

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		
	2025	2024	%	2025	2024	%
Selected Financial Data						
For the period:						
Interest income	\$680,623	\$661,147	3 %	\$2,617,792	\$2,644,743	(1) %
Interest expense	\$164,269	\$183,808	(11) %	\$643,841	\$780,416	(18) %
Net interest income	\$516,354	\$477,339	8 %	\$1,973,951	\$1,864,327	6 %
Provision for loan losses	\$128,602	\$124,881	3 %	\$559,027	\$558,993	0 %
Noninterest income	\$224,379	\$167,502	34 %	\$733,585	\$585,155	25 %
Noninterest expense	\$428,126	\$328,771	30 %	\$1,450,292	\$1,332,514	9 %
Net income	\$140,638	\$138,353	2 %	\$532,964	\$412,430	29 %
Period-end:						
Net loans and leases	\$23,875,276	\$22,004,964	8 %			
Assets	\$34,923,474	\$32,252,582	8 %			
Deposits	\$27,434,276	\$26,281,843	4 %			
Shareholders' equity	\$3,875,493	\$3,320,693	17 %			
Profitability Statistics						
Return on average assets (annualized)	1.63%	1.75%	(12) bps	1.64%	1.31%	34 bps
Return on average shareholders' equity (annualized)	14.68%	16.67%	(199) bps	14.74%	13.23%	151 bps
Average shareholders' equity to average assets (for the period)	11.10%	10.47%	62 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	270,230	270,933	(0) %			
Book value per common share (period-end)	\$14,341	\$12,257	17 %			
Cash dividends declared per common share	\$275	\$190	45 %	\$395	\$280	41 %
Dividend payout ratio	52.84%	37.21%	1,563 bps	20.02%	18.29%	173 bps
Regulatory Capital Ratios (period-end)¹						
Leverage	10.32%	10.85%	(53) bps			
Common Equity Tier 1 (CET1)	11.78%	12.43%	(65) bps			
Tier 1	11.78%	12.43%	(65) bps			
Total Capital	14.74%	14.56%	18 bps			

¹ December 31, 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.