

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		
	2017	2016	%	2017	2016	%
Selected Financial Data						
For the period:						
Interest income	\$290,274	\$263,972	10 %	\$569,452	\$523,971	9 %
Interest expense	\$18,286	\$15,758	16 %	\$34,480	\$30,723	12 %
Net interest income	\$271,988	\$248,215	10 %	\$534,972	\$493,249	8 %
Provision for loan losses	\$85,847	\$71,543	20 %	\$166,592	\$127,513	31 %
Noninterest income	\$101,838	\$106,279	(4) %	\$202,041	\$203,288	(1) %
Noninterest expense	\$211,770	\$228,050	(7) %	\$434,742	\$441,570	(2) %
Net income	\$48,630	\$32,929	48 %	\$86,427	\$79,739	8 %
Period-end:						
Net loans and leases	\$14,082,092	\$13,536,951	4 %			
Assets	\$19,592,309	\$18,783,090	4 %			
Deposits	\$15,879,459	\$14,993,110	6 %			
Shareholders' equity	\$2,109,056	\$1,982,142	6 %			
Profitability Statistics						
Return on average assets (annualized)	1.01%	0.71%	30 pts	0.92%	0.87%	5 pts
Return on average shareholders' equity (annualized)	9.31%	6.72%	259 pts	8.40%	8.22%	18 pts
Average shareholders' equity to average assets (for the period)	10.89%	10.61%	28 pts			
Common Stock Statistics						
Common shares outstanding (period-end)	299,886	302,862	(1.0) %			
Book value per common share (period-end)	\$7,033	\$6,545	7 %			
Cash dividends declared per common share	\$25	\$25	- %	\$50	\$50	- %
Dividend payout ratio	15.42%	22.99%	(758) pts	17.35%	19.00%	(165) pts
Regulatory Capital Ratios (period-end)						
Common Equity Tier 1 (CET1)	11.40%	11.06%	35 pts			
Tier 1 Leverage	11.19%	10.86%	33 pts			
Tier 1	12.25%	11.95%	30 pts			
Total Capital	13.59%	13.37%	22 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.