

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended June 30

Unaudited

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

	2nd Quarter			Year-to-Date		
	2018	2017	%	2018	2017	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$331,959	\$290,274	14 %	\$654,322	\$569,452	15 %
Interest expense	\$29,778	\$18,286	63 %	\$54,441	\$34,480	58 %
Net interest income	\$302,181	\$271,988	11 %	\$599,881	\$534,972	12 %
Provision for loan losses	\$80,424	\$85,847	(6) %	\$175,593	\$166,592	5 %
Noninterest income	\$102,809	\$101,838	1 %	\$202,523	\$202,041	0 %
Noninterest expense	\$244,248	\$211,770	15 %	\$468,522	\$434,742	8 %
Net income	\$61,473	\$48,630	26 %	\$121,288	\$86,427	40 %
Period-end:						
Net loans and leases	\$14,837,420	\$14,082,092	5 %			
Assets	\$20,246,834	\$19,592,309	3 %			
Deposits	\$16,498,809	\$15,879,459	4 %			
Shareholders' equity	\$2,043,965	\$2,109,056	(3) %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.23%	1.01%	22 pts	1.23%	0.92%	31 pts
Return on average shareholders' equity (annualized)	12.16%	9.31%	285 pts	12.21%	8.40%	380 pts
Average shareholders' equity to average assets (for the period)	10.12%	10.89%	(77) pts			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	278,585	299,886	(7.1) %			
Book value per common share (period-end)	\$7,337	\$7,033	4 %			
Cash dividends declared per common share	\$25	\$25	(0) %	\$50	\$50	(0) %
Dividend payout ratio	11.33%	15.42%	(409) pts	11.48%	17.35%	(587) pts
<b>Regulatory Capital Ratios (period-end)</b>						
Common Equity Tier 1 (CET1)	11.16%	11.37%	(21) pts			
Tier 1 Leverage	10.82%	11.32%	(50) pts			
Tier 1	11.98%	12.21%	(23) pts			
Total Capital	14.11%	13.55%	56 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).