

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

	3rd Quarter			Year-to-Date		
	2025	2024	%	2025	2024	%
Selected Financial Data						
For the period:						
Interest income	\$658,546	\$678,406	(3) %	\$1,937,169	\$1,983,596	(2) %
Interest expense	\$160,869	\$203,269	(21) %	\$479,572	\$596,608	(20) %
Net interest income	\$497,677	\$475,137	5 %	\$1,457,597	\$1,386,988	5 %
Provision for loan losses	\$124,305	\$168,127	(26) %	\$430,425	\$434,112	(1) %
Noninterest income	\$199,465	\$143,188	39 %	\$509,207	\$417,653	22 %
Noninterest expense	\$360,046	\$377,020	(5) %	\$1,022,166	\$1,003,742	2 %
Net income	\$161,092	\$47,962	236 %	\$392,326	\$274,077	43 %
Period-end:						
Net loans and leases	\$21,993,028	\$22,019,328	(0) %			
Assets	\$32,651,368	\$32,119,061	2 %			
Deposits	\$25,313,337	\$26,016,199	(3) %			
Shareholders' equity	\$3,787,856	\$3,317,358	14 %			
Profitability Statistics						
Return on average assets (annualized)	2.02%	0.60%	142 bps	1.65%	1.16%	49 bps
Return on average shareholders' equity (annualized)	17.42%	5.93%	1,149 bps	14.76%	11.98%	278 bps
Average shareholders' equity to average assets (for the period)	11.58%	10.08%	150 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	269,710	270,890	(0) %			
Book value per common share (period-end)	\$14,044	\$12,246	15 %			
Cash dividends declared per common share	\$40	\$30	33 %	\$120	\$90	33 %
Dividend payout ratio	6.70%	16.94%	(1,025) bps	8.26%	8.74%	(48) bps
Regulatory Capital Ratios (period-end) ¹						
Leverage	11.68%	10.42%	126 bps			
Common Equity Tier 1 (CET1)	13.19%	12.01%	118 bps			
Tier 1	13.19%	12.01%	118 bps			
Total Capital	16.25%	14.13%	212 bps			

¹ September 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.