

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

	3rd Quarter			Year-to-Date		
	2022	2021	%	2022	2021	%
Selected Financial Data						
For the period:						
Interest income	\$416,077	\$302,589	38 %	\$1,071,762	\$894,643	20 %
Interest expense	\$20,001	\$8,717	129 %	\$36,883	\$28,047	32 %
Net interest income	\$396,076	\$293,872	35 %	\$1,034,879	\$866,596	19 %
Provision for loan losses	\$106,228	(\$8,528)	(1,346) %	\$210,959	(\$15,761)	(1,438) %
Noninterest income	\$102,189	\$124,530	(18) %	\$331,317	\$417,198	(21) %
Noninterest expense	\$293,004	\$259,922	13 %	\$830,601	\$756,493	10 %
Net income	\$76,080	\$127,573	(40) %	\$250,289	\$420,387	(40) %
Period-end:						
Net loans and leases	\$18,413,422	\$15,705,684	17 %			
Assets	\$26,719,459	\$25,751,645	4 %			
Deposits	\$22,302,062	\$21,425,744	4 %			
Shareholders' equity	\$2,787,900	\$2,954,494	(6) %			
Profitability Statistics						
Return on average assets (annualized)	1.14%	1.96%	(82) bps	1.26%	2.21%	(95) bps
Return on average shareholders' equity (annualized)	10.47%	17.40%	(692) bps	11.62%	19.95%	(833) bps
Average shareholders' equity to average assets (for the period)	10.87%	11.25%	(38) bps			
Common Stock Statistics						
Common shares outstanding (period-end)	261,166	261,295	(0) %			
Book value per common share (period-end)	\$10,675	\$11,307	(6) %			
Cash dividends declared per common share	\$30	\$30	0 %	\$90	\$90	0 %
Dividend payout ratio	10.30%	6.14%	415 bps	9.39%	5.64%	375 bps
Regulatory Capital Ratios (period-end)						
Leverage	11.08%	11.64%	(56) bps			
Common Equity Tier 1 (CET1)	12.49%	14.46%	(197) bps			
Tier 1	12.49%	15.22%	(273) bps			
Total Capital	15.01%	17.23%	(222) 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.