

**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		
	2018	2017	%	2018	2017	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$348,695	\$309,235	13 %	\$1,003,017	\$878,687	14 %
Interest expense	\$35,829	\$21,453	67 %	\$90,270	\$55,933	61 %
Net interest income	\$312,866	\$287,782	9 %	\$912,747	\$822,754	11 %
Provision for loan losses	\$63,994	\$90,064	(29) %	\$239,587	\$256,656	(7) %
Noninterest income	\$98,624	\$99,010	(0) %	\$301,147	\$301,051	0 %
Noninterest expense	\$230,946	\$221,349	4 %	\$699,468	\$656,091	7 %
Net income	\$93,416	\$47,548	96 %	\$214,704	\$133,975	60 %
Period-end:						
Net loans and leases	\$15,040,796	\$14,144,000	6 %			
Assets	\$20,505,910	\$19,425,800	6 %			
Deposits	\$16,645,990	\$16,138,497	3 %			
Shareholders' equity	\$2,089,192	\$1,992,760	5 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.82%	0.96%	86 pts	1.43%	0.93%	50 pts
Return on average shareholders' equity (annualized)	18.00%	9.38%	862 pts	14.20%	8.72%	547 pts
Average shareholders' equity to average assets (for the period)	10.09%	10.23%	(14) pts			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	275,095	278,418	(1.2) %			
Book value per common share (period-end)	\$7,594	\$7,157	6 %			
Cash dividends declared per common share	\$25	\$25	- %	\$75	\$75	(0) %
Dividend payout ratio	7.36%	14.64%	(728) pts	9.69%	16.39%	(670) pts
<b>Regulatory Capital Ratios (period-end)</b>						
Common Equity Tier 1 (CET1)	11.27%	10.87%	40 pts			
Tier 1 Leverage	10.94%	10.49%	45 pts			
Tier 1	12.08%	11.73%	35 pts			
Total Capital	14.18%	13.07%	111 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](http://fnni.com).