

**2010**

**Annual Report**



**NEBRASKA DEPARTMENT  
OF BANKING AND FINANCE**

**DAVE HEINEMAN, GOVERNOR  
JOHN MUNN, DIRECTOR**

# Annual Report

## July 1, 2009 - June 30, 2010



### **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

The efforts of Congress to enact federal financial regulatory reform during fiscal year 2010 were followed closely by Nebraska financial industries and financial regulators. A significant result for state-chartered banks and state regulators was the preservation of the dual banking system. The Dodd-Frank legislation retained the state bank charter and the joint supervision of state-chartered Nebraska banks by the Department of Banking and Finance and the federal regulator chosen by each bank (either the Federal Deposit Insurance Corporation or the Federal Reserve Bank). The supervision of Nebraska's federal savings banks will be transferred from the Office of Thrift Supervision, which is being eliminated, to the Office of the Comptroller of the Currency, since 1863 the regulator of nationally-chartered banks.

Of concern to Nebraska's financial institutions is the role that a new federal regulatory body, the Consumer Financial Protection Bureau (CFPB), will play in its supervision. Congress has given the new agency authority to write rules for all financial institutions pertaining to consumer

financial protection, but restricted the agency's direct examination authority to those financial institutions with assets of \$10 billion or more. The CFPB may usurp existing federal and state regulators in its examination of banks with less than \$10 billion in assets for compliance with the CFPB's rules if it deems their examinations to be ineffective.

A Department activity during the year being reported which required significant effort was the implementation of the process for attestation of citizenship mandated in 2009 Nebraska legislation. Attestations were required for individuals to whom the Department has granted licenses or registrations, allowing them to do business with Nebraskans. Our Securities Division contacted more than 75,000 agents and representatives in obtaining documentation required in the process of renewal of registrations.

Efforts in responding to the state's current fiscal challenges were shared by the Department. In the year being reported, the Department reduced its budgeted expenditures by 2.5%, laid off two staff positions, and did not fill another position vacated through attrition. Through these and other initiatives, the Department was able to stabilize the Financial Institutions Cash Fund after several years of decline. The efforts put forth by staff in absorbing the reductions in staff are deserving of special note. In the layoff of the Department's Public Information Officer, the Legal, Information Technology, and Securities areas assumed many responsibilities. With the reduction of two administrative positions, duties essential to the operation of the Department were assumed in a shared manner by other administrative staff.

John Munn,  
Director

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# 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  
Credit Unions/Savings & Loans Examiner.... Steve Wohleb  
Information Technology Examiner ..... Micheal Rafferty

Omaha District Bank Examiners  
Tony Kopf, Supervising Examiner  
Paul E. Carpenter  
Jennifer Durow  
John Erbynn  
Caroline Funk  
\*Kelsi Hewitt  
James P. McTygue  
Xun Wang

Lincoln District Bank Examiners  
Joel D. Fanders, Supervising Examiner  
Matthew Beying  
Neil T. Butler  
Mike Cornelius  
Brian Nielsen  
Darcy Tinney

Kearney District Bank Examiners  
Michael Miller, Supervising Examiner  
\*Sarah Auld  
Rhonda Johnson  
Jaunita Koerner  
Tony Kriz II  
Perry T. Neill  
Rachel Newell  
Steven D. Schepers  
\*Lisa Sigman

Trust Examiners  
Steven K. Spady, Supervising Examiner  
Kenneth B. Spellmeyer

Consumer Credit and Delayed Deposit Services Examiners  
\*John Flores  
Scott Peter  
Steve Wohleb

Examiner Trainer ..... Tony Kopf  
Administrative Assistant..... Bobbi J. Irons  
Kathy Sparks  
\*Pam Wilson

Staff Assistant ..... Sharon Christensen  
Typist..... \*Betty L. Fogerty

## Bureau of Securities

Assistant Director ..... Jack E. Herstein  
Legal Counsel ..... Sheila J. Cahill  
Examiner III ..... Jackie L. Walter  
Office Clerk ..... Pamela S. Burnham

Investigation & Compliance (Investigations)  
Unit Supervisor ..... Thomas A. Sindelar  
Securities Analyst ..... Karen Reynolds

Investigation & Compliance (Registration and Compliance)  
Unit Supervisor ..... Rodney R. Griess  
Securities Analyst ..... Jerry McFarland  
Staff Assistants ..... Ashley Heitman  
Amy Gagner

## Legal Division

General Counsel ..... Patricia A. Humlicek Herstein  
Legal Counsel-Financial Institutions...Michael W. McDannel  
Legal Counsel-Consumer Finance..... Michael Cameron  
Staff Attorneys ..... Katherine Kuhn  
William Troshynski, Jr.

Paralegals ..... Pam Flott  
Beth Wanek  
Administrative Assistant ..... Lou A. Meisinger  
Staff Assistant II ..... Debbie L. Yost  
Staff Assistant ..... Cindy Faris

## Business/Accounting Division

Business Manager..... Margo Sawyer  
Administrative Assistant ..... Anita Bietz  
Accounting Clerk ..... \* Pam Wilson  
Secretary/Receptionist ..... Julie Foral

## Communications/Outreach

Public Information Officer..... \*Patricia Saldana-Neumann

## Human Resources Division

Human Resources Manager ..... Jill Staberg  
Secretary ..... Sara Kinney

## Information Systems Division

Information Technology Administrator ..... Kelly J. Lammers  
Infrastructure Support Analyst Senior..... Deborah A. Caha  
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**

A significant undertaking of the Financial Institutions Division during this report year has been the licensing of Mortgage Loan Originators (MLOs). This responsibility was given to the Department by the State Unicameral in 2009 in response to federal legislation (commonly known as the SAFE Act) which mandated individual state licensing of MLOs or federal licensing if a state chooses not to do so. MLOs that need to be licensed are those individuals that work with consumers in arranging residential mortgage loans and work for entities other than banks or bank holding companies. Licensing is accomplished via the Nationwide Mortgage Licensing System (NMLS), which the Department joined January 1, 2008 and has used subsequently to license mortgage banker entities. The deadline for the initial licensing of MLOs was July 31, 2010. The Department dealt with 996 MLO applications during this cycle. Preparing for the licensing process, and actually completing the licensing process, involved a herculean effort on the part of numerous staff members.

There has been much written at the national level about the poor condition of the banking industry. This seems like a good time to highlight how well Nebraska state-chartered banks are doing vs. all U.S. commercial banks. As of 12-31-09, our banks were faring quite well in the areas of profitability, non-performing assets, and core funding, as depicted in the following chart:

	<u>Nebraska</u>	<u>US</u>
Number of banks at report date	179	6,839
Annualized % return on assets	1.00	0.09
Percentage of unprofitable institutions	11.17	29.38
Percentage of non-performing assets to assets	1.41	3.36
Percentage of core deposits to total liabilities	73.46	56.08

To a certain degree we may thank the recent stability of the agricultural economy, and the basic conservativeness of Nebraska bankers.

In my last annual report, I wrote about the charter conversion of national banks to state banks. Those numbers were four in 2005, three in 2006, one in 2007, one in 2008, and as of that writing, one in 2009. During calendar year 2009, a total of five banks converted, and through June 30, 2010 three converted. Again, no clear pattern is emerging.

Finally, I began last year's report with information about the hiring and training of new bank examiners. I am pleased to report their progress continues, with all those who remain on staff having been promoted to Junior Examiner from Examiner Trainee.



**Left to Right:**  
Sara Kinney, Secretary; Anita Bietz, Administrative Assistant; Julie Foral, Secretary/Receptionist



## BUREAU OF SECURITIES

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

The Nebraska Bureau of Securities regulates the offer and sales of investments to Nebraska residents. This is accomplished using a variety of regulatory and enforcement tools, including registration requirements for securities. The Bureau also licenses and examines securities broker-dealers and investment advisers firms licensed to do business in Nebraska.

The Bureau provides technical assistance to small businesses, responds to consumer complaints, undertakes investigations based upon complaints and undercover work, and brings appropriate administrative and civil actions and refers criminal cases for prosecution. Over 80,000 individuals and firms provided securities investments and advice to Nebraska citizens. Currently there are approximately 74,970 broker dealer agents, 1,425 broker dealer firms, 1,115 investment advisers and notice filers, and 3,273 investment adviser representatives registered to conduct business with Nebraska residents. More than \$17 billion of securities products were offered to Nebraska investors last fiscal year.

The Division of Enforcement and Compliance provides protection for investors under the Securities Act of Nebraska. The two divisions of the Securities Bureau employ examiners, investigators and administrative staff who pursue claims against registered broker-dealers and investment advisers as well as non-registrants and those who sell unregistered securities.

Members of the Enforcement staff continuously monitor newspaper ads, radio and television ads, e-mail and online ads in order to uncover investment scams targeting Nebraskans on a real-time basis. Early action prevents investor losses.

The Bureau works directly with entities it regulates through examinations and market surveillance activity in an effort to assure the public of adequate protection for their investments. A total of 41 enforcement actions were taken this year, and the Bureau assisted in the preparation of two criminal referrals.

The Bureau administers and enforces the following Nebraska statutes:

- \* Securities Act of Nebraska
- \* Nebraska Loan Broker Act
- \* Nebraska Commodity Code
- \* Seller-Assisted Marketing Plan Act
- \* Consumer Rental Purchase Agreement Act

The Bureau investigates alleged violations of these statutes as well as initiating administrative proceedings and forwarding case referrals to other law enforcement agencies to prosecute persons who have violated these statutes.

The total budget appropriated for the Bureau for the time period of July 1, 2009 to June 30, 2010 was \$1,662,601.90, with total expenditures of \$1,291,930.62. Total revenue by the Bureau for the same time period was \$24,829,283.00. For every dollar spent, the Bureau generated \$19.21 in return.

The Bureau also actively engages in providing consumer education presentations and distributing basic personal finance and investor educational materials.

Highlights for the year included participating in NET's Television production of "Smart Investing, Safe Investing" program by staff members taping a show regarding questions on basic investor education; continuing to give support to the Nebraska Council on Economic Education for use in helping to sponsor economic courses and workshops for teachers, and the Nebraska Stock Market Game; and teaming with AARP in Nebraska to launch the Free Lunch Seminar Monitor program to determine if older investors are being pressured into purchasing investments that are not suitable for them.





## LEGAL DIVISION

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

Much of the financial sector was impacted by legislation introduced on behalf of the Department in the 2010 legislative session. The Department is most appreciative of the efforts of Senator Rich Pahls and Senator Pete Pirsch, the Chair and Vice Chair, respectively, of the Legislature's Banking, Commerce, and Insurance Committee, and Committee Counsel Bill Marienau for passage of the Department's three financial institution and entity bills, and those of Senator Mike Gloor who spearheaded the agency's securities legislation.

LB 890 updated laws relating to depository financial institutions. Included in the changes were the strengthening of the penalties for lending limit violations; a more efficient method of notifying institutions of the filing of applications; a delineation of how capital for mutual savings banks is to be calculated; the providing of authority to the Department to take corrective administrative action when a bank holding company's officer or director is engaging in detrimental actions; an additional exception to bank and trust company change of control applications; and a date revision for the three wild-card laws.

LB 891 provided the authority for a conditional state bank charter that may be used to acquire a financial institution that has been determined to be failing or troubled by its primary state or federal regulator. The conditional charter could then be converted to full bank charter status if such an acquisition occurs. The Federal Deposit Insurance Corporation, which conducts the bidding and acquisition process for failed banks and savings associations, does not allow individuals to participate in the process. The conditional bank charter is necessary to facilitate participation

LB 892 updated and clarified provisions of the Residential Mortgage Licensing Act and the Installment Loan Act in relation to mortgage loan originators and reverse mortgages. Substantive provisions in the bill provided an extension of the deadline for registration of mortgage loan originators employed by financial institutions; a reinstatement of language relating to notifications of material developments by licensees; a bar against hiring a person who has had a mortgage loan originator license revoked by any state; and the expansion of reverse mortgage loan requirements to all non-depository home mortgage lenders doing business in Nebraska.

LB 814 addressed Section 8-1111(9), a transactional exemption from registration under the Securities Act of Nebraska. The law was amended to provide that once an issuer raises one million dollars, or the exemption is continuously claimed for five years (whichever comes first), a sales report and audited financials must be filed with the Department. Subsequently, the sales report and audited financials would need to be repeated after every additional million dollars is raised or after five more years of continuous filing (again, whichever occurs first). The bill addressed a recent instance where affiliated companies made continuous repeat filings under this exemption, generating sales to many persons. Dishonest business practices led to eventual business failure and large losses for investors.



**Left to Right:**  
Debbie Yost, Staff Assistant; Katherine Kuhn, Staff Attorney; Rod Griess, Investigation & Compliance Supervisor

# Department Budget & Funding

## Fiscal Year July 1, 2009 – June 30, 2010

The Department is fully funded from 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>\$1,645,255</b>
Banking & Trusts Companies	\$4,150,591
Credit Unions & Savings and Loan	\$105,264
Mortgage Lending	\$365,391
Sale of Checks & Funds Transmission	\$19,250
Delayed Deposit Services	\$320,682
Consumer Lending	\$47,295
<b>Total Revenues for Fiscal Year</b>	<b>\$5,008,474</b>

#### Expenditures

Employee Salaries & Benefits	\$3,908,723
Operating Expenses	\$811,481
Capital Expenditures	\$1,658
<b>Total Expenditures for Fiscal Year</b>	<b>\$4,721,862</b>
<b>ENDING BALANCE</b>	<b>\$1,931,867</b>

#### Enforcement Actions

Total fines and penalties collected from enforcement cases	\$175,894
Monies secured for the Permanent School Fund.	\$333,950

### Bureau of Securities

#### Revenues

<b>Beginning Balance</b>	<b>\$24,719,989</b>
Securities and Registration Fees	\$17,213,135
Private Offering Fees	\$64,400
Broker-Dealer/Broker-Dealer Agents/Investment Advisor Fees	\$4,469,270
Interest Income	\$864,249
Cost of Investigations	\$2,199,150
Miscellaneous	\$34,096
Unregistered Securities or Firms	\$0
<b>Total Revenues for Fiscal Year</b>	<b>\$24,844,300</b>

#### Expenditures

Employee Salaries & Benefits	\$1,080,757
Operating Expenses	\$211,157
Capital Expenditures	\$17
<b>Total Expenditures for Fiscal Year</b>	<b>\$1,291,931</b>

#### Contribution to State

Monies transferred to the State of Nebraska General Fund	<b>\$24,286,041</b>
<b>ENDING BALANCE</b>	<b>\$23,986,318</b>

#### Enforcement Actions

Fines/Penalties	\$79,600
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# Financial Institutions Division

## By the Numbers

Numbers include main offices only.

Financial Institutions	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010
State-Chartered Banks	184	187	187	182	180	178
Savings & Loan Associations	2	1	1	1	1	1
Credit Unions	25	22	22	21	19	19
Trust Companies	4	4	4	4	4	3
Delayed Deposit Services	106	129	136	139	127	116
Installment Loan Companies	39	38	39	35	16	14
Sales Finance Companies	188	180	172	178	126	106
Mortgage Bankers	596	663	589	402	343	282

### Activity by the Numbers

Conversion to State-Chartered Bank	7	Branch Relocations Approved	0
Mergers Approved	7	Name Changes	2
Branch Acquisitions Approved	0	Bank Closings	0
New Bank Branch Offices Approved	10		
Loan Production Office Notices Received	13		

### Activity by Institution

#### Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
The City National Bank of Greeley	CNB Community Bank	Greeley	11/16/2009
Citizens National Bank of Wisner	Citizens State Bank	Wisner	12/7/2009
The Farmers & Merchants National Bank of Ashland	Farmers & Merchants Bank of Ashland	Ashland	12/15/2009
The Stanton National Bank	Stanton State Bank	Stanton	12/21/2009
F & M Bank, National Association	F & M Bank	West Point	6/1/2010
First National Bank	First Community Bank	Beemer	6/10/2010
First National Bank & Trust	First Bank & Trust of Fullerton	Fullerton	6/28/2010

#### Mergers Approved

Institution	City	Acquired	Date of Merger
Citizens Bank & Trust Company	St. Paul	Citizens Bank, Loup City	10/9/2009
The Tilden Bank	Tilden	Citizens State Bank, Clearwater	7/29/2009
Citizens Bank & Trust Company	St. Paul	Central Bank, Central City	11/2/2009
Security First Bank	Lincoln	The First National Bank of Valentine, Valentine	1/6/2010
Cornerstone Bank	York	Harvard State Bank, Harvard	3/19/2010
First State Bank	Lincoln	DeWitt State Bank, DeWitt	4/21/2010
First State Bank	Lincoln	The Farmers Bank, Lincoln	4/21/2010

#### Branch Acquisitions Approved

Institution	City	Branch Acquired	Date Acquired
None			

### New Bank Branch Offices Approved

Institution	City	Branch Location	Date of Approval
First State Bank	Lincoln	Filley	7/28/2009
Union Bank and Trust Company	Lincoln	Leawood, KS	9/21/2009
Foundation First Bank	Waterloo	Omaha	10/5/2009
First State Bank	Lincoln	Lincoln	10/16/2009
Bank of Doniphan	Doniphan	Grand Island	10/19/2009
Bruning State Bank	Bruning	Holdrege	11/12/2009
Frontier Bank	Madison	Lincoln	12/7/2009
Nebraska State Bank and Trust Company	Broken Bow	Callaway	12/10/2009
Citizens State Bank	Wisner	West Point	5/10/2010
Heritage Bank	Aurora	Broken Bow	6/9/2010

### Loan Production Office Notices Received

Institution	City	Location	Date Received
Bruning State Bank	Bruning	Holdrege	8/21/2009
First State Bank	Lincoln	Valley	10/1/2009
Frontier Bank	Madison	Lincoln	10/5/2009
Citizens State Bank	Wisner	West Point	11/5/2009
Cornhusker Bank	Lincoln	Lincoln	11/9/2009
Centennial Bank	Omaha	Bellevue	11/25/2009
State Bank of Riverdale	Riverdale	Ord	1/11/2010
Heritage Bank	Aurora	Broken Bow	4/15/2010
Sandhills State Bank	Bassett	Harrison	4/23/2010
Sandhills State Bank	Bassett	North Platte	4/23/2010
The Tilden Bank	Tilden	Madison	4/29/2010
Sandhills State Bank	Bassett	Valentine	5/14/2010
State Bank of Riverdale	Riverdale	Kearney	6/23/2010

### Branch Office Relocations Approved

Institution	City	Branch Relocation	Date Opened
None			

### Name Changes

Prior Name of Institution	Current Name	City	Date of Approval
The Bank of Madison	Frontier Bank	Madison	10/2/2009
Commercial Bank	Sandhills State Bank	Bassett	5/3/2010

### Bank Closing

Name of Institution	Location	Date Closed
None		

### Institutions Total Financial Resources

Institutions	Number 6/30/2009	Number 6/30/2010	Assets 6/30/2009	Assets 6/30/2010	Gain (Loss)
State-Chartered Commercial Banks	180	178	\$22,570,676,000	\$26,080,785,000	\$3,510,109,000
Savings & Loan Associations	1	1	\$1,148,064	\$1,127,764	(\$20,300)
Credit Unions	19	19	\$570,898,443	\$598,022,945	\$27,124,502
Trust Companies	4	3	\$2,192,297	\$2,444,389	\$252,092

## State-Chartered Commercial Banks Balance Sheet Statement

	June 30, 2008	June 30, 2009	June 30, 2010
<b>Number of Institutions</b>	182	180	178
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	679,063	565,511	563,244
Interest Bearing Balances	261,460	666,450	1,113,540
Securities	3,208,768	3,583,311	4,307,466
Federal Funds Sold & Securities Purchased to Resell	336,077	751,916	324,322
Loans and Leases	14,723,951	16,059,818	18,808,672
Allowance for Loan Losses	213,212	237,619	348,421
Loan and Leases, Net	14,510,739	15,822,199	18,460,251
Assets held in Trading Accounts	22,169	26,218	0
Premises and Fixed Assets	356,559	355,796	368,335
Other Real Estate Owned	39,984	55,652	83,234
Intangible Assets	134,534	141,510	145,876
Other Assets, Net	592,101	602,113	714,517
<b>Total Assets &amp; Losses Deferred</b>	<b>\$20,141,454</b>	<b>\$22,570,676</b>	<b>\$26,080,785</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-interest Bearing Deposits	1,742,873	1,903,808	2,107,766
Domestic Interest Bearing Deposits	14,196,907	16,271,281	17,354,272
<b>Total Domestic Deposits</b>	<b>15,939,780</b>	<b>18,175,089</b>	<b>19,462,038</b>
Federal Funds Purchased & Securities Sold	460,184	368,849	388,935
Other Borrowed Money	1,400,518	1,425,350	3,356,778
Mortgage Indebtedness	0	0	0
Notes and Debentures	0	38,200	10,397
Other Liabilities	218,126	233,187	244,764
<b>Total Liabilities</b>	<b>\$18,018,608</b>	<b>\$20,240,675</b>	<b>\$23,462,912</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	4,527	8,844	8,029
Common Stock	131,224	131,992	131,095
Surplus	1,038,491	1,125,660	1,314,532
Undivided Profits	948,604	1,063,484	1,164,217
<i>Other Equity Capital Components</i>		21	
<b>Total Equity Capital</b>	<b>2,122,846</b>	<b>2,330,001</b>	<b>2,617,873</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$20,141,454</b>	<b>\$22,570,676</b>	<b>\$26,080,785</b>

### Aggregate Deposit Totals – Deposit Limitation

Please refer to the Department's Web site at [www.ndbf.ne.gov](http://www.ndbf.ne.gov) for total deposits for all banks and savings and loan associations in Nebraska as of June 30, 2010.



## State-Chartered Banks (for the period ending June 30, 2010)

*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	
Community Bank	Alma	Stamford
Security State Bank	Ansley	Dundee Bank, Omaha; Dunning (LPO)
Farmers and Merchants Bank of Ashland	Ashland	Ashland
Ashton State Bank	Ashton	
Auburn State Bank	Auburn	
Farmers & Merchants Bank	Axtell	Parker, CO (LPO)
State Bank of Bartley	Bartley	Stockmens Bank, Colorado Springs, CO
Sandhills State Bank	Bassett	Valentine (LPO), North Platte (LPO), Harrison (LPO)
Battle Creek State Bank	Battle Creek	
First State Bank	Beaver City	
First Community Bank	Beemer	Bancroft; Homer
Bank of the Valley	Bellwood	David City; Platte Center
Heartland Community Bank	Bennet	Avoca; Nebraska City; Weeping Water
Bank of Bennington	Bennington	Douglas County (mobile); Omaha
Bank of Bertrand	Bertrand	
Two Rivers Bank	Blair	Arlington
Washington County Bank	Blair	Tekamah
Farmers and Merchants State Bank	Bloomfield	South Yankton; Center; Crofton; Hartington; Niobrara
The Boelus State Bank	Boelus	
Nebraska State Bank	Bristow	
Nebraska State Bank and Trust Company	Broken Bow	Mason City; Merna; Octonto; Callaway
Bruning State Bank	Bruning	Hebron; Holdrege; Bank of Broken Bow, Broken Bow
Brunswick State Bank	Brunswick	Winnetoon
Butte State Bank	Butte	Spencer
Byron State Bank	Byron	
Pathway Bank	Cairo	Grand Island; Burwell; Ord
First Central Bank	Cambridge	Arapahoe; Edison
South Central State Bank	Campbell	Blue Hill; Franklin; Oxford
Citizens State Bank	Carleton	
Farmers State Bank	Carroll	
Commercial State Bank	Cedar Bluffs	
Cedar Rapids State Bank	Cedar Rapids	
CerescoBank	Ceresco	
Chambers State Bank	Chambers	

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
State Bank of Chester	Chester	
Bank of Clarks	Clarks	Silver Creek
Clarkson Bank	Clarkson	
State Bank of Colon	Colon	
Columbus Bank & Trust Company	Columbus	Columbus
Farmers Bank of Cook	Cook	Liberty; Peru; Syracuse; Tecumseh; Virginia; Wymore
Homestead Bank	Cozad	St. Paul; Wolbach
First Bank and Trust Company	Cozad	Clay Center; Eustis; Imperial; Mountain View Bank, Colorado Springs, CO; Plum Creek Bank, Lexington
The Culbertson Bank	Culbertson	
Curtis State Bank	Curtis	
Frontier Bank	Davenport	Omaha (LPO)
Jefferson County Bank	Daykin	
Farmers State Bank	Dodge	
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	
Farmers State Bank	Fairmont	
Richardson County Bank & Trust Company	Falls City	Stella
First State Bank	Farnam	Holbrook; Medicine Creek Bank, Cambridge
Cedar Security Bank	Fordyce	Hartington; Wynot
Franklin State Bank	Franklin	
First State Bank & Trust Company	Fremont	Fremont (3); Fremont (Mobile)
First Bank & Trust of Fullerton	Fullerton	St. Edward
Geneva State Bank	Geneva	Geneva (2); Grafton; Hastings; Kearney; Shickley
Exchange Bank	Gibbon	Grand Island (2)
First State Bank	Gothenburg	Gothenburg; LaVista; Omaha (2); Englewood, CO (LPO); Ralston; Lincoln (LPO)
The Gothenburg State Bank and Trust Company	Gothenburg	Brady
Five Points Bank	Grand Island	Grand Island (5); Kearney (2); Sumner
CNB Community Bank	Greeley	
The Guide Rock State Bank	Guide Rock	Edgar
Banner County Bank, Inc.	Harrisburg	
Bank of Hartington	Hartington	Hartington
Five Points Bank of Hastings	Hastings	Hastings (2)
Hastings State Bank	Hastings	Fairfield; Hastings; Roseland; HS Bank, Lincoln (3)
Thayer County Bank	Hebron	
Henderson State Bank	Henderson	Greeley; York
Hershey State Bank	Hershey	North Platte (LPO); Sutherland (LPO)
The State Bank of Hildreth	Hildreth	

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches.
First State Bank	Hordville	
Farmers State Bank	Humphrey	
Platte Valley State Bank & Trust Company	Kearney	Grand Island; Kearney (2); Kearney (Mobile)
Adams County Bank	Kenesaw	Juniata
Bank of Keystone	Keystone	Arthur; Hyannis; Commercial State Bank, Elsie
FirstTier Bank	Kimball	Elm Creek; Holdrege; Kearney; Lincoln (LPO); Cheyenne, WY; Upton, WY
Bank of Nebraska	LaVista	Bellevue; LaVista; Omaha (2); Papillion (LPO)
Bank of Lewellen	Lewellen	
City Bank & Trust Co.	Lincoln	Crete; Lincoln (2)
Cornhusker Bank	Lincoln	Lincoln (8); Lincoln (LPO)
First State Bank	Lincoln	Cortland; Dorchester; Firth; Hallam; Hickman; Lincoln (4); Wilber; Yutan; Valley (LPO); Filley; DeWitt; Pickrell; Waverly, Western
Nebraska Bankers' Bank	Lincoln	
Pinnacle Bank	Lincoln	Abilene, KS (3); Arnold; Aurora (2); Beatrice (2); Central City; Columbus (3); Columbus (Mobile); Crete; Elkhorn; Elwood; Grant; Gretna; Imperial; Lake Lotawana, MO; LaVista; Lexington (2); Lincoln (12); Lincoln (Mobile); Madison; Neligh (2); O'Neill; Ogallala; Omaha (6); Osceola; Page; Palmer; Papillion (2); Schuyler (2); Shelby; Verdigre; Waverly; Wisner; Olathe, KS (LPO)
Security First Bank	Lincoln	Beatrice (4); Blue Springs; Clatonia; Cody; Cozad (2); Crawford (2); Elwood; Harrison; Hay Springs; Lincoln (5); Lincoln (Mobile); Lincoln (LPO); Martell; Martin, SD (2); Merriman; Omaha (LPO); Overton; Rapid City, SD; (4); Rushville (3); Sidney; Sidney (Mobile); Thedford; Cortland
Union Bank and Trust Company	Lincoln	Ainsworth; Auburn; Bonner Springs, KS; Crete; David City; Fairbury; Grand Island; Kansas City, KS; Leawood, KS; Lincoln (17); Omaha (2); Overland Park, KS; Pawnee City; Seward; Taylor; Valentine; Wahoo; York; Beatrice (LPO); Columbus (LPO); Kearney (LPO); Lincoln (LPO); Logan, IA (LPO); Norfolk (LPO); Syracuse (LPO)
West Gate Bank	Lincoln	Lincoln (6); Lincoln (Mobile)
Bank of Lindsay	Lindsay	
Lisco State Bank	Lisco	
First State Bank	Loomis	Alma
Home State Bank	Louisville	
Nebraska State Bank	Lynch	
Frontier Bank	Madison	Lincoln; Norfolk; Omaha (LPO)
Security Home Bank	Malmo	
Bank of Marquette	Marquette	
Farmers State Bank	Maywood	Big Springs; Trenton
First Central Bank McCook	McCook	Curtis (LPO)
Bank of Mead	Mead	Mead
Farmers and Merchants Bank	Milford	Beaver Crossing; Firth; Jansen; Kearney (2); Lawrence; Palmyra; Panama; Superior; Weeping Water; Wilber
Farmers and Merchants Bank	Milligan	
First Bank and Trust Company	Minden	

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Minden Exchange Bank & Trust Company	Minden	Upland
Corn Growers State Bank	Murdock	
Murray State Bank	Murray	
Arbor Bank	Nebraska City	Oakland; Omaha (LPO)
Farmers Bank and Trust Company	Nebraska City	
The Nehawka Bank	Nehawka	Union
Commercial Bank	Nelson	
Bank of Newman Grove	Newman Grove	
BankFirst	Norfolk	Columbus (2); Norfolk (2); O'Neill; Ord; Wayne; Lincoln (LPO)
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 (2); Brule; Chappell; Colorado Springs, CO (3); Firestone, CO; Fort Collins, CO; Grant; Imperial; Indianola; Lodgepole; Madrid; North Platte; Sutherland
Access Bank	Omaha	Omaha (mobile)
Centennial Bank	Omaha	Ashland (1); Ashland (Mobile); Omaha (2); Omaha (Mobile); Bellevue (LPO)
First Westroads Bank, Inc.	Omaha	Omaha (2); Omaha (Mobile)
Mid City Bank, Inc.	Omaha	Bellevue; Omaha (8)
Omaha State Bank	Omaha	Omaha (4); Omaha (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); Sioux Center, IA (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	
Bank of Prague	Prague	
Purdum State Bank	Purdum	
First State Bank	Randolph	
Town & Country Bank	Ravenna	Kearney; Litchfield; Pleasanton
Peoples-Webster County Bank	Red Cloud	Republican Valley Bank, Orleans
Commercial State Bank	Republican City	
State Bank of Riverdale	Riverdale	Kearney (LPO); Ord (LPO)
State Bank of Scotia	Scotia	
First State Bank	Scottsbluff	Colorado Springs, CO; Gering
Platte Valley Bank	Scottsbluff	Bridgeport, Minatare, Morrill, Scottsbluff (2)
Valley Bank and Trust Company	Scottsbluff	Bayard; Gering (2); Grant; Ogallala; Scottsbluff; Wauneta; Western States Bank, Fort Collins, CO (2); Western States Bank, Loveland, CO

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Scribner Bank	Scribner	
First State Bank	Shelton	
World's Foremost Bank	Sidney	
Dakota County State Bank	South Sioux City	South Sioux City (2)
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	
Citizens Bank & Trust Company in St. Paul	St. Paul	Loup City; Central Bank, Central 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)
First Tri County Bank	Swanton	Plymouth
State Bank of Table Rock	Table Rock	Dubois; Humboldt; Pawnee City; Roca; Lincoln (LPO)
Tri Valley Bank	Talmage	
The Tilden Bank	Tilden	Creighton; Madison (LPO); Citizens State Bank, Clearwater
Countryside Bank	Unadilla	Burr; Syracuse
First Bank of Utica	Utica	Cordova
First Nebraska Bank	Valley	Arcadia; Brainard; Columbus; Decatur; Emerson; Stanton
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); Elkhorn (LPO); Nebraska City; Bloomfield (LPO)
Horizon Bank	Waverly	McCook; Superior; Waverly
Farmers & Merchants State Bank	Wayne	
F & M Bank	West Point	Gretna
Winside State Bank	Winside	
Citizens State Bank	Wisner	Belden; Creston; Laurel; Leigh; Spaulding; West Point (LPO)
Heritage Bank	Wood River	Adams County (mobile); Aurora (3); Broken Bow; Buffalo County (mobile); Doniphan; Grand Island; Hall County (mobile); Hastings (2); Kearney (2); Loup City; Neligh; St. Paul; Stromsburg
Cornerstone Bank	York	Albion; Aurora; Bartlett; Bradshaw; Central City; Clay Center; Columbus (3); Geneva; Grand Island (3); Hampton; Henderson; McCool Junction; Monroe; Polk; Rising City; St. Edward; Stromsburg; Sutton (2); Waco; York (5); Harvard
York State Bank and Trust Company	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	8,215,314	22,499,021	30,683,955
1901	381	8,555,074	27,634,116	36,297,246
1902	429	9,987,372	31,279,615	41,350,747
1903	459	9,986,483	33,596,040	44,678,440
1904	482	10,649,382	36,764,743	48,608,440
1905	530	11,926,588	49,047,081	62,193,973
1906	563	12,257,299	54,113,470	67,977,826
1907	601	13,625,641	60,783,452	73,167,880
1908	615	14,376,722	62,583,790	78,719,474
1909	659	15,727,371	71,647,454	89,134,446
1910	664	16,581,971	70,172,423	88,836,697
1911	669	17,134,008	72,192,000	91,893,258
1912	695	18,602,383	80,631,192	102,569,968
1913	715	19,479,801	89,228,696	112,791,202
1914	765	21,463,151	91,393,643	117,634,172
1915	805	23,523,191	111,119,961	141,703,258
1916	845	25,802,915	158,240,184	193,208,902
1917	923	29,365,323	204,175,998	256,277,509
1918	942	31,401,671	231,560,771	277,394,621
1919	1002	36,079,610	270,505,130	325,554,901
1920	1022	38,266,672	246,604,458	309,707,591
1921	987	34,705,961	210,627,624	268,017,163
1922	955	33,244,250	231,582,121	285,249,243
1923	937	32,883,200	237,552,204	284,897,103
1924	920	32,814,742	262,132,117	310,734,386
1925	879	30,767,239	272,564,233	320,826,854
1926	837	30,288,177	267,390,928	313,407,077
1927	855	29,212,913	266,707,861	310,318,622
1928	726	27,976,756	244,660,162	284,070,749
1929	647	25,875,885	187,394,417	222,769,134
1930	580	23,487,536	138,105,586	167,722,915
1931	472	16,727,262	86,421,090	109,621,464
1932	430	15,140,042	62,867,165	84,517,404
1933	381	14,298,072	57,563,987	72,505,998
1934	309	11,324,328	66,540,391	78,269,301
1935	302	11,307,447	69,116,798	80,831,084
1936	301	11,809,016	74,919,950	87,084,090
1937	296	11,466,639	69,261,285	81,639,898
1938	293	11,621,199	65,573,363	78,140,675
1939	288	12,143,888	69,971,473	81,196,369
1940	284	12,339,843	77,092,644	89,525,065
1941	285	12,884,569	84,936,767	99,040,764

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1942	273	\$13,224,408	\$134,614,352	\$147,895,224
1943	275	14,271,379	195,819,709	210,153,432
1944	278	15,439,463	232,311,061	248,027,844
1945	279	16,330,905	261,960,097	278,379,583
1946	282	18,007,659	334,006,685	352,474,541
1947	282	19,839,672	374,999,948	395,523,900
1948	283	21,741,533	367,447,421	389,682,165
1949	283	24,092,119	354,590,644	379,227,765
1950	287	26,510,366	352,452,505	379,771,197
1951	288	28,772,019	375,394,337	404,909,136
1952	287	30,140,895	392,552,248	425,581,807
1953	289	32,934,902	411,170,139	447,965,252
1954	290	37,042,727	414,773,669	453,268,269
1955	292	39,647,391	408,991,675	451,091,638
1956	293	42,536,145	390,189,854	434,790,998
1957	292	44,944,995	394,979,382	443,503,815
1958	293	48,447,514	415,986,871	467,411,647
1959	295	51,525,789	471,421,079	526,906,743
1960	299	56,723,400	465,951,000	528,210,800
1961	300	60,069,000	500,059,000	564,145,000
1962	301	65,255,000	548,373,000	618,917,000
1963	300	68,980,000	601,454,000	679,710,000
1964	303	77,105,000	654,189,000	741,548,000
1965	304	79,705,803	665,398,095	755,454,341
1966	305	85,584,536	724,470,433	821,238,073
1967	308	92,030,994	791,340,315	893,556,155
1968	308	99,159,681	895,981,916	1,007,600,518
1969	311	109,021,675	1,042,536,046	1,176,376,874
1970	312	121,707,930	1,121,140,134	1,275,660,872
1971	312	134,227,083	1,296,993,158	1,465,787,359
1972	316	151,449,647	1,477,030,337	1,673,205,709
1973	322	171,160,456	1,792,977,624	2,015,843,534
1974	324	196,611,779	2,018,984,528	2,341,434,558
1975	328	221,199,058	2,314,527,530	2,604,661,952
1976	329	250,786,000	2,553,728,000	2,844,966,000
1977	322	280,084,000	2,781,804,000	3,122,977,000
1978	335	313,575,000	3,191,859,000	3,550,011,000
1979	336	353,489,000	3,462,379,000	3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1986	316	\$587,630,000	\$5,836,576,000	\$6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000
1991	281	775,507,000	7,516,829,000	8,511,052,000
1992	274	835,334,000	7,860,795,000	8,920,189,000
1993	258	871,730,000	8,024,940,000	9,117,993,000
1994	253	900,979,000	8,066,120,000	9,301,831,000
1995	239	997,652,000	8,423,851,000	9,752,609,000
1996	234	1,026,867,000	8,705,436,000	10,100,663,000
1997	229	1,086,698,000	9,238,326,000	10,804,157,000
1998	225	1,110,796,000	9,453,453,000	11,114,113,000
1999	216	1,141,079,000	9,795,909,000	11,670,911,000
2000	204	1,219,339,000	10,542,428,000	12,811,435,000
2001	198	1,340,662,000	11,273,003,000	13,730,070,000
2002	196	1,422,794,000	11,815,637,000	14,486,025,000
2003	192	1,568,094,000	12,933,354,000	15,878,215,000
2004	188	1,869,032,000	13,302,372,000	16,662,927,000
2005	184	1,972,713,000	13,375,402,000	16,859,175,000
2006	187	2,034,579,000	14,142,596,000	17,785,286,000
2007	187	2,168,497,000	14,761,492,000	18,508,808,000
2008	182	2,336,058,000	15,939,780,000	20,141,454,000
2009	180	2,567,620,000	18,175,089,000	22,570,676,000
2010	178	\$2,617,873,000	\$19,462,038,000	\$26,080,785,000

## Registered Bank Holding Companies (for the period ending June 30, 2010)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
304 Corporation - Omaha, NE	<i>Mid City Bank, Inc. - Omaha, NE</i>
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. - Las Vegas, NV	<i>First National Bank and Trust Company - Falls City, NE</i>
American Banc Corporation - Fremont, NE	<i>American National Bank of Fremont - Fremont, 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	Minden Exchange Company - Minden, NE <i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
Arsebeco, Inc - Falls City, NE	<i>Richardson County Bank &amp; Trust Company - Falls City, 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>The First National Bank of Wahoo - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner County Bank, Inc. - Harrisburg, NE</i>
Battle Creek State Company - Battle Creek, NE	<i>Battle Creek State Bank - Battle Creek, 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 Incorporated - Sidney, NE	<i>World's Foremost Bank - Sidney, NE</i>
Campbell State Company - Campbell, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
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 Bancshares, Inc. - Cambridge, NE	<i>First Central Bank McCook - McCook, NE</i> <i>First Central Bank - Cambridge, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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 National Bank - Arlington, KS</i>
	<i>Citizens State Bank - Wisner, NE</i>
	<i>Republic Corporation - Omaha, NE</i>
	<i>United Republic Bank - Omaha, NE</i>
City National Bancshares, Inc. - Greeley, NE	<i>CNB Community Bank - Greeley, 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>The Commercial National Bank of Ainsworth - 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>Johnstown Charter Bank - Johnstown, IA</i>
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Curtis Bancorporation, Inc. - Curtis, NE	<i>Curtis State Bank - Curtis, 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 Capital Co. - Eagle, NE	<i>Eagle State Bank - Eagle, NE</i>
Eberly Investment Company - Stanton, NE	<i>Stanton State Bank - Stanton, 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>
	<i>Nebraska National Bank - Kearney, NE</i>
Fairmont Farmers State Company - Fairmont, NE	<i>Farmers State Bank - Fairmont, NE</i>
Farm & Home Insurance Agency, Inc. - Lyons, NE	<i>First National Bank Northeast - Lyons, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	<i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>



## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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 Investment Company - 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>
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 National Bank - Laurel, NE</i>
First National Agency, Inc. - Wayne, NE	<i>First National Bank - Wayne, NE</i>
First National Fairbury Corporation - Fairbury, NE	<i>First National Bank - Fairbury, 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>First National Bank of Sidney - Sidney, NE</i>
	<i>Points West Community Bank - Julesburg, CO</i>
First Newman Grove Bankshares Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First 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 York Ban Corp. - York, NE	<i>Cornerstone Bank - York, NE</i>
Firstand Co. - Hordville, NE	<i>First State Bank - Hordville, NE</i>
Firstier II Bancorp - Cheyenne, WY	<i>FirsTier Bank - Kimball, NE</i>
FM Co. - Milligan, NE	<i>Farmers and Merchants Bank - Milligan, NE</i>
FNB Financial Services, Inc - Cambridge, NE	<i>First National Bank - Cambridge, NE</i>
FNS, Inc. - Schuyler, NE	<i>First National Bank - Schuyler, 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>Frontier Bank - Davenport, NE</i>
	<i>Frontier Bank - Madison, NE</i>
	<i>Pender State Bank - Pender, 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>
Great Western Bancorporation, Inc. - Omaha, NE	<i>Great Western Bank - Sioux Falls, SD</i>
Hassenstab Management Company, Inc. - Humphrey, NE	<i>Farmers State Bank - Humphrey, NE</i>
Hastings Bancorp, Inc. - Hastings, NE	<i>Hastings State Bank - Hastings, NE</i>
Henderson State Company - Henderson, NE	<i>Henderson State Bank - Henderson, NE</i>
Heritage Group, Inc. - Aurora, NE	<i>Heritage Bank – Wood River, NE</i>
Hildreth State Company, Inc. - Hildreth, NE	<i>The State Bank of Hildreth - Hildreth, NE</i>
Hilltop Bancshares, Inc. - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank of Hastings - Hastings, NE</i>
	<i>Five Points Bank - Grand Island, NE</i>
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>
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>
Korell Family Limited Partnership - McCook, NE	AmFirst Financial Services, Inc. - McCook, NE
	<i>Amfirst Bank, National Association - McCook, NE</i>
Lauritzen Corporation - Omaha, NE	First National of Nebraska, Inc. - Omaha, NE
	<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>
	First National of Colorado, Inc. - Fort Collins, CO
	<i>First National Bank - Fort Collins, CO</i>
	First National of Illinois, Inc. - Omaha, NE
	<i>Castle Bank, National Association - Dekalb, IL</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 and Trust Company - 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>
McCabe Investments, Inc. - Exeter, NE	<i>First National Bank in Exeter - Exeter, 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>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Midwest Independent Bancshares, Inc. - Jefferson City, MO	<i>Nebraska Bankers' Bank - Lincoln, NE</i>
NationWide BancShares, Inc. - West Point, NE	<i>Charter West National Bank - West Point, 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>
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> <i>First Community Bank - Sidney, IA</i> <i>Southwest Company Investments, LLC - , IA</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 - Keene, TX</i> <i>Pinnacle Bank - Wyoming - Torrington, WY</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>
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 - Fremont, NE	<i>Sandhills State Bank - Bassett, NE</i>
Schneider Bancorporation - Plattsmouth, NE	<i>Plattsmouth State Bank - Plattsmouth, NE</i>
Scribner Bانشares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>
Selko Banco, Inc. - Mead, NE	<i>Bank of Mead - Mead, NE</i>
Shelton Enterprises, Inc. - Shelton, NE	<i>First State Bank - Shelton, NE</i>
Siouxland National Corporation - South Sioux City, NE	<i>Siouxland National Bank - South Sioux City, NE</i>
Southwick Bancorp - Friend, NE	<i>First National Bank of Friend - Friend, 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> <i>First Gothenburg Bancshares, Inc. - Gothenburg, NE</i> <i>First State Bank - Gothenburg, NE</i>
Stapleton Investment Co. - Stapleton, NE	<i>Bank of Stapleton - Stapleton, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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>
Stockmens Limited Partnership - Rushville, NE	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>
The Avoca Company - Omaha, NE	<i>Heartland Community Bank - Bennet, NE</i>
The Carroll Bancorp - Carroll, NE	<i>Farmers State Bank - Carroll, 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>Dakota County State Bank - South Sioux City, NE</i> <i>Farmers &amp; Merchants State Bank - Wayne, NE</i>
	<i>Town &amp; Country Bank - Las Vegas, NV</i>
Wheeler County Bancshares, Inc. - Ericson, NE	<i>Ericson State Bank - Ericson, NE</i>
Wilber Co. - Lincoln, NE	<i>First State Bank - Lincoln, NE</i>
Williams Financial Corporation - Gothenburg, NE	<i>The Gothenburg State Bank and Trust Company - 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, 2010)

Institution	Location
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
CNB Community Bank	Greeley
Bank of Hartington	Hartington
Five Points Bank of Hastings	Hastings
Platte Valley State Bank & Trust Company	Kearney
First State Bank	Lincoln
Nebraska Bankers' Bank	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, 2010)

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
Richardson County Bank & Trust Company	Falls City
First State Bank & Trust Company	Fremont
Geneva State Bank	Geneva
First State Bank	Gothenburg
The Gothenburg State Bank and Trust Company	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
York State Bank and Trust Company	York

## State-Chartered Credit Unions (for the period ending June 30, 2010)

Institution	Main Office	Branch Offices
Western Heritage Credit Union	Alliance	Gering; Scottsbluff
Archer Cooperative Credit Union	Archer	Central City; Chapman; Dannebrog
Dale Employees Credit Union	Columbus	Norfolk
Eddyville Cooperative Credit Union	Eddyville	
Glenvil Cooperative Credit Union	Glenvil	
Ameritas Employees Credit Union	Lincoln	Lincoln
Construction Industries Credit Union	Lincoln	
Labor Department Credit Union	Lincoln	
Liberty First Credit Union	Lincoln	Lincoln (2)
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	Beatrice; Fremont; Omaha
North Platte Union Pacific Employees Credit Union	North Platte	
First Nebraska Educators & Employee Groups	Omaha	Lincoln (2); Omaha (2)
Omaha Burlington Employees Credit Union	Omaha	
Omaha Firefighters Credit Union	Omaha	
Our Family Social Credit Union	Omaha	
H.B.E. Credit Union	Seward	

## State-Chartered Credit Unions Comparative Statement

	June 30, 2008	June 30, 2009	June 30, 2010
<b>ASSETS</b>			
Unsecured Credit Card Loans	\$3,959,718	\$4,267,022	\$5,436,586
All Other Unsecured Loans	11,239,391	11,826,746	13,568,099
New Auto Loans	26,208,892	24,823,910	22,062,777
Used Auto Loans	82,455,134	91,129,425	111,345,365
1st Mortgage Real Estate Loans	98,713,672	106,434,352	111,744,570
Other Real Estate Loans	72,529,236	71,262,060	68,479,347
Leases Receivable	189,643	70,966	10,864
Other Member Loans	33,733,726	36,829,431	36,696,485
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$329,029,412</b>	<b>\$346,643,912</b>	<b>\$369,344,093</b>
Loans Held for Sale	2,730,272	7,717,699	7,024,823
Allowance for Loan Losses	(1,910,304)	(2,285,403)	(2,522,717)
Cash	30,767,418	36,154,895	50,986,480
<b>INVESTMENTS</b>			
Available for Sale Securities / 1	23,219,746	24,859,708	52,460,745
Held to Maturity Securities / 1	37,690,553	55,337,826	19,519,850
Loan to, Deposits in, Natural Person CUs / 1	2,004,095	2,226,127	3,001,158
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	2,891,636	3,039,170	1,794,236
Corp. Central (CD)	21,323,432	11,284,963	1,300,011
Banks and S & Ls (Cert. DEP)	41,491,874	54,806,571	63,081,770
All Other Investments	1,425,375	3,304,853	2,458,685
<b>TOTAL INVESTMENTS</b>	<b>\$130,046,711</b>	<b>\$154,859,218</b>	<b>\$143,616,455</b>
<b>OTHER ASSETS</b>			
Land and BLDG (NET of DEP)	10,353,979	10,643,192	13,965,757
Other Fixed Assets	1,352,605	1,205,565	1,606,993
Foreclosed and Repossessed Assets / 3	199,619	2,289,922	2,273,116
Share INS CAP Deposit /4	3,963,628	4,187,063	4,817,064
Other Assets	7,781,167	9,482,380	6,910,881
<b>TOTAL ASSETS</b>	<b>\$514,314,507</b>	<b>\$570,898,443</b>	<b>\$598,022,945</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

	June 30, 2008	June 30, 2009	June 30, 2010
<b>LIABILITIES</b>			
Other Borrowings / 5	\$6,000,000	\$6,500,000	\$1,602,668
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	663,400	992,948	414,525
Acct. Payable & Liabilities	4,829,316	8,834,993	5,896,027
<b>TOTAL LIABILITIES</b>	<b>\$11,492,716</b>	<b>\$16,327,941</b>	<b>\$7,913,220</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	\$39,920,431	\$45,832,136	\$63,031,836
Regular Shares	129,429,685	148,097,025	158,648,269
Money Market Shares / 7	23,955,204	24,436,824	26,158,101
Share Certificates / 7	176,468,635	192,313,936	191,592,000
IRA/KEOGH Accounts / 7	42,575,165	48,401,947	52,875,427
All Other Shares / 6	16,677,878	18,325,699	20,081,728
Non-Member Deposits / 7	9,248,275	\$ 8,164,613	5,873,000
<b>TOTAL SAVINGS</b>	<b>\$438,275,273</b>	<b>\$485,572,180</b>	<b>\$518,260,361</b>
Regular Reserves	\$32,813,377	\$35,686,134	\$36,296,783
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	(316,472)	132,377	655,048
Other Reserves	5,405,605	5,633,294	5,622,758
Undivided Earnings	26,158,163	27,170,523	29,052,762
Net Income	\$485,845	\$375,994	\$222,013
<b>EQUITY TOTAL</b>	<b>\$64,546,518</b>	<b>\$68,998,322</b>	<b>\$71,849,364</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$502,821,791</b>	<b>\$554,570,502</b>	<b>\$590,109,725</b>
<b>TOTAL LIABILITIES/ SAVINGS/EQUITY</b>	<b>\$514,314,507</b>	<b>\$570,898,443</b>	<b>\$598,022,945</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, 2009	June 30, 2010
<b>ASSETS:</b>		
Mortgage Loans Outstanding	\$871,192	\$846,561
Loans on Savings Accounts	0	0
Other Loans	0	0
Real Estate Owned or in Judgment	0	0
Cash and Demand Deposits	266,872	271,203
Liquid Investments	0	0
Other Investment Securities	0	0
FHLB Stock	0	0
Fixed Assets (net)	10,000	10,000
Other Assets		
<b>Total Assets</b>	<b>\$1,148,064</b>	<b>\$1,127,764</b>
<b>LIABILITIES:</b>		
Time Certificates (\$100,000 denominations or more)	0	0
Time Certificates	0	0
NOW Accounts	0	0
All Other Savings	\$991,978	\$970,738
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>\$991,978</b>	<b>\$970,738</b>
<b>NET WORTH:</b>		
Permanent Stock	0	0
Paid-In Surplus	0	0
General Reserves	100,000	100,000
Undivided Profits	56,086	57,026
Net Undistributed Income	0	0
<b>TOTAL NET WORTH</b>	<b>\$156,086</b>	<b>\$157,026</b>
<b>Total Liabilities &amp; Net Worth</b>	<b>\$1,148,064</b>	<b>\$1,127,764</b>

## State-Chartered Trust Companies Comparative Statement

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

	06/30/08	06/30/09	06/30/10
	4 Companies	4 Companies	3 Companies
<b>ASSETS: (\$ Amount in Thousands)</b>			
Non-interest Bearing Deposits-Own Institution	278	(316)	73
Non-interest Bearing Deposits-Other Institutions	8	174	96
Interest Bearing Deposits-Own Institution	0	0	0
Interest Bearing Deposits-Other Institutions	21,602	43,829	82,425
U.S. Government and Agency Obligations	35,549	29,160	55,814
State, County and Municipal Obligations	52,367	54,782	51,331
Money Market Mutual Funds	63,630	86,609	45,446
Other Short Term Obligations	21,548	15,677	8,133
Other Notes and Bonds	59,893	61,772	29,737
Common and Preferred Stocks	654,323	469,229	569,834
Real Estate Mortgages	4,041	3,723	19,254
Real Estate	40,583	46,305	47,193
Miscellaneous Assets	90,541	71,538	57,574
Total Discretionary Assets	\$1,044,363	\$882,482	\$966,910
Total Non-Discretionary Assets	\$1,669,899	\$1,309,815	\$1,477,479
<b>TOTAL ASSETS</b>	<b>\$2,714,262</b>	<b>\$2,192,297</b>	<b>\$2,444,389</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of Discretionary Accounts	1,297	1,309	1,295
Total Number of Non-Discretionary Accounts	10,103	10,006	11,624
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>11,400</b>	<b>11,315</b>	<b>12,919</b>



# Delayed Deposit Services Licensees

Statement of Income and Expenses for the Period from January 1, 2009 through December 31, 2009

Number of Full Time Employees: 335

Number of Part Time Employees: 78

INCOME	DDS Business	Other Business	Total Business
Transaction Fees Collected and/or Earned	\$32,360,014	\$1,273,631	\$33,633,645
Other Income	3,568,668	2,514,535	6,083,203
(a) NSF Fees	2,948,210	807,170	3,755,380
(b) Miscellaneous Other Income	620,457	1,707,365	2,327,822
<b>Total Operating Income</b>	<b>\$35,928,682</b>	<b>\$3,788,166</b>	<b>\$39,716,847</b>
EXPENSES			
Advertising	\$915,263	\$44,828	\$960,091
Auditing	89,517	6,042	95,559
Bad Debts	<b>4,894,485</b>	<b>11,370</b>	<b>4,905,855</b>
(a) Charge-Offs	7,345,988	22,665	7,368,653
(b) Deduct: Collections on Accounts	4,051,572	11,295	4,062,867
(c) Additions to Reserve for Bad Debts	1,393,921	0	1,393,921
Depreciation & Amortization	839,316	22,900	862,216
Insurance & Fidelity Bonds	226,343	42,544	268,887
Legal Fees & Disbursements	333,524	0	333,524
Postage, Printing, Stationery & Supplies	488,992	42,621	531,613
Rent, Janitor Services & Utilities	4,782,818	194,196	4,977,014
Salaries: Officers, Owners, Partners & Members	955,285	167,218	1,122,503
Salaries of All Other Employees	9,216,208	398,772	9,614,980
Taxes-Other Than on Income	432,121	24,812	456,933
License Fees	291,172	4,244	295,416
Telephone & Other Communications	461,057	24,211	485,268
Travel, Auto Expenses & Allowance	216,302	20,078	236,380
Supervision & Administration	2,366,937	216,907	2,583,844
Collection Expense	470,370	1,134	471,504
Credit Reports	26,991	0	26,991
Other Expenses	<b>1,853,538</b>	<b>984,379</b>	<b>2,837,917</b>
Interest Paid on Borrowed Funds	<b>1,056,120</b>	<b>24,922</b>	<b>1,081,042</b>
(a) Intra-Company	788,753	0	788,753
(b) Paid to Others	163,044	24,922	187,966
<b>Total Expenses Before Income Tax</b>	<b>\$29,916,358</b>	<b>\$2,231,178</b>	<b>\$32,147,536</b>
<b>Income Before Income Tax</b>	<b>\$6,012,323</b>	<b>\$1,556,988</b>	<b>\$7,569,311</b>
Income Taxes:	370,774	15,915	386,689
(a) State	73,514	1,650	75,164
(b) Federal	297,260	14,265	311,525
<b>Total Expenses</b>	<b>\$30,287,132</b>	<b>\$2,247,093</b>	<b>\$32,534,225</b>
<b>Net Income</b>	<b>\$5,641,549</b>	<b>\$1,541,073</b>	<b>\$7,182,622</b>
STATEMENT OF ASSETS & LIABILITIES			
	December 31, 2009	December 31, 2008	
Cash on Hand and in Banks	\$11,127,345	\$9,412,539	
Investments	<b>2,526,724</b>	<b>2,102,387</b>	
Transactions Receivable	14,242,789	12,922,691	
a. Current Inventory	13,386,990	12,195,234	
b. Collections	605,780	484,305	
Less: Reserve for Bad Debts	(552,896)	(561,234)	
Furniture and Fixed Assets	3,935,734	4,388,470	
All Other Assets (specify)	<b>1,873,970</b>	<b>1,966,076</b>	
<b>Total Assets</b>	<b>\$33,153,665</b>	<b>\$30,230,929</b>	<i>(All data presented as reported by each company.)</i>

## Delayed Deposit Services Businesses (for the period ending June 30, 2010)

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

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
McKenzie Check Advance of Nebraska, L.L.C.	Hastings, NE	0
DC Holdings, LLC	Hastings, NE	0
DC Holdings, LLC	Holdrege, NE	0
Great Plains Specialty Finance, Inc.	Kearney, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Kearney, NE	0
Kearney Cash, Inc.	Kearney, NE	1
QC Financial Services, Inc.	Kearney, NE	0
ACE Cash Express, Inc.	Kearney, NE	0
Express Check Advance of Nebraska, LLC	Kearney, NE	0
Roland Williams	Kearney, NE	0
Wyoming Financial Lenders	LaVista, NE	0
Check into Cash of Nebraska, Inc.	LaVista, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Lexington, NE	0
Check into Cash of Nebraska, Inc.	Lexington, NE	0
Plum Creek Cash Advance	Lexington, NE	0
Moore Financial Services, LLC	Lincoln, NE	0
Ken's Auto Company, LLC	Lincoln, NE	0
MM Finance, LLC	Lincoln, NE	0
Check into Cash of Nebraska, Inc.	Lincoln, NE	0
Great Plains Specialty Finance, Inc.	Lincoln, NE	1
N.I.S., Inc.	Lincoln, NE	8
Red D Cash Lincoln, Inc.	Lincoln, NE	0
Kohout Inc.	Lincoln, NE	0
Cash Solutions, Inc.	Lincoln, NE	1
McKenzie Check Advance of Nebraska, L.L.C.	Lincoln, NE	1
AAA Payday Advance Nebraska, Inc.	Lincoln, NE	1
Express Check Advance of Nebraska, LLC	Lincoln, NE	0
ACE Cash Express, Inc.	Lincoln, NE	0
Wyoming Financial Lenders	Lincoln, NE	2
DC Holdings, LLC	McCook, NE	0
Horse Creek Investments, L.L.C.	McCook, NE	0
QC Financial Services, Inc.	Nebraska City, NE	0
Great Plains Specialty Finance, Inc.	Norfolk, NE	0
QC Financial Services, Inc.	Norfolk, NE	0
Ameri-Cash Advance Centers, Inc.	Norfolk, NE	0
Heartland Cash Advance, LLC	Norfolk, NE	0
Riverside Money Services, Inc.	Norfolk, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Norfolk, NE	0
Trade 'N' Post, Inc.	Norfolk, NE	0

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
McKenzie Check Advance of Nebraska, L.L.C.	North Platte, NE	0
Great Plains Specialty Finance, Inc.	North Platte, NE	0
Check into Cash of Nebraska, Inc.	North Platte, NE	0
Hometown Cash Advance, Inc.	North Platte, NE	0
Heartland Cash Advance, LLC	North Platte, NE	0
Wyoming Financial Lenders	North Platte, NE	0
Ameri-Cash Advance Centers, Inc.	North Platte, NE	0
DC Holdings, LLC	Ogallala, NE	0
Wilken Enterprises, Inc.	Omaha, NE	0
A & P Check Cashing, L.L.C.	Omaha, NE	2
JGS Inc.	Omaha, NE	0
QC Financial Services, Inc.	Omaha, NE	2
Absolutely Lowest Check Advance, L.L.C.	Omaha, NE	0
Check into Cash of Nebraska, Inc.	Omaha, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Omaha, NE	4
Omaha Cash Inc.	Omaha, NE	0
Great Plains Specialty Finance, Inc.	Omaha, NE	3
Decker's Cash Depot, Inc.	Omaha, NE	4
MM Finance, LLC	Omaha, NE	5
Red D Cash, Inc.	Omaha, NE	1
N.I.S., Inc.	Omaha, NE	11
G & C, Inc.	Omaha, NE	0
AAA Payday Advance Nebraska, Inc.	Omaha, NE	2
ACE Cash Express, Inc.	Omaha, NE	5
Wyoming Financial Lenders	Omaha, NE	5
SSIPS Partnership Ltd.	Ralston, NE	0
DC Holdings, LLC	Scottsbluff, NE	0
Check into Cash of Nebraska, Inc.	Scottsbluff, NE	0
Great Plains Specialty Finance, Inc.	Scottsbluff, NE	0
Mister Money Financial Services, Inc.	Scottsbluff, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Scottsbluff, NE	0
The Money Express, Inc.	Scottsbluff, NE	0
Heartland Cash Advance, LLC	Scottsbluff, NE	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff, NE	0
DC Holdings, LLC	Sidney, NE	0
MM Finance, LLC	South Sioux City, NE	0
Great Plains Specialty Finance, Inc.	South Sioux City, NE	0
Ameri-Cash Advance Centers, Inc.	South Sioux City, NE	0
N.I.S., Inc.	York, NE	0

# Installment Loan Companies

## Statement of Income and Expenses

for the Period from January 1, 2009 through December 31, 2009

<i>(All data presented as reported by each company.)</i>	Regulated Loan Business	Other Business	Total Business
<b>INCOME</b>			
Charges Collected and/or Earned	27,052,283	4,343,285	\$31,395,568
Other Income (Itemized)	7,186,731	794,967	\$7,981,698
(a) Insurance Commissions	0	0	\$0
(b) Credit Report Fees	0	0	\$0
(c) Late Charges	286,612	55,247	\$341,859
(d) Other Document Fees	0	0	\$0
(e) Other	6,900,119	739,720	\$7,639,839
<b>Total Operations Income</b>	<b>\$34,239,014</b>	<b>\$5,138,252</b>	<b>\$39,377,266</b>
<b>EXPENSES</b>			
Advertising	19,667	19,356	\$39,023
Auditing	1,665	0	\$1,665
Bad Debts	13,408,109	1,932,019	\$15,340,128
(a) Charge-Offs	607,710	561,261	\$1,168,971
(b) Deduct: Collections on Accounts	409,593	36,676	\$446,269
(c) Additions to Reserve for Bad Debts	13,209,992	1,407,434	\$14,617,426
Depreciation & Amortization	3,226	3,174	\$6,400
Insurance & Fidelity Bonds	49,977	35,623	\$85,600
Legal Fees & Disbursements	39,660	26,790	\$66,450
Postage, Printing, Stationery & Supplies	57,649	21,136	\$78,785
Rent, Janitor Services & Utilities	125,345	61,510	\$186,855
Salaries of Officers, Owners & Partners	117,238	0	\$117,238
Salaries of All Other Employees	10,003,711	1,283,407	\$11,287,118
Taxes-Other Than on Income	70,144	21,975	\$92,119
License Fees	2,032	1,110	\$3,142
Telephone & Telegraph	37,664	17,405	\$55,069
Travel, Auto expenses & Allowance	30,819	11,278	\$42,097
Supervision & Administration (When not allocated to other items)	\$155,560	\$151,711	\$307,271
	<b>Regulated Loan Business</b>	<b>Other Business</b>	<b>Total Business</b>
Collection Expense	155,001	42,180	\$197,181
Credit Reports	16,977	4,381	\$21,358
Other Expenses	17,436,886	1,959,230	\$19,396,116
Interest Paid on Borrowed Funds	9,722,077	1,683,131	\$11,405,208
(a) Intra-Company	9,656,548	1,683,131	\$11,339,679
(b) Paid to Others	65,529	0	\$65,529
Total Expenses Before Income Tax	\$51,453,407	\$7,275,416	\$58,728,823
Income Before Income Tax	(\$17,214,393)	(\$2,137,164)	(\$19,351,557)
Income Taxes:	(2,067,010)	(312,451)	(\$2,379,461)
(a) State	8,637	924	\$9,561
(b) Federal	(2,075,647)	(313,375)	(\$2,389,022)
Total Expenses (Item 23 plus item 25)	\$49,386,397	\$6,962,965	\$56,349,362
Net Income (Item 3 less item 26)	(\$15,147,383)	(\$1,824,713)	(\$16,972,096)
<b>Total Assets as of 12-31-09</b>	<b>\$206,981,031</b>	<b>\$28,825,556</b>	<b>\$235,806,587</b>

## Installment Loan Companies (for the period ending June 30, 2010)

Institution	City	Location
CitiFinancial, Inc.	Beatrice	Beatrice, NE
CitiFinancial, Inc.	Fremont	Fremont, NE
CitiFinancial, Inc.	Grand Island	Grand Island, NE
CitiFinancial, Inc.	Kearney	Kearney, NE
CitiFinancial, Inc.	Lincoln	Lincoln, NE
American General Financial Services, Inc.	Lincoln	Lincoln, NE
CitiFinancial, Inc.	Lincoln	Lincoln, NE
CitiFinancial, Inc.	Norfolk	Norfolk, NE
CitiFinancial, Inc.	North Platte	North Platte, NE
American General Financial Services, Inc.	Omaha	Omaha, NE
CMAC, Inc.	Omaha	Omaha, NE
CitiFinancial, Inc.	Omaha	Omaha, NE
CitiFinancial, Inc.	Omaha	Omaha, NE
CitiFinancial, Inc.	Scottsbluff	Scottsbluff, NE



## Sales Finance Companies (for the period ending June 30, 2010)

Institution	Location
AmeriCredit Financial Services, Inc.	Arlington, TX
Green Tree Servicing LLC	Arvada, CO
GMAC INC.	Auburn Hills, MI
Hyundai Capital America	Austell, GA
Genesis Lending Services, Inc.	Beaverton, OR
Service Finance Company, LLC	Boca Raton, FL
Triad Financial Services, Inc.	Bourbonnais, IL
Green Tree Servicing LLC	Bridgeton, MO
Alter Moneta SPV-4 LLC	Buffalo, NY
Alter Moneta Corporation	Buffalo, NY
Timberlink Settlement Services (USA) Inc.	Buffalo, NY
Carmel Financial Corporation, Inc.	Carmel, IN
Toyota Motor Credit Corporation	Cedar Rapids, IA
AmeriCredit Financial Services, Inc.	Centennial, CO
Nationwide Cassel LLC	Chicago, IL
Mid-Atlantic Finance Company, Inc.	Clearwater, FL
Ford Motor Credit Company LLC	Colorado Springs, CO
Ford Motor Credit Company LLC	Colorado Springs, CO
Ford Motor Credit Company LLC	Colorado Springs, CO
CAR Financial Services, Inc.	Coppell, TX
GMAC INC.	Creve Couer, MD
Mitsubishi Motors Credit of America, Inc.	Cypress, CA
Santander Consumer USA Inc.	Dallas, TX
General Electric Capital Corporation	Danbury, CT
GE TF Trust	Danbury, CT
Chrysler Financial Services Americas LLC	Farmington Hills, MI
DCFS USA LLC	Fort Worth, TX
Hyundai Capital America, Inc.	Fountain Valley, CA
Ford Motor Credit Company LLC	Franklin, TN
Ford Motor Credit Company LLC	Franklin, TN
Ford Motor Credit Company LLC	Franklin, TN
VFS US LLC	Greensboro, NC
Vanderbilt Mortgage and Finance, Inc.	Greensboro, NC
Regional Acceptance Corporation	Greenville, NC
Chrysler Financial Services Americas, LLC	Greenwood Village, CO
BMW Financial Services NA, LLC	Hilliard, OH
GE Capital Commercial Inc.	Holladay, UT
CitiFinancial Auto, Ltd	Houston, TX
CitiFinancial Auto Corporation	Houston, TX

## Sales Finance Companies (continued)

Institution	Location
Premium Payment Plan	Hudson, NY
Consumer Portfolio Services, Inc.	Irvine, CA
Thor CC, Inc.	Irvine, CA
United Auto Credit Corporation	Irvine, CA
GE TF Trust	Irving, TX
CitiFinancial Auto, Ltd	Irving, TX
Nissan Motor Acceptance Corporation	Irving, TX
CitiFinancial Auto Corporation	Irving, TX
General Electric Capital Corporation	Irving, TX
Triad Financial Services, Inc.	Jacksonville, FL
CIT Technology Financing Services 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
CarMax Business Services, LLC	Kennesaw, GA
CarMax Funding Services II, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
CAR Financial Services, Inc.	Lake Mary, FL
Snap-On Credit, L.L.C.	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Universal Acceptance Corporation	Lincoln, NE
Credit Connection, L.L.C.	Lincoln, NE
Porsche Financial Services, Inc.	Lisle, IL
CIT Financial USA, Inc.	Livingston, NJ
Westlake Services, Inc.	Los Angeles, CA
Deere & Company	Madison, WI
Vanderbilt Mortgage and Finance, Inc.	Maryville, TN
Security National Automotive Acceptance Corporation	Mason, OH
Green Tree Servicing LLC	Mendota Heights, MN
HSBC Auto Finance Inc.	Mettawa, IL
HSBC Auto Accounts Inc.	Mettawa, IL
Hewlett-Packard Financial Services Company	Murray Hill, NJ
Caterpillar Financial Services Corporation	Nashville, TN
New Holland Credit Company, LLC	New Holland, PA
Security Auto Loans, Inc.	New Hope, MN
eCast Settlement Corporation	New York, NY
NR Finance Company, Inc.	Norfolk, NE
Farm Credit Services of America, PCA	Omaha, NE

## Sales Finance Companies (continued)

Institution	Location
GMAC INC.	Orland Park, IL
Toyota Motor Credit Corporation	Overland Park, KS
General Electric Capital Corporation	Overland Park, KS
Associated Milk Producers, Inc.	Plainview, NE
GMAC INC.	Plano, TX
Isuzu Finance of America, Inc.	Purchase, NY
CNH Capital America LLC	Racine, WI
Green Tree Servicing LLC	Rapid City, SD
Komatsu Financial Limited Partnership	Rolling Meadows, IL
CIT Financial USA, Inc.	Round Rock, TX
Sherman, Clay & Company	San Bruno, CA
Navistar Financial Corporation	Schaumburg, IL
PACCAR Financial Corp	Schaumburg, IL
United Acceptance, Inc.	Smyrna, GA
Credit Acceptance Corporation	Southfield, MI
CitiFinancial Auto Corporation	St Louis, MO
Preferred Credit, Inc.	St. Cloud, MN
RBS Financial Products Inc.	Stamford, CT
AFC LLC	Sunrise, FL
Green Tree Servicing LLC	Tempe, AZ
Kubota Credit Corporation, U.S.A.	Torrance, CA
American Honda Finance Corporation	Torrance, CA
Aqua Finance, Inc.	Wausau, WI
De Lage Landen Financial Services, Inc.	Wayne, PA
Philips Medical Capital, LLC	Wayne, PA
De Lage Landen Public Finance LLC	Wayne, PA
M&I Dealer Finance, Inc.	West Allis, WI
Gehl Company	West Bend, WI
United Consumer Financial Services Company	Westlake, OH

## Sale of Checks/Funds Transmission Licensees (for the period ending June 30, 2010)

Institution	Location
Aaran Financial Services, Inc.	Minneapolis, MN
ACE Cash Express, Inc.	Irving, TX
ADP Payroll Services, Inc.	Roseland, NJ
Amazon Payments, Inc.	Seattle, WA
American Express Travel Related Services Co., Inc.	New York, NY
Blackhawk Network California, Inc.	Pleasanton, CA
Braz Transfers, Inc.	Saugus, MA
CheckFreePay Corporation	Wallingford, CT
Coinstar E-Payment Services, Inc.	Bellevue, WA
Comdata Network, Inc.	Brentwood, TN
Continental Exchange Solutions, Inc.	Cerritos, CA
Custom House (USA) Ltd.	
Dahab-Shil, Inc.	Minneapolis, MN
DFS Services, LLC	Riverwoods, IL
Dong Phuong, Inc.	Wichita, KS
Enramex Inc.	Wheat Ridge, CO
Ethos Group Payment Services, Inc.	Irving, TX
Global Cash Access, Inc.	Las Vegas, NV
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Monrovia, CA
Hodan Global Money Services, Inc.	Minneapolis, MN
Integrated Payment Systems, Inc.	Greenwood Village, CO
Intermex Wire Transfer, LLC	Miami, FL
IPP of America, Inc.	Fairfield, NJ

Institution	Location
ITC Financial Licenses, Inc.	Columbus, GA
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Nebraska Money Order Associates, Inc.	Lincoln, NE
nFinanSe Payments Inc.	Tampa, FL
NoteWorld LLC	Tacoma, WA
Obopay, Inc.	Redwood City, CA
Official Payments Corporation	Reston, VA
OFG, Inc.	Minneapolis, MN
Omnex Group, Inc.	Englewood Cliffs, NJ
Order Express, Inc.	Chicago, IL
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
Qaran Express US Inc.	Minneapolis, MN
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue, LLC	Sylmar, CA
Tempo Financial U.S. Corporation	Greenwood Village, CO
Transactions Ole Inc.	Omaha, NE
Travelex Currency Services Inc.	Omaha, NE
Travelex Global Business Payments, Inc.	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
Xoom Corporation	San Francisco, CA

## Mortgage Lending Companies (for the period ending June 30, 2010)

Institution	DBA Name	City	State
1st United Mortgage Banc, LLC		Lincoln	NE
21st Mortgage Corporation		Knoxville	TN
Academy Mortgage Corporation		Sandy	UT
Acceptance First Mortgage Corporation		Grand Island	NE
Acceptance Lending Corporation, Inc.	Acceptance Mortgage Corporation	Omaha	NE
Adchemy, Inc.	RateMarketplace	Foster City	CA
Affinity Home Loans, L.L.C.		Lenexa	KS
Alacrity Lending Company		Southlake	TX
Allegro Funding Corp.		Jacksonville	FL
Allen Mortgage LLC	Allen Mortgage LC	Centennial Park	AZ
American Advisors Group		Irvine	CA
American Family Financial Services, Inc.		Madison	WI
American Financial Resources, Inc.		Parsippany	NJ
American General Financial Services, Inc.		Evansville	IN
American Home Mortgage Lending Solutions, Inc.		Irving	TX
American Home Mortgage Servicing, Inc.		Coppell	TX
American Internet Mortgage, Inc.		San Diego	CA
American Mortgage Company		North Platte	NE
AmeriFirst Home Improvement Finance Co.		Omaha	NE
Amerisave Mortgage Corporation		Atlanta	GA
Amherst Funding Group, LP		Austin	TX
AMS Servicing, LLC		Depew	NY
Arch Bay Holdings, LLC		Irvine	CA
Ark-La-Tex Financial Services, LLC	Benchmark Mortgage	Plano	TX
Ascent Home Loans, Inc.		Englewood	CO
Avelo Mortgage, LLC		Irving	TX
Barclays Bank PLC	Barclays Capital	New York	NY
Barclays Capital Real Estate Inc.	HomEq Servicing	New York	NY
Bayview Asset Management, LLC		Coral Gables	FL
Bayview Financial, L.P.		Coral Gables	FL
Bayview Loan Servicing, LLC		Coral Gables	FL
Beneficial Financial I Inc.		Mettawa	IL
BMMZ Holdings, LLC		Fort Washington	PA
Bridgefield Mortgage Corporation		Overland Park	KS
Caliber Funding, LLC		Irving	TX
Capital City Mortgage, Inc.		Lincoln	NE
Capital Equities One, Ltd.	Mortgage Financial Group	El Paso	TX
Capital Financial Services, Inc.		Wood Dale	IL
Carrington Mortgage Services, LLC		Santa Ana	CA

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Cascade Mortgage, Inc.		Minneapolis	MN
Castle & Cooke Mortgage, LLC		Salt Lake City	UT
Catalyst Lending, Inc.		Greenwood Village	CO
Centennial Lending L.L.C.		Longmont	CO
CGB AGRI Financial Services, Inc.		Louisville	KY
Cherry Creek Mortgage Co., Inc.	1st Reverse Mortgage USA	Greenwood Village	CO
Chimera Investment Corporation		New York	NY
Churchill Mortgage Corporation		Brentwood	TN
Citifinancial, Inc.		Baltimore	MD
Citifinancial, Inc.	Citifinancial Services, Inc.	Baltimore	MD
Citywide Mortgage Associates, Inc.		Overland Park	KS
Clearwater Mortgage, LLC		Eden Prairie	MN
Clifford P. Flanagan		Lincoln	NE
CMG Mortgage, Inc.		San Ramon	CA
Community Home Lending, Inc.		Overland Park	KS
Competitive Mortgage, Inc.		Grand Island	NE
Compu-Link Corporation	Celink	Lansing	MI
Consumer Solutions 3, LLC		Minnetonka	MN
Consumer Solutions 4, LLC		Minnetonka	MN
Consumer Solutions, LLC		Minnetonka	MN
Countrywide Home Loans, Inc.		Calabasas	CA
Courtesy Mortgage, LLC	Courtesy Mortgage	Omaha	NE
Credit Suisse First Boston Mortgage Capital, LLC		New York	NY
Delbert Services Corporation		Las Vegas	NV
DH Mortgage Company		Prairie du Chien	WI
Disney Vacation Development, Inc.		Celebration	FL
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
Embrace Home Loans, Inc.		Newport	RI
EMC Mortgage Corporation		Lewisville	TX
Everett Financial, Inc.	Supreme Lending	Dallas	TX
Excel Mortgage Servicing, Inc.		Irvine	CA
Fairway Independent Mortgage Corporation		Sun Prairie	WI
FCI Lender Services, Inc.		Anaheim Hills	CA
Finance 1, LLC		Omaha	NE
First Commonwealth Mortgage Corp.		Louisville	KY
First Guaranty Mortgage Corporation		McLean	VA



## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
First Mortgage Company, L.L.C.	Equitable Mortgage of Nebraska	Oklahoma City	OK
First Mortgage Company, L.L.C.	First Mortgage Company	Oklahoma City	OK
First Option Mortgage, LLC		Atlanta	GA
First Residential Mortgage Network, Inc.	SurePoint Lending	Louisville	KY
First Security Mortgage Company		Lincoln	NE
First Stop Mortgage, Inc.		Omaha	NE
Flagship Financial Group, LLC	FFG, LLC	Lehi	UT
FNF Servicing, Inc.		Virginia Beach	VA
Franklin American Mortgage Company		Franklin	TN
Franklin Credit Management Corporation		Jersey City	NJ
Franklin First Financial, Ltd.	Presidents First Mortgage	West Hempstead	NY
Freedom Lending, LLC		Omaha	NE
Freedom Mortgage Corporation		Mt. Laurel	NJ
Gateway Mortgage Group LLC		Tulsa	OK
GE Money Mortgage Holding Company		Woodland Hills	CA
Generation Mortgage Company		Atlanta	GA
Genpact Mortgage Services, Inc.		Irvine	CA
Genworth Financial Home Equity Access, Inc.		Rancho Cordova	CA
GFS Mortgage Corporation		Brookfield	WI
GMAC Mortgage, LLC	Ditech	Ft. Washington	PA
Goldman Sachs Mortgage Company		New York	NY
Goldman, Sachs & Co., L.P.	Goldman, Sachs & Co.	New York	NY
Goodman Zimmerman Mortgage Corporation		Omaha	NE
Graystone Solutions, Incorporated		Sudbury	MA
Green Planet Servicing, LLC		Wallingford	CT
Green Tree Servicing LLC		St. Paul	MN
GRP Financial Services Corp.		White Plains	NY
Guaranteed Rate, Inc.		Chicago	IL
Guardian Property Services, L.L.C.		Papillion	NE
GVC Mortgage, Inc.	Bailey & Wood Financial Group	Pendleton	IN
Home Loan Center, Inc.	Lending Tree Loans	Irvine	CA
Home Mortgage Corporation, Inc.	Home Mortgage Corp.	Omaha	NE
Home Retention Services, Inc.		Houston	TX
Home Servicing, LLC	HSLLC of Louisiana, LLC	Baton Rouge	LA
Home Town Financial Services, Inc.	Hometown Mortgage Company	Ralston	NE
HomePlus Finance Corporation		Los Angeles	CA
Homepride Acceptance Inc.		Sioux Falls	SD
Household Finance Corporation III	HFC Mortgage of Nebraska	Mettawa	IL
HSBC Mortgage Services Inc.		Brandon	FL
IBM Lender Business Process Services, Inc.		Charlotte	NC

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
iFreedom Direct Corporation		Salt Lake City	UT
Innovative Lending Solutions, Inc.		Englewood	CO
Intermountain Industries, Inc.	Major Mortgage, USA	Riverdale	UT
Investco Mortgage Company, Inc.		Johnston	IA
Iowa Bankers Mortgage Corporation		Johnston	IA
iServe Servicing, Inc.		Irving	TX
J&J Lending Corporation	Vertical Lending	Irvine	CA
James B. Nutter & Company		Kansas City	MO
James P. McCown	Vault Funding Group	Lincoln	NE
Jefferies Mortgage Finance, Inc.		Stamford	CT
JJG Capital Corporation		Orange	CA
Kansas City Mortgage Group, LLC		Overland Park	KS
Keystone Mortgage, Inc.		Omaha	NE
Kondaur Capital Corporation		Orange	CA
Land/Home Financial Services		Concord	CA
LCS Servicing, LLC		Centennial	CO
LeaderOne Financial Corporation		Overland Park	KS
LenderLive Network, Inc.	Nebraska Mortgage Advisor Network	Glendale	CO
Lending Solutions, Inc.	LSI Mortgage Plus	Duluth	GA
LendingTree, LLC	GetSmart	Charlotte	NC
LendSource, Inc.		Minnetonka	MN
Lenox Financial Mortgage Corporation	WesLend Financial Corp.	Irvine	CA
Lenox Financial Mortgage, LLC		Atlanta	GA
Lincoln Financial Inc.		Wayne	NE
Lipsky & Associates, Inc.	Home Mortgage Services	Weatherford	TX
Litton Loan Servicing LP		Houston	TX
Live Well Financial, Inc.		Richmond	VA
LMB Mortgage Services, Inc.	LowerMyBills.com	Los Angeles	CA
Loanleaders of America, Inc.		Santa Ana	CA
Loanmans Mortgage Store, LLC	Hamilton Lending	Gilbert	AZ
Loanworks Servicing, LLC		Shelton	CT
Lutheran Church Extension Fund-Missouri Synod		St. Louis	MO
Main Street Financial, Inc.		Indianapolis	IN
Marix Servicing LLC		Phoenix	AZ
Marketplace Home Mortgage, L.L.C.	Marketplace Home Mortgage	Edina	MN
Megastar Financial Corp.		Denver	CO
Meridias Capital, Inc.		Henderson	NV
Merrill Lynch Mortgage Lending, Inc.		New York	NY
Midcontinent Financial Center, Inc.	American Mutual Mortgage Company	Columbia	MO
Midwest Family Lending Corporation		Urbandale	IA

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Midwest Loan Services, Inc.		Houghton	MI
Midwest Mortgage Capital, LLC		St. Louis	MO
MJ Mortgage, Inc.		Glenwood	IA
MLD Mortgage, Inc.	The Money Store	Florham Park	NJ
MorEquity, Inc.		Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC		New York	NY
Mortech, Inc.	American Charter Mortgage	Lincoln	NE
Mortgage Access Corp.	Weichert Financial Services	Morris Plains	NJ
Mortgage Advisors, Inc.		Omaha	NE
Mortgage Capital Associates, Inc.	100PercentLoan.com	Los Angeles	CA
Mortgage Financial Services, Ltd.		Lincoln	NE
Mortgage Investors Corporation		St. Petersburg	FL
Mortgage Lenders of America, LLC		Overland Park	KS
Mortgage Producers, Inc.		Urbandale	IA
Mortgage Research Center, LLC	www.VAMortgageCenter.com	Columbia	MO
Mortgage Solutions of Colorado, LLC		Colorado Springs	CO
Mortgage Sources Corp.		Overland Park	KS
Mortgage Specialists, LLC		Omaha	NE
Mortgageclose.com, Inc.		Santa Ana	CA
MortgageLinc, Inc.	MortgageLinc	Lincoln	NE
MTGLQ Investors, L.P.		New York	NY
NAD Acquisition 3, LLC		New York	NY
Nations Funding Source, Inc.		Ft. Lauderdale	FL
Nationstar Mortgage LLC	Champion Mortgage Company	Lewisville	TX
Nationwide Advantage Mortgage Company		Des Moines	IA
Nationwide Bi-Weekly Administration, Inc.		Xenia	OH
Nationwide Mortgage Concepts, LLC		Rancho Mirage	CA
Nationwide Mortgage Consultants	Steven E. Engelhart and Company, Inc.	Wayzata	MN
Natixis Real Estate Capital, Inc.		New York	NY
NetMore America, Inc.		Walla Walla	WA
Network Funding, L.P.		Houston	TX
New Day Financial, LLC		Fulton	MD
New Penn Financial, LLC		Plymouth Meeting	PA
Nomura Credit & Capital, Inc.		New York	NY
Ocwen Financial Solutions Private Limited		Bangalore	
Ocwen Loan Servicing, LLC		West Palm Beach	FL
One Reverse Mortgage, LLC		San Diego	CA
Open Mortgage, LLC		Austin	TX
Pennymac Loan Services, LLC		Calabasas	CA
PHH Home Loans, LLC	Cartus Home Loans	Mt. Laurel	NJ

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
PHH Mortgage Corporation	Instamortgage.com	Mt. Laurel	NJ
PHH Mortgage Corporation	Coldwell Banker Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	MortgageQuestions.com	Mt. Laurel	NJ
PHH Mortgage Corporation	Century 21 Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	ERA Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	PHH Mortgage Services	Mt. Laurel	NJ
PHH Mortgage Corporation	Domain Distinctive Property Finance	Mt. Laurel	NJ
Pillar Financial, Inc.		LaVista	NE
Plaza Home Mortgage, Inc.		San Diego	CA
Primary Residential Mortgage, Inc.	Magellan Mortgage Group	Salt Lake City	UT
Primerica Financial Services Home Mortgages, Inc.		Duluth	GA
PrimeSource Mortgage, Inc.	Quality Source Mortgage, Inc.	Roswell	NM
Prodovis Mortgage, LLC		Arlington	TX
Professional Mortgage Group, LLC	Professional Lending Group, LLC	Sioux Falls	SD
Professional Mortgage Services, Inc.		Nebraska City	NE
Prospect Mortgage, LLC	Oppenheimer Mortgage	Sherman Oaks	CA
Provident Funding Associates, L.P.		Burlingame	CA
QR Lending, Inc.		Madison	WI
Quantum Servicing Corporation		Tampa	FL
Quicken Loans Inc.		Livonia	MI
RANLife, Inc.	Residential Acceptance Network, Inc.	Salt Lake City	UT
RBS Financial Products, Inc.		Greenwich	CT
Real Time Resolutions, Inc.		Dallas	TX
Redwood Residential Acquisition Corporation		Mill Valley	CA
Regent Financial Group, Inc.		Omaha	NE
Reliance First Capital, LLC		Melville	NY
Residential Credit Solutions, Inc.		Fort Worth	TX
Residential Funding Company, LLC		Minneapolis	MN
Residential MS, LLC		Santa Monica	CA
Resurgent Capital Services, L.P.		Greenville	SC
Reverse Mortgage GRP, Inc.	Equitable Reverse Mortgage Company	Chicago	IL
Reverse Mortgage Solutions, Inc.	RMS Reverse Mortgage Solutions, Inc.	Spring	TX
Rocky Mountain Mortgage Specialists, Inc.		Centennial	CO
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
Saxon Mortgage Services, Inc.		Fort Worth	TX
Scott E. Janike	The Lincoln Lending Group	Lincoln	NE
SecurityNational Mortgage Company	Southern Security Mortgage Company	Salt Lake City	UT
Select Portfolio Servicing, Inc.		Salt Lake City	UT

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Selene Finance LP		Houston	TX
Servis One, Inc.	BSI Financial Services, Inc.	Irving	TX
Shore Financial Services, Inc.	Shore Mortgage	Birmingham	AL
Shore Financial Services, Inc.	United Wholesale Mortgage	Birmingham	AL
Sierra Pacific Mortgage Company, Inc.		Folsom	CA
SIRVA Mortgage, Inc.		Independence	OH
SJS Investments, LLC	Equity One Mortgage	St. Peters	MO
Smart Funding Corp.		Santa Ana	CA
SN Servicing Corporation		Eureka	CA
Specialized Loan Servicing, LLC		Highlands Ranch	CO
Statebridge Company, LLC		Denver	CO
Stearns Lending, Inc.	FPF Wholesale	Santa Ana	CA
Stonegate Mortgage Corporation		Mansfield	OH
Sun West Mortgage Company, Inc.	Cal State Funding, Inc.	Cerritos	CA
Tax Help, LLC		Omaha	NE
Team USA Mortgage L.L.C.		St. Paul	MN
The Lending Company, Inc.		Phoenix	AZ
The Private Mortgage Group, LLC		Omaha	NE
U.S. Home Mortgage, Inc.		Lincoln	NE
United Fidelity Funding Corporation		Kansas City	MO
United Guaranty Services, Inc.		Greensboro	NC
Universal Lending Corporation		Denver	CO
Urban Financial Group, Inc.	Reverse It! Company	Tulsa	OK
V.I.P. Mortgage, Inc.		Scottsdale	AZ
Vanderbilt Mortgage And Finance, Inc.		Maryville	TN
Vantium Capital, Inc.		Plano	TX
Vericrest Financial, Inc.		Oklahoma City	OK
Victor L. Lacy And Jeanne E. Baer		Lincoln	NE
Wallick and Volk, Inc.		Cheyenne	WY
Walter Mortgage Company, LLC		Tampa	FL
Wayne R. Stock, Inc.		Murdock	NE
WCS Lending LLC		Boca Raton	FL
Wealthbridge Mortgage Corp.		Beaverton	OR
Wells Fargo Advisors, LLC		St. Louis	MO
Wells Fargo Financial Nebraska, Inc.		Des Moines	IA
Weststar Mortgage, Inc.		Woodbridge	VA
Wilmington Finance, Inc.		Plymouth Meeting	PA
Wingspan Portfolio Advisors LLC		Carrollton	TX
Wipro Gallagher Solutions, Inc.		Franklin	TN
Wolfe Financial, Inc.		Asheboro	NC
World Alliance Financial Corp.	Senior Lending Network	Melville	NY

# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2004	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010
Broker-Dealers	1,436	1,431	1,430	1,489	1,470	1,446	1,425
Agents of Broker-Dealers	56,214	59,519	63,260	69,242	70,842	70,326	74,970
Investment Advisers	87	69	68	74	71	68	71
Federal Covered Advisers	656	736	810	878	982	1,013	1,044
Investment Adviser Representatives	1,924	2,197	2,334	2,006	3,025	3,157	3,273

## New Registrations

	6/30/2010
Broker-Dealers	122
Agents of Broker-Dealers	22,512
Investment Advisers	14
Federal Covered Advisers	142
Investment Adviser Representatives	784

## Loan Brokers (for the period ending 6/30/2010)

Institution	City	State
Business Funding Corporation	LaVista	NE
Consumer Auto Refinance Services, Inc.	St. Peters	MO
Green Sheets, LLC	New Orleans	LA
Heartland Financial & Insurance	Holdrege	NE
Orizon Consulting, Inc.	Omaha	NE
RockBridge Capital, LLC	Columbus	OH

## Enforcement Actions

	6/30/2008	6/30/2009	6/30/2010
Investigations Initiated	44	55	54
Investigations Closed	28	21	24
Cease & Desist Orders	4	4	7
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	0	1	0
Criminal Referrals	2	2	2
Criminal Convictions	2	0	0
Consent Orders	7	11	18
Number of fines, penalties, costs and unregistered securities assessed	8	11	16



## Securities Registrations and Exemptions (for the period ending June 30, 2010)

<b>OFFERINGS FILED</b>			
<b>SECURITIES FILINGS</b>			
Type	Paper Filing	Electronic Filing	Total
Stock	4	0	4
Debt	2	0	2
Partnership	11	0	11
Mutual Funds	518	1,133	1,651
Unit Investment Trusts	1,242	0	1,242
Other	6	0	6
<b>TOTAL</b>	<b>1,783</b>	<b>1,133</b>	<b>2,916</b>
<b>RENEWALS AND ADDITIONALS</b>			
Type	Paper Filing	Electronic Filing	Total
Additional	1,506	4,176	5,682
Mutual Fund Renewals	6,116	13,776	19,892
Other Renewals	51	0	51
<b>SUBTOTAL</b>	<b>9,456</b>	<b>19,085</b>	<b>28,541</b>
Withdrawn	(18)	-	(18)
<b>TOTAL REGISTRATIONS ISSUED</b>	<b>9,438</b>	<b>19,085</b>	<b>28,523</b>
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	316		
Intrastate (Form SODD)	0		
§ 8-1111(9) Exemptions	114		
Other Exemptions	0		
Exemption Withdrawals	(10)		
<b>TOTAL EXEMPTIONS</b>	<b>430</b>		
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	3		
Business Opportunity Renewals	11		
<b>TOTAL FILINGS</b>	<b>14</b>		
<b>§ 59-1722 Franchise Exemptions</b>	<b>155</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

## 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
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
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

## 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
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20

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

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

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

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	59,519	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

