

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		
	2021	2020	%	2021	2020	%
Selected Financial Data						
For the period:						
Interest income	\$293,757	\$317,346	(7) %	\$592,054	\$677,594	(13) %
Interest expense	\$9,127	\$22,528	(59) %	\$19,330	\$60,905	(68) %
Net interest income	\$284,630	\$294,818	(3) %	\$572,724	\$616,689	(7) %
Provision for loan losses	(\$45,780)	\$135,166	(134) %	(\$7,233)	\$281,608	(103) %
Noninterest income	\$171,550	\$100,966	70 %	\$292,668	\$196,834	49 %
Noninterest expense	\$276,987	\$202,000	37 %	\$496,571	\$441,690	12 %
Net income	\$177,435	\$44,447	299 %	\$292,814	\$67,957	331 %
Period-end:						
Net loans and leases	\$15,856,776	\$15,866,178	(0) %			
Assets	\$25,548,984	\$23,950,025	7 %			
Deposits	\$21,362,400	\$19,754,993	8 %			
Shareholders' equity	\$2,855,093	\$2,547,488	12 %			
Profitability Statistics						
Return on average assets (annualized)	2.78%	0.77%	201 bps	2.34%	0.60%	175 bps
Return on average shareholders' equity (annualized)	25.49%	7.06%	1,843 bps	21.29%	5.52%	1,577 bps
Average shareholders' equity to average assets (for the period)	10.91%	10.85%	6 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	261,314	268,210	(2.6) %			
Book value per common share (period-end)	\$10,926	\$9,498	15 %			
Cash dividends declared per common share	\$30	\$30	(0) %	\$60	\$60	(0) %
Dividend payout ratio	4.42%	18.10%	(1,368) bps	5.43%	23.69%	(1,826) bps
Regulatory Capital Ratios (period-end)						
Leverage	11.25%	10.76%	49 bps			
Common Equity Tier 1 (CET1)	14.02%	12.56%	146 bps			
Tier 1	14.79%	13.37%	142 bps			
Total Capital	16.82%	15.44%	138 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.