

## 2013 Annual Report

# NEBRASKA DEPARTMENT OF BANKING AND FINANCE



Dave Heineman, Governor

John Munn, Director

# Annual Report

## July 1, 2012 - June 30, 2013



### NEBRASKA DEPARTMENT OF BANKING AND FINANCE

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## Leadership Through the Years

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



## A Message from the Director

Two significant pieces of federal legislation continue to impact our planning and staffing, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (“SAFE Act”) and the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (“Dodd-Frank Act”). The SAFE Act instituted state licensing of mortgage loan originators employed by non-depository financial institutions, and the accompanying development of the Nationwide Mortgage Licensing System and Registry (NMLSR), to facilitate the licensing process. Our next step in heightening supervision of non-bank residential mortgage lending is commencing regular examination of the Nebraska-domiciled mortgage banking companies that we license. With the help of mortgage regulators of other states and the federal Consumer Financial Protection Bureau, examination of mortgage companies headquartered in other states but with branches in Nebraska will also be possible.

The Dodd-Frank Act had a major impact on our securities supervision, as it brought many more Nebraska investment adviser firms under our supervision. The volume of assets under the management of investment adviser firms subject to our supervision doubled with this change. The Act had limited impact on our supervision of depository institutions. It did require that we incorporate language into our Nebraska banking statutes which included the credit exposure in certain derivative instruments in consideration of lending limits. That change was effected January, 2013.

The Dodd-Frank Act also removed restrictions on de novo interstate branching for depository institutions. No longer will banks in any state wanting to branch into another state need to purchase a bank chartered in that state in order to establish a branch.

Milestones of Nebraska financial regulation were noted at our November 1, 2012 All-Staff Meeting—the 100<sup>th</sup> year of state supervision of the Nebraska securities industry and the approaching 125<sup>th</sup> year of Nebraska state bank examination. A presentation prepared for that meeting outlined the evolution of the Department from its early days as a banking board and a commission, the impacts of the creation of the Federal Reserve System and the Federal Deposit Insurance Corporation, the broadening of the financial industries subject to the Department’s oversight, and the transition of Nebraska from a unit bank state to an environment allowing branching both within and outside of Nebraska. Beginning with Nebraska’s Blue Sky law (1913), the presentation traced Nebraska’s securities supervision from the State Railway Commission, to the State Trade and Commerce Commission, to the Department of Insurance, and finally to the Department of Banking in 1939.

Considerable time and effort was expended this year in the multi-year process of upgrading the Department’s central information system. Without the dedication of NDBF Information Technology staff, and the willingness of other staff to participate in developing methods of adapting our work to the new software, the progress achieved would have been impossible.

In June, 2013, Custer Federal Savings and Loan, Broken Bow, became Custer Federal State Bank with its conversion from federal to state charter, the 26<sup>th</sup> conversion to state charter since 2005. While the number of commercial banks chartered in Nebraska declined by 48 from 251 to 203 between June 30, 2005 and June 30, 2013, the number of Nebraska state bank charters declined by only 10, from 184 to 174 over that same period. The assets of the depository institutions supervised by the Department grew from \$17 billion to \$33 billion during that time.

John Munn,  
Director

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Jean Angell, Attorney



# Staff

Director ..... John Munn  
Deputy Director.....Ray A. Pont

## Financial Institutions Division

Review Examiners.....Amy Greenwood-Field  
Gregory G. Freese  
Kelly J. Lammers  
Nick Lenzen  
Kent W. Plummer

Senior Examiner/Central Scheduler.....Tony Kriz II  
Information Technology Examiner.....Micheal Rafferty  
Senior Trust Examiner ..... Steven K. Spady

Omaha District Bank Examiners  
Steve Reed, Supervising Examiner  
Paul E. Carpenter  
Shannon Kreikemeier  
James P. McTygue  
Xun Wang  
Caroline Wells  
John Erbynn\*

Lincoln District Bank Examiners  
Neil T. Butler, Supervising Examiner  
Mike Cornelius  
Darren Davis  
Jennifer Durow  
Brian Nielsen  
Steven D. Schepers  
Kerry Lundstrom\*

Kearney District Bank Examiners  
Michael Miller, Supervising Examiner  
Rhonda Johnson  
Jaunita Koerner  
Tony Kriz II  
Perry T. Neill  
Rachel Newell  
Tim Sladek

Consumer Credit and Delayed Deposit Services Examiners  
Scott Peter  
Isaac Schlautman  
Steve Wohleb

Administrative Assistants.....Bobbi J. Irons  
Kathy Sparks  
Staff Assistant.....Sharon Christensen

## Bureau of Securities

Assistant Director..... Jack E. Herstein  
Legal Counsel..... Sheila J. Cahill  
Examiner ..... Jackie L. Walter  
Office Clerk..... Pamela S. Burnham  
Investigation & Compliance (Investigations)

Unit Supervisor.....Thomas A. Sindelar  
Securities Analyst.....Grant Keeler  
Karen Reynolds\*

Investigation & Compliance (Registration & Compliance)  
Unit Supervisor.....Rodney R. Griess  
Securities Analyst.....Cathy Jones  
Morgan Lorenzen

Staff Assistants.....Lori Freeman  
Ken Shea  
Sherri Brouillette\*

## Legal Division

General Counsel..... Patricia A. Humlicek Herstein  
Legal Counsel-Financial Institutions.....Michael McDannel  
Legal Counsel-Consumer Finance.....Michael Cameron  
Staff Attorneys.....Jean Angell  
Paralegals.....Pam Flott  
Beth Wanek

Administrative Assistant..... Lou A. Meisinger  
Staff Assistants.....Debbie L. Yost  
Cindy Faris

## Business/Accounting Division

Business Manager.....Margo Sawyer  
Accountant.....Sue Dager  
Secretary/Receptionist.....Julie Foral

## Human Resources Division

Human Resources Manager..... Jill Hobbie  
Personnel Officer.....Vacant

## Information Systems Division

Information Technology Administrator....Kelly J. Lammers  
Infrastructure Support Analyst Senior.....Randy Catlin  
Infrastructure Support Analyst Senior.....Quinn Sebesta  
Infrastructure Support Analyst Senior.....Rick Miller\*  
Infrastructure Support Analyst.....Chris Voss\*

*\* Staff who left the Department during the fiscal year.*



## FINANCIAL INSTITUTIONS

### **Ray A. Pont, Deputy Director**

State-chartered Nebraska banks are in very good shape in terms of earnings, capital, asset quality, and risk management techniques. This is fortunate, because a very large percentage of time in Fiscal Year 2013 was spent on two projects: the every five year process of full reaccreditation of the Department's bank supervision processes by the Conference of State Bank Supervisors (CSBS), and the scheduled move of the Department and our Lincoln-based crew of examiners to 1526 K Street, Lincoln. This is the fourth move of the Department in my 27 years.

Full reaccreditation involves completion of an in depth questionnaire, which includes subparts and requires the submission of documentation to support answers. We rate ourselves in the areas of administration/finance, personnel, training, examination, supervision, and legislation.

When completed, the project will compose a stack of paper of approximately 9 inches. The submission to CSBS will be the result of an intensive coordinated effort involving many Department staffers. The reaccreditation process culminates in a 3 day on-site visit by the CSBS Review Team, which is comprised of seasoned regulatory personnel. Our answers are validated, and the team makes their own judgment of our self-rating through review of the documentation and interviews with selected staff. The team will visit the Department on October 21, 22, and 23, and we are confident their review will result in continued accreditation. The Department was first accredited in 1993, with full reaccreditations in 1998, 2003, and 2008. A special thanks to Financial Institution Division Administrative Assistant Kathy Sparks for formatting, organizing, and assembling the final product.

As this is being written, we just completed a move to 1526 K Street, Suite 300. The State agreed to purchase this building in 2007, and took possession on January 3, 2012. Subsequently, a complete updating and remodeling was undertaken. The Department was first notified of our relocation in July of 2010. Many hours were subsequently spent on planning our new layout, planning the move, and attending to all the innumerable details associated with moving a staff of our size. A special thanks to Business Manager Margo Sawyer for her assistance and persistence in facilitating the move.



## **BUREAU OF SECURITIES**

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

### THE CENTENNIAL OF SECURITIES REGULATION IN NEBRASKA

2013 marks the centennial for securities regulation in Nebraska. Kansas enacted the first state “blue sky” law in 1911. In 1917, the U.S. Supreme Court upheld the constitutionality of state securities laws.

In 1913, Gov. John H. Morehead proposed the adoption of Nebraska’s blue sky law, stating “In 1911, the state of Kansas, by making her banking department a bureau of advice on stocks and securities offered to its citizens, has to a large degree excluded from the state companies of no merit or of small likelihood of success, and through which in the past large sums of people’s savings have been lost. . . . A similar Act should be enacted in Nebraska.”

Nebraska’s Blue Sky law was passed on April 4, 1913, becoming effective July 17, 1913. Authority was given to the State Railway Commission, with E.W. Reed the first “director.” The first Blue Sky Department Report was issued in 1913.

The original Nebraska Blue Sky law did not apply to “sales of stock in Nebraska corporations already in existence, and in Nebraska corporations hereafter created, but which have been in existence one year or more at the time of such sale.”

Because of flaws in the original Blue Sky Law, the entire law was repealed and a new Act adopted in 1919. Securities regulation was transferred to the State Trade and Commerce Commission.

Governor Charles W. Bryan twice advocated the elimination of the Bureau of Securities: in his 1925 farewell address to the legislature following his first tenure as governor and again in his 1933 Inaugural Address.

In 1931, securities regulation in Nebraska transferred to the Department of Insurance.

The federal government entered securities regulation with the enactment of the Securities Act of 1933, followed by the Securities Exchange Act of 1934. The Bureau of Securities was established within the Department of Insurance in 1937. In 1939, the Bureau, and jurisdiction over securities, was transferred to the Banking Department.

In 1940, the Investment Company Act and the Investment Advisers Act were adopted on the federal level.

In 1965, the Nebraska Securities Act of 1965 replaced the Blue Sky Law. This new Act was based on the 1956 Uniform Securities Act. The new Act brought some consistency between securities regulation in the various states and coordinated regulation with federal law.

In 1973, the Act added the regulation of issuer-dealers, to assist Nebraska companies in capital formation.

The Securities Act was amended in 1983 to allow transfers from the Securities Act Cash Fund to the general fund. Over \$350 million has been transferred since, in addition to the over one-half million dollars used for FI support in the 1960s and 1970s.



Registration of broker-dealers and agents started electronic processing through the Central Registration Depository (CRD) in 1981. Nebraska began using CRD in 1983. Over 325,000 broker-dealer agent registrations have been processed through CRD in Nebraska. In 1983, there were 4,369 paper agent registrations processed. There were over 89,000 electronic agent registrations in 2013.

In 1988, the Securities Act was amended to allow issuers to register an indefinite amount of securities, making the registration process more efficient for issuers.

In 1993, the Bureau began registering investment adviser representatives.

In 1996, the National Securities Markets Improvement Act (NSMIA) was adopted by Congress, preempting state registration authority for mutual funds, Rule 506 Reg. D offerings, and exchange traded securities. NSMIA also divided regulatory authority over investment advisers between the SEC and the states based on the amount of assets under management. In 1997, the provisions of NSMIA were incorporated into Nebraska law.

The Bureau of Securities began examining state registered investment advisers in April of 1999.

Development of the Investment Adviser Registration Depository (IARD) began to provide an electronic registration process for investment advisers similar to CRD. IARD was fully implemented in 2002.

On January 1, 2001, Nebraska became the first state to accept electronic filings for mutual funds. The Bureau has since received 208,000 electronic filings, compared to 123,818 paper filings.

In 2002, states launched coordinated investigations of 12 broker-dealer firms for conflicts of interest between the Firms' research and investment banking departments. Nebraska led the investigation of Wachovia Securities (formerly First Union Securities). States shared more than \$400 million in fines; Nebraska's share equaled \$4,304,000.

A few years later, the states conducted coordinated investigations of broker-dealers into the failure of the market for auction rate securities. Nebraska's share of the fines imposed in these cases amounted to \$3,254,504; the firms paid fines totaling more than \$375 million.

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) became law in July 2010. Dodd-Frank raised the threshold for investment adviser registration with the SEC from \$25 million to \$100 million in assets under management.

In 2011 and 2012, I had the honor to serve a one-year term as the 94th President of the North American Securities Administrators Association (NASAA). Organized in 1909, NASAA is the oldest international organization dedicated to investor protection. NASAA members are securities regulators from the 50 states, the District of Columbia, Puerto Rico, the Canadian provinces, Mexico and the Virgin Islands.

The year also saw significant changes to securities regulation on the federal level, including the controversial concept of crowdfunding.

This is only a very short recap of the past 100 years of history of securities regulation in Nebraska. I am proud to have been a part of this history for over the last 36 years.



## **LEGAL DIVISION**

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

The Department worked with three Senators in the 2013 legislative session in securing passage of five bills. Senator Mike Gloor of Grand Island, the new Chairperson of the Banking, Commerce and Insurance Committee, introduced LB 213 and LB 214; Senator Pete Pirsch of Omaha introduced LB 279 and LB 290; and Senator Paul Schumacher of Columbus introduced LB 616. We are very appreciative of their work and that of their staffs.

**LB 213** contained our financial institutions proposals. These included the annual re-enactment of the depository financial institutions wild card statutes; updates to a number of laws to authorize Department to share examination reports and other confidential information with the Consumer Financial Protection Bureau (CFPB); updates to the Trust Company Act to remove the requirements that members of a trust company board of directors own one share of stock and that board members be selected from the shareholders; and updates to references to federal laws.

**LB 214** amended the Securities Act of Nebraska to provide an updated definition of “accredited investor,” remove the registration of securities by notification process, clarify information-sharing authority with other regulators and the CRD and IARD systems, and update references to federal securities laws. This bill also made one minor update to the Seller-Assisted Marketing Plan Act.

**LB 279** amended three of our consumer finance Acts. The Loan Broker Act amendments changed the “accountant” exemption to an exemption for a “certified public accountant,” and clarified the exclusions from the definition of “loan broker.” The Delayed Deposit Services Licensing Act was amended to authorize the Department to share examination reports and other confidential information with the CFPB and other states. The Installment Loan Act amendments were simply repeals of language relating to transition of the licensing process to the NMLS.

**LB 290** amended the Residential Mortgage Licensing Act to differentiate the duties between mortgage banker firms and mortgage loan originators; authorize the sending of a deficiency notice to a mortgage loan originator license applicant by electronic means; and permit the sharing of information with the CFPB.

**LB 616** adopted the Money Transmitters Act, which will replace the current Sale of Checks and Funds Transmission Act. LB 616 modernizes the regulation and enforcement of money transmission activities in the state. Services and products covered include global money transmission, pre-paid cards, stored value, certain bill payment services, money orders, and travelers checks. The new Act will become effective January 1, 2014.

The Governor’s budget package also created a special fund for distribution of monies the Department may receive as part of future nationwide settlements.

# Department Budget & Funding

## Fiscal Year July 1, 2012 – June 30, 2013

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

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

### Financial Institutions

Revenues	
<b>Beginning Balance</b>	<b>\$2,999,638</b>
Banking & Trust Companies	\$4,112,547
Credit Unions & Savings and Loan	\$114,204
Mortgage Lending	\$405,851
Sale of Checks & Funds Transmission	\$21,750
Delayed Deposit Services	\$154,425
Consumer Lending	\$44,536
<b>Total Revenues for Fiscal Year</b>	<b>\$4,853,313</b>
Expenditures	
Employee Salaries & Benefits	\$3,717,503
Operating Expenses	\$949,935
Capital Expenditures	\$61,261
<b>Total Expenditures for Fiscal Year</b>	<b>\$4,728,699</b>
<b>ENDING BALANCE</b>	<b>\$3,124,252</b>
Enforcement Actions	
Total fines and penalties collected from enforcement cases	\$18,500
Monies secured for the School Fund	\$45,250

### Bureau of Securities

Revenues	
<b>Beginning Balance</b>	<b>\$13,587,592</b>
Securities and Registration Fees	\$18,245,373
Private Offering Fees	\$75,000
Broker-Dealer/Broker-Dealer Agents/Investment Advisor Fees	\$4,939,610
Interest Income	\$343,403
Cost of Investigations	\$301,422
Miscellaneous	\$23,320
Unregistered Securities or Firms	\$0
<b>Total Revenues for Fiscal Year</b>	<b>\$23,928,128</b>
Expenditures	
Employee Salaries & Benefits	\$1,007,935
Operating Expenses	\$402,122
Capital Expenditures	\$7,311
<b>Total Expenditures for Fiscal Year</b>	<b>\$1,417,368</b>
Contribution to State	
Monies transferred to the State of Nebraska General Fund	<b>\$19,000,000</b>
<b>ENDING BALANCE</b>	<b>\$17,098,352</b>
Enforcement Actions	
Fines/Penalties	\$9,000

# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2008	6/30/2009	6/30/2010	6/30/2011	6/30/2012	6/30/2013
State-Chartered Banks	182	180	178	177	174	175
Savings & Loan Associations	1	1	1	1	1	1
Credit Unions	21	19	19	19	18	17
Trust Companies	4	4	3	3	3	3
Delayed Deposit Services	139	127	116	117	110	104
Installment Loan Companies	35	16	14	13	11	10
Sales Finance Companies	178	126	106	98	111	112
Mortgage Bankers	402	343	282	274	296	319
Mortgage Loan Originators	N/A	N/A	N/A	1,022	1,130	1,550

### Activity by the Numbers

Conversion to State-Chartered Bank	5	Branch Relocations Approved	2
Mergers Approved	6	Name Changes	2
Branch Acquisitions Approved	1	Bank Closings	0
New Bank Branch Offices Approved	17		
Loan Production Office Notices Received	14		

### Activity by Institution

#### Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
Nebraska Bank of Commerce, FSB	Nebraska Bank of Commerce	Lincoln	12/3/2012
First National Bank of Wayne	First Nebraska Bank of Wayne	Wayne	12/5/2012
First National Bank in Exeter	Generations Bank	Exeter	12/17/2012
First National Bank and Trust Company	F&M Bank	Falls City	12/17/2012
Custer Federal Savings and Loan Association	Custer Federal State Bank	Broken Bow	6/28/2013

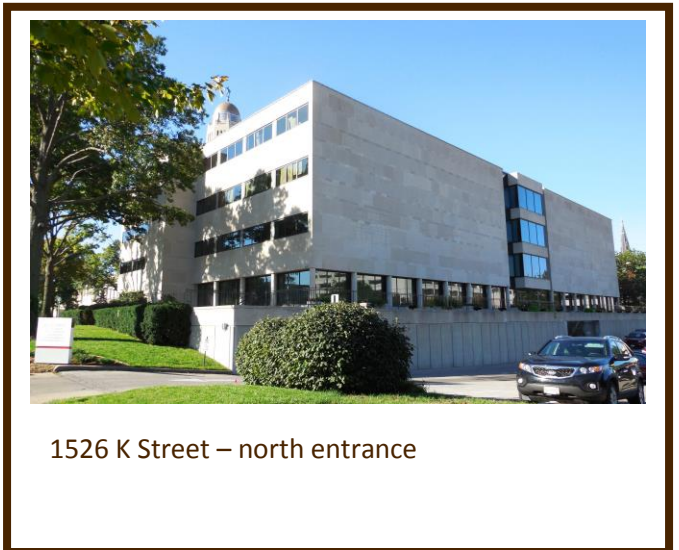
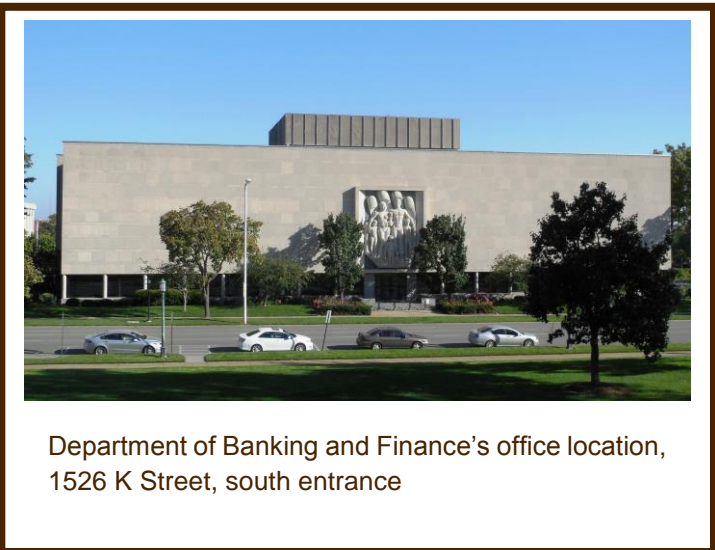
#### Mergers Approved

Institution	City	Bank Acquired	Date of Merger
First Nebraska Bank	Valley	Heartland Community Bank, Bennett	7/18/2012
Pinnacle Bank	Lincoln	Hastings State Bank, Hastings	10/15/2012
Pinnacle Bank	Lincoln	First State Bank of Joplin, Joplin, MO	12/6/2012
Cornerstone Bank	York	Glenvill Cooperative Credit Union, Glenvill	12/21/2012
First State Bank	Loomis	Bank of Bertrand, Bertrand	12/13/2012
First Bank and Trust Company	Cozad	The First National Bank of Cambridge, Cambridge	3/18/2013

#### Branch Acquisitions Approved

Institution	City	Branch Acquired	Date Acquired
Western Nebraska Bank	Curtis	Purdum	7/9/2012

<b>New Bank Branch Offices</b>			
<b>Institution</b>	<b>City</b>	<b>Branch Location</b>	<b>Date of Approval</b>
Platte Valley Bank	Scottsbluff	Gering	7/26/2012
Farmers State Bank	Dodge	Alliance	8/2/2012
First Bank of Utica	Utica	Milligan	10/4/2012
Commercial State Bank	Wausa	Elkhorn	10/10/2012
State Bank of Table Rock	Table Rock	Mobile (Butler, Cass, Gage, Johnson, Lancaster, Otoe, Saline, Saunders, and Seward Counties)	11/21/2012
Premier Bank	Omaha	Mobile (Douglas & Sarpy Counties)	12/10/2012
Union Bank and Trust Company	Lincoln	Lincoln	12/11/2012
First Nebraska Bank of Wayne	Wayne	Mobile (Wayne County)	3/22/2013
South Central State Bank	Campbell	Blue Hill	4/4/2013
Banner Capital Bank	Harrisburg	Alma	5/9/2013
First Nebraska Bank	Valley	Mobile (Lancaster, Butler, Cass, Otoe Counties)	5/24/2013
First Nebraska Bank	Valley	Mobile (Dixon, Dakota, Thurston & Cedar Counties)	5/24/2013
First Nebraska Bank	Valley	Mobile (Colfax, Cuming, Madison, Platte & Stanton Counties)	5/30/2013
First Nebraska Bank	Valley	Mobile (Dodge, Douglas, Sarpy, Saunders & Washington Counties)	5/30/2013
Sandhills State Bank	Bassett	Harrison	6/5/2013
Adams Bank & Trust	Ogallala	North Platte	6/7/2013
Adams Bank & Trust	Ogallala	Colby, KS	6/25/2013





<b>Loan Production Office Notices Received</b>			
<b>Institution</b>	<b>City</b>	<b>Location</b>	<b>Date Received</b>
Pinnacle Bank	Lincoln	Valentine	7/11/2012
Security State Bank	Ansley	Broken Bow	7/16/2012
Citizens State Bank	Wisner	Spalding	9/5/2012
World's Foremost Bank	Sidney	Union Gap, WA	9/14/2012
World's Foremost Bank	Sidney	Charleston, WV	9/14/2020
World's Foremost Bank	Sidney	Rogers, AR	9/14/2012
World's Foremost Bank	Sidney	Tulalip, WA	9/14/2012
World's Foremost Bank	Sidney	Wichita, KS	9/14/2012
Citizens State Bank	Wisner	Elgin	9/24/2012
Exchange Bank	Gibbon	Salina, KS	2/27/2013
BankFirst	Norfolk	Atkinson	3/22/2013
Cedar Rapids State Bank	Cedar Rapids	Spalding	4/17/2013
Exchange Bank	Gibbon	Lincoln	4/29/2013
Commercial Bank	Nelson	Geneva	5/21/2013

<b>Branch Office Relocations Approved</b>			
<b>Institution</b>	<b>City</b>	<b>Branch Relocation</b>	<b>Date Opened</b>
State Bank of Riverdale	Riverdale	Kearney	8/16/2012
First State Bank Nebraska	Lincoln	Firth	1/11/2013

<b>Name Changes</b>			
<b>Prior Name of Institution</b>	<b>Current Name</b>	<b>City</b>	<b>Date of Approval</b>
Curtis State Bank	Western Nebraska Bank	Curtis	1/1/2013
Banner County Bank, Inc.	Banner Capital Bank	Harrisburg	4/17/2013

<b>Bank Closing</b>		
<b>Name of Institution</b>	<b>Location</b>	<b>Date Closed</b>
None		

<b>Institutions</b>	<b>Number 6/30/2012</b>	<b>Number 6/30/2013</b>	<b>Assets 6/30/2012</b>	<b>Assets 6/30/2013</b>	<b>Gain (Loss)</b>
State-Chartered Commercial Banks	174	175	\$30,424,100,000	\$33,082,737,000	\$2,658,637,000
Savings & Loan Associations	1	1	\$946,565	\$868,146	(\$78,419)
Credit Unions	18	17	\$641,154,108	\$643,515,910	\$2,361,802
Trust Companies	3	3	\$3,165,914	\$3,456,037	\$290,123

## State-Chartered Commercial Banks' Aggregate Balance Sheet

	June 30, 2011	June 30, 2012	June 30, 2013
<b>Number of Institutions</b>	177	174	175
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	665,863	730,160	751,443
Interest Bearing Balances	1,202,070	1,403,556	1,452,023
Securities	5,643,833	6,344,029	7,001,024
Federal Funds Sold & Securities Purchased to Resell	304,005	234,831	151,330
Loans and Leases	19,576,783	20,637,021	22,298,641
Allowance for Loan Losses	348,669	350,492	354,178
Loan and Leases, Net	19,228,114	20,286,529	21,944,463
Assets held in Trading Accounts	0	2,981	0
Premises and Fixed Assets	406,876	422,607	449,812
Other Real Estate Owned	106,541	102,830	91,401
Intangible Assets	164,302	169,404	180,508
Other Assets, Net	693,809	727,173	706,555
<b>Total Assets &amp; Losses Deferred</b>	<b>\$28,415,413</b>	<b>\$30,424,100</b>	<b>\$33,082,737</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-interest Bearing Deposits	2,606,871	3,132,596	3,555,311
Domestic Interest Bearing Deposits	19,117,671	20,130,416	21,624,059
<b>Total Domestic Deposits</b>	<b>21,724,542</b>	<b>23,263,012</b>	<b>25,179,370</b>
Federal Funds Purchased & Securities Sold	444,589	398,255	450,963
Other Borrowed Money	3,056,683	3,198,328	3,700,348
Mortgage Indebtedness	0	0	
Notes and Debentures	4,397	3,090	3,190
Other Liabilities	238,046	317,266	329,251
<b>Total Liabilities</b>	<b>\$25,468,257</b>	<b>\$27,179,951</b>	<b>\$29,663,122</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	8,029	8,029	4,302
Common Stock	131,281	126,697	126,753
Surplus	1,502,302	1,562,172	1,674,258
Undivided Profits	1,305,544	1,547,251	1,614,302
<i>Other Equity Capital Components</i>	0	0	
<b>Total Equity Capital</b>	<b>2,947,156</b>	<b>3,244,149</b>	<b>3,419,615</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$28,415,413</b>	<b>\$30,424,100</b>	<b>\$33,082,737</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 twenty-two 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 midyear reports.

Total deposits for all banks and savings and loan associations in Nebraska as of June 30, 2013 were \$55,129,804,000. 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 \$868,000.

The 22% limitation as of June 30, 2013 was:

$$\begin{array}{r} \$55,129,804,000 \\ \times .22 \\ \hline \$12,128,556,880 \end{array}$$



Julie Foral, Secretary

## State-Chartered Banks (for the period ending June 30, 2013)

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 Offices (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 (LPO)
State Bank of Bartley	Bartley	Colorado Springs, CO
Sandhills State Bank	Bassett	Alliance (LPO); Harrison; Hay Springs (LPO); North Platte; Valentine
Battle Creek State Bank	Battle Creek	
First Community Bank	Beemer	Bancroft; Homer
Bank of Bennington	Bennington	Douglas County (Mobile); Omaha
Two Rivers Bank	Blair	Arlington
Washington County Bank	Blair	Tekamah
Farmers and Merchants State Bank	Bloomfield	
Boelus State Bank	Boelus	
Nebraska State Bank	Bristow	
Nebraska State Bank and Trust Company	Broken Bow	Broken Bow; Callaway; Merna
Custer Federal State Bank	Broken Box	
Bruning State Bank	Bruning	Broken Bow; Hebron; Holdrege
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	
State Bank of Chester	Chester	
Bank of Clarks	Clarks	Silver Creek

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Clarkson Bank	Clarkson	
State Bank of Colon	Colon	
Columbus Bank & Trust Company	Columbus	Columbus
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
Homestead Bank	Cozad	Albion; Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln, and Phelps Counties (Mobile); Howells; Lexington; Schuyler (2); St. Paul; Wolbach
The Culbertson Bank	Culbertson	
Western Nebraska Bank	Curtis	North Platte; Purdum
Bank of the Valley	David City	David City; Platte Center
Jefferson County Bank	Daykin	
Farmers State Bank	Dodge	Alliance; Bridgeport
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, Butler, Colfax, Cuming, Dodge, Douglas, Saunders and Washington Counties (Mobile)
First Bank & Trust of Fullerton	Fullerton	St. Edward
Geneva State Bank	Geneva	Fairmont; Geneva; Grafton; Hastings; Kearney; Shickley
Genoa Community Bank	Genoa	
Exchange Bank	Gibbon	Grand Island (2); Kearney (2); Lincoln (LPO); Salina, KS (LPO);
First State Bank	Gothenburg	Gothenburg; Omaha; Ralston; Douglas and Sarpy Counties (Mobile); Englewood, CO (LPO); Lincoln, NE (LPO)
Gothenburg State Bank	Gothenburg	Brady
Five Points Bank	Grand Island	Douglas, Howard, Merrick, and Sarpy Counties (Mobile); Grand Island (4); Kearney (2); LaVista; Omaha; Sumner
The Guide Rock State Bank	Guide Rock	Edgar



## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches.
Banner Capital Bank	Harrisburg	Alma; Beaver City
Bank of Hartington	Hartington	Hartington; Niobrara (LPO)
Five Points Bank of Hastings	Hastings	Hastings (2)
Thayer County Bank	Hebron	Thayer County (Mobile)
Henderson State Bank	Henderson	Giltner; Greeley; York
Hershey State Bank	Hershey	Frontier, Lincoln, and Perkins Counties (Mobile); North Platte
The State Bank of Hildreth	Hildreth	
First State Bank	Hordville	
Farmers State Bank	Humphrey	
Platte Valley State Bank & Trust Company	Kearney	Buffalo County (Mobile); Grand Island; Kearney
Adams County Bank	Kenesaw	Juniata
Bank of Keystone	Keystone	Arthur; Elsie; Hyannis
FirstTier 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); Cortland; Dewitt; Dorchester; Filley; Firth; Hallam; Hickman; Lincoln; Lincoln (LPO); Pickrell; Valley (LPO); Waverly; Western; Wilber; Yutan
Nebraska Bank of Commerce	Lincoln	Lincoln
Pinnacle Bank	Lincoln	Abilene, KS (3); Arnold; Aurora (2); Beatrice (2); Central City; Columbus (2); Crete; Elkhorn; Elwood; Fairfield; Fremont (3); Grant; Gretna; Hastings (2); Imperial; Joplin, MO (4); Lake Lotawana, MO; LaVista; Lexington (2); Lincoln (12); Madison; Neligh; Ogallala; Omaha (7); O'Neill; Osceola; Page; Palmer; Papillion (2); Lancaster and Platte Counties (Mobile); Roseland; Sarcoxie, MO; Schuyler (2); Valentine (LPO); Verdigre; Waverly; Webb City, MO; Wisner
Security First Bank	Lincoln	Beatrice (4); Blue Springs; Chadron; Cheyenne County (Mobile); Clatonia; Cody; Cortland; Cozad; Crawford (2); Elwood; Harrison; Hay Springs; Dawson and Lancaster Counties (Mobile); Lincoln (LPO); Lincoln (5); Martin, SD; Merriman; Omaha (LPO); Overton; Pennington County, SD (Mobile); Rapid City, SD (3); Rushville (3); Sidney; Thedford; Valentine
Union Bank and Trust Company	Lincoln	Ainsworth; Auburn; Beatrice (LPO); Bonner Springs, KS; Columbus (LPO); Crete; David City; Douglas County (Mobile); Fairbury; Grand Island; Kearney (LPO); Leawood, KS; Lincoln (LPO); Lincoln (19); Logan, IA (LPO); Norfolk (LPO); Omaha; Overland Park, KS; Pawnee City; Seward; Syracuse (LPO); Taylor; Valentine; Wahoo; York

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
West Gate Bank	Lincoln	Lancaster County (Mobile); Lincoln (6)
World's Foremost Bank	Sidney	Allen, TX (LPO); Billings, MT (LPO); Boise, ID (LPO); Buda, TX (LPO); Charleston, WV (LPO); Dundee, MI (LPO); East Grand Forks, MN (LPO); East Hartford, CT (LPO); Fort Worth, TX (LPO); Glendale, AZ (LPO); Gonzales, LA (LPO); Grand Junction, CO (LPO); Hamburg, PA (LPO); Hammond, IN (LPO); Hazelwood, MO (LPO); Hoffman Estates, IL (LPO); Kansas City, KS (LPO); Kearney, NE (LPO); Lacey, WA (LPO); LaVista (LPO); Lehi, UT (LPO); Mitchell, SD (LPO); Owatonna, MN (LPO); Post Falls, ID (LPO); Prairie du Chien, WI (LPO); Rapid City, SD (LPO); Richfield, WI (LPO); Rogers, MN (LPO); Rogers, AR (LPO); Scarborough, ME (LPO); Sidney (LPO); Springfield, OR (LPO); Triadelphia, WV (LPO); Tulalip, WA (LPO); Union Gap, WA (LPO); Verdi, NV (LPO); Wichita, KS (LPO); Winnipeg, MB (LPO)
Bank of Lindsay	Lindsay	
Lisco State Bank	Lisco	
First State Bank	Loomis	Alma, Bertrand
Home State Bank	Louisville	
Nebraska State Bank	Lynch	
Frontier Bank	Madison	Lincoln; Norfolk; Omaha
Security Home Bank	Malmo	
Bank of Marquette	Marquette	
Farmers State Bank	Maywood	
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 (2); Sidney, IA
Farmers Bank and Trust Company	Nebraska City	
The Nehawka Bank	Nehawka	Union
Commercial Bank	Nelson	
Bank of Newman Grove	Newman Grove	
BankFirst	Norfolk	Atkinson (LPO); Columbus (2); Lincoln (LPO); Norfolk (2); O'Neill; Ord; Wayne

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Elkhorn Valley Bank & Trust	Norfolk	Hoskins; Norfolk (4); Pierce
Platte Valley Bank	North Bend	
North Loup Valley Bank	North Loup	
State Bank of Odell	Odell	Diller
Adams Bank & Trust	Ogallala	Berthoud, CO; Brule, Chappell, Colorado Springs, CO (2); El Paso County, CO (Mobile); Firestone, Fort Collins, CO; Grant; Imperial; Indianola; Lodgepole; Longmont, CO; Madrid; North Platte; Sutherland
Access Bank	Omaha	Douglas and Sarpy Counties (Mobile); Omaha
Centennial Bank	Omaha	Ashland; Bellevue (LPO); Omaha (2); Douglas and Saunders Counties (Mobile)
First Westroads Bank, Inc.	Omaha	Douglas County (Mobile); Omaha (2)
Omaha State Bank	Omaha	Douglas County (Mobile); Omaha (4)
Premier Bank	Omaha	Omaha (4); Douglas and Sarpy Counties (Mobile)
United Republic Bank	Omaha	
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
Peoples-Webster County Bank	Red Cloud	Orleans
Commercial State Bank	Republican City	
State Bank of Riverdale	Riverdale	Kearney; Ord (LPO)
State Bank of Scotia	Scotia	
First State Bank	Scottsbluff	Gering; Colorado Springs, CO
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, CO; Ogallala, Scottsbluff; Wauneta
Scribner Bank	Scribner	
Points West Community Bank	Sidney	Chappell; Dalton; Douglas, WY; Kimball; Lingle, WY; Pine Bluffs, WY; Sidney; Torrington, WY
Iowa-Nebraska State Bank	South Sioux City	Hornick, IA; Onawa, IA; Sioux City, IA (3); South Sioux City; Wakefield; Wilcox
Spencer State Bank	Spencer	
Springfield State Bank	Springfield	

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
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 (LPO)
First Tri County Bank	Swanton	Plymouth
State Bank of Table Rock	Table Rock	Dubois; Humboldt; Lincoln (LPO); Pawnee City; Roca; Butler, Cass, Gage, Johnson, Lancaster, Otoe, Saline, Saunders, and Seward Counties (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; Brainard; Columbus; Decatur; Emerson; Nebraska City; Stanton; Weeping Water; Dodge, Douglas, Sarpy, Saunders, and Washington Counties (Mobile); Cedar, Dakota, Dixon, and Thurston Counties (Mobile); Butler, Cass, Lancaster, and Otoe Counties (Mobile); Colfax, Cuming, Madison, Platte, and Stanton Counties (Mobile)
Oak Creek Valley Bank	Valparaiso	
Wahoo State Bank	Wahoo	Wahoo
Farmers State Bank	Wallace	North Platte
Foundation First Bank	Waterloo	Omaha
Commercial State Bank	Wausa	Bellevue (LPO); Bloomfield (LPO); Elkhorn (LPO); Nebraska City
Horizon Bank	Waverly	McCook; Superior; Waverly
First Nebraska Bank of Wayne	Wayne	Wayne County (Mobile)
F & M Bank	West Point	Gretna; South Sioux City (2); Wayne
Winside State Bank	Winside	
Citizens State Bank	Wisner	Arlington, KS; Attica, KS; Belden; Creston; Elgin (2) (LPO); Friend; Laurel; Leigh; Spalding (LPO); Spalding; West Point
Heritage Bank	Wood River	Adams County (Mobile); Aurora (2); Broken Bow; Buffalo County (Mobile); Doniphan; Grand Island; Hall County (Mobile); Hastings (2); Kearney (2); Loup City; Neligh; 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; McCool Junction; Monroe; Polk; Rising City; Shelton; St. Edward; Stromsburg; Sutton (2); Waco; York (5)
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
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

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1979	336	\$353,489,000	\$3,462,379,000	\$3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
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

## Registered Bank Holding Companies (for the period ending June 30, 2013)

Indentation implies some ownership. 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>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Arlington State Banc Holding Company - Blair, NE	<i>Two Rivers Bank - Blair, NE</i>
Armstrong Financial Company - Minden, NE	<i>Minden Exchange Company - Minden, NE</i> <i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
Ashland Bancshares, Inc. - Omaha, NE	<i>Centennial Bank - Omaha, NE</i>
Bancook Corporation - Cook, NE	<i>Farmers Bank of Cook - Cook, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>First National Bank - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner Capital Bank - 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 - Bellwood, NE</i>
Bradley Bancorp. - Columbus, NE	<i>Columbus Bank &amp; Trust Company - Columbus, 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 - 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>
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>
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> <i>First National Bank Northeast - Lyons, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank McCook - McCook, NE</i>
	<i>First Central Bank - Cambridge, 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>
	<i>Farmers State Bank - Ewing, NE</i>
Chester Insurance Agency, Inc. - Chester, NE	<i>State Bank of Chester - Chester, NE</i>
Citizens National Corporation - Wisner, NE	<i>Citizens State Bank - Wisner, NE</i>
	<i>Republic Corporation - Omaha, NE</i>
	<i>United Republic Bank - 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>
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>
	<i>First Lincoln Realty, L.L.C - 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>DB Holding Company, Inc. - , NE</i>
	<i>Omaha State 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>
	<i>The Potter State Bank of Potter - Potter, NE</i>
Enterprise Holding Company - Omaha, NE	<i>Enterprise Bank NA - Omaha, NE</i>
Exchange Company - Grand Island, NE	<i>Exchange Bank - Gibbon, NE</i>
	<i>First National Bank &amp; Trust Company of Junction - Junction City, KS</i>
F M Co. - Milligan, NE	<i>Farmers and Merchants Bank - Milligan, 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 BancShares, Inc. - Nebraska City, NE	<i>Farmers Bank and Trust Company - Nebraska City, NE</i>
Farmers State Bancshares, Inc - Dodge, NE	<i>Farmers State Bank - Dodge, NE</i>
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>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
First Express of Nebraska, Inc. - Gering, NE	<i>Valley Bank and Trust Co. - Scottsbluff, 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 Agency, Inc. - Wayne, NE	<i>First Nebraska Bank of Wayne- Wayne, 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>
Firstand 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 First Bank - Waterloo, NE</i>
Franklin State Bancshares, Inc. - Franklin, NE	<i>Franklin State Bank - Franklin, NE</i>
Frontier Holdings, LLC - Omaha, NE	<i>Arsebeco, Inc - Falls City, NE</i> <i>Richardson County Bank &amp; Trust Company - Falls City, NE</i>
	<i>Frontier Bank - Madison, NE</i>
	<i>Pender State Bank - Pender, NE</i>
Fulcrum Growth	<i>Cabela's Incorporated - Sidney, NE</i> <i>World's Foremost Bank - Sidney, NE</i>
Geneva State Company - Geneva, NE	<i>Geneva State Bank - Geneva, NE</i>
Graff Family, Inc. - McCook, NE	<i>MNB Financial Group, Inc. - McCook, NE</i> <i>McCook National Bank - 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 - Aurora, 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>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank of Hastings - Hastings, NE</i> <i>Five Points Bank - Grand Island, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Howard County Land & Cattle Company - Spearfish, 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	<i>Cabela's Incorporated - Sidney, NE</i>
	<i>World's Foremost Bank - 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 and Trust Company of S - Seward, 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>
AmFirst Financial Services, Inc. - McCook, NE	<i>Amfirst Bank, National Association - McCook, NE</i>
Lauritzen Corporation - Omaha, NE	<i>First National of Nebraska, Inc. - Omaha, NE</i>
	<i>First National Bank &amp; Trust Company of Columbus - Columbus, NE</i>
	<i>First National Bank of Kansas - Overland Park, KS</i>
	<i>First National Bank of Omaha - Omaha, NE</i>
	<i>First National Bank of South Dakota - Yankton, SD</i>
	<i>First National Bank - North Platte, NE</i>
	<i>Platte Valley State Bank &amp; Trust Company - Kearney, NE</i>
	<i>The Fremont National Bank &amp; Trust Company - Fremont, NE</i>
	<i>Houghton State Bank - Red Oak, IA</i>
	<i>Shelby County State Bank - Harlan, IA</i>
	<i>Washington County Bank - Blair, NE</i>
	<i>York State Bank - York, NE</i>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corp. - Lewellen, NE	<i>Bank of Lewellen - Lewellen, NE</i>
Lindsay State Company - Lindsay, NE	<i>Bank of Lindsay - Lindsay, NE</i>
Lisco State Company - Lisco, NE	<i>Lisco State Bank - Lisco, NE</i>
Loomis Company - Omaha, NE	<i>First State Bank - Loomis, NE</i>
Louisville Company - Louisville, NE	<i>Home State Bank - Louisville, NE</i>
Loup Valley Bancshares, Inc. - North Loup, NE	<i>North Loup Valley Bank - North Loup, 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>
Marquette National Company - Marquette, NE	<i>Bank of Marquette - Marquette, 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>
NationWide BancShares, Inc. - West Point, NE	<i>Charter West National Bank - West Point, NE</i>



## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
NBC Bancshares, LLC- Lincoln, NE	<i>Nebraska Bank of Commerce- Lincoln, NE</i>
Nebanco, Inc. - Wallace, NE	<i>American Mortgage Company - North Platte, NE</i> <i>Farmers State Bank - Wallace, NE</i>
Nebraska Bankshares, Inc. - Farnam, NE	<i>First Gothenburg Bancshares, Inc. - Gothenburg, NE</i> <i>First State Bank - Gothenburg, 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>
Pathway Bancorp. - Cairo, NE	<i>Pathway Bank - Cairo, NE</i>
Peoples Bancorp. - Red Cloud, NE	<i>Peoples-Webster County Bank - Red Cloud, NE</i>
Pinnacle Bancorp, Inc. - Central City, NE	<i>Bank of Colorado - Fort Collins, CO</i> <i>Pinnacle Bank - Wyoming - Torrington, WY</i> <i>Pinnacle Bank - Keene, TX</i> <i>Pinnacle Bank - Lincoln, NE</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>
Riverdale Bancshares, Inc. - Riverdale, NE	<i>State Bank of Riverdale - Riverdale, 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 Bancshares, 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>
Stamford Banco, Inc. - Stamford, NE	<i>Community Bank - Alma, NE</i>
Stapleton Investment Co. - Stapleton, NE	<i>Bank of Stapleton - Stapleton, NE</i>
State National Bancshares, Inc. - Wayne, NE	<i>The State National Bank and Trust Company - Wayne, NE</i>
Steinauer Bancorp, Inc. - Steinauer, NE	<i>The Bank of Steinauer - Steinauer, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Stockmens Limited Partnership - Rapid City, SD	Stockmens Financial Corporation - Rapid City, SD
	<i>Security First Bank - Lincoln, NE</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>Farmers State Bank - Maywood, NE</i>
Valley Bank Shares, Inc. - Valley, NE	<i>First Nebraska Bank - Valley, NE</i>
Valparaiso Enterprises, Inc. - Valparaiso, NE	<i>Oak Creek Valley Bank - Valparaiso, 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>
West Gate Banshares, Inc. - Lincoln, NE	<i>West Gate Bank - Lincoln, NE</i>
West Point Bancorp, Inc. - West Point, NE	<i>F &amp; M Bank - West Point, NE</i>
	<i>Town &amp; Country Bank - Las Vegas, NV</i>
Western Investment Group, LLC - Curtis, NE	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>

## Commercial Bank Members of the Federal Reserve System (for the period ending June 30, 2013)

Institution	Location
West Plains Bank	Ainsworth
Farmers and Merchants Bank of Ashland	Ashland
Auburn State Bank	Auburn
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
Platte Valley State Bank & Trust Company	Kearney
Security Bank	Laurel
Cornhusker Bank	Lincoln
First State Bank Nebraska	Lincoln
First Bank and Trust Company	Minden
Bank of Newman Grove	Newman Grove
Adams Bank & Trust	Ogallala
First Westroads Bank, Inc.	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
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, 2013)

Institution	Location
Heritage Bank	Aurora
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
Geneva State Bank	Geneva
First State Bank	Gothenburg
Five Points Bank	Grand Island
Platte Valley State Bank & Trust Company	Kearney
City Bank & Trust Co.	Lincoln
Pinnacle Bank	Lincoln
Security First Bank	Lincoln
Union Bank and Trust Company	Lincoln
Frontier Bank	Madison
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Farmers Bank and Trust Company	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Centennial Bank	Omaha
Omaha State 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
Cornerstone Bank	York

## State-Chartered Credit Unions (for the period ending June 30, 2013)

Institution	Main Office	Branch Offices
Ameritas Employees Credit Union	Lincoln	Lincoln
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)
Labor Department Credit Union	Lincoln	
Liberty First Credit Union	Lincoln	Lincoln (2); Lancaster County (mobile); Seward
Lincoln S.D.A. Credit Union	Lincoln	
MembersOwn Credit Union	Lincoln	Beatrice
Nebraska R.E.A Credit Union	Lincoln	
Nebraska State Employees Credit Union	Lincoln	
North Platte Union Pacific Employees Credit Union	North Platte	
Omaha Burlington Employees Credit Union	Omaha	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	
Western Heritage Credit Union	Alliance	Gering; Scottsbluff



Isaac Schlautman, Consumer Examiner

## State-Chartered Credit Unions Comparative Statement

	June 30, 2011	June 30, 2012	June 30, 2013
<b>ASSETS</b>			
Unsecured Credit Card Loans	\$6,247,241	\$6,704,619	\$7,371,198
All Other Unsecured Loans	10,837,011	11,162,293	11,786,539
New Auto Loans	18,890,609	17,194,437	18,326,368
Used Auto Loans	121,930,064	125,968,511	129,609,959
1st Mortgage Real Estate Loans	115,535,333	115,415,730	119,861,773
Other Real Estate Loans	62,359,951	54,502,036	45,993,752
Leases Receivable	1,610,652	0	0
Other Member Loans	33,951,426	30,932,181	32,476,228
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$371,362,287</b>	<b>\$361,879,807</b>	<b>\$365,425,817</b>
Loans Held for Sale	2,524,291	10,165,337	7,151,150
Allowance for Loan Losses	(3,113,666)	(3,460,598)	(3,519,584)
Cash	38,763,106	51,018,055	52,350,536
<b>INVESTMENTS</b>			
Available for Sale Securities / 1	65,446,124	66,792,276	67,805,335
Held to Maturity Securities / 1	19,524,545	21,519,620	26,159,437
Loan to, Deposits in, Natural Person CUs / 1	3,397,142	3,234,142	2,080,092
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	1,577,367	1,697,478	2,007,770
Corp. Central (CD)	3,815,686	16,871,216	2,317,774
Banks and S & Ls (Cert. DEP)	71,320,577	71,810,048	81,992,605
All Other Investments	3,882,138	5,173,476	3,878,097
<b>TOTAL INVESTMENTS</b>	<b>\$168,963,579</b>	<b>\$187,098,256</b>	<b>\$186,241,110</b>
<b>OTHER ASSETS</b>			
Land and BLDG (NET of DEP)	15,064,714	16,708,342	20,019,466
Other Fixed Assets	1,525,345	1,762,658	1,954,594
Foreclosed and Repossessed Assets / 3	2,723,883	1,347,095	359,267
Share INS CAP Deposit /4	5,086,329	5,263,840	5,408,895
Other Assets	7,470,640	9,371,316	8,124,659
<b>TOTAL ASSETS</b>	<b>\$610,370,508</b>	<b>\$641,154,108</b>	<b>\$643,515,910</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, 2011	June 30, 2012	June 30, 2013
<b>LIABILITIES</b>			
Other Borrowings / 5	\$2,600,000	\$600,000	\$600,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	321,464	225,524	167,355
Acct. Payable & Liabilities	4,804,449	9,384,728	9,223,845
<b>TOTAL LIABILITIES</b>	<b>\$7,725,913</b>	<b>\$10,210,252</b>	<b>\$9,991,200</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	\$55,995,626	64,886,731	80,797,763
Regular Shares	188,971,952	211,051,495	224,108,189
Money Market Shares / 7	23,323,877	22,053,798	24,349,973
Share Certificates / 7	186,809,343	179,306,427	163,485,724
IRA/KEOGH Accounts / 7	52,407,263	52,513,842	49,361,749
All Other Shares / 6	21,323,345	24,988,850	13,204,986
Non-Member Deposits / 7	749,976	489,476	127,490
<b>TOTAL SAVINGS</b>	<b>\$529,581,382</b>	<b>\$555,290,619</b>	<b>\$555,435,874</b>
Regular Reserves	\$36,677,637	\$37,285,186	\$38,043,482
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	452,721	838,806	(309,561)
Other Reserves	6,020,554	6,131,139	6,223,622
Undivided Earnings	29,575,520	31,401,675	34,230,196
Net Income	\$336,781	(\$3,569)	(98,903)
<b>EQUITY TOTAL</b>	<b>\$73,063,213</b>	<b>\$75,653,237</b>	<b>\$78,088,836</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$602,644,595</b>	<b>\$630,943,856</b>	<b>\$633,524,710</b>
<b>TOTAL LIABILITIES/SAVINGS/EQUITY</b>	<b>\$610,370,508</b>	<b>\$641,154,108</b>	<b>\$643,515,910</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/Keoughs and non-member shares for short form filers.

## State-Chartered Savings & Loan Associations Comparative Statement

Institution	Location	
Metropolitan Building & Loan Association	Omaha, NE	
	June 30, 2012	June 30, 2013
<b>ASSETS:</b>		
Mortgage Loans Outstanding	\$731,052	\$660,176
Loans on Savings Accounts	0	0
Other Loans	0	0
Real Estate Owned or in Judgment	0	0
Cash and Demand Deposits	205,512	197,969
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>\$946,565</b>	<b>\$868,146</b>
<b>LIABILITIES:</b>		
Time Certificates (\$100,000 denomination or more)	0	0
Time Certificates	0	0
NOW Accounts	0	0
All Other Savings	\$789,044	\$713,347
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>\$789,044</b>	<b>\$713,347</b>
<b>NET WORTH:</b>		
Permanent Stock	0	0
Paid-In Surplus	0	0
General Reserves	101,000	101,000
Undivided Profits	56,521	53,799
Net Undistributed Income	0	0
<b>TOTAL NET WORTH</b>	<b>\$157,521</b>	<b>\$154,799</b>
<b>Total Liabilities &amp; Net Worth</b>	<b>\$946,565</b>	<b>\$868,146</b>

## State-Chartered Trust Companies Comparative Statement

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

	06/30/11		06/30/12		6/30/13	
	3 Companies		3 Companies		3 Companies	
<b>ASSETS: (\$ Amount in Thousands)</b>						
Non-interest Bearing Deposits-Own Institution	0		0		0	
Non-interest Bearing Deposits-Other Institutions	628		7,980		18,866	
Interest Bearing Deposits-Own Institution	0		0		0	
Interest Bearing Deposits-Other Institutions	94,554		96,731		78,774	
U.S. Government and Agency Obligations	28,748		13,150		12,162	
State, County and Municipal Obligations	51,097		62,237		49,706	
Money Market Mutual Funds	103,791		109,752		120,269	
Other Short Term Obligations	10,061		15,047		24,033	
Other Notes and Bonds			24,417		19,823	
Common and Preferred Stocks	706,832		777,707		951,338	
Real Estate Mortgages	21,460		20,771		20,396	
Real Estate	50,738		53,000		57,778	
Miscellaneous Assets	57,274		78,803		100,778	
Total Discretionary Assets		\$1,152,657		\$1,259,595		\$1,453,923
Total Non-Discretionary Assets	\$1,883,301		\$1,906,319		\$2,002,114	
<b>TOTAL ASSETS</b>	<b>\$3,035,958</b>		<b>\$3,165,914</b>		<b>\$3,456,037</b>	
<b>NUMBER OF ACCOUNTS</b>						
Total Number of Discretionary Accounts	1,328		1,345		1,383	
Total Number of Non-Discretionary Accounts	13,177		13,839		13,456	
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>14,505</b>		<b>15,184</b>		<b>14,839</b>	

## Delayed Deposit Services Businesses (for the period ending June 30, 2013)

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

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
DC Holdings, LLC	Holdrege, NE	0
Express Check Advance of Nebraska, LLC	Kearney, NE	0
Great Plains Specialty Finance, Inc.	Kearney, NE	0
Kearney Cash, Inc.	Kearney, NE	1
McKenzie Check Advance of Nebraska, L.L.C.	Kearney, NE	0
Roland Williams	Kearney, NE	0
Wyoming Financial Lenders	LaVista, NE	0
Check into Cash of Nebraska, Inc.	Lexington, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Lexington, NE	0
Plum Creek Cash Advance	Lexington, NE	0
ACE Cash Express, Inc.	Lincoln, NE	0
Cash Solutions, Inc.	Lincoln, NE	1
Check into Cash of Nebraska, Inc.	Lincoln, NE	0
Express Check Advance of Nebraska, LLC	Lincoln, NE	0
Fast Cash of Nebraska, Inc.	Lincoln, NE	0
Great Plains Specialty Finance, Inc.	Lincoln, NE	1
Ken's Auto Company, LLC	Lincoln, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Lincoln, NE	0
MM Finance, LLC	Lincoln, NE	0
Moore Financial Services, LLC	Lincoln, NE	0
N.I.S., Inc.	Lincoln, NE	7
DC Holdings, LLC	McCook, NE	0
Horse Creek Investments, L.L.C.	McCook, NE	0
QC Financial Services, Inc.	Nebraska City, NE	0
Ameri-Cash Advance Centers, Inc.	Norfolk, NE	0
Great Plains Specialty Finance, Inc.	Norfolk, NE	0
Heartland Cash Advance, LLC	Norfolk, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Norfolk, NE	0
QC Financial Services, Inc.	Norfolk, NE	0
Trade 'N' Post, Inc.	Norfolk, NE	0
Ameri-Cash Advance Centers, Inc.	North Platte, NE	0
Check into Cash of Nebraska, Inc.	North Platte, NE	0
Great Plains Specialty Finance, Inc.	North Platte, NE	0
Heartland Cash Advance, LLC	North Platte, NE	0
Hometown Cash Advance, Inc.	North Platte, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	North Platte, NE	0
Wyoming Financial Lenders	North Platte, NE	0
DC Holdings, LLC	Ogallala, NE	0

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
A & P Check Cashing, L.L.C.	Omaha, NE	1
Absolutely Lowest Check Advance, L.L.C.	Omaha, NE	0
ACE Cash Express, Inc.	Omaha, NE	4
Check into Cash of Nebraska, Inc.	Omaha, NE	0
Decker's Cash Depot, Inc.	Omaha, NE	4
G & C, Inc.	Omaha, NE	0
Great Plains Specialty Finance, Inc.	Omaha, NE	3
JGS Inc.	Omaha, NE	1
McKenzie Check Advance of Nebraska, L.L.C.	Omaha, NE	4
MM Finance, LLC	Omaha, NE	6
N.I.S., Inc.	Omaha, NE	9
Red D Cash, Inc.	Omaha, NE	1
Wilken Enterprises, Inc.	Omaha, NE	0
Wyoming Financial Lenders	Omaha, NE	5
Wyoming Financial Lenders	Omaha, NE	2
Pay-Day To-Day L.L.C.	O'Neill, NE	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff, NE	0
Check into Cash of Nebraska, Inc.	Scottsbluff, NE	0
FCFS CO, Inc.	Scottsbluff, NE	0
Great Plains Specialty Finance, Inc.	Scottsbluff, NE	0
Heartland Cash Advance, LLC	Scottsbluff, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Scottsbluff, NE	0
The Money Express, Inc.	Scottsbluff, NE	0
DC Holdings, LLC	Sidney, NE	0
Ameri-Cash Advance Centers, Inc.	South Sioux City, NE	0
Great Plains Specialty Finance, Inc.	South Sioux City, NE	0
MM Finance, LLC	South Sioux City, NE	0
N.I.S., Inc.	York, NE	0



# Delayed Deposit Services Licensees

## Statement of Income and Expenses

for the period January 1, 2012 through December 31, 2012

Number of Full Time Employees: 208      Number of Part Time Employees: 63

INCOME	DDS Business	Other Business	Total Business
Transaction Fees Collected and/or Earned	\$30,851,001	\$657,640	\$31,508,641
Other Income	3,547,519	4,009,215	7,556,734
Total Operating Income	\$34,398,520	\$4,666,855	\$39,065,375
EXPENSES			
Advertising	876,729	45,214	921,943
Auditing	72,364	6,184	78,548
Bad Debts	<b>4,562,685</b>	<b>82,065</b>	<b>4,644,750</b>
Depreciation & Amortization	456,201	9,219	465,420
Insurance & Fidelity Bonds	128,517	75,606	204,123
Legal Fees & Disbursements	378,662	11,414	390,076
Postage, Printing, Stationery & Supplies	576,062	59,348	635,410
Rent, Janitor Services & Utilities	3,855,888	285,492	4,141,380
Salaries: Officers, Owners, Partners & Members	780,015	325,239	1,105,254
Salaries of All Other Employees	8,249,628	505,835	8,755,463
Taxes-Other Than on Income	340,224	47,896	388,120
License Fees	129,851	6,918	136,769
Telephone & Other Communications	414,962	23,988	438,950
Travel, Auto Expenses & Allowance	264,540	35,934	300,474
Supervision & Administration	2,049,202	608,422	2,657,624
Collection Expense	524,781	0	524,781
Credit Reports	18,584	0	18,584
Other Expenses	<b>1,324,030</b>	<b>1,594,039</b>	<b>2,918,069</b>
Interest Paid on Borrowed Funds	<b>1,126,056</b>	<b>2,209</b>	<b>1,128,265</b>
(a) Intra-Company	1,053,107	0	1,053,107
(b) Paid to Others	72,949	2,209	75,158
Total Expenses Before Income Tax	<b>\$26,128,981</b>	<b>\$3,725,021</b>	<b>\$29,854,002</b>
Income Before Income Tax	<b>\$8,269,540</b>	<b>\$941,834</b>	<b>\$9,211,374</b>
Income Taxes:	<b>274,633</b>	<b>75,588</b>	<b>350,221</b>
(a) State	56,030	12,497	68,527
(b) Federal	218,603	63,090	281,693
Total Expenses	<b>\$26,403,614</b>	<b>\$3,800,609</b>	<b>\$30,204,223</b>
Net Income	<b>7,994,906</b>	<b>\$866,246</b>	<b>\$8,861,152</b>
STATEMENT OF ASSETS & LIABILITIES	December 31, 2012	December 31, 2011	
Cash on Hand and in Banks	11,157,550	10,697,751	
Investments	3,888,747	3,464,497	
Transactions Receivable	<b>14,690,278</b>	<b>12,643,778</b>	
a. Current Inventory	13,947,599	11,924,244	
b. Collections	742,679	719,533	
Less: Reserve for Bad Debts	355,776	362,663	
Furniture and Fixed Assets	2,594,516	2,725,302	
All Other Assets (specify)	<b>2,183,173</b>	<b>1,379,771</b>	
<b>Total Assets</b>	<b>\$34,158,488</b>	<b>\$30,548,435</b>	<i>(All data presented as reported by each company.)</i>

## Installment Loan Companies (for the period ending June 30, 2013)

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



## Sales Finance Companies (for the period ending June 30, 2013)

Institution	Location
Gateway One Lending & Finance, LLC	Anaheim, CA
AmeriCredit Financial Services, Inc.	Arlington, TX
Hyundai Capital America, Inc.	Austell, GA
Friendly Finance Corporation	Baltimore, MD
Genesis Lending Services, Inc.	Beaverton, OR
PACCAR Financial Corp	Bellevue, WA
Carmel Financial Corporation, Inc.	Carmel, IN
Toyota Motor Credit Corporation	Cedar Rapids, IA
AmeriCredit Financial Services, Inc.	Centennial, CO
FC Funding LLC	Chadds Ford, PA
Flagship Credit Acceptance LLC	Chadds Ford, PA
AmeriCredit Financial Services, Inc.	Chandler, AZ
Nationwide Cassel LLC	Chicago, IL
Mid-Atlantic Finance Company, Inc.	Clearwater, FL
Ford Motor Credit Company LLC	Colorado Springs, CO
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
GE TF Trust	Danbury, CT
General Electric Capital Corporation	Danbury, CT
Ally Financial Inc.	Detroit, MI
Universal Acceptance Corporation (NE)	Edina, MN
TD Auto Finance LLC	Farmington Hills, MI
CarFinance Capital LLC	Fort Worth, TX
Mercedes-Benz Financial Services USA LLC	Fort Worth, TX
Ford Motor Credit Company LLC	Franklin, TN
CAR Financial Services, Inc.	Grapevine, TX
Vanderbilt Mortgage and Finance, Inc.	Greensboro, NC
VFS US LLC	Greensboro, NC
Regional Acceptance Corporation	Greenville, NC
Condor Capital Corp.	Hauppauge, NY
BMW Financial Services NA, LLC	Hilliard, OH
GE Capital Commercial Inc.	Holladay, UT

## Sales Finance Companies (continued)

Institution	Location
First Investors Financial Services, Inc.	Houston, TX
CarFinance Capital LLC	Irvine, CA
Consumer Portfolio Services, Inc.	Irvine, CA
Hyundai Capital America, Inc.	Irvine, CA
Exeter Finance Corp	Irving, TX
GE TF Trust	Irving, TX
General Electric Capital Corporation	Irving, TX
Nissan Motor Acceptance Corporation	Irving, TX
Ally Financial Inc.	Jacksonville, FL
American Suzuki Financial Services Company LLC	Jacksonville, FL
AGCO Finance LLC	Johnston, IA
Agricredit Acceptance LLC	Johnston, IA
Deere & Company	Johnston, IA
Mahindra Finance USA LLC	Johnston, IA
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services II, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
Western Funding Incorporated	Las Vegas, NV
Ally Financial Inc.	Lewisville, TX
Santander Consumer USA, Inc	Lewisville, TX
Snap-On Credit, L.L.C.	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Credit Connection, L.L.C.	Lincoln, NE
Porsche Financial Services, Inc.	Lisle, IL
Ally Financial Inc.	Little Rock, AR
American Suzuki Financial Services Company LLC	Little Rock, AR
Westlake Services, LLC	Los Angeles, CA
Deere & Company	Madison, WI
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Security National Automotive Acceptance Company, LLC	Mason, OH
Hewlett-Packard Financial Services Company	Murray Hill, NJ
Caterpillar Financial Services Corporation	Nashville, TN
Security Auto Loans, Inc.	New Hope, MN
eCAST Settlement Corporation	New York, NY
United Auto Credit Corporation	Newport Beach, CA

## Sales Finance Companies (continued)

Institution	Location
NR Finance Company, Inc.	Norfolk, NE
Farm Credit Services of America, PCA	Omaha, NE
OMA Auto Finance Inc.	Omaha, NE
Prairie Finance, LLC	Omaha, NE
Vantage Finance, LLC	Omaha, NE
General Electric Capital Corporation	Overland Park, KS
Toyota Motor Credit Corporation	Overland Park, KS
GFC Lending LLC	Phoenix, AZ
Hyundai Capital America, Inc.	Plano, TX
Isuzu Finance of America, Inc.	Purchase, NY
CNH Capital America LLC	Racine, WI
New Holland Credit Company, LLC	Racine, WI
Volvo Car Financial Services U.S., LLC	Rockleigh, NJ
Komatsu Financial Limited Partnership	Rolling Meadows, IL
Foundation Finance Company LLC	Rothschild, WI
Prestige Financial Services, Inc.	Salt Lake City, UT
Sherman, Clay & Company	San Bruno, CA
MoreHouse Finance Company LLC	Seymour, CT
United Acceptance, Inc.	Smyrna, GA
Credit Acceptance Corporation	Southfield, MI
American Credit Acceptance, LLC	Spartanburg, SC
Cornerstone Acceptance, LLC	St Joseph, MO
Universal Guardian Acceptance, LLC	St Joseph, MO
Preferred Credit, Inc.	St. Cloud, MN
RBS Financial Products Inc.	Stamford, CT
American Honda Finance Corporation	Torrance, CA
Kubota Credit Corporation, U.S.A.	Torrance, CA
Whitebridge Financial LLC	Uniontown, OH
Tidewater Finance Company	Virginia Beach, VA
Aqua Finance, Inc.	Wausau, WI
De Lage Landen Financial Services, Inc.	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
Philips Medical Capital, LLC	Wayne, PA
United Consumer Financial Services Company	Westlake, OH
TD Auto Finance LLC	Westlake, TX

## Sale of Checks/Funds Transmission Licensees (for the period ending June 30, 2013)

Institution	Location
ACE Cash Express, Inc.	Omaha, NE
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
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
Comdata Network, Inc.	Brentwood, TN
Continental Exchange Solutions, Inc.	Buena Park, CA
Custom House (USA) Ltd.	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
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.	Greenwood Village, CO
InteliSpend Prepaid Solutions, LLC	Fenton, MO
Intermex Wire Transfer, LLC	Miami, FL
ITC Financial Licenses, Inc.	Columbus, GA
JPay Inc.	Miramar, FL
Jubaxpress, Inc.	Minneapolis, MN
Kaah Express F.S. Inc.	Minneapolis, MN

Institution	Location
Keefe Commissary Network, L.L.C.	St. Louis, MO
Kroger MTL Management, LLC	Cincinnati, OH
Meracord LLC	Tacoma, WA
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Nebraska Money Order Associates, Inc.	Lincoln, NE
NetSpend Corporation	Austin, TX
nFinanSe Payments Inc.	Tampa, FL
Obopay, Inc.	Mountain View, CA
Official Payments Corporation	Norcross, GA
OFG, Inc.	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
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
Tempo Financial U.S. Corporation	Greenwood Village, CO
Tempus, Inc.	Washington, DC
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
Xoom Corporation	San Francisco, CA



## Mortgage Lending Companies (for the period ending June 30, 2013)

Institution	DBA Name	City	State
1st Alliance Lending, LLC		East Hartford	CT
1st United Mortgage Banc, LLC		Lincoln	NE
21st Mortgage Corporation		Knoxville	TN
Academy Mortgage Corporation		Sandy	UT
Acceptance Lending Corporation, Inc.	Acceptance Mortgage	Omaha	NE
Acopia, LLC	Acopia Home Loans	Goodlettsville	TN
Adchemy, Inc.	RateMarketplace	Foster City	CA
Affinity Mortgage, LLC	Affinity Home Loans, L.L.C.	Lenexa	KS
AIG Home Loan 1, LLC		New York	NY
Altisource Fulfillment Operations, Inc.		Maryland Heights	MO
Amcap Mortgage, Ltd.	Major Mortgage	Houston	TX
American Advisors Group	American Advisors Group, Inc.	Orange	CA
American Family Financial Services, Inc.		Madison	WI
American Financial Resources, Inc.	E-Lend	Parsippany	NJ
American Financing Corporation		Aurora	CO
American Internet Mortgage, Inc.	AimLoan.com	San Diego	CA
American Lending Solutions, LLC		Columbus	WI
American Mortgage Company		North Platte	NE
AmeriFirst Home Improvement Finance Co.		Omaha	NE
Amerisave Mortgage Corporation		Atlanta	GA
Amherst Funding Group, L.P.		Austin	TX
AMS Servicing, LLC		Depew	NY
Ark-La-Tex Financial Services, LLC	Benchmark Mortgage	Plano	TX
Assets Recovery Center, LLC		Miami Beach	FL
Barclays Bank PLC	Barclays Capital	New York	NY
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
BofA Merrill Lynch Asset Holdings, Inc.		New York	NY
C & L Service Corporation		Portsmouth	VA
Caliber Funding LLC		Irving	TX
Caliber Home Loans, Inc.		Oklahoma City	OK
Capital City Mortgage, Inc.		Lincoln	NE
Capital Financial Services Inc.		Elmhurst	IL
Carrington Mortgage Services, LLC		Santa Ana	CA
Cascade Mortgage, Inc.		Minneapolis	MN
CashCall, Inc.		Anaheim	CA
Castle & Cooke Mortgage, LLC		Salt Lake City	UT
Catalyst Lending, Inc		Greenwood Village	CO

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Cayuga Lending, LLC		New York	NY
Centennial Lending, LLC		Longmont	CO
CGB Agri Financial Services, Inc.		Louisville	KY
Chartwell Financial LLC		Oak Brook	IL
Cherry Creek Mortgage Co., Inc.	1st Reverse Mortgage USA	Greenwood Village	CO
Cherry Creek Mortgage Co., Inc.	Cricket Home Loans	Greenwood Village	CO
Chicago Mortgage Solutions Corporation		Lincolnshire	IL
Churchill Mortgage Corporation		Brentwood	TN
CIS Financial Services, Inc.		Hamilton	AL
Citimortgage, Inc.		O'Fallon	MO
CMG Mortgage, Inc.	CMG Financial	San Ramon	CA
Cobalt Mortgage, Inc		Kirkland	WA
Community Home Lending, Inc.		Overland Park	KS
Compu-Link Corporation	Celink	Lansing	MI
Consumer Loan Services, LLC		La Crosse	WI
Consumer Solutions 3, LLC		Hopkins	MN
Consumer Solutions, LLC		Hopkins	MN
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
CrossCountry Mortgage, Inc.		Brecksville	OH
CUW Solutions, LLC		Radnor	PA
Dalton Law Office, P.C., L.L.O.		Lincoln	NE
DB Structured Products, Inc.		New York	NY
DEVAL LLC		Irving	TX
DH Mortgage Company		Prairie du Chien	WI
Digital Risk Mortgage Services, LLC		Maitland	FL
Discover Home Loans, Inc.		Riverwoods	IL
Ditech Mortgage Corp		San Diego	CA
DLJ Mortgage Capital, Inc.		New York	NY
Dougherty Funding LLC		Minneapolis	MN
Dovenmuehle Mortgage, Inc.		Lake Zurich	IL
Draper and Kramer Mortgage Corp.	1st Advantage Mortgage	Lombard	IL
Dyck-O'Neal, Inc.		Arlington	TX
Eagle Mortgage, Inc.		Omaha	NE

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Eastland Financial Corporation		Irvine	CA
EGS Mortgage Services, Inc.		Plano	TX
Embrace Home Loans, Inc.		Newport	RI
Envoy Mortgage Ltd		Houston	TX
Equity Loans LLC		Atlanta	GA
Everett Financial, Inc.	Supreme Lending	Dallas	TX
Excel Mortgage Servicing, Inc.	Impac Mortgage	Irvine	CA
Executive Lending Group, LLC		Lees Summit	MO
Fairway Independent Mortgage Corporation		Sun Prairie	WI
Fay Servicing, LLC		Chicago	IL
FBC Mortgage, LLC	Home Loans Today	Orlando	FL
FCI Lender Services, Inc.		Anaheim Hills	CA
Finance 1, LLC		Omaha	NE
First Financial Mortgage Services LLC		Overland Park	KS
First Guaranty Mortgage Corporation		Tysons Corner	VA
First Mortgage Company, L.L.C.	Equitable Mortgage of Nebraska	Oklahoma City	OK
First Mortgage Solutions, LLC	First Mortgage Solutions	Kansas City	MO
First Option Mortgage, LLC		Atlanta	GA
First Security Mortgage Company		Lincoln	NE
FirsTrust Mortgage, Inc.	FT Mortgage, Inc	Overland Park	KS
Flagship Financial Group, LLC	FFG, LLC	Lehi	UT
Flanagan, Clifford P		Lincoln	NE
FNBN I, LLC		Moorpark	CA
FNF Servicing, Inc.	LoanCare	Virginia Beach	VA
Franklin American Mortgage Company		Franklin	TN
Franklin Credit Management Corporation		Jersey City	NJ
Franklin First Financial, Ltd.	Presidents First Mortgage	Melville	NY
Freedom Lending LLC		Omaha	NE
Freedom Mortgage Corporation		Mt. Laurel	NJ
Gateway Mortgage Group, LLC		Tulsa	OK
GE Money Mortgage Holding Company, LLC		Woodland Hills	CA
Generation Mortgage Company		Atlanta	GA
Genpact Mortgage Services, Inc.		Irvine	CA
GMH Mortgage Services LLC		Newtown Square	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

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Great Plains Mortgage Company, LLC		Omaha	NE
Green Planet Servicing, LLC		Meriden	CT
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 Retention Services, Inc.		Houston	TX
Home Servicing, LLC	HSLLC of Louisiana, LLC	Baton Rouge	LA
Homeowners Mortgage of America, Inc.	Foundation Mortgage	Atlanta	GA
HomePride Acceptance, Inc.		Sioux Falls	SD
HomeServices Lending, LLC		Minneapolis	MN
Homeward Residential, Inc.		Coppell	TX
Household Finance Corporation III	HFC Mortgage of Nebraska	Mettawa	IL
HSBC Mortgage Services Inc.		Brandon	FL
iFreedom Direct Corporation		Salt Lake City	UT
IGATE GLOBAL SOLUTIONS LIMITED		Fremont	CA
Indecomm Holdings, Inc.		Edison	NJ
Iowa Bankers Mortgage Corporation		Johnston	IA
iReverse Home Loans, LLC		Owings Mills	MD
iServe Servicing, Inc.		San Diego	CA
ISGN Solutions, Inc.		Palm Bay	FL
James B. Nutter & Company		Kansas City	MO
Janike, Scott, E.	The Lincoln Lending Group	Lincoln	NE
Jefferies Mortgage Finance, Inc.		Stamford	CT
Keystone Associates, Inc.		Sioux Falls	SD
Keystone Mortgage, Inc.		Omaha	NE
Kondaur Capital Corporation		Orange	CA
Kroll Factual Data, Inc.		Loveland	CO
Kyanite Financial Business Services, Inc.		Research Triangle Park	NC
Lakeview Loan Servicing, LLC		Coral Gables	FL
Land/Home Financial Services	Land/Home Financial Services, Inc.	Concord	CA
LeaderOne Financial Corporation		Overland Park	KS
LeadPoint, Inc.	Secure Rights	Los Angeles	CA
LenderFi, Inc.		Valencia	CA
LenderLive Network, Inc.		Glendale	CO
Lending Solutions, Inc.	LSI Mortgage Plus, Inc.	Duluth	GA
LendingTree, LLC	GetSmart	Charlotte	NC

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Lenox Financial Mortgage Corporation	WesLend Financial Corporation	Santa Ana	CA
Liberty Home Equity Solutions, Inc.		Rancho Cordova	CA
Lincoln Financial, Inc.		Wayne	NE
Lipsky & Associates, Inc.	Home Mortgage Services	Weatherford	TX
Live Well Financial, Inc.		Richmond	VA
LMB Mortgage Services, Inc.	LowerMyBills.com	Los Angeles	CA
Loan Resolution Corporation		Scottsdale	AZ
loanDepot.com, LLC		Foothill Ranch	CA
Loanleaders of America, Inc.		Irvine	CA
Loanworks Servicing LLC		Shelton	CT
Lutheran Church Extension Fund-Missouri Synod		St. Louis	MO
Marix Servicing LLC		Tempe	AZ
Marketplace Home Mortgage LLC	Marketplace Home Mortgage	Edina	MN
McCown, James, P	Vault Funding Group	Lincoln	NE
Megastar Financial Corp.		Denver	CO
Merrill Lynch Mortgage Lending, Inc.		New York	NY
MGIC Mortgage Services, LLC		Milwaukee	WI
Mid America Mortgage, Inc.	Schmidt Mortgage Company	Rocky River	OH
Midwest Family Lending Corporation		Urbandale	IA
Midwest Loan Services, Inc.		Houghton	MI
Midwest Mortgage Capital, LLC		Saint Louis	MO
Montage Mortgage, LLC		Boulder	CO
MorEquity, Inc.		Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC		New York	NY
Moria Development Inc.	Peoples Mortgage Company	Chandler	AZ
Mortgage Access Corp.	Weichert Financial Services	Morris Plains	NJ
Mortgage Investors Corporation		St. Petersburg	FL
Mortgage Lenders of America, LLC		Overland Park	KS
Mortgage Producers Inc.		Urbandale	IA
Mortgage Research Center, LLC	Veterans United Home Loans	Columbia	MO
Mortgage Research Center, LLC	Veteran Loan Center	Columbia	MO
Mortgage Research Center, LLC	www.VAMortgageCenter.com	Columbia	MO
Mortgage Specialists, LLC		Omaha	NE
Mount Olympus Mortgage Company		Irvine	CA
MTGLQ Investors, L.P.		New York	NY
NAD Acquisition 3, LLC		Stamford	CT
National Asset Mortgage, LLC	NA Mortgage, LLC	Columbia	SC
Nations Lending Corporation		Independence	OH

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Nationstar Mortgage LLC	Champion Mortgage Company	Lewisville	TX
Nationstar Mortgage LLC	Greenlight Loans	Lewisville	TX
Nationwide Advantage Mortgage Company		Des Moines	IA
Nationwide Biweekly Administration, Inc.		Xenia	OH
Nationwide Equities Corporation		Mahwah	NJ
New Day Financial, LLC	NewDay USA	Fulton	MD
New Penn Financial, LLC		Plymouth Meeting	PA
Nomura Credit & Capital, Inc.		New York	NY
NTFN, INC.	North American Lending	Plano	TX
NTFN, INC.	Premier Nationwide Lending	Plano	TX
nuloan, llc	nuloan	Eden Prairie	MN
Ocwen Financial Services SRL, LLC		Montevideo	
Ocwen Financial Solutions Private Limited		Bangalore	
Ocwen Loan Servicing, LLC		West Palm Beach	FL
One Reverse Mortgage, LLC		San Diego	CA
One United Mortgage Group, LLC.		Omaha	NE
Open Access Mortgage, Inc.		Fort Calhoun	NE
Open Mortgage, LLC		Austin	TX
Pacific Union Financial, LLC		Irving	TX
PennyMac Corp.		Moorpark	CA
PennyMac Loan Services, LLC		Moorpark	CA
PennyMac Mortgage Investment Trust Holdings I, LLC		Moorpark	CA
PERL Mortgage, INC.		Chicago	IL
PHH Home Loans, LLC	Cartus Home Loans	Mount Laurel	NJ
PHH Mortgage Corporation	MortgageQuestions.com	Mt. Laurel	NJ
PHH Mortgage Corporation	PHH Mortgage Services	Mt. Laurel	NJ
PHH Mortgage Corporation	Coldwell Banker Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	Century 21 Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	ERA Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	Instamortgage.com	Mt. Laurel	NJ
Pillar Financial, Inc.		La Vista	NE
Pingora Loan Servicing, Inc.		Wilmington	DE
Platinum Home Mortgage Corporation	PHMC Mortgage Corporation	Rolling Meadows	IL
Plaza Home Mortgage, Inc.		San Diego	CA
Pleasant Valley Home Mortgage Corporation		Moorestown	NJ
PNMAC Mortgage Co., LLC		Moorpark	CA
PNMAC Mortgage Opportunity Fund Investors, LLC		Moorpark	CA

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Premia Mortgage, LLC	Premia Relocation Mortgage	Troy	MI
Premier Home Mortgage, Inc.	Advana Mortgage, Inc.	Rapid City	SD
Primary Residential Mortgage, Inc.	Frost Mortgage Lending Group	Salt Lake City	UT
PrimeSource Mortgage, Inc.		Oklahoma City	OK
Prodovis Mortgage, LLC		Broomfield	CO
Professional Mortgage Services, Inc.		Nebraska City	NE
Prospect Mortgage, LLC		Sherman Oaks	CA
Provident Funding Associates, LP		San Bruno	CA
Quantum Servicing Corporation		Tampa	FL
Quicken Loans Inc.		Detroit	MI
RBS Financial Products Inc.		Stamford	CT
Real Estate Mortgage Network, Inc.	HomeBridge	Edison	NJ
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
Residential Funding Company, LLC		Bloomington	MN
Residential Mortgage Solution LLC	Residential MS LLC	Santa Monica	CA
Resurgent Capital Services, L.P.	Resurgent Mortgage Servicing	Greenville	SC
Retreat Capital Management, Inc		Irving	TX
Reverse Mortgage Funding LLC		Bloomfield	NJ
Reverse Mortgage Solutions, Inc	RMS Reverse Mortgage Solutions, Inc.	Spring	TX
Reverse Mortgage Solutions, Inc	Security 1 Lending	Spring	TX
Reverse Mortgage USA, Inc.	Reverse Mortgage RMUSA, Inc.	Austin	TX
Roosevelt Mortgage Acquisition Company		New York	NY
Rotella Mortgage, Inc.	Rotella Mortgage	Ralston	NE
RoundPoint Mortgage Company		Charlotte	NC
RoundPoint Mortgage Servicing Corporation		Charlotte	NC
Royal United Mortgage LLC		Indianapolis	IN
Rushmore Loan Management Services LLC		Irvine	CA
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
Service Finance Company, LLC		Boca Raton	FL
Servis One, Inc.	BSI Financial Services, Inc.	Irving	TX



## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Seterus, Inc.		Research Triangle Park	NC
Shannon Funding LLC		Bellevue	WA
Shellpoint Partners LLC		New York	NY
Shelter Mortgage Company, L.L.C.		Brown Deer	WI
Sierra Pacific Mortgage Company, Inc.	1st National Lending Services	Folsom	CA
Silver Star Processing LLC		Lincoln	NE
SIRVA Mortgage, Inc.		Independence	OH
Smart Funding Corp		Tustin	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
Statebridge Company, LLC		Denver	CO
Stearns Lending, INC.		Santa Ana	CA
Stonegate Mortgage Corporation		Mansfield	OH
Suburban Mortgage, Inc.		Phoenix	AZ
Sun West Mortgage Company, Inc.	Cal State Funding, Inc.	Cerritos	CA
Sutherland Mortgage Services, Inc.		Houston	TX
Sutton Funding LLC		New York	NY
TCS E-Serve America, INC.		MILFORD	OH
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
Total Mortgage Services, LLC		Milford	CT
Triad Financial Services, Inc.	Triad Manufactured Home Financial Services, Inc.	Jacksonville	FL
U.S. Home Mortgage, Inc		Lincoln	NE
United Fidelity Funding Corp.		Kansas City	MO
United Guaranty Services, Inc.		Greensboro	NC
United Security Financial Corp.		Murray	UT
United Shore Financial Services, LLC	United Wholesale Mortgage	Troy	MI
United Shore Financial Services, LLC	Shore Mortgage	Troy	MI
Universal Lending Corporation		Denver	CO
Urban Financial Group, Inc.	Reverse It!	Tulsa	OK
US Mortgage Corporation	US Mortgage Corporation MW	Melville	NY
V.I.P. Mortgage, Inc.		Scottsdale	AZ
Vanderbilt Mortgage and Finance, Inc.		Maryville	TN

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Vantium Capital, Inc.		Irving	TX
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
WCS Lending LLC		Boca Raton	FL
Wells Fargo Advisors, LLC		St. Louis	MO
Wells Fargo Financial Nebraska, Inc.		Des Moines	IA
Weststar Mortgage Corporation	Weststar Loan Company	Albuquerque	NM
Weststar Mortgage, Inc.		Woodbridge	VA
Wingspan Portfolio Advisors, LLC		Carrollton	TX
Wipro Gallagher Solutions, Inc.		Franklin	TN
Zenta Mortgage Services, LLC		Charlotte	NC
Zimmerman Mortgage Corporation		Omaha	NE

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2007	6/30/2008	6/30/2009	6/30/2010	6/30/2011	6/30/2012	6/30/13
Broker-Dealers	1,489	1,470	1,446	1,425	1,416	1,320	1,289
Agents of Broker-Dealers	69,242	70,842	70,326	74,970	84,179	86,447	87,600
Investment Advisers	74	71	68	71	75	93	95
Federal Covered Advisers	878	982	1,013	1,044	1,086	1,093	1,139
Investment Adviser Representatives	2,006	3,025	3,157	3,273	3,419	3,410	3,494

## New Registrations

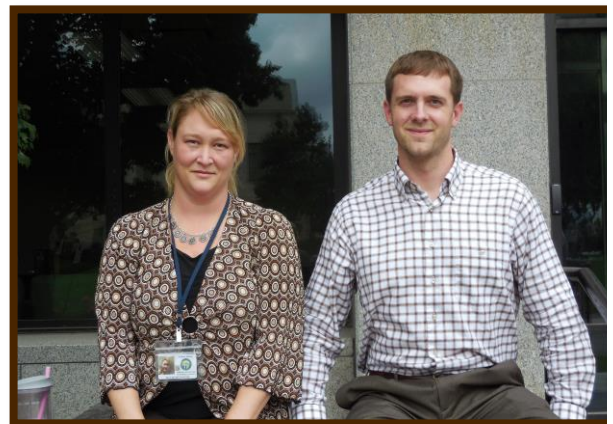
	6/30/2013
Broker-Dealers	70
Agents of Broker-Dealers	19,224
Investment Advisers	29
Federal Covered Advisers	154
Investment Adviser Representatives	639

## Loan Brokers (for the period ending 6/30/2013)

Institution	City	State
Business Funding Corporation	LaVista	NE
Commercial Loan Solutions, LLC	Omaha	NE
Consumer Auto Refinance Services, Inc.	St. Louis	MO
Green Sheets, LLC	New Orleans	LA
Heartland Financial & Insurance	Holdrege	NE
Innovative Funding Services, L.L.C.	Austin	TX
RockBridge Capital, LLC	Columbus	OH

## Enforcement Actions

	6/30/2011	6/30/2012	6/30/2013
Investigations Initiated	40	33	34
Investigations Closed	25	30	31
Cease & Desist Orders	6	4	2
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	0	0
Criminal Referrals	3	2	3
Criminal Convictions	3	2	3
Consent Orders	7	4	7
Number of fines, penalties, costs and unregistered securities assessed	11	6	5



Securities Analysts:  
Cathy Jones and Grant Keeler

## Securities Registrations and Exemptions (for the period ending June 30, 2013)

<b>SECURITIES OFFERINGS FILED</b>			
<b>Type</b>	<b>Paper Filing</b>	<b>Electronic Filing</b>	<b>Total</b>
Stock	6	0	6
Debt	0	0	0
Partnership	3	0	3
Mutual Funds	825	1,344	2,169
Unit Investment Trusts	1,752	0	1,752
Other	44	0	44
<b>TOTAL OF INITIAL FILINGS</b>	<b>2,630</b>	<b>1,344</b>	<b>3,974</b>
<b>RENEWALS AND ADDITIONALS</b>			
Additional	800	3,449	4,249
Mutual Fund Renewals	6,190	15,730	21,920
Other Renewals	85	9	94
<b>SUBTOTAL</b>	<b>7,075</b>	<b>19,188</b>	<b>26,263</b>
Withdrawn	13	1	14
<b>TOTAL RENEWALS AND ADDITIONALS</b>	<b>7,062</b>	<b>19,187</b>	<b>26,249</b>
<b>GRAND TOTAL OF SECURITIES OFFERINGS FILED</b>	<b>9,692</b>	<b>20,531</b>	<b>30,223</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	373		
Intrastate (Form SODD)	0		
§ 8-1111(9) Exemptions	86		
Other Exemptions	6		
Exemption Withdrawals	10		
<b>TOTAL EXEMPTIONS</b>	<b>465</b>		
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	3		
Business Opportunity Renewals	1		
<b>TOTAL FILINGS</b>	<b>4</b>		
<b>§ 59-1722 Franchise Exemptions</b>	<b>174</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
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			<b>* 384,402.54</b>
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
1976	263,399.67	93,960.11		650,000.00	319,160.09

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

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

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1977	\$348,187.64	\$114,168.09			\$553,179.64
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

## Historical Data – Issuer Applications

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registration Denied or Withdrawn
1939	30	\$2,362,575	8
1940	41	2,883,400	4
1941	34	1,492,511	2
1942	32	1,260,800	1
1943	36	2,136,200	0
1944	35	2,646,000	0
1945	55	5,492,550	0
1946	80	9,459,847	4
1947	61	6,838,394	0
1948	67	5,485,750	1
1949	74	5,676,700	0
1950	86	8,850,404	0
1951	95	10,781,368	0
1952	102	11,271,391	0
1953	81	9,959,434	0
1954	117	12,688,352	1
1955	155	48,064,847	5
1956	152	26,417,011	9
1957	160	25,725,150	6
1958	168	32,838,450	6
1959	201	41,841,964	19
1960	239	38,676,160	52
1961	340	70,151,950	51
1962	253	60,093,300	8
1963	224	45,746,030	4
1964	270	51,546,333	0
1965	383	77,723,015	1
1966	349	100,690,421	0
1967	459	100,982,178	0
1968	692	192,940,066	1
1969	954	236,369,401	1
1970	722	178,185,790	4
1971	918	162,482,230	2
1972	1,007	256,222,450	28
*1973			
1974	634	129,563,116	103
1975	682	170,268,855	31
1976	964	231,153,028	0
1977	734	173,514,576	14
1978	818	234,362,503	28
1979	847	437,864,783	41

Year	Number of Registrations	Amount of Issued Registrations in Dollars	Registration Denied or Withdrawn
1980	1,329	1,053,033,936	25
1981	1,575	1,536,501,075	67
1982	1,786	2,607,490,277	119
1983	2,299	2,451,475,402	147
1984	2,325	2,011,168,235	192
1985	2,302	2,172,465,659	222
1986	3,086	4,111,096,897	238
1987	3,424	6,100,822,335	294
1988	3,018	4,820,573,174	289
1989	3,010	4,275,274,132	164
1990	2,763	4,120,247,299	195
1991	2,986	4,264,222,845	110
1992	4,113	3,746,672,390	91
1993	4,968	3,433,009,471	102
1994	6,881	3,854,726,154	116
1995	8,021	4,340,862,458	90
1996	8,891	4,366,777,438	90
1997	10,621	4,917,973,597	56
1998	13,349	5,804,370,252	66
1999	14,165	5,799,663,765	81
2000	17,789	7,119,150,972	36
2001	21,232	8,698,411,020	65
2002	20,467	9,725,155,609	46
2003	20,935	9,979,766,330	11
2004	22,697	11,323,207,770	26
2005	22,870	10,641,066,150	31
2006	24,710	11,320,260,650	11
2007	26,266	13,573,121,380	9
2008	29,348	18,371,913,640	5
2009	27,945	18,729,690,650	12
2010	28,523	17,213,135,000	18
2011	23,250	18,545,492,000	5
2012	28,965	17,955,119,000	20
2013	25,179	\$18,245,373,000	13

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



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

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

