

**NEBRASKA BANKSHARES, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1054765	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$394	\$379	-3.7%	
Loans	\$244	\$228	-6.7%	
<i>Construction &amp; development</i>	\$12	\$9	-24.8%	
<i>Closed-end 1-4 family residential</i>	\$30	\$24	-19.1%	
<i>Home equity</i>	\$2	\$2	9.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$6	-14.1%	
<i>Commercial &amp; Industrial</i>	\$39	\$37	-4.7%	
<i>Commercial real estate</i>	\$64	\$62	-4.4%	
Unused commitments	\$42	\$40	-5.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$82	\$77	-6.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$33	\$38	17.3%	
Cash & balances due	\$13	\$10	-17.2%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$15		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$16		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$359	\$334	-6.8%	
Deposits	\$253	\$243	-3.8%	
Total other borrowings	\$105	\$89	-15.4%	
FHLB advances	\$100	\$84	-16.2%	
<b>Equity</b>				
Equity capital at quarter end	\$35	\$44	28.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	10.5%	--	
Tier 1 risk based capital ratio	11.0%	12.7%	--	
Total risk based capital ratio	12.2%	13.9%	--	
Return on equity <sup>1</sup>	9.7%	9.8%	--	
Return on assets <sup>1</sup>	0.9%	1.1%	--	
Net interest margin <sup>1</sup>	3.6%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.8%	62.9%	--	
Loss provision to net charge-offs (qtr)	77.8%	57.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.2%	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>
<i>Construction &amp; development</i>	0.0%	17.0%	0.3%	0.0%
<i>Closed-end 1-4 family residential</i>	10.7%	1.1%	0.5%	1.8%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.7%	1.1%	0.0%	0.1%
<i>Commercial &amp; Industrial</i>	11.4%	11.5%	2.9%	3.7%
<i>Commercial real estate</i>	3.5%	4.7%	0.0%	0.0%
<i>Total loans</i>	4.3%	4.2%	0.6%	0.8%