

First National Nebraska, Inc.

Selected Financial Data - Quarterly Trend

Unaudited

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

	2021				2022			
	March 31	June 30	September 30	December 31	March 31	June 30	September 30	December 31
Selected Financial Data								
For the period:								
Interest income	\$298,297	\$293,757	\$302,589	\$305,343	\$309,808	\$345,877	\$416,077	\$475,702
Interest expense	\$10,203	\$9,127	\$8,717	\$8,045	\$7,778	\$9,104	\$20,001	\$54,413
Net interest income	\$288,094	\$284,630	\$293,872	\$297,298	\$302,030	\$336,773	\$396,076	\$421,289
Provision for loan losses	\$38,547	(\$45,780)	(\$8,528)	\$22,664	\$47,509	\$57,222	\$106,228	\$112,010
Noninterest income	\$121,118	\$171,550	\$124,530	\$116,665	\$121,657	\$107,471	\$102,189	\$96,373
Noninterest expense	\$219,584	\$276,987	\$259,922	\$300,699	\$253,386	\$284,211	\$293,004	\$313,202
Net income	\$115,379	\$177,435	\$127,573	\$73,001	\$94,768	\$79,441	\$76,080	\$72,238
Period-end:								
Net loans and leases	\$16,160,103	\$15,856,776	\$15,705,684	\$16,474,987	\$16,946,779	\$17,862,333	\$18,413,422	\$19,514,445
Assets	\$25,538,755	\$25,548,984	\$25,751,645	\$26,892,234	\$27,305,115	\$25,917,964	\$26,719,459	\$28,351,203
Deposits	\$21,415,578	\$21,362,400	\$21,425,744	\$22,913,629	\$23,417,585	\$21,979,295	\$22,302,062	\$24,343,242
Shareholders' equity	\$2,769,412	\$2,855,093	\$2,954,494	\$2,932,141	\$2,856,490	\$2,834,244	\$2,787,900	\$2,845,573
Profitability Statistics								
Return on average assets (annualized)	1.89%	2.78%	1.96%	1.11%	1.44%	1.21%	1.14%	1.04%
Return on average shareholders' equity (annualized)	17.11%	25.49%	17.40%	9.76%	13.18%	11.16%	10.47%	10.16%
Average shareholders' equity to average assets (for the period)	11.04%	10.91%	11.25%	11.37%	10.89%	10.81%	10.87%	10.26%
Common Stock Statistics								
Common shares outstanding (period-end)	268,408	261,314	261,295	261,278	261,158	261,166	261,166	261,211
Book value per common share (period-end)	\$10,318	\$10,926	\$11,307	\$11,222	\$10,938	\$10,852	\$10,675	\$10,894
Cash dividends declared per common share	\$30	\$30	\$30	\$290	\$30	\$30	\$30	\$170
Dividend payout ratio	6.98%	4.42%	6.14%	103.79%	8.27%	9.86%	10.30%	61.47%
Regulatory Capital Ratios (period-end) *								
Leverage	11.34%	11.29%	11.64%	11.49%	10.83%	11.10%	11.07%	10.73%
Common Equity Tier 1 (CET1)	13.78%	14.20%	14.46%	13.68%	13.32%	12.96%	12.40%	11.77%
Tier 1	14.56%	14.99%	15.22%	14.41%	13.32%	12.96%	12.40%	11.77%
Total Capital	16.61%	17.02%	17.23%	16.38%	15.95%	15.54%	14.92%	14.22%

* December 31, 2022 regulatory capital ratios are preliminary.

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