

**FIRST EXPRESS OF NEBRASKA, INC.**

|   | CPP Disbursement Date<br>02/06/2009 | RSSD (Holding Company)<br>1250398 | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|-----------------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   |                                     |                                   |   |             |
|   | 2008<br>\$ millions                 | 2009<br>\$ millions               | %chg from prev                                    |             |
| <b>Assets</b>   | \$324                               | \$332                             | 2.4%  |             |
| Loans   | \$269                               | \$264                             | -2.0%   |             |
| Construction & development  | \$8                                 | \$4                               | -46.3%  |             |
| Closed-end 1-4 family residential   | \$36                                | \$34                              | -3.9%   |             |
| Home equity   | \$4                                 | \$5                               | 1.3%  |             |
| Credit card   | \$0                                 | \$0                               |   |             |
| Other consumer  | \$13                                | \$13                              | 5.5%  |             |
| Commercial & Industrial   | \$73                                | \$56                              | -22.8%  |             |
| Commercial real estate  | \$76                                | \$81                              | 6.6%  |             |
| Unused commitments  | \$53                                | \$48                              | -9.8%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$7                                 | \$4                               | -33.5%  |             |
| Asset-backed securities   | \$0                                 | \$0                               |   |             |
| Other securities  | \$18                                | \$24                              | 32.8%   |             |
| Cash & balances due   | \$11                                | \$12                              | 13.0%   |             |
| <b>Residential mortgage originations</b>  |                                     |                                   |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                               |   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |             |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                               |   |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |             |
| <b>Liabilities</b>  | \$294                               | \$298                             | 1.4%  |             |
| Deposits  | \$266                               | \$287                             | 7.8%  |             |
| Total other borrowings  | \$27                                | \$11                              | -60.3%  |             |
| FHLB advances   | \$26                                | \$10                              | -61.5%  |             |
| <b>Equity</b>   |                                     |                                   |   |             |
| Equity capital at quarter end   | \$30                                | \$33                              | 11.7%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$1                                 | \$4                               | NA  |             |
| <b>Performance Ratios</b>   |                                     |                                   |   |             |
| Tier 1 leverage ratio   | 8.4%                                | 9.2%                              | --  |             |
| Tier 1 risk based capital ratio   | 9.1%                                | 10.6%                             | --  |             |
| Total risk based capital ratio  | 10.3%                               | 11.7%                             | --  |             |
| Return on equity <sup>1</sup>   | 10.3%                               | -2.9%                             | --  |             |
| Return on assets <sup>1</sup>   | 0.9%                                | -0.3%                             | --  |             |
| Net interest margin <sup>1</sup>  | 4.0%                                | 3.6%                              | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 96.0%                               | 30.6%                             | --  |             |
| Loss provision to net charge-offs (qtr)   | 370.4%                              | 64.0%                             | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.1%                                | 3.2%                              | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |             |
|   | <b>Noncurrent Loans</b>             |                                   | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2008</b>                         | <b>2009</b>                       | <b>2008</b>                                       | <b>2009</b> |
| Construction & development  | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Closed-end 1-4 family residential   | 2.6%                                | 2.6%                              | 0.0%  | 0.1%        |
| Home equity   | 0.0%                                | 0.0%                              | 0.0%  | 2.1%        |
| Credit card   | 0.0%                                | 0.0%                              | 0.0%  | 0.0%        |
| Other consumer  | 1.6%                                | 0.4%                              | 0.1%  | 0.0%        |
| Commercial & Industrial   | 0.9%                                | 10.8%                             | 0.1%  | 3.3%        |
| Commercial real estate  | 0.6%                                | 2.2%                              | 0.0%  | 0.0%        |
| Total loans   | 1.3%                                | 4.0%                              | 0.0%  | 0.8%        |