

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended June 30

Unaudited

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

	2nd Quarter			Year-to-Date		
	2020	2019	%	2020	2019	%
Selected Financial Data						
For the period:						
Interest income	\$317,346	\$364,322	(13) %	\$677,594	\$726,523	(7) %
Interest expense	\$22,528	\$48,716	(54) %	\$60,905	\$95,967	(37) %
Net interest income	\$294,818	\$315,606	(7) %	\$616,689	\$630,556	(2) %
Provision for loan losses	\$135,166	\$55,676	143 %	\$281,608	\$120,732	133 %
Noninterest income	\$100,966	\$96,156	5 %	\$196,834	\$179,651	10 %
Noninterest expense	\$202,000	\$236,633	(15) %	\$441,690	\$464,263	(5) %
Net income	\$44,447	\$91,313	(51) %	\$67,957	\$172,248	(61) %
Period-end:						
Net loans and leases	\$15,866,178	\$15,408,890	3 %			
Assets	\$23,950,025	\$21,419,648	12 %			
Deposits	\$19,754,993	\$17,505,927	13 %			
Shareholders' equity	\$2,547,488	\$2,394,659	6 %			
Profitability Statistics						
Return on average assets (annualized)	0.77%	1.71%	(94) bps	0.60%	1.63%	(103) bps
Return on average shareholders' equity (annualized)	7.06%	15.72%	(866) bps	5.52%	15.29%	(977) bps
Average shareholders' equity to average assets (for the period)	10.85%	10.86%	(0) bps			
Common Stock Statistics						
Common shares outstanding (period-end)	268,210	273,780	(2.0) %			
Book value per common share (period-end)	\$9,498	\$8,747	9 %			
Cash dividends declared per common share	\$30	\$25	20 %	\$60	\$50	20 %
Dividend payout ratio	18.10%	7.52%	1,058 bps	23.69%	7.97%	1,572 bps
Regulatory Capital Ratios (period-end)						
Leverage	10.63%	11.32%	(69) bps			
Common Equity Tier 1 (CET1)	12.40%	12.12%	28 bps			
Tier 1	13.19%	12.92%	27 bps			
Total Capital	15.25%	14.97%	28 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.