

First National Nebraska, Inc.

Selected Financial Data - Quarterly Trend

Unaudited

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

	2017				2018		
	March 31	June 30	September 30	December 31	March 31	June 30	September 30
Selected Financial Data							
For the period:							
Interest income	\$279,178	\$290,274	\$309,235	\$316,974	\$322,363	\$331,959	\$348,695
Interest expense	\$16,194	\$18,286	\$21,453	\$21,751	\$24,663	\$29,778	\$35,829
Net interest income	\$262,984	\$271,988	\$287,782	\$295,223	\$297,700	\$302,181	\$312,866
Provision for loan losses	\$80,745	\$85,847	\$90,064	\$88,806	\$95,169	\$80,424	\$63,994
Noninterest income	\$100,203	\$101,838	\$99,010	\$104,637	\$99,714	\$102,809	\$98,624
Noninterest expense	\$222,972	\$211,770	\$221,349	\$226,944	\$224,274	\$244,248	\$230,946
Net income	\$37,797	\$48,630	\$47,548	\$1,669	\$59,815	\$61,473	\$93,416
Period-end:							
Net loans and leases	\$13,572,094	\$14,082,092	\$14,144,000	\$14,700,456	\$14,482,008	\$14,837,420	\$15,040,796
Assets	\$19,272,983	\$19,592,309	\$19,425,800	\$20,434,754	\$19,950,623	\$20,246,834	\$20,505,910
Deposits	\$16,232,202	\$15,879,459	\$16,138,497	\$16,715,852	\$16,534,077	\$16,498,809	\$16,645,990
Shareholders' equity	\$2,061,609	\$2,109,056	\$1,992,760	\$1,963,157	\$1,997,177	\$2,043,965	\$2,089,192
Profitability Statistics							
Return on average assets (annualized)	0.81%	1.01%	0.96%	0.03%	1.22%	1.23%	1.82%
Return on average shareholders' equity (annualized)	7.47%	9.31%	9.38%	0.33%	12.26%	12.16%	18.00%
Average shareholders' equity to average assets (for the period)	10.91%	10.89%	10.23%	10.20%	9.97%	10.12%	10.09%
Common Stock Statistics							
Common shares outstanding (period-end)	299,890	299,886	278,418	278,432	278,560	278,585	275,095
Book value per common share (period-end)	\$6,875	\$7,033	\$7,157	\$7,051	\$7,170	\$7,337	\$7,594
Cash dividends declared per common share	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Dividend payout ratio	19.84%	15.42%	14.64%	417.06%	11.64%	11.33%	7.36%
Regulatory Capital Ratios (period-end) *							
Common Equity Tier 1 (CET1)	11.51%	11.37%	10.87%	10.45%	11.09%	11.13%	11.27%
Tier 1 Leverage	11.34%	11.32%	10.49%	10.47%	10.70%	10.88%	10.94%
Tier 1	12.39%	12.21%	11.73%	11.27%	11.94%	11.96%	12.08%
Total Capital	13.73%	13.55%	13.07%	12.58%	14.08%	14.07%	14.18%

* September 30, 2018 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.