

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		
	2022	2021	%	2022	2021	%
Selected Financial Data						
For the period:						
Interest income	\$475,702	\$305,343	56 %	\$1,547,464	\$1,199,986	29 %
Interest expense	\$54,413	\$8,045	NM %	\$91,296	\$36,092	153 %
Net interest income	\$421,289	\$297,298	42 %	\$1,456,168	\$1,163,894	25 %
Provision for loan losses	\$112,010	\$22,664	NM %	\$322,969	\$6,903	NM %
Noninterest income	\$96,373	\$116,665	(17) %	\$427,690	\$533,863	(20) %
Noninterest expense	\$313,202	\$300,699	4 %	\$1,143,803	\$1,057,192	8 %
Net income	\$72,238	\$73,001	(1) %	\$322,527	\$493,388	(35) %
Period-end:						
Net loans and leases	\$19,514,445	\$16,474,987	18 %			
Assets	\$28,351,203	\$26,892,234	5 %			
Deposits	\$24,343,242	\$22,913,629	6 %			
Shareholders' equity	\$2,845,573	\$2,932,141	(3) %			
Profitability Statistics						
Return on average assets (annualized)	1.04%	1.11%	(7) bps	1.20%	1.93%	(72) bps
Return on average shareholders' equity (annualized)	10.16%	9.76%	40 bps	11.35%	17.32%	(597) bps
Average shareholders' equity to average assets (for the period)	10.26%	11.37%	(110) bps			
Common Stock Statistics						
Common shares outstanding (period-end)	261,211	261,278	(0) %			
Book value per common share (period-end)	\$10,894	\$11,222	(3) %			
Cash dividends declared per common share	\$170	\$290	(41) %	\$260	\$380	(32) %
Dividend payout ratio	61.47%	103.79%	(4,232) bps	21.06%	20.17%	89 bps
Regulatory Capital Ratios (period-end)						
Leverage	10.73%	11.49%	(76) bps			
Common Equity Tier 1 (CET1)	11.77%	13.68%	(191) bps			
Tier 1	11.77%	14.41%	(264) bps			
Total Capital	14.22%	16.38%	(216) 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.