

First National Nebraska, Inc.

Selected Financial Data - Quarterly Trend

Unaudited

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

	2018				2019			
	March 31	June 30	September 30	December 31	March 31	June 30	September 30	December 31
Selected Financial Data								
For the period:								
Interest income	\$322,363	\$331,959	\$348,695	\$361,335	\$362,201	\$364,322	\$371,348	\$366,232
Interest expense	\$24,663	\$29,778	\$35,829	\$43,245	\$47,251	\$48,716	\$46,473	\$43,530
Net interest income	\$297,700	\$302,181	\$312,866	\$318,090	\$314,950	\$315,606	\$324,875	\$322,702
Provision for loan losses	\$95,169	\$80,424	\$63,994	\$87,178	\$65,056	\$55,676	\$78,700	\$91,728
Noninterest income	\$99,714	\$102,809	\$98,624	\$87,316	\$83,495	\$96,156	\$104,802	\$109,264
Noninterest expense	\$224,274	\$244,248	\$230,946	\$232,119	\$227,630	\$236,633	\$244,848	\$289,101
Net income	\$59,815	\$61,473	\$93,416	\$65,402	\$80,935	\$91,313	\$80,978	\$39,713
Period-end:								
Net loans and leases	\$14,482,008	\$14,837,420	\$15,040,796	\$15,547,798	\$15,293,176	\$15,408,890	\$15,643,822	\$16,157,538
Assets	\$19,950,623	\$20,246,834	\$20,505,910	\$21,647,511	\$21,724,095	\$21,419,648	\$22,165,749	\$22,623,708
Deposits	\$16,534,077	\$16,498,809	\$16,645,990	\$17,452,109	\$17,649,981	\$17,505,927	\$17,747,315	\$17,940,025
Shareholders' equity	\$1,997,177	\$2,043,965	\$2,089,192	\$2,165,274	\$2,278,125	\$2,394,659	\$2,468,303	\$2,402,361
Profitability Statistics								
Return on average assets (annualized)	1.22%	1.23%	1.82%	1.24%	1.54%	1.71%	1.49%	0.71%
Return on average shareholders' equity (annualized)	12.26%	12.16%	18.00%	12.18%	14.82%	15.72%	13.18%	6.36%
Average shareholders' equity to average assets (for the period)	9.97%	10.12%	10.09%	10.21%	10.40%	10.86%	11.31%	11.18%
Common Stock Statistics								
Common shares outstanding (period-end)	278,560	278,585	275,095	274,455	274,597	273,780	272,187	268,222
Book value per common share (period-end)	\$7,170	\$7,337	\$7,594	\$7,889	\$8,296	\$8,747	\$9,068	\$8,957
Cash dividends declared per common share	\$25	\$25	\$25	\$125	\$25	\$25	\$25	\$137
Dividend payout ratio	11.64%	11.33%	7.36%	52.55%	8.48%	7.52%	8.45%	92.53%
Regulatory Capital Ratios (period-end) *								
Leverage	10.70%	10.88%	11.00%	10.85%	11.02%	11.32%	11.56%	11.03%
Common Equity Tier 1 (CET1)	11.09%	11.13%	11.31%	11.15%	11.71%	12.12%	12.17%	11.58%
Tier 1	11.94%	11.96%	12.12%	11.95%	12.52%	12.92%	12.96%	12.34%
Total Capital	14.08%	14.07%	14.22%	13.99%	14.57%	14.97%	14.99%	14.30%

* December 31, 2019 regulatory capital ratios are preliminary.

For additional financial information, regulatory reports can be viewed or downloaded using the link in the "Investor Relations - Regulatory Disclosures" section at fnni.com.