

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended December 31

Unaudited

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

	4th Quarter			Full Year		
	2018	2017	%	2018	2017	%
Selected Financial Data						
For the period:						
Interest income	\$361,335	\$316,974	14 %	\$1,364,352	\$1,195,661	14 %
Interest expense	\$43,245	\$21,751	99 %	\$133,515	\$77,684	72 %
Net interest income	\$318,090	\$295,223	8 %	\$1,230,837	\$1,117,977	10 %
Provision for loan losses	\$87,178	\$88,806	(2) %	\$326,765	\$345,462	(5) %
Noninterest income	\$87,316	\$104,637	(17) %	\$388,463	\$405,688	(4) %
Noninterest expense	\$232,119	\$226,944	2 %	\$931,587	\$883,035	5 %
Net income	\$65,402	\$1,669	3,819 %	\$280,106	\$135,644	107 %
Period-end:						
Net loans and leases	\$15,547,798	\$14,700,456	6 %			
Assets	\$21,647,511	\$20,434,754	6 %			
Deposits	\$17,452,109	\$16,715,852	4 %			
Shareholders' equity	\$2,165,274	\$1,963,157	10 %			
Profitability Statistics						
Return on average assets (annualized)	1.24%	0.03%	121 pts	1.38%	0.70%	68 pts
Return on average shareholders' equity (annualized)	12.18%	0.33%	1,185 pts	13.67%	6.65%	702 pts
Average shareholders' equity to average assets (for the period)	10.21%	10.20%	1 pts			
Common Stock Statistics						
Common shares outstanding (period-end)	274,455	278,432	(1.4) %			
Book value per common share (period-end)	\$7,889	\$7,051	12 %			
Cash dividends declared per common share	\$125	\$25	401 %	\$200	\$100	100 %
Dividend payout ratio	52.55%	417.06%	(36,452) pts	19.70%	21.32%	(162) pts
Regulatory Capital Ratios (period-end)						
Common Equity Tier 1 (CET1)	11.06%	10.45%	61 pts			
Tier 1 Leverage	10.77%	10.47%	30 pts			
Tier 1	11.85%	11.27%	58 pts			
Total Capital	13.88%	12.58%	130 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.