

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	December 31
Selected Financial Data								
For the period:								
Interest income	\$525,731	\$565,177	\$616,051	\$642,128	\$651,460	\$653,730	\$678,406	\$661,147
Interest expense	\$87,946	\$129,003	\$162,053	\$190,205	\$197,446	\$195,893	\$203,269	\$183,808
Net interest income	\$437,785	\$436,174	\$453,998	\$451,923	\$454,014	\$457,837	\$475,137	\$477,339
Provision for loan losses	\$136,174	\$132,378	\$163,187	\$217,618	\$115,394	\$150,591	\$168,127	\$124,881
Noninterest income	\$89,173	\$116,829	\$116,304	\$106,112	\$127,090	\$147,376	\$143,188	\$167,502
Noninterest expense	\$298,058	\$327,565	\$312,300	\$329,961	\$299,837	\$326,886	\$377,020	\$328,771
Net income	\$71,745	\$71,962	\$72,991	\$10,746	\$127,617	\$98,498	\$47,962	\$138,353
Period-end:								
Net loans and leases ¹	\$19,178,470	\$20,146,681	\$21,053,953	\$21,801,693	\$21,491,940	\$22,164,508	\$22,019,328	\$22,004,964
Assets	\$28,457,664	\$29,580,626	\$30,136,279	\$31,285,883	\$30,971,049	\$31,750,444	\$32,119,061	\$32,252,582
Deposits	\$24,708,736	\$24,651,197	\$25,322,130	\$25,836,724	\$26,080,888	\$25,805,030	\$26,016,199	\$26,281,843
Shareholders' equity ¹	\$2,686,132	\$2,673,860	\$2,680,808	\$2,823,280	\$2,929,883	\$3,150,654	\$3,317,358	\$3,320,693
Profitability Statistics								
Return on average assets (annualized)	1.03%	0.99%	0.97%	0.14%	1.64%	1.26%	0.60%	1.75%
Return on average shareholders' equity (annualized)	10.38%	10.74%	10.91%	1.56%	17.75%	12.96%	5.93%	16.67%
Average shareholders' equity to average assets (for the period)	9.93%	9.19%	8.89%	8.98%	9.25%	9.69%	10.08%	10.47%
Common Stock Statistics								
Common shares outstanding (period-end)	261,577	259,525	259,151	259,135	259,215	268,466	270,890	270,933
Book value per common share (period-end)	\$10,269	\$10,303	\$10,345	\$10,895	\$11,303	\$11,736	\$12,246	\$12,257
Cash dividends declared per common share	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$190
Dividend payout ratio	10.94%	10.82%	10.65%	72.34%	6.09%	8.18%	16.94%	37.21%
Regulatory Capital Ratios (period-end)²								
Leverage	10.57%	10.17%	10.02%	9.86%	9.94%	10.49%	10.42%	10.84%
Common Equity Tier 1 (CET1)	11.91%	11.35%	11.17%	10.89%	11.29%	11.77%	12.01%	12.40%
Tier 1	11.91%	11.35%	11.17%	10.89%	11.29%	11.77%	12.01%	12.40%
Total Capital	14.37%	13.64%	13.42%	13.11%	13.54%	13.89%	14.13%	14.53%

¹ 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.

² 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.