

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended December 31

Unaudited

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

	4th Quarter			Year-to-Date		
	2020	2019	%	2020	2019	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$307,969	\$366,232	(16) %	\$1,291,631	\$1,464,103	(12) %
Interest expense	\$14,032	\$43,530	(68) %	\$93,196	\$185,970	(50) %
Net interest income	\$293,937	\$322,702	(9) %	\$1,198,435	\$1,278,133	(6) %
Provision for loan losses	\$17,479	\$91,728	(81) %	\$331,472	\$291,160	14 %
Noninterest income	\$120,771	\$109,264	11 %	\$440,646	\$393,717	12 %
Noninterest expense	\$256,447	\$289,101	(11) %	\$927,306	\$998,212	(7) %
Net income	\$114,318	\$39,713	188 %	\$296,123	\$292,939	1 %
Period-end:						
Net loans and leases	\$16,180,330	\$16,157,538	0 %			
Assets	\$24,817,423	\$22,623,708	10 %			
Deposits	\$20,762,462	\$17,940,025	16 %			
Shareholders' equity	\$2,698,539	\$2,402,361	12 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.86%	0.71%	115 bps	1.26%	1.36%	(10) bps
Return on average shareholders' equity (annualized)	16.96%	6.36%	1,061 bps	11.59%	12.39%	(80) bps
Average shareholders' equity to average assets (for the period)	10.95%	11.18%	(23) bps			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	268,251	268,222	0.0 %			
Book value per common share (period-end)	\$10,060	\$8,957	12 %			
Cash dividends declared per common share	\$120	\$137	(12) %	\$210	\$212	(1) %
Dividend payout ratio	28.16%	92.53%	(6,437) bps	19.02%	19.57%	(54) bps
<b>Regulatory Capital Ratios (period-end)</b>						
Leverage	10.82%	11.05%	(23) bps			
Common Equity Tier 1 (CET1)	13.05%	11.54%	151 bps			
Tier 1	13.83%	12.30%	153 bps			
Total Capital	15.86%	14.26%	160 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](http://fnni.com).