

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		
	2019	2018	%	2019	2018	%
Selected Financial Data						
For the period:						
Interest income	\$366,232	\$361,335	1 %	\$1,464,103	\$1,364,352	7 %
Interest expense	\$43,530	\$43,245	1 %	\$185,970	\$133,515	39 %
Net interest income	\$322,702	\$318,090	1 %	\$1,278,133	\$1,230,837	4 %
Provision for loan losses	\$91,728	\$87,178	5 %	\$291,160	\$326,765	(11) %
Noninterest income	\$109,264	\$87,316	25 %	\$393,717	\$388,463	1 %
Noninterest expense	\$289,101	\$232,119	25 %	\$998,212	\$931,587	7 %
Net income	\$39,713	\$65,402	(39) %	\$292,939	\$280,106	5 %
Period-end:						
Net loans and leases	\$16,157,538	\$15,547,798	4 %			
Assets	\$22,623,708	\$21,647,511	5 %			
Deposits	\$17,940,025	\$17,452,109	3 %			
Shareholders' equity	\$2,402,361	\$2,165,274	11 %			
Profitability Statistics						
Return on average assets (annualized)	0.71%	1.24%	(53) pts	1.36%	1.38%	(2) pts
Return on average shareholders' equity (annualized)	6.36%	12.18%	(582) pts	12.39%	13.67%	(128) pts
Average shareholders' equity to average assets (for the period)	11.18%	10.21%	97 pts			
Common Stock Statistics						
Common shares outstanding (period-end)	268,222	274,455	(2.3) %			
Book value per common share (period-end)	\$8,957	\$7,889	14 %			
Cash dividends declared per common share	\$137	\$125	9 %	\$212	\$200	6 %
Dividend payout ratio	92.53%	52.55%	3,998 pts	19.57%	19.70%	(13) pts
Regulatory Capital Ratios (period-end)						
Leverage	11.03%	10.85%	18 pts			
Common Equity Tier 1 (CET1)	11.58%	11.15%	43 pts			
Tier 1	12.34%	11.95%	39 pts			
Total Capital	14.30%	13.99%	31 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.