

Management Certification

The undersigned, on behalf of First National of Nebraska, Inc. ("the Company"), certifies that the information provided herein is accurate and complete to the best of the Company's knowledge.

1. The Company is current in its disclosure obligations pursuant to the following reporting standard:

SEC Reporting Obligations

- The Company has a reporting obligation under Section 13 or 15(d) of the Exchange Act
- The Company has a reporting obligation under Regulation A (Tier 2)
- The Company has a reporting obligation under Regulation Crowdfunding (CF)
- Other (please describe)

Other Reporting Obligations

- The Company is a U.S. bank, bank holding company, or similar financial institution exempt from SEC registration, has a reporting obligation to a U.S. Bank Regulator and follows OTC Markets' Bank Reporting requirements.
- The Company is exempt from SEC registration and is reporting under the Alternative Reporting Standard
2. Indicate below whether the Company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):
- Yes: No:
3. Indicate below whether the Company is subject to Bankruptcy or reorganization proceedings.
- Yes: No:
4. The Company has a Verified Company Profile on OTCMarkets.com.
5. The Company is duly organized and in good standing under the laws of the state or jurisdiction in which the Company is organized or does business.
6. The Company understands and acknowledges its obligations to report company-related actions pursuant to Exchange Act Rule 10b-17 and FINRA Rule 6490.
7. The Company understands and acknowledges its obligations to publicly disclose material information in a timely manner in accordance with applicable U.S. federal securities laws, including but not limited to Section 10(b) of the Exchange Act and Rule 10b-5 thereunder.
8. The Company's transfer agent and its address are listed below. If the Company acts as its own transfer agent, indicate that by listing the Company and its information in the fields provided.¹

Transfer Agent: First National Bank of Omaha
 Address: 1601 Capital Avenue, Omaha, NE 68197

¹ OTCQX, OTCQB, and OTCID companies are required to retain a transfer agent that participates in the Transfer Agent Verified Shares Program. OTCID companies that act as their own transfer agent may submit data directly to OTC Markets.
 OTC Markets Group Inc.
 Management Certification (Version 1.3 April 2025)

9. The Company's most recent Annual Report was prepared by:

Below is a list all law firm(s) and attorney(s) (including internal counsel) that acted as the Company's primary legal counsel in preparing its most recent annual report or, if no attorney assisted in preparing the disclosure, the person(s) who prepared the disclosure and their relationship to the Company.

Michael A. Summers, Chief Financial Officer and Executive Vice President of the Company

10. The Company's Officers, Directors and 5% Beneficial Owners are listed below:

The table below provides information regarding all officers and directors of the Company, or any person that performs a similar function, regardless of the number of shares they own. To the best of the Company's knowledge, it includes all individuals or entities beneficially owning 5% or more of any class of the issuer's equity securities. To identify holders of 5% or more, companies may obtain a recent copy of their shareholder list that includes Non-Objecting Beneficial Owners or "NOBOs." SEC Reporting companies may also research their beneficial ownership and insider transaction filings such as on Schedules 13G or 13D or on Forms 3, 4, and 5.

As of (latest practicable date): 03/31/2026

| Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity) | Position/Company Affiliation (ex: CEO, ≥ 5% beneficial owner) | City and State (Include Country if outside U.S.) | Number of Shares Owned (List common, preferred, warrants and options separately) | Class of Shares Owned | Percentage of Class of Shares Owned (undiluted) |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------------------------------------------|
| Clarkson Lauritzen | Director, Chairman, President, 5% Control Person | Omaha, NE | 69,620 | Common | 24.61 |
| Margaret Lauritzen Dodge | Director, Finance Officer, 5% Control Person | Omaha, NE | 43,888 | Common | 15.51 |
| Blair Lauritzen Gogel | Director, 5% Control Person | Mission Hills, KS | 48,256 | Common | 17.06 |
| Lauritzen Corporation (Clarkson Lauritzen) | 5% Control Person | Omaha, NE | 123,720 | Common | 43.75 |
| EDL Investments, LLC (Matt Pape and Brady Gibson) | 5% Control Person | Wilmington, DE | 29,206 | Common | 10.32 |
| Ann Pape | 5% Control Person | Omaha, NE | 17,390 | Common | 6.14 |
| David Cota | Director, Executive Vice President | Omaha, NE | 0 | NA | 0 |
| Michael Foutch | Director | Logan, IA | 0 | NA | 0 |
| Patrick Duffy | Director | Omaha, NE | 3,520 | Common | 1.24 |
| Todd Foje | Director | Omaha, NE | 0 | NA | 0 |
| Robert Mitchell | Director | Omaha, NE | 0 | NA | 0 |
| Bryan Slone | Director | Omaha, NE | 0 | NA | 0 |
| Nicholas Baxter | Executive Vice President; Chief Risk Officer | Omaha, NE | 0 | NA | 0 |

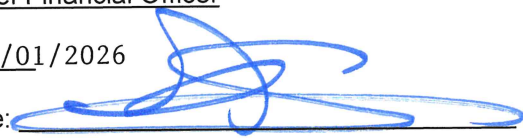
Signature:

Name of Principal Executive Officer or Principal Financial Officer: Michael A. Summers

Title: Chief Financial Officer

Date: 06/01/2026

Signature:

A handwritten signature in blue ink, consisting of several overlapping loops and a horizontal line at the bottom, positioned over a horizontal line.

(Digital Signatures should appear as "/s/ [OFFICER NAME]")