

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended December 31

Unaudited

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

	4th Quarter			Full Year		
	2017	2016	%	2017	2016	%
Selected Financial Data						
For the period:						
Interest income	\$316,974	\$273,962	16 %	\$1,195,661	\$1,071,135	12 %
Interest expense	\$21,751	\$16,071	35 %	\$77,684	\$64,325	21 %
Net interest income	\$295,223	\$257,891	14 %	\$1,117,977	\$1,006,810	11 %
Provision for loan losses	\$88,806	\$76,086	17 %	\$345,462	\$271,683	27 %
Noninterest income	\$104,637	\$99,550	5 %	\$405,688	\$502,444	(19) %
Noninterest expense	\$226,944	\$227,758	(0) %	\$883,035	\$894,001	(1) %
Net income	\$1,669	\$34,883	(95) %	\$135,644	\$217,547	(38) %
Period-end:						
Net loans and leases	\$14,700,456	\$13,683,476	7 %			
Assets	\$20,434,754	\$19,046,202	7 %			
Deposits	\$16,715,852	\$15,898,987	5 %			
Shareholders' equity	\$1,963,157	\$2,028,286	(3) %			
Profitability Statistics						
Return on average assets (annualized)	0.03%	0.74%	(71) pts	0.70%	1.17%	(47) pts
Return on average shareholders' equity (annualized)	0.33%	6.76%	(643) pts	6.65%	10.90%	(425) pts
Average shareholders' equity to average assets (for the period)	10.20%	11.00%	(79) pts			
Common Stock Statistics						
Common shares outstanding (period-end)	278,432	299,646	(7) %			
Book value per common share (period-end)	\$7,051	\$6,769	4 %			
Cash dividends declared per common share	\$25	\$72	(65) %	\$100	\$147	(32) %
Dividend payout ratio	417.06%	61.85%	35,522 pts	21.32%	20.32%	100 pts
Regulatory Capital Ratios (period-end) *						
Common Equity Tier 1 (CET1)	10.47%	11.26%	(79) pts			
Tier 1 Leverage	10.38%	11.28%	(90) pts			
Tier 1	11.30%	12.13%	(83) pts			
Total Capital	12.60%	13.49%	(89) pts			

* December 31, 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.