

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended March 31

Unaudited

(Dollars in thousands, except per share amounts and percentages)

	1st Quarter		
	2016	2015	%
Selected Financial Data			
For the period:			
Interest income	\$259,999	\$235,939	10 %
Interest expense	\$14,965	\$10,903	37 %
Net interest income	\$245,034	\$225,036	9 %
Provision for loan losses	\$55,970	\$40,754	37 %
Noninterest income	\$97,009	\$89,620	8 %
Noninterest expense	\$213,520	\$198,272	8 %
Net income	\$46,810	\$48,650	(4) %
Period-end:			
Net loans and leases	\$13,036,816	\$12,158,025	7 %
Assets	\$18,509,333	\$17,163,986	8 %
Deposits	\$15,030,876	\$14,316,336	5 %
Shareholders' equity	\$1,948,950	\$1,810,260	8 %
Profitability Statistics			
Return on average assets (annualized)	1.03%	1.16%	(13) pts
Return on average shareholders' equity (annualized)	9.75%	11.02%	(126) pts
Average shareholders' equity to average assets (for the period)	10.56%	10.53%	3 pts
Common Stock Statistics			
Common shares outstanding (period-end)	303,070	304,490	(0) %
Book value per common share (period-end)	\$6,431	\$5,945	8 %
Cash dividends declared per common share	\$25	\$25	- %
Dividend payout ratio	16.19%	15.65%	54 pts
Regulatory Capital Ratios (period-end) *			
Common Equity Tier 1 (CET1)	11.22%	11.03%	19 pts
Tier 1 Leverage	10.90%	10.93%	(3) pts
Tier 1	12.15%	12.01%	14 pts
Total Capital	13.57%	13.47%	10 pts

For additional financial information, regulatory reports can be viewed or downloaded using the link in the "Investor Relations - Regulatory Disclosures" section at fnni.com.