

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended March 31

Unaudited

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

	1st Quarter		
	2022	2021	%
Selected Financial Data			
For the period:			
Interest income	\$309,808	\$298,297	4 %
Interest expense	\$7,778	\$10,203	(24) %
Net interest income	\$302,030	\$288,094	5 %
Provision for loan losses	\$47,509	\$38,547	23 %
Noninterest income	\$121,657	\$121,118	0 %
Noninterest expense	\$253,386	\$219,584	15 %
Net income	\$94,768	\$115,379	(18) %
Period-end:			
Net loans and leases	\$16,946,779	\$16,160,103	5 %
Assets	\$27,305,115	\$25,538,755	7 %
Deposits	\$23,417,585	\$21,415,578	9 %
Shareholders' equity	\$2,856,490	\$2,769,412	3 %
Profitability Statistics			
Return on average assets (annualized)	1.42%	1.89%	(47) bps
Return on average shareholders' equity (annualized)	13.10%	17.11%	(401) bps
Average shareholders' equity to average assets (for the period)	10.81%	11.04%	(23) bps
Common Stock Statistics			
Common shares outstanding (period-end)	261,158	268,408	(3) %
Book value per common share (period-end)	\$10,938	\$10,318	6 %
Cash dividends declared per common share	\$30	\$30	0 %
Dividend payout ratio	8.27%	6.98%	129 bps
Regulatory Capital Ratios (period-end)			
Leverage	10.80%	11.34%	(54) bps
Common Equity Tier 1 (CET1)	13.37%	13.78%	(41) bps
Tier 1	13.37%	14.56%	(119) bps
Total Capital	16.01%	16.61%	(60) 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.