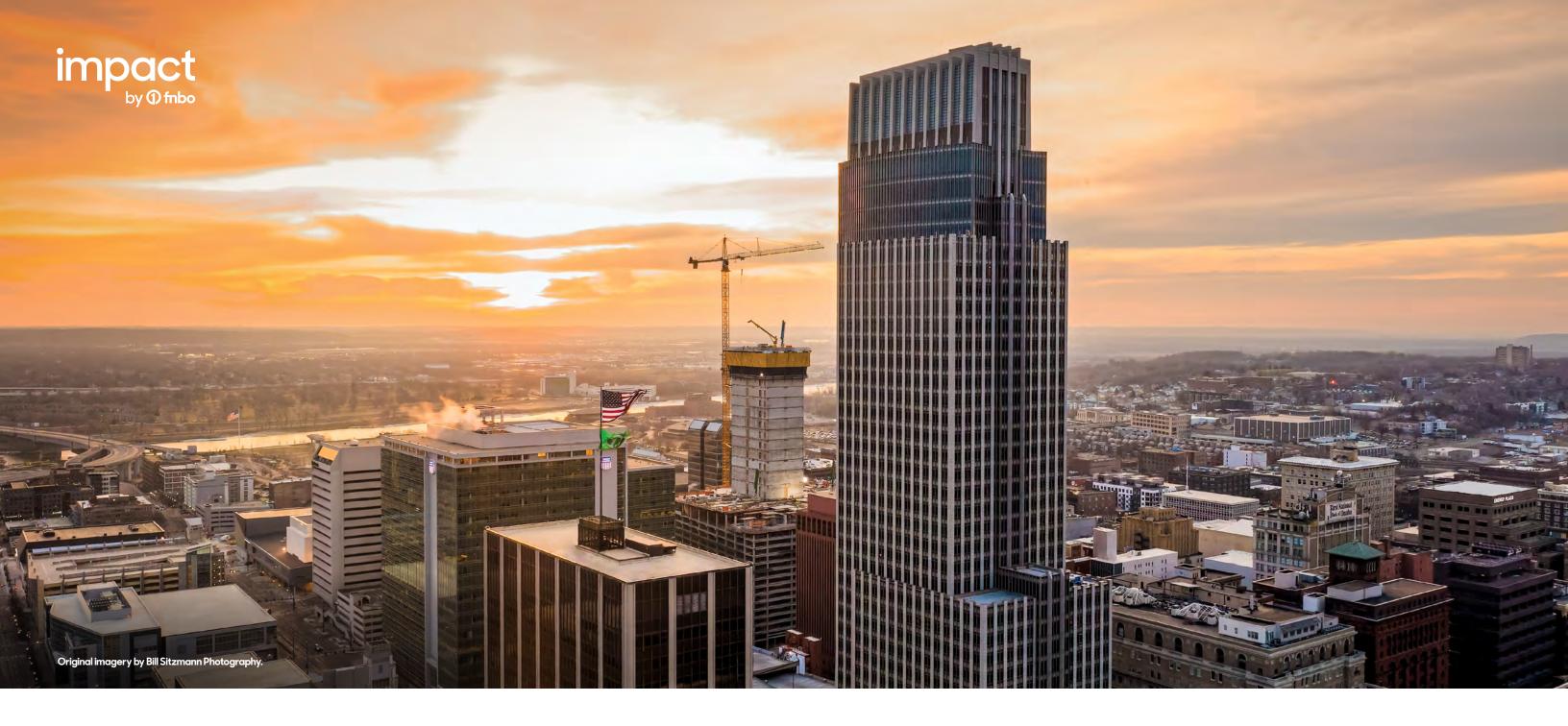
Together as one.

2024 Impact Report





The 2024 Impact Report is dedicated to the legacy of Bruce Lauritzen.



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Working together to meet the evolving needs of our communities.

As we reflect on FNBO's 167 years of service to our communities, we are both humbled and profoundly grateful for the opportunity to be a part of so many vibrant neighborhoods. In 2024, we remained steadfast in our commitment to fostering thriving

"We will continue to evolve, always keeping our values of trust, integrity and community at the heart of everything we do." communities across all the places we proudly call home. Through our ongoing efforts, we sought to make a meaningful difference, staying true to our core values while embracing the evolving needs of those we serve.

- **Clark Lauritzen**, Chairman and President, FNBO

Over the years, FNBO

has grown alongside the communities that have trusted us. From our early days, when we first opened our doors, to today, where we are an integral part of countless lives, our mission has remained clear: to help customers, employees and communities thrive.

In 2024, we saw, firsthand, the strength of community when we come together with a shared purpose. Whether it's supporting local businesses, offering financial literacy programs or providing resources to those in need, we've remained focused on fostering long-term prosperity. But as we acknowledge the strides we've made, we know the work is never done.

The challenges facing many in our communities require more than just financial resources – they call for compassion, understanding and a willingness to listen and adapt.



We are also proud of the relationships we've built with local nonprofits, small businesses and other organizations working tirelessly to create positive change. It is through these collaborations that we are able to do our best work and make a lasting impact.

As we reflect on our journey, we also honor the enduring legacy of my father, Bruce Lauritzen. His leadership and unwavering commitment to the communities we serve have shaped FNBO into the institution it is today. Bruce's values of trust, integrity and service continue to guide us as we work to make a difference in the lives of those around us.

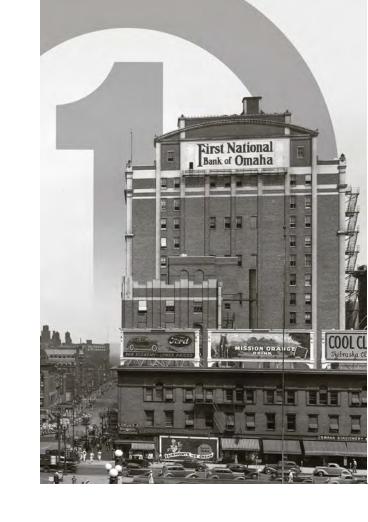
Looking ahead, we remain committed to being a partner you can rely on. We will continue to evolve, always keeping our values of trust, integrity and community at the heart of everything we do. As we reflect on our 167-year journey, we are filled with gratitude for the opportunity to serve and are excited for the future.

Thank you to our employees, customers and partners for being a part of this important work. Together, we are making a difference, and we are grateful for your trust and support.

Sincerely,

Clark Lawritigen

Clark Lauritzen, Chairman and President, FNBO



FNBO Board of Directors

- Kim M. Argo Senior Vice President, Partner Risk and Legal
- Nicholas W. Baxter Executive Vice President and Chief Risk Officer
- Amy J. Bouchard Senior Vice President, Partnership Finance
- Kenneth J. Bunnell Senior Vice President, Human Resources
- Anthony R. Cerasoli Senior Vice President, Treasury
- David E. Cota Executive Vice President, Banking
- Jessica Dennis Senior Vice President, Bank Risk and Operations
- Brenda L. Dooley Senior Vice President, Buildings
- Nathan Ewert Senior Vice President, Individual Segment
- Jianqiang Hao Senior Vice President, Enterprise Data Management
- Tiffany D. Henn Senior Vice President, Banking Finance

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Rooted in empathy and action.

Our Board of Directors is a reflection of our commitment to serving with vast expertise and genuine care for the communities we serve. Although our board may change over time, the values and dedication of those leading us remain consistent. FNBO continues to make meaningful connections with our employees, partners and customers because each of us believe in working together toward a single, common goal.

- Mihaela Kobjerowski-Executive Vice President and Chief Credit Officer
- Clarkson D. Lauritzen Chairman and President
- Maureen M. O'Connor Senior Vice President, Legal
- Jerry J. O'Flanagan Executive Vice President, Partnership
- Kurt D. Spieler Senior Vice President, Investment Management
- Matthew S. Spyers Senior Vice President, Technology
- Michael A. Summers Executive Vice President and Chief Finance Officer
- Tammara Trilli Senior Vice President, Commercial Payments
- David J. Warren Senior Vice President, Business Segment
- Kimberly M. Whittaker Senior Vice President, FNTS
- Rob M. Wilcox Senior Vice President, Compliance
- Bretton R. Worick Senior Vice President, Point of Sale Lending

Bringing personal, long-term value to more communities.

The FNBO footprint spans communities that deeply align with our values and our vision for the future. Each shares a strong commitment to helping local businesses thrive and building robust local economies.

This spirit extends to our employees and our approach to serving both our customers and communities. By empowering individuals and businesses to achieve greater financial well-being, we create meaningful opportunities to support the broader community. We do this by offering support tailored to the unique needs of each community, ensuring that local dollars stay within the area to fuel investments in neighborhoods, business districts and beyond.

In addition, our dedicated City Ambassadors serve as our "boots on the ground," helping us stay connected to the communities we serve. Their insights enable us to refine our offerings and foster partnerships that drive lasting, positive change in areas such as affordable housing, financial literacy and workforce development. Through continued growth and service, we are able to support both individuals and communities in ways that promote long-term prosperity.



City Ambassadors:

- Jacob Arkfeld Norfolk, Neb
- Junior Barrios Greeley, Colo.
- Dave Catsinas Columbus and David City, Neb.
- Sean Cratty-Lake in the Hills, Rockford and Belvidere, Ill.
- Nathan Dorsey Kearney, Neb.
- Geoff Eglen Dallas, Plano and Frisco, Texas Metro Area
- Derek Fahey-Mitchell and Woonsocket, S.D.
- Chris Fathke Yankton and Sioux Falls, S.D.
- Greg Harrell Fort Collins and Loveland, Colo.
- Josh Huseman DeKalb and Sycamore, Ill.
- Tom Klein Lincoln, Neb.
- Chase Koelber Yorkville, Sandwich and Oswego, Ill.
- Matt Mueller Fremont, Neb.
- Ann Nelson Cheyenne and Laramie, Wyo.
- Dave Randa Geneva, Sugar Grove, Aurora and Elgin, Ill.
- Jodi Rauert-Grand Island, Neb.
- Senna Reeves Alliance, Chadron and Scottsbluff, Neb.
- Morgan Schulte Kansas City, Kan. Metro Area
- Heath Stewart Beatrice, Neb.
- Laura Troshynski-North Platte, Neb.
- Gretchen Wahl-Boulder and Longmont, Colo.

FNBO by the Numbers



One of the largest privately held banks in the United States and the largest bank in Nebraska.



The 4th largest Agribusiness lender in the United States.



Founded in 1857, FNBO is rooted in six generations of family leadership.



The 15th largest credit card issuer in the United States.

Embracing the Opportunities of Private Ownership

FNBO's success over the years is a result of our private ownership, clear vision, shared values and the ability to think long-term. These guiding principles help bring our team together and allow us to build genuine, lasting partnerships with others who share similar ideals.

In 2024, we had the privilege of celebrating our 167th birthday. Reflecting on this history, we are grateful for the flexibility that private ownership provides, allowing us to be intentional in how we connect with the businesses, organizations and people within our communities. We approach our work with humility and an innate desire to understand the unique needs of those we serve, empowering our team to contribute to positive change.



More than 100

branches across

eight states.

billion

More than

First National of Nebraska (FNNI) is well capitalized and poised for growth.





"By helping remove barriers to financial well-being, we're able to connect meaningfully with our customers and partners – building lasting relationships that reflect and uplift our communities, and reinforcing our enduring commitment to community support as a core priority."

- David Cota, Executive Vice President, Banking, FNBO

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The legacy of Bruce Lauritzen: a builder of community.

Bruce Lauritzen's impact on Omaha transcends beyond the walls of FNBO. His legacy is deeply embedded in the fabric of the city's growth, from the revitalization of its downtown to the rural communities that benefited from his vision. Bruce's lifetime of work stands as a testament to the power of his commitment to building better communities, and his unyielding optimism.

One of the most visible marks of Bruce's legacy is the significant role he played in Omaha's development. His contributions are felt in landmarks such as Davis Hall and the CL Werner Center for Health Sciences Education-pillars of education and innovation at Creighton University that serve as the heart of Omaha's progress. His leadership also extended to supporting college athletics, which was critical to shaping the city's sense of pride. Yet, beyond the bricks and mortar of his contributions, it was his warm, constructive nature and unwavering faith in the promise of a better tomorrow that set him apart. His was a legacy of hope and perseverance, a testament to the character that made him more than just a builder of institutions.

For nearly four decades, from 1987 until his passing in 2024, Bruce served on the Creighton University Board of Trustees. He didn't just fulfill a role; he embodied the very spirit of Creighton, understanding the profound connection between education, service and community. His family's ties to Creighton ran deep, Mickey Anderson, a customer and family friend, spoke of Bruce's unique blend of accomplishments and humility: "Bruce was a phenomenal businessman, but an even better person. His success was remarkable, but his down-to-earth nature was what truly set him apart."

Bruce's influence extended far beyond financial prosperity. His investment in others, especially in times of crisis, became the foundation for many of Omaha's current successes. He saw the city's potential not just as a market, but as a living, breathing entity that required care and vision.

with Ed Creighton, the first President of the bank, also His support for organizations like Ducks Unlimited serving as the founder of the university. Bruce's steadfast and the Nebraska Environmental Trust highlighted belief in Creighton's mission ensured that the university his desire to ensure that Nebraska remained, not just a great place to live, but a place in harmony with the continued to thrive, expanding and advancing both academically and in its service to Omaha. natural world.

Bruce's optimism was contagious. He didn't shy away from tough decisions, such as the construction of the First National Tower. Although the investment wasn't the most obvious choice as many Omaha headquarters expanded west, Bruce believed in the symbolic power it would hold for Omaha. His decisions were always driven by the idea that a rising tide lifts all boats, and he was unafraid to put his faith in projects that would serve the long-term benefit of Omaha's downtown.

His leadership philosophy-guided by discipline and principles that never go out of style-was what allowed FNBO to not only prosper, but to also help transform Omaha into a vibrant, forward-looking community. Clark Lauritzen noted, "The bank's success is rooted in the understanding that if the community does well, the bank will do well. Bruce embodied this principle in everything he did."

Bruce also understood the value of rural communities, which often found themselves overlooked in favor of the growing urban centers. Through the Lauritzen Banks and numerous FNBO locations, he ensured that small town values remained at the core of the community's fabric. His commitment to these areas was a direct reflection of his larger vision: to uplift Omaha and beyond, to make sure every community, big or small, had a chance to grow and flourish.

Bruce's belief in the synergy between business and education was critical to Omaha's success. He served as a key bridge between Creighton University, the University of Nebraska Medical Center (UNMC) and FNBO, ensuring that the growth of one benefited the others. His longstanding relationships with both institutions allowed him to contribute to the development of essential health centers like the Lauritzen Outpatient Center and played a critical role in supporting philanthropic efforts that would benefit generations to come.

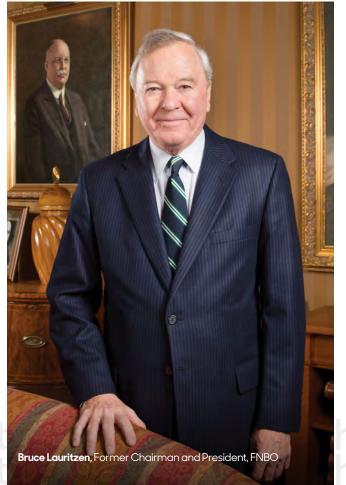
In addition to his business and educational contributions, Bruce's devotion to environmental conservation left an indelible mark. He was heavily involved in projects like Lauritzen Gardens, which became a symbol of the city's commitment to preservation and natural beauty.

Together Together Toge

Bruce's vision wasn't limited to the structures he built or the businesses he grew-it extended to the people he mentored, the communities he helped and the enduring legacy of faith and service he left behind. Bruce was the right leader at the right time. He applied discipline and principles that guided FNBO through rough waters and set the bank on a path to long-term success.

Bruce Lauritzen didn't just help build a city. He built a legacy of kindness, optimism and purpose that will continue to shape Omaha for generations to come. He was, in every sense, a builder with great faith in the promise of a better tomorrow.

As we look back on Bruce's life and work, it's clear that his legacy will endure in the streets he helped revitalize, the communities he helped sustain and the people whose dreams he helped make a reality. Omaha would not be the city it is today without Bruce Lauritzen-and for that, we are forever grateful.



Coming together to create lasting positive change.

As we reflect on the past year, we are proud to share the progress we have made in advancing our Impact by FNBO strategy throughout 2024. Our commitment to strengthening communities has guided our actions, enriched our partnerships and reinforced our belief that when we invest in people, businesses and neighborhoods, we create lasting change.



"We recognize that we are just one steward among many in a broader collective working to drive meaningful progress. Partnerships with impactful community organizations are essential to creating lasting, sustainable change."

- Christina Kahler, Managing Director, Marketing and Philanthropy, FNBO

Delivering Meaningful Impact

This year, we took intentional steps to align our philanthropic investments, volunteer efforts and community partnerships with the areas of greatest need.

Philanthropy in Action:

FNBO contributed \$7.65 million to nonprofit organizations dedicated to economic development, including affordable housing and workforce development initiatives, financial literacy, access to arts and culture, community health and well-being and environmental sustainability.

- Employee-Driven Giving and Volunteering: Our employees dedicated more than 28,000 hours to volunteer initiatives, mentoring students, supporting local nonprofits and participating in company-led service projects.
- Small Businesses and Financial Inclusion: We expanded access to capital for small businesses, helping to foster economic growth and innovation.
- Sustainability and Community Revitalization: Our investments in sustainability and neighborhood development supported projects that improve quality of life and drive long-term prosperity.

Strengthening Partnerships

None of this work would be possible without the incredible partnerships we've built with nonprofits, civic organizations and business leaders who share our vision for a thriving future. We have seen, firsthand, the power of collaboration in addressing challenges and seizing opportunities that create meaningful community outcomes.

Employees Giving Back

In 2024, employees eagerly embraced the opportunity to give back, contributing over 28,000 hours of volunteer time to support our communities. Many engaged in financial literacy initiatives, skilled volunteerism and a wide range of activities aimed at helping those in need. Managers led by example, organizing team efforts to participate in hands-on projects, including building homes for Habitat for Humanity. This wave of involvement not only made a meaningful difference in the lives of others but also reinforced our core value of commitment to strengthening and supporting our communities.

Our Future

Looking ahead, we remain committed to refining and expanding our Impact by FNBO strategy. We will continue listening to our communities, evolving our approach and ensuring that our resources-both financial and human-are leveraged to create the greatest possible impact.

To everyone who has played a role in this journey - our employees, nonprofit partners, customers and community leaders-thank you for your dedication and passion. Your commitment fuels our purpose, and together, we are shaping a stronger future for the places we call home.



Responding to Those in Need

In April of 2024, Omaha was struck by a devastating tornado, leaving many in our community displaced. In response, FNBO employees generously opened their hearts and wallets, contributing to relief efforts, with FNBO matching those donations dollar for dollar. Together, a total of \$75,000 was raised to support the Red Cross and the Salvation Army. Additionally, FNBO offered our Elkhorn Branch location for the Salvation Army to provide vital counseling services, helping employees and community members begin to recover. We are incredibly proud of how our employees stepped up to support those in need during such a challenging time.

Five-Year Goals and Progress

Commitment to Community Impact Plan

As FNBO completed the third year of our five-year Commitment to Community Impact Plan, we continued to work diligently to meet our goals. These graphics illustrate our progress in the first three years of implementation.

We envision a future where all our communities are strong and successful. To achieve this, every person must have access to the tools, resources and opportunities to improve their financial well-being.





\$200 million in Community Development Investments (CDI) with community organizations working with low-to-moderate income individuals, families and/or in low-to-moderate income neighborhoods or majorityminority neighborhoods to increase access to affordable housing, build businesses and/or create jobs.



\$4.5 billion in small business loans, including loans for low-to-moderate income entrepreneurs and/or business owners in majorityminority neighborhoods to help their businesses start, grow and thrive.



\$1.3 billion in community development loans to build multifamily affordable housing or commercial properties benefiting low-to-moderate income individuals, revitalize or stabilize communities, build businesses and/or create jobs in majority-minority neighborhoods. \$22,728,632 60% 64.9% \$35M

\$35 million in Community Sponsorships, Capital Donations and Impact Grants. We primarily focus on organizations working to increase access to affordable housing, help entrepreneurs build businesses and create jobs and support individuals as they work to obtain or improve employment.



125,000 FNBO employee service hours include volunteer activities such as financial education, service on a nonprofit board of directors and time dedicated to community organizations and events.

Environmental responsibility is a part of FNBO's Commitment to Community Impact Plan. To view our 2035 Sustainability Goals, please see page 27.



60% illustrates anticipated progress at the completion of year three of the five-year plan.

Commercial Banking Team Volunteering for Habitat for Humanity of Omaha.

2024 Highlights



Philanthropy More than \$7.6 million

given through Community Sponsorships, Capital Donations and Impact Grants to nonprofit organizations working to make a meaningful and lasting impact.



Financial Education, Skilled and General Volunteerism Over 28,000 hours

volunteered to provide financial education, serve on a nonprofit board of directors and/or help with community organizations and events.



Impact Investing More than \$38 million

in Community Development Investments to increase access to affordable housing and build businesses and/or create jobs.



Addressing the unique needs of our communities.

In 2024, FNBO awarded \$1,758,000 to 88 nonprofit organizations through our annual Impact Grant Program, reinforcing our commitment to the communities we serve. The program goes beyond financial support for programs. It fosters long-term partnerships, drives measurable change and provides valuable insights into the unique needs within each community across the FNBO footprint.



Our Impact Grant Program directly aligns with our Impact by FNBO strategy by providing programmatic support in the areas of affordable housing, workforce development and financial literacy.

Each year, more than 150 applications are submitted and undergo a rigorous review process. Those demonstrating the highest needs receive priority. Other considerations as part of the selection process include available resources, measurable goals, detailed strategies and geographic location served. The selection committee strives to award funding across the entire FNBO footprint, which further supports our commitment to helping even more communities continue to transform and grow in positive ways. "Our Impact Grant Program is a powerful tool for supporting programs that address urgent needs and create lasting change in our communities. By funding initiatives that respond to immediate challenges, we help strengthen local organizations and contribute to building a brighter, more sustainable future for all," said Whitney Baker, Director of Philanthropy and Giving for FNBO.

An important goal of this program is to ensure long-term impact. Each year, the goals of grant recipients from the prior cycle are evaluated to determine the level of impact achieved over time. Through consistent monitoring of our impact, FNBO can ensure we are providing the highest level of support for our communities.

Heart Ministry Center

Omaha, Neb.

FNBO is a long-time supporter of the Heart Ministry Center For the last three years, FNBO has provided Impact program, Fresh Start, through the bank's Impact Grant Grant funding for Agape, a transitional living facility for program. The program provides individuals experiencing women and children experiencing homelessness. The poverty with job training, life skills and soft skills needed to organization's Education to Self Sufficiency program be successful both personally and within the workplace. combines financial literacy, workforce education and Upon completion of the program, participants are certification to increase employable skills and income matched with jobs that earn a livable wage. Since potential for participants. In addition to funding, FNBO inception, 135 people have graduated from the program. employees volunteer to support the program by In addition to financial support, FNBO employee Rob teaching financial literacy. Wilcox, serves on the Center's Board of Directors.

"I've seen, firsthand, the incredible impact this program has – equipping participants with the skills, confidence and opportunities they need to thrive, and I'm grateful for the opportunity to serve alongside this transformative organization."

- **Rob Wilcox**, Senior Vice President and Chief Compliance Officer, FNBO

Impact Grant Funding Focus



Affordable Housing

Increasing or maintaining access to safe, affordable and quality housing.

Workforce Development



Growing local economies through access to skill building opportunities, small business

development and job creation.

Financial Literacy

Strengthening individual core competencies that will improve personal economic self-sufficiency through adult financial literacy.

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Agape Resource and Assistance Center Plano, Texas

"Combining financial literacy with workforce education, Agape's Education to Self Sufficiency program empowers participants to build stability and independence. We're honored to play a small part in helping Agape carry out this important work."

- Geoff Eglen, FNBO City Ambassador



Making a meaningful difference across the FNBO footprint.

Coming together to help more communities across our eight-state footprint experience positive change drives much of our work. This often begins with our City Ambassadors, who serve as local partners with our communities. This personal contact and in-depth knowledge of the changing needs of each community allows us to provide a more meaningful level of service and impact.



Columbus Children's Museum Columbus, Neb.

"FNBO is proud to support the Museum as they create a vibrant, safe space for children to learn, grow and explore. It's an honor to be part of a project that will have such a meaningful impact on families in Columbus and surrounding communities."

- Chad Gonka, Director, Community Banking, FNBO



Silver Cash Money Detective Omaha, Neb.

"A favorite among both students and educators, we're excited to bring this popular Theater-in-Education production to schools throughout the year, helping young audiences build smart money habits through the power of theater."

- Julie Walker, Managing Director, The Rose Theater



Joslyn Art Museum Omaha, Neb.

"FNBO's support of the capital campaign, and our transformational building and renovation project, has allowed us to expand our resources, programs and collection in new and innovative ways. We were incredibly grateful for the home FNBO provided our staff during the Museum's construction closure, allowing us to continue our work. We look forward to our continued partnership with FNBO."

- Jack Becker, Executive Director and CEO, Joslyn Art Museum



Northeast Community College Norfolk, Neb.

"FNBO understands the importance of agriculture in Nebraska; the importance of educating the next generation of farmers, ranchers and agribusiness employees and owners; and the importance of a trained agricultural workforce for the success of rural communities."

- Dr. Tracy Kruse, Vice President for Development and External affairs at Northeast and Executive Director of the Northeast Community College Foundation



DeKalb Volunteerism Event

DeKalb, III,

"We are proud to recognize our incredible DeKalb employees for their outstanding commitment to volunteerism and community service. Their dedication to making a positive impact reflects the very best of our city's spirit. This event is a celebration of the passion, generosity and civic pride that drives DeKalb forward."

- Josh Huseman, Vice President, Specialty Wealth Services, FNBO



UC Health in Poudre Valley

Fort Collins, Colo.

"FNBO's generous support of this transformative project advances and strengthens access to world-class health care for our growing community. This endeavor is more than just an expansion – it's a vital investment in the future of care, made possible through valued partnerships like FNBO's."

- **Amanda Giacalone**, Senior Director for UC Health Northern Colorado Foundation





Kearney Area Habitat for Humanity, Neb.

"At the heart of our partnership with the Kearney Area Habitat for Humanity is a shared commitment to increase access to safe, quality and affordable housing. FNBO's dedication to addressing community needs related to affordable housing and neighborhood revitalization perfectly aligns with Kearney Habitat's mission to create sustainable housing solutions. Together, we're not only building homes – we're building hope, successful communities and a brighter future for all."

-Nathan Dorsey, FNBO City Ambassador





NeighborWorks Lincoln, Lincoln Housing Award, Neb.

"Like Neighbor Works Lincoln (NWL), FNBO believes in building stronger, more resilient people and neighborhoods. FNBO has been providing longstanding generous support for NWL, and continuously demonstrates a willingness to explore innovative and creative ideas. They show interest in our goals, listen to our dreams and have been a critical partner in expanding affordable housing opportunities throughout the city of Lincoln. Thank you, FNBO!"

-Kate Holman, Development Director, NeighborWorks Lincoln





Habitat for Humanity of Laramie County, Wyo.

"The partnership between FNBO and Habitat for Humanity of Laramie County is instrumental in advancing the Pronghorn Crossing project, a significant affordable housing development in Cheyenne, Wyoming. FNBO's support plays a crucial role in funding the construction of 12 housing units. This development aims to address the pressing need for affordable housing in the community. The overall project is expected to cost \$4.4 million, with infrastructure work set to begin in spring 2025 and construction commencing in 2026. FNBO's contribution, along with support from other sponsors and donors, is vital in ensuring the project's success and providing quality, safe and affordable housing for hardworking families in the area."

- Ann Nelson, FNBO City Ambassador





Federal Home Loan Bank of Topeka, Housing Award, Kan.

"We're proud to partner with the Federal Home Loan Bank of Topeka to expand resources and support for community organizations addressing affordable housing challenges. Together, we're turning shared goals into action – increasing access to affordable housing and strengthening our communities for the future."

- Christina Kahler, Managing Director, Marketing and Philanthropy, FNBO







Habitat for Humanity of Kansas City, Kan.

"FNBO's generous support of the Pathway at Heritage Park Neighborhood is more than a donation – it's a commitment to building stronger, more inclusive communities. By helping Habitat for Humanity of Kansas City create 14 affordable homes, FNBO is empowering families to put down roots, thrive and build a brighter future in a place they can truly call home. Together, we are turning the dream of homeownership into a reality for those who need it most."

- Lindsay Hicks, President and CEO, Habitat for Humanity of Kansas City



Greeley-Weld Habitat for Humanity, Colo.

"Over the years, FNBO has been a vital partner for underserved students in our community by supporting Greeley-Weld Habitat for Humanity's Construction Pathway Program. From FNBO's inaugural Habitat Build Day and Lunch & Learn with the Jefferson High School Construction Pathway Program, FNBO has supported these hard-working students and much-needed investment in Greeley-Weld Habitat's affordable homeownership communities, including the 174-home Greeley-Weld Habitat Hope Springs community, one of the largest Habitat communities in the west."

- Cheri Witt-Brown, CEO, Greeley-Weld Habitat for Humanity





Greater Fremont Development Corporation, Neb.

"A partnership with FNBO supports the Greater Fremont Development Council (GFDC)'s mission by providing crucial resources to enhance housing, workforce development and small business initiatives. Through this collaboration, FNBO and GFDC help drive sustainable growth in Fremont by investing in affordable housing projects, expanding workforce development initiatives such as a mentorship program for collegiate students in Fremont and teacher externships for Fremont Public Schools faculty, and fostering entrepreneurial development through free small business education classes. These efforts are vital to creating a thriving, resilient community with a diverse and skilled workforce."

-Megan Skiles, President and CEO, Greater Fremont Development Council





Habitat for Humanity of Clay and Yankton Counties, S.D.

"Habitat for Humanity of Clay and Yankton Counties is grateful for the FNBO Impact Grant, which enabled us to launch our Neighborhood Revitalization Program. This initiative focuses our efforts on improving an underserved neighborhood and began with the demolition of a dangerous, condemned house, paving the way for a new, affordable home for a local family to purchase through Habitat's program. We sincerely appreciate your support in making this vital work possible."

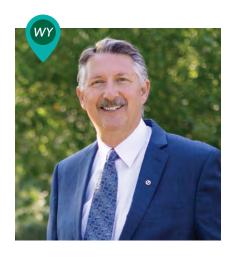
- Cindy Erlandson, Executive Director, Habitat for Humanity of Clay and Yankton Counties

Serving others by volunteering our time and talents.



Kevin Thompson Vice President, Enterprise Banking, FNBO, Free Bikes 4 Kidz Omaha Volunteer, Omaha, Neb.

"A strong community needs individuals and organizations to get involved and assist when we have the resources, in both time and financial means. I have been blessed to be an employee of FNBO during my entire career, and I believe we're at the top when it comes to committing resources to our community. FNBO has been extremely supportive of me and the organizations I have supported during this time. My leadership skills have been enhanced doing this work, my network has grown significantly, and I know we have made an impact."



David Cook Director, Community Banking, **FNBO**, Cheyenne Regional Medical Center Volunteer, Cheyenne, Wyo.

"My personal philosophy has been to give back to the community that has supported me through the years where I have worked and raised my family. As the saying goes, 'it takes a village'. I bring my passion and energy to assist where I know I can make a difference. Over the years, my involvement has changed as the needs and causes within the community have evolved. FNBO has been a tremendous supporter of my involvement in the community and likewise, I believe the bank has benefited from my involvement."



Brittany Brown Director, Commercial Payments Advisor, FNBO, Meals on Wheels Fort Collins and Foothills Gateway Volunteer, Fort Collins, Colo.

"It is special that FNBO provides employees with time to volunteer. I make the most of this by dedicating that time to multiple volunteer opportunities – there are so many great organizations with impactful missions. My advice to someone looking to start volunteering would be to find a mission and organization that you are passionate about. There are so many opportunities for involvement so take the time to explore and try new things."



Debra Delgadillo

Personal Banker, FNBO, Boys & Girls Clubs of Collin County and National Breast Cancer Foundation Volunteer, Frisco, Texas

"It's important to me to get involved with the community. My best advice would be to find something that you feel passionate about and go for it. Not only will you feel good after, but you will be a part of something that impacts your community in a good way. I make the most of my volunteer hours by spending time at local hands-on events. I find that volunteering in person is always fun and an original experience; no two will ever be the same since you meet new people and experience it differently every time."



Cheri Warren Director, Partnership, FNBO, Completely Kids Volunteer, Omaha, Neb.

you find a great fit."

"It is important for me to do what I can to improve the lives of others. Through community service, I gain awareness and understanding of the many challenges faced by others in our community that I might otherwise be blind to. One person can make a difference! My advice would be to select an organization that matches something you are passionate about. If you're not sure, there are resources available to help



Brenda Bono

Branch Manager, FNBO, Habitat for Humanity of Kansas City and Shawnee Mission School District Volunteer, Overland Park, Kan.

"As a leader, volunteering allows me to develop leadership skills like communication, collaboration and empathy. It allows me to build relationships and networks within the community. By actively volunteering in the community, I hope that it builds a positive image and inspires others to get involved. It also helps me create a sense of connection and belonging in my community. For me, volunteering gives me a sense of purpose and giving helps keep things in perspective. It's contagious!"

Empowering and supporting our employees.



A growing legacy: 2024 BIG.

At FNBO, BIG has become a cornerstone of the company's culture, growing in both influence and participation.











3,000+ employees attended events.



Last year marked a milestone for BIG (Belonging and Inclusion Group), with a record 42 events scheduled thanks to a newly revised structure that has brought renewed energy and focus to the group. Each year, BIG continues to create more avenues for belonging.

The success of BIG is evident in the numbers. Since starting in 2019, BIG has grown 345 percent, now representing nearly 16 percent of our employee population. BIG includes employees from every division, location and level of the organization.

According to employee Beth Jagadich, "This past year, BIG has given me the chance to connect with new people, volunteer in diverse settings and even bring my family to the fun-filled Summer Bash. After over three years as a member, I've noticed a real shift – BIG is empowering us to shape the experiences we're seeking. With so many ways to get involved, I've been more engaged than ever, which has truly strengthened my sense of belonging at FNBO."

Looking ahead, BIG is poised for even greater success. With a growing membership, dynamic events and strong partnerships, BIG is positioned to thrive – continually evolving to reflect employee interests, foster connection and create an environment where everyone belongs.



Our commitment to fair pay.

At FNBO, we believe that fair pay is fundamental to fostering a workplace where every employee feels valued and empowered. Our longstanding commitment to fair pay is built on a foundation of transparency, fairness and merit-based principles.

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2024 United Way Campaign

FNBO employees were pleased to partner with United Way Chapters across the footprint to raise dollars to support local needs and drive meaningful impact.

\$1,009,173

total FNBO giving across all chapters (reflects FNBO's match of \$0.50 for every dollar contributed).

33

chapters supported across FNBO's footprint and employee work locations.

622 employee pledges.



We take a proactive approach to fair pay, regularly analyzing compensation across the organization to ensure consistency. With a historical track record of fair pay practices, FNBO uses both internal data and external market insights to understand pay trends and make informed decisions. These ongoing reviews allow us to identify and address any gaps, whether on an individual basis or in response to broader shifts in the market.

When adjustments are needed, we act decisively to ensure every employee is compensated fairly. We're committed to fair pay and meaningful growth by recognizing and rewarding individuals for their performance and contributions. Through data-driven insights and a strong commitment to doing what's right, we foster an environment where every employee has the opportunity to thrive.

At FNBO, fair pay is more than a policy—it's a reflection of our values and culture. We're proud to uphold these standards as we continue building a workplace where everyone feels respected, supported and rewarded for their contributions.

Making strides in measurable environmental impact.

FNBO's 2035 Sustainability Goals continue to drive resilience and innovation across many of our facilities. Our Buildings team continuously adapts to new challenges and captures opportunities to deliver on the bank's commitment to operate in ways that are better for both people and the planet.

Emissions

We continue to make strides to reduce the emissions impact of our operations. Upon setting the net zero emissions goal, our baseline emissions were approximately 54,000 metric tons of carbon dioxide (MtCO2) annually. Last year, we eliminated an impressive 26,982 MtCO2 emissions from our footprint, which equals a 50 percent reduction in annual emissions (equivalent to removing 6,294 passenger cars from the road for one year). This is an incredible milestone in our work toward making a more positive environmental impact.



"At FNBO, we're transforming the way we manage our properties by embracing innovation and advancing sustainability initiatives. These efforts continue to make a positive and lasting impact in the communities where we live and serve."

- Tim Malik, Senior Director, Facilities Maintenance and Property Management, FNBO The First National Tower, our corporate headquarters, began purchasing 100 percent renewable electricity through Omaha Public Power District's (OPPD) Renewable Energy Certificate (REC) program. Through the program, OPPD retires enough tradable credits, representing the environmental attributes of one megawatt-hour of electricity generated from a renewable source, on behalf of FNBO to entirely eliminate emissions from electricity consumption at the Tower. The bank's participation in the program marked a milestone achievement, eliminating approximately 3,054 metric tons of annual carbon dioxide (CO2) emissions, which is the equivalent of 712 passenger vehicles on the road. This investment also enables our largest utility provider to improve efficiencies and reduce emissions within their operations, which ultimately benefits the community, too.

FNBO's district energy provider, Cordia, also transitioned to purchasing renewable electricity from OPPD, further decarbonizing the energy supplied to the Tower. By producing district heat and steam with renewable energy, Cordia has helped FNBO eliminate an additional 481 metric tons of CO2 emissions annually (equivalent to emissions from 64 homes' energy use for one year).

The Buildings team also completed a number of mechanical and electrical system upgrades, leveraging new technology for energy savings. These improvements included the installation of additional fan walls at the Tower and high-efficiency air handlers at Business Park. Investments in energy efficiency measures promote cost savings and reduce demand for non-renewable energy, which helps the bank progress toward our net zero goal.

Water Use

FNBO is working to advance water conservation using turf reduction, perennial plants and native landscaping and smart irrigation. These strategies reduce the amount of water required to sustain landscaped environments

- In June 2024, we completed a month-long waste audit at the Tower to reassess the location's diversion rate. This was the first assessment to be completed since the diversion target was established - and it revealed an incredible 88 percent landfill diversion rate. This is the equivalent of 173.4 tons of waste diverted from the landfill over the course of the year, or the weight native perennials, of 1,734 ATMs at 200-pounds each.
- while promoting natural biodiversity and preserving visual appeal. In 2024, two major land improvement projects were completed in the Omaha area, resulting in: Reduced turf area and an expansion of hardscapes, Transition from tropical annuals to drought-tolerant
- Irrigation redesign with spot irrigation for plants, fewer rotary heads for turf and smart irrigation system controllers.

50% Toward Net Zero Goal

Residual Emissions FNBO's remaining greenhouse gas emissions 50%

In just five years, FNBO is more than 50 percent toward our goal of reaching net zero emissions by 2035. This graphic illustrates the breakdown of this progress.

Strategic Sizing FNBO downsizing its building footprint

4%

Designed as a proof of concept, learnings from these projects will be used to expand water conservation measures to additional FNBO branch locations in the coming years.

Waste Reduction and **Employee Engagement**

In 2021, FNBO initiated new data collection and waste monitoring protocols, launched staff education and engagement campaigns and modified onsite waste collection systems. Through each, we have continued to learn and implement new best practices for waste reduction and diversion across our footprint.

In the coming year, FNBO plans to build on the momentum of this accomplishment and launch a staff engagement campaign to help achieve and maintain a 90 percent diversion rate at the Tower.



Investing in building energy efficiency and mechanical upgrades

23%

Utility Decarbonization

Electric utilities reducing their carbon emissions

17%

Renewable Energy

FNBO purchases renewable energy certifications from Omaha's electric utility



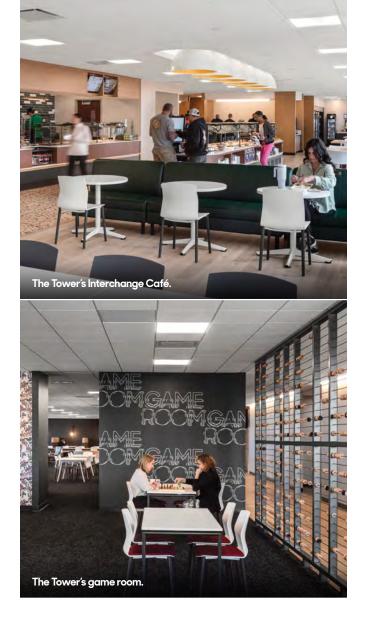


Partnering in success: Eurest USA.

To support the bank's waste reduction and employee engagement goals, FNBO partnered with Eurest USA, a leader in the hospitality industry with specialized expertise in sustainability. Working in collaboration, the Eurest team offered goal-driven solutions and support throughout the creation of the Tower's Interchange Café and Centralized Waste System. According to Krista Unruh, Eurest FNBO Site Manager, "Our goal is to make FNBO as close to 100 percent compostable as possible. We're working toward that goal by sourcing compostable food containers, straws, silverware and more. In 2024, we were successful in sourcing the Tower with 80-90 percent of the food materials and products being compostable."

Eurest also works with the Buildings team to help educate and encourage employees to maximize their use of the waste streams. Images of the actual containers are used as a labeling system for the waste diversion system and Café staff actively help employees know the appropriate waste stream for the materials they use.

For those food items and materials that cannot be composted, Eurest helps the bank identify opportunities to recycle or repurpose them. One example of this is finding solutions for any overproduction of food at the Café. Eurest and FNBO have built a relationship with Saving Grace Perishable Food Rescue, an Omaha nonprofit organization dedicated to redistributing excess perishable food to nearly 46 community organizations who feed the hungry. When there is an overproduction of food that is eligible for redistribution, Eurest works with Saving Grace Perishable Food Rescue to transfer and distribute the items to those in need. Through extensive partnerships and collaboration, the bank is fostering long-term environmental and community impact in Omaha and beyond as these solutions are replicated in appropriate ways to benefit other locations across our footprint.



"We applaud FNBO's commitment to sustainability and are eager to continue working alongside Eurest and FNBO to rescue excess perishable food and distribute it to organizations serving vulnerable members of our community. We believe the best use for food is to feed people, not landfills. It takes great partners like FNBO and Eurest who champion the mission to make that possible."

- **Lenli Corbett Kountze**, CEO and President, Saving Grace Perishable Food Rescue



2035 Sustainability Goals



Net Zero scope one and two emissions.



2020 to 2024 Progress



Emissions Savings 219,352 MtCO2e

= energy use of 29,458 homes for one year.



Electricity Savings

= electricity to power FNBO's Tower for 18 years.



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Zero Waste

by increasing the Diversion Rate to 90%.

Increase Engagement

of employees in our Sustainability Efforts.



Natural Gas Savings
4,988,272 therms

= power 3,544 homes for one year.



Waste Diverted **5,860** tons

= three-story building measuring 36-feet tall and 100 yards long.

Together Tog

"Looking ahead, we will continue to evolve, always keeping our values of trust, integrity and community at the heart of everything we do."

- Clark Lauritzen, Chairman and President, FNBO

If you have any questions about Impact by FNBO, please send us an email at **impactbyfnbo@fnbo.com**.



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