

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended June 30

Unaudited

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

	2nd Quarter			Year-to-Date		
	2025	2024	%	2025	2024	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$640,764	\$653,730	(2) %	\$1,278,623	\$1,305,190	(2) %
Interest expense	\$156,086	\$195,893	(20) %	\$318,703	\$393,339	(19) %
Net interest income	\$484,678	\$457,837	6 %	\$959,920	\$911,851	5 %
Provision for loan losses	\$148,463	\$150,591	(1) %	\$306,120	\$265,985	15 %
Noninterest income	\$163,489	\$147,376	11 %	\$309,742	\$274,465	13 %
Noninterest expense	\$334,624	\$326,886	2 %	\$662,120	\$626,723	6 %
Net income	\$127,032	\$98,498	29 %	\$231,234	\$226,115	2 %
Period-end:						
Net loans and leases	\$21,941,534	\$22,164,508	(1) %			
Assets	\$31,842,439	\$31,750,444	0 %			
Deposits	\$24,708,608	\$25,805,030	(4) %			
Shareholders' equity	\$3,610,438	\$3,150,654	15 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.61%	1.26%	36 bps	1.46%	1.45%	2 bps
Return on average shareholders' equity (annualized)	14.36%	12.96%	140 bps	13.34%	15.29%	(194) bps
Average shareholders' equity to average assets (for the period)	11.22%	9.69%	153 bps			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	269,820	268,466	1 %			
Book value per common share (period-end)	\$13,381	\$11,736	14 %			
Cash dividends declared per common share	\$40	\$30	33 %	\$80	\$60	33 %
Dividend payout ratio	8.50%	8.18%	32 bps	9.34%	7.00%	234 bps
<b>Regulatory Capital Ratios (period-end) <sup>1</sup></b>						
Leverage	11.33%	10.49%	84 bps			
Common Equity Tier 1 (CET1)	12.85%	11.77%	108 bps			
Tier 1	12.85%	11.77%	108 bps			
Total Capital	15.95%	13.89%	206 bps			

<sup>1</sup> June 30, 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).