

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended December 31

Unaudited

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

	4th Quarter			Full Year		
	2016	2015	%	2016	2015	%
Selected Financial Data						
For the period:						
Interest income	\$273,962	\$255,338	7 %	\$1,071,135	\$982,952	9 %
Interest expense	\$16,071	\$12,757	26 %	\$64,325	\$46,697	38 %
Net interest income	\$257,891	\$242,581	6 %	\$1,006,810	\$936,255	8 %
Provision for loan losses	\$76,086	\$45,270	68 %	\$271,683	\$177,978	53 %
Noninterest income	\$99,550	\$108,414	(8) %	\$502,444	\$403,002	25 %
Noninterest expense	\$227,758	\$216,034	5 %	\$894,001	\$847,617	5 %
Net income	\$34,883	\$57,242	(39) %	\$217,547	\$200,771	8 %
Period-end:						
Net loans and leases	\$13,683,476	\$13,193,786	4 %			
Assets	\$19,046,202	\$18,346,653	4 %			
Deposits	\$15,898,987	\$14,917,253	7 %			
Shareholders' equity	\$2,028,286	\$1,891,079	7 %			
Profitability Statistics						
Return on average assets (annualized)	0.74%	1.26%	(52) pts	1.17%	1.15%	2 pts
Return on average shareholders' equity (annualized)	6.76%	11.94%	(518) pts	10.90%	10.85%	5 pts
Average shareholders' equity to average assets (for the period)	11.00%	10.59%	41 pts			
Common Stock Statistics						
Common shares outstanding (period-end)	299,646	303,513	(1) %			
Book value per common share (period-end)	\$6,769	\$6,231	9 %			
Cash dividends declared per common share	\$72	\$89	(19) %	\$147	\$164	(10) %
Dividend payout ratio	61.85%	47.19%	1,466 pts	20.32%	24.82%	(449) pts
Regulatory Capital Ratios (period-end) *						
Common Equity Tier 1 (CET1)	11.27%	10.93%	34 pts			
Tier 1 Leverage	11.27%	10.91%	36 pts			
Tier 1	12.14%	11.84%	30 pts			
Total Capital	13.50%	13.24%	26 pts			

* December 31, 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.