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

Bank Holding Company Ranked 26th on Magazine’s 2015 List

(OMAHA, Neb. January 5, 2015) – 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 2015. First National is 26th 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.

Forbes’ data is based on the regulatory filings of public banks and thrifts through the third quarter of 2014. 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. Forbes also considered revenue growth for the latest 12 months in its review.

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

Total Assets	\$17 Billion
Return on Average Equity	10.1%
Ratio: Non-performing Loans to Total Loans	0.8%
Ratio: Reserves/Non-performing Loans	313%
Tier 1 Ratio	12.7%
Leverage Ratio	10.5%

Source: SNL Financial

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First National of Nebraska is the largest privately owned banking company in the United States. First National and its affiliates have \$19 billion in managed assets and 5,000 employee associates. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

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