

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		
	2024	2023	%	2024	2023	%
Selected Financial Data						
For the period:						
Interest income	\$678,406	\$616,051	10 %	\$1,983,596	\$1,706,959	16 %
Interest expense	\$203,269	\$162,053	25 %	\$596,608	\$379,002	57 %
Net interest income	\$475,137	\$453,998	5 %	\$1,386,988	\$1,327,957	4 %
Provision for loan losses	\$168,127	\$163,187	3 %	\$434,112	\$431,739	1 %
Noninterest income	\$143,188	\$116,304	23 %	\$417,653	\$322,306	30 %
Noninterest expense	\$377,020	\$312,300	21 %	\$1,003,742	\$937,923	7 %
Net income	\$47,962	\$72,991	(34) %	\$274,077	\$216,698	26 %
Period-end:						
Net loans and leases	\$22,019,328	\$21,053,953	5 %			
Assets	\$32,119,061	\$30,136,279	7 %			
Deposits	\$26,016,199	\$25,322,130	3 %			
Shareholders' equity	\$3,317,358	\$2,680,808	24 %			
Profitability Statistics						
Return on average assets (annualized)	0.60%	0.97%	(37) bps	1.16%	0.99%	16 bps
Return on average shareholders' equity (annualized)	5.93%	10.91%	(497) bps	11.98%	10.67%	131 bps
Average shareholders' equity to average assets (for the period)	10.08%	8.89%	119 bps			
Common Stock Statistics						
Common shares outstanding (period-end)	270,890	259,151	5 %			
Book value per common share (period-end)	\$12,246	\$10,345	18 %			
Cash dividends declared per common share	\$30	\$30	- %	\$90	\$90	- %
Dividend payout ratio	16.94%	10.65%	629 bps	8.74%	10.80%	(206) bps
Regulatory Capital Ratios (period-end) ¹						
Leverage	10.39%	10.02%	37 bps			
Common Equity Tier 1 (CET1)	12.00%	11.17%	83 bps			
Tier 1	12.00%	11.17%	83 bps			
Total Capital	14.13%	13.42%	71 bps			

¹ 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.