

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended June 30

Unaudited

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

	2nd Quarter			Year-to-Date		
	2016	2015	%	2016	2015	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$263,972	\$240,123	10 %	\$523,971	\$476,062	10 %
Interest expense	\$15,758	\$11,308	39 %	\$30,723	\$22,211	38 %
Net interest income	\$248,215	\$228,815	8 %	\$493,249	\$453,851	9 %
Provision for loan losses	\$71,543	\$43,701	64 %	\$127,513	\$84,455	51 %
Noninterest income	\$106,279	\$107,606	(1) %	\$203,288	\$197,226	3 %
Noninterest expense	\$228,050	\$204,669	11 %	\$441,570	\$402,941	10 %
Net income	\$32,929	\$56,723	(42) %	\$79,739	\$105,373	(24) %
Period-end:						
Net loans and leases	\$13,536,951	\$12,451,704	9 %			
Assets	\$18,783,090	\$17,624,149	7 %			
Deposits	\$14,993,110	\$14,172,062	6 %			
Shareholders' equity	\$1,982,142	\$1,854,397	7 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	0.71%	1.30%	(59) pts	0.87%	1.23%	(36) pts
Return on average shareholders' equity (annualized)	6.72%	12.41%	(569) pts	8.22%	11.73%	(351) pts
Average shareholders' equity to average assets (for the period)	10.61%	10.51%	10 pts			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	302,862	304,296	(0.5) %			
Book value per common share (period-end)	\$6,545	\$6,094	7 %			
Cash dividends declared per common share	\$25	\$25	- %	\$50	\$50	- %
Dividend payout ratio	22.99%	13.41%	958 pts	19.00%	14.44%	455 pts
<b>Regulatory Capital Ratios (period-end)</b>						
Common Equity Tier 1 (CET1)	11.06%	11.06%	(1) pts			
Tier 1 Leverage	10.86%	10.92%	(6) pts			
Tier 1	11.95%	12.01%	(6) pts			
Total Capital	13.37%	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](http://fnni.com).