

**First National Nebraska, Inc.**

Selected Financial Data - For the Periods Ended September 30

Unaudited

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

	3rd Quarter			Year-to-Date		
	2023	2022	%	2023	2022	%
<b>Selected Financial Data</b>						
For the period:						
Interest income	\$616,051	\$416,077	48 %	\$1,706,959	\$1,071,762	59 %
Interest expense	\$162,053	\$20,001	NM %	\$379,002	\$36,883	NM %
Net interest income	\$453,998	\$396,076	15 %	\$1,327,957	\$1,034,879	28 %
Provision for loan losses	\$163,187	\$106,228	54 %	\$431,739	\$210,959	105 %
Noninterest income	\$116,304	\$102,189	14 %	\$322,306	\$331,317	(3) %
Noninterest expense	\$312,300	\$293,004	7 %	\$937,923	\$830,601	13 %
Net income	\$72,991	\$76,080	(4) %	\$216,698	\$250,289	(13) %
Period-end:						
Net loans and leases <sup>1</sup>	\$21,053,953	\$18,413,422	14 %			
Assets	\$30,136,279	\$26,719,459	13 %			
Deposits	\$25,322,130	\$22,302,062	14 %			
Shareholders' equity <sup>1</sup>	\$2,680,808	\$2,787,900	(4) %			
<b>Profitability Statistics</b>						
Return on average assets (annualized)	0.97%	1.15%	(18) bps	0.99%	1.26%	(26) bps
Return on average shareholders' equity (annualized)	10.91%	10.83%	8 bps	10.67%	11.71%	(104) bps
Average shareholders' equity to average assets (for the period)	8.89%	10.60%	(171) bps			
<b>Common Stock Statistics</b>						
Common shares outstanding (period-end)	259,151	261,166	(1) %			
Book value per common share (period-end)	\$10,345	\$10,675	(3) %			
Cash dividends declared per common share	\$30	\$30	- %	\$90	\$90	- %
Dividend payout ratio	10.65%	10.30%	35 bps	10.80%	9.39%	141 bps
<b>Regulatory Capital Ratios (period-end) <sup>2</sup></b>						
Leverage	10.05%	11.07%	(102) bps			
Common Equity Tier 1 (CET1)	11.16%	12.40%	(124) bps			
Tier 1	11.16%	12.40%	(124) bps			
Total Capital	13.40%	14.92%	(152) 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> September 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).