

# Annual Report



**2011**

**NEBRASKA DEPARTMENT OF BANKING AND FINANCE**



**DAVE HEINEMAN, GOVERNOR**

**JOHN MUNN, DIRECTOR**

# Annual Report

## July 1, 2010 - June 30, 2011



### 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 fiscal year completed June 30, 2011 began with the passage of the federal Dodd-Frank financial supervision legislation and ended on the eve of the advent of the Consumer Financial Protection Bureau (CFPB), the principal agency created by that federal legislation. Depository financial institutions with less than \$10 billion in assets and those which are not affiliated with depository financial institutions exceeding that threshold will not be subject to the direct supervision of the CFPB but the primary federal regulators of those institutions will examine those institutions for compliance with CFPB's rules.

The larger impacts on the Department of the federal legislation include:

- the transition of several investment adviser firms from Securities and Exchange Commission supervision to supervision and examination by our Bureau of Securities.
- the degree to which the CFPB will seek to become involved in supervision of the non-depository financial entities, primarily delayed deposit and mortgage licensees, which have generally been subject to state supervision only.

Because the requirements of a Presidential nomination and Senate confirmation of a Director for the CFPB have not been fulfilled, it is likely that the CFPB may not fully engage in the timeframe anticipated by Congress.

During the twelve months covered in this report, the condition and performance of the nation's commercial banks rebounded to compare more favorably with those that Nebraska's state-chartered banks have enjoyed over the last few years. The strength of Nebraska's agriculture economy, low unemployment, and the lesser degrees to which Nebraska real estate values appreciated and declined over the period 2003 to 2010 were factors in the stability of Nebraska banks during a period where, on average, the nation's banks were barely showing a profit.

Our Bureau of Securities was successful in several prosecutions in the period reviewed in this report. The prosecutions were commonly the result of investigations begun in prior years and often accomplished in cooperation with other state and federal agencies. With a staff of ten, the Bureau continues to be efficient in its registration and monitoring of tens of thousands of individuals and firms who want to do investment business with Nebraskans.

The Department's participation in mandated budget reductions continued in the second year of the FY2010-2011 biennium. Budgeted expenditures were again reduced by 2.5%. The manner in which Department staff members worked without salary increases in FY2011 or if subject to the state's labor contract, cooperated in furloughs, ensured no dilution in the Department's supervisory and consumer protection efforts. As noted in the Department Budget & Funding report on a subsequent page, one benefit of the reductions was stabilization of the agency's Financial Institution Cash Fund.

John Munn,  
Director

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## Bureau of Securities

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Left to Right: Jim Toof, Jr., Examiner Trainee;  
Matt Beying, Junior Examiner



# 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  
John Erbynn  
Caroline Funk  
James P. McTygue  
Jim Toof, Jr.  
Xun Wang

### Lincoln District Bank Examiners

Neil T. Butler, Supervising Examiner  
Matthew Beying  
Mike Cornelius  
Jennifer Durow  
Brian Nielsen  
Darcy Tinney

### Kearney District Bank Examiners

Michael Miller, Supervising Examiner  
Rhonda Johnson  
Jaunita Koerner  
Tony Kriz, II  
Perry T. Neill  
Rachel Newell  
Steven D. Schepers  
Tim Sladek

### Trust Examiners

Steven K. Spady, Supervising Examiner  
Kenneth Spellmeyer\*

### Consumer Credit and Delayed Deposit Services Examiners

Scott Peter  
Steve Wohleb

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

## 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 & Compliance)  
Unit Supervisor.....Rodney R. Griess  
Securities Analyst.....Morgan Lorenzen  
Jerry McFarland\*  
Staff Assistants.....Michelle Boerger  
Lori Freeman  
Amy Gagner\*  
Ashley Heitman\*

## 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  
Jean Angell  
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  
Secretary/Receptionist.....Julie Foral

## 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 Caha\*  
Infrastructure Support Analyst Senior.....Rick Miller  
Infrastructure Support Analyst.....Chris Voss

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

# A Year in Review



## FINANCIAL INSTITUTIONS

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

The Depository Financial Institutions supervision continued to function effectively. For the fiscal year ended June 30, 2010, 84 commercial bank examinations (including BSA, IT and Trust where applicable), 37 bank visitations, and 15 credit union examinations (including BSA) were conducted by our examiners or jointly with federal regulators. We continue to meet any required time frames regarding examination frequency. All required time frames were also met in the non depository financial institutions area. During the reporting year, two examiners left the Department and two were hired.

One important expanding role is the examination of mortgage banker licensees. Over 30 states examine non-bank mortgage lenders, and Nebraska will be joining this effort. The 2011 Legislature passed a budget which allows the Department funding for approximately 2 ½ FTEs to start a mortgage banker licensee examination function. Planning has begun for this new venture by the Department. We anticipate devising an exam function which will concentrate on licensees domiciled in Nebraska, but we also plan to participate in multi-state exams on entities which have a presence in Nebraska. These multi-state exams are coordinated by the Multistate Mortgage Committee, a group formed by the Conference of State Bank Supervisors.

The Department completed the first renewal cycle of licensing mortgage loan originators (MLOs) through the Nationwide Mortgage Licensing System on December 31, 2010. Through the outstanding efforts of many staff members, the Department was able to license 911 individuals as MLOs. Additionally, 9 applications were denied and 56 were withdrawn. There were also 264 in a pending status due to deficiencies.

Probably the most time consuming and significant undertaking of not only the Financial Institutions Division but of almost all the Department staff this reporting period was the selection and installation of a new central information system (CIS) for the Department. The prior CIS was nine years old, and was antiquated and no longer supported. This effort started many months ago, but picked up steam in December of 2010 when drafting a Request for Proposal began. The RFP was ultimately issued on March 1, 2011. Time was of the essence, as our spending authority for this purchase expired on June 30, 2011. Through the unceasingly tireless effort of many individuals in the Department, along with significant help from the State Office of the Chief Information Officer and State Purchasing, a vendor was selected, and the contract was awarded May 26, 2011. Extreme diligence on the part of our IT Division and users allowed the new CIS to go live just before June 30, 2011. Significant work by the IT staff along with all users continues to fully install and capitalize on all the capabilities of the new CIS.



Left to Right: Kathy Sparks, Administrative Assistant; Greg Freese, Review Examiner



## **BUREAU OF SECURITIES**

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

The primary function of the Nebraska Bureau of Securities is to regulate the sale of securities and the securities industry in Nebraska. The goal of the Bureau is to protect Nebraska investors from deceptive practices in connection with offers, sales and purchases of securities in Nebraska while encouraging legitimate capital formation activities.

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 partners with fellow securities administrators throughout the United States. Together, this network of experts serves more than 1.7 million current and prospective investors in the State. The Bureau's jurisdiction includes all securities offered and sold in Nebraska to Nebraska residents.

The Securities Act of Nebraska requires the registration of all securities offered for sale in Nebraska unless there is an applicable exemption. The Act provides a series of exemptions to cover situations where, because of the nature of the security or the character of the transaction, registration is not deemed necessary in the public interest or for the protection of investors.

The Bureau works to protect investors and encourage confidence in the investment banking industry. All persons who sell or give advice about securities must be registered by the Bureau prior to engaging in such activities. There are approximately 84,179 broker-dealer agents, 1,416 broker-dealers firms, 1,161 investment adviser and notice filers, and 3,419 investor adviser representatives registered to do business in Nebraska.

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

During the last year the Bureau had three criminal convictions involving the fraudulent sale of securities. Troy Hand was sentenced to four to eight years in the Nebraska State Penitentiary for the unlawful sale of securities and fraudulent statements. Brian Shuster was sentenced to eight to sixteen years, and Rebecca Engle was sentenced to three to six years for securities fraud.

The Bureau works with securities regulators in other states, and with the SEC and FINRA at the federal level. During the last year the Bureau also worked with the Nebraska AG's office, Nebraska State Patrol, the US Postal Inspectors and the US Attorney's Office.





## LEGAL DIVISION

The Department's 2011 legislative package focused on updates and cleanups to existing law. Three bills were introduced on behalf of the Department by Senator Rich Pahls, Chairperson of the Legislature's Banking, Commerce and Insurance Committee.

**LB 74** addressed issues relating to depository financial institutions and included the repeal of Section 8-132.01 which had authorized bank capital forbearance plans; an update to the notice requirements for cross-industry merger applications to provide uniformity with other application processes; the annual renewal of the wildcard/equal rights statutes for our state-chartered depository institutions; and a cross-referencing update for fees related to credit card bank applications

**LB 75** encompassed residential mortgage loan registrants and licensees as well as loan brokers. The bill amended Section 8-702, which requires mortgage loan originators who work for financial institutions to be registered in accordance with the federal Secure and Fair Enforcement for Mortgage Licensing Act. Due to delays in functionality of the Nationwide Mortgage Licensing System & Registry, an amendment was necessary to expand Nebraska's window for registration from 60 days to 180 days after the system became capable of accepting such registrations.

The second amendment was to Section 45-742 (4) and addressed a gap in the licensing renewal process for mortgage loan originator licensees. This provision authorizes the Department to issue notices of expiration to these licensees if they do not renew or pay the renewal fee, rather than commence revocation procedures.

This provision allows for greater efficiencies within the Department and provides an administrative sanction that is more appropriate than revocation for a failure to renew a license

The definition of "loan broker" in Section 45-190 of the Loan Brokers Act was amended to provide that persons who arrange or attempt to arrange loans, or assist borrowers in making a loan application, for an advance fee are subject to the Act. The amendment changed the phrase "advance fee" to "consideration," and was brought because earlier legislation unintentionally created a loophole allowing some loan brokers to escape compliance.

**LB 76** amended the Securities Act of Nebraska by correcting an internal cross-reference in Section 8-1111(22), and by updating existing date references to seven different federal Acts relating to securities. Similarly, the bill updated references to federal laws and regulations contained within the Commodities Act and the Consumer Rental Purchase Agreement Act. All references are now to January 1, 2011.

Governor Heineman signed these three bills into law on February 22, 2011. LB 75, LB 76, and many of the provisions of LB 74 carried the emergency clause and became effective the following day. The Department appreciates the efforts of Senator Pahls and Committee Counsel William Marienau in the swift passage of its legislation.



Left to Right: Kelly Lammers, Review Examiner/Information Technology Administrator; Rick Miller, Infrastructure Support Analyst Senior

# Department Budget & Funding

## Fiscal Year July 1, 2010 – June 30, 2011

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

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

### Financial Institutions

Revenues	
<b>Beginning Balance</b>	<b>\$1,931,866</b>
Banking & Trust Companies	\$4,475,416
Credit Unions & Savings and Loan	\$114,932
Mortgage Lending	\$339,394
Sale of Checks & Funds Transmission	\$21,750
Delayed Deposit Services	\$211,919
Consumer Lending	\$57,185
<b>Total Revenues for Fiscal Year</b>	<b>\$5,198,846</b>
Expenditures	
Employee Salaries & Benefits	\$3,762,852
Operating Expenses	\$886,462
Capital Expenditures	\$2,000
<b>Total Expenditures for Fiscal Year</b>	<b>\$4,651,313</b>
<b>ENDING BALANCE</b>	<b>\$2,479,399</b>

### Enforcement Actions

Total fines and penalties collected from enforcement cases	\$71,908
Monies secured for the Permanent School Fund.	\$145,750



Left to Right:  
Sara Kinney, Secretary II;  
Julie Foral, Secretary II

### Bureau of Securities

Revenues	
<b>Beginning Balance</b>	<b>\$23,986,318</b>
Securities and Registration Fees	\$18,545,492
Private Offering Fees	\$75,800
Broker-Dealer/Broker-Dealer Agents/Investment Advisor Fees	\$4,936,150
Interest Income	\$700,738
Cost of Investigations	\$585,067
Miscellaneous	\$20,702
Unregistered Securities or Firms	\$0
<b>Total Revenues for Fiscal Year</b>	<b>\$24,863,949</b>
Expenditures	
Employee Salaries & Benefits	\$1,099,465
Operating Expenses	\$190,666
Capital Expenditures	\$0
<b>Total Expenditures for Fiscal Year</b>	<b>\$1,290,131</b>
Contribution to State	
Monies transferred to the State of Nebraska General Fund	\$37,322,121
<b>ENDING BALANCE</b>	<b>\$10,238,015</b>
Enforcement Actions	
Fines/Penalties	\$38,400

# Financial Institutions Division

## By the Numbers

*Numbers include main offices only.*

Financial Institutions	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010	6/30/2011
State-Chartered Banks	187	187	182	180	178	177
Savings & Loan Associations	1	1	1	1	1	1
Credit Unions	22	22	21	19	19	19
Trust Companies	4	4	4	4	3	3
Delayed Deposit Services	129	136	139	127	116	117
Installment Loan Companies	38	39	35	16	14	13
Sales Finance Companies	180	172	178	126	106	98
Mortgage Bankers	663	589	402	343	282	274

### Activity by the Numbers

Conversion to State-Chartered Bank	3	Branch Relocations Approved	2
Mergers Approved	8	Name Changes	0
Branch Acquisitions Approved	0	Bank Closings	0
New Bank Branch Offices Approved	14		
Loan Production Office Notices Received	4		

### Activity by Institution

#### Conversion to State-Chartered Bank

Former Institution	Current Institution	City	Date of Conversion
First National Bank	Points West Community Bank	Sidney	12/20/2010
The Commercial National Bank of Ainsworth	West Plains Bank	Ainsworth	12/20/2010
Genoa National Bank	Genoa Community Bank	Genoa	6/30/2011

#### Mergers Approved

Institution	City	Acquired	Date of Merger
F & M Bank	West Point	Farmers & Merchants, Wayne	8/23/2010
F & M Bank	West Point	Dakota County State Bank, South Sioux City	8/23/2010
Geneva State Bank	Geneva	Farmers State Bank, Fairmont	8/26/2010
Citizens State Bank	Wisner	Citizens National Bank, Arlington, KS	9/29/2010
Pinnacle Bank	Lincoln	American National Bank of Fremont, Fremont	10/14/2010
Homestead Bank	Cozad	First National Bank, Schuyler	1/31/2011
Citizens State Bank	Wisner	First National Bank of Friend, Friend	4/18/2011
Arbor Bank	Nebraska City	First Community Bank, Sidney, IA	6/21/2011

#### Branch Acquisitions Approved

Institution	City	Branch Acquired	Date Acquired
None			

### New Bank Branch Offices Approved

Institution	City	Branch Location	Date of Approval
Sandhills State Bank	Bassett	North Platte	9/13/2010
Sandhills State Bank	Bassett	Valentine	9/13/2010
First Bank of Utica	Utica	Friend	9/20/2010
Pinnacle Bank	Lincoln	Omaha	10/25/2010
State Bank of Riverdale	Riverdale	Kearney	11/19/2010
Access Bank	Omaha	Omaha	12/13/2010
Frontier Bank	Madison	Omaha	12/21/2010
Hershey State Bank	Hershey	Lincoln, Frontier, and Perkins Counties (Mobile)	1/12/2011
The Potter State Bank of Potter	Potter	Kimball	1/31/2011
Nebraska State Bank and Trust Company	Broken Bow	Broken Bow	3/17/2011
Five Points Bank	Grand Island	Douglas and Sarpy Counties (Mobile)	4/12/2011

### Loan Production Office Notices Received

Institution	City	Location	Date Received
First Bank of Utica	Utica	Friend	8/4/2010
Sandhills State Bank	Bassett	Hay Springs	2/15/2011
Bank of Hartington	Hartington	Niobrara	3/18/2011
First State Bank	Lincoln	Lincoln	3/21/2011

### Branch Office Relocations Approved

Institution	City	Branch Relocation	Date Opened
Omaha State Bank	Omaha		11/16/2010
Frontier Bank	Lincoln		12/21/2010

### Name Changes

Prior Name of Institution	Current Name	City	Date of Approval
The Gothenburg State Bank and Trust	Gothenburg State Bank	Gothenburg	9/16/2010

### Bank Closing

Name of Institution	Location	Date Closed
None		

### Institutions Total Financial Resources

Institutions	Number 6/30/2010	Number 6/30/2011	Assets 6/30/2010	Assets 6/30/2011	Gain (Loss)
State-Chartered Commercial Banks	178	177	\$26,080,785,000	\$28,415,413,000	\$2,334,628,000
Savings & Loan Associations	1	1	\$1,127,764	\$1,023,427	(\$104,337)
Credit Unions	19	19	\$598,022,945	\$610,370,508	\$12,347,563
Trust Companies	3	3	\$2,444,389	\$3,035,958	\$591,569

# State-Chartered Commercial Banks Balance Sheet Statement

	June 30, 2009	June 30, 2010	June 30, 2011
<b>Number of Institutions</b>	180	178	177
<b>ASSETS: (Dollar amounts in thousands)</b>			
Non-Interest Bearing Balances	565,511	563,244	665,863
Interest Bearing Balances	666,450	1,113,540	1,202,070
Securities	3,583,311	4,307,466	5,643,833
Federal Funds Sold & Securities Purchased to Resell	751,916	324,322	304,005
Loans and Leases	16,059,818	18,808,672	19,576,783
Allowance for Loan Losses	237,619	348,421	348,669
Loan and Leases, Net	15,822,199	18,460,251	19,228,114
Assets held in Trading Accounts	26,218	0	0
Premises and Fixed Assets	355,796	368,335	406,876
Other Real Estate Owned	55,652	83,234	106,541
Intangible Assets	141,510	145,876	164,302
Other Assets, Net	602,113	714,517	693,809
<b>Total Assets &amp; Losses Deferred</b>	<b>\$22,570,676</b>	<b>\$26,080,785</b>	<b>\$28,415,413</b>
<b>LIABILITIES: (Dollar amounts in thousands)</b>			
<b>Deposits</b>			
Domestic Non-interest Bearing Deposits	1,903,808	2,107,766	2,606,871
Domestic Interest Bearing Deposits	16,271,281	17,354,272	19,117,671
<b>Total Domestic Deposits</b>	<b>18,175,089</b>	<b>19,462,038</b>	<b>21,724,542</b>
Federal Funds Purchased & Securities Sold	368,849	388,935	444,589
Other Borrowed Money	1,425,350	3,356,778	3,056,683
Mortgage Indebtedness	0	0	0
Notes and Debentures	38,200	10,397	4,397
Other Liabilities	233,187	244,764	238,046
<b>Total Liabilities</b>	<b>\$20,240,675</b>	<b>\$23,462,912</b>	<b>\$25,468,257</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock	8,844	8,029	8,029
Common Stock	131,992	131,095	131,281
Surplus	1,125,660	1,314,532	1,502,302
Undivided Profits	1,063,484	1,164,217	1,305,544
<i>Other Equity Capital Components</i>	21	0	0
<b>Total Equity Capital</b>	<b>2,330,001</b>	<b>2,617,873</b>	<b>2,947,156</b>
<b>Total Liabilities &amp; Equity Capital</b>	<b>\$22,570,676</b>	<b>\$26,080,785</b>	<b>\$28,415,413</b>



## Deposit Limitations

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

Total deposits for all banks and savings and loan associations in Nebraska as of June 30, 2010 were \$43,996,175,000. The number was taken from a Federal Deposit Insurance Corporation compilation. Included in this amount are total deposits of one uninsured building and loan association in the amount of \$971,000.

The 22% limitation as of June 30, 2010 was:

\$43,996,175,000
<u>          X .22</u>
\$9,679,159,000

Please refer to the Department's website 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, 2011.

## State-Chartered Banks (for the period ending June 30, 2011)

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

Institution	Main Offices (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Adams State Bank	Adams	
West Plains Bank	Ainsworth	Springview
Community Bank	Alma	Stamford
Security State Bank	Ansley	Dundee Bank, Omaha; Dunning (LPO)
Farmers and Merchants Bank of Ashland	Ashland	Ashland
Ashton State Bank	Ashton	
Auburn State Bank	Auburn	
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; Wood River (2)
Farmers & Merchants Bank	Axtell	Parker, CO (LPO)
State Bank of Bartley	Bartley	Stockmens Bank, Colorado Springs, CO
Sandhills State Bank	Bassett	North Platte; Valentine; Harrison (LPO); Hay Springs (LPO)
Battle Creek State Bank	Battle Creek	
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	Callaway; Mason City; Merna; Oconto
Bruning State Bank	Bruning	Bank of Broken Bow, Bruning; Hebron; Holdrege
Brunswick State Bank	Brunswick	Winnetoon
Butte State Bank	Butte	Spencer
Byron State Bank	Byron	
Pathway Bank	Cairo	Burwell; Grand Island; Ord
First Central Bank	Cambridge	Arapahoe; Edison
South Central State Bank	Campbell	Blue Hill; Franklin; Oxford
Citizens State Bank	Carleton	
Farmers State Bank	Carroll	
Commercial State Bank	Cedar Bluffs	

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Cedar Rapids State Bank	Cedar Rapids	
CerescoBank	Ceresco	
Chambers State Bank	Chambers	
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
First Bank and Trust Company	Cozad	Clay Center; Eustis; Imperial; Mountain View Bank, Colorado Springs, CO
Homestead Bank	Cozad	Albion; Howells; Lexington; Schuyler; St. Paul; Wolbach; Mobile branches in the following: Buffalo, Custer, Dawson, Frontier, Gosper, Lincoln, and Phelps Counties
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	
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); Burt, Butler, Colfax, Cuming, Dodge, Douglas, Saunders, and Washington Counties (Mobile)
First Bank & Trust of Fullerton	Fullerton	St. Edward
Geneva State Bank	Geneva	Geneva (2); Grafton; Hastings; Kearney; Shickley; Fairmont
Genoa Community Bank	Genoa	
Exchange Bank	Gibbon	Grand Island (2)
First State Bank	Gothenburg	Gothenburg; Omaha(2); Douglas and Sarpy Counties (Mobile); Englewood (LPO); Lincoln (LPO)
Gothenburg State Bank	Gothenburg	The Gothenburg State Bank and Trust Company, Brady
Five Points Bank	Grand Island	Grand Island (4); Adams, Buffalo, Hall, Hamilton, Douglas, Sarpy, Howard, and Merrick Counties (Mobile); Kearney (2); LaVista; Sumner

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches.
CNB Community Bank	Greeley	
The Guide Rock State Bank	Guide Rock	Edgar
Banner County Bank, Inc.	Harrisburg	First State Bank, Beaver City
Bank of Hartington	Hartington	Hartington; Niobrara (LPO)
Five Points Bank of Hastings	Hastings	Hastings (2)
Hastings State Bank	Hastings	Fairfield; Hastings; Lincoln; Roseland; HS Bank, Lincoln (2)
Thayer County Bank	Hebron	Thayer County (Mobile)
Henderson State Bank	Henderson	Greeley; York
Hershey State Bank	Hershey	Hershey (LPO); North Platte (LPO); Sutherland (LPO); Lincoln, Frontier, and Perkins Counties (Mobile)
The State Bank of Hildreth	Hildreth	
First State Bank	Hordville	
Farmers State Bank	Humphrey	
Platte Valley State Bank & Trust Company	Kearney	Grand Island; Kearney; Buffalo County (Mobile)
Adams County Bank	Kenesaw	Juniata
Bank of Keystone	Keystone	Arthur; Hyannis; Commercial State Bank, Elsie
FirstTier Bank	Kimball	Cheyenne, WY; Elm Creek; Holdrege; Kearney; Lincoln (LPO); Upton, WY
Bank of Nebraska	LaVista	Bellevue; Sarpy County (Mobile); 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; DeWitt; Dorchester; Filley; Firth; Hallam; Hickman; Lincoln (3); Lincoln (LPO); Pickrell; Valley (LPO); Waverly; Western; Wilber; Yutan
Nebraska Bankers' Bank	Lincoln	
Pinnacle Bank	Lincoln	Abilene, KS (3); Arnold; Aurora (2); Beatrice (2); Central City; Columbus (2); Platte County (Mobile); Crete; Elkhorn; Elwood; Fremont (3); Grant; Gretna; Imperial; Lake Lotawana, MO; LaVista; Lexington (2); Lincoln (11); Lancaster County (Mobile); Madison; Neligh (2); O'Neill; Ogallala; Omaha (7); Osceola; Page; Palmer; Papillion (2); Schuyler (2); Shelby; Verdigre; Waverly; Wisner
Security First Bank	Lincoln	Beatrice (4); Blue Springs; Clatonia; Cody; Cortland; Cozad; Dawson County (Mobile); Crawford (2); Elwood; Harrison; Hay Springs; Lincoln (5); Lincoln (LPO); Lancaster County (Mobile); Martell; Martin, SD; Bennett County, SD (Mobile); Merriman; Omaha (LPO); Overton; Rapid City, SD (3); Pennington, SD (Mobile); Rushville (3); Sidney; Cheyenne County (Mobile); Thedford
Union Bank and Trust Company	Lincoln	Ainsworth; Auburn; Beatrice (LPO); Bonner Springs, KS; Columbus (LPO); Crete; David City; Fairbury; Grand Island; Kansas City, KS; Kearney (LPO); Leawood, KS; Lincoln (17); Lincoln (LPO); Logan, IA (LPO); Norfolk (LPO); Omaha; Douglas County (Mobile); Overland Park, KS; Pawnee City; Seward; Syracuse (LPO); Taylor; Valentine; Wahoo; York

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
West Gate Bank	Lincoln	Lincoln (6); Lancaster County (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
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; Buffalo County (Mobile); Lawrence; Palmyra; Panama; Superior; Weeping Water; Wilber
Farmers and Merchants Bank	Milligan	
First Bank and Trust Company	Minden	
Minden Exchange Bank & Trust Company	Minden	Upland
Corn Growers State Bank	Murdock	
Murray State Bank	Murray	
Arbor Bank	Nebraska City	Oakland, IA; Omaha (LPO); Omaha; Sindy, IA
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); Lincoln (LPO); Norfolk (2); O'Neill; Ord; Wayne
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 (2); El Paso County, CO (Mobile); Firestone, CO; Fort Collins, CO; Grant; Imperial; Indianola; Lodgepole; Madrid; North Platte; Sutherland
Access Bank	Omaha	Omaha; Douglas and Sarpy Counties (Mobile)
Centennial Bank	Omaha	Ashland; Saunders County (Mobile); Omaha (2); Douglas County (Mobile); Bellevue (LPO)
First Westroads Bank, Inc.	Omaha	Omaha (2); Douglas County (Mobile)
Mid City Bank, Inc.	Omaha	Omaha (7)



## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Omaha State Bank	Omaha	Omaha (4); Douglas County (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	Kimball State Bank, Kimball
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	Orleans
Commercial State Bank	Republican City	
State Bank of Riverdale	Riverdale	Kearney; 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 Co.	Scottsbluff	Bayard; Gering (2); Grant; Ogallala; Scottsbluff; Wauneta; Western States Bank, Fort Collins, CO (2); Loveland, CO
Scribner Bank	Scribner	
First State Bank	Shelton	
Points West Community Bank	Sidney	Chappell; Dalton; Douglas, WY; Kimball; Lingle, WY; Pine Bluffs, WY; Sidney; Torrington, WY
World's Foremost Bank	Sidney	
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	Central City
Citizens Bank & Trust Company in St. Paul	St. Paul	Loup City
Stanton State Bank	Stanton	Norfolk
Bank of Stapleton	Stapleton	North Platte
The Bank of Steinauer	Steinauer	
The Tri-County Bank	Stuart	Atkinson; Bassett; Newport (LPO)
First Tri County Bank	Swanton	Plymouth
State Bank of Table Rock	Table Rock	Dubois; Humboldt; Lincoln (LPO); Pawnee City; Roca
Tri Valley Bank	Talmage	
The Tilden Bank	Tilden	Citizens State Bank, Clearwater; Creighton; Madison (LPO)

## State-Chartered Banks (continued)

Institution	Main Office (Nebraska)	Branch offices, loan production offices (LPO) and mobile branches (Mobile).
Countryside Bank	Unadilla	Burr; Syracuse
First Bank of Utica	Utica	Bank of Friend, Friend; 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	Nebraska City; Bellevue (LPO); Bloomfield (LPO); Elkhorn (LPO)
Horizon Bank	Waverly	McCook; Superior; Waverly
F & M Bank	West Point	Gretna; South Sioux City (3); Wayne
Winside State Bank	Winside	
Citizens State Bank	Wisner	Citizens Community Bank, Arlington, KS; Citizens Community Bank, Attica, KS; Belden; Creston; Laurel; Leigh; Citizens Community Bank, McPherson, KS; Spaulding; West Point
Cornerstone Bank	York	Albion; Aurora; Bartlett; Bradshaw; Central City; Clay Center; Columbus (3); Geneva; Grand Island (3); Hampton; Harvard; Henderson; McCool Junction; Monroe; Polk; Rising City; St. Edward; Stromsburg; Sutton (2); Waco; York (5)
York State Bank	York	Geneva; Gresham; York (2)



## Historical Data - - State-Chartered Commercial Banks

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

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

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

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

Year	In Operation	Total Capital And Reserves	Total Deposits	Total Assets
1979	336	\$353,489,000	\$3,462,379,000	\$3,895,422,000
1980	340	406,851,000	3,774,973,000	4,268,013,000
1981	340	457,124,000	4,238,958,000	4,817,262,000
1982	340	504,329,000	4,679,017,000	5,366,954,000
1983	340	554,134,000	5,221,468,000	5,905,803,000
1984	340	591,872,000	5,579,833,000	6,337,343,000
1985	332	602,369,000	5,767,917,000	6,519,664,000
1986	316	587,630,000	5,836,576,000	6,553,386,000
1987	311	593,326,000	5,948,616,000	6,689,535,000
1988	299	633,724,000	6,155,482,000	6,941,344,000
1989	294	673,878,000	6,413,373,000	7,246,867,000
1990	278	719,166,000	6,850,454,000	7,740,897,000
1991	281	775,507,000	7,516,829,000	8,511,052,000
1992	274	835,334,000	7,860,795,000	8,920,189,000
1993	258	871,730,000	8,024,940,000	9,117,993,000
1994	253	900,979,000	8,066,120,000	9,301,831,000
1995	239	997,652,000	8,423,851,000	9,752,609,000
1996	234	1,026,867,000	8,705,436,000	10,100,663,000
1997	229	1,086,698,000	9,238,326,000	10,804,157,000
1998	225	1,110,796,000	9,453,453,000	11,114,113,000
1999	216	1,141,079,000	9,795,909,000	11,670,911,000
2000	204	1,219,339,000	10,542,428,000	12,811,435,000
2001	198	1,340,662,000	11,273,003,000	13,730,070,000
2002	196	1,422,794,000	11,815,637,000	14,486,025,000
2003	192	1,568,094,000	12,933,354,000	15,878,215,000
2004	188	1,869,032,000	13,302,372,000	16,662,927,000
2005	184	1,972,713,000	13,375,402,000	16,859,175,000
2006	187	2,034,579,000	14,142,596,000	17,785,286,000
2007	187	2,168,497,000	14,761,492,000	18,508,808,000
2008	182	2,336,058,000	15,939,780,000	20,141,454,000
2009	180	2,567,620,000	18,175,089,000	22,570,676,000
2010	178	2,617,873,000	19,462,038,000	26,080,785,000
2011	177	\$2,947,156,000	\$21,724,542,000	\$28,415,413,000



## Registered Bank Holding Companies (for the period ending June 30, 2011)

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 Exchange Company - Elmwood, NE	<i>American Exchange Bank - Elmwood, NE</i>
American Interstate Bancorp., Inc. - Omaha, NE	<i>American Interstate Bank - Elkhorn, NE</i>
American National Corporation - Omaha, NE	<i>American National Bank - Omaha, NE</i>
AmeriGroup, Inc. - Hershey, NE	<i>Hershey State Bank - Hershey, NE</i>
AmeriWest Corporation - Omaha, NE	<i>First Westroads Bank, Inc. - Omaha, NE</i>
Antelope Bancshares, Inc. - Elgin, NE	<i>Bank of Elgin - Elgin, NE</i>
Arlington State Banc Holding Company - Blair, NE	<i>Two Rivers Bank - Blair, NE</i>
Armstrong Financial Company - Minden, NE	<i>Minden Exchange Company - Minden, NE</i> <i>Minden Exchange Bank &amp; Trust Company - Minden, NE</i>
Ashland Bancshares, Inc. - Omaha, NE	<i>Centennial Bank - Omaha, NE</i>
Bancook Corporation - Cook, NE	<i>Farmers Bank of Cook - Cook, NE</i>
Bank Management, Inc. - Wahoo, NE	<i>First National Bank - Wahoo, NE</i>
Banner County Ban Corporation - Harrisburg, NE	<i>Banner 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 Family, LLC - Sidney, NE	<i>Cabela's Incorporated - Sidney, NE</i> <i>World's Foremost Bank - Sidney, NE</i>
Campbell State Company - Campbell, NE	<i>South Central State Bank - Campbell, NE</i>
Carleton Agency, Inc. - Carleton, NE	<i>Citizens State Bank - Carleton, NE</i>
Cass County State Company - Plattsmouth, NE	<i>Cass County Bank, Inc. - Plattsmouth, NE</i>
Cattle Crossing, Inc. - Seward, NE	<i>The Cattle National Bank &amp; Trust Company - Seward, NE</i>
Cedar Bancorp. - Hartington, NE	<i>Bank of Hartington - Hartington, NE</i>
Cedar Financial Holding, Inc. - Fordyce, NE	<i>Cedar Security Bank - Fordyce, NE</i>
Cedar Rapids State Company - Cedar Rapids, NE	<i>Cedar Rapids State Bank - Cedar Rapids, NE</i>
Central Agency, Inc. - Lincoln, NE	<i>Farm &amp; Home Insurance Agency, Inc. - Lyons, NE</i> <i>First National Bank Northeast - Lyons, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Central Bancshares, Inc. - Cambridge, NE	<i>First Central Bank McCook - McCook, NE</i> <i>First Central Bank - Cambridge, NE</i>
Ceresco Bancorp, Inc. - Ceresco, NE	<i>CerescoBank - Ceresco, NE</i>
Chambanco, Inc. - Chambers, NE	<i>Chambers State Bank - Chambers, NE</i> Ewing Agency, Inc. - Chambers, NE <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> Republic Corporation - Omaha, NE <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>West Plains Bank - Ainsworth, NE</i>
Commercial State Holding Company, Inc. - Republican City, NE	<i>Commercial State Bank - Republican City, NE</i>
COMMfirst Bancorporation, Inc. - South Sioux City, NE	<i>Iowa-Nebraska State Bank - South Sioux City, NE</i>
Cornhusker Growth Corporation - Lincoln, NE	<i>Cornhusker Bank - Lincoln, NE</i> First Lincoln Realty, L.L.C - Lincoln, NE
Country Bank Shares, Inc. - Milford, NE	<i>Farmers and Merchants Bank - Milford, NE</i>
Doniphan Bancshares, Inc. - Doniphan, NE	<i>Bank of Doniphan - Doniphan, NE</i>
DS Holding Company, Inc. - Omaha, NE	DB Holding Company, Inc. - , NE <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	Enevoldsen Management Company - Potter, NE <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>
F M Co. - Milligan, NE	<i>Farmers and Merchants Bank - Milligan, NE</i>
Farmers & Merchants Financial Corporation - Ashland, NE	<i>Farmers and Merchants Bank of Ashland - Ashland, NE</i>
Farmers & Merchants Investment, Inc - Lincoln, NE	North Central Bancorp - Norfolk, NE <i>BankFirst - Norfolk, NE</i> <i>Union Bank and Trust Company - Lincoln, NE</i> Union Equipment Finance, LLC Union Investment Advisors, Inc - Lincoln, NE

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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 Azle Bankshares, Inc.	<i>First Bank - Azle, TX</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 Financial Corp. - Estes Park, CO	<i>First National Bank - Estes Park, CO</i>
First National Holding Company, Inc. - Fullerton, NE	<i>First Bank &amp; Trust of Fullerton - Fullerton, NE</i>
First National Johnson Bancshares, Inc. - Johnson, NE	<i>First National Bank - Johnson, NE</i>
First National Utica Company - Utica, NE	<i>First Bank of Utica - Utica, NE</i>
First Nebraska Bancs, Inc. - Sidney, NE	<i>Points West Community Bank - Julesburg, CO</i>
	<i>Points West Community Bank - Sidney, NE</i>
First Newman Grove Bankshares Corp. - Newman Grove, NE	<i>Bank of Newman Grove - Newman Grove, NE</i>
First of Minden Financial Corporation - Minden, NE	<i>First Bank and Trust Company - Minden, NE</i>
First State Bancorp., Inc. - Randolph, NE	<i>First State Bank - Randolph, NE</i>
First State Bancshares, Inc. - Scottsbluff, NE	<i>First State Bank - Scottsbluff, NE</i>
	<i>Security First Bank - Cheyenne, WY</i>
First State Fremont, Inc. - Fremont, NE	<i>First State Bank &amp; Trust Company - Fremont, NE</i>
First York Ban Corp. - York, NE	<i>Cornerstone Bank - York, NE</i>
Firststand Co. - Hordville, NE	<i>First State Bank - Hordville, NE</i>
Firstier II Bancorp - Cheyenne, WY	<i>FirsTier Bank - Kimball, NE</i>
FNB Financial Services, Inc - Cambridge, NE	<i>First National Bank - Cambridge, 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	Arsebeco, Inc - Falls City, NE
	<i>Richardson County Bank &amp; Trust Company - Falls City, NE</i>
	<i>Frontier Bank - Davenport, NE</i>
	<i>Frontier Bank - Madison, NE</i>
	<i>Pender State Bank - Pender, NE</i>
Fulcrum Growth	Cabela's Incorporated - Sidney, NE
	<i>World's Foremost Bank - Sidney, NE</i>
Geneva State Company - Geneva, NE	<i>Geneva State Bank - Geneva, NE</i>
Graff Family, Inc. - McCook, NE	MNB Financial Group, Inc. - McCook, NE
	<i>McCook National Bank - McCook, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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 - Aurora, NE</i>
Hildreth State Company, Inc. - Hildreth, NE	<i>The State Bank of Hildreth - Hildreth, NE</i>
Hilltop Bancshares, Inc. - Bennington, NE	<i>Bank of Bennington - Bennington, NE</i>
Hohl Financial, Inc. - Wahoo, NE	<i>Wahoo State Bank - Wahoo, NE</i>
Hometown Banc Corporation - Grand Island, NE	<i>Five Points Bank of Hastings - Hastings, NE</i> <i>Five Points Bank - Grand Island, NE</i>
Howard County Land & Cattle Company - Spearfish, SD	<i>Citizens Bank &amp; Trust Company in St. Paul - St. Paul, NE</i>
Isham Management Company - Gordon, NE	<i>First National Bank - Gordon, NE</i>
J. P. Morgan	<i>Cabela's Incorporated - Sidney, NE</i> <i>World's Foremost Bank - Sidney, NE</i>
JDJ Banco, Inc. - Lynch, NE	<i>Nebraska State Bank - Lynch, NE</i>
Jefferson County Bancshares, Inc. - Daykin, NE	<i>Jefferson County Bank - Daykin, NE</i> <i>The Jones National Bank and Trust Company of S - Seward, NE</i>
Jones National Corporation - Seward, NE	
Keystone Investment, Inc. - Keystone, NE	<i>Bank of Keystone - Keystone, NE</i>
Kingsbury BDC Financial Services, Inc. - Ponca, NE	<i>Bank of Dixon County - Ponca, NE</i>
Korell Family Limited Partnership - McCook, NE	<i>AmFirst Financial Services, Inc. - McCook, NE</i> <i>Amfirst Bank, National Association - McCook, NE</i>
Lauritzen Corporation - Omaha, NE	<i>First National of Nebraska, Inc. - Omaha, NE</i> <i>First National Bank &amp; Trust Company of Columbus - Columbus, NE</i> <i>First National Bank of Kansas - Overland Park, KS</i> <i>First National Bank of Omaha - Omaha, NE</i> <i>First National Bank of South Dakota - Yankton, SD</i> <i>First National Bank - North Platte, NE</i> <i>First National of Colorado, Inc. - Fort Collins, CO</i> <i>First National Bank - Fort Collins, CO</i> <i>First National of Illinois, Inc. - Omaha, NE</i> <i>Castle Bank, National Association - Dekalb, IL</i>
	<i>Inficorp Holdings, Inc. - Atlanta, GA</i> <i>Infibank, N.A. - Atlanta, GA</i>
	<i>Platte Valley State Bank &amp; Trust Company - Kearney, NE</i> <i>The Fremont National Bank &amp; Trust Company - Fremont, NE</i>
	<i>Houghton State Bank - Red Oak, IA</i> <i>Shelby County State Bank - Harlan, IA</i> <i>Washington County Bank - Blair, NE</i> <i>York State Bank - York, NE</i>
Lauritzen Investments Incorporated - Omaha, NE	<i>Farmers and Merchants State Bank - Bloomfield, NE</i>
Lewellen National Corp. - Lewellen, NE	<i>Bank of Lewellen - Lewellen, NE</i>

## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
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>
Mackey BanCo, Inc. - Ansley, NE	<i>Security State Bank - Ansley, NE</i>
Malmö Bancorp., Inc. - Malmö, NE	<i>Security Home Bank - Malmö, NE</i>
Marquette National Company - Marquette, NE	<i>Bank of Marquette - Marquette, NE</i>
McHugh Investment Co. - Murdock, NE	<i>Corn Growers State Bank - Murdock, NE</i>
Midwest Banc Holding Co. - Pierce, NE	<i>Midwest Bank, NA - Pierce, NE</i>
Midwest Banco Corporation - Cozad, NE	<i>First Bank and Trust Company - Cozad, NE</i>
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>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 - Wyoming - Torrington, WY</i>
	<i>Pinnacle Bank - Keene, TX</i>
	<i>Pinnacle Bank - Lincoln, NE</i>
Platte Valley Bancorp, Inc - North Bend, NE	<i>Platte Valley Bank - North Bend, NE</i>
Platte Valley Cattle Company - Grand Island, NE	<i>Town &amp; Country Bank - Ravenna, NE</i>
Platte Valley Financial Service Companies, Inc - Scottsbluff, NE	<i>Platte Valley Bank - Scottsbluff, NE</i>
	<i>Platte Valley Bank - Torrington, WY</i>
	<i>Tri County Bank - Cheyenne, WY</i>
Prague Company - Omaha, NE	<i>Bank of Prague - Prague, NE</i>
Rae Valley Financials, Inc. - Petersburg, NE	<i>Petersburg State Bank - Petersburg, NE</i>
Riverdale Bancshares, Inc. - Riverdale, NE	<i>State Bank of Riverdale - Riverdale, NE</i>
S & S Investment Company, Inc. - Odell, NE	<i>State Bank of Odell - Odell, NE</i>
Sandhills Financial Services, LLC - Bassett, NE	<i>Sandhills State Bank - Bassett, NE</i>



## Registered Bank Holding Companies (continued)

Indentation implies some ownership. Banks are italicized.

Bank Holding Companies	Owned by Holding Companies
Schneider Bancorporation - Plattsmouth, NE	<i>Plattsmouth State Bank - Plattsmouth, NE</i>
Scribner Banshares, Inc. - Scribner, NE	<i>Scribner Bank - Scribner, NE</i>
Security National Corporation - Omaha, NE	<i>Security National Bank of Omaha - Omaha, NE</i>
Selko Banco, Inc. - Mead, NE	<i>Bank of Mead - Mead, NE</i>
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>
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>
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	<i>Stockmens Financial Corporation - Rapid City, SD</i>
	<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>F &amp; M Bank - West Point, NE</i>
	<i>Town &amp; Country Bank - Las Vegas, NV</i>
Western Investment Group, LLC - Curtis, NE	<i>Western Bancshares, Inc. - Curtis, NE</i>
	<i>Curtis State Bank - Curtis, NE</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>Gothenburg State Bank - Gothenburg, NE</i>
Winside Bancshares, Inc. - Winside, NE	<i>Winside State Bank - Winside, NE</i>
Woodstock Land & Cattle Co. - Fullerton, NE	<i>Fullerton National Bank - Fullerton, NE</i>

## Commercial Bank Members of the Federal Reserve System (for the period ending June 30, 2011)

Institution	Location
West Plains Bank	Ainsworth
Farmers and Merchants Bank of Ashland	Ashland
Auburn State Bank	Auburn
Battle Creek State Bank	Battle Creek
First Community Bank	Beemer
Bank of Bennington	Bennington
Butte State Bank	Butte
Bank of Elgin	Elgin
American Exchange Bank	Elmwood
First Bank & Trust of Fullerton	Fullerton
Five Points Bank	Grand Island
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, 2011)

Institution	Location
Heritage Bank	Wood River
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
Five Points Bank	Grand Island
Platte Valley State Bank & Trust Company	Kearney
City Bank & Trust Co.	Lincoln
Pinnacle Bank	Lincoln
Security First Bank	Lincoln
Union Bank and Trust Company	Lincoln
Frontier Bank	Madison
First Bank and Trust Company	Minden
Minden Exchange Bank & Trust Company	Minden
Arbor Bank	Nebraska City
Farmers Bank and Trust Company	Nebraska City
Elkhorn Valley Bank & Trust	Norfolk
Adams Bank & Trust	Ogallala
Centennial Bank	Omaha
Omaha State Bank	Omaha
First State Bank	Scottsbluff
Platte Valley Bank	Scottsbluff
Valley Bank and Trust Co.	Scottsbluff
Citizens Bank & Trust Company in St. Paul	St. Paul
Cornerstone Bank	York

## State-Chartered Credit Unions (for the period ending June 30, 2011)

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
North Platte Union Pacific Employees Credit Union	North Platte	
First Nebraska Educators & Employee Groups Credit Union	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, 2009	June 30, 2010	June 30, 2011
<b>ASSETS</b>			
Unsecured Credit Card Loans	\$4,267,022	\$5,436,586	\$6,247,241
All Other Unsecured Loans	11,826,746	13,568,099	10,837,011
New Auto Loans	24,823,910	22,062,777	18,890,609
Used Auto Loans	91,129,425	111,345,365	121,930,064
1st Mortgage Real Estate Loans	106,434,352	111,744,570	115,535,333
Other Real Estate Loans	71,262,060	68,479,347	62,359,951
Leases Receivable	70,966	10,864	1,610,652
Other Member Loans	36,829,431	36,696,485	33,951,426
All Other Loans			
<b>TOTAL LOANS</b>	<b>\$346,643,912</b>	<b>\$369,344,093</b>	<b>\$371,362,287</b>
Loans Held for Sale	7,717,699	7,024,823	2,524,291
Allowance for Loan Losses	(2,285,403)	(2,522,717)	(3,113,666)
Cash	36,154,895	50,986,480	38,763,106
<b>INVESTMENTS</b>			
Available for Sale Securities / 1	24,859,708	52,460,745	65,446,124
Held to Maturity Securities / 1	55,337,826	19,519,850	19,524,545
Loan to, Deposits in, Natural Person CUs / 1	2,226,127	3,001,158	3,397,142
U.S. Govt. Obligations / 2			
Federal Agency Sec. / 2			
All Mutual Funds / 2			
Total MCSD and PIC in Corporate	3,039,170	1,794,236	1,577,367
Corp. Central (CD)	11,284,963	1,300,011	3,815,686
Banks and S & Ls (Cert. DEP)	54,806,571	63,081,770	71,320,577
All Other Investments	3,304,853	2,458,685	3,882,138
<b>TOTAL INVESTMENTS</b>	<b>\$154,859,218</b>	<b>\$143,616,455</b>	<b>\$168,963,579</b>
<b>OTHER ASSETS</b>			
Land and BLDG (NET of DEP)	10,643,192	13,965,757	15,064,714
Other Fixed Assets	1,205,565	1,606,993	1,525,345
Foreclosed and Repossessed Assets / 3	2,289,922	2,273,116	2,723,883
Share INS CAP Deposit /4	4,187,063	4,817,064	5,086,329
Other Assets	9,482,380	6,910,881	7,470,640
<b>TOTAL ASSETS</b>	<b>\$570,898,443</b>	<b>\$598,022,945</b>	<b>\$610,370,508</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, 2009	June 30, 2010	June 30, 2011
<b>LIABILITIES</b>			
Other Borrowings / 5	\$6,500,000	\$1,602,668	\$2,600,000
Reverse Repo Agreement			
Subordinated CDCU Debt			
DIV/INT Payable	992,948	414,525	321,464
Acct. Payable & Liabilities	8,834,993	5,896,027	4,804,449
<b>TOTAL LIABILITIES</b>	<b>\$16,327,941</b>	<b>\$7,913,220</b>	<b>\$7,725,913</b>
<b>SAVINGS/EQUITY</b>			
Share Drafts	\$45,832,136	\$63,031,836	\$55,995,626
Regular Shares	148,097,025	158,648,269	188,971,952
Money Market Shares / 7	24,436,824	26,158,101	23,323,877
Share Certificates / 7	192,313,936	191,592,000	186,809,343
IRA/KEOGH Accounts / 7	48,401,947	52,875,427	52,407,263
All Other Shares / 6	18,325,699	20,081,728	21,323,345
Non-Member Deposits / 7	\$ 8,164,613	5,873,000	749,976
<b>TOTAL SAVINGS</b>	<b>\$485,572,180</b>	<b>\$518,260,361</b>	<b>\$529,581,382</b>
Regular Reserves	\$35, 686,134	\$36,296,783	\$36,677,637
Investment Valuation Reserve			
Uninsured Second Capital			
Unrealized G/L A-F-S SEC Gains / (Losses)	132,377	655,048	452,721
Other Reserves	5,633,294	5,622,758	6,020,554
Undivided Earnings	27,170,523	29,052,762	29,575,520
Net Income	\$375,994	\$222,013	336,781
<b>EQUITY TOTAL</b>	<b>\$68,998,322</b>	<b>\$71,849,364</b>	<b>\$73,063,213</b>
<b>TOTAL SAVINGS/EQUITY</b>	<b>\$554,570,502</b>	<b>\$590,109,725</b>	<b>\$602,644,595</b>
<b>TOTAL LIABILITIES/ SAVINGS/EQUITY</b>	<b>\$570,898,443</b>	<b>\$598,022,945</b>	<b>\$610,370,508</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, 2010	June 30, 2011
<b>ASSETS:</b>		
Mortgage Loans Outstanding	\$846,561	\$759,254
Loans on Savings Accounts	0	0
Other Loans	0	0
Real Estate Owned or in Judgment	0	0
Cash and Demand Deposits	271,203	254,172
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>\$1,127,764</b>	<b>\$1,023,426</b>
<b>LIABILITIES:</b>		
Time Certificates (\$100,000 denomination or more)	0	0
Time Certificates	0	0
NOW Accounts	0	0
All Other Savings	\$970,738	\$865,905
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>\$970,738</b>	<b>\$865,905</b>
<b>NET WORTH:</b>		
Permanent Stock	0	0
Paid-In Surplus	0	0
General Reserves	100,000	101,000
Undivided Profits	57,026	56,522
Net Undistributed Income	0	0
<b>TOTAL NET WORTH</b>	<b>\$157,026</b>	<b>\$157,522</b>
<b>Total Liabilities &amp; Net Worth</b>	<b>\$1,127,764</b>	<b>\$1,023,426</b>

## State-Chartered Trust Companies Comparative Statement

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

	06/30/09	06/30/10	06/30/11
	4 Companies	3 Companies	3 Companies
<b>ASSETS: (\$ Amount in Thousands)</b>			
Non-interest Bearing Deposits-Own Institution	(316)	73	0
Non-interest Bearing Deposits-Other Institutions	174	96	628
Interest Bearing Deposits-Own Institution	0	0	0
Interest Bearing Deposits-Other Institutions	43,829	82,425	94,554
U.S. Government and Agency Obligations	29,160	55,814	28,748
State, County and Municipal Obligations	54,782	51,331	51,097
Money Market Mutual Funds	86,609	45,446	103,791
Other Short Term Obligations	15,677	8,133	10,061
Other Notes and Bonds	61,772	29,737	27,474
Common and Preferred Stocks	469,229	569,834	706,832
Real Estate Mortgages	3,723	19,254	21,460
Real Estate	46,305	47,193	50,738
Miscellaneous Assets	71,538	57,574	57,274
Total Discretionary Assets	\$882,482	\$966,910	\$1,152,657
Total Non-Discretionary Assets	\$1,309,815	\$1,477,479	\$1,883,301
<b>TOTAL ASSETS</b>	<b>\$2,192,297</b>	<b>\$2,444,389</b>	<b>\$3,035,958</b>
<b>NUMBER OF ACCOUNTS</b>			
Total Number of Discretionary Accounts	1,309	1,295	1,328
Total Number of Non-Discretionary Accounts	10,006	11,624	13,177
<b>TOTAL NUMBER OF ACCOUNTS</b>	<b>11,315</b>	<b>12,919</b>	<b>14,505</b>

## Delayed Deposit Services Businesses (for the period ending June 30, 2011)

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

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
Roland Williams	Kearney, NE	0
Check into Cash of Nebraska, Inc.	LaVista, NE	0
Wyoming Financial Lenders	LaVista, NE	0
Check into Cash of Nebraska, Inc.	Lexington, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Lexington, NE	0
Plum Creek Cash Advance	Lexington, NE	0
AAA Payday Advance Nebraska, Inc.	Lincoln, NE	1
ACE Cash Express, Inc.	Lincoln, NE	0
Cash Solutions, Inc.	Lincoln, NE	1
Check into Cash of Nebraska, Inc.	Lincoln, NE	0
Express Check Advance of Nebraska, LLC	Lincoln, NE	0
Great Plains Specialty Finance, Inc.	Lincoln, NE	1
Ken's Auto Company, LLC	Lincoln, NE	0
Kohout Inc.	Lincoln, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Lincoln, NE	1
MM Finance, LLC	Lincoln, NE	0
Moore Financial Services, LLC	Lincoln, NE	0
N.I.S., Inc.	Lincoln, NE	8
Red D Cash Lincoln, 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
Ameri-Cash Advance Centers, Inc.	Norfolk, NE	0
Great Plains Specialty Finance, Inc.	Norfolk, NE	0
Heartland Cash Advance, LLC	Norfolk, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Norfolk, NE	0
QC Financial Services, Inc.	Norfolk, NE	0
Riverside Money Services, Inc.	Norfolk, NE	0
Trade 'N' Post, Inc.	Norfolk, NE	0
Ameri-Cash Advance Centers, Inc.	North Platte, NE	0
Check into Cash of Nebraska, Inc.	North Platte, NE	0
Great Plains Specialty Finance, Inc.	North Platte, NE	0
Heartland Cash Advance, LLC	North Platte, NE	0
Hometown Cash Advance, Inc.	North Platte, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	North Platte, NE	0
Wyoming Financial Lenders	North Platte, NE	0
Pay-Day To-Day L.L.C.	O'Neill, NE	0
DC Holdings, LLC	Ogallala, NE	0
A & P Check Cashing, L.L.C.	Omaha, NE	2
AAA Payday Advance Nebraska, Inc.	Omaha, NE	2
Absolutely Lowest Check Advance, L.L.C.	Omaha, NE	0
ACE Cash Express, Inc.	Omaha, NE	4
Check into Cash of Nebraska, Inc.	Omaha, NE	0
Decker's Cash Depot, Inc.	Omaha, NE	4
G & C, Inc.	Omaha, NE	0
Great Plains Specialty Finance, Inc.	Omaha, NE	3
JGS Inc.	Omaha, NE	0

## Delayed Deposit Services Businesses (continued)

Institution	Location	Branches in Home County
McKenzie Check Advance of Nebraska, L.L.C.	Omaha, NE	4
MM Finance, LLC	Omaha, NE	5
N.I.S., Inc.	Omaha, NE	10
Omaha Cash Inc.	Omaha, NE	0
QC Financial Services, Inc.	Omaha, NE	2
Red D Cash, Inc.	Omaha, NE	1
Wilken Enterprises, Inc.	Omaha, NE	0
Wyoming Financial Lenders	Omaha, NE	5
SSIPS Partnership Ltd.	Ralston, NE	0
Ameri-Cash Advance Centers, Inc.	Scottsbluff, NE	0
Check into Cash of Nebraska, Inc.	Scottsbluff, NE	0
DC Holdings, LLC	Scottsbluff, NE	0
Great Plains Specialty Finance, Inc.	Scottsbluff, NE	0
Heartland Cash Advance, LLC	Scottsbluff, NE	0
McKenzie Check Advance of Nebraska, L.L.C.	Scottsbluff, NE	0
Mister Money - RM, Inc.	Scottsbluff, NE	0
The Money Express, Inc.	Scottsbluff, NE	0
DC Holdings, LLC	Sidney, NE	0
Ameri-Cash Advance Centers, Inc.	South Sioux City, NE	0
Great Plains Specialty Finance, Inc.	South Sioux City, NE	0
MM Finance, LLC	South Sioux City, NE	0
N.I.S., Inc.	York, NE	0

## Delayed Deposit Services Licensees

Statement of Income and Expenses for the Period from January 1, 2010 through December 31, 2010

Number of Full Time Employees: 355      Number of Part Time Employees: 83

INCOME	DDS Business	Other Business	Total Business
Transaction Fees Collected and/or Earned	\$31,974,259	\$1,338,652	\$33,312,911
Other Income	3,370,667	3,228,981	6,599,648
<b>Total Operating Income</b>	<b>\$35,344,926</b>	<b>\$4,567,633</b>	<b>\$39,912,559</b>
EXPENSES			
Advertising	836,194	69,968	906,161
Auditing	86,298	9,771	96,069
Bad Debts	<b>4,281,376</b>	<b>82,275</b>	<b>4,363,650</b>
Depreciation & Amortization	546,490	49,051	595,541
Insurance & Fidelity Bonds	165,132	59,379	224,510
Legal Fees & Disbursements	273,736	10,510	284,246
Postage, Printing, Stationery & Supplies	575,278	81,452	656,730
Rent, Janitor Services & Utilities	4,397,297	341,119	4,738,416
Salaries: Officers, Owners, Partners & Members	997,385	278,672	1,276,057
Salaries of All Other Employees	8,475,063	675,614	9,150,677
Taxes-Other Than on Income	380,103	58,781	438,883
License Fees	199,002	5,233	204,235
Telephone & Other Communications	394,755	40,153	434,908
Travel, Auto Expenses & Allowance	184,031	40,300	224,331
Supervision & Administration	2,387,824	508,445	2,896,269
Collection Expense	549,881	19,769	569,650
Credit Reports	26,805	0	26,805
Other Expenses	<b>1,418,140</b>	<b>1,164,293</b>	<b>2,582,433</b>
Interest Paid on Borrowed Funds	<b>1,143,900</b>	<b>13,285</b>	<b>1,157,185</b>
(a) Intra-Company	921,708	0	921,708
(b) Paid to Others	59,515	13,285	72,800
<b>Total Expenses Before Income Tax</b>	<b>\$27,318,687</b>	<b>\$3,508,069</b>	<b>\$30,826,756</b>
<b>Income Before Income Tax</b>	<b>\$8,026,240</b>	<b>\$1,059,564</b>	<b>\$9,085,804</b>
Income Taxes:	<b>452,029</b>	<b>52,354</b>	<b>504,383</b>
(a) State	78,606	8,692	87,298
(b) Federal	373,423	43,662	417,085
<b>Total Expenses</b>	<b>\$27,770,716</b>	<b>\$3,560,423</b>	<b>\$31,331,139</b>
<b>Net Income</b>	<b>\$7,574,210</b>	<b>\$1,007,210</b>	<b>\$8,581,421</b>
STATEMENT OF ASSETS & LIABILITIES	December 31, 2010	December 31, 2009	
Cash on Hand and in Banks	11,778,365	10,272,322	
Investments	3,105,657	2,526,724	
Transactions Receivable	<b>14,528,961</b>	<b>12,318,599</b>	
a. Current Inventory	13,797,878	11,740,823	
b. Collections	731,084	577,776	
Less: Reserve for Bad Debts	(461,813)	(425,390)	
Furniture and Fixed Assets	3,165,917	3,457,683	
All Other Assets (specify)	<b>1,980,335</b>	<b>1,930,175</b>	
<b>Total Assets</b>	<b>\$34,097,422</b>	<b>\$30,080,113</b>	<i>(All data presented as reported by each company.)</i>



## Installment Loan Companies (for the period ending June 30, 2011)

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

# Installment Loan Companies

## Statement of Income and Expenses for the Period January 1, 2010 through December 31, 2010

<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	\$49,386,397	\$6,962,965	\$56,349,362
Net Income	(\$15,147,383)	(\$1,824,713)	(\$16,972,096)
<b>Total Assets as of 12-31-10</b>	<b>\$206,981,031</b>	<b>\$28,825,556</b>	<b>\$235,806,587</b>

## Sales Finance Companies (for the period ending June 30, 2011)

Institution	Location
AmeriCredit Financial Services, Inc.	Arlington, TX
ALLY FINANCIAL INC.	Auburn Hills, MI
Hyundai Capital America	Austell, GA
Friendly Finance Corporation	Baltimore, MD
Genesis Lending Services, Inc.	Beaverton, OR
Hewlett-Packard Financial Services Company	Berkeley Heights, NJ
Service Finance Company, LLC	Boca Raton, FL
Triad Financial Services, Inc.	Bourbonnais, IL
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
American Suzuki Financial Services Company LLC	Costa Mesa, CA
ALLY FINANCIAL INC.	Costa Mesa, CA
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
Green Tree Servicing LLC	Earth City, MO
Prestiga Funding, LLC	Englewood Cliffs, NJ
TD Auto Finance LLC	Farmington Hills, MI
DCFS USA LLC	Fort Worth, TX
Hyundai Capital America, Inc.	Fountain Valley, CA
Ford Motor Credit Company LLC	Franklin, TN
CAR Financial Services, Inc.	Grapevine, TX
VFS US LLC	Greensboro, NC
Vanderbilt Mortgage and Finance, Inc.	Greensboro, NC
Regional Acceptance Corporation	Greenville, NC
BMW Financial Services NA, LLC	Hilliard, OH
GE Capital Capital Comercial Inc.	Holladay, UT
First Investors Financial Services, Inc.	Houston, TX
United Auto Credit Corporation	Irvine, CA
Consumer Portfolio Services, Inc.	Irvine, CA
Nissan Motor Acceptance Corporation	Irving, TX
GE TF Trust	Irving, TX

## Sales Finance Companies (continued)

Institution	Location
General Electric Capital Corporation	Irving, TX
American Suzuki Financial Services Company LLC	Jacksonville, FL
Triad Financial Services, Inc.	Jacksonville, FL
CIT Technology Financing Services Inc.	Jacksonville, FL
ALLY FINANCIAL INC.	Jacksonville, FL
Mahindra Finance USA LLC	Johnston, IA
AGCO Finance LLC	Johnston, IA
Agricredit Acceptance LLC	Johnston, IA
Deere & Company	Johnston, IA
CarMax Funding Services II, LLC	Kennesaw, GA
CarMax Funding Services, LLC	Kennesaw, GA
CarMax Business Services, LLC	Kennesaw, GA
CAR Financial Services, Inc.	Lake Mary, FL
ALLY FINANCIAL INC.	Lewisville, TX
Snap-On Credit, L.L.C.	Libertyville, IL
VW Credit, Inc.	Libertyville, IL
Universal Acceptance Corporation (NE)	Lincoln, NE
Credit Connection, L.L.C.	Lincoln, NE
Porsche Financial Services, Inc.	Lisle, IL
ALLY FINANCIAL INC.	Little Rock, AR
CIT Financial USA, Inc.	Livingston, NJ
Westlake Services, LLC	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
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
Vantage Finance, LLC	Omaha, NE
TOHVT Motors, Inc.	Omaha, NE
Prairie Finance, LLC	Omaha, NE
ALLY FINANCIAL INC.	Orland Park, IL
General Electric Capital Corporation	Overland Park, KS
Toyota Motor Credit Corporation	Overland Park, KS
Hyundai Capital America, Inc.	Plano, TX
Isuzu Finance of America, Inc.	Purchase, NY

## Sales Finance Companies (continued)

Institution	Location
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
PACCAR Financial Corp	Schaumburg, IL
United Acceptance, Inc.	Smyrna, GA
Credit Acceptance Corporation	Southfield, MI
American Credit Acceptance, LLC	Spartanburg, SC
Preferred Credit, Inc.	St. Cloud, MN
RBS Financial Products Inc.	Stamford, CT
Green Tree Servicing LLC	Tempe, AZ
American Honda Finance Corporation	Torrance, CA
Kubota Credit Corporation, U.S.A.	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
United Consumer Financial Services Company	Westlake, OH



## Sale of Checks/Funds Transmission Licensees (for the period ending June 30, 2011)

Institution	Location
Aaran Financial Services, Inc.	Minneapolis, MN
ACE Cash Express, Inc.	Irving, TX
ADP Payroll Services, Inc.	Roseland, NJ
Amaana Money Transfer Company	Minneapolis, MN
Amal Financial Inc.	Chicago, IL
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corp.	Phoenix, AZ
American Express Travel Related Services Co., Inc.	New York, NY
Bancomer Transfer Services, Inc.	Houston, TX
Blackhawk Network California, Inc.	Pleasanton, CA
Braz Transfers, Inc.	Saugus, MA
Cambridge Mercantile Corp. (U.S.A.)	Princeton, NJ
CheckFreePay Corporation	Wallingford, CT
Coinstar E-Payment Services, Inc.	Bellevue, WA
Comdata Network, Inc.	Brentwood, TN
Continental Exchange Solutions, Inc.	Buena Park, CA
Custom House (USA) Ltd.	Victoria BC
Dahab-Shil, Inc.	Minneapolis, MN
Dar Al Tawakul General Trading LLC	Minneapolis, MN
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

Institution	Location
Integrated Payment Systems, Inc.	Greenwood Village, CO
Intermex Wire Transfer, LLC	Miami, FL
ITC Financial Licenses, Inc.	Columbus, GA
Metavante Payment Services, LLC	Milwaukee, WI
Mexico Transfers, Inc.	Irving, TX
Moneybookers USA, Inc.	New York, NY
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
Outlier, Inc.	Atlanta, GA
PayPal, Inc.	San Jose, CA
PreCash, Inc.	Houston, TX
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue Corporation	Sylmar, CA
Smartplus USA LLC	Minneapolis, MN
Softgate Systems, Inc.	Fairfield, NJ
Tempo Financial U.S. Corporation	Greenwood Village, CO
Tempus Consulting, Inc.	Washington, DC
Travelex Currency Services Inc.	New York, NY
Travelex Global Business Payments, Inc.	Washington, DC
Viamerica Corporation	Bethesda, MD
Western Union Financial Services, Inc.	Englewood, CO
Xoom Corporation	San Francisco, CA



## Mortgage Lending Companies (for the period ending June 30, 2011)

Institution	DBA Name	City	State
1st United Mortgage Banc, LLC		Lincoln	NE
21st Mortgage Corporation		Knoxville	TN
Academy Mortgage Corporation		Sandy	UT
Acceptance Lending Corporation, Inc.	Acceptance Mortgage Corporation	Omaha	NE
Adchemy, Inc.	RateMarketplace	Foster City	CA
Affinity Home Loans, L.L.C.		Lenexa	KS
Allegro Funding Corp.		St. Augustine	FL
American Advisors Group		Orange	CA
American Family Financial Services, Inc.		Madison	WI
American Financial Resources, Inc.		Parsippany	NJ
American Financing Corporation		Aurora	CO
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
American Neighborhood Mortgage Acceptance	AnnieMac Home Mortgage	Mt. Laurel	NJ
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
Assets Recovery Center, LLC		Miami	FL
Avelo Mortgage, LLC		Irving	TX
Barclays Bank PLC	Barclays Capital	New York	NY
Bayview Asset Management, LLC		Coral Gables	FL
Bayview Loan Servicing, LLC		Coral Gables	FL
Beneficial Financial I Inc.		Mettawa	IL
BMMZ Holdings, LLC		Fort Washington	PA
Caliber Funding, LLC		Irving	TX
Capital City Mortgage, Inc.		Lincoln	NE
Capital Financial Services, Inc.		Elmhurst	IL
Carrington Mortgage Services, LLC		Santa Ana	CA
Cascade Mortgage, Inc.		Minneapolis	MN
CashCall, Inc.		Anaheim	CA
Castle & Cooke Mortgage, LLC		Salt Lake City	UT
Catalyst Lending, Inc.		Greenwood Village	CO
Cayuga Lending, LLC		New York	NY
Centennial Lending L.L.C.		Longmont	CO
CGB AGRI Financial Services, Inc.		Louisville	KY

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Cherry Creek Mortgage Co., Inc.	1st Reverse Mortgage USA	Greenwood Village	CO
Chimera Investment Corporation		New York	NY
Churchill Mortgage Corporation		Brentwood	TN
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 Loan Services, LLC		La Crosse	WI
Consumer Solutions 3, LLC		Minnetonka	MN
Consumer Solutions 4, LLC		Minnetonka	MN
Consumer Solutions, LLC		Minnetonka	MN
CoreLogic Services, LLC		Westlake	TX
Cornerstone Mortgage Company		Houston	TX
Countrywide Home Loans, Inc.		Calabasas	CA
Courtesy Mortgage, LLC	Courtesy Mortgage	Omaha	NE
Credit Suisse First Boston Mortgage Capital, LLC		New York	NY
Dalton Law Office, P.C., LLO		Lincoln	NE
DB Structured Products, Inc.		New York	NY
Delbert Services Corporation		Las Vegas	NV
DH Mortgage Company		Prairie du Chien	WI
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
Everett Financial, Inc.	Supreme Lending	Dallas	TX
Excel Mortgage Servicing, Inc.	Impac Mortgage	Irvine	CA
Fairway Independent Mortgage Corporation		Sun Prairie	WI
Fay Servicing LLC		Chicago	IL
FCI Lender Services, Inc.		Anaheim Hills	CA
Finance 1, LLC		Omaha	NE
First Financial Mortgage Services LLC		Overland Park	KS
First Guaranty Mortgage Corporation		McLean	VA
First Mortgage Company, L.L.C.	First Mortgage Company	Oklahoma City	OK
First Mortgage Company, L.L.C.	Equitable Mortgage of Nebraska	Oklahoma City	OK
First Option Mortgage, LLC		Atlanta	GA
First Security Mortgage Company		Lincoln	NE
Flagship Financial Group, LLC	FFG, LLC	Lehi	UT
FNBN I, LLC		Calabasas	CA
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	Melville	NY
Freedom Lending, LLC		Omaha	NE

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
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
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
Great Plains Mortgage Company, LLC		Omaha	NE
Green Planet Servicing, LLC		Wallingford	CT
Green Tree Servicing LLC		St. Paul	MN
Guaranteed Rate, Inc.		Chicago	IL
Guardian Property Services, L.L.C.		Papillion	NE
Home Loan Center, Inc.	Lending Tree Loans	Irvine	CA
Home Retention Services, Inc.		Houston	TX
Home Servicing, LLC	HSLLC of Louisiana, LLC	Baton Rouge	LA
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.		Research Triangle Park	NC
iFreedom Direct Corporation		Salt Lake City	UT
IGate Global Solutions Limited		Fremont	CA
Innovative Lending Solutions, Inc.		Englewood	CO
Iowa Bankers Mortgage Corporation		Johnston	IA
iServe Servicing, Inc.		Irving	TX
ISGN Solutions, Inc.		Bensalem	PA
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
Judson Enterprises, Inc.	K-Designers	Gold River	CA
Kansas City Mortgage Group, LLC		Overland Park	KS
Keystone Mortgage, Inc.		Omaha	NE
Kondaur Capital Corporation		Orange	CA
Kroll Factual Data, Inc.		Loveland	CO
Lakeview Loan Servicing, LLC		Coral Gables	FL
Land/Home Financial Services		Concord	CA

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
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
Lenox Financial Mortgage Corporation	WesLend Financial Corp.	Irvine	CA
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
loanDepot.com, LLC	O2Funding	Irvine	CA
Loanleaders of America, Inc.		Santa Ana	CA
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
Merrill Lynch Mortgage Lending, Inc.		New York	NY
MGIC Mortgage Services, LLC		Milwaukee	WI
Midwest Family Lending Corporation		Urbandale	IA
Midwest Loan Services, Inc.		Houghton	MI
Midwest Mortgage Capital, LLC		St. Louis	MO
MJ Mortgage, Inc.		Glenwood	IA
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 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	Military United Home Loans	Columbia	MO
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
MTGLQ Investors, L.P.		New York	NY

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
NAD Acquisition 3, LLC		Rye Brook	NY
Nationstar Mortgage LLC	Champion Mortgage Company	Lewisville	TX
Nationwide Advantage Mortgage Company		Des Moines	IA
Nationwide Bi-Weekly Administration, Inc.		Xenia	OH
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 Corp.		Calabasas	CA
Pennymac Loan Services, LLC		Calabasas	CA
PHH Home Loans, LLC	Cartus Home Loans	Mt. Laurel	NJ
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	Domain Distinctive Property Finance	Mt. Laurel	NJ
PHH Mortgage Corporation	PHH Mortgage Services	Mt. Laurel	NJ
PHH Mortgage Corporation	Century 21 Mortgage	Mt. Laurel	NJ
PHH Mortgage Corporation	ERA Mortgage	Mt. Laurel	NJ
Pillar Financial, Inc.		LaVista	NE
Plaza Home Mortgage, Inc.		San Diego	CA
PNMAC Mortgage Co., LLC		Calabasas	CA
Premier Home Mortgage, Inc.	Advana Mortgage, Inc.	Rapid City	SD
Premier Lending Alliance, LLC		Clive	IA
Primary Residential Mortgage, Inc.	Frost Mortgage Lending 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		Englewood	CO
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
Protium Master Mortgage LP		New York	NY
Provident Funding Associates, L.P.		Burlingame	CA
QR Lending, Inc.		Madison	WI
Quantum Servicing Corporation		Tampa	FL
Quicken Loans Inc.		Detroit	MI
RANLife, Inc.	Residential Acceptance Network, Inc.	Salt Lake City	UT

## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
RBS Financial Products, Inc.		Stamford	CT
Real Time Resolutions, Inc.		Dallas	TX
Redwood Residential Acquisition Corporation		Mill Valley	CA
Regent Financial Group, Inc.		Omaha	NE
Reliance First Capital, LLC		Melville	NY
Residential Credit Solutions, Inc.		Fort Worth	TX
Residential Funding Company, LLC		Bloomington	MN
Residential MS, LLC		Santa Monica	CA
Resurgent Capital Services, L.P.		Greenville	SC
Reverse Mortgage Solutions, Inc.	RMS Reverse Mortgage Solutions, Inc.	Spring	TX
Rocky Mountain Mortgage Specialists, Inc.		Centennial	CO
Roosevelt Mortgage Acquisition Company		New York	NY
Rotella Mortgage, Inc.	Rotella Mortgage	Ralston	NE
RoundPoint Mortgage Company		Charlotte	NC
RoundPoint Mortgage Servicing Corporation		Charlotte	NC
Royal United Mortgage LLC		Indianapolis	IN
Rushmore Loan Management Services LLC		Irvine	CA
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
Selene Finance LP		Houston	TX
Semper Home Loans, Inc.		Providence	RI
Service Finance Company, LLC		Boca Raton	FL
Servis One, Inc.	BSI Financial Services, Inc.	Irving	TX
Shannon Funding LLC		Bellevue	WA
Shore Financial Services, Inc.	United Wholesale Mortgage	Birmingham	AL
Sierra Pacific Mortgage Company, Inc.		Folsom	CA
SIRVA Mortgage, Inc.		Independence	OH
Smart Funding Corp.		Santa Ana	CA
SN Servicing Corporation		Eureka	CA
Specialized Loan Servicing, LLC		Highlands Ranch	CO
Springleaf Financial Services, Inc.		Evansville	IN
State Farm Bank, F.S.B.		Bloomington	IL
Statebridge Company, LLC		Denver	CO
Stearns Lending, Inc.	FPF Wholesale	Santa Ana	CA



## Mortgage Lending Companies (continued)

Institution	DBA Name	City	State
Stonegate Mortgage Corporation		Mansfield	OH
Sun West Mortgage Company, Inc.	Cal State Funding, Inc.	Cerritos	CA
Sutton Funding LLC		New York	NY
Team USA Mortgage L.L.C.		Quincy	IL
The Lending Company, Inc.		Phoenix	AZ
The Private Mortgage Group, LLC		Omaha	NE
The Wiebe Group LLC	First Mortgage Solutions	Kansas City	MO
Triad Financial Services, Inc.	Triad Manufactured Home Financial Services, Inc.	Jacksonville	FL
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.		Irving	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
Wells Fargo Advisors, LLC		St. Louis	MO
Wells Fargo Financial Nebraska, Inc.		Des Moines	IA
Weststar Mortgage, Inc.		Woodbridge	VA
WFJV, LLC		Minnetonka	MN
WFRBD, LLC		Minnetonka	MN
Wingspan Portfolio Advisors LLC		Carrollton	TX
Wipro Gallagher Solutions, Inc.		Franklin	TN



# Bureau of Securities

## Licensees/Registrants by the Numbers

Bureau of Securities (Registered)	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010	6/30/2011
Broker-Dealers	1,431	1,430	1,489	1,470	1,446	1,425	1,416
Agents of Broker-Dealers	59,519	63,260	69,242	70,842	70,326	74,970	84,179
Investment Advisers	69	68	74	71	68	71	75
Federal Covered Advisers	736	810	878	982	1,013	1,044	1,086
Investment Adviser Representatives	2,197	2,334	2,006	3,025	3,157	3,273	3,419

## New Registrations

	6/30/2011
Broker-Dealers	104
Agents of Broker-Dealers	26,411
Investment Advisers	18
Federal Covered Advisers	126
Investment Adviser Representatives	802

## Loan Brokers (for the period ending 6/30/2011)

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

## Enforcement Actions

	6/30/2009	6/30/2010	6/30/2011
Investigations Initiated	55	54	40
Investigations Closed	21	24	25
Cease & Desist Orders	4	7	6
Denials	0	0	0
License Revocations	0	0	0
Permanent Injunctions	1	0	0
Criminal Referrals	2	2	3
Criminal Convictions	0	0	3
Consent Orders	11	18	7
Number of fines, penalties, costs and unregistered securities assessed	11	16	11



Left to Right: Rod Griess, Registration and Compliance Supervisor; Debbie Yost, Staff Assistant II; Lori Freeman, Staff Assistant I

## Securities Registrations and Exemptions (for the period ending June 30, 2011)

<b>OFFERINGS FILED</b>			
<b>SECURITIES FILINGS</b>			
<b>Type</b>	<b>Paper Filing</b>	<b>Electronic Filing</b>	<b>Total</b>
Stock	6		6
Debt	0		0
Partnership	2		2
Mutual Funds	731	1,534	2,265
Unit Investment Trusts	1,370		1,370
Other	23		23
<b>TOTAL</b>	2,132	1,534	3,666
<b>RENEWALS AND ADDITIONALS</b>			
<b>Type</b>	<b>Paper Filing</b>	<b>Electronic Filing</b>	<b>Total</b>
Additional	1,450	4,282	5,732
Mutual Fund Renewals	5,584	14,158	19,742
Other Renewals	82	0	82
<b>SUBTOTAL</b>	7,116	18,440	25,556
Withdrawn	(5)	-	(5)
<b>TOTAL REGISTRATIONS ISSUED</b>	7,111	18,440	25,551
<b>EXEMPTION FILINGS</b>			
Uniform Limited Offering Exemption (ULOE)	365		
Intrastate (Form SODD)	3		
§ 8-1111(9) Exemptions	104		
Other Exemptions	5		
Exemption Withdrawals	9		
<b>TOTAL EXEMPTIONS</b>	477		
<b>BUSINESS OPPORTUNITY FILINGS</b>			
New Business Opportunity Filings	4		
Business Opportunity Renewals	8		
<b>TOTAL FILINGS</b>	12		
<b>§ 59-1722 Franchise Exemptions</b>	322		

§ Indicates State Statute

## Historical Data - Securities Act Cash Fund Status

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1939	\$6,193.23	\$4,410.21			\$12,061.01
1940	7,145.17	6,320.01			12,841.17
1941	5,046.38	5,485.91			12,801.64
1942	4,141.40	3,000.04			13,543.00
1943	4,961.20	3,506.54			14,997.66
1944	5,631.50	4,750.09			15,879.07
1945	8,927.50	6,803.17			18,003.40
1946	13,864.61	7,891.25			23,976.76
1947	10,811.70	8,816.33			25,972.13
1948	9,461.55	9,718.56			25,715.12
1949	10,577.70	9,908.43			26,384.39
1950	14,348.55	12,528.28			28,204.66
1951	15,969.75	10,430.60			33,743.81
1952	17,960.80	14,243.64			37,460.97
1953	15,796.46	15,468.18			37,789.25
1954	20,094.00	16,122.16			41,671.09
1955	56,120.70	18,246.53			79,635.26
1956	36,925.13	27,312.29			89,248.10
1957	37,457.85	34,147.62			92,558.33
1958	44,217.40	18,310.37			118,456.36
1959	59,159.54	21,040.73		87,910.53	68,673.64
1960	56,094.98	32,489.95			92,278.67
1961	93,293.18	26,639.88	20,177.49		138,754.48
1962	84,195.11	24,665.39	22,870.20		175,414.00
1963	65,892.13	17,144.36	36,914.11	107,503.23	79,744.43
1964	73,040.12	14,720.10	53,040.82		85,023.63
1965	99,916.54	10,535.11	46,749.84		127,655.22
1966	122,601.30	27,695.45			222,561.07
1967	127,622.30	30,743.98			391,439.39
1968	103,637.81	38,674.66			<b>* 384,402.54</b>
1969	282,825.92	41,039.48			626,188.98
1970	238,716.33	49,523.83		576,188.98	239,192.50
1971	196,323.68	57,317.86			378,198.32
1972	238,200.66	54,591.44	335,820.32		225,987.22
1973	303,244.12	53,510.25			475,721.09
1974	222,981.67	66,216.35	35,000.00		597,486.41
1975	294,903.68	92,669.49			799,720.60
1976	263,399.67	93,960.11		650,000.00	319,160.09

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

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

Year	Income	Securities Fund Expense	Funds Used by Financial Institutions Division	Transferred to State of Nebraska General Fund	Ending Balance
1977	348,187.64	\$114,168.09			\$553,179.64
1978	388,138.00	129,703.00			811,616.37
1979	644,667.74	137,669.27		1,000,000.00	318,614.89
1980	1,382,922.90	217,895.99		1,000,000.00	483,641.80
1981	1,933,971.73	234,662.37		1,000,000.00	1,182,951.16
1982	2,731,443.50	241,846.20		2,500,000.00	1,172,548.46
1983	2,724,345.60	270,888.60		3,400,000.00	226,005.46
1984	2,329,448.38	346,302.61		2,000,000.00	209,151.23
1985	2,751,984.71	506,925.78			2,454,210.16
1986	4,583,857.83	393,491.18		1,000,000.00	5,644,576.81
1987	6,398,986.47	481,879.81		3,000,000.00	8,561,683.42
1988	6,013,741.07	539,064.27		6,000,000.00	8,036,360.22
1989	5,640,938.62	550,906.91		9,800,000.00	3,326,391.93
1990	5,589,758.30	575,243.71		4,000,000.00	4,340,907.66
1991	5,258,270.04	566,022.28		4,000,000.00	5,033,154.82
1992	5,788,698.13	759,553.38		4,000,000.00	6,062,299.57
1993	6,530,292.17	719,771.53		7,000,000.00	4,872,820.21
1994	8,375,967.98	733,478.78		6,000,000.00	6,515,309.41
1995	9,395,158.73	787,188.38		6,000,000.00	9,123,279.76
1996	10,090,839.96	817,799.07		9,000,000.00	9,396,320.65
1997	11,233,133.85	879,814.28		11,000,000.00	8,749,640.22
1998	12,915,388.07	861,660.34		9,000,000.00	11,803,367.95
1999	13,909,799.35	903,478.37		9,000,000.00	15,809,688.93
2000	16,837,246.49	971,783.23		15,000,000.00	16,675,152.19
2001	17,815,111.68	1,010,507.33		17,000,000.00	16,479,756.54
2002	16,322,332.64	973,200.44		17,500,000.00	14,328,888.74
2003	13,910,093.96	999,418.48		16,500,000.00	10,739,564.22
2004	19,041,410.43	985,019.06		15,000,000.00	13,795,955.59
2005	15,001,541.20	1,140,021.13		19,100,000.00	8,557,475.66
2006	15,587,788.32	1,071,971.67		16,000,000.00	7,073,292.31
2007	18,443,863.52	1,080,923.35		16,000,000.00	8,436,232.48
2008	23,658,510.95	1,090,519.61		11,000,000.00	20,004,302.82
2009	24,904,073.88	1,188,387.36		19,000,000.00	24,719,989.34
2010	24,844,300.42	1,291,930.62		24,286,041.00	23,986,318.14
2011	\$24,863,948.68	\$1,290,130.93		\$37,322,121.00	\$10,238,014.89

## 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
1999	14,165	5,799,663,765	81
2000	17,789	7,119,150,972	36
2001	21,232	8,698,411,020	65
2002	20,467	9,725,155,609	46
2003	20,935	9,979,766,330	11
2004	22,697	11,323,207,770	26
2005	22,870	10,641,066,150	31
2006	24,710	11,320,260,650	11
2007	26,266	13,573,121,380	9
2008	29,348	18,371,913,640	5
2009	27,945	18,729,690,650	12
2010	28,523	17,213,135,000	18
2011	23,250	\$18,545,492,000	5



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

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

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

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

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

Year	Broker-Dealers Registered	Number Denied	Cancellations & Withdrawals	Agents Registered	Agents Denied
1985	614	5	28	9,357	37
1986	667	3	49	10,099	20
1987	701	2	76	14,495	3
1988	753	0	86	16,611	0
1989	771	0	106	17,455	0
1990	776	0	107	17,672	0
1991	733	0	134	17,383	0
1992	758	0	87	18,866	0
1993	808	0	57	22,293	0
1994	888	0	51	26,574	0
1995	984	0	72	28,532	0
1996	1,078	0	84	32,175	0
1997	1,178	0	92	37,151	0
1998	1,232	0	128	44,134	0
1999	1,311	0	144	50,722	0
2000	1,459	0	86	56,606	0
2001	1,529	0	139	61,783	0
2002	1,520	0	178	57,388	0
2003	1,447	0	181	53,950	0
2004	1,436	3	110	56,214	0
2005	1,431	0	30	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
2011	1,416	0	130	84,179	0

