (402)-471-4945.



## BUREAU OF SECURITIES

**Jack E. Herstein, Assistant Director  
Bureau of Securities**

The Securities Bureau administers and enforces several consumer and business protection statutes. The Bureau's objectives in administering and enforcing these statutes include promoting the integrity and vitality of state and federal financial markets, protecting the investing public from fraudulent investment schemes, and assisting legitimate businesses in their efforts to raise capital in Nebraska.

The Securities Act of Nebraska provides for the registration of securities, registration of firms and individuals who sell securities or render investment advice, examination of registered firms, and enforcement of the Act through administrative, civil, and criminal actions.

The mission of the Bureau is to protect Nebraska investors. Consistent with that purpose, the Bureau seeks to ensure a free and competitive securities market for Nebraska, increase investor confidence, and thereby encourage the formation of capital and the creation of new jobs in Nebraska.

The Bureau reviews and processes the applications for registration and renewal of registration for firms and individuals selling securities or offering investment advice in Nebraska. The review process for registration includes a thorough examination of each application with an emphasis on the proposed

plan of business, financial condition, and disciplinary history of applicants.

The Bureau participates in the Central Registration Depository system (CRD) and Investment Adviser Registration Depository (IARD) system. Together, these systems, developed by the North American Securities Administrators Association (NASAA), the Securities and Exchange Commission (SEC), and the Financial Industry Regulatory Authority (FINRA), allow dealers and investment advisers to apply for registration of their agents and investment adviser representatives in all desired states via a single form filed at a central location. Fees collected through the CRD/IARD system are transmitted to the state weekly via electronic funds transfer.

Every application for registration is examined either electronically or manually prior to approval. The Bureau had oversight responsibility for 1,482 broker-dealer firms and state-registered investment adviser firms during FY 2015. This oversight also extends to over 102,167 individuals who currently hold Nebraska registrations as broker-dealer agents, and investment adviser representatives. While the aggregate number of broker-dealer and investment advisory firms has been somewhat static in recent years, the number of broker-dealer agents has continued to climb to another all-time high this fiscal year with 98,256 registrations. As of June 30, 2015, there were 104,922 individuals and businesses authorized by the Bureau to sell securities or render investment advice in Nebraska.

The Bureau is the sole regulator for investment adviser firms which are located in Nebraska and have assets under management of under \$100 million. On-site examinations of investment adviser offices are conducted to verify compliance with the Act and to educate industry professionals. When a violation is discovered, the Department determines whether sanctions are appropriate or whether other corrective action can address the issue. In serious cases, the Bureau may seek fines, suspend or revoke licenses, or initiate administrative or court action. The primary focus is on state-registered investment advisers in Nebraska; however, all registered firms may be subject to such examinations.

Now fully staffed, and with new examination procedures in place, the goal is to be on a three-year examination schedule. As of June 30, 2015, 14 investment adviser exams which were opened either in late 2014 or in 2015 have been closed.

The Bureau has engaged in vigorous enforcement of the Act. The Bureau is charged with detection and prevention of violations of the Act, including fraud committed in connection with the sale of securities, illegal sales of unregistered securities, and sales of securities by unregistered dealers. The Bureau is also charged with initiating appropriate administrative, civil, or criminal action against firms or individuals that violate provisions of the Act.

Where individuals or entities violate these statutes, appropriate remedies are sought using administrative enforcement authority. The Bureau also provides assistance in criminal prosecutions when necessary.

The Enforcement Division places significant emphasis on criminal prosecution of individuals who engage in fraud in connection with the sale of securities. Criminal referrals are made to county attorneys, and the Bureau routinely assists prosecutors in drafting indictments and in the trial of criminal cases. The potential financial impact of securities cases under investigation or in the process of resolution during the fiscal year exceeded \$10 million. During FY 2015, the Securities Bureau initiated 20 new investigations, and closed 28 investigations. There were 4 criminal convictions in FY 2015, with a total of 12 years of prison time to be served.

The Registration Division reviews all applications to register securities for sale in Nebraska. The primary function of this review is to ensure that investors have access to full and fair disclosure of all relevant investment information, that the promoter and investor share in the results of the venture, prices being asked for the securities are fair, conflicts of interest are minimized, and that promotional expenses are reasonable. The Registration Division also processes notice filings to sell securities in the state where registration is not required under the law. In FY 2015, the Bureau processed 32,400 securities registration and notice filings. Sixty-eight percent of these filings were submitted electronically.

During 2014-15, the Bureau continued a comprehensive review of the Rules promulgated under the Securities Act of Nebraska to ensure that they were up to date and reflective of legislative changes occurring since the Rules were last

amended. Preliminary draft amendments were circulated internally for feedback and discussion before the Administrative Procedure Act process begins.

The Bureau continues to monitor the progress of the Jumpstart Our Business Startups Act (the "JOBS Act") and other federal legislation enacted to foster capital formation, as well as federal regulation amendments impacting private offerings. Although the JOBS Act preempted state regulation of crowdfunding, the Bureau joined other states in voicing concerns over a possible increase in fraud if the provisions were not carefully implemented by the SEC. As of this date, the SEC has still not enacted rules regarding crowdfunding. However, Nebraska has joined several other states by enacting its own crowdfunding legislation which gives Nebraskans the necessary tools for the use of crowdfunding. LB 226 became effective on August 30, 2015. The key characteristics of LB 226 are a \$1 million aggregate cap or \$2 million aggregate cap with audited financials, \$5,000 individual cap from nonaccredited investors, mandatory use a funding portal, required disclosure documents, and filings with the Department. The Department will also register the funding portal operators.

The Bureau was also actively involved in educational outreach programs. One event, the DASH for the STASH, took place April 15 through May 15, 2015 as part of Financial Literacy Month. Featured on posters in a "scavenger hunt" style approach, the four focuses of DASH for the STASH were financial fraud, building a nest egg, selecting financial advisers, and the cost of investment fees --all topics that investors need to know. A total of 43 libraries and other venues in Nebraska participated in this program.

The Bureau remains a net contributor to the General Fund of the state. In FY 2015, the Bureau's expenditures were \$1,443,978, and the revenue collected was \$26,517,042. The revenue was primarily from fees for the registration and filing for securities, and from the firms and individuals who sell securities or provide investment advice. The Bureau transferred another \$23 million from the Securities Act Cash Fund to the General Fund. Since 2000, the Securities Bureau has transferred over \$316,000,000 to the General Fund.



## LEGAL DIVISION

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

The Department was actively involved in a number of issues during the 2015 legislative session. We brought three proposals to the Banking, Commerce and Insurance Committee and were fortunate to have early hearings scheduled for each of these.

Senator Joni Craighead introduced LB 286, the annual depository institution “wild card” bill on behalf of the Department. These laws provide equal rights, powers, and privileges for our state-chartered banks, credit unions, and savings and loan associations with their federal counterparts. The bill carried the emergency clause and was effective March 6, 2015.

Senator Paul Schumacher introduced LB 252, which proposed two amendments to the Securities Act of Nebraska. The first was a very simple change to reduce from three to one the required number of copies that an issuer of securities registering by coordination has to file with the Department. The second amendment related to federal covered securities and was proposed to make clear that the Department has the authority to require an issuer of federal covered securities to submit to the Department any amendments which the issuer subsequently files with the Securities and Exchange Commission.

Chairperson Jim Scheer introduced LB 352 which proposed four amendments to the Residential Mortgage Licensing Act:

- Authorization for the Department to issue notices of abandonment to mortgage banker license applicants that failed to respond to deficiency notices in lieu of formal denial proceedings.
- Modification of the time requirement for licensees to deliver payoff statements on residential mortgage loans from ten business days to seven business days after receipt of a written request to reflect a revision to the federal Truth in Lending Act;
- Revision of the records retention requirement for disclosure documents under the Truth in Lending Act and the Real Estate Settlement Procedures Act to a three-year standard, echoing changes adopted by the Consumer Financial Protection Bureau.
- Change of the two year records retention standard for all records relating to residential mortgage loans and applications to a three year standard.

LB 286 and LB 352 became effective August 30, 2015.

We are very appreciative of the work of Senators Craighead, Schumacher, and Scheer and that of their staffs in bringing the Department’s proposals to fruition.

Senator Bob Krist introduced LB 348, a proposal to modernize Nebraska law governing automatic teller machines, point-of sale terminals, and electronic switches. Chairperson Scheer and Senator Krist spearheaded an extensive effort to reach a consensus among numerous stakeholders and industry representatives. After months of negotiations, an amended LB 348 was reported to the legislative floor as a Banking Committee priority bill. The bill passed 49–0, was signed into law with the emergency clause, and became effective May 14, 2015. We have since adopted a Notices of Switch Operation form and guidelines for submission of the form to enable switch compliance with the new laws.

LB 195, introduced by Senator Les Seiler on behalf of the Nebraska Bankers Association, requires financial institutions to designate an office as the site for service of garnishment summons and orders of garnishment. The designations are to be filed with the Department and we are required to prescribe forms for the notice of designation, modifications, and revocations; post the information on our website; and keep the site current. We were able to secure immunity provisions for the Department in the bill. LB 195 carries a delayed effective date of January 1, 2016, and we will have forms and procedures in place to implement the legislation.

On the Securities side, the Department had the opportunity to work with Senator Colby Coash on LB 226, which brought crowdfunding to Nebraska. LB 226 was modeled after the crowdfunding law enacted in Indiana, which we believed to be a good model because all parts of the offering transaction are included within the Securities Act of Nebraska, and the conditions of the exemption are clearly specified within the bill. LB 226 became effective on August 30, 2015, and we have promulgated a notice form for issuers and a registration form for portal operators.

The first session of the One Hundred Fourth Legislature was highly anticipated with a new Governor, a new Banking Committee Chair, and a significant number of new Committee members. We were not disappointed. An extremely busy session, it was also very productive

# Department Budget & Funding

## Fiscal Year July 1, 2014 – June 30, 2015

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	
<b>Revenues</b>	
<b>Beginning Balance</b>	<b>2,773,327</b>
Banking & Trust Companies	3,649,060
Credit Unions & Savings and Loan	90,818
Mortgage Lending	526,578
Money Transmitters	32,000
Delayed Deposit Services	142,599
Consumer Lending	44,383
<b>Total Revenues for Fiscal Year</b>	<b>4,485,438</b>
<b>Expenditures</b>	
Employee Salaries & Benefits	3,998,843
Operating Expenses	818,817
Capital Expenditures	37,283
<b>Total Expenditures for Fiscal Year</b>	<b>4,854,943</b>
Ending Balance	2,403,822
<b>Enforcement Actions</b>	
Costs collected from enforcement cases	16,950
Monies secured for the School Fund	83,500

Bureau of Securities	
<b>Revenues</b>	
<b>Beginning Balance</b>	<b>19,171,416</b>
Securities and Registration Fees	20,852,152
Private Offering Fees	76,000
Broker-Dealer/Broker-Dealer Agents/Investment Adviser Fees	5,512,540
Interest Income	380,319
Cost of Investigations	78,872
Miscellaneous	24,094
<b>Total Revenues for Fiscal Year</b>	<b>26,923,977</b>
<b>Expenditures</b>	
Employee Salaries & Benefits	1,112,618
Operating Expenses	337,521
Capital Expenditures	1,787
<b>Total Expenditures for Fiscal Year</b>	<b>1,451,926</b>
<b>Contribution to State</b>	
Monies transferred to the State of Nebraska General Fund	<b>23,000,000</b>
Ending Balance	21,643,467
<b>Enforcement Actions</b>	
Fines/Penalties	27,800

# Financial Institutions Division

## By the Numbers

*Numbers include main offices only.*

Financial Institutions	6/30/2010	6/30/2011	6/30/2012	6/30/2013	6/30/2014	6/30/2015
State-Chartered Banks	178	177	174	175	171	167
Savings & Loan Associations	1	1	1	1	1	1
Credit Unions	19	19	18	17	17	14
Trust Companies	3	3	3	3	3	3
Delayed Deposit Services	116	117	110	104	100	99
Installment Loan Companies	14	13	11	10	10	10
Sales Finance Companies	106	98	111	112	122	128
Mortgage Bankers	282	274	296	319	319	332
Mortgage Loan Originators	N/A	1,022	1,130	1,550	1,761	2,108
Money Transmitters	N/A	N/A	N/A	N/A	62	73

### Activity by the Numbers (2015 Fiscal Year)

Conversion to State-Chartered Bank	1	Loan Production Office Notices Received	35
Bank Mergers Approved	6	Bank Branch Relocations Approved	6
Credit Union Mergers Approved	3	Name Changes	1
Bank Branch Acquisitions Approved	2	Bank Closings	0
New Bank Branch Offices Approved	10		

### Activity by Institution (2015 Fiscal Year)

Conversion to State-Chartered Bank			
Former Institution	Current Institution	City	Date of Conversion
The First National Bank of Bancroft	First Bank of Bancroft	Bancroft	12/22/2014
Bank Mergers			
Institution	Bank Acquired		Approved
Exchange Bank, Gibbon	The First National Bank and Trust Company of Junction City, KS		9/29/2014
Pinnacle Bank, Lincoln	Home State Bank, Louisville, NE		12/1/2014
Elkhorn Valley Bank & Trust, Norfolk	First Nebraska Bank of Wayne, Wayne, NE		12/15/2014
Cornerstone Bank, York	North Loup Valley Bank, North Loup, NE		1/23/2015
Premier Bank, Omaha	Farmers Bank and Trust Company, Nebraska City, NE		3/16/2015
Auburn State Bank, Auburn	The Carson National Bank of Auburn, Auburn, NE		3/23/2015
Credit Union Mergers			
Institution	Credit Union Acquired		Approved
MembersOwn Credit Union, Lincoln	Ameritas Employees Credit Union, Lincoln		8/5/2014
Nebraska State Employees Credit Union, Lincoln	Labor Department Credit Union, Lincoln		10/14/2014
First Nebraska Educators and Employee Groups Credit Union, Omaha	Greater Omaha Federal Credit Union, Omaha		6/17/2015

Branch Acquisitions		
Institution	Branch Acquired	Approved
First State Bank, Gothenburg	Branch of NebraskaLand National Bank, Mullen, NE	9/30/2014
Cass County Bank, Inc., Plattsmouth	Branch of American National Bank, Plattsmouth, NE	12/3/2014

Loan Production Office Notices Received			
Institution	City	Location	Date Received
Farmers State Bank	Dodge	Chadron	7/7/2014
First Bank and Trust Company	Cozad	Frederick, CO	7/10/2014
BankFirst	Norfolk	Schuyler	7/14/2014
Banner Capital Bank	Harrisburg	McCook	7/22/2014
World's Foremost Bank	Sidney	Acworth, GA	8/1/2014
World's Foremost Bank	Sidney	Anchorage, AK	8/1/2014
World's Foremost Bank	Sidney	Augusta, GA	8/1/2014
World's Foremost Bank	Sidney	Bowling Green, KY	8/1/2014
World's Foremost Bank	Sidney	Cheektowaga, NY	8/1/2014
World's Foremost Bank	Sidney	Christiana, DE	8/1/2014
World's Foremost Bank	Sidney	Columbus, OH	8/1/2014
World's Foremost Bank	Sidney	Grandville, MI	8/1/2014
World's Foremost Bank	Sidney	Green Bay, WI	8/1/2014
World's Foremost Bank	Sidney	Greenville, SC	8/1/2014
World's Foremost Bank	Sidney	Kalispell, MT	8/1/2014
World's Foremost Bank	Sidney	Lone Tree, CO	8/1/2014
World's Foremost Bank	Sidney	Louisville, KY	8/1/2014
World's Foremost Bank	Sidney	Lubbock, TX	8/1/2014
World's Foremost Bank	Sidney	Missoula, MT	8/1/2014
World's Foremost Bank	Sidney	Sagniaw, MI	8/1/2014
World's Foremost Bank	Sidney	Thornton, CO	8/1/2014
World's Foremost Bank	Sidney	Tualatin, OR	8/1/2014
World's Foremost Bank	Sidney	Waco, TX	8/1/2014
World's Foremost Bank	Sidney	Woodbury, MN	8/1/2014
Custer Federal State Bank	Broken Bow	Kearney	9/4/2014
Heartland Bank	Geneva	Aurora	10/16/2014
Banner Capital Bank	Harrisburg	Wheatland, WY	2/25/2015
Bruning State Bank	Bruning	Kearney	3/30/2015
World's Foremost Bank	Sidney	Fort Mill, SC	4/6/2015
World's Foremost Bank	Sidney	Ammon, ID	4/6/2015
World's Foremost Bank	Sidney	Hudson, MA	4/6/2015
World's Foremost Bank	Sidney	Ringgold, GA	4/6/2015
World's Foremost Bank	Sidney	Sun Prairie, WI	4/6/2015
BankFirst	Norfolk	West Point	6/10/2015
First Bank and Trust Company	Cozad	Longmont, CO	6/24/2015

New Bank Branch Offices			
Institution	City	Branch Location	Approved
Union Bank and Trust Company	Lincoln	Lincoln	10/1/2014
Heartland Bank	Geneva	Burwell	11/25/2014
Access Bank	Omaha	Papillion	12/8/2014
Farmers State Bank	Dodge	Chadron	2/3/2015
Access Bank	Omaha	Omaha	2/20/2015
Adams Bank & Trust	Ogallala	Sterling, CO	6/23/2015
Bank of the Valley	Bellwood	Columbus	6/23/2015

New Out-of-State Trust Company Branches			
Institution	City	Branch Location	Approved
Dakota Guardian Trust Company	Rapid City, SD	Omaha	12/17/2014
Dakota Guardian Trust Company	Rapid City, SD	Lincoln	12/17/2014

Branch Office Relocations			
Institution	City	Branch Relocation	Approved
Sandhills State Bank	Bassett	North Platte	9/4/2014
Valley Bank and Trust Co.	Scottsbluff	Loveland, CO	9/17/2014
FirstBank of Nebraska	Wahoo	Sterling	12/8/2014
Frontier Bank	Omaha	Madison	3/18/2015
Union Bank and Trust Company	Lincoln	Seward	5/4/2015
Farmers State Bank	Dodge	Bridgeport	6/22/2015

Name Changes			
Prior Name of Institution	Current Name	City	Approved
Foundation First Bank	Foundation One Bank	Waterloo	8/14/2014

Bank Closings		
Name of Institution	Location	Date Closed
None		

Institutions	Number 6/30/2014	Number 6/30/2015	Assets 6/30/2014	Assets 6/30/2015	Gain (Loss)
State-Chartered Commercial Banks	171	167	\$34,809,104,000	\$37,165,034,000	\$2,355,930,000
Savings & Loan Associations	1	1	\$962,253	\$856,183	(\$106,070)
Credit Unions	17	14	\$664,444,896	\$696,062,184	\$31,617,288
Trust Companies	3	3	\$3,928,556	\$4,964,977	\$1,036,421

## State-Chartered Commercial Banks' Aggregate Balance Sheet

	June 30, 2013	June 30, 2014	June 30, 2015
<b>Number of Institutions</b>	175	171	167
<b>Number of Employees</b>	7,172	7,272	7,343
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	751,443	826,127	725,731
Interest Bearing Balances	1,452,023	1,227,355	1,120,986
Securities	7,001,024	6,699,961	6,828,911
Federal Funds Sold & Securities Purchased to Resell	151,330	227,355	167,715
Loans and Leases	22,298,641	24,783,842	27,191,469
Allowance for Loan Losses	354,178	353,860	371,836
Loan and Leases, Net	21,944,463	24,429,982	26,819,633
Assets held in Trading Accounts	0	40	0
Premises and Fixed Assets	449,812	454,235	468,156
Other Real Estate Owned	91,401	74,254	53,994
Intangible Assets	180,508	189,452	197,544
Other Assets, Net	706,555	680,343	782,364
<b>Total Assets &amp; Losses Deferred</b>	<b>\$33,082,737</b>	<b>\$34,809,104</b>	<b>\$37,165,034</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-Interest Bearing Deposits	3,555,311	3,859,296	3,986,419
Domestic Interest Bearing Deposits	21,624,059	22,303,231	23,425,805
<b>Total Domestic Deposits</b>	<b>25,179,370</b>	<b>26,162,527</b>	<b>27,412,224</b>
Federal Funds Purchased & Securities Sold	450,963	439,369	444,351
Other Borrowed Money	3,700,348	4,332,657	5,102,799
Mortgage Indebtedness	0	0	0
Notes and Debentures	3,190	2,380	0
Other Liabilities	329,251	244,896	259,732
<b>Total Liabilities</b>	<b>\$29,663,122</b>	<b>\$31,181,829</b>	<b>\$33,219,106</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	4,302	4,302	3,300
Common Stock	126,753	127,143	125,727
Surplus	1,674,258	1,785,680	1,901,852
Undivided Profits	1,614,302	1,710,150	1,915,049
Other Equity Capital Components	0	0	0
<b>Total Equity Capital</b>	<b>3,419,615</b>	<b>3,627,275</b>	<b>3,945,928</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$33,082,737</b>	<b>\$34,809,104</b>	<b>\$37,165,034</b>

## Deposit Limitations

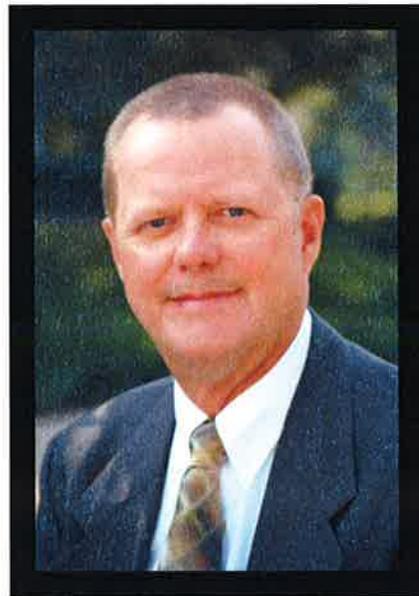
Nebraska has adopted a deposit cap as set forth in the Nebraska Bank Holding Company Act. Section 8-910 provides that a holding company may not acquire a bank or banks in Nebraska if the deposits held in Nebraska would be in an amount greater than 22 percent of the total deposits of all banks in Nebraska 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, 2015, were \$60,385,703,000. The number was taken from a Federal Deposit Insurance Corporation compilation. Included in this amount are total deposits of one uninsured building and loan association in the amount of \$724,000.

The 22% limitation contained in Section 8-910(2)(c), as of June 30, 2015, would be:

\$60,385,703,000

          x .22  
\$13,284,854,660



**Deputy Director Ray Pont retired from the Department of Banking and Finance on April 17, 2015 after 28 years with the Department. Ray also served the Department as Interim Director in 1999, Acting Director from 2004-2005, and Acting Director in 2014.**

## State-Chartered Banks (for the period ending June 30, 2015)

*Banks are listed in the order of the city in which the main office is located and include full service branches, mobile branches and loan production offices. Unless otherwise noted, locations are in Nebraska.*

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Adams State Bank	Adams	
West Plains Bank	Ainsworth	Springview
Community Bank	Alma	Stamford
Security State Bank	Ansley	Broken Bow (LPO); Dunning (LPO); Omaha
Farmers and Merchants Bank of Ashland	Ashland	Ashland
Ashton State Bank	Ashton	
Auburn State Bank	Auburn	
Farmers & Merchants Bank	Axtell	Parker, CO (LPO)
First Bank of Bancroft	Bancroft	
Sandhills State Bank	Bassett	Alliance; Alliance (LPO); Harrison; Hay Springs; North Platte; Valentine
Battle Creek State Bank	Battle Creek	
First Community Bank	Beemer	Bancroft; Homer
Bank of Bennington	Bennington	Omaha; Douglas County (Mobile)
Two Rivers Bank	Blair	Arlington
Washington County Bank	Blair	Tekamah
Farmers and Merchants State Bank	Bloomfield	Center; Crofton; Hartington; Niobrara; South Yankton
Boelus State Bank	Boelus	
Nebraska State Bank	Bristow	
Custer Federal State Bank	Broken Bow	Kearney (LPO)
Nebraska State Bank and Trust Company	Broken Bow	Broken Bow; Callaway; Merna
Bruning State Bank	Bruning	Broken Bow; Hebron; Holdrege; Kearney (LPO)
Brunswick State Bank	Brunswick	Winnetoon
Butte State Bank	Butte	Spencer
Byron State Bank	Byron	
Pathway Bank	Cairo	Burwell; Grand Island; Ord
First Central Bank	Cambridge	Arapahoe; Edison
South Central State Bank	Campbell	Blue Hill (2); Franklin; Oxford
Citizens State Bank	Carleton	
Farmers State Bank	Carroll	
Commercial State Bank	Cedar Bluffs	
Cedar Rapids State Bank	Cedar Rapids	Spalding (LPO)
CerescoBank	Ceresco	
Chambers State Bank	Chambers	
Bank of Clarks	Clarks	Silver Creek
Clarkson Bank	Clarkson	
State Bank of Colon	Colon	
Columbus Bank & Trust Company	Columbus	Columbus

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Farmers Bank of Cook	Cook	Liberty; Louisville; Peru; Syracuse; Tecumseh; Virginia; Wymore
First Bank and Trust Company	Cozad	Cambridge; Clay Center; Colorado Springs, CO; Eustis; Imperial; Longmont, CO (LPO)
Homestead Bank	Cozad	Buffalo County (Mobile); Custer County (Mobile); Dawson County (Mobile); Frontier County (Mobile); Gosper County (Mobile); Lincoln County (Mobile); Phelps County (Mobile); Albion; Howells; Lexington; Schuyler; St. Paul; Wolbach
The Culbertson Bank	Culbertson	
Western Nebraska Bank	Curtis	North Platte; Purdum
Bank of the Valley	Bellwood	Columbus; David City; Platte Center
Jefferson County Bank	Daykin	
Farmers State Bank	Dodge	Alliance; Bridgeport; Chadron
Bank of Doniphan	Doniphan	Grand Island; Hastings
Eagle State Bank	Eagle	
Bank of Elgin	Elgin	
American Interstate Bank	Elkhorn	Omaha
American Exchange Bank	Elmwood	Eagle
Ericson State Bank	Ericson	
Farmers State Bank	Ewing	
Generations Bank	Exeter	
F&M Bank	Falls City	Falls City
Richardson County Bank & Trust Company	Falls City	Stella
First State Bank	Farnam	Cambridge; Holbrook
Cedar Security Bank	Fordyce	Hartington; Wynot
Franklin State Bank	Franklin	
First State Bank & Trust Company	Fremont	Fremont (3); Burt County (Mobile); Butler County (Mobile); Colfax County (Mobile); Cuming County (Mobile); Dodge County (Mobile); Douglas County (Mobile); Saunders County (Mobile); Washington County (Mobile)
First Bank & Trust of Fullerton	Fullerton	St. Edward
Heartland Bank	Geneva	Aurora (LPO); Burwell; Fairmont; Geneva; Grafton; Hastings; Kearney; Ord (LPO); Riverdale; Shickley
Genoa Community Bank	Genoa	
Exchange Bank	Gibbon	Grand Island (2); Herington, KS; Junction City, KS (2); Kearney; Lincoln; Salina, KS
First State Bank	Gothenburg	Douglas County (Mobile); Englewood, CO (LPO); Gothenburg; Lincoln (LPO); Mullen; Omaha; Ralston; Sarpy County (Mobile);
Gothenburg State Bank	Gothenburg	Brady
Five Points Bank	Grand Island	Douglas County (Mobile); Grand Island (4); Howard County (Mobile); Merrick County (Mobile); Kearney (2); LaVista; Omaha; Sarpy County (Mobile); Sumner

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
The Guide Rock State Bank	Guide Rock	Edgar
Banner Capital Bank	Harrisburg	Alma; Beaver City; McCook (LPO); Wheatland, WY (LPO)
Bank of Hartington	Hartington	Hartington; Niobrara (LPO)
Five Points Bank of Hastings	Hastings	Hastings (2)
Thayer County Bank	Hebron	Thayer County
Henderson State Bank	Henderson	Giltner; Greeley; York (2)
Hershey State Bank	Hershey	Lincoln County (Mobile), Frontier County (Mobile), Perkins County (Mobile); North Platte
The State Bank of Hildreth	Hildreth	
First State Bank	Hordville	
Farmers State Bank	Humphrey	
Adams County Bank	Kenesaw	Juniata
Bank of Keystone	Keystone	Arthur; Elsie; Hyannis
FirsTier Bank	Kimball	Cheyenne, WY; Elm Creek; Holdrege; Kearney; Lincoln (LPO); Upton, WY
Security Bank	Laurel	Allen; Coleridge; Hartington; Osmond
Bank of Nebraska	LaVista	Bellevue, Omaha (2); Papillion (LPO); Sarpy County (Mobile)
Bank of Lewellen	Lewellen	
City Bank & Trust Co.	Lincoln	Crete; Lincoln (2)
Cornhusker Bank	Lincoln	Lincoln (8); Lincoln (LPO)
First State Bank Nebraska	Lincoln	Beatrice (LPO); Butler County (Mobile); Cass County (Mobile); Cortland; DeWitt; Dorchester; Filley; Firth; Gage County (Mobile); Hallam; Hickman; Johnson County (Mobile); Lincoln (LPO); Otoe County (Mobile); Pickrell; Saline County (Mobile); Saunders County (Mobile); Seward County (Mobile); Valley (LPO); Waverly; Western; Wilber; Yutan
Nebraska Bank of Commerce	Lincoln	Lincoln
Pinnacle Bank	Lincoln	Abilene, KS (2); Arnold; Aurora (2); Beatrice (2); Central City; Columbus (2); Crete; Elkhorn; Elwood; Fairfield; Fremont (3); Grant; Gretna; Hastings (2); Humphrey (LPO); Imperial; Joplin, MO (4); Lake Lotawana, MO; Lancaster County (Mobile); LaVista; Lexington (2); Lincoln (13); Louisville; Madison; Neligh (2); Ogallala; Omaha (7); O'Neill; Osceola; Page; Palmer; Papillion (2); Platte County (Mobile); Roseland; Sarcoxie, MO; Schuyler (2); Shelby; Valentine (LPO); Verdigre; Waverly; Webb City, MO; Wisner
Security First Bank	Lincoln	Beatrice (4); Bennett County, SD (Mobile); Blue Springs; Chadron; Cheyenne County (Mobile); Clatonia; Cody; Cortland; Cozad; Crawford; Dawson County (Mobile); Elwood; Harrison; Hay Springs; Lancaster County (Mobile); Lincoln (5); Lincoln (LPO); Martin, SD; Merriman; Omaha (LPO); Overton; Pennington County, SD (Mobile); Rapid City, SD (3); Rushville (3); Sidney; Thedford; Valentine

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Union Bank and Trust Company	Lincoln	Ainsworth; Auburn; Beatrice (LPO); Bonner Springs, KS; Columbus (LPO); Crete (2); David City; Douglas County (Mobile); Fairbury; Grand Island; Kearney (LPO); Leawood, KS; Lincoln (20); Lincoln (LPO); Logan, IA (LPO); Norfolk (LPO); Omaha; Pawnee City; Seward; Syracuse (LPO); Taylor; Valentine; Wahoo; York
West Gate Bank	Lincoln	Lincoln (6); Lancaster County (Mobile)
Bank of Lindsay	Lindsay	
First State Bank	Loomis	Alma; Bertrand
Nebraska State Bank	Lynch	
Security Home Bank	Malmo	
Community First Bank	Maywood	Big Springs; Trenton
First Central Bank McCook	McCook	Curtis (LPO)
Bank of Mead	Mead	Mead
Farmers and Merchants Bank	Milford	Beaver Crossing; Buffalo County (Mobile); Firth; Jansen; Kearney; Lawrence; Palmyra; Panama; Superior; Weeping Water; Wilber
Farmers and Merchants Bank	Milligan	
First Bank and Trust Company	Minden	
Minden Exchange Bank & Trust Company	Minden	
Corn Growers State Bank	Murdock	
Murray State Bank	Murray	
Arbor Bank	Nebraska City	Oakland, IA; Omaha; Sidney, IA
The Nehawka Bank	Nehawka	Union
Commercial Bank	Nelson	Geneva (LPO)
Bank of Newman Grove	Newman Grove	
BankFirst	Norfolk	Atkinson (LPO); Columbus (2); Lincoln (LPO); Norfolk (2); O'Neill; Ord; Schuyler (LPO); Wayne; West Point (LPO)
Elkhorn Valley Bank & Trust	Norfolk	Hoskins; Norfolk (4); Pierce; Wayne; Wayne (Mobile)
Platte Valley Bank	North Bend	
State Bank of Odell	Odell	Diller
Adams Bank & Trust	Ogallala	Berthoud, CO; Brule; Chappell; Colby, KS; Colorado Springs, CO (2); El Paso County, CO; Firestone, CO; Fort Collins, CO; Grant; Imperial; Indianola; Lodgepole; Longmont, CO; Madrid; North Platte (2); Sutherland
Access Bank	Omaha	Douglas County (Mobile); Sarpy County (Mobile); Omaha; Papillion
Core Bank	Omaha	Douglas County (Mobile); Saunders County (Mobile); Bellevue (LPO); Ashland; Omaha (5)
Enterprise Bank	Omaha	Omaha; Douglas County (Mobile)
First Westroads Bank, Inc.	Omaha	Douglas County (Mobile); Omaha (2)
Frontier Bank	Omaha	Lincoln; Madison; Norfolk
Premier Bank	Omaha	Douglas County (Mobile); Nebraska City; Omaha (2); Sarpy County (Mobile);
United Republic Bank	Omaha	

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Bank of Orchard	Orchard	
Nebraska State Bank	Oshkosh	Alliance (LPO); Broken Bow (LPO); Curtis (LPO); Shelton (LPO)
Pender State Bank	Pender	Omaha (LPO)
Petersburg State Bank	Petersburg	
Cass County Bank, Inc.	Plattsmouth	Plattsmouth
Plattsmouth State Bank	Plattsmouth	Plattsmouth (2)
Bank of Dixon County	Ponca	Jackson; Newcastle
The Potter State Bank of Potter	Potter	Kimball
Bank of Prague	Prague	
First State Bank	Randolph	
Town & Country Bank	Ravenna	Kearney; Litchfield; Pleasanton
Commercial State Bank	Republican	
State Bank of Scotia	Scotia	
First State Bank	Scottsbluff	Colorado Springs, CO; Gering
Platte Valley Bank	Scottsbluff	Bridgeport; Gering; Minatare; Morrill; Scottsbluff (2)
Valley Bank and Trust Co.	Scottsbluff	Bayard; Fort Collins, CO (2); Gering (2); Grant; Loveland,
Scribner Bank	Scribner	
Points West Community Bank	Sidney	Chappell; Dalton; Douglas, WY; Kimball; Lingle, WY;
World's Foremost Bank	Sidney	Acworth, GA (LPO); Allen, TX (LPO); Ammon, ID (LPO); Anchorage, AK (LPO); Augusta, GA (LPO); Billings, MT (LPO); Boise, ID (LPO); Bowling Green, KY (LPO); Buda, TX (LPO); Charleston, WV (LPO); Cheektowaga, NY (LPO); Christiana, DE (LPO); Columbus, OH (LPO); Dundee, MI (LPO); East Grand Forks, MN (LPO); East Hartford, CT (LPO); Fort Mill, SC (LPO); Fort Worth, TX (LPO); Glendale, AZ (LPO); Gonzales, LA (LPO); Grand Junction, CO (LPO); Grandville, MI (LPO); Green Bay, WI (LPO); Greenville, SC (LPO); Hamburg, PA (LPO); Hammond, IN (LPO); Hazelwood, MO (LPO); Hoffman Estates, IL (LPO); Hundson, MA (LPO); Kalispell, MT (LPO); Kansas City, KS (LPO); Kearney (LPO); Lacey, WA (LPO); LaVista (LPO); Lehi, UT (LPO); Lone Tree, CO (LPO); Louisville, KY (LPO); Lubbock, TX (LPO); Missoula, MT (LPO); Mitchell, SD (LPO); Noblesville, IN (LPO); Owatonna, MIN (LPO); Post Falls, ID (LPO); Prairie du Chien, WI (LPO); Rapid City, SD (LPO); Richfield, WI (LPO); Ringgold, GA (LPO); Rogers, AR (LPO); Rogers, MN (LPO); Saginaw, MI (LPO); Scarborough, ME (LPO); Sidney (LPO); Springfield, OR (LPO); Sun Prairie, WI (LPO); Thornton, CO (LPO); Triadelphia, WV (LPO); Tualatin, OR (LPO); Tulalip, WA (LPO); Union Gap, WA (LPO); Verdi, NV (LPO); Waco, TX (LPO); West Chester, OH (LPO); Wichita, KS (LPO); Woodbury, MN (LPO)

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Iowa-Nebraska State Bank	South Sioux City	Hornick, IA; Onawa, IA; Sioux City, IA (3); South Sioux City; Wakefield; Wilcox
Farmers State Bank Spencer	Spencer	
Springfield State Bank	Springfield	
Citizens Bank & Trust Company in St. Paul	St. Paul	Central City; Loup City
Stanton State Bank	Stanton	Norfolk
Bank of Stapleton	Stapleton	North Platte
The Bank of Steinauer	Steinauer	
The Tri-County Bank	Stuart	Atkinson; Bassett; Newport (LPO); O'Neill
First Tri County Bank	Swanton	Plymouth
State Bank of Table Rock	Table Rock	Butler County (Mobile); Cass County (Mobile); Dubois; Gage County (Mobile); Humboldt; Johnson County (Mobile); Lancaster County (Mobile); Lincoln (LPO); Otoe County (Mobile); Pawnee City; Roca; Saline County (Mobile); Saunders County (Mobile); Seward County (Mobile)
Tri Valley Bank	Talmage	
The Tilden Bank	Tilden	Clearwater; Creighton; Madison (LPO)
Countryside Bank	Unadilla	Burr; Syracuse
First Bank of Utica	Utica	Cordova; Friend; Milligan
First Nebraska Bank	Valley	Arcadia; Avoca; Bennet; Butler County (Mobile); Brainard; Cass County (Mobile); Cedar County (Mobile); Colfax County (Mobile); Columbus; Cuming County (Mobile); Dakota County (Mobile); Decatur; Dixon County (Mobile); Dodge County (Mobile); Douglas County (Mobile); Emerson; Lancaster County (Mobile); Madison County (Mobile); Nebraska City; Otoe County (Mobile); Platte County (Mobile); Sarpy County (Mobile); Saunders County (Mobile); Stanton; Stanton (Mobile); Thurston County (Mobile); Washington County (Mobile); Weeping Water
Oak Creek Valley Bank	Valparaiso	
FirstBank of Nebraska	Wahoo	Burchard; Sterling; Syracuse
Wahoo State Bank	Wahoo	Wahoo
Farmers State Bank	Wallace	North Platte
Foundation One Bank	Waterloo	Omaha
Commercial State Bank	Wausa	Bloomfield (LPO); Elkhorn; Nebraska City
Horizon Bank	Waverly	McCook; Superior; Waverly
State Nebraska Bank & Trust	Wayne	Wayne
F & M Bank	West Point	Gretna; Sioux City, IA; South Sioux City (2); Wayne
Winside State Bank	Winside	

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Citizens State Bank	Wisner	Arlington, KS; Attica, KS; Belden; Creston; Elgin (LPO); Friend; Laurel; Leigh; Spalding; Spalding (LPO); West Point
Heritage Bank	Wood River	Adams County (Mobile); Aurora (2); Broken Bow; Buffalo County (Mobile); Doniphan; Grand Island; Hastings; Kearney (2); Loup City; Neligh; Orleans; Red Cloud; St. Paul; Stromsburg; Wood River (2)
Cornerstone Bank	York	Albion; Aurora; Bartlett; Bradshaw; Central City; Clay Center; Columbus (3); Davenport; Geneva; Glenvil; Grand Island (3); Hampton; Harvard; Henderson; Marquette; McCool Junction; Monroe; North Loup; Polk; Rising City; Shelton; St. Edward; Stromsburg; Sutton (2); Waco; York (4)
York State Bank	York	Geneva; Gresham; York (2)

## Historical Data - - State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
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

## Registered Bank Holding Companies (for the period ending June 30, 2015)

**Banks are italicized.**

Bank Holding Companies	Owned by Holding Companies
3MV Bancorp, Inc. - Omaha, NE	<i>Access Bank - Omaha, NE</i>
Adbanc, Inc. - Ogallala, NE	<i>Adams Bank &amp; Trust - Ogallala, NE</i>
Ambage, Inc. - West Point, NE	<i>F&amp;M Bank - Falls City, NE</i>
American Exchange Company - Elmwood, NE	<i>American Exchange Bank - Elmwood, NE</i>
American Interstate Bancorp., Inc. - Omaha, NE	<i>American Interstate Bank - Elkhorn, NE</i>
American National Corporation - Omaha, NE	<i>American National Bank - Omaha, NE</i>
American National Sidney Corp. - Sidney, NE	<i>The American National Bank of Sidney - Sidney, NE</i>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
AmFirst Financial Services, Inc. - McCook, NE	<i>Amfirst Bank, National Association - McCook, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Arlington State Banc Holding Company - Blair, NE	<i>Two Rivers Bank - Blair, NE</i>
Armstrong Financial Company - Minden, NE	<i>Minden Exchange Company - Minden, NE</i>
Bancook Corporation - Cook, NE	<i>Farmers Bank of Cook - Cook, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>FirstBank of Nebraska - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner Capital Bank - Harrisburg, NE</i>
Banner County Ban Corporation Employee Stock Plan and Trust - Harrisburg, NE	<i>Banner County Ban Corporation - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, NE</i>
BBIG Holdings, LLC - Lincoln, NE	<i>Bank of Bennington - Bennington, NE</i>
BBJ, Incorporated - Ord, NE	<i>First National Bank in Ord - Ord, NE</i>
Bellwood Community Holding Company - Bellwood, NE	<i>Bank of the Valley - David City, NE</i>
Blair Corporation - Omaha, NE	<i>Washington County Bank - Blair, NE</i>
Bruning Bancshares, Inc. - Bruning, NE	<i>Bruning State Bank - Bruning, NE</i>
BSB Bancshares, Inc. - Brunswick, NE	<i>Brunswick State Bank - Brunswick, NE</i>
Butte State Co. - Butte, NE	<i>Butte State Bank - Butte, NE</i>
Byron State Inc. - Byron, NE	<i>Byron State Bank - Byron, NE</i>
C.S.B. Co. - Cozad, NE	<i>First National Bank of Chadron - Chadron, NE</i> <i>Homestead Bank - Cozad, NE</i>
Cabela's Family, LLC - Sidney, NE	<i>Cabela's Incorporated - Sidney, NE</i> <i>World's Foremost Bank - Sidney, NE</i>
Cabela's Incorporated - Sidney, NE	<i>World's Foremost Bank - Sidney, NE</i>
Campbell State Company - Campbell, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Carroll Bancorp - Carroll, NE	<i>Farmers State Bank - Carroll, NE</i>
Cass County State Company - Plattsmouth, NE	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>The Cattle National Bank &amp; Trust Company - Seward, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bank of Hartington - Hartington, NE</i>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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>
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i> <i>Ewing Agency, Inc. - Chambers, NE</i>
Citizens National Corporation - Wisner, NE	<i>Cass County Bank, Inc. - Plattsmouth, NE</i> <i>Cass County State Company - Plattsmouth, NE</i> <i>Citizens State Bank - Wisner, NE</i> <i>Republic Corporation - Omaha, NE</i>
Clark Bancshares, Inc. - Clarks, NE	<i>Bank of Clarks - Clarks, NE</i>
Clarkson Management Company - Clarkson, NE	<i>Clarkson Bank - Clarkson, NE</i>
CLC Enterprises, Inc. - Nelson, NE	<i>Commercial Bank - Nelson, NE</i>
COLBANK Bancorp - Columbus, NE	<i>Bradley Bancorp. - Columbus, NE</i> <i>Columbus Bank &amp; Trust Company - Columbus, NE</i>
Commercial Investment Co., Inc. - Ainsworth, NE	<i>West Plains Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
COMMfirst Bancorporation, Inc. - South Sioux City, NE	<i>Iowa-Nebraska State Bank - South Sioux City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i>
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Doniphan Bancshares, Inc. - Doniphan, NE	<i>Bank of Doniphan - Doniphan, NE</i>
DS Holding Company, Inc. - Omaha, NE	<i>Core Bank - Omaha, NE</i>
Duroc Investment Company - Table Rock, NE	<i>State Bank of Table Rock - Table Rock, NE</i>
Eagle Bancshares, Inc. - Eagle, NE	<i>Eagle State Bank - Eagle, NE</i>
Eberly Investment Company - Stanton, NE	<i>Stanton State Bank - Stanton, NE</i>
Emswater Financial LLC - Exeter, NE	<i>Generations Bank - Exeter, NE</i>
Enevoldsen Limited Partnership - Potter, NE	<i>Enevoldsen Management Company - Potter, NE</i>
Enevoldsen Management Company - Potter, NE	<i>The Potter State Bank of Potter - Potter, NE</i>
Enterprise Holding Company - Omaha, NE	<i>Enterprise Bank - Omaha, NE</i>
Ewing Agency, Inc. - Chambers, NE	<i>Farmers State Bank - Ewing, NE</i>
Exchange Company - Grand Island, NE	<i>Exchange Bank - Gibbon, NE</i>
F M Co. - Kearney, NE	<i>Farmers and Merchants Bank - Milligan, NE</i>
Farm & Home Insurance Agency, Inc. - Lyons, NE	<i>First National Bank Northeast - Lyons, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	<i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>
Farmers & Merchants Investment, Inc - Lincoln, NE	<i>Union Bank and Trust Company - Lincoln, NE</i>
Farmers State Bancshares II, Inc. - Spencer, NE	<i>Farmers State Bank Spencer - Spencer, NE</i>
Farmers State Bancshares, Inc - Dodge, NE	<i>Farmers State Bank - Dodge, NE</i>

## Registered Bank Holding Companies (continued)

**Banks are italicized.**

Bank Holding Companies	Owned by Holding Companies
FEO Investments, Inc. - Hoskins, NE	<i>Elkhorn Valley Bank &amp; Trust - Norfolk, NE</i>
Financial Bancshares, Inc. - LaVista, NE	<i>Bank of Nebraska - LaVista, NE</i>
First Beemer Corporation - Beemer, NE	<i>First Community Bank - Beemer, NE</i>
First Central Nebraska Company - Broken Bow, NE	<i>Nebraska State Bank and Trust Company - Broken Bow, NE</i>
First Express of Nebraska, Inc. - Gering, NE	<i>Valley Bank and Trust Co. - Scottsbluff, NE</i>
First Gothenburg Bancshares, Inc. - Gothenburg, NE	<i>First State Bank - Gothenburg, NE</i>
First Holdrege Bancshares, Inc. - Holdrege, NE	<i>First National Bank of Holdrege - Holdrege, NE</i>
First Kenesaw Company, Inc. - Kenesaw, NE	<i>Adams County Bank - Kenesaw, NE</i>
First Laurel Security Company - Laurel, NE	<i>Security Bank - Laurel, NE</i>
First National Fairbury Corporation - Fairbury, NE	<i>First National Bank - Fairbury, NE</i>
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank &amp; Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>First National Bank - Johnson, NE</i>
First National Utica Company - Utica, NE	<i>First Bank of Utica - Utica, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<i>Points West Community Bank - Julesburg, CO</i> <i>Points West Community Bank - Sidney, NE</i>
First Newman Grove Bankshares Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First of Minden Financial Corporation - Minden, NE	<i>First Bank and Trust Company - Minden, NE</i>
First State Bancorp., Inc. - Randolph, NE	<i>First State Bank - Randolph, NE</i>
First State Bancshares, Inc. - Scottsbluff, NE	<i>First State Bank - Scottsbluff, NE</i> <i>Security First Bank - Cheyenne, WY</i>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank &amp; Trust Company - Fremont, NE</i>
First State Holding Company - Lincoln, NE	<i>First State Bank Nebraska - Lincoln, NE</i>
First York Ban Corp. - York, NE	<i>Cornerstone Bank - York, NE</i>
Firststand Co. - Hordville, NE	<i>First State Bank - Hordville, NE</i>
Firstier II Bancorp - Cheyenne, WY	<i>FirsTier Bank - Kimball, NE</i>
Foundation First Corporation - Omaha, NE	<i>Foundation One Bank - Waterloo, NE</i>
Franklin State Bancshares, Inc. - Franklin, NE	<i>Franklin State Bank - Franklin, NE</i>
Frontier Holdings, LLC - Omaha, NE	<i>Frontier Bank - Omaha, NE</i> <i>Pender State Bank - Pender, NE</i> <i>Richardson County Bank &amp; Trust Company - Falls City, NE</i>
Geneva State Company - Geneva, NE	<i>Heartland Bank - Geneva, NE</i>
GLAASS Financial, LLC - Exeter, NE	<i>Emswater Financial LLC - Exeter, NE</i>
Graff Family, Inc. - McCook, NE	<i>MNB Financial Group, Inc. - McCook, NE</i>
Hassenstab Management Company, Inc. - Humphrey, NE	<i>Farmers State Bank - Humphrey, NE</i>
Henderson State Company - Henderson, NE	<i>Henderson State Bank - Henderson, NE</i>
Heritage Group, Inc. - Aurora, NE	<i>Heritage Bank - Wood River, NE</i>
Hildreth State Company, Inc. - Hildreth, NE	<i>The State Bank of Hildreth - Hildreth, NE</i>
Hilltop Bancshares, Inc. - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>

## Registered Bank Holding Companies (continued)

**Banks are italicized.**

Bank Holding Companies	Owned by Holding Companies
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank - Grand Island, NE</i>
	<i>Five Points Bank of Hastings - Hastings, NE</i>
Howard County Land & Cattle Company - Rapid City, SD	<i>Citizens Bank &amp; Trust Company in St. Paul - St. Paul, NE</i>
Isham Management Company - Gordon, NE	<i>First National Bank - Gordon, NE</i>
J. P. Morgan - , NULL	<i>Cabela's Incorporated - Sidney, NE</i>
JDJ Banco, Inc. - Lynch, NE	<i>Nebraska State Bank - Lynch, NE</i>
Jefferson County Bancshares, Inc. - Daykin, NE	<i>Jefferson County Bank - Daykin, NE</i>
Jones National Corporation - Seward, NE	<i>The Jones National Bank &amp; Trust Company of Seward - Seward, NE</i>
	<i>Oak Creek Valley Bank - Valparaiso, NE</i>
Keystone Investment, Inc. - Keystone, NE	<i>Bank of Keystone - Keystone, NE</i>
Kingsbury BDC Financial Services, Inc. - Ponca, NE	<i>Bank of Dixon County - Ponca, NE</i>
Korell Family Limited Partnership - McCook, NE	<i>AmFirst Financial Services, Inc. - McCook, NE</i>
Lauritzen Corporation - Omaha, NE	<i>First National Bank of Omaha - Omaha, NE</i>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corp. - Lewellen, NE	<i>Bank of Lewellen - Lewellen, NE</i>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>
Mackey BanCo, Inc. - Ansley, NE	<i>Security State Bank - Ansley, NE</i>
Malmo Bancorp., Inc. - Malmo, NE	<i>Security Home Bank - Malmo, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank, NA - Pierce, NE</i>
Midwest Banco Corporation - Cozad, NE	<i>First Bank and Trust Company - Cozad, NE</i>
Minden Exchange Company - Minden, NE	<i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
MNB Financial Group, Inc. - McCook, NE	<i>McCook National Bank - McCook, NE</i>
NationWide BancShares, Inc. - West Point, NE	<i>Charter West National Bank - West Point, NE</i>
NBC Bancshares, LLC - Lincoln, NE	<i>Nebraska Bank of Commerce - Lincoln, NE</i>
Nebanco, Inc. - Wallace, NE	<i>Farmers State Bank - Wallace, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>Community Bank - Alma, NE</i>
	<i>First State Bank - Farnam, NE</i>
NebraskaLand Financial Services, Inc. - North Platte, NE	<i>NebraskaLand National Bank - North Platte, NE</i>
North Central Bancorp - Norfolk, NE	<i>BankFirst - Norfolk, NE</i>
O & F Cattle Company - Oshkosh, NE	<i>Nebraska State Bank - Oshkosh, NE</i>
Oakland Financial Services, Inc. - Oakland, IA	<i>Arbor Bank - Nebraska City, NE</i>
Orchard Bancorp - Orchard, NE	<i>Bank of Orchard - Orchard, NE</i>
Otten Holdings, LLC - Norfolk, NE	<i>Elkhorn Valley Bank &amp; Trust - Norfolk, NE</i>
	<i>FEO Investments, Inc. - Hoskins, NE</i>

## Registered Bank Holding Companies (continued)

Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Pinnacle Bancorp, Inc. - Central City, NE	<i>Bank of Colorado - Fort Collins, CO</i>
	<i>Pinnacle Bank - Keene, TX</i>
	<i>Pinnacle Bank - Lincoln, NE</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>Platte Valley Bank - Scottsbluff, NE</i>
	<i>Platte Valley Bank - Torrington, WY</i>
	<i>Tri County Bank - Cheyenne, WY</i>
Prague Company - Omaha, 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>Petersburg State Bank - Petersburg, NE</i>
Republic Corporation - Omaha, NE	<i>United Republic Bank - Omaha, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Sandhills Financial Services, LLC - Bassett, NE	<i>Sandhills State Bank - Bassett, NE</i>
Schneider Bancorporation - Plattsmouth, NE	<i>Plattsmouth State Bank - Plattsmouth, NE</i>
Scribner 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 National Bank - South Sioux City, NE</i>
Springfield Bank Company, Inc. - Springfield, NE	<i>Springfield State Bank - Springfield, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>State Nebraska Bank &amp; Trust - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>
Stockmens Financial Corporation - Rapid City, SD	<i>Security First Bank - Lincoln, NE</i>
Stockmens Limited Partnership - Rapid City, SD	<i>Stockmens Financial Corporation - Rapid City, SD</i>
Swanton Agency, Inc. - Swanton, NE	<i>First Tri County Bank - Swanton, NE</i>
Swedlund Management Company - Murray, NE	<i>Murray State Bank - Murray, NE</i>
TCM Company - Crete, NE	<i>City Bank &amp; Trust Co. - Lincoln, NE</i>
Thayer Agency, Inc. - Hebron, NE	<i>Thayer County Bank - Hebron, NE</i>
Tilden Bancshares, Inc. - Tilden, NE	<i>The Tilden Bank - Tilden, NE</i>
Tri Valley Bancshares, Inc. - Talmage, NE	<i>Tri Valley Bank - Talmage, NE</i>
Tri-County Company - Stuart, NE	<i>The Tri-County Bank - Stuart, NE</i>
UB, Inc. - Unadilla, NE	<i>Countryside Bank - Unadilla, NE</i>
UniBanc Corp - Maywood, NE	<i>Community First Bank - Maywood, NE</i>
	<i>Bank of Stapleton, Stapleton, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
WallCo, Inc. - Nehawka, NE	<i>The Nehawka Bank - Nehawka, NE</i>
Wausa Banshares, Inc. - Wausa, NE	<i>Commercial State Bank - Wausa, NE</i>

## Registered Bank Holding Companies (continued)

Banks are italicized.

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>
	<i>Town &amp; Country Bank - Las Vegas, NV</i>
Western Bancshares, Inc. - Curtis, NE	<i>Western Nebraska Bank - Curtis, NE</i>
Wheeler County Bancshares, Inc. - Ericson, NE	<i>Ericson State Bank - Ericson, NE</i>
Williams Financial Corporation - Gothenburg, NE	<i>Gothenburg State Bank - Gothenburg, NE</i>
Winside Bancshares, Inc. - Winside, NE	<i>Winside State Bank - Winside, NE</i>
Woodstock Land & Cattle Co. - Fullerton, NE	<i>Fullerton National Bank - Fullerton, NE</i>
York Holdings, Inc. - Omaha, NE	<i>York State Bank - York, NE</i>



Mike McDannel, Legal Counsel and Trish Burtwistle, Paralegal

## Commercial Bank Members of the Federal Reserve System

(for the period ending June 30, 2015)

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

## State-Chartered Banks Authorized to Operate with Trust Powers (for the period ending June 30, 2015)

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

## State-Chartered Trust Companies (for the period ending June 30, 2015)

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

## State-Chartered Credit Unions (for the period ending June 30, 2015)

Institution	Main Office	Branch Offices
Archer Cooperative Credit Union	Archer	Central City; Dannebrog
Construction Industries Credit Union	Lincoln	
Dale Employees Credit Union	Columbus	Norfolk
Eddyville Cooperative Credit Union	Eddyville	
First Nebraska Educators & Employee Groups Credit Union	Omaha	Lincoln (2); Omaha (2)
Liberty First Credit Union	Lincoln	Lincoln (3); Lancaster County (mobile); Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice; Lincoln (2)
Nebraska R.E.A Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	Lincoln
North Platte Union Pacific Employees Credit Union	North Platte	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	
Western Heritage Credit Union	Alliance	Scottsbluff

## State-Chartered Savings & Loan Associations (for the period ending June 30, 2015)

Institution	Location
Metropolitan Building & Loan Association	Omaha

## Delayed Deposit Services Businesses (for the period ending June 30, 2015)

Institution	Main Location in County	Branches in County
Country Cash Advance, LLC	Ainsworth	0
DC Holdings, LLC	Alliance	0
Heartland Cash Advance, LLC	Alliance	0
Fast Cash of Nebraska, Inc.	Beatrice	0
N.I.S., Inc.	Beatrice	0
ACE Cash Express, Inc.	Bellevue	0
Great Plains Specialty Finance, Inc.	Bellevue	0
McKenzie Check Advance of Nebraska, LLC	Bellevue	1
MM Finance, LLC	Bellevue	1
N.I.S., Inc.	Bellevue	1
QC Financial Services, Inc.	Bellevue	1
SSIPS Partnership, Ltd.	Bellevue	0
DC Holdings, LLC	Chadron	0
The Money Express, Inc.	Chadron	0
ACE Cash Express, Inc.	Columbus	0
Check into Cash of Nebraska, Inc.	Columbus	0
Check Services, L.L.C.	Columbus	0
Continental Distributors, Inc.	Columbus	0
McKenzie Check Advance of Nebraska, LLC	Columbus	0
Wyoming Financial Lenders, Inc.	Columbus	0
ACE Cash Express, Inc.	Fremont	0
Ameri-Cash Advance Centers, Inc.	Fremont	0
Beemer Ventures, LLC	Fremont	0
Check into Cash of Nebraska, Inc.	Fremont	0
Great Plains Specialty Finance, Inc.	Fremont	0
McKenzie Check Advance of Nebraska, LLC	Fremont	0
Trade 'N' Post, Inc.	Fremont	0
ACE Cash Express, Inc.	Grand Island	0
Check into Cash of Nebraska, Inc.	Grand Island	0
Coffin's Corner, Inc.	Grand Island	0
McKenzie Check Advance of Nebraska, LLC	Grand Island	2
MM Finance, LLC	Grand Island	0
Wyoming Financial Lenders, Inc.	Grand Island	0
Ameri-Cash Advance Centers, Inc.	Hastings	0
DC Holdings, LLC	Hastings	0
McKenzie Check Advance of Nebraska, LLC	Hastings	0
Wyoming Financial Lenders, Inc.	Hastings	0
Great Plains Specialty Finance, Inc.	Kearney	0

## Delayed Deposit Services Businesses (continued)

Institution	Main Location in County	Branches in County
Kearney Cash, Inc.	Kearney	1
McKenzie Check Advance of Nebraska, LLC	Kearney	0
Roland Williams	Kearney	0
Wyoming Financial Lenders, Inc.	LaVista	0
Check into Cash of Nebraska, Inc.	Lexington	0
McKenzie Check Advance of Nebraska, LLC	Lexington	0
Plum Creek Cash Advance	Lexington	0
ACE Cash Express, Inc.	Lincoln	0
Cash Solutions, Inc.	Lincoln	1
Check into Cash of Nebraska, Inc.	Lincoln	0
Financial Options, Inc.	Lincoln	0
Great Plains Specialty Finance, Inc.	Lincoln	1
Ken's Auto Company, LLC	Lincoln	0
McKenzie Check Advance of Nebraska, LLC	Lincoln	0
MM Finance, LLC	Lincoln	0
Moore Financial Services, LLC	Lincoln	0
N.I.S., Inc.	Lincoln	8
Wyoming Financial Lenders, Inc.	Lincoln	2
DC Holdings, LLC	McCook	0
Horse Creek Investments, L.L.C.	McCook	0
QC Financial Services, Inc.	Nebraska City	0
Ameri-Cash Advance Centers, Inc.	Norfolk	0
Great Plains Specialty Finance, Inc.	Norfolk	0
McKenzie Check Advance of Nebraska, LLC	Norfolk	0
QC Financial Services, Inc.	Norfolk	0
Riverside Money Services, Inc.	Norfolk	0
Ameri-Cash Advance Centers, Inc.	North Platte	0
Check into Cash of Nebraska, Inc.	North Platte	0
Great Plains Specialty Finance, Inc.	North Platte	0
Hometown Cash Advance, Inc.	North Platte	0
McKenzie Check Advance of Nebraska, LLC	North Platte	0
Wyoming Financial Lenders, Inc.	North Platte	0
DC Holdings, LLC	Ogallala	0
A & P Check Cashing, L.L.C.	Omaha	1
Absolutely Lowest Check Advance, L.L.C.	Omaha	0
ACE Cash Express, Inc.	Omaha	3
Check into Cash of Nebraska, Inc.	Omaha	0
Decker's Cash Depot, Inc.	Omaha	4
G & C, Inc.	Omaha	0
Great Plains Specialty Finance, Inc.	Omaha	3

## Delayed Deposit Services Businesses (continued)

Institution	Main Location in County	Branches in County
JGS Inc.	Omaha	0
McKenzie Check Advance of Nebraska, LLC	Omaha	4
MM Finance, LLC	Omaha	3
N.I.S., Inc.	Omaha	10
QC Financial Services, Inc.	Omaha	2
Red D Cash, Inc.	Omaha	0
Wyoming Financial Lenders, Inc.	Omaha	5
Pay-Day To-Day, L.L.C.	O'Neill	0
SSIPS Partnership, Ltd.	Ralston	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff	0
Check into Cash of Nebraska, Inc.	Scottsbluff	0
FCFS CO, Inc.	Scottsbluff	0
Great Plains Specialty Finance, Inc.	Scottsbluff	0
Heartland Cash Advance, LLC	Scottsbluff	0
McKenzie Check Advance of Nebraska, LLC	Scottsbluff	0
The Money Express, Inc.	Scottsbluff	0
DC Holdings, LLC	Sidney	0
Ameri-Cash Advance Centers, Inc.	South Sioux City	0
Great Plains Specialty Finance, Inc.	South Sioux City	0
MM Finance, LLC	South Sioux City	0
N.I.S., Inc.	York	0

As of 6/30/15 Nebraska had 99 Delayed Deposit Services Businesses.



2015 Department all staff meeting conducted by webinar.

## Installment Loan Companies (for the period ending June 30, 2015)

Institution	Location
CitiFinancial Servicing LLC	Fremont
CMAC INC.	Omaha
OneMain Financial, Inc.	Omaha
OneMain Financial, Inc.	Omaha
OneMain Financial, Inc.	Grand Island
OneMain Financial, Inc.	Kearney
OneMain Financial, Inc.	Lincoln
OneMain Financial, Inc.	Norfolk
OneMain Financial, Inc.	North Platte
OneMain Financial, Inc.	Scottsbluff

As of 6/30/15 Nebraska had 10 Installment Loan Companies.

## Sales Finance Companies (for the period ending June 30, 2015)

Institution	Location
United Auto Credit Corporation	Amherst, NY
Gateway One Lending & Finance LLC	Anaheim, CA
Viewtech Financial Services, Inc.	Anaheim, CA
AmeriCredit Financial Services, Inc.	Arlington, TX
Hyundai Capital America, Inc.	Atlanta, GA
Global Lending Services LLC	Atlanta, GA
Porsche Financial Services, Inc.	Atlanta, GA
Friendly Finance Corporation	Baltimore, MD
Verizon Wireless Services, LLC	Basking Ridge, NJ
Genesis Lending Services, Inc.	Beaverton, OR
T-Mobile Financial LLC	Bellevue, WA
PACCAR Financial Corp.	Bellevue, WA
Flagship Credit Acceptance LLC	Chadds Ford, PA
AmeriCredit Financial Services, Inc.	Chandler, AZ
Ally Financial Inc.	Charlotte, NC
Nationwide Cassel LLC	Chicago, IL
USCOC Nebraska/Kansas, LLC	Chicago, IL
USCOC of Greater Iowa, LLC	Chicago, IL
Exeter Finance Corp.	Clearfield, UT
Mid-Atlantic Finance Co., Inc.	Clearwater, FL
Ford Motor Credit Company LLC	Colorado Springs, CO
Toyota Industries Commercial Finance, Inc.	Columbus, IN
RFFC Financial, LLC	Conroe, TX
Paramount Capital Group, Inc.	Conshohocken, PA
Ally Financial Inc.	Costa Mesa, CA
American Suzuki Financial Services Company LLC	Costa Mesa, CA
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Santander Consumer USA Inc	Dallas, TX
Ford Motor Credit Company LLC	Dearborn, MI
Ally Financial Inc.	Detroit, MI
Springleaf Consumer Loan, Inc.	Evansville, IN
TD Auto Finance LLC	Farmington Hills, MI
Mercedes-Benz Financial Services USA LLC	Farmington Hills, MI
Kubota Credit Corporation, U.S.A	Fort Worth, TX
Mercedes-Benz Financial Services USA LLC	Fort Worth, TX
United Auto Credit Corporation	Fort Worth, TX
AmeriCredit Financial Services, Inc.	Fort Worth, TX
Ford Motor Credit Company LLC	Franklin, TN
Nissan Motor Acceptance Corporation	Franklin, TN
CAR Financial Services, Inc.	Grapevine, TX

## Sales Finance Companies (continued)

Institution	Location
Vanderbilt Mortgage and Finance, Inc.	Greensboro, NC
VFS US LLC	Greensboro, NC
Global Lending Services LLC	Greenville, SC
Regional Acceptance Corporation	Greenville, NC
AmeriCredit Financial Services, Inc.	Greenwood Village, CO
BMW Financial Services NA, LLC	Hilliard, OH
GE Capital Commercial Inc.	Holladay, UT
First Investors Financial Services, Inc.	Houston, TX
Consumer Portfolio Services, Inc	Irvine, CA
Hyundai Capital America, Inc.	Irvine, CA
CarFinance Capital LLC	Irvine, CA
AmeriCredit Financial Services, Inc.	Irving, TX
Exeter Finance Corp.	Irving, TX
Nissan Motor Acceptance Corporation	Irving, TX
Ally Financial Inc.	Jacksonville, FL
TD Auto Finance LLC	Jacksonville, FL
South Bay Financial Services, LLC	Jacksonville, FL
American Suzuki Financial Services Company LLC	Jacksonville, FL
Deere & Company	Johnston, IA
AGCO Finance LLC	Johnston, IA
Agricredit Acceptance LLC	Johnston, IA
Mahindra Finance USA LLC	Johnston, IA
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
CAR Financial Services, Inc.	Lake Mary, FL
Consumer Portfolio Services, Inc	Las Vegas, NV
Ally Financial Inc.	Lewisville, TX
Santander Consumer USA Inc	Lewisville, TX
Snap-On Credit LLC	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Credit Connection, L.L.C.	Lincoln, NE
Ally Financial Inc.	Little Rock, AR
American Suzuki Financial Services Company LLC	Little Rock, AR
Westlake Services, LLC	Los Angeles, CA
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Security National Automotive Acceptance Company, LLC	Mason, OH
Capital One Equipment Finance Corp.	Melville, NY
United Auto Credit Corporation	Mesa, AZ
GFC Lending, LLC	Mesa, AZ
Universal Acceptance Corporation (NE)	Minnetonka, MN

## Sales Finance Companies (continued)

Institution	Location
Vantage Finance, LLC	Mission Viejo, CA
Deere & Company	Moline, IL
Caterpillar Financial Services Corporation	Nashville, TN
New Holland Credit Company, LLC	New Holland, PA
Security Auto Loans, Inc.	New Hope, MN
eCAST Settlement Corporation	New York, NY
United Auto Credit Corporation	Newport Beach, CA
NR Finance Company Inc	Norfolk, NE
AmeriFirst Home Improvement Finance Co.	Omaha, NE
Farm Credit Services of America, PCA	Omaha, NE
OMA Auto Finance, Inc.	Omaha, NE
Vantage Finance, LLC	Omaha, NE
Ally Financial Inc.	Orland Park, IL
Toyota Motor Credit Corporation	Overland Park, KS
Hyundai Capital America, Inc.	Plano, TX
Isuzu Finance of America, Inc	Purchase, NY
CNH Industrial Capital America LLC	Racine, WI
Volvo Car Financial Services U.S., LLC	Rockleigh, NJ
Gateway One Lending & Finance LLC	Rocklin, CA
Foundation Finance Company LLC	Rothschild, WI
Prestige Financial Services, Inc.	Salt Lake City, UT
Sherman, Clay & Co.	San Bruno, CA
PACCAR Financial Corp.	Schaumburg, IL
United Acceptance, Inc.	Smyrna, GA
American Student Financial Group, Inc.	Solana Beach, CA
Credit Acceptance Corporation	Southfield, MI
American Credit Acceptance, LLC	Spartanburg, SC
Preferred Credit, Inc.	St. Cloud, MN
Universal Guardian Acceptance, LLC	St. Joseph, MO
RBS Financial Products Inc.	Stamford, CT
Gateway One Lending & Finance LLC	Tampa, FL
Global Lending Services LLC	Tempe, AZ
American Honda Finance Corporation	Torrance, CA
Kubota Credit Corporation, U.S.A	Torrance, CA
Toyota Motor Credit Corporation	Torrance, CA
Whitebridge Financial, LLC	Uniontown, OH
Tidewater Finance Company	Virginia Beach, VA
Viewtech Financial Services, Inc.	Waukee, IA
Belmont Finance LLC	Waupaca, WI
Aqua Finance, Inc.	Wausau, WI
De Lage Landen Financial Services, Inc.	Wayne, PA

## Sales Finance Companies (continued)

Institution	Location
De Lage Landen Operational Services, LLC	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
Time Investment Company, Inc.	West Bend, WI
TD Auto Finance LLC	Westlake, TX
United Consumer Financial Services Co.	Westlake, OH
BMW Financial Services NA, LLC	Woodcliff Lake, NJ

As of 6/30/15 Nebraska had 128 Sales Finance Companies.



**Heather Bates, Staff Assistant and Julie Foral, Accounting Clerk**

## Money Transmitter Licensees (for the period ending June 30, 2015)

Institution	Location
ACE Cash Express, Inc.	Irving, TX
ADP Payroll Services, Inc.	Roseland, NJ
Amaana Money Transfer Company	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, Wa
American Express Prepaid Card Management Corp.	Phoenix, AZ
American Express Travel Related Services Co., Inc.	New York, NY
AscendantFX Capital USA, Inc.	Jersey City, NJ
Bancomer Transfer Services, Inc.	Houston, TX
Blackhawk Network California, Inc.	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CheckFreePay Corporation	Wallingford, CT
Circle Internet Financial, Inc.	Boston, MA
Coinbase, Inc.	San Francisco, CA
CoinX, Inc.	Atlanta, GA
Comdata TN, Inc.	Brentwood, TN
Continental Exchange Solutions, Inc.	Buena Park, CA
Custom House USA, LLC	Englewood, CO
Dahab-Shil Inc.	Minneapolis, MN
Dar al Tawakul General Trading LLC	Minneapolis, MN
Enramex Inc.	Wheat Ridge, CO
Ethos Group Payment Services, Inc.	Irving, TX
Facebook Payments Inc.	Menlo Park, CA
Finxera, Inc.	San Mateo, CA
Global Cash Access, Inc.	Las Vegas, NV
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Pasadena, CA
Hodan Global Money Services, Inc.	Minneapolis, MN
IDT Payment Services, Inc.	Newark, NJ
Integrated Payment Systems, Inc.	Atlanta, GA
Intermex Wire Transfer, LLC	Miami, FL
Intuit Payments Inc.	Mountain View, CA
ITC Financial Licenses, Inc.	Columbus, GA
JHA Money Center, Inc.	Monett, MO
JPay Inc.	Miramar, FL
Jubaxpress, Inc.	Minneapolis, MN
Kaah Express F.S. Inc.	Minneapolis, MN
Keefe Commissary Network, L.L.C.	St. Louis, MO
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX

## Money Transmitter Licensees (continued)

Institution	Location
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Nationwide Biweekly Administration, Inc.	Xenia, OH
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
Official Payments Corporation	Elkhorn, NE
OFG, Inc.	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
PayNearMe MT, Inc.	Sunnyvale, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
RealPage Payments Services LLC	Carrollton, TX
Remitly, Inc.	Seattle, WA
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue Corporation	Sylmar, CA
Sigue Global Services, Inc.	Sylmar, CA
Skrill USA, Inc.	New York, NY
Softgate Systems, Inc.	Fairfield, NJ
Square Application Services, Inc.	San Francisco, CA
Swanson Services Corporation	Denver, CO
Tempo Financial U.S. Corporation	Greenwood Village, CO
Tempus, Inc.	Washington, DC
TouchPay Holdings, LLC	Irving, TX
Transfermate Inc.	Chicago, IL
Travelex Currency Services Inc.	New York, NY
USForex Inc.	San Francisco, CA
Viamerica Corporation	Bethesda, MD
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
World First USA, Inc.	Arlington, VA
WorldRemit Corp.	Denver, CO
Xoom Corporation	San Francisco, CA

As of 6/30/15 Nebraska had 73 Money Transmitters.

## Mortgage Bankers (for the period ending June 30, 2015)

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

Institution	Location
1st Alliance Lending, LLC	East Hartford, CT
1st United Mortgage Banc, LLC	Lincoln, NE
21st Mortgage Corporation	Knoxville, TN
360 Mortgage Group, LLC	Austin, TX
Academy Mortgage Corporation	Sandy, UT
Acceptance Lending Corporation, Inc.	Omaha, NE
Acopia, LLC	Goodlettsville, TN
Affinity Mortgage, L.L.C.	Lenexa, KS
AIG Home Loan 1, LLC	Houston, TX
AIG Home Loan 2, LLC	Houston, TX
AIG Home Loan 3, LLC	Houston, TX
AIG Home Loan 4, LLC	Houston, TX
Altisource Fulfillment Operations, Inc.	Maryland Heights, MO
Ambassador Mortgage Company, LLC	Omaha, NE
Amcap Mortgage, Ltd.	Houston, TX
American Advisors Group	Orange, CA
American Family Financial Services, Inc.	Madison, WI
American Financial Network, Inc.	Chino Hills, CA
American Financial Resources, Inc.	Parsippany, NJ
American Financing Corporation	Aurora, CO
American Internet Mortgage, Inc.	San Diego, CA
American Lending Solutions, LLC	Columbus, WI
American Mortgage Company	North Platte, NE
AmeriFirst Home Improvement Finance Co.	Omaha, NE
AmeriHome Mortgage Company, LLC	Woodland Hills, CA
AmeriNational Community Services, Inc.	Albert Lea, MN
Amerisave Mortgage Corporation	Atlanta, GA
Amherst Funding Group, L.P.	Austin, TX
Ark-La-Tex Financial Services, LLC	Plano, TX
Assent Inc.	Irvine, CA
Atlantis Financial Group, Inc.	Farmington Hills, MI
Barclays Bank PLC	New York, NY
Bay Equity LLC	San Francisco, CA
Bayview Loan Servicing, LLC	Coral Gables, FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables, FL
Beneficial Financial I Inc.	Mettawa, IL
Bills.com, LLC	San Mateo, CA

## Mortgage Bankers (continued)

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

Institution	City
BofA Merrill Lynch Asset Holdings, Inc.	New York, NY
Broker Solutions, Inc.	Tustin, CA
C.U. Mortgage Services, Inc.	New Brighton, MN
Caliber Home Loans, Inc.	Irving, TX
Capital City Mortgage, Inc.	Lincoln, NE
Cardinal Financial Company, Limited Partnership	Charlotte, NC
Cardinal Residential Assets Corp.	New York, NY
Carrington Mortgage Services, LLC	Anaheim, CA
Castle & Cooke Mortgage, LLC	Salt Lake City, UT
Centennial Lending, LLC	Longmont, CO
CGB Agri Financial Services, Inc.	Louisville, KY
Chartwell Financial, LLC	Oak Brook, IL
Cherry Creek Mortgage Co., Inc.	Greenwood Village, CO
Chimera Funding TRS LLC	New York, NY
CHMI Solutions, Inc	Moorestown, NJ
Churchill Mortgage Corporation	Brentwood, TN
CIS Financial Services, Inc.	Hamilton, AL
Citi GSM Portfolio LLC	New York, NY
CitiFinancial Servicing LLC	Baltimore, MD
Citimortgage, Inc.	O'Fallon, MO
Citywide Home Loans, a Utah Corporation	Sandy, UT
ClearPath Lending	Irvine, CA
ClearSpring Loan Services, Inc.	Dallas, TX
CMAC INC.	Omaha, NE
CMG Mortgage, Inc.	San Ramon, CA
Compu-Link Corporation	Lansing, MI
Consumer Loan Services, LLC	La Crosse, WI
CoreLogic Services, LLC	Westlake, TX
Cornerstone Home Lending, Inc.	Houston, TX
Countrywide Home Loans, Inc.	Calabasas, CA
Credit Control, LLC	Hazelwood, MO
Credit Suisse First Boston Mortgage Capital LLC	New York, NY
Crimson Residential Assets Corp.	New York, NY
CrossCountry Mortgage, Inc.	Brecksville, OH
CUSO Mortgage, Inc	Anaheim, CA
CUW Solutions, LLC	Radnor, PA
Dalton Law Office, P.C., L.L.O.	Lincoln, NE

## Mortgage Bankers (continued)

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

Institution	City
Daymark Asset Funding, Inc.	Jacksonville, FL
Daymark Asset Servicing, LLC	Jacksonville, FL
DayMark Financial Acceptance, LLC	Jacksonville, FL
DEVAL LLC	Irving, TX
Diamond Residential Mortgage Corporation	Lake Forest, IL
Digital Risk Mortgage Services, LLC	Maitland, FL
Discover Home Loans, Inc.	Irvine, CA
Ditech Mortgage Corp	Fort Washington, PA
DLJ Mortgage Capital, Inc.	New York, NY
Dougherty Funding LLC	Minneapolis, MN
Dovenmuehle Mortgage, Inc.	Lake Zurich, IL
Draper and Kramer Mortgage Corp.	Lombard, IL
Dyck-O'Neal, Inc.	Dallas, TX
Eagle Mortgage, Inc.	Omaha, NE
Embrace Home Loans, Inc.	Newport, RI
Envoy Mortgage Ltd	Houston, TX
Equity Loans LLC	Atlanta, GA
Ethos Lending LLC	San Francisco, CA
Everett Financial, Inc.	Dallas, TX
Executive Lending Group, LLC	Lees Summit, MO
Fairway Independent Mortgage Corporation	Madison, WI
Fay Servicing, LLC	Chicago, IL
FBC Mortgage, LLC	Orlando, FL
FCI Lender Services, Inc.	Anaheim Hills, CA
Finance 1, LLC	Omaha, NE
Financial Funding Solutions, Inc.	Littleton, CO
First Financial Mortgage Services LLC	Overland Park, KS
First Guaranty Mortgage Corporation	Tysons Corner, VA
First Mortgage Company, L.L.C.	Oklahoma City, OK
First Mortgage Solutions, LLC	Kansas City, MO
First Option Mortgage, LLC	Atlanta, GA
First Security Mortgage Company	Lincoln, NE
FirstKey Mortgage, LLC	Rye Brook, NY
Five Oaks Acquisition Corp.	New York, NY
Flagship Financial Group, LLC	Lehi, UT
Flanagan, Clifford P	Lincoln, NE

## Mortgage Bankers (continued)

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

Institution	City
FNBN I, LLC	Moorpark, CA
Franklin American Mortgage Company	Franklin, TN
Franklin Credit Management Corporation	Jersey City, NJ
Franklin First Financial, Ltd.	Melville, NY
Freedom Mortgage Corporation	Mount Laurel, NJ
Fritz Mortgage Services LLC	Omaha, NE
Full Access Mortgage, Inc.	LaVista, NE
Full Beaker, Inc.	Bellevue, WA
Gateway Mortgage Group, LLC	Tulsa, OK
Geneva Financial, LLC	Tempe, AZ
Genpact Mortgage Services, Inc.	Irvine, CA
GMH Mortgage Services LLC	Conshohocken, PA
Goldenrod Investments, LLC	Omaha, NE
Goldman Sachs Mortgage Company	New York, NY
Goldman, Sachs & Co.	New York, NY
Goodman Mortgage Corporation	Omaha, NE
Gradient Home Mortgage, LLC	Arden Hills, MN
Great Plains Mortgage Company, LLC	Omaha, NE
Green Tree Servicing LLC	St. Paul, MN
Gregory Funding LLC	Beaverton, OR
Guaranteed Rate, Inc.	Chicago, IL
Guardian Property Services LLC	Papillion, NE
Guild Mortgage Company	San Diego, CA
Highlands Residential Mortgage, Ltd.	Dallas, TX
Home Point Financial Corporation	Ann Arbor, MI
Home Retention Services, Inc.	Houston, TX
Home Servicing, LLC	Baton Rouge, LA
HomeBridge Financial Services, Inc.	Iselin, NJ
Homeowners Financial Group USA, LLC	Scottsdale, AZ
HomePride Acceptance, Inc.	Sioux Falls, SD
HomeServices Lending, LLC	Golden Valley, MN
Homeward Residential, Inc.	Coppell, TX
Household Finance Corporation III	Mettawa, IL
HSBC Mortgage Services Inc.	Brandon, FL
iFreedom Direct Corporation	Salt Lake City, UT
Impac Mortgage Corp.	Irvine, CA
Indecomm Holdings, Inc.	Edison, NJ
Interthinx Services, Inc.	Agoura Hills, CA

## Mortgage Bankers (continued)

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

Institution	City
Iowa Bankers Mortgage Corporation	Johnston, IA
ISGN Solutions, Inc.	Palm Bay, FL
James B. Nutter & Company	Kansas City, MO
Janike, Scott E.	Lincoln, NE
Jefferies Mortgage Finance, Inc.	New York, NY
Keystone Associates, Inc.	Sioux Falls, SD
Keystone Mortgage, Inc.	Omaha, NE
KGS-Alpha RE Trading, LLC	New York, NY
Kondaur Capital Corporation	Orange, CA
Kyanite Services, Inc.	Research Triangle Park, NC
Lakeview Loan Servicing, LLC	Coral Gables, FL
Land Home Financial Services, Inc.	Concord, CA
Landmark Asset Receivables Management LLC	Tempe, AZ
LeaderOne Financial Corporation	Overland Park, KS
LeadPoint, Inc.	Los Angeles, CA
LenderFi, Inc.	Calabasas, CA
LenderLive Network, Inc.	Glendale, CO
Lending Solutions, Inc.	Duluth, GA
LendingTree, LLC	Charlotte, NC
Lenox Financial Mortgage Corporation	Santa Ana, CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova, CA
Lincoln Financial, Inc.	Wayne, NE
Lipsky & Associates, Inc.	Weatherford, TX
Live Well Financial, Inc.	Richmond, VA
LMB Mortgage Services, Inc.	Playa Vista, CA
LoanCare, LLC	Virginia Beach, VA
loanDepot.com, LLC	Foothill Ranch, CA
Loanleaders of America, Inc.	Irvine, CA
Loanworks Servicing LLC	Shelton, CT
Longbridge Financial, LLC	Mahwah, NJ
LongVue Mortgage Capital, Inc.	Newport Beach, CA
Lutheran Church Extension Fund-Missouri Synod	St. Louis, MO
Marix Servicing LLC	Tempe, AZ
Marketplace Home Mortgage LLC	Edina, MN
McCown, James, P	Lincoln, NE
Megastar Financial Corp.	Denver, CO
Members Mortgage Services, L.L.C.	Hutchinson, KS
Merrill Lynch Mortgage Lending, Inc.	New York, NY

## Mortgage Bankers (continued)

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

Institution	Location
MGIC Mortgage Services, LLC	Milwaukee, WI
Mid America Mortgage, Inc.	Addison, TX
Midwest Family Lending Corporation	Urbandale, IA
Midwest Loan Services, Inc.	Houghton, MI
MJ Mortgage Inc.	Glenwood, IA
MLD Mortgage Inc.	Florham Park, NJ
Montage Mortgage, LLC	Charlotte, NC
MorEquity, Inc.	Evansville, IN
Morgan Stanley Mortgage Capital Holdings LLC	New York, NY
Moria Development, Inc.	Chandler, AZ
Mortgage Access Corp.	Morris Plains, NJ
Mortgage Asset Clearing LLC	Atlanta, GA
Mortgage Lenders of America, LLC	Overland Park, KS
Mortgage Research Center, LLC	Columbia, MO
Mortgage Solutions of Colorado, LLC	Colorado Springs, CO
Mortgage Specialists, LLC	Omaha, NE
Mount Olympus Mortgage Company	Irvine, CA
MTGLQ Investors, L.P.	New York, NY
National Asset Mortgage, LLC	Columbia, SC
Nations Lending Corporation	Independence, OH
Nations Reliable Lending, LLC	Houston, TX
Nationstar Mortgage LLC	Dallas, TX
Nationwide Advantage Mortgage Company	Des Moines, IA
Nationwide Biweekly Administration, Inc.	Xenia, OH
Nationwide Equities Corporation	Mahwah, NJ
Neighborhood Assistance Corporation of America	Boston, MA
New Day Financial, LLC	Fulton, MD
New Penn Financial, LLC	Plymouth Meeting, PA
Nomura Credit & Capital, Inc.	New York, NY
NWL Company, LLC	New York, NY
Ocwen Financial Solutions Private Limited	Bangalore
Ocwen Loan Servicing, LLC	West Palm Beach, FL
Ocwen Mortgage Servicing, Inc.	St. Croix,
One Reverse Mortgage, LLC	San Diego, CA
One United Mortgage Group, LLC	Omaha, NE
OneMain Financial, Inc.	Baltimore, MD
Onslow Bay Financial LLC	Winston-Salem, NC
Open Mortgage, LLC	Austin, TX

## Mortgage Bankers (continued)

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

Institution	City
Pacific Union Financial, LLC	Irving, TX
Paramount Residential Mortgage Group, Inc.	Corona, CA
Parkside Lending, LLC	San Francisco, CA
PennyMac Corp.	Moorpark, CA
PennyMac Holdings, LLC	Moorpark, CA
PennyMac Loan Services, LLC	Moorpark, CA
PERL Mortgage, Inc.	Chicago, IL
PHH Home Loans, LLC	Mount Laurel, NJ
PHH Mortgage Corporation	Mount Laurel, NJ
Pillar Financial, Inc.	La Vista, NE
Pingora Loan Servicing, LLC	Denver, CO
Planet Home Lending, LLC	Meriden, CT
Plateau Data Services, LLC	San Mateo, CA
Platinum Home Mortgage Corporation	Rolling Meadows, IL
Plaza Home Mortgage, Inc.	San Diego, CA
PMAC Lending Services, Inc.	Chino Hills, CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Moorpark, CA
Premia Mortgage, LLC	Troy, MI
Premier Home Mortgage, Inc.	Rapid City, SD
Premier Lending Alliance, LLC	Urbandale, IA
Primary Capital Mortgage, LLC	Atlanta, GA
Primary Residential Mortgage, Inc.	Salt Lake City, UT
Professional Mortgage Services, Inc.	Nebraska City, NE
Prospect Mortgage, LLC	Sherman Oaks, CA
Provident Funding Associates, L.P.	San Bruno, CA
Quantum Servicing Corporation	Tampa, FL
Quicken Loans Inc.	Detroit, MI
Radian Services LLC	Philadelphia, PA
RBS Financial Products Inc.	Stamford, CT
Real Time Resolutions, Inc.	Dallas, TX
Redwood Residential Acquisition Corporation	Mill Valley, CA
Regent Financial Group, Inc.	Omaha, NE
Reliance First Capital, LLC	Melville, NY
Residential Credit Solutions, Inc.	Fort Worth, TX
Resolution Capital, L.P.	Dallas, TX
Resurgent Capital Services L.P.	Greenville, SC
Reverse Mortgage Funding LLC	Bloomfield, NJ

## Mortgage Bankers (continued)

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

Institution	City
Reverse Mortgage Solutions, Inc.	Spring, TX
Roosevelt Mortgage Acquisition Company	New York, NY
Rotella Mortgage, Inc.	Ralston, NE
RoundPoint Mortgage Servicing Corporation	Charlotte, NC
Royal United Mortgage LLC	Indianapolis, IN
Rushmore Loan Management Services LLC	Irvine, CA
RWT Financial, LLC.	Chicago, IL
SecurityNational Mortgage Company	Salt Lake City, UT
Select Portfolio Servicing, Inc.	Salt Lake City, UT
Selene Finance LP	Houston, TX
Semper Home Loans, Inc.	Providence, RI
Seneca Mortgage Servicing LLC	Elma, NY
Service Finance Company, LLC	Boca Raton, FL
Servis One, Inc.	Irving, TX
Seterus, Inc.	Research Triangle Park, NC
SG Capital Partners LLC	Stamford, CT
Shannon Funding LLC	New York, NY
Shellpoint Partners LLC	New York, NY
Shelter Mortgage Company, L.L.C.	Brown Deer, WI
Sierra Pacific Mortgage Company, Inc.	Folsom, CA
SIRVA Mortgage, Inc.	Independence, OH
SL Servicing, LLC	Santa Ana, CA
SN Servicing Corporation	Baton Rouge, LA
Specialized Loan Servicing LLC	Highlands Ranch, CO
Springleaf Financial Services, Inc.	Evansville, IN
Springleaf Mortgage Services, Inc.	Evansville, IN
State Farm Bank, F.S.B.	Bloomington, IL
Statebridge Company, LLC	Greenwood Village, CO
Stearns Lending, LLC	Santa Ana, CA
Stonegate Mortgage Corporation	Indianapolis, IN
Suburban Mortgage, Inc.	Phoenix, AZ
Sun West Mortgage Company, Inc.	Cerritos, CA
Sutherland Mortgage Services, Inc.	Houston, TX
Sutton Funding LLC	New York, NY
SWBC Mortgage Corporation	San Antonio, TX
TCS E-Serve America, INC.	Milford, OH

## Mortgage Bankers (continued)

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

Institution	City
Team USA Mortgage L.L.C.	Quincy, IL
TH TRS Corp.	Minnetonka, MN
The Money Source Inc.	Melville, NY
The Private Mortgage Group LLC	Omaha, NE
Titan Capital Solutions Corp.	Denver, CO
Total Mortgage Services, LLC	Milford, CT
Towne Mortgage Company	Troy, MI
Triad Financial Services, Inc.	Jacksonville, FL
TruHome Solutions, LLC	Lenexa, KS
U.S. Home Mortgage, Inc	Lincoln, NE
United Fidelity Funding Corp.	Kansas City, MO
United Guaranty Services, Inc.	Greensboro, NC
United Military Mortgage, LLC	Lindon, UT
United Security Financial Corp	Murray, UT
United Shore Financial Services, LLC	Troy, MI
Universal Lending Corporation	Denver, CO
Urban Financial of America, LLC	Tulsa, OK
Urban Fulfillment Services, LLC	Broomfield, CO
US Mortgage Corporation	Melville, NY
V.I.P. Mortgage, Inc.	Scottsdale, AZ
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Vendor Resource Management, Inc.	Pomona, CA
VLN, Inc.	Edmond, OK
W. J. Bradley Mortgage Capital, LLC	Centennial, CO
Wallick and Volk, Inc.	Cheyenne, WY
Wayne R. Stock, Inc.	Murdock, NE
WEI Mortgage Corporation	McLean, VA
Wells Fargo Advisors, LLC	St. Louis, MO
Wells Fargo Financial Nebraska, Inc.	Des Moines, IA
Weststar Mortgage Corporation	Albuquerque, NM
Weststar Mortgage, Inc.	Woodbridge, VA
Wipro Gallagher Solutions, Inc.	Franklin, TN
Zenta Mortgage Services, LLC	Charlotte, NC
Zillow Ventures, Inc.	Seattle, WA
Zimmerman Mortgage Corporation	Omaha, NE

As of 6/30/15 Nebraska had 332 Mortgage Bankers.

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2009	6/30/2010	6/30/2011	6/30/2012	6/30/2013	6/30/2014	6/30/2015
Broker-Dealers	1,446	1,425	1,416	1,320	1,289	1,360	1,373
Agents of Broker-Dealers	70,326	74,970	84,179	86,447	87,600	93,483	98,286
Investment Advisers	68	71	75	93	95	101	109
Federal Covered Advisers	1,013	1,044	1,086	1,093	1,139	1,184	1,273
Investment Adviser Representatives	3,157	3,273	3,419	3,410	3,494	3,825	3,911

## New Registrations

	6/30/2015
Broker-Dealers	71
Agents of Broker-Dealers	24,186
Investment Advisers	24
Federal Covered Advisers	162
Investment Adviser Representatives	775

## Loan Brokers (for the period ending 6/30/2015)

Institution	City	State
Commercial Loan Solutions, LLC	Omaha	NE
Consumer Auto Refinance Services, Inc.	Chesield	MO
Fundera, Inc.	New York	NY
Heartland Financial & Insurance	Holdrege	NE
Innovative Funding Services, L.L.C.	Austin	TX
RockBridge Capital, LLC	Columbus	OH

## Enforcement Actions

	6/30/2013	6/30/2014	6/30/2015
Investigations Initiated	34	35	20
Investigations Closed	31	37	28
Cease & Desist Orders	2	0	0
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	0
Criminal Referrals	3	0	1
Criminal Convictions	3	1	4
Consent Orders	7	7	9
Number of fines, penalties, costs and unregistered securities assessed	5	6	7

## Securities Registrations and Exemptions (for the period ending June 30, 2015)

<b>SECURITIES OFFERINGS FILED</b>			
<b>INITIAL FILINGS - Type</b>	<b>Paper Filing</b>	<b>Electronic Filing</b>	<b>Total</b>
Stock	4	0	4
Debt	0	0	0
Partnership	0	0	0
Mutual Funds	1,063	1,520	2,583
Unit Investment Trusts	1,571	0	1,571
Other	35	0	35
<b>TOTAL OF INITIAL FILINGS</b>	<b>2,673</b>	<b>1,520</b>	<b>4,193</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	878	3,283	4,161
Mutual Fund Renewals	6,757	17,230	23,987
Other Renewals	76	0	76
<b>SUBTOTAL</b>	<b>7,711</b>	<b>20,513</b>	<b>28,224</b>
Withdrawn	17	0	17
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>7,694</b>	<b>20,513</b>	<b>28,207</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>10,367</b>	<b>22,033</b>	<b>32,400</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	345	42	387
Intrastate (Form SODD)	1		
§ 8-1111(9) Exemptions	106		
Other Exemptions	4		
Exemption Withdrawals	10		
<b>TOTAL EXEMPTIONS</b>	<b>508</b>		
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	1		
Business Opportunity Renewals	3		
<b>TOTAL BUSINESS OPPORTUNITY FILINGS</b>	<b>4</b>		
<b>§ 59-1722 Franchise Exemptions</b>	<b>171</b>		

§ Indicates State Statute

## Historical Data – Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
2010	24,844,300.42	1,291,930.62		24,286,041.00	23,986,318.14
2011	24,863,948.68	1,290,130.93		37,322,121.00	10,238,014.89
2012	23,780,112.60	1,430,535.28		19,000,000.00	13,587,592.21
2013	23,928,128.23	1,417,368.63		19,000,000.00	17,098,351.81
2014	26,517,042.20	1,443,978.14		23,000,000.00	19,171,415.87
2015	\$26,923,976.99	\$1,451,926.04		\$23,000,000.00	\$21,643,466.82

## Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registrations Denied or Withdrawn
2010	28,523	17,213,135,000	18
2011	23,250	18,545,492,000	5
2012	28,965	17,955,119,000	20
2013	25,179	18,245,373,000	13
2014	27,691	20,654,108,000	11
2015	32,400	\$20,852,152,000	17

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

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

## Appendix A

### *Leadership Through the Years*

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

## Appendix B

### Historical Data - - State-Chartered Commercial Banks

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1897	320	\$9,321,526	\$13,902,940	\$23,670,864
1898	324	9,112,456	18,225,180	27,680,475
1899	339	7,895,874	18,740,754	27,053,693
1900	347	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1940	284	\$12,339,843	\$77,092,644	\$89,525,065
1941	285	12,884,569	84,936,767	99,040,764
1942	273	13,224,408	134,614,352	147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000

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

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

## Appendix C

### State-Chartered Credit Unions Comparative Statement

	June 30, 2013	June 30, 2014	June 30, 2015
<b>ASSETS</b>			
Unsecured Credit Card Loans	\$7,371,198	\$7,928,692	\$8,859,947
All Other Unsecured Loans	11,786,539	12,394,682	13,261,964
New Auto Loans	18,326,368	18,866,723	20,935,500
Used Auto Loans	129,609,959	129,859,592	140,161,705
1st Mortgage Real Estate Loans	119,861,773	140,918,340	145,870,970
Other Real Estate Loans	45,993,752	43,434,708	44,284,281
Leases Receivable	0	0	0
Other Member Loans	32,476,228	34,518,103	40,562,050
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$365,425,817</b>	<b>\$387,920,840</b>	<b>\$413,936,417</b>
Loans Held for Sale	7,151,150	6,633,628	11,897,367
Allowance for Loan Losses	(3,519,584)	(3,490,089)	(3,522,425)
Cash	52,350,536	39,304,027	35,077,919
<b>INVESTMENTS</b>			
Available for Sale Securities / 1	67,805,335	76,664,185	78,952,355
Held to Maturity Securities / 1	26,159,437	27,607,017	35,993,567
Loan to, Deposits in, Natural Person CUs / 1	2,080,092	9,276,031	4,608,027
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	2,007,770	1,857,566	2,327,367
Corp. Central (CD)	2,317,774	3,500,005	4,300,000
Banks and S & Ls (Cert. DEP)	81,992,605	73,418,750	71,371,628
All Other Investments	3,878,097	3,666,045	1,635,395
<b>TOTAL INVESTMENTS</b>	<b>\$186,241,110</b>	<b>\$195,989,599</b>	<b>\$199,188,339</b>
<b>OTHER ASSETS</b>			
Land and Bldg (NET of DEP)	20,019,466	20,967,225	20,419,487
Other Fixed Assets	1,954,594	2,385,941	1,857,354
Foreclosed and Repossessed Assets / 3	359,267	558,204	204,775
Share INS CAP Deposit / 4	5,408,895	5,420,987	5,538,731
Other Assets	8,124,659	8,754,534	11,464,220
<b>TOTAL ASSETS</b>	<b>\$643,515,910</b>	<b>\$664,444,896</b>	<b>\$696,062,184</b>

1 / Categories reflect report change in 2006

2 / Categories only available prior to 2006

3 / Other real estate prior to 2004

4 / Previously listed as an investment

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

	June 30, 2013	June 30, 2014	June 30, 2015
<b>LIABILITIES</b>			
Other Borrowings / 5	\$600,000	\$16,000,000	\$22,500,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	167,355	146,641	108,494
Acct. Payable & Liabilities	9,223,845	11,694,681	8,898,062
<b>TOTAL LIABILITIES</b>	<b>\$9,991,200</b>	<b>\$27,841,322</b>	<b>\$31,506,556</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	80,797,763	83,251,548	87,464,748
Regular Shares	224,108,189	237,806,500	254,393,017
Money Market Shares / 7	24,349,973	23,230,946	23,828,446
Share Certificates / 7	163,485,724	150,278,597	146,303,878
IRA/KEOGH Accounts / 7	49,361,749	47,327,265	45,573,878
All Other Shares / 6	13,204,986	14,187,683	13,689,673
Non-Member Deposits / 7	127,490	44,495	8,321,673
<b>TOTAL SAVINGS</b>	<b>\$555,435,874</b>	<b>\$556,127,034</b>	<b>\$579,574,909</b>
Regular Reserves	38,043,482	39,527,460	41,531,370
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	(309,561)	(902,210)	(517,518)
Other Reserves	6,223,622	6,074,647	4,846,960
Undivided Earnings	34,230,196	35,504,411	38,739,243
Net Income	(98,903)	272,232	380,664
<b>EQUITY TOTAL</b>	<b>\$78,088,836</b>	<b>\$80,476,540</b>	<b>\$84,980,719</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$633,524,710</b>	<b>\$636,603,574</b>	<b>\$664,555,628</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$643,515,910</b>	<b>\$664,444,896</b>	<b>\$696,062,184</b>

5 / Category previously listed as Promissory and other Notes Payable

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

7 / Category detail exists only prior to 2006

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

## Appendix D

### State-Chartered Savings & Loan Associations Comparative Statement

Institution	Location	
Metropolitan Building & Loan Association	Omaha	

	June 30, 2014	June 30, 2015
<b>ASSETS:</b>		
Mortgage Loans Outstanding	\$519,868	\$513,586
Loans on Savings Accounts	0	0
Other Loans	0	0
Real Estate Owned or in Judgment	0	0
Cash and Demand Deposits	432,384	332,596
Liquid Investments	0	0
Other Investment Securities	0	0
FHLB Stock	0	0
Fixed Assets (net)	10,001	10,001
Other Assets	0	0
<b>Total Assets</b>	<b>\$962,253</b>	<b>\$856,183</b>
<b>LIABILITIES:</b>		
Time Certificates (\$100,000 denomination or more)	0	0
Time Certificates	0	0
NOW Accounts	0	0
All Other Savings	810,980	723,968
Borrowed Money	0	0
Loans in Process	0	0
Advance Payments for Taxes & Insurance	0	0
Deferred Credits	0	0
Other Liabilities	0	0
<b>Total Liabilities</b>	<b>\$810,980</b>	<b>\$723,968</b>
<b>NET WORTH:</b>		
Permanent Stock	0	0
Paid-In Surplus	0	0
General Reserves	100,000	100,000
Undivided Profits	51,273	32,215
Net Undistributed Income	0	0
<b>TOTAL NET WORTH</b>	<b>\$151,273</b>	<b>\$132,215</b>
<b>Total Liabilities &amp; Net Worth</b>	<b>\$962,253</b>	<b>\$856,183</b>

## Appendix E

### State-Chartered Trust Companies Comparative Statement

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

	6/30/13	6/30/14	6/30/15
	3 Companies	3 Companies	3 Companies
<b>ASSETS: (\$ Amount in Thousands)</b>			
Non-interest Bearing Deposits-Own Institution	0	0	211
Non-interest Bearing Deposits-Other Institutions	18,866	17,406	9,712
Interest Bearing Deposits-Own Institution	0	0	0
Interest Bearing Deposits-Other Institutions	78,774	109,292	58,249
U.S. Government and Agency Obligations	12,162	11,963	2,676
State, County and Municipal Obligations	49,706	54,528	48,265
Money Market Mutual Funds	120,269	133,301	158,502
Other Short Term Obligations	24,033	22,233	25,618
Other Notes and Bonds	19,823	16,633	16,585
Common and Preferred Stocks	951,338	1,159,509	1,057,485
Real Estate Mortgages	20,396	25,255	29,932
Real Estate	57,778	63,748	63,580
Miscellaneous Assets	100,778	128,613	130,755
<b>Total Discretionary Assets</b>	<b>\$1,453,923</b>	<b>\$1,742,481</b>	<b>\$1,601,570</b>
<b>Total Non-Discretionary Assets</b>	<b>\$2,002,114</b>	<b>\$2,186,075</b>	<b>\$3,363,407</b>
<b>TOTAL ASSETS</b>	<b>\$3,456,037</b>	<b>\$3,928,556</b>	<b>\$4,964,977</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of Discretionary Accounts	1,383	1,439	1,461
Total Number of Non-Discretionary Accounts	13,456	13,552	13,863
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>14,839</b>	<b>14,991</b>	<b>15,324</b>

## Appendix F

### Delayed Deposit Services Licensees

Statement of Income and Expenses

for the period January 1, 2014 through December 31, 2014

Number of Full Time Employees: 299      Number of Part Time Employees: 66

#### Schedule A

##### Income

DDS Transaction Fees Collected	30,819,287
DDS NSF Penalties Related to DDS Transactions	92,177
DDS Charge Off Recovery	4,188,055
DDS Checks Sold for Collection	380,282
DDS All Other Income	0
<b>Total Income attributable to DDS</b>	<b>\$35,479,801</b>
Income from non-DDS Business Conducted at Location and Its Branches.	5,644,604
<b>Gross Income</b>	<b>\$41,124,405</b>

##### Expenses

###### Expenses:

Bad Debt (Charge off)	9,354,221
Salary	9,415,821
Collection Expenses (Fees related to collection of checks)	725,861
Other DDS Expenses	11,064,692
Expenses from non-DDS Business	2,823,332
<b>Sub Total Expenses</b>	<b>\$33,383,927</b>
Income Tax - State	139,289
Income Tax - Federal	697,290
<b>Total Expenses</b>	<b>\$34,220,506</b>
<b>Net Income (Gross Income - Total Expenses)</b>	<b>\$6,903,899</b>

#### Schedule B

##### Statement of Assets and Liabilities as of 12/31/2014

Cash on Hand and in Banks - Available for DDS Operation	11,108,675
Current Inventory	11,467,702
Collection Inventory	1,661,991
<b>Total Current Assets Available for DDS Operation</b>	<b>\$24,238,368</b>
All other Assets	7,674,740
<b>Total Assets:</b>	<b>\$31,913,108</b>
<b>Total Liabilities</b>	<b>2,531,250</b>
<b>Net Worth</b>	<b>\$29,381,858</b>
<b>Total Liabilities + Net Worth (must equal Total Assets)</b>	<b>\$31,913,108</b>

## Appendix G

### 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	\$6,193.23	\$4,410.21			\$12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		\$87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	\$20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			391,439.39
1968	103,637.81	38,674.66			* 384,402.54
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44	335,820.32		225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60

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

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

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1976	263,399.67	93,960.11		650,000.00	319,160.09
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		\$1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22
1989	5,640,938.62	550,906.91		9,800,000.00	3,326,391.93
1990	5,589,758.30	575,243.71		4,000,000.00	4,340,907.66
1991	5,258,270.04	566,022.28		4,000,000.00	5,033,154.82
1992	5,788,698.13	759,553.38		4,000,000.00	6,062,299.57
1993	6,530,292.17	719,771.53		7,000,000.00	4,872,820.21
1994	8,375,967.98	733,478.78		6,000,000.00	6,515,309.41
1995	9,395,158.73	787,188.38		6,000,000.00	9,123,279.76
1996	10,090,839.96	817,799.07		9,000,000.00	9,396,320.65
1997	11,233,133.85	879,814.28		11,000,000.00	8,749,640.22
1998	12,915,388.07	861,660.34		9,000,000.00	11,803,367.95
1999	13,909,799.35	903,478.37		9,000,000.00	15,809,688.93
2000	16,837,246.49	971,783.23		15,000,000.00	16,675,152.19
2001	17,815,111.68	1,010,507.33		17,000,000.00	16,479,756.54
2002	16,322,332.64	973,200.44		17,500,000.00	14,328,888.74
2003	13,910,093.96	999,418.48		16,500,000.00	10,739,564.22
2004	19,041,410.43	985,019.06		15,000,000.00	13,795,955.59
2005	15,001,541.20	1,140,021.13		19,100,000.00	8,557,475.66
2006	15,587,788.32	1,071,971.67		16,000,000.00	7,073,292.31
2007	18,443,863.52	1,080,923.35		16,000,000.00	8,436,232.48
2008	23,658,510.95	1,090,519.61		11,000,000.00	20,004,302.82
2009	24,904,073.88	1,188,387.36		19,000,000.00	24,719,989.34
2010	24,844,300.42	1,291,930.62		24,286,041.00	23,986,318.14
2011	24,863,948.68	1,290,130.93		37,322,121.00	10,238,014.89
2012	23,780,112.60	1,430,535.28		19,000,000.00	13,587,592.21
2013	23,928,128.23	1,417,368.63		19,000,000.00	17,098,351.81
2014	26,517,042.20	1,443,978.14		23,000,000.00	19,171,415.87
2015	\$26,923,976.99	\$1,451,926.04		\$23,000,000.00	\$21,643,466.82

## Appendix H

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

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

## Appendix I

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

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

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

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

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

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	5,519	0
2006	1,430	0	131	63,260	0
2007	1,489	0	98	69,242	0
2008	1,470	0	74	70,842	0
2009	1,446	0	155	70,326	0
2010	1,425	0	134	74,970	0
2011	1,416	0	130	84,179	0
2012	1,320	0	199	86,447	0
2013	1,289	0	98	87,600	0
2014	1,360	0	21	93,483	0
2015	1,373	0	66	98,256	0