

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended March 31

Unaudited

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

	1st Quarter		
	2021	2020	%
Selected Financial Data			
For the period:			
Interest income	\$298,297	\$360,248	(17) %
Interest expense	\$10,203	\$38,377	(73) %
Net interest income	\$288,094	\$321,871	(10) %
Provision for loan losses	\$38,547	\$146,442	(74) %
Noninterest income	\$121,118	\$95,868	26 %
Noninterest expense	\$219,584	\$239,690	(8) %
Net income	\$115,379	\$23,510	391 %
Period-end:			
Net loans and leases	\$16,160,103	\$15,600,951	4 %
Assets	\$25,538,755	\$22,330,253	14 %
Deposits	\$21,415,578	\$17,878,802	20 %
Shareholders' equity	\$2,769,412	\$2,476,929	12 %
Profitability Statistics			
Return on average assets (annualized)	1.89%	0.42%	147 bps
Return on average shareholders' equity (annualized)	17.11%	3.83%	1,327 bps
Average shareholders' equity to average assets (for the period)	11.04%	11.05%	(0) bps
Common Stock Statistics			
Common shares outstanding (period-end)	268,408	268,203	0.1 %
Book value per common share (period-end)	\$10,318	\$9,235	12 %
Cash dividends declared per common share	\$30	\$30	(0) %
Dividend payout ratio	6.98%	34.24%	(2,726) bps
Regulatory Capital Ratios (period-end)			
Leverage	11.29%	11.05%	24 bps
Common Equity Tier 1 (CET1)	13.60%	11.95%	165 bps
Tier 1	14.38%	12.73%	165 bps
Total Capital	16.41%	14.77%	164 bps

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