**InBankshares, Corp**
**3615 Delgany Street, Suite 1010**
**Denver, Colorado 80216**

# NOTICE OF ANNUAL MEETING OF STOCKHOLDERS
**To be held on June 9, 2026**

NOTICE IS HEREBY GIVEN that the 2026 annual meeting of stockholders of InBankshares, Corp (the "Company") will be held at 9:00 a.m., local time, on Tuesday, June 9, 2026, virtually. To attend the meeting, you must register. Registration for the virtual meeting will close at 11:59 p.m. MT on June 8, 2026. You must use an email address we have on file and include the last four digits of the TIN number for the owner of the stock. The following link will lead you to the registration page:

https://inbank.zoom.us/webinar/register/WN_PIy8oiaLRKqdDQkABrsprw

Contact Investor.Relations@inbank.com for questions or concerns. The meeting will consider and act upon the following matters:

1. The election of the 11 director nominees named in the enclosed proxy statement to our Board of Directors, for terms expiring at the 2027 annual meeting of stockholders or until their successors are duly elected and qualified; and

2. The transaction of such other business as may properly come before the annual meeting or at any adjournment or postponement thereof.

Please log in or dial in at least 15 minutes before the commencement of the meeting to ensure timely participation. Please note the voting dates listed on the proxy card; however, we do encourage you to vote at your earliest convenience.

Only stockholders of record as of the close of business on April 30, 2026 are entitled to notice of, and to vote at, the annual meeting or any adjournments thereof. A list of stockholders will be available for inspection for a period of 10 days prior to and including the day of the annual meeting by appointment at the Company's headquarters, located at 3615 Delgany Street, Suite 1010, Denver, Colorado 80216.

By Order of the Board of Directors

Kevin Ahern
Chairman of the Board

Denver, Colorado
May 4, 2026

This notice of annual meeting and proxy statement and form of proxy are first being distributed to stockholders on or about May 12, 2026.

**InBankshares, Corp**
**3615 Delgany Street, Suite 1010**
**Denver, Colorado 80216**

# PROXY STATEMENT

## 2026 ANNUAL MEETING OF STOCKHOLDERS
**To be held on June 9, 2026**

## INTRODUCTION

The enclosed proxy is solicited by the Board of Directors of InBankshares, Corp (the "Company") for use at the 2026 Annual Meeting of Stockholders (the "Annual Meeting") to be held virtually on June 9, 2026 at 9:00 a.m., local time, and at any postponement or adjournment thereof. To attend the meeting, you must register. Registration for the virtual meeting will close at 11:59 pm MT on June 8, 2026. You must use an email address we have on file and include the last four digits of the TIN number for the owner of the stock. The following link will lead you to the registration page:

https://inbank.zoom.us/webinar/register/WN_PIy8oiaLRKqdDQkABrsprw

Contact Investor.Relations@inbank.com for questions or concerns or if you are unable to register for the Annual Meeting. Your proxy may be revoked in writing at any time before it is exercised by mail addressed to Edward G. Francis at the address set forth above. If you do not revoke your proxy, the shares represented by the proxy will be voted in accordance with the instructions set forth in the proxy.

Please log in or dial in at least 15 minutes before the commencement of the meeting to ensure timely participation. Please note the voting dates listed on the proxy card; however, we do encourage you to vote at your earliest convenience.

The cost of preparing, assembling, and mailing this Proxy Statement, the Notice of Annual Meeting of Stockholders and the accompanying proxy is being borne by the Company. Only holders of record of our voting common stock, par value $0.01 per share ("Common Stock"), as of April 30, 2026 (the "Record Date") may vote at the Annual Meeting. As of the Record Date, there were 11,365,505 shares of Common Stock outstanding and 537,000 shares of the Company's non-voting common stock, par value $0.01 per share, outstanding.

There must be a quorum for the Annual Meeting to be held. A majority of the votes entitled to be cast by holders of Common Stock must be present at the Annual Meeting, either in person or by proxy, to constitute a quorum. Abstentions (including votes withheld) will be treated as "present" for quorum purposes.

The Annual Meeting will be attended by representatives of the Company including, we expect, Kevin Ahern, our Chairman, Ed Francis, our Chief Executive Officer and Dan Patten, our Chief Financial Officer.

This Proxy Statement, the enclosed proxy and the attached Notice were first sent to stockholders on or about May 4, 2026.

## ELECTION OF DIRECTORS
## (PROPOSAL 1)

Proposal 1 for the Annual Meeting is the election by holders of Common Stock of 11 directors to hold office until the 2027 Annual Meeting of Stockholders or until their respective successors have been duly elected and qualified. The election of directors requires a plurality of the votes cast. In the election of directors, votes may be cast in favor of or withheld with respect to any or all nominees. Votes that are withheld will be excluded entirely from the vote and will have no effect on the outcome of the vote.

### Nominees

The persons named in the following table have been nominated by the Board of Directors of the Company (the "Board") for election to serve as directors of the Company until the 2027 Annual Meeting of Stockholders or until their successors are duly elected and qualified. With respect to such election, absent any specific instruction in the proxies solicited by the Board, the proxies will be voted in the sole discretion of the proxy holders to effect the election of all 11 of the Board's nominees, or as many thereof as possible if any persons are nominated other than by the Board. In the event that any of the Board's nominees are unable to serve as directors, it is intended that each proxy will be voted for the election of such substitute nominees, if any, as shall be designated by the Board. Alternatively, the Board may reduce the size of the Board. To the best of its knowledge, the Company has no reason to believe that any of the nominees will be unable to serve as directors.

| Name | Biographical Information | Age |
|---|---|---|
| Edward G. Francis ..... | Edward (Ed) Francis has 38 years of banking and financial institution experience and currently serves as the Chief Executive Officer and President for InBankshares and InBank. Ed is the founder of InBankshares, Corp. and has served as CEO since the inception of the company in 2018. Since that time the company has grown in assets from $320M to over $1.4B. Previously, he held the position of Executive Vice President and Chief Banking Officer at Hancock Whitney Bank where he led all banking operations. Ed also served on Hancock Whitney's Executive Management Committee for more than 10 years as assets grew from $5 billion to over $25 billion. Ed holds a B.S. in Managerial Finance from the University of Mississippi and matriculated from the Graduate School of Banking at Louisiana State University. He has served on the faculty of the Mississippi School of Banking for over 10 years and serves on the Ole Miss Banking and Finance Symposium board. In addition, Ed serves on the Ole Miss School of Business Administration Advisory Board, the Foundation Board and the Alumni Board | 60 |

| Name | Biographical Information | Age |
|---|---|---|
| | for the University of Mississippi. Ed serves on the Firefly Autism board where he chairs the Finance Committee. | |
| Kevin Ahern..... | Kevin has over 40 years of experience as an executive, entrepreneur, and operator in the financial services industry including banking, investment management, alternative investments, insurance, investment banking, and private equity. Kevin is the Chairman of the Board for InBankshares. Kevin is also a co-founder and Managing Partner of Brush Creek Partners, a private opportunistic investment vehicle focused on making investments in operating companies in the specialty finance, banking and financial services, manufacturing, construction, distribution, media, and business and consumer services sectors. He currently also serves on the board of directors of Bancorp 34, Horizon Bancorp, GXIII Media, and Mesa Verde Enterprises. He is also Chairman of the Board of Investment Trust Company, a Colorado-based independent trust company. A Chartered Financial Analyst (CFA), Kevin received an MBA with an emphasis in Finance from the University of Connecticut and a BS (Finance and Insurance) from the University of Northern Colorado. | 63 |
| Eric Donnelly…… | Eric is Executive Chairman of Crossroads Impact Corp which is a national impact lender to underserved businesses and communities. He also serves as CEO of Crossroads' subsidiary and one of the country's largest Community Development Financial Institutions (CDFI). He has 25 years of expertise in banking and specialty finance focusing on small business, commercial real estate and mortgage lending. Eric has a B.A. from SMU and serves on corporate boards including JUST CDFI, One Million Truths, Vertical Harvest and OneAmerica Bank. | 51 |
| Lisa Narrell Mead ..... | Lisa is the CEO of Everett Advisory Partners, a legal and financial services advisory firm. She has extensive private law practice and corporate management experience, as well as 15 years of banking experience as Chief Employment Counsel at Regions Bank and Founding Executive of Cadence Bank. Lisa also serves on the boards of Regent Bank in Oklahoma and DLP Bank in Florida. Lisa has a B.S. from Birmingham-Southern College and a JD from Emory University. | 62 |
| Travis Conway..... | Travis is the Founder and Management Partner of Merrymaker Capital, a privately held investment firm focused on founder-led businesses. Before launching Merrymaker, he co-founded and led Rallyday Partners, a Colorado-based private equity firm, and served as President and Managing Director of SDR Ventures, a boutique investment bank. He | 47 |

| Name | Biographical Information | Age |
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| | also co-founded Coulton Creek Capital, a mezzanine debt and equity fund. Travis has significant litigation and dispute advisory experience with Navigant Consulting (acquired by Guidehouse) and Ernst & Young. He holds a Bachelor of Science in Finance from Trinity University, where he was a varsity baseball player and recipient of the President's Scholarship. | |
| Rick Trice ..... | Richard is a retired banker with over 38 years of experience in commercial banking and investments in New Mexico and Colorado, including CEO and Executive Lending positions in Sunwest Bank, Bank of America, Community First Bank, and International Bank, and as a licensed broker for SunAmerica Securities. He serves on various community philanthropic boards, including The Whited Foundation and Santa Fe Trail School for the Performing Arts. Richard is a graduate of various banking schools through the University of New Mexico, Washington State University, and Stonier Graduate School of Banking. | 74 |
| Don Bechter ..... | Don is the President of Curi Capital, a wealth and investment management firm with over $14B in assets. He is the former Managing Director and head of RBC Capital Markets' telecommunications group where he gained extensive M&A and financing experience. He has a bachelor's degree from the University of Colorado, an MBA from Kellogg School of Management at Northwestern University, and is a Chartered Financial Analyst ® (CFA). | 63 |
| Sundeep Rana ..... | Sundeep joined Castle Creek® in 2011. Sundeep sits on the Investment Committee for the Castle Creek® funds and is a board member of InBankshares and Central Payments. Previous board experience include CF Bankshares Inc. and CFBank, N.A. Additionally, Sundeep manages the firm's relationships with its investors and oversees the firm's capital markets, treasury, and operating activities. He also leads Castle Creek's minority scholarship program created to enhance access in community banking for underrepresented individuals. Prior to joining the firm, he was a Senior Vice President with PCG Asset Management, LLC ("PCG") where he led the identification, analysis, due diligence and selection of private equity investments, including certain investments that involved the purchase of distressed banks and thrifts from the Federal Deposit Insurance Corporation. While at PCG, Sundeep also managed institutional relationships with multi-billion dollar public pension systems, working with both investment staff and Boards of Trustees on issues pertaining to private equity investment selection and portfolio construction. Sundeep began his career as an analyst with | 44 |

| Name | Biographical Information | Age |
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| | Goldman Sachs where he focused on company liquidity, capital, and mergers and acquisitions advisory. Sundeep holds a Bachelor of Science in Finance from The Wharton School at the University of Pennsylvania, where he was a Joseph Wharton Scholar and graduated summa cum laude. | |
| Wil Armstrong ..... | Wil is Chairman and CEO of Three Tree Capital, a privately held investment company and family office focused on venture capital, early-stage growth companies, and private equity. He is Chairman of the Board of Trustees at Colorado Christian University, the former Chairman of Cherry Creek Mortgage Company, a nationally ranked residential mortgage bank, and a former board member of Colorado Community Bank and Heritage Bank. Wil has a BBA from James Madison University. | 59 |
| Mary-Margaret Henke . | Mary-Margaret is a global financial executive with expertise in finance, IT service delivery, audit and regulatory compliance. She began her career with nearly 10 years at PricewaterhouseCoopers and most recently she spent over a decade at Western Union (NYSE: WU), a global money transfer company. She is a graduate of the University of Denver and is a Certified Public Accountant (CPA). | 56 |
| Janet McClure ..... | Jan has enjoyed over 30 years of small business ownership/partnership in agricultural manufacturing, family entertainment, and health-related fields. Her entrepreneurial endeavors have given her depth of experience in human resources, marketing, team building, culture development and contract negotiation. Jan holds a master's degree in Human Development from Colorado State University. She remains active in her businesses and volunteering in her communities. | 64 |

**The Board of Directors' Recommendation**

The Board recommends that holders of Common Stock vote **FOR** each of the nominees listed above. Each holder of Common Stock is entitled to one vote for each share held. Unless a contrary choice is specified, proxies solicited by the Board will be voted **FOR** each nominee above.

## OTHER MATTERS

Management does not know of any other matters to be presented at the meeting, but should other matters properly come before the meeting, the proxy holders will vote on such matters in accordance with their best judgment.

Dated: May 4, 2026