

First National Nebraska, Inc.

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

	3rd Quarter			Year-to-Date		
	2026	2025	%	2026	2025	%
Selected Financial Data						
For the period:						
Interest income	\$684	\$659	4 %	\$2,021	\$1,937	4 %
Interest expense	\$151	\$161	(6) %	\$462	\$480	(4) %
Net interest income	\$533	\$498	7 %	\$1,560	\$1,458	7 %
Provision for loan losses	\$107	\$124	(14) %	\$362	\$430	(16) %
Noninterest income	\$189	\$199	(5) %	\$575	\$509	13 %
Noninterest expense	\$390	\$360	8 %	\$1,136	\$1,022	11 %
Net income	\$175	\$161	9 %	\$493	\$392	26 %
Period-end:						
Net loans and leases	\$23,331	\$21,993	6 %			
Assets	\$35,182	\$32,651	8 %			
Deposits	\$28,203	\$25,313	11 %			
Shareholders' equity	\$4,164	\$3,788	10 %			
Profitability Statistics						
Return on average assets (annualized)	2.03%	2.02%	2 bps	1.90%	1.65%	25 bps
Return on average shareholders' equity (annualized)	16.93%	17.42%	(49) bps	16.23%	14.76%	146 bps
Average shareholders' equity to average assets (for the period)	12.02%	11.58%	44 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	270,178	269,710	0 %			
Book value per common share (period-end)	\$15,411	\$14,044	10 %			
Cash dividends declared per common share	\$40	\$40	- %	\$120	\$120	- %
Dividend payout ratio	6.16%	6.70%	(54) bps	6.58%	8.26%	(167) bps
Regulatory Capital Ratios ¹						
Leverage	11.44%	11.69%	(25) bps			
Common Equity Tier 1 (CET1)	13.26%	13.22%	4 bps			
Tier 1	13.26%	13.22%	4 bps			
Total Capital	15.96%	16.29%	(33) bps			

¹ September 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.