

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

|   | 3rd Quarter  |              |             | Year-to-Date |           |           |
|---|--------------|--------------|-------------|--------------|-----------|-----------|
|   | 2017         | 2016         | %           | 2017         | 2016      | %         |
| <b>Selected Financial Data</b>                                  |              |              |             |              |           |           |
| For the period:   |              |              |             |              |           |           |
| Interest income   | \$309,235    | \$273,202    | 13 %        | \$878,687    | \$797,173 | 10 %      |
| Interest expense  | \$21,453     | \$17,531     | 22 %        | \$55,933     | \$48,254  | 16 %      |
| Net interest income   | \$287,782    | \$255,670    | 13 %        | \$822,754    | \$748,919 | 10 %      |
| Provision for loan losses                                       | \$90,064     | \$68,084     | 32 %        | \$256,656    | \$195,597 | 31 %      |
| Noninterest income  | \$99,010     | \$199,606    | (50) %      | \$301,051    | \$402,894 | (25) %    |
| Noninterest expense   | \$221,349    | \$224,673    | (1) %       | \$656,091    | \$666,243 | (2) %     |
| Net income  | \$47,548     | \$102,925    | (54) %      | \$133,975    | \$182,664 | (27) %    |
| Period-end:   |              |              |             |              |           |           |
| Net loans and leases  | \$14,144,000 | \$13,257,399 | 7 %         |              |           |           |
| Assets  | \$19,425,800 | \$18,695,571 | 4 %         |              |           |           |
| Deposits  | \$16,138,497 | \$15,265,283 | 6 %         |              |           |           |
| Shareholders' equity  | \$1,992,760  | \$2,049,457  | (3) %       |              |           |           |
| <b>Profitability Statistics</b>                                 |              |              |             |              |           |           |
| Return on average assets (annualized)                           | 0.96%        | 2.17%        | (121) pts   | 0.93%        | 1.31%     | (38) pts  |
| Return on average shareholders' equity (annualized)             | 9.38%        | 20.17%       | (1,080) pts | 8.72%        | 12.34%    | (362) pts |
| Average shareholders' equity to average assets (for the period) | 10.23%       | 10.75%       | (52) pts    |              |           |           |
| <b>Common Stock Statistics</b>                                  |              |              |             |              |           |           |
| Common shares outstanding (period-end)                          | 278,418      | 299,640      | (7) %       |              |           |           |
| Book value per common share (period-end)                        | \$7,157      | \$6,840      | 5 %         |              |           |           |
| Cash dividends declared per common share                        | \$25         | \$25         | - %         | \$75         | \$75      | - %       |
| Dividend payout ratio   | 14.64%       | 7.28%        | 736 pts     | 16.39%       | 12.39%    | 399 pts   |
| <b>Regulatory Capital Ratios (period-end) *</b>                 |              |              |             |              |           |           |
| Common Equity Tier 1 (CET1)                                     | 10.67%       | 11.42%       | (75) pts    |              |           |           |
| Tier 1 Leverage   | 10.47%       | 11.08%       | (61) pts    |              |           |           |
| Tier 1  | 11.51%       | 12.31%       | (80) pts    |              |           |           |
| Total Capital   | 12.86%       | 13.72%       | (86) pts    |              |           |           |

\* September 30, 2017 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](http://fnni.com).