

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended June 30

Unaudited

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

	2nd Quarter			Year-to-Date		
	2024	2023	%	2024	2023	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$653,730	\$565,177	16 %	\$1,305,190	\$1,090,908	20 %
Interest expense	\$195,893	\$129,003	52 %	\$393,339	\$216,949	81 %
Net interest income	\$457,837	\$436,174	5 %	\$911,851	\$873,959	4 %
Provision for loan losses	\$150,591	\$132,378	14 %	\$265,985	\$268,552	(1) %
Noninterest income	\$147,376	\$116,829	26 %	\$274,465	\$206,002	33 %
Noninterest expense	\$326,886	\$327,565	(0) %	\$626,723	\$625,623	0 %
Net income	\$98,498	\$71,962	37 %	\$226,115	\$143,707	57 %
Period-end:						
Net loans and leases <sup>1</sup>	\$22,164,508	\$20,146,681	10 %			
Assets	\$31,750,444	\$29,580,626	7 %			
Deposits	\$25,805,030	\$24,651,197	5 %			
Shareholders' equity <sup>1</sup>	\$3,150,654	\$2,673,860	18 %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	1.26%	0.99%	27 bps	1.45%	1.01%	44 bps
Return on average shareholders' equity (annualized)	12.96%	10.74%	222 bps	15.29%	10.56%	473 bps
Average shareholders' equity to average assets (for the period)	9.69%	9.19%	50 bps			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	268,466	259,525	3 %			
Book value per common share (period-end)	\$11,736	\$10,303	14 %			
Cash dividends declared per common share	\$30	\$30	- %	\$60	\$60	- %
Dividend payout ratio	8.18%	10.82%	(264) bps	7.00%	10.88%	(388) bps
<b>Regulatory Capital Ratios (period-end) <sup>2</sup></b>						
Leverage	10.49%	10.17%	32 bps			
Common Equity Tier 1 (CET1)	11.69%	11.35%	34 bps			
Tier 1	11.69%	11.35%	34 bps			
Total Capital	13.81%	13.64%	17 bps			

<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, 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](http://fnni.com).