

FISCAL NOTE

LEGISLATIVE FISCAL ANALYST ESTIMATE

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)					
EXPENDITURES	GENERAL	CASH	FEDERAL	REVOLVING	TOTAL
FY2025-2026	0	0	0	0	0
FY2026-2027	0	0	0	0	0
FY2027-2028	0	0	0	0	0
FY2028-2029	0	0	0	0	0
REVENUE	GENERAL	CASH	FEDERAL	REVOLVING	TOTAL
FY2025-2026	0	0	0	0	0
FY2026-2027	0	0	0	0	0
FY2027-2028	0	0	0	0	0
FY2028-2029	0	0	0	0	0

Any Fiscal Notes received from state agencies and political subdivisions are attached following the Legislative Fiscal Analyst Estimate.

LB 717 amends various statutes and the Uniform Commercial Code by adopting changes to federal law relating to banking and finance. The bill also changes provisions on digital asset depository institutions and provisions relating to the control and regulation of banks and trust companies. The bill would further adopt revisions to the Residential Mortgage Licensing Act, the Installment Loan and Sales Act, the Controllable Electronic Record Fraud Prevention Act, and the Nebraska Financial Innovation Act.

The Department of Banking and Finance estimates no fiscal impact.

No fiscal impact.

State Agency OR Political Subdivision Name: <sup>(2)</sup>

Department of Banking and Finance

Prepared by: <sup>(3)</sup> John Drahota

Date Prepared: <sup>(4)</sup> 01/14/2026

Phone: <sup>(5)</sup> (402) 471-4954

ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION

	FY 2026-27		FY 2027-28	
	EXPENDITURES	REVENUE	EXPENDITURES	REVENUE
GENERAL FUNDS				
CASH FUNDS				
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS				

Explanation of Estimate:

No fiscal impact.

BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE

Personal Services:				
POSITION TITLE	NUMBER OF POSITIONS		2026-27	2027-28
	26-27	27-28	EXPENDITURES	EXPENDITURES
Benefits.....				
Operating.....				
Travel.....				
Capital outlay.....				
Aid.....				
Capital improvements.....				
TOTAL.....				

ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSE
LB: 717                      AM:                      AGENCY/POLT. SUB: Department of Banking and Finance
REVIEWED BY: Ryan Walton                      DATE: 1/15/2026                      PHONE: (402) 471-4174
COMMENTS: Concur with the Department of Banking and Finance's assessment of no fiscal impact from LB 717.