

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended March 31

Unaudited

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

	1st Quarter		
	2020	2019	%
Selected Financial Data			
For the period:			
Interest income	\$360,248	\$362,201	(1) %
Interest expense	\$38,377	\$47,251	(19) %
Net interest income	\$321,871	\$314,950	2 %
Provision for loan losses	\$146,442	\$65,056	125 %
Noninterest income	\$95,868	\$83,495	15 %
Noninterest expense	\$239,690	\$227,630	5 %
Net income	\$23,510	\$80,935	(71) %
Period-end:			
Net loans and leases	\$15,600,951	\$15,293,176	2 %
Assets	\$22,330,253	\$21,724,095	3 %
Deposits	\$17,878,802	\$17,649,981	1 %
Shareholders' equity	\$2,476,929	\$2,278,125	9 %
Profitability Statistics			
Return on average assets (annualized)	0.42%	1.54%	(112) pts
Return on average shareholders' equity (annualized)	3.83%	14.82%	(1,099) pts
Average shareholders' equity to average assets (for the period)	11.05%	10.40%	64 pts
Common Stock Statistics			
Common shares outstanding (period-end)	268,203	274,597	(2.3) %
Book value per common share (period-end)	\$9,235	\$8,296	11 %
Cash dividends declared per common share	\$30	\$25	20 %
Dividend payout ratio	34.24%	8.48%	2,576 pts
Regulatory Capital Ratios (period-end)			
Leverage	11.20%	11.02%	18 pts
Common Equity Tier 1 (CET1)	12.30%	11.71%	59 pts
Tier 1	13.09%	12.52%	57 pts
Total Capital	15.14%	14.57%	57 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.