

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		
	2019	2018	%
Selected Financial Data			
For the period:			
Interest income	\$362,201	\$322,363	12 %
Interest expense	\$47,251	\$24,663	92 %
Net interest income	\$314,950	\$297,700	6 %
Provision for loan losses	\$65,056	\$95,169	(32) %
Noninterest income	\$83,495	\$99,714	(16) %
Noninterest expense	\$227,630	\$224,274	1 %
Net income	\$80,935	\$59,815	35 %
Period-end:			
Net loans and leases	\$15,293,176	\$14,482,008	6 %
Assets	\$21,724,095	\$19,950,623	9 %
Deposits	\$17,649,981	\$16,534,077	7 %
Shareholders' equity	\$2,278,125	\$1,997,177	14 %
Profitability Statistics			
Return on average assets (annualized)	1.54%	1.22%	32 pts
Return on average shareholders' equity (annualized)	14.82%	12.26%	257 pts
Average shareholders' equity to average assets (for the period)	10.40%	9.97%	43 pts
Common Stock Statistics			
Common shares outstanding (period-end)	274,597	278,560	(1) %
Book value per common share (period-end)	\$8,296	\$7,170	16 %
Cash dividends declared per common share	\$25	\$25	0 %
Dividend payout ratio	8.48%	11.64%	(315) pts
Regulatory Capital Ratios (period-end) *			
Common Equity Tier 1 (CET1)	11.63%	11.09%	54 pts
Tier 1 Leverage	10.97%	10.70%	27 pts
Tier 1	12.42%	11.94%	48 pts
Total Capital	14.47%	14.08%	39 pts

* March 31, 2019 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.