

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended June 30

Unaudited

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

	2nd Quarter			Year-to-Date		
	2026	2025	%	2026	2025	%
Selected Financial Data						
For the period:						
Interest income	\$674	\$641	5 %	\$1,338	\$1,279	5 %
Interest expense	\$154	\$156	(1) %	\$310	\$319	(3) %
Net interest income	\$520	\$485	7 %	\$1,027	\$960	7 %
Provision for loan losses	\$129	\$148	(13) %	\$255	\$306	(17) %
Noninterest income	\$215	\$163	32 %	\$386	\$310	25 %
Noninterest expense	\$394	\$335	18 %	\$746	\$662	13 %
Net income	\$163	\$127	29 %	\$317	\$231	37 %
Period-end:						
Net loans and leases	\$23,464	\$21,942	7 %			
Assets	\$34,570	\$31,842	9 %			
Deposits	\$27,208	\$24,709	10 %			
Shareholders' equity	\$4,128	\$3,610	14 %			
Profitability Statistics						
Return on average assets (annualized)	1.88%	1.61%	26 bps	1.83%	1.46%	36 bps
Return on average shareholders' equity (annualized)	16.08%	14.36%	172 bps	15.86%	13.34%	252 bps
Average shareholders' equity to average assets (for the period)	11.66%	11.22%	44 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	270,189	269,820	0 %			
Book value per common share (period-end)	\$15,280	\$13,381	14 %			
Cash dividends declared per common share	\$40	\$40	- %	\$80	\$80	- %
Dividend payout ratio	6.62%	8.50%	(188) bps	6.82%	9.34%	(253) bps
Regulatory Capital Ratios ¹						
Leverage	10.95%	11.35%	(40) bps			
Common Equity Tier 1 (CET1)	12.76%	12.87%	(11) bps			
Tier 1	12.76%	12.87%	(11) bps			
Total Capital	15.55%	15.96%	(41) bps			

¹ June 30, 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.