

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		
	2020	2019	%	2020	2019	%
Selected Financial Data						
For the period:						
Interest income	\$306,068	\$371,348	(18) %	\$983,662	\$1,097,871	(10) %
Interest expense	\$18,259	\$46,473	(61) %	\$79,164	\$142,440	(44) %
Net interest income	\$287,809	\$324,875	(11) %	\$904,498	\$955,431	(5) %
Provision for loan losses	\$32,385	\$78,700	(59) %	\$313,993	\$199,432	57 %
Noninterest income	\$123,041	\$104,802	17 %	\$319,875	\$284,453	12 %
Noninterest expense	\$229,169	\$244,848	(6) %	\$670,859	\$709,111	(5) %
Net income	\$113,848	\$80,978	41 %	\$181,805	\$253,226	(28) %
Period-end:						
Net loans and leases	\$15,997,806	\$15,643,822	2 %			
Assets	\$24,209,379	\$22,165,749	9 %			
Deposits	\$19,937,536	\$17,747,315	12 %			
Shareholders' equity	\$2,649,423	\$2,468,303	7 %			
Profitability Statistics						
Return on average assets (annualized)	1.87%	1.49%	38 bps	1.04%	1.58%	(54) bps
Return on average shareholders' equity (annualized)	17.45%	13.18%	427 bps	9.65%	14.55%	(490) bps
Average shareholders' equity to average assets (for the period)	10.72%	11.31%	(59) bps			
Common Stock Statistics						
Common shares outstanding (period-end)	268,219	272,187	(1.5) %			
Book value per common share (period-end)	\$9,878	\$9,068	9 %			
Cash dividends declared per common share	\$30	\$25	19 %	\$90	\$75	20 %
Dividend payout ratio	7.07%	8.45%	(138) bps	13.28%	8.12%	515 bps
Regulatory Capital Ratios (period-end)						
Leverage	10.70%	11.56%	(86) bps			
Common Equity Tier 1 (CET1)	12.93%	12.17%	76 bps			
Tier 1	13.73%	12.96%	77 bps			
Total Capital	15.78%	14.99%	79 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.