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First National of Nebraska Named One of ‘America’s Best Banks’ by Forbes for Second Year in a Row

Bank Holding Company Ranked 36th on Magazine’s 2012 List

(OMAHA, Neb. January 15, 2013) – First National of Nebraska, the largest privately owned banking company in the United States, has been named to Forbes’ “America’s Best Banks” list for 2012. First National is 36th on the magazine’s list, which ranked the country’s 100 largest publicly traded banks and thrifts based on asset quality, capital adequacy and profitability.

“It’s an honor to be named one of ‘America’s Best Banks’ by Forbes again this year,” said Daniel K. O’Neill, president, First National of Nebraska. “This ranking confirms the success of our efforts to continue to build capital reserves, strengthen our loan portfolio and grow deposits despite a difficult economic environment.”

Forbes’ data is based on the regulatory filings of public banks and thrifts as of December 1, 2012. The magazine used data supplied by SNL Financial to rank financial institutions according to eight metrics of financial health, including return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; Tier 1 capital ratio; risk-based capital ratio; and leverage ratio.

Following is a summary of First National of Nebraska’s performance that contributed to the Forbes ranking:

Total Assets	\$15 Billion
Return on Average Equity	8.6%
Ratio: Non-performing Loans to Total Loans	1.6%
Ratio: Reserves/Non-performing Loans	169%

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(First National performance, continued)

Tier 1 Ratio	13.1%
Leverage Ratio	10.6%

Source: SNL Financial

First National of Nebraska has grown into the largest privately owned banking company in the United States. First National and its affiliates have \$17 billion in managed assets and nearly 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

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