

**First National Nebraska, Inc.**

## Selected Financial Data - Quarterly Trend

Unaudited

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

	2022				2023	
	March 31	June 30	September 30	December 31	March 31	June 30
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$309,808	\$345,877	\$416,077	\$475,702	\$525,731	\$565,177
Interest expense	\$7,778	\$9,104	\$20,001	\$54,413	\$87,946	\$129,003
Net interest income	\$302,030	\$336,773	\$396,076	\$421,289	\$437,785	\$436,174
Provision for loan losses	\$47,509	\$57,222	\$106,228	\$112,010	\$136,174	\$132,378
Noninterest income	\$121,657	\$107,471	\$102,189	\$96,373	\$89,173	\$116,829
Noninterest expense	\$253,386	\$284,211	\$293,004	\$313,202	\$298,058	\$327,565
Net income	\$94,768	\$79,441	\$76,080	\$72,238	\$71,745	\$71,962
Period-end:						
Net loans and leases <sup>1</sup>	\$16,946,779	\$17,862,333	\$18,413,422	\$19,514,445	\$19,178,470	\$20,146,681
Assets	\$27,305,115	\$25,917,964	\$26,719,459	\$28,351,203	\$28,457,664	\$29,580,626
Deposits	\$23,417,585	\$21,979,295	\$22,302,062	\$24,343,242	\$24,708,736	\$24,651,197
Shareholders' equity <sup>1</sup>	\$2,856,490	\$2,834,244	\$2,787,900	\$2,845,573	\$2,686,132	\$2,673,860
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.42%	1.20%	1.15%	1.05%	1.03%	0.99%
Return on average shareholders' equity (annualized)	13.00%	11.13%	10.56%	10.25%	10.71%	10.74%
Average shareholders' equity to average assets (for the period)	10.89%	10.81%	10.87%	10.26%	9.62%	9.19%
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	261,158	261,166	261,166	261,211	261,577	259,525
Book value per common share (period-end)	\$10,938	\$10,852	\$10,675	\$10,894	\$10,269	\$10,303
Cash dividends declared per common share	\$30	\$30	\$30	\$170	\$30	\$30
Dividend payout ratio	8.27%	9.86%	10.30%	61.47%	10.93%	10.91%
<b>Regulatory Capital Ratios (period-end) <sup>2</sup></b>						
Leverage	10.83%	11.10%	11.07%	10.67%	10.57%	10.17%
Common Equity Tier 1 (CET1)	13.32%	12.96%	12.40%	11.79%	11.91%	11.29%
Tier 1	13.32%	12.96%	12.40%	11.79%	11.91%	11.29%
Total Capital	15.95%	15.54%	14.92%	14.24%	14.37%	13.57%

<sup>1</sup> The Company adopted ASU 2016-13 as of January 1, 2023. The impact of adoption increased the Allowance for Credit Losses by \$386 million resulting in an after-tax charge to retained earnings of \$294.1 million.

<sup>2</sup> June 30, 2023 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).