

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			Year-to-Date		
	2021	2020	%	2021	2020	%
Selected Financial Data						
For the period:						
Interest income	\$305,343	\$307,969	(1) %	\$1,199,986	\$1,291,631	(7) %
Interest expense	\$8,045	\$14,032	(43) %	\$36,092	\$93,196	(61) %
Net interest income	\$297,298	\$293,937	1 %	\$1,163,894	\$1,198,435	(3) %
Provision for loan losses	\$22,664	\$17,479	30 %	\$6,903	\$331,472	(98) %
Noninterest income	\$116,665	\$120,771	(3) %	\$533,863	\$440,646	21 %
Noninterest expense	\$300,699	\$256,447	17 %	\$1,057,192	\$927,306	14 %
Net income	\$73,001	\$114,318	(36) %	\$493,388	\$296,123	67 %
Period-end:						
Net loans and leases	\$16,474,987	\$16,180,330	2 %			
Assets	\$26,892,235	\$24,817,423	8 %			
Deposits	\$22,913,630	\$20,762,462	10 %			
Shareholders' equity	\$2,932,141	\$2,698,539	9 %			
Profitability Statistics						
Return on average assets (annualized)	1.11%	1.86%	(75) bps	1.93%	1.26%	67 bps
Return on average shareholders' equity (annualized)	9.76%	16.96%	(720) bps	17.32%	11.59%	574 bps
Average shareholders' equity to average assets (for the period)	11.37%	10.95%	42 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	261,278	268,251	(2.6) %			
Book value per common share (period-end)	\$11,222	\$10,060	12 %			
Cash dividends declared per common share	\$290	\$120	142 %	\$380	\$210	81 %
Dividend payout ratio	103.79%	28.16%	7,564 bps	20.17%	19.02%	114 bps
Regulatory Capital Ratios (period-end)						
Leverage	11.48%	11.03%	45 bps			
Common Equity Tier 1 (CET1)	13.65%	13.00%	65 bps			
Tier 1	14.37%	13.77%	60 bps			
Total Capital	16.34%	15.80%	54 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.