

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

	3rd Quarter			Year-to-Date		
	2016	2015	%	2016	2015	%
Selected Financial Data						
For the period:						
Interest income	\$273,202	\$251,552	9 %	\$797,173	\$727,614	10 %
Interest expense	\$17,531	\$11,729	49 %	\$48,254	\$33,940	42 %
Net interest income	\$255,670	\$239,823	7 %	\$748,919	\$693,674	8 %
Provision for loan losses	\$68,084	\$48,253	41 %	\$195,597	\$132,708	47 %
Noninterest income	\$199,606	\$97,362	105 %	\$402,894	\$294,588	37 %
Noninterest expense	\$224,673	\$228,642	(2) %	\$666,243	\$631,583	5 %
Net income	\$102,925	\$38,156	170 %	\$182,664	\$143,529	27 %
Period-end:						
Net loans and leases	\$13,257,399	\$12,624,135	5 %			
Assets	\$18,695,571	\$17,721,789	5 %			
Deposits	\$15,265,283	\$14,279,785	7 %			
Shareholders' equity	\$2,049,457	\$1,889,068	8 %			
Profitability Statistics						
Return on average assets (annualized)	2.17%	0.86%	131 pts	1.31%	1.10%	21 pts
Return on average shareholders' equity (annualized)	20.17%	8.06%	1,211 pts	12.34%	10.46%	188 pts
Average shareholders' equity to average assets (for the period)	10.75%	10.64%	10 pts			
Common Stock Statistics						
Common shares outstanding (period-end)	299,640	303,826	(1) %			
Book value per common share (period-end)	\$6,840	\$6,218	10 %			
Cash dividends declared per common share	\$25	\$25	- %	\$75	\$75	- %
Dividend payout ratio	7.28%	19.91%	(1,263) pts	12.39%	15.90%	(350) pts
Regulatory Capital Ratios (period-end) *						
Common Equity Tier 1 (CET1)	11.49%	11.16%	33 pts			
Tier 1 Leverage	11.07%	10.94%	13 pts			
Tier 1	12.39%	12.11%	28 pts			
Total Capital	13.80%	13.57%	23 pts			

* September 30, 2016 regulatory capital ratios are preliminary.

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