

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		
	2021	2020	%	2021	2020	%
Selected Financial Data						
For the period:						
Interest income	\$302,589	\$306,068	(1) %	\$894,643	\$983,662	(9) %
Interest expense	\$8,717	\$18,259	(52) %	\$28,047	\$79,164	(65) %
Net interest income	\$293,872	\$287,809	2 %	\$866,596	\$904,498	(4) %
Provision for loan losses	(\$8,528)	\$32,385	(126) %	(\$15,761)	\$313,993	(105) %
Noninterest income	\$124,530	\$123,041	1 %	\$417,198	\$319,875	30 %
Noninterest expense	\$259,922	\$229,169	13 %	\$756,493	\$670,859	13 %
Net income	\$127,573	\$113,848	12 %	\$420,387	\$181,805	131 %
Period-end:						
Net loans and leases	\$15,705,684	\$15,997,806	(2) %			
Assets	\$25,751,645	\$24,209,379	6 %			
Deposits	\$21,425,744	\$19,937,536	7 %			
Shareholders' equity	\$2,954,494	\$2,649,423	12 %			
Profitability Statistics						
Return on average assets (annualized)	1.96%	1.87%	9 bps	2.21%	1.04%	117 bps
Return on average shareholders' equity (annualized)	17.40%	17.45%	(6) bps	19.95%	9.65%	1,030 bps
Average shareholders' equity to average assets (for the period)	11.25%	10.72%	54 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	261,295	268,219	(2.6) %			
Book value per common share (period-end)	\$11,307	\$9,878	14 %			
Cash dividends declared per common share	\$30	\$30	0 %	\$90	\$90	(0) %
Dividend payout ratio	6.14%	7.07%	(92) bps	5.64%	13.28%	(763) bps
Regulatory Capital Ratios (period-end)						
Leverage	11.60%	10.81%	79 bps			
Common Equity Tier 1 (CET1)	14.40%	12.91%	149 bps			
Tier 1	15.17%	13.70%	147 bps			
Total Capital	17.18%	15.75%	143 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.