

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		
	2019	2018	%	2019	2018	%
Selected Financial Data						
For the period:						
Interest income	\$364,322	\$331,959	10 %	\$726,523	\$654,322	11 %
Interest expense	\$48,716	\$29,778	64 %	\$95,967	\$54,441	76 %
Net interest income	\$315,606	\$302,181	4 %	\$630,556	\$599,881	5 %
Provision for loan losses	\$55,676	\$80,424	(31) %	\$120,732	\$175,593	(31) %
Noninterest income	\$96,156	\$102,809	(6) %	\$179,651	\$202,523	(11) %
Noninterest expense	\$236,633	\$244,248	(3) %	\$464,263	\$468,522	(1) %
Net income	\$91,313	\$61,473	49 %	\$172,248	\$121,288	42 %
Period-end:						
Net loans and leases	\$15,408,890	\$14,837,420	4 %			
Assets	\$21,419,648	\$20,246,834	6 %			
Deposits	\$17,505,927	\$16,498,809	6 %			
Shareholders' equity	\$2,394,659	\$2,043,965	17 %			
Profitability Statistics						
Return on average assets (annualized)	1.71%	1.23%	48 pts	1.63%	1.23%	40 pts
Return on average shareholders' equity (annualized)	15.72%	12.16%	356 pts	15.29%	12.21%	308 pts
Average shareholders' equity to average assets (for the period)	10.86%	10.12%	74 pts			
Common Stock Statistics						
Common shares outstanding (period-end)	273,780	278,585	(1.7) %			
Book value per common share (period-end)	\$8,747	\$7,337	19 %			
Cash dividends declared per common share	\$25	\$25	0 %	\$50	\$50	0 %
Dividend payout ratio	7.52%	11.33%	(381) pts	7.97%	11.48%	(351) pts
Regulatory Capital Ratios (period-end)						
Leverage	11.35%	10.88%	47 pts			
Common Equity Tier 1 (CET1)	12.09%	11.13%	96 pts			
Tier 1	12.89%	11.96%	93 pts			
Total Capital	14.93%	14.07%	86 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.