

**First National Nebraska, Inc.**

## Selected Financial Data - Quarterly Trend

Unaudited

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

	2023				2024		
	March 31	June 30	September 30	December 31	March 31	June 30	September 30
<b>Selected Financial Data</b>							
For the period:							
Interest income	\$525,731	\$565,177	\$616,051	\$642,128	\$651,460	\$653,730	\$678,406
Interest expense	\$87,946	\$129,003	\$162,053	\$190,205	\$197,446	\$195,893	\$203,269
Net interest income	\$437,785	\$436,174	\$453,998	\$451,923	\$454,014	\$457,837	\$475,137
Provision for loan losses	\$136,174	\$132,378	\$163,187	\$217,618	\$115,394	\$150,591	\$168,127
Noninterest income	\$89,173	\$116,829	\$116,304	\$106,112	\$127,090	\$147,376	\$143,188
Noninterest expense	\$298,058	\$327,565	\$312,300	\$329,961	\$299,837	\$326,886	\$377,020
Net income	\$71,745	\$71,962	\$72,991	\$10,746	\$127,617	\$98,498	\$47,962
Period-end:							
Net loans and leases <sup>1</sup>	\$19,178,470	\$20,146,681	\$21,053,953	\$21,801,693	\$21,491,940	\$22,164,508	\$22,019,328
Assets	\$28,457,664	\$29,580,626	\$30,136,279	\$31,285,883	\$30,971,049	\$31,750,444	\$32,119,061
Deposits	\$24,708,736	\$24,651,197	\$25,322,130	\$25,836,724	\$26,080,888	\$25,805,030	\$26,016,199
Shareholders' equity <sup>1</sup>	\$2,686,132	\$2,673,860	\$2,680,808	\$2,823,280	\$2,929,883	\$3,150,654	\$3,317,358
<b>Profitability Statistics</b>							
Return on average assets (annualized)	1.03%	0.99%	0.97%	0.14%	1.64%	1.26%	0.60%
Return on average shareholders' equity (annualized)	10.38%	10.74%	10.91%	1.56%	17.75%	12.96%	5.93%
Average shareholders' equity to average assets (for the period)	9.93%	9.19%	8.89%	8.98%	9.25%	9.69%	10.08%
<b>Common Stock Statistics</b>							
Common shares outstanding (period-end)	261,577	259,525	259,151	259,135	259,215	268,466	270,890
Book value per common share (period-end)	\$10,269	\$10,303	\$10,345	\$10,895	\$11,303	\$11,736	\$12,246
Cash dividends declared per common share	\$30	\$30	\$30	\$30	\$30	\$30	\$30
Dividend payout ratio	10.94%	10.82%	10.65%	72.34%	6.09%	8.18%	16.94%
<b>Regulatory Capital Ratios (period-end) <sup>2</sup></b>							
Leverage	10.57%	10.17%	10.02%	9.86%	9.94%	10.49%	10.39%
Common Equity Tier 1 (CET1)	11.91%	11.35%	11.17%	10.89%	11.29%	11.77%	12.00%
Tier 1	11.91%	11.35%	11.17%	10.89%	11.29%	11.77%	12.00%
Total Capital	14.37%	13.64%	13.42%	13.11%	13.54%	13.89%	14.13%

<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> September 30, 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](https://fnni.com).