

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended March 31

Unaudited

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

	1st Quarter		
	2018	2017	%
Selected Financial Data			
For the period:			
Interest income	\$322,363	\$279,178	15 %
Interest expense	\$24,663	\$16,194	52 %
Net interest income	\$297,700	\$262,984	13 %
Provision for loan losses	\$95,169	\$80,745	18 %
Noninterest income	\$99,714	\$100,203	(0) %
Noninterest expense	\$224,274	\$222,972	1 %
Net income	\$59,815	\$37,797	58 %
Period-end:			
Net loans and leases	\$14,482,008	\$13,572,094	7 %
Assets	\$19,950,623	\$19,272,983	4 %
Deposits	\$16,534,077	\$16,232,202	2 %
Shareholders' equity	\$1,997,177	\$2,061,609	(3) %
Profitability Statistics			
Return on average assets (annualized)	1.22%	0.81%	41 pts
Return on average shareholders' equity (annualized)	12.26%	7.47%	479 pts
Average shareholders' equity to average assets (for the period)	9.97%	10.91%	(94) pts
Common Stock Statistics			
Common shares outstanding (period-end)	278,560	299,890	(7) %
Book value per common share (period-end)	\$7,170	\$6,875	4 %
Cash dividends declared per common share	\$25	\$25	- %
Dividend payout ratio	11.64%	19.84%	(819) pts
Regulatory Capital Ratios (period-end) *			
Common Equity Tier 1 (CET1)	10.98%	11.51%	(53) pts
Tier 1 Leverage	10.76%	11.34%	(58) pts
Tier 1	11.81%	12.39%	(58) pts
Total Capital	13.95%	13.73%	22 pts

* March 31, 2018 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.