

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

	3rd Quarter			Year-to-Date		
	2019	2018	%	2019	2018	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$371,348	\$348,695	6 %	\$1,097,871	\$1,003,017	9 %
Interest expense	\$46,473	\$35,829	30 %	\$142,440	\$90,270	58 %
Net interest income	\$324,875	\$312,866	4 %	\$955,431	\$912,747	5 %
Provision for loan losses	\$78,700	\$63,994	23 %	\$199,432	\$239,587	(17) %
Noninterest income	\$104,802	\$98,624	6 %	\$284,453	\$301,147	(6) %
Noninterest expense	\$244,848	\$230,946	6 %	\$709,111	\$699,468	1 %
Net income	\$80,978	\$93,416	(13) %	\$253,226	\$214,704	18 %
Period-end:						
Net loans and leases	\$15,643,822	\$15,040,796	4 %			
Assets	\$22,165,749	\$20,505,910	8 %			
Deposits	\$17,747,315	\$16,645,990	7 %			
Shareholders' equity	\$2,468,303	\$2,089,192	18 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.49%	1.82%	(32) pts	1.58%	1.43%	15 pts
Return on average shareholders' equity (annualized)	13.18%	18.00%	(481) pts	14.55%	14.20%	35 pts
Average shareholders' equity to average assets (for the period)	11.31%	10.09%	122 pts			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	272,187	275,095	(1.1) %			
Book value per common share (period-end)	\$9,068	\$7,594	19 %			
Cash dividends declared per common share	\$25	\$25	- %	\$75	\$75	0 %
Dividend payout ratio	8.40%	7.36%	104 pts	8.11%	9.69%	(158) pts
<b>Regulatory Capital Ratios (period-end)</b>						
Leverage	11.40%	11.00%	40 pts			
Common Equity Tier 1 (CET1)	12.22%	11.31%	91 pts			
Tier 1	13.01%	12.12%	89 pts			
Total Capital	15.04%	14.22%	82 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).