

Security National Bank Board of Directors

James E. Landen
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Mary S. Landen
Vice Chairwoman

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Vice Chairman

Robert A. Anderson
Vice Chairman

Clarence L. Landen, III
President

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EVP, Chief Financial Officer

Douglas S. Oldaker, J.D.
EVP, Wealth Management

Vince R. Pille
EVP, Chief Credit Officer

Gerald J. Tomka
EVP, Chief Operating Officer

Ralph V. Palmer
Senior VP, Mortgage

James Riha
Senior VP, Business Banking

Bruce Plath
Senior VP, Private Banking

W. Jerry Anderson
Retired, Security National Bank

Edward W. May, Jr.
President, May Investments

Lewis E. Trowbridge
President & COO, Blue Cross Blue Shield of Nebraska

Our Locations

Old Market
507 South 11th Street
Omaha, NE 68102

South Omaha
2929 L Street
Omaha, NE 68107

Farnam
3500 Farnam Street
Omaha, NE 68131

Center
5202 Center Street
Omaha, NE 68106

Aksarben Village
6464 Center Street, #100
Omaha, NE 68106

Immanuel
7120 Redick Avenue
Omaha, NE 68152

Cass
7805 Cass Street
Omaha, NE 68114

3 Pacific Place
1120 South 101st Street
Omaha, NE 68124

Rockbrook
10808 Elm Street
Omaha, NE 68144

Stonegate
11910 Stonegate Drive
Omaha, NE 68164

Millard
14214 U Street
Omaha, NE 68137

Legacy
2710 Oak Drive
Omaha, NE 68130

Council Bluffs (Loan Office)
29 South Main Street
Council Bluffs, IA 51503



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Annual 2015 Report



Member FDIC

2015 vs. 2014 Comparative Statement of Condition

December 31, 2015

(Dollars in 000's)

Assets

	2015	2014
Cash and Due from Banks	131,655	42,701
Securities: U.S. Treasuries, Agencies, Corporate Bonds & Others	224,300	213,722
Federal Funds Sold	574	566
Loans & Leases	470,905	480,393
Less: Loans & Leases Loss Reserves	(9,474)	(9,974)
Net Loans	461,431	470,419
Bank Premises & Equipment	21,224	17,093
Other Real Estate Owned	0	1,105
Other Assets	9,654	9,579
Total Assets	\$ 848,838	\$ 755,185

Liabilities

Deposits:		
Non-interest Bearing	199,275	164,975
Interest Bearing	520,357	450,859
Securities Sold under Agreements to Repurchase	27,666	42,449
Other Borrowed Money	5,000	5,000
Federal Funds Purchased	0	0
Other Liabilities	9,541	7,296
Total Liabilities	\$ 761,839	\$ 670,579

Capital

Capital Accounts:		
Common Stock	16,445	16,445
Surplus	16,445	16,445
Undivided Profits	51,734	49,284
Total Invested Equity	84,624	82,174
Accumulated other Comprehensive Income	2,375	2,432
Total Capital Accounts	86,999	84,606

Total Liabilities & Capital Accounts \$ 848,838 \$ 755,185

Chairman and President's Message



Since our company's inception in 1964, we have focused on serving the local metropolitan community by providing exceptional customer service, offering trusted financial advice, and making a difference in the lives of those we serve.

In 2015, we celebrated the completion of construction at our oldest branch at 3500 Farnam Street. The new 11,000-square-foot building features a full-service retail branch, our bank operations and technology center, and a community conference facility that offers state-of-the-art technology, all designed to serve our clients and our community. We are committed to the midtown area and plan on being here to service our customers for years to come.

We credit our strong growth in core deposits to the efforts of our Business and Retail Banking divisions. We introduced a mobile business app that provides our clients with up-to-the-minute account information, designed to allow business to happen anywhere and anytime. We are privileged to have played a part in helping our customers with the expansion of their businesses while helping other clients work through successful ownership transitions.

Our Wealth Management division experienced yet another blockbuster year; opening an office in Des Moines, Iowa to meet that area's need for quality wealth management and trust services. Our experienced Wealth Management staff now manages over \$1.2 billion in assets and remains poised for continued growth and expansion of services.

Community involvement continues to highlight what we do as a socially responsible company. We're proud to share that our employees contributed over 1,800 hours to local service organizations while also maintaining our ongoing annual commitment to the United Way and Salvation Army campaigns.

We are grateful to our 200 extraordinary employees for their passion and dedication to excellence, as well as for the support of our board of directors and shareholders. Of course, none of this success would be possible without our many wonderful customers.

We are fortunate and appreciative of our strong relationship with the communities we serve. Thank you for being a part of our success in 2015 and sharing our good news with your family and friends.

James E. Landen
Chairman & CEO

Clarence L. Landen, III
President