

2026

Nebraska

Financial Institution Voluntary Estimated Tax Payment Voucher and Worksheet

Included in this Booklet:

Form 1120NF-ES and
Form 1120NF-ES Worksheet.

Electronic Payment Options Are Available.
[See instructions.](#)

Questions?
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800-742-7474 (NE or IA) or 402-471-5729

2026 Nebraska Financial Institution Voluntary Estimate Tax Payment Voucher and Worksheet

Instructions

What's New

Financial Institution Tax and Limitation Rate Change ([LB 754, 2023](#)). The financial institution tax rate for taxable year 2026 is reduced to \$.27 per \$1,000 of average deposits and the limitation amount is reduced to 2.22% of net financial income. The tax rate on average deposits and the limitation rate is based on the highest corporate rate which was reduced from 5.20% for 2025 to 4.55% for 2026.

Community Development Assistance Act (CDAA) ([LB 1344, 2024](#) and [LB 650, 2025](#)). Operative January 1, 2026, LB 650 reestablishes the CDAA and provides a tax credit to community betterment organizations that provide community assistance or community services in a community development area. Applications are approved by the Department of Economic Development. Credits are limited to \$350,000 each fiscal year.

Delinquent Tax Claims ([LB 901, 2026](#)). The Tax Commissioner may register a claim for delinquent taxes due and owing as a judgment in the office of the Clerk of the District Court of Lancaster County in the same manner as a foreign judgment is filed under the Nebraska Uniform Enforcement of Foreign Judgments Act.

Fees ([LB 901, 2026](#)). Effective July 1, 2026, the Department of Revenue (DOR) will start collecting the following fees:

- A collection fee of delinquent taxes of \$25 or 10% of tax liability, whichever is greater, for all delinquent tax claims. The DOR will add the actual costs incurred by the DOR to collect delinquent taxes prior to referring the debt to a collection agency. The maximum amount that can be added to the liability for the collection of delinquent taxes fee and actual costs prior to the account moving to a collection agency is 50% of the balance of the claim. When a claim is assigned to a collection agency, the collection agency's services fees, as provided in the contract with the collection agency, will be added to the amount owed and collected from the taxpayer not to exceed 50% of the total amount of delinquent taxes under [Neb. Rev. Stat. § 77-377.02](#).
- An assessment fee of \$25 or 10% of tax liability, whichever is greater, for all assessments and notices of deficiency when issued. If an assessment or notice of deficiency becomes due and owing, the assessment fee must be recalculated on the tax liability as of the date when the assessment or notice of deficiency becomes due and owing.
- A filing fee of \$40 for filing a petition of redetermination or notice and demand for payment and a notice of deficiency determination for notices issued pursuant to Neb. Rev. Stat. 77-1783.01 or notices issued pursuant to the Nebraska Revenue Act of 1967. A person may file an application with the DOR claiming they are indigent to have the fee waived.
- A \$25 fee for an application for waiver of interest or penalty.
- A \$25 fee for all written requests for a tax clearance certificate under [Neb. Rev. Stat. § 77-2707](#).

Beginning January 1, 2027, and each January of successive years, all of the flat fee amounts listed above will be increased by the percentage change, if any, as of August of the previous year over the level as of August for the year preceding that year in the Consumer Price Index for All Urban Consumers, Midwest Region.

For more information about the new fees, see [Revenue Ruling 99-26-1 Section 77-371 Fee Amounts](#).

Foreign Adversarial Company ([LB 1096, 2026](#)). Effective July 18, 2026, "foreign adversarial company" is defined as any corporation, partnership, association, organization, or other combination of persons, which:

- Is organized under the laws of a foreign adversary;
- Has its principal place of business within a foreign adversary;
- Is owned in whole or in part, operated, or controlled, directly or indirectly, by the government of a foreign adversary; or
- Is a direct or indirect subsidiary of any company otherwise described.

See the foreign adversarial company instructions in the 2026 Nebraska Financial Institution Voluntary Estimated Tax Payment Voucher Booklet for more information.

Terms

Average Deposits. Average deposits are the total deposits accepted at the financial institution's Nebraska offices, plus deposits solicited from Nebraska residents that are accepted at offices outside of Nebraska. The amount is calculated as follows:

- ◆ **Calendar-year financial institutions.** The average is the total deposits held on the last day of the preceding year and the last day of each calendar quarter within the current year, and divided by five.
- ◆ **Fiscal-year financial institutions or short-period financial institutions.** The average is the total deposits held on the last day of the preceding fiscal year, the last day of each complete calendar quarter within the tax year, and the last day of the tax year, and divided by the number of amounts added together.

Deposits. Deposits are:

- ◆ Money placed in the custody of the financial institution for safety or convenience that may be withdrawn at the will of the depositor, or under the rules and regulations agreed upon by the financial institution and the depositor; and
- ◆ Money for which a certificate may be issued and that may be payable on demand, on certain notice, or at a fixed future date or time.

Deposits **do not** include money placed with the trust department of any financial institution in a fiduciary capacity. Deposits **do** include any money placed with the trust department of any financial institution that is not in a fiduciary capacity.

Financial Institution. Financial institution includes any of the following entities that are chartered or qualified to do business in Nebraska.

- ◆ Bank;
- ◆ Building and loan association;
- ◆ Credit union, **except federally-chartered**;
- ◆ Savings bank;
- ◆ Savings and Loan Association; and
- ◆ Any subsidiary of an entity listed above.

A financial institution also includes a bank holding company or a financial holding company that is not chartered to do business in Nebraska, but maintains a permanent place of business in the state and actively solicits deposits from Nebraska residents for an affiliate.

Subsidiary. Subsidiary **does not** include any bank, bank holding company, financial holding company, or savings and loan association that is owned 50% or more by a mutual savings and loan association and does not actively solicit deposits from Nebraska residents.

Net Financial Income. Net financial income is the income of the financial institution, including its subsidiaries, after ordinary and necessary expenses, but before income taxes and discontinued operations. Income and expenses must be computed according to the requirements of the financial institution's regulatory agencies.

Who May File?

Every financial institution may file and make a voluntary estimated payment of tax.

Important Information for All Filers

Period Covered by the Return. This voucher may be filed for the 2026 calendar year or fiscal year beginning in 2026.

A financial institution with a short taxable year (less than 12 months) may file a voucher for the short period. The voucher must be filed during the last month of operation and on or before the end of the short period. See:

- ◆ [Revenue Ruling 24-90-1: Financial Institution Tax – Filing Requirements of Short-Period Tax Returns](#); and
- ◆ [Revenue Ruling 24-91-1: Financial Institution Tax – Average Deposits of Short-Period Tax Returns](#).

Enter All Amounts as Whole Dollars. Do not include cents on the voucher or worksheet. Round any amount from 50 cents to 99 cents to the next higher dollar. Round any amount less than 50 cents to the next lower dollar.

Accounting Methods. The accounting method required by state and federal regulatory agencies must be used for Nebraska financial institution tax purposes. Income and expenses of a financial institution must be computed according to the requirements of its regulatory agencies.

Multistate Financial Institutions. Financial institutions that are subject to tax in more than one state must compute their tax liability based on the amount of average deposits connected with the financial institution's operations in Nebraska. These deposits equal the total deposits accepted at the financial institution's Nebraska offices, plus deposits solicited from Nebraska residents that are accepted at the financial institution's offices outside of Nebraska. The financial institution's limitation amount is computed using the portion of the net financial income that is apportioned to Nebraska using the property and payroll factors.

When and Where to File?

When the financial institution elects to make an estimated payment by filing a [Nebraska Financial Institution Voluntary Estimated Tax Payment Voucher, Form 1120NF-ES](#), this voucher must be filed during the last month of the financial institution's taxable year and on or before the last day of the taxable year. File the voucher with:

Nebraska Department of Revenue
PO Box 94818
Lincoln, NE 68509-4818.

Note: No extension of time to file or pay the voluntary estimated tax will be granted.

Calculating the Tax

Rate of Tax and Limitation Amount. The rate of tax and limitation rate are the rates in effect on the first day of the financial institution's taxable year. For tax year 2026:

- ◆ The rate of tax is \$.27 per \$1,000 of average deposits; and
- ◆ The limitation amount is 2.22% of the net financial income.

The financial institution must pay the lesser of the tax on average deposits or the limitation amount.

The voluntary estimated tax payment must be made during the last month of the financial institution's taxable year and on or before the last day of the taxable year.

How to Complete Form 1120NF-ES

Payment Voucher. Complete the worksheet to compute the 2026 estimated financial institution tax. Enter the amount from line 24 of the worksheet on the payment voucher.

Make a payment using one of the methods described in the line 24 instructions below.

Foreign Adversarial Company. Under [Neb. Rev. Stat. § 77-3,114](#), a foreign adversarial company is ineligible to receive any benefits under an incentive program of the State of Nebraska, including any tax credit or other incentive program created by legislative or executive action for the purpose of recruitment or retention of businesses in Nebraska.

Do not include any benefits on lines 12 through 14, 16, 18, 20, and 22 if the financial institution is a foreign adversarial company.

If the financial institution has a direct or indirect subsidiary that is a foreign adversarial company or is part of a unitary group in which one or more members of the unitary group, including direct and indirect subsidiaries, is a foreign adversarial company, use Section F of Form 3800N to determine the estimated amount of tax credits that can be claimed on lines 12, 13, 14, 16, 18, 20, and 22 from any Nebraska tax credit or incentive program as listed on the DOR's [Foreign Adversarial Company Notice webpage](#).

Lines 1 – 4	Ending Deposits. Enter the amount of ending deposits at the preceding year-end and the ending deposits at the end of each complete calendar quarter of the financial institution's taxable year beginning in 2026. Refer to the chart on page 7 of these instructions as a guide to determine the ending deposits for each period.
Line 5	Estimated Ending Deposits. Estimate the fourth quarter ending deposits that will be reported to the regulatory agencies at the end of the financial institution's taxable year.
Line 7	Estimated Average Deposits. Divide the line 6 total deposits amount by five, and enter the result on line 7. Fiscal-year or short-period returns should compute average deposits as described on page 4 of these instructions.
Line 8	Financial Institution Estimated Tax. The rate of tax is the rate in effect on the first day of the financial institution's taxable year. For tax year 2026, the rate of tax is \$.27 per \$1,000 of average deposits.
Line 9	Estimated Net Income. Estimate the amount of net income before income taxes and discontinued operations of the financial institution for the taxable year beginning on or after January 1, 2026. Financial institutions that are subject to tax in more than one state must compute their estimated net income based on the information found on page 4 of these instructions under Important Information for All Filers. Refer to the chart on page 7 of these instructions as a guide to determine the appropriate line number amount and possible adjustments to make for each reporting period necessary to arrive at the total representing the entire taxable year. If the estimate results in a net loss before income taxes and discontinued operations, enter zero -0- on line 9.
Line 10	Limitation Amount. For tax year 2026, the rate is 2.22% of the net financial income.
Line 12	Community Development Assistance Act (CDAA) Credit. This nonrefundable credit is allowable for contributions to approved projects of community betterment organizations recognized by the Nebraska Department of Economic Development (DED). Any credits may be carried forward for up to five years from the year in which the credit was allowed. See the instructions on the 2026 Nebraska Community Development Assistance Act Credit Computation, Form CDN , for more information on this credit. Financial institutions do not need to attach a copy of the Form 1099NTC. The DOR will receive the Form 1099NTC information directly from DED. More detailed information on this credit can be obtained by contacting: Nebraska Department of Economic Development 245 Fallbrook Blvd, Suite 002 Lincoln, NE 68521 https://opportunity.nebraska.gov/programs/community/cdaa/ See the Foreign Adversarial Company instructions to determine eligibility prior to estimating the amount of credit on this form.
Line 13	New Markets Tax Credit (NMTC). This nonrefundable credit is allowed for an investment in a qualified community development entity. Enter the estimated amount for line 14 of Form 3800N. The tax credit may be claimed for the tax year that includes the applicable credit allowance date. The credit is nonrefundable, but may be carried forward for up to five taxable years from the year it is first allowed.

See the Foreign Adversarial Company instructions to determine eligibility prior to estimating the amount of credit on this form.

Line 14

Nebraska Historic Tax Credit (NHTC). This nonrefundable, and in some cases, transferable tax credit is allowed for eligible expenditures to rehabilitate, preserve, or restore qualifying historically-significant real property. Enter the estimated amount for line 11 of Form 3800N. The credits may be carried forward until fully utilized, or until December 31, 2035, whichever occurs first.

See the Foreign Adversarial Company instructions to determine eligibility prior to estimating the amount of credit on this form.

Line 15

Affordable Housing Tax Credit (AHTC). This nonrefundable tax credit is allowed to financial institutions in an amount not exceeding the federal Low-Income Housing Tax Credit. Enter the estimated amount of the credits for line 15 of Form 3800N. The credits may be carried forward until fully utilized.

Line 16

Creating High Impact Economic Futures (CHIEF) Credit. This nonrefundable credit is allowable for contributions to community betterment organization programs or projects certified for tax credit status by the Nebraska Department of Economic Development. Enter the estimated amount of CHIEF credits. The credit must be claimed on the tax return for the year in which the contribution was made. Any credits may be carried forward for up to five years from the year in which the credit was allowed.

More detailed information on this credit can be obtained by contacting:

Nebraska Department of Economic Development
245 Fallbrook Blvd, Suite 002
Lincoln, NE 68521

<https://opportunity.nebraska.gov/programs/incentives/chief/>

See the Foreign Adversarial Company instructions to determine eligibility prior to estimating the amount of credit on this form.

Line 17

Child Care Tax Credit for Contributors. This nonrefundable credit may only be claimed after the application has been approved in writing by DOR. A financial institution may only claim a credit on the portion of the contribution that was not deducted as a charitable contribution on their federal return. Enter the estimated amount of child care tax credits. Any credits may be carried forward for up to five years from the year in which the credit was allowed. Taxpayers must use the carryover credit in the earliest tax year possible.

Line 18

Nebraska Shortline Rail Modernization Act (NSR) Credit. This nonrefundable credit is allowable for qualified maintenance expenses incurred by Class III railroads who applied for the credit with the DOR. Enter the estimated amount of credits for line 18 of Form 3800N. Any credits may be carried forward for up to five years from the year in which the credit was first allowed.

See the Foreign Adversarial Company instructions to determine eligibility prior to estimating the amount of credit on this form.

Line 19

Credit for Community College Property Taxes. This refundable credit is allowed to financial institutions that paid Nebraska community college property taxes. To claim the credit, taxpayers must complete and submit a Nebraska Property Tax Credit, Form PTC. Enter the estimated amount for line 1 of Form PTC.

S Corporations. Financial institutions electing to be taxed under the IRC as S corporations that will claim the credit amount from line 1 of Form PTC on line 26 of Form 1120-SN, enter zero. This credit may be claimed on either Form 1120NF or Form 1120-SN, but not both.

Line 20

Nebraska Higher Blend Tax Credit (HBTC). This refundable credit is allowed to retail dealers who sold E-15 or higher blends of ethanol gasoline from retail motor fuel sites in Nebraska. Enter the estimated amount for line 25 of Form 3800N. The credits may be carried forward until fully utilized.

See the Foreign Adversarial Company instructions to determine eligibility prior to estimating the amount of credit on this form.

Line 21 **PTET Credit.** Enter the estimated credit for the pass-through entity tax (PTET) paid by a partnership in which the financial institution holds an ownership interest. This is the last year the 2018-2022 PTET can be paid.

Line 22 **Nebraska Relocation Incentive Act (NRIA) credit.** This refundable credit is allowable to employers that pay relocation expenses for a qualified employee and were approved credits after applying for the credit with the DOR. Enter the estimated amount of credits for line 27 Form 3800N.

Line 24 **Voluntary Estimated Tax Payment.** Subtract the total of lines 12 through 23 from line 11. If the result is zero or less than zero, enter zero (-0-) and do not file the voucher. If the result is greater than zero, then enter this amount on line 24 and on line 1 of the payment voucher.

Electronic Payment. Payment of the estimated financial institution tax may be made electronically.

Financial institutions that made tax payments exceeding \$5,000 in a prior year are required to make all payments electronically.

Payment Options (Nebraska e-pay, ACH Credit, Tele-pay). Pay your estimated tax electronically. It's secure, easy, and fast. Details on electronic payments can be found on the DOR's [website](#).

Credit Card. Secure credit card payments can be initiated through ACI Payments, Inc. at [acipayonline.com](#), or via telephone at 800-272-9829. Eligible credit cards include American Express, Discover, MasterCard, and VISA. A convenience fee will be charged to the credit card you used. This fee is paid to the credit card vendor, not the State of Nebraska, and will appear on your credit card statement separately from the tax payment.

Check or Money Order. Make check or money order payable to the "Nebraska Department of Revenue". Checks written to the DOR may be presented for payment electronically.

Contact Information. For additional assistance, please contact:
Nebraska Department of Revenue
PO Box 94818
Lincoln, NE 68509-4818
800-742-7474 (NE and IA) or 402-471-5729
[revenue.nebraska.gov](#)

Call Report References* •For use in completing lines 1-5 and line 9 of Form 1120NF-ES		
Type of Financial Institution	Reports and Line Numbers	
	Lines 1-5: Ending Deposits	Line 9: Net Income Before Income Taxes and Discontinued Operations
Banks and Savings and Loan Associations with Domestic and Foreign Offices	Form FFIEC 031 Consolidated Report of Condition Schedule RC-Balance Sheet Liabilities (Page RC-2) Line 13 Deposits Enter the total of lines 13a and 13b.	Form FFIEC 031 Consolidated Report of Income Schedule RI-Income Statement Line 8 (Page RI-2) Income (loss) before applicable income taxes and discontinued operations Enter line 8c. FOR THE ENTIRE TAXABLE YEAR
Banks and Savings and Loan Associations with Domestic Offices Only	Form FFIEC 041 Consolidated Report of Condition Schedule RC-Balance Sheet Liabilities (Page RC-1) Line 13 Deposits Enter line 13a.	Form FFIEC 041 Consolidated Report of Income Schedule RI-Income Statement Line 8 (Page RI-2) Income (loss) before applicable income taxes and discontinued operations Enter line 8c. FOR THE ENTIRE TAXABLE YEAR
Credit Unions	National Credit Union Administration Form NCUA 5300 Statement of Financial Condition Liabilities, Shares/Deposits (Page 3) Line 7 Total Shares and Deposits Enter line 7.	National Credit Union Administration Form NCUA 5300 Statement of Income and Expense (Page 5): Line 35 Net income Less: Line 15 Gain (loss) on Equity and Trading Debt Securities Line 16 Gain (loss) on all other Investments or change in fair value of hedged items Line 17 Gain (loss) on Derivatives Line 18 Gain (loss) on Disposition of Fixed Assets Line 21 Gain from Bargain Purchase (Merger) Line 22 Other Non-interest Income Enter line 32 minus lines 15 through 18, 21, and 22. FOR THE ENTIRE TAXABLE YEAR

*This chart references the call reports available as of March 31, 2025, and June 30, 2026. If these call reports are modified and the line numbers do not remain constant, please use this chart as a guide to report the financial institution's deposits, estimated deposits, estimated net income before income taxes and discontinued operations, and actual net income before income taxes and discontinued operations in a consistent manner.

2026

1 Estimated tax payment (line 24 of worksheet)....	1		00
Name of Financial Institution			
Street or Other Mailing Address			
City or Town	State	ZIP Code	Nebraska ID Number
		Federal ID Number	
Type of Financial Institution:			
(1) ☐ Bank			
(2) ☐ Savings Association			
(3) ☐ Credit Union			
(4) ☐ Other _____			

To pay electronically, go to our website at revenue.nebraska.gov.

Do not mail this voucher if you are paying electronically.

If paying by check or money order, mail this voluntary estimated tax payment voucher and payment to:

Nebraska Department of Revenue, PO Box 94818, Lincoln, NE 68509-4818

revenue.nebraska.gov, 800-742-7474 (NE and IA), 402-471-5729

8-404-2026

Nebraska Financial Institution Voluntary
Estimated Tax Payment Worksheet

2026
Worksheet

• Enter dollar amounts in ones, not in thousands (for example, 14 million must be written as 14,000,000).

1 Preceding year-end deposits	1		00
2 First quarter ending deposits	2		00
3 Second quarter ending deposits	3		00
4 Third quarter ending deposits	4		00
5 Estimated fourth quarter ending deposits	5		00
6 Total actual and estimated deposits (total of lines 1 through 5)	6		00
7 Estimated average deposits for 2026 (line 6 divided by 5) (fiscal-year taxpayers, see instructions)	7		00
8 Financial institution estimated tax (line 7 multiplied by .00027)	8		00
9 Estimated net income before income taxes and discontinued operations (enter -0- if the financial institution has a net loss)	9		00
10 Limitation amount (line 9 multiplied by .0222)	10		00
11 Subtotal (enter line 8 or line 10, whichever is less)	11		00
12 Community Development Assistance Act (CDAA) credit	12		00
13 New Markets Tax Credit (NMTC)	13		00
14 Nebraska Historic Tax Credit (NHTC)	14		00
15 Affordable Housing Tax Credit (AHTC)	15		00
16 Creating High Impact Economic Futures (CHIEF) Credit	16		00
17 Child Care Tax Credit for Contributors	17		00
18 Nebraska Shortline Rail Modernization Act (NSR) credit	18		00
19 Credit for community college property taxes	19		00
20 Nebraska Higher Blend Tax Credit (HBTC)	20		00
21 PTET credit	21		00
22 Nebraska Relocation Incentive Act (NRIA) credit	22		00
23 Amount of overpayment from 2025 credited to 2026	23		00
24 Voluntary estimated tax payment amount (subtract the total of lines 12-23 from line 11). Enter here and on line 1 of payment voucher. If less than zero, enter -0-, and do not file.	24		00