

FIRST EXPRESS OF NEBRASKA, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1250398	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$329	\$323	-1.8%	
Loans	\$250	\$247	-1.2%	
Construction & development	\$6	\$7	18.8%	
Closed-end 1-4 family residential	\$33	\$33	-0.7%	
Home equity	\$4	\$4	-5.7%	
Credit card	\$0	\$0		
Other consumer	\$12	\$3	-72.3%	
Commercial & Industrial	\$47	\$41	-11.8%	
Commercial real estate	\$78	\$73	-6.0%	
Unused commitments	\$38	\$39	1.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$10	71.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$33	-16.4%	
Cash & balances due	\$10	\$13	35.4%	
Residential mortgage originations				
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		
Liabilities	\$295	\$287	-2.8%	
Deposits	\$289	\$280	-2.9%	
Total other borrowings	\$6	\$5	-6.9%	
FHLB advances	\$5	\$5	-7.0%	
Equity				
Equity capital at quarter end	\$34	\$36	7.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	10.2%	--	
Tier 1 risk based capital ratio	11.8%	12.7%	--	
Total risk based capital ratio	13.0%	13.9%	--	
Return on equity ¹	5.1%	8.6%	--	
Return on assets ¹	0.5%	1.0%	--	
Net interest margin ¹	4.1%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	117.8%	114.9%	--	
Loss provision to net charge-offs (qtr)	714.3%	99.7%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.9%	0.6%	0.0%	0.0%
Home equity	3.4%	0.0%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.3%	0.2%	0.0%
Commercial & Industrial	2.5%	2.5%	0.0%	0.0%
Commercial real estate	0.1%	0.9%	0.1%	0.0%
Total loans	1.2%	1.3%	0.0%	0.1%