

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended March 31

Unaudited

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

	First Quarter		
	2026	2025	%
<b>Selected Financial Data</b>			
For the period:			
Interest income	\$664	\$638	4 %
Interest expense	\$156	\$163	(4) %
Net interest income	\$508	\$475	7 %
Provision for loan losses	\$126	\$158	(20) %
Noninterest income	\$171	\$146	17 %
Noninterest expense	\$352	\$327	7 %
Net income	\$154	\$104	48 %
Period-end:			
Net loans and leases	\$23,638	\$21,694	9 %
Assets	\$35,081	\$32,090	9 %
Deposits	\$27,834	\$25,627	9 %
Shareholders' equity	\$3,994	\$3,466	15 %
<b>Profitability Statistics</b>			
Return on average assets (annualized)	1.78%	1.32%	46 bps
Return on average shareholders' equity (annualized)	15.63%	12.28%	335 bps
Average shareholders' equity to average assets (for the period)	11.36%	10.73%	63 bps
<b>Common Stock Statistics</b>			
Common shares outstanding (period-end)	270,193	270,241	(0) %
Book value per common share (period-end)	\$14,782	\$12,826	15 %
Cash dividends declared per common share	\$40	\$40	- %
Dividend payout ratio	7.03%	10.37%	(335) bps
<b>Regulatory Capital Ratios <sup>1</sup></b>			
Leverage	10.54%	10.94%	(40) bps
Common Equity Tier 1 (CET1)	12.11%	12.56%	(45) bps
Tier 1	12.11%	12.56%	(45) bps
Total Capital	15.08%	14.70%	38 bps

<sup>1</sup> March 31, 2026 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](http://fnni.com).