

**First National Nebraska, Inc.**

## Selected Financial Data - Quarterly Trend

Unaudited

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

	2024				2025		
	March 31	June 30	September 30	December 31	March 31	June 30	September 30
<b>Selected Financial Data</b>							
For the period:							
Interest income	\$651,460	\$653,730	\$678,406	\$661,147	\$637,859	\$640,764	\$658,546
Interest expense	\$197,446	\$195,893	\$203,269	\$183,808	\$162,617	\$156,086	\$160,869
Net interest income	\$454,014	\$457,837	\$475,137	\$477,339	\$475,242	\$484,678	\$497,677
Provision for loan losses	\$115,394	\$150,591	\$168,127	\$124,881	\$157,657	\$148,463	\$124,305
Noninterest income	\$127,090	\$147,376	\$143,188	\$167,502	\$146,253	\$163,489	\$199,465
Noninterest expense	\$299,837	\$326,886	\$377,020	\$328,771	\$327,496	\$334,624	\$360,046
Net income	\$127,617	\$98,498	\$47,962	\$138,353	\$104,202	\$127,032	\$161,092
Period-end:							
Net loans and leases	\$21,491,940	\$22,164,508	\$22,019,328	\$22,004,964	\$21,693,752	\$21,941,534	\$21,993,028
Assets	\$30,971,049	\$31,750,444	\$32,119,061	\$32,252,582	\$32,089,823	\$31,842,439	\$32,651,368
Deposits	\$26,080,888	\$25,805,030	\$26,016,199	\$26,281,843	\$25,626,752	\$24,708,608	\$25,313,337
Shareholders' equity	\$2,929,883	\$3,150,654	\$3,317,358	\$3,320,693	\$3,466,218	\$3,610,438	\$3,787,856
<b>Profitability Statistics</b>							
Return on average assets (annualized)	1.64%	1.26%	0.60%	1.75%	1.32%	1.61%	2.02%
Return on average shareholders' equity (annualized)	17.75%	12.96%	5.93%	16.67%	12.28%	14.36%	17.42%
Average shareholders' equity to average assets (for the period)	9.25%	9.69%	10.08%	10.47%	10.73%	11.22%	11.58%
<b>Common Stock Statistics</b>							
Common shares outstanding (period-end)	259,215	268,466	270,890	270,933	270,241	269,820	269,710
Book value per common share (period-end)	\$11,303	\$11,736	\$12,246	\$12,257	\$12,826	\$13,381	\$14,044
Cash dividends declared per common share	\$30	\$30	\$30	\$190	\$40	\$40	\$40
Dividend payout ratio	6.09%	8.18%	16.94%	37.21%	10.37%	8.50%	6.70%
<b>Regulatory Capital Ratios (period-end) <sup>1</sup></b>							
Leverage	9.94%	10.49%	10.42%	10.85%	10.94%	11.35%	11.68%
Common Equity Tier 1 (CET1)	11.29%	11.77%	12.01%	12.43%	12.56%	12.87%	13.19%
Tier 1	11.29%	11.77%	12.01%	12.43%	12.56%	12.87%	13.19%
Total Capital	13.54%	13.89%	14.13%	14.56%	14.70%	15.96%	16.25%

<sup>1</sup> 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.