

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended December 31

Unaudited

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

	4th Quarter			Full Year		
	2024	2023	%	2024	2023	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$661,147	\$642,128	3 %	\$2,644,743	\$2,349,087	13 %
Interest expense	\$183,808	\$190,205	(3) %	\$780,416	\$569,207	37 %
Net interest income	\$477,339	\$451,923	6 %	\$1,864,327	\$1,779,880	5 %
Provision for loan losses	\$124,881	\$217,618	(43) %	\$558,993	\$649,357	(14) %
Noninterest income	\$167,502	\$106,112	58 %	\$585,155	\$428,418	37 %
Noninterest expense	\$328,771	\$329,961	(0) %	\$1,332,514	\$1,267,884	5 %
Net income	\$138,353	\$10,746	1,187 %	\$412,430	\$227,444	81 %
Period-end:						
Net loans and leases	\$22,004,964	\$21,801,693	1 %			
Assets	\$32,252,582	\$31,285,883	3 %			
Deposits	\$26,281,843	\$25,836,724	2 %			
Shareholders' equity	\$3,320,693	\$2,823,280	18 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.75%	0.14%	161 bps	1.31%	0.77%	53 bps
Return on average shareholders' equity (annualized)	16.67%	1.56%	1,511 bps	13.23%	8.37%	486 bps
Average shareholders' equity to average assets (for the period)	10.47%	8.98%	149 bps			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	270,933	259,135	5 %			
Book value per common share (period-end)	\$12,257	\$10,895	12 %			
Cash dividends declared per common share	\$190	\$30	533 %	\$280	\$120	133 %
Dividend payout ratio	37.21%	72.34%	(3,514) bps	18.29%	13.71%	458 bps
<b>Regulatory Capital Ratios (period-end) <sup>1</sup></b>						
Leverage	10.84%	9.86%	98 bps			
Common Equity Tier 1 (CET1)	12.40%	10.89%	151 bps			
Tier 1	12.40%	10.89%	151 bps			
Total Capital	14.53%	13.11%	142 bps			

<sup>1</sup> December 31, 2024 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).