

**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		
	2025	2024	%
<b>Selected Financial Data</b>			
For the period:			
Interest income	\$637,859	\$651,460	(2) %
Interest expense	\$162,617	\$197,446	(18) %
Net interest income	\$475,242	\$454,014	5 %
Provision for loan losses	\$157,657	\$115,394	37 %
Noninterest income	\$146,253	\$127,090	15 %
Noninterest expense	\$327,496	\$299,837	9 %
Net income	\$104,202	\$127,617	(18) %
Period-end:			
Net loans and leases	\$21,693,752	\$21,491,940	1 %
Assets	\$32,089,823	\$30,971,049	4 %
Deposits	\$25,626,752	\$26,080,888	(2) %
Shareholders' equity	\$3,466,218	\$2,929,883	18 %
<b>Profitability Statistics</b>			
Return on average assets (annualized)	1.32%	1.64%	(32) bps
Return on average shareholders' equity (annualized)	12.28%	17.75%	(546) bps
Average shareholders' equity to average assets (for the period)	10.73%	9.25%	148 bps
<b>Common Stock Statistics</b>			
Common shares outstanding (period-end)	270,241	259,215	4 %
Book value per common share (period-end)	\$12,826	\$11,303	13 %
Cash dividends declared per common share	\$40	\$30	33 %
Dividend payout ratio	10.37%	6.09%	428 bps
<b>Regulatory Capital Ratios (period-end) <sup>1</sup></b>			
Leverage	10.94%	9.94%	100 bps
Common Equity Tier 1 (CET1)	12.55%	11.29%	126 bps
Tier 1	12.55%	11.29%	126 bps
Total Capital	14.69%	13.54%	115 bps

<sup>1</sup> March 31, 2025 regulatory capital ratios are preliminary.For additional financial information, regulatory reports can be viewed or downloaded using the link in the "Investor Relations - Regulatory Disclosures" section at [fnni.com](https://fnni.com).