



One by one.



Members of the FNBO Community Banking and Commercial Payments teams volunteer at the Bluestem Prairie Habitat for Humanity house build. Omaha, Neb.

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Creating lasting impact through connection and a shared purpose.

As we celebrate FNBO's nearly 170 years of service to our communities, we are both humbled and energized by the opportunity to grow. The bank has endured, guided by our unchanging values and principles,

"It is through connections and partnerships, built one at a time, that we do our best work and create the most lasting impact."

- Clark Lauritzen, Chairman and President, FNBO

our commitment to fostering thriving communities, one relationship, one investment, and one partnership at a time. Through intentional growth and strengthening connections, we continue to make a meaningful difference while staying true to our core values and embracing the evolving needs of those we serve.

In 2025, we witnessed the remarkable strength that emerges when we come together with shared purpose. We've gotten more focused around where and how we can make the most impact, and how to measure it, and the results speak for themselves. The positive impact the bank has on our communities is increasing at a pace we didn't think was possible. We are particularly



Clark Lauritzen, Chairman and President, FNBO

proud of the deep relationships we've cultivated with local nonprofits, small businesses, and organizations working tirelessly to create positive change.

As we welcome our new colleagues in Kansas City, we're inspired by their commitment to community support and excited to amplify that support together. It is through connections and partnerships, built one at a time, that we do our best work and create the most lasting impact.

Looking ahead, we remain committed to expanding our reach and deepening our roots across all the communities we serve. We will keep evolving, always keeping our values of integrity, passion, and respect at the heart of everything we do. As we reflect on our journey, we are filled with gratitude for the opportunity to serve and excitement for the growth ahead.

Thank you to our employees, customers, and partners for coming together as one to champion this important work. Together, we are making a lasting difference, and we are deeply grateful for your trust and support in FNBO.

Sincerely,

Clark Lauritzen, Chairman and President, FNBO



Led by a common goal.

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.

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 A. Dennis** – Senior Vice President, Bank Risk and Operations
- ▶ **Nathan P. Ewert** – Senior Vice President, Individual Segment
- ▶ **Stephen J. Farrell** – Senior Vice President, Customer Operations Management
- ▶ **Jianqiang Hao** – Senior Vice President, Enterprise Data Management
- ▶ **Tiffany D. Henn** – Senior Vice President, Banking Finance
- ▶ **Mihaela Kobjerowski** – Executive Vice President and Chief Credit Officer
- ▶ **Clarkson D. Lauritzen** – Chairman and President
- ▶ **Christopher R. Ruggiero** – Senior Vice President, Wealth and Institutional Investments
- ▶ **Matthew S. Spyers** – Senior Vice President, Technology
- ▶ **Michael A. Summers** – Executive Vice President and Chief Finance Officer
- ▶ **Gregory L. Tiarks** – Senior Vice President, Accounting
- ▶ **Tammara T. Trilli** – Senior Vice President, Commercial Payments
- ▶ **David J. Warren** – Senior Vice President, Business Segment
- ▶ **Jeffrey C. Weeks** – Senior Vice President and Chief Information Security Officer
- ▶ **Kimberly S. Weiss** – Executive Vice President, Partnership
- ▶ **Rob M. Wilcox** – Senior Vice President, Compliance
- ▶ **Bretton R. Worick** – Senior Vice President, Point of Sale Lending



A natural partnership: FNBO and Country Club Bank unite.

When Paul Thompson opened an FNBO history book signed by Bruce Lauritzen, he found a note to his father, Byron Thompson, dated 1998. That inscription, a small gesture from nearly three decades ago, tells a bigger story about the relationship between two families, two banks and two shared visions for community banking.

In 2025, FNBO announced and completed the acquisition of Country Club Bank, a milestone that represented far more than a typical banking merger. It was the coming together of two multi-generational, family-owned institutions with deep community roots and remarkably similar values.

A Relationship Built Over Decades

The Lauritzen and Thompson families had known one another for many years, their banks connected through mutual respect and shared principles. That relationship deepened as Country Club Bank grew and began executing larger transactions. They needed an upstream correspondent bank, one that could provide specialized services. FNBO was a natural fit.

“We had similar credit cultures and a similar approach to relationships,” recalls Joe Close, Regional Leader for FNBO and former President of Country Club Bank.

When the Thompson family began considering strategic options for Country Club Bank’s future, FNBO was the clear choice.

Two Banks, One Philosophy

Kountze Brothers Bank was founded in 1857 by Augustus and Herman Kountze, who started by trading in gold dust and buffalo hides. In 1863, they were issued the 209th

national bank charter, establishing the First National Bank of Omaha. The charter, signed by Abraham Lincoln, was issued four years before Nebraska became a state. In 2025, FNBO celebrated our 168th birthday as one of the largest privately held banks in the United States, and the largest bank in Nebraska.

Country Club Bank built its own legacy in Kansas City, earning a reputation for exceptional service and deep community relationships—the kind of presence and reputation FNBO had long admired.

“FNBO has proudly served Kansas City for more than 32 years, with 10 branches and deep roots in the community,” said David Cota, Executive Vice President, Banking.



“We’ve built a strong and trusted presence in this market, and by bringing Country Club Bank into the FNBO family, we’re expanding our ability to serve Kansas City in an even more meaningful and impactful way.”

– David Cota, Executive Vice President, Banking, FNBO



A Natural Fit

The cultural alignment between the two banks made an even more compelling case for the merger. Both organizations share an uncommon understanding: banking is a personal business. Success comes from knowing customers at a deeper level and understanding their goals, challenges and communities.

“This is a natural fit,” David Cota noted. “The culture is strong on both sides, and we can bring the size, scale and technology to complement what Country Club Bank has already built.”

For the Country Club Bank team, integration into FNBO is supported by colleagues who understand the Kansas City market intimately. FNBO’s existing Kansas City presence means experienced team members who can help with acclimation and ensure continuity for customers and community partners.

Growing Together

For customers and communities, the merger means expanded access and breadth of services while maintaining the personal touch both banks are known for. Country Club Bank customers gain access to FNBO’s broader capabilities, specialized services and multi-state presence. At the same time, the commitment to relationship banking—the foundation both institutions were built on—remains unchanged.

The note in that history book from 1998 was more than a gesture between family friends. It was the beginning of a partnership that would ultimately unite two institutions with a shared belief: that banking, at its best, is about relationships, community and an uncommon commitment to know the people you serve.



“As Country Club Bank continued to grow, we were able to access services that complemented what was already an excellent business.”

– Joe Close, Regional Leader for FNBO and former President of Country Club Bank



FNBO earns fourth consecutive outstanding CRA rating.



FNBO was proud to receive our fourth consecutive Outstanding rating in 2025 from bank regulators under the Community Reinvestment Act (CRA), a federal law that encourages banks to meet the credit needs of the communities they serve. This distinction has been achieved by fewer than 2% of financial institutions nationwide.

For six generations, FNBO has maintained a foundational belief: when communities thrive, banks thrive alongside them. The CRA serves as a reminder that banks exist to serve their customers and communities, and to maintain a safe, responsible banking system. But at FNBO, our commitment to the community goes deeper than regulatory compliance.

That investment takes many forms across the three pillars of the CRA: lending, investment and service. FNBO provides loans to individuals and businesses in low- and moderate-income communities, makes qualified investments in affordable housing and economic development projects, and delivers thousands of employee service hours through financial literacy programs and community partnerships. Add millions in philanthropic contributions and the strategic deployment of talent and expertise, and the result is a collective effort to move communities forward. Over the past ten years, the bank has sharpened its community investment strategy, becoming more deliberate about where and how to make the greatest impact, and the results have exceeded expectations.



"Earning this distinction exemplifies what we can achieve when we're aligned to a common purpose. This reflects the dedication of our employees. When we focus our efforts strategically, we create meaningful community impact. We're committed to upholding this standard – it's who we are."

-Rob Wilcox, Senior Vice President, Compliance, FNBO



"We've cultivated strong relationships with regulators who understand our dedication to the vital role community banks play in investing in the communities they serve. This rating reflects our commitment to the places we call home."

-Chris Turner, CRA Officer, FNBO



84th and Frederick branch, Omaha, Neb.

FNBO by the Numbers



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



More than 120 branches across nine states.



The 3rd largest Agribusiness lender in the United States.

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



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



14.7% risk-based capital



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



\$35 billion in assets

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One by one: working together to drive impact.

At FNBO, we measure success in lives transformed, not just in dollars invested. This year, our Impact by FNBO strategy came to life through meaningful individual actions – our City Ambassadors making strategic philanthropic decisions tailored to their local communities, teams building ongoing financial literacy partnerships with specific organizations and employees sharing skills-based expertise to elevate nonprofit brands.

These stories, multiplied across our footprint, represent the true power of our commitment. Through strategic philanthropic contributions, employee engagement and innovative programs, we made a measurable difference in the communities we serve, touching lives one by one.

At FNBO, we believe thriving communities are built on stable housing, financial empowerment and workforce opportunity. “Our key focus areas address the interconnected challenges families face: ensuring safe homes, equipping individuals with financial knowledge, and preparing neighbors for meaningful career attainment and growth,” says Christina Kahler, Vice President, Community Impact.



“By investing in these areas, we’re building stronger, more resilient communities where everyone has the opportunity to succeed.”

–**Christina Kahler**, Vice President, Community Impact, FNBO

Affordable Housing

Our investments in affordable housing projects and homeownership programs helped families achieve stability and build wealth through homeownership, creating thriving neighborhoods one home at a time. These efforts align directly with our community mortgage lending, community development lending and commercial banking relationships with housing developers, allowing us to serve both individual homebuyers and the organizations building stronger communities.



“Our City Ambassadors represent the best of our company. Their local perspectives bring real and effective support to our communities.”

–**Dave Warren**, Senior Vice President, Business Segment, FNBO

Financial Literacy

We expanded access to financial education and resources. Doing so empowered individuals and families to build credit, manage money effectively and achieve their financial goals, strengthening financial confidence one individual at a time. This work directly aligns with our retail banking and wealth management services by creating more financially capable individuals who can successfully navigate banking products, build savings and plan for their future.

Workforce Development

We supported workforce training initiatives that help working families access capital, save for the future and advance economically to unlock opportunity one career at a time. This connects seamlessly to our small business banking services and consumer lending that support individuals in advancing their economic and personal well-being.

Strengthening Partnerships Through City Ambassadors

None of this work would be possible without our City Ambassadors, local FNBO leaders who drive community impact by fostering incredible partnerships with nonprofits, civic organizations and economic development entities who share our vision for a thriving future. Through the City Ambassador program, we have seen firsthand the power of collaboration in addressing local challenges and seizing opportunities that create meaningful community outcomes one partnership, one project and one person at a time.



City Ambassadors celebrating community impact across our footprint.

As we prepare for 2026, 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, one meaningful interaction at a time.

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, one by one, we are shaping a stronger future for the places we call home.

City Ambassadors:

- ▶ **Junior Barrios** – Greeley, Colo.
- ▶ **Amy Beran** – Yankton, S.D.
- ▶ **Dave Catsinas** – Columbus and David City, Neb.
- ▶ **Nathan Dorsey** – Kearney, Neb.
- ▶ **Geoffrey Eglen** – Frisco and Plano, Texas
- ▶ **Derek Fahey** – Mitchell and Woonsocket, 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.
- ▶ **Matthew Mueller** – Fremont, Neb.
- ▶ **Ann Nelson** – Cheyenne and Laramie, Wyo.
- ▶ **Steve Nowak** – Kane County, Ill.
- ▶ **Jodi Rauert** – Grand Island, Neb.
- ▶ **Senna Reeves** – Chadron, Alliance and Scottsbluff, Neb.
- ▶ **Morgan Schulte and Collin Thompson** – Kansas City Metro Area
- ▶ **John Schwebach** – Boulder and Longmont, Colo.
- ▶ **Heath Stewart** – Beatrice, Neb.
- ▶ **Laura Troshynski** – North Platte, Neb.
- ▶ **Mark Zimmerer** – Norfolk, Neb.
- ▶ **Ric Zydorowicz** – Lake in the Hills, Huntley, Belvidere and Rockford, Ill.

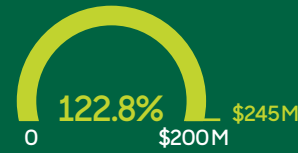


Five-Year Goals and Progress

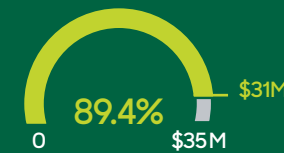
Commitment to Community Impact Plan

As FNBO completed the fourth 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 four years of implementation.

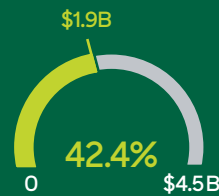
We envision a future where all our communities are strong and successful. To achieve this, every person must have access to the tools, resources and opportunities to improve their financial well-being.



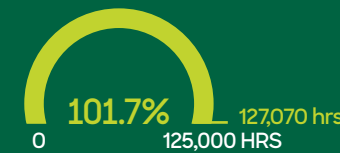
\$200 million in Community Development Investments (CDI) with community organizations working with low-to-moderate income individuals, families and/or in low-to-moderate income neighborhoods or majority-minority neighborhoods to increase access to affordable housing, build businesses and/or create jobs.



\$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, create jobs and support individuals as they work to obtain or improve employment.



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



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.



\$1.3 billion in community development loans to build multi-family 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.

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



FNBO employees packing snack kits for Good on the Go with United Way.

2025 Highlights



Philanthropy
More than \$8.5 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 35,500 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 \$42.6 million

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



FNBO employees volunteering with Inclusion Connections in Kansas City.



FNBO employees delivering food to Airman's Attic at Offutt Air Force Base.



FNBO Community Banking and Commercial Payments teams volunteer at the Bluestem Prairie Habitat for Humanity house build.

Providing support where our communities need it most.

Local decision-making through our City Ambassadors plays a critical role in helping us understand our communities at a deeper level so we can provide the greatest impact. These are just a few examples of how FNBO invests in programs and initiatives that support local communities.



Autism Action Partnership

Omaha, Neb.

"FNBO supports Autism Action Partnership (AAP) not only through generous funding, but also through ongoing collaboration that deepens our impact. Their support of Prosper Workforce Services allows us to provide effective workforce development services for both individuals on the autism spectrum and employers wanting to hire and retain qualified workers. The success of this partnership advances AAP's mission and strengthens our entire community."

- Justin Dougherty, President, Autism Action Partnership



Habitat for Humanity Council Bluffs

Council Bluffs, Iowa

"Thanks to the generous support of FNBO, Habitat for Humanity of Council Bluffs has significantly expanded its impact in our community. Over the past three years, our home production has increased by 400 percent, helping more local families achieve the dream of safe, affordable homeownership, while also launching a new Home Repair Program to serve existing homeowners. Through this partnership, we are building a stronger Council Bluffs where everyone has a decent place to live."

- Blake Johnson, Executive Director, Habitat for Humanity of Council Bluffs



April Sampson Cancer Center

Lincoln, Neb.

"Every day, patients with cancer face emotional, physical and financial challenges that go beyond medical treatment. FNBO has helped provide vital resources and compassionate programs that ease burdens that might otherwise keep patients from treating their cancer. These contributions ensure patients and families receive the help they need when it matters most."

- Valerie Hunt, Executive Director, Bryan Foundation (Bryan Health)



Neighbor to Neighbor Welcome Home Campaign

Fort Collins, Colo.

"As a result of FNBO's partnership and generosity, over 40 affordable homes imperative to our housing market have been preserved and will serve generations of families to come. We're grateful to FNBO for ensuring that our neighbors have a safe and affordable place to grow and call home."

- Kelly Evans, Executive Director, Neighbor to Neighbor



HALT Human Trafficking Fund

Lincoln, Neb.

"Financial and corporate support from partners like FNBO strengthens the HALT Fund's mission to prevent human trafficking in Nebraska before it begins. Together, we are equipping law enforcement and frontline organizations with the resources they need to protect vulnerable individuals and build safer communities."

- Richard Baier, President and CEO, Nebraska Bankers Association



Voluntary Action Center

DeKalb, Ill.

"The generous support of FNBO helped the Voluntary Action Center expand into a new and larger facility, thereby improving efficiency and effectiveness of our Meals on Wheels Program. With the assistance of FNBO we did not have to pull funds from our operations, thus effectively feeding more people."

- Nate Kloster, Executive Director, Voluntary Action Center





Beatrice Welding Lab at Southeast Community College

Beatrice, Neb.

"FNBO's generous support of the Beatrice Welding Lab at Southeast Community College directly advances our mission to boldly support the vitality and growth of SCC by expanding access to high-demand workforce training. The investment in 20 welding booths strengthens hands-on learning opportunities, empowering students with the technical skills and credentials needed to secure family-sustaining careers. Through this partnership, FNBO is helping us create a lasting legacy of educational opportunity that fuels economic enrichment and shared prosperity across the communities we serve."

- Michelle Birkel, Executive Director, Southeast Community College Foundation



Inclusion Connections PawsAbilities Program

Kansas City, Kan.

"Since 2019, FNBO has partnered to help advance Inclusion Connections' mission to further independence for individuals with developmental disabilities. From providing volunteer groups and sponsoring our annual FashionAbility Gala, to providing grants supporting our PawsAbilities Workforce Development Program, FNBO strengthens our ability to deliver meaningful impact. Together, we're able to create opportunities that drive long-term, positive change in our community."

- Debbie Horn, Executive Director, Inclusion Connections



Child Saving Institute Campaign for Hope

Omaha, Neb.

"FNBO's generous support has directly advanced Child Saving Institute's mission by expanding access to trauma-informed care, increasing youth shelter capacity and enhancing early childhood education – ensuring more children and families receive the safe, healing environments they need to thrive."

- Jaymes Sime, CEO, Child Saving Institute



Empowering community development in Omaha, and beyond.



Making a meaningful impact begins with listening to and partnering with people and communities who have been historically overlooked. For the nonprofit organization, Spark, this belief is deeply woven into its mission, and it's why a partnership with FNBO was formed at inception.

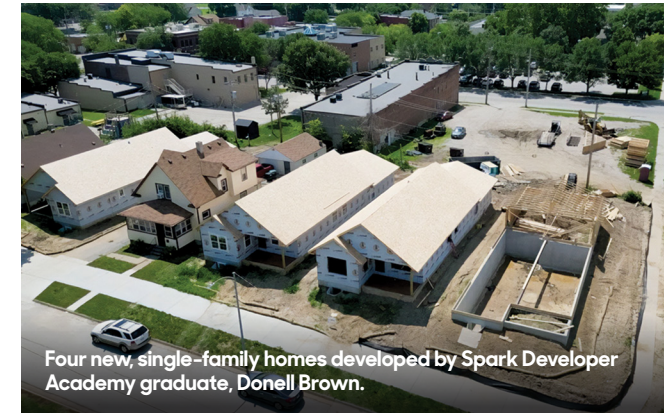
Spark was created out of a desire to help empower and revitalize underserved Omaha neighborhoods. To achieve this, the organization invests in housing solutions and talent development initiatives that strengthen community stability, increase economic mobility and create generational opportunity.

"FNBO was there during the founding of Spark," explains Buey Ray Tut, Executive Director at Spark. "An FNBO employee served on our board and not only helped us secure operational funding when we were starting out but then FNBO also became the very first investor into the Spark Capital loan fund." The loan fund is utilized to help emerging developers engage in community projects.

That initial \$100,000 investment from FNBO provided critical early-stage capital and instilled confidence in other banks and philanthropic partners to get involved. Today, FNBO supports Spark's loan fund with a \$1 million line of credit. Beyond financing, FNBO has been engaged in Spark's educational program, providing philanthropic support, and sending team members to share their financial expertise to aspiring developers in the organization's ever-growing Developer Academy.

Spark's Developer Academy is a week-long training and networking opportunity for emerging real estate developers who are looking to complete at least one project in an underserved community they have a meaningful connection with. Through the course, developers learn the fundamentals of real estate development; gain opportunities to develop business relationships with one another; build a supportive ecosystem consisting of local lenders, grant-makers, city employees and others in the field; and access potential financing for their specific projects.

FNBO often provides an educational role in the Developer Academy. "We've had FNBO employees facilitate lectures on banking and how to apply for a loan," Buey shared. "One of the outcomes that we want to accomplish is for our developers to become bankable. The secret ingredient to that is having a relationship with a community-based lender. When our developers can learn from and make connections with partners like FNBO, they're better equipped to gain an independent loan from a local lender later on."



Four new, single-family homes developed by Spark Developer Academy graduate, Donell Brown.



Spark Community Resources panel.

As Spark's Developer Academy has grown, the organization has been able to evolve the program and make additional partnerships to support even more communities. Today, the Developer Academy is available in cities beyond Omaha, and now includes Tulsa, Okla., Des Moines, Iowa, Milwaukee and Baltimore.

Being intentional in listening to and actively supporting these communities is what sets FNBO apart. "FNBO understands that the people working with Spark are their neighbors. These are their colleagues, so it really is personal," Angela Smith, Senior Director at Spark explained. "Spark is a great example of how FNBO's investment isn't just a number – it's people making change in their communities. That's incredibly powerful!"

Through their shared commitment to strengthening the well-being of underserved communities, Spark and FNBO are transforming lives and neighborhoods across Omaha and beyond. "This work is about so much more than broad impact," Angela concluded. "Together, we're ensuring these investments genuinely benefit the people who need it most."

Spark by the Numbers

Spark's initiatives are generating significant impact across an expanding range of neighborhoods. Through capacity-building efforts that support emerging, community-oriented developers, Spark is fostering innovative ways to increase housing options.

219

housing units funded by Spark Capital (since 2020).

23

construction loans made, 11 completed by the end of 2025.

118

Developer Academy graduates since 2020.

35%

of graduates actively developing properties.

In 2025, Spark Developer Academy graduates reported:



More than \$1 million in grant funding



More than \$7.15 million in land



More than \$60 million in loans from banks



Building communities, one relationship at a time.

NP DODGE REAL ESTATE

When NP Dodge Company celebrated their 170th anniversary, they organized the largest bed-building event Nebraska has ever witnessed: 170 beds for local children who need them

the most. More than 50 FNBO employees, spearheaded by FNBO Mortgage, volunteered their time and energy to help build something meaningful.

However, that single day of service tells a much bigger story. It's part of 1,280 community service hours that FNBO's mortgage lenders contributed in 2025. More importantly, it shows what happens when a fundamental truth is embraced: mortgages aren't just financial products, they're the foundation upon which communities are built.

More Than a Transaction

FNBO has reimagined mortgage lending from the ground up, placing community impact as one of our central tenets. By investing in a dedicated team, we're directing resources where they can make the greatest difference, strengthening affordable housing and stabilizing neighborhoods that need it most. This represents more than a business decision; it's a fundamental commitment to opening doors that lead families home.

Our mortgage lenders don't just work in their communities, they live in them. When an FNBO mortgage lender sits down with a family, they're not processing paperwork; they're helping neighbors navigate one of life's biggest decisions. When they're not at the closing table, they're out in the community—volunteering, participating and investing in the neighborhoods they serve.

This focused approach allows FNBO to address real barriers to homeownership, working with families who may not fit traditional lending models and helping them become ready for homeownership with the right support and products. "Homeownership isn't one-size-fits-all," says Patty Gong, Head of Mortgage at FNBO. "We're committed to meeting families where they are and walking alongside them on their unique path to owning a home."

The Power of Partnership

The bed build with NP Dodge perfectly captures FNBO's partnership philosophy. You don't stay in business for 170 years by accident—that kind of legacy is built through consistent community commitment.



"Our mortgage lenders aren't just lending professionals—they're neighbors, volunteers and champions for their communities. Watching them dedicate so many hours of service while helping families achieve homeownership is what FNBO is all about."

—Nathan Ewert, Senior Vice President Individual Segment, FNBO



FNBO employees volunteer alongside NP Dodge employees for Sleep in Heavenly Peace bed building event.

"For more than 170 years, NP Dodge has believed that our success is measured not just in transactions, but in the strength of the communities we help build," said Nate Dodge, Chairperson and CEO of NP Dodge Company. "Partnering with FNBO on initiatives like the bed build reflects a shared commitment to ensuring every family has the stability and dignity of a place to call home."

These partnerships reach beyond real estate. We work with local builders, community development organizations, financial education nonprofits and nonprofit organizations addressing immediate needs in our neighborhoods.

The Human Element

At the heart of FNBO's mortgage approach is a simple principle: never lose sight of the human impact behind every financial transaction. In an age where everything is moving toward digital automation, FNBO deliberately preserves what matters most—the relationships.

We do this because, at the end of the day, we're not just financing houses. We're helping build the communities we all call home—one relationship at a time.

Strengthening Communities One by One

At FNBO, our branch banking team believes that being a good neighbor means more than just providing exceptional financial services—it means actively investing in the communities we serve. Each of our branches commits to completing at least 40 volunteer service hours annually, rolling up their sleeves to support local organizations and community initiatives. From food banks to financial literacy programs, our team members are dedicated to making a positive impact where it matters most.

One powerful example of this commitment in action is the partnership between one of our Omaha branch teams and Youth Emergency Services (YES), a local organization serving vulnerable youth and young adults facing housing insecurity. Under Branch Manager Keri Mallory's leadership, branch employees contributed over 25 service hours teaching financial literacy to young people served by YES in 2025, demonstrating the profound difference that dedicated local leadership can make in supporting in our community.

"We're incredibly proud of our branch banking team's dedication to service," shared David Erlbacher, Vice President, Branch Banking and Senna Reeves, Vice President, Branch Banking. "Watching our branch employees teach financial literacy, support local nonprofits and show up for their communities reminds us why we do what we do. We don't just open our doors to serve customers—we step out into the community to serve our neighbors. The commitment to 40 hours of service represents countless moments of impact and ensures that every FNBO branch is an active partner in building stronger, more vibrant communities across our footprint."

It's just one of the ways we're building stronger communities, one branch at a time.



From left: Senna Reeves and David Erlbacher.



Employee volunteerism in action.



Carrie Zoucha

**Vice President,
Commercial Payments**

Salvation Army Winter
Night Watch Program,
Omaha, Neb.

"I find deep joy in serving others, especially those who are marginalized or facing hardships. Our role as volunteers isn't to judge but to offer dignity, a warm meal, a kind smile, a word of encouragement and a reminder that they are seen and loved."



Jeremy Ehardt

**Vice President,
Commercial Banking**

The Greeley Family House,
Greeley, Colo.

"I was a beneficiary of those people who were able to give back when I was a kid. It showed me the importance of giving to those in need, and I am fortunate to be able to give back now. I'm also very grateful to be a part of an organization that supports me in this way."



Emily Blodgett

**Director, Change
Management**

ICAN and Nebraska
Enterprise Fund,
Omaha, Neb.

"Serving as a trusted strategic partner and sounding board allows me to use my experience in a way that creates meaningful, practical impact, and being able to support leaders in those critical moments is incredibly rewarding."



Jordan Carrera

Sr. Associate, Compliance

East Side Learning
Center, Minneapolis

"I believe that not all things are created as equal as we would like them to be, and there are communities out there that need support due to several factors. If I have the capacity and means to give back to my community and help make the world a better place, I will."



Hallie Mannon

**Content and
Communications Manager**

Pawsperity, Kansas City, Mo.

"If you're looking to serve, my best advice is to be proactive. No matter where you live, there is an opportunity to leave things better than you found them. Take the initiative to use your time and talents and seek out those opportunities. You'll find that even the smallest positive step can create a massive ripple of change."



Sergio Albarra

Branch Manager

Feed My Starving Children,
DeKalb, Ill.

"Giving back to the community is important to me because it allows me to support people in need, and it gives me a sense of purpose and gratitude. I recognize that I've benefited from others' kindness and support, so giving back is my way of showing appreciation."



Alisa Hulstrom

Branch Manager

Friday Food Bag
Organization,
Cheyenne, Wyo.

"Community volunteerism is my way of showing up. I believe the little things aren't just anything; they're everything. I'm grateful to contribute to so many meaningful causes and honored to work for a company that encourages, supports and exemplifies that same value."



Kevin Gaughan

**Sr. Director, Regulatory
and Corporate Governance**

Legal Aid of Nebraska,
Omaha, Neb.

"My parents taught me that helping others strengthens our community. FNBO's commitment to these values is why I'm proud to work here – it aligns my personal beliefs with my professional life. I encourage everyone to find a cause that resonates with them and make a difference."



Coming together to help support our communities.

FNBO employees don't just serve our communities through banking, they show up as dedicated neighbors and advocates for meaningful change. Time and again, our team demonstrates that commitment through volunteerism, charitable giving and collective action addresses real needs where we live and work.

Employee Contributions: Supporting Our Neighbors Together

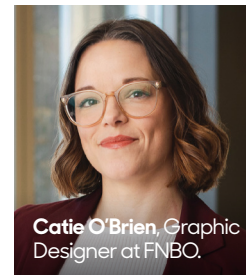
FNBO employees rallied together for Giving Tuesday, leveraging the Employee Impact Fund to combat food insecurity across our communities. 185 employees contributed nearly \$23,000, which the bank matched 1:1, resulting in over \$50,000 in total support to families in need.

Donations were strategically distributed to 20 organizations across our footprint, selected based on donor locations and contribution levels, reflecting the fund's commitment to supporting communities that align with employee priorities. Major recipients included:

- ▶ **Omaha, Neb.** – Heart Ministry Center (\$10,000), Food Bank of the Heartland (\$10,000), Together Inc. (\$5,000)
- ▶ **Kansas City Metro Area** – Harvesters (\$7,000)
- ▶ **Council Bluffs, Iowa** – MICAH House (\$5,000)
- ▶ **North Platte, Neb.** – Salvation Army (\$2,000)

Additional support reached communities in Colorado, Illinois, Iowa, Minnesota, Nebraska, South Dakota, Texas and Wyoming. This campaign demonstrates how the Employee Impact Fund transforms individual generosity into collective community impact, showcasing FNBO employees' commitment to the communities across our footprint.

Skilled Volunteerism: When Passion Meets Purpose



Catie O'Brien, Graphic Designer at FNBO.

Branding is where Catie O'Brien feels most passionate. When her team received a project to update materials for a local nonprofit, she saw something more.

The existing brand didn't represent the organization as well as it could, so Catie pitched a complete rebrand.



Rebrands typically cost tens of thousands of dollars, money most nonprofits don't have. However, seeing an opportunity to use her expertise for good, Catie created everything for them—logo variations, updated color palette with guidelines, refreshed imagery, plus original print and digital ads. She delivered a complete brand system that represented their community impact and engaged their audience.

The result? A 30 percent increase in services following the rebrand and media coverage in 2025.

"I'm proud my work wasn't just seen in the community but made a difference," Catie said. "I feel privileged that FNBO gave me this opportunity and made this support possible."

This is skills-based volunteering at its best, not just doing what's asked, but leveraging professional passion to create meaningful impact.



FNBO employees packing kits for Good on the Go.



FNBO employees hosted the 30th Annual Chili Cook-Off benefiting Mid-Plains United Way, North Platte, Neb.



FNBO employees writing encouragement cards for Good on the Go kits.

2025 United Way Campaign

FNBO employees were proud to partner with United Way chapters across our footprint to raise dollars to support local needs and drive meaningful impact.

\$956,077

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

27

chapters supported across FNBO's footprint.

200

volunteers came together to pack 2,590 snack kits for local youth and family service organizations.



UNITED WAY



Growing at every level: FNBO's Leadership Development Programs.

FNBO's employee leadership programming isn't just another corporate training initiative, it is a comprehensive approach to developing leaders at every stage of their career utilizing a multi-tiered framework to reach employees across the organization.

Grounding Leaders in Purpose and Strategy

The inaugural Leadership Development Program (LDP) cohort set a unique tone from the start. With Chairman and President Clark Lauritzen deeply involved in the program, participants don't just learn leadership theory, they gain insight into the rationale behind FNBO's strategic decisions. Through sessions covering the bank's history and evolution, leaders develop a high level of stewardship to understand not just where FNBO is headed, but why it matters.

Leadership involvement has proven invaluable in keeping the program current and relevant. When strategy became a priority focus for the organization, LDP participants were among the first to engage in these critical conversations. This real-time connection between leadership development and organizational strategy ensures the program evolves alongside the bank's needs. Participants engage with thought-provoking books, while developing foundational attributes including building talent, assertiveness and courage, change leadership, creativity and innovation, strategic visioning and decision making.

Scaling the Model: Emerging Leaders

Recognizing the value of this focused approach, FNBO has extended its employee development framework with the Emerging Leader Program (ELP), designed for high-potential employees who are formally or informally acting as people or project leads.

The ELP focuses on building core behaviors: communication, problem-solving and decision making, self-awareness, curiosity and creative thinking, influence and collaboration. This program provides critical leadership exposure at a formative career stage and intentionally leverages LDP graduates to lead discussions and share their experiences. This creates powerful continuity with recent graduates of the flagship program immediately becoming teachers and mentors in the emerging leader space, reinforcing their own learning while extending the program's reach.



Participants in FNBO's Leadership Development Program.

Building From the Foundation: RISE

The newest addition to the framework, RISE, focuses on the talented individuals who form FNBO's foundation. Rather than jumping straight into leadership competencies, RISE emphasizes self-awareness and organizational understanding.

Participants hear from colleagues across different areas of the bank, gaining insights into how various functions work and connect. The goal is deliberate: to help talented employees develop an enterprise-level perspective at every stage of their careers. When team members understand the broader organizational context, they make better decisions – not just for their individual roles or business units, but directly for our customers and FNBO as a whole.

A Comprehensive Leadership Ecosystem

From foundational employees in RISE to emerging leaders in development programs to senior leaders in LDP, FNBO has built a comprehensive leadership ecosystem that creates pathways for growth at every organizational level.

The results demonstrate this integrated approach's power: leaders who understand FNBO's history and strategy, learn from experienced colleagues and are prepared to guide the bank forward with competence and stewardship. These programs deliver measurable impact on leadership effectiveness, job satisfaction, team culture and the ability to articulate and live FNBO's values.



"We're not just developing leaders – we're cultivating a culture where leadership is lived at every level."

- Jess Havran, Director, Leadership Development, FNBO



Guided by Enduring Values

Built on four essential tenets – Vision, Standards, Values and Legacy – Our Compass provides a comprehensive framework for how FNBO operates and what we stand for. These principles give us the confidence to explore new paths while staying connected to the ones that got us here. As we journey ahead and the landscape changes, Our Compass is ever-present and always pointing in the right direction, ensuring that innovation and growth remain rooted in the foundational beliefs that have always made FNBO distinctive in the financial services industry. Our Compass isn't about introducing new values; it's about clearly defining and consistently living out the timeless principles that guide us forward.



Building Connection and Community

2025 marked another exceptional year for the Belonging and Inclusion Group (BIG). Through 33 thoughtfully curated events that drew over 3,500 attendees, employees found meaningful opportunities for connection, learning and celebration. BIG has become a vital space where colleagues come together to connect authentically, reflect on shared experiences and recharge their sense of purpose. With nearly 700 active members maintaining steady engagement throughout the year, BIG has firmly established itself as a cornerstone of the FNBO employee experience, demonstrating that fostering belonging isn't just an initiative, but an integral part of our workplace culture.



Building sustainable partnerships: Alvine and Associates, Inc.

FNBO's commitment to sustainability has been a driving force behind its innovative strategies and partnerships. Our Buildings team continues to adapt to new challenges while pursuing opportunities to improve.

Central to this work is FNBO's 65-year partnership with Alvine and Associates, Inc., a renowned engineering and consulting firm that strives to elevate the human experience while respecting the environment. Since 1990, Alvine and FNBO have collaborated on over 600 projects within Omaha and locations as far as Illinois and Wyoming – elevating the bank's ability to make a positive impact on our employees, communities and the environment.

Water

- ▶ We aim to reduce annual water consumption by at least 20% by 2035, achieving a 22% reduction last year.
- ▶ Landscaping projects, including turf reduction, perennial plantings and smart irrigation, have resulted in notable water savings at several Omaha branches, with additional expansions planned.

Sustainability Engagement

The partnership with Alvine has been crucial in educating and engaging staff in our sustainability efforts. Alvine has guided FNBO in implementing impactful energy efficiency, water conservation and waste management initiatives. "FNBO has been an incredible steward of adopting the right solutions based on their goals," said Doug Alvine, former President of Alvine.

Alvine has also enhanced FNBO's workplace environment, contributing to WELL Certification for the Tower. This certification emphasizes high-quality lighting, air quality and employee comfort, creating a healthier work environment.

As FNBO continues its sustainability journey, the relationship with Alvine remains a cornerstone of their efforts. "It's that kind of trust and mutual respect that allows both organizations to do their best work," explained Steph Guy, Principal at Alvine.

Together, FNBO and Alvine exemplify how strategic partnerships can drive meaningful change, reinforcing FNBO's commitment to a sustainable future.

Emissions

- ▶ By 2024, FNBO cut its emissions in half and achieved an additional 7% reduction in 2025.
- ▶ By the end of 2025, all FNBO corporate buildings ran on 100% renewable electricity, supported by efficiency upgrades and partnerships with local utility providers.
- ▶ FNBO partnered with Alvine, Grundfos and Mechanical Sales to complete an innovative distributive pumping project, reducing the energy required to heat and cool a corporate location.

Waste

- ▶ Staff education and modified waste systems have driven a 90% diversion rate at the Tower and Technology Center by 2025, with expanded recycling and composting initiatives.
- ▶ A comprehensive plan is in place to implement the waste diversion program at Business Park in 2026, completing the rollout in all corporate locations.

2035 Sustainability Goals

 **Net Zero**
scope one and two emissions.


 **Reduce Annual Water Use by 20%**

 **Zero Waste**
by increasing the Diversion Rate to 90%.


 **Increase Engagement**
of employees in our Sustainability Efforts.

2020 to 2025 Progress

 **Emissions Savings**
117,599 MtCO_{2e}
= energy use of 15,793 homes for one year.

 **Electricity Savings**
69.7 GWh
= electricity to power FNBO's Tower for 8.5 years.

 **Water Savings**
5,113,798 gal
= 78 olympic-sized pools.

 **Natural Gas Savings**
2,125,499 therms
= power 1,510 homes for one year.

 **Waste Diverted**
7,272 tons
= volume of a 44.7-foot-tall building the size of a football field.



Hashem Abbas · Carrie Ablin · Hugo Abrego · Robert Achenbach · Kelly Aden · Laia Aghakasiri · Liz Aguilar · Brandon Aguilar · Mark Ahlers · Sergio Albarran · Sophie Albright · Kevin Alferez Perez · LeAnn Allred · Alexia Alvarado Mejia · Payton Alvarez · Silvia Andazola · Aaron Anderson · Genetta Anderson · Susan Anderson · Tyler Anderson · Dalice Andrade · Shelly Anzalone · Jeff Armstrong · Jeffrey Ash · Tracy Augustine · Morgan Augustine · Stacy Auman · LeAnn Austin · Cobie Auxier · John Avilla · Deborah Backus · Nick Baird · Whitney Baker · Katie Baker · Christopher Baker · Luis Barba · Reyes Barrios · Erin Barton · Zachary Bashaw · Kayla Bateman · Nolan Bauer · Gabriela Bautista · Nick Baxter · Laury Baxter · Kevin Beard · Shane Beardslee · Marissa Beaulieu · Peter Beers · Brittany Behrens · Ron Bemis · Jose Bencomo · Amy Beran · Eva Berggren · Miguel Bernal · Kelsey Berthelsen · Megan Bettenhausen · Bryan Biederman · Adam Bierhaus · Paul Birdsall · Livia Biskup Smith · Mike Bitcon 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800 FNBO EMPLOYEES OWNED THEIR 8 IN 2025.

own your  **impact** by 

The spirit of volunteerism among FNBO employees allows us to make a positive impact across our footprint. In 2025, 800 of our employees volunteered at least eight hours in their communities. We applaud their commitment to giving back in the places they call home.

Except as otherwise noted, the information presented in this report reflects 2025 results or year-end 2025 data. Certain figures may have been rounded and may be based on internal records, third-party sources or other applicable methodologies.

"We are deepening our commitment to fostering thriving communities, one relationship, one investment and one partnership at a time."

–Clark Lauritzen, Chairman and President

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



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