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Forbes Names First National of Nebraska One of ‘America’s Best Banks’
Bank Holding Company Ranked 17th on Magazine’s 2011 List

(OMAHA, Neb. December 22, 2011) – 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 2011. First National is 17th 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.

“We are honored to be named among ‘America’s Best Banks’ by such a highly-regarded publication as Forbes,” said Daniel K. O’Neill, president, First National of Nebraska. “This achievement is a testament to our efforts to significantly build our capital reserves while enhancing the quality of our loan portfolio during one of the most challenging times ever for the banking industry.”

Forbes’ data is based on the regulatory filings of public banks and thrifts as of Dec. 1, 2011. Data supplied by SNL Financial was used by the magazine to rank the 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 B
Return on Average Equity	15%
Non-performing Loans/Total Loans	2.1%
Reserves/Non-performing Loans	155%
Tier 1 Ratio	13%
Leverage Ratio	9.9%

Source: SNL Financial

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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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