

First National Nebraska, Inc.

Selected Financial Data - Quarterly Trend

Unaudited

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

	2018				2019
	March 31	June 30	September 30	December 31	March 31
Selected Financial Data					
For the period:					
Interest income	\$322,363	\$331,959	\$348,695	\$361,335	\$362,201
Interest expense	\$24,663	\$29,778	\$35,829	\$43,245	\$47,251
Net interest income	\$297,700	\$302,181	\$312,866	\$318,090	\$314,950
Provision for loan losses	\$95,169	\$80,424	\$63,994	\$87,178	\$65,056
Noninterest income	\$99,714	\$102,809	\$98,624	\$87,316	\$83,495
Noninterest expense	\$224,274	\$244,248	\$230,946	\$232,119	\$227,630
Net income	\$59,815	\$61,473	\$93,416	\$65,402	\$80,935
Period-end:					
Net loans and leases	\$14,482,008	\$14,837,420	\$15,040,796	\$15,547,798	\$15,293,176
Assets	\$19,950,623	\$20,246,834	\$20,505,910	\$21,647,511	\$21,724,095
Deposits	\$16,534,077	\$16,498,809	\$16,645,990	\$17,452,109	\$17,649,981
Shareholders' equity	\$1,997,177	\$2,043,965	\$2,089,192	\$2,165,274	\$2,278,125
Profitability Statistics					
Return on average assets (annualized)	1.22%	1.23%	1.82%	1.24%	1.54%
Return on average shareholders' equity (annualized)	12.26%	12.16%	18.00%	12.18%	14.82%
Average shareholders' equity to average assets (for the period)	9.97%	10.12%	10.09%	10.21%	10.40%
Common Stock Statistics					
Common shares outstanding (period-end)	278,560	278,585	275,095	274,455	274,597
Book value per common share (period-end)	\$7,170	\$7,337	\$7,594	\$7,889	\$8,296
Cash dividends declared per common share	\$25	\$25	\$25	\$125	\$25
Dividend payout ratio	11.64%	11.33%	7.36%	52.55%	8.48%
Regulatory Capital Ratios (period-end) *					
Common Equity Tier 1 (CET1)	11.09%	11.13%	11.31%	11.15%	11.63%
Tier 1 Leverage	10.70%	10.88%	11.00%	10.85%	10.97%
Tier 1	11.94%	11.96%	12.12%	11.95%	12.42%
Total Capital	14.08%	14.07%	14.22%	13.99%	14.47%

* 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.