

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		
	2022	2021	%	2022	2021	%
Selected Financial Data						
For the period:						
Interest income	\$345,877	\$293,757	18 %	\$655,685	\$592,054	11 %
Interest expense	\$9,104	\$9,127	(0) %	\$16,882	\$19,330	(13) %
Net interest income	\$336,773	\$284,630	18 %	\$638,803	\$572,724	12 %
Provision for loan losses	\$57,222	(\$45,780)	(225) %	\$104,731	(\$7,233)	(1,548) %
Noninterest income	\$107,471	\$171,550	(37) %	\$229,128	\$292,668	(22) %
Noninterest expense	\$284,211	\$276,987	3 %	\$537,597	\$496,571	8 %
Net income	\$79,441	\$177,435	(55) %	\$174,209	\$292,814	(41) %
Period-end:						
Net loans and leases	\$17,862,333	\$15,856,776	13 %			
Assets	\$25,917,964	\$25,548,984	1 %			
Deposits	\$21,979,295	\$21,362,400	3 %			
Shareholders' equity	\$2,834,244	\$2,855,093	(1) %			
Profitability Statistics						
Return on average assets (annualized)	1.21%	2.78%	(158) bps	1.32%	2.35%	(103) bps
Return on average shareholders' equity (annualized)	11.16%	25.49%	(1,433) bps	12.24%	21.35%	(911) bps
Average shareholders' equity to average assets (for the period)	10.81%	10.91%	(10) bps			
Common Stock Statistics						
Common shares outstanding (period-end)	261,166	261,314	(0) %			
Book value per common share (period-end)	\$10,852	\$10,926	(1) %			
Cash dividends declared per common share	\$30	\$30	0 %	\$60	\$60	0 %
Dividend payout ratio	9.86%	4.42%	544 bps	9.00%	5.43%	357 bps
Regulatory Capital Ratios (period-end)						
Leverage	11.17%	11.29%	(12) bps			
Common Equity Tier 1 (CET1)	12.96%	14.20%	(124) bps			
Tier 1	12.96%	14.99%	(203) bps			
Total Capital	15.53%	17.02%	(149) 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.