FOR IMMEDIATE RELEASE

INBANKSHARES, CORP REPORTS THIRD QUARTER 2026 FINANCIAL RESULTS

Denver, CO – October 30, 2026 – InBankshares, Corp (OTCQX: INBC) (the "Company"), parent company of InBank ("InBank" or the "Bank"), today announced its unaudited financial results for the quarter ended September 30, 2026. The Company reported consolidated net income of $4.0 million, or $0.33 per share, for the third quarter of 2026 compared to $3.4 million, or $0.28 per share, for the second quarter of 2026, and $2.1 million, or $0.18 per share, for the third quarter of 2025. Net income was $10.7 million, or $0.90 per share, for the nine months ended September 30, 2026, an increase of 49.3% compared to $7.2 million, or $0.61 per share, for the same reporting period in prior year.

Highlights for the third quarter of 2026:

- Entered into a definitive merger agreement under which First National of Nebraska, parent company of FNBO (First National Bank of Omaha), will acquire InBankshares, Corp and its wholly-owned subsidiary, InBank, in a cash transaction.
- Net income for the quarter was $4.0 million, an increase of $620,000, or 18.5%, compared to the linked quarter, and increased $1.9 million, or 91.1%, compared to the third quarter of 2025.
- Basic earnings per share ("EPS") was $0.33 for the quarter, compared to $0.28 for the linked quarter, and $0.18 for third quarter of 2025.
- Pre-provision, pre-tax net revenue ("PPNR") for the quarter was $5.8 million, a decrease of $265,000, or 4.4%, compared to the linked quarter, and increased $352,000, or 6.5%, compared to the third quarter of 2025.
- Net interest margin ("NIM") was 3.95% for the quarter, an increase of 3 bps compared to 3.92% for the linked quarter, and an increase of 8 bps compared to 3.87% for the third quarter of 2025.
- The Company's tangible book value per share ("TBVPS") at September 30, 2026 improved to $10.94, up $0.27, or 2.5%, from the linked quarter, and up $0.88, or 8.7%, compared to the third quarter of 2025; tangible common equity to tangible assets ratio improved 26 basis points to 9.84%.
- The Bank's capital ratios increased and remain strong and well above the "well-capitalized' regulatory standards, with a leverage ratio of 11.83%, common equity Tier 1 capital ratio of 14.57% and total capital ratio of 15.83% at September 30, 2026.
- Total deposits at September 30, 2026 increased $31.3 million, or 2.8%, compared to June 30, 2026, and decreased $36.7 million, or 3.1%, compared to September 30, 2025.

- Loans held for investment at September 30, 2026 increased $4.9 million, or 0.5%, compared to June 30, 2026, and decreased $60.1 million, or 6.0%, compared to September 30, 2025.
- The Company completed a series of asset and deposit sales in the trailing 12-month period. The Company sold $22.3 million in loans during the third quarter of 2026. In addition, the Company sold loans and deposits of $34.7 million and $53.6 million, respectively, during the fourth quarter of 2025.
- Nonperforming assets ("NPAs") to total assets ending the quarter at 1.37% at September 30, 2026, compared to 0.97% for the linked quarter, and increased from 0.78% at September 30, 2025.

"We continue to be thrilled about our recent merger announcement of InBankshares, Corp and InBank by First National of Nebraska and its subsidiary FNBO on September 2, 2026," said Ed Francis, Chief Executive Officer. "Our third quarter results reflect our focus of serving our customers and communities and running our business just as we have before the announcement. We expect to receive regulatory approval in the fourth quarter of 2026 and we plan to close the merger around the end of the year."

Results of Operations

Net income (loss) for the third quarter of 2026 was $4.0 million, or $0.33 per share, an increase of $620,000, or $0.05 per share, compared to the linked quarter, and increased $1.9 million, or $0.15 per share, compared to the same quarter last year. The increase over the linked quarter was primarily due to lower provision for credit losses and noninterest expense, partially offset by lower noninterest income.

Net interest income for the third quarter of 2026 was $12.8 million, an increase of $159,000, or 1.3%, over the linked quarter, and was primarily due to higher yields on interest earning assets and lower funding costs on interest-bearing liabilities. Net interest income decreased $31,000, or 0.2%, compared to the same quarter last year.

- Average earning assets decreased $8.2 million compared to the linked quarter.
- Loan yields increased 5 basis points compared to the linked quarter and increased 2 basis points compared to the same quarter last year.
- Cost of funds decreased 1 basis point compared to the linked quarter and decreased 13 basis points compared to the same quarter last year.

Net interest margin (NIM) was 3.95% during the third quarter of 2026, compared to 3.92% during the linked quarter, and 3.87% during the same quarter last year. NIM during the third quarter increased 3 basis points primarily as a result of higher yield on loans compared to the prior quarter.

Provision for credit losses for the quarter ended September 30, 2026 was $675,000, compared to $2.0 million for the linked quarter, and $2.9 million for the same quarter in the prior year. The decrease in provision expense was due lower charge-offs compared to the in the linked and prior year quarters.

Noninterest income for the third quarter of 2026 was $1.6 million, a decrease of $713,000, or 31.2%, compared to the linked quarter, and a decrease of $545,000, or 25.8%, from the same quarter last year. The decrease over the linked quarter was primarily due to decreases in other noninterest income and gain (loss)

on sale of loans, partially offset by an increase in gain on sale of investment securities. The decrease from the same quarter last year was primarily due to a decrease in gain (loss) on sale of loans.

Noninterest expense for the third quarter of 2026 was $8.6 million, a decrease of $289,000, or 3.2%, compared to the linked quarter, and a decrease of $928,000, or 9.7%, from the same quarter last year. The decrease over the linked quarter was primarily due to lower other noninterest expense, partially offset by small increases in most other categories. The decrease in noninterest expense compared to the same quarter in the prior year was primarily due to decreases in all categories.

The Company's core efficiency ratio was 57.3% in the third quarter of 2026, compared with 60.5% in the linked quarter and 61.6% in the third quarter of 2025. The decrease in the core efficiency ratio compared to the linked quarter was largely due to the decrease in core noninterest expense and an increase in core noninterest income. The Company's PPNR for the quarter was $5.8 million, compared to $6.0 million for the linked quarter, and $5.4 million for the third quarter of 2025.

Balance Sheet Summary

Total assets were $1.35 billion at September 30, 2026, a decrease of $3.3 million, or 0.2%, from June 30, 2026. During the quarter, cash and cash equivalents increased $1.2 million, loans increased $4.9 million, and investment securities decreased $10.2 million. At September 30, 2026, investment securities were $247.5 million and total cash and equivalents were $102.2 million, which combined represented 25.9% of total assets. Total assets decreased $91.1 million, or 6.3%, from $1.44 billion at September 30, 2025.

Total loans held-for-investment ("HFI"), were $947.6 million at September 30, 2026, compared to $942.7 million at June 30, 2026, which was an increase of $4.9 million, or 0.5%. Total loans HFI decreased $60.1 million, or 6.0%, from September 30, 2025. The Company sold $22.3 million in loans during Q3 2026 and sold $34.7 million in loans during Q4 2025 as part of the sale of three branches during Q4 2025.

Total deposits were $1.14 billion at September 30, 2026, an increase of $31.3 million, or 2.8%, compared to the linked quarter and decreased $36.7 million, or 3.1%, compared to the same quarter in the prior year. The Company sold $53.6 million in deposits during Q4 2025 as part of the branch sale. Noninterest-bearing deposits increased $20.9 million, or 6.5%, from the linked quarter, and decreased $11.2 million, or 3.2%, from September 30, 2025, representing 29.9% of total deposits at September 30, 2026.

Asset Quality

Nonperforming assets, which include nonperforming loans and other real estate owned ("OREO"), were $18.5 million, or 1.37% of total assets at September 30, 2026 and $13.1 million, or 0.97% of total assets, at June 30, 2026. Nonperforming loans, which include non-accrual loans and loans more than 90 days past due and still accruing, were $17.9 million, or 1.89% of total loans HFI, at September 30, 2026 compared to $12.4 million, or 1.31% of total loans HFI, at June 30, 2026.

Loans delinquent (past due) 30-89 days were $5.6 million, or 0.59% of total loans HFI, at September 30, 2026, compared to $7.5 million, or 0.79% of total loans HFI, at June 30, 2026**.**

The allowance for credit losses (ACL) on loans totaled $15.4 million at September 30, 2026, compared to $15.7 million at June 30, 2026, and $14.9 million at September 30, 2025. The decrease of $284,000 in the ACL on loans during the third quarter of 2026 was comprised of $488,000 in net charge-offs and $471,000 in write-downs arising from transfer of loan to held-for-sale, partially offset by $675,000 in provision for credit losses to build reserves. The ACL on loans was 1.63% of total loans HFI as of September 30, 2026. The allowance for unfunded commitments totaled $380,000 at September 30, 2026, compared to $380,000 at June 30, 2026, and $830,000 at September 30, 2025. The total allowance for lending related credit losses, which represents the sum of the ACL and the allowance for unfunded commitments, was 1.67% of total loans HFI as of September 30, 2026.

Capital

Capital ratios of the Company and InBank continue to exceed the "well-capitalized" regulatory thresholds. At September 30, 2026, InBank's leverage ratio was 11.83%, its common equity Tier 1 capital ratio was 14.57%, and its total risk-based capital ratio was 15.83%.

At September 30, 2026, the Company had tangible common equity of $130.7 million and tangible book value per share ("TBVPS") of $10.94, with 11,947,015 shares of common stock issued and outstanding as of the same date. Tangible common equity increased $3.2 million and TBVPS increased $0.27, or 2.5%, compared to the linked quarter primarily due to an increase in retained earnings.

The Company's tangible common equity to tangible assets ratio was 9.84% at September 30, 2026. The Company paid no dividends during any quarter of 2026 or 2025.

Non-GAAP Financial Measures

Some of the financial measures included in this press release are not measures of financial performance recognized in accordance with generally accepted accounting principles in the United States ("GAAP"). These non-GAAP financial measures include: (i) tangible common equity, (ii) tangible assets, (iii) tangible common equity to tangible assets, (iv) tangible book value per share, (v) adjusted tangible book value per share, (vi) return on average tangible common equity, (vii) pre-provision pre-tax net revenue, or PPNR, (viii) adjusted net income, (ix) core efficiency ratio, (x) adjusted return on average assets, (xi) adjusted income per share, (xii) core noninterest income, (xiii) core noninterest expense, and (xiv) core noninterest expense to average assets. The Company believes these non-GAAP financial measures provide both management and investors a more complete understanding of the Company's financial position and performance. These non-GAAP financial measures are supplemental and are not a substitute for any analysis based on GAAP financial measures. Not all companies use the same calculation of these measures; therefore, this presentation may not be comparable to other similarly titled measures as presented by other companies. A reconciliation of our non-GAAP financial measures to the comparable GAAP financial measures is included at the end of the financial statement tables.

About InBankshares, Corp

InBankshares, Corp is the holding company for InBank, an independent commercial bank growing throughout the Colorado Front Range and serving southern Colorado and northern New Mexico markets. InBank offers a full suite of commercial, business, personal and mortgage banking solutions with a focus on personalized service, technology, and local decision-making. InBank was built on the entrepreneurial spirit and is led by a team of experienced banking professionals committed to the mission of positively impacting the lives of its customers, communities, and associates. For more information, visit www.InBank.com.

Forward-Looking Statements

This press release contains, among other things, certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, statements preceded by, followed by, or that include the words "may," "could," "should," "would," "believe," "anticipate," "estimate," "expect," "intend," "plan," "projects," "outlook" or similar expressions. These statements are based upon the current belief and expectations of the Company's management team and are subject to significant risks and uncertainties that are subject to change based on various factors (many of which are beyond the Company's control). Although the Company believes that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove to be inaccurate. Therefore, the Company can give no assurance that the results contemplated in the forward-looking statements will be realized. The inclusion of this forward-looking information should not be construed as a representation by the Company or any other person that the future events, plans, or expectations contemplated by the Company will be achieved.

All subsequent written and oral forward-looking statements attributable to the Company or any person acting on its behalf are expressly qualified in their entirety by the cautionary statements above. The Company does not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made, except as required by law.

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InBankshares, Corp
Consolidated Statements of Condition (Unaudited)
(Dollars in thousands except per share data)

	September 30, 2026	June 30, 2026	September 30, 2025
ASSETS			
Cash and due from banks	$ 14,021	$ 12,893	$ 15,122
Interest-bearing deposits in banks	88,139	88,108	85,719
Total cash and cash equivalents	102,160	101,001	100,841
Investment securities, available-for-sale	128,488	137,079	143,023
Investment securities, held-to-maturity	118,976	120,597	132,262
Total investment securities	247,464	257,676	275,285
Nonmarketable equity securities	4,790	5,621	5,860
Loans held for investment	947,559	942,679	1,007,638
Allowance for credit losses on loans	(15,416)	(15,700)	(14,887)
Net loans	932,143	926,979	992,751
Premises and equipment, net	11,709	12,403	14,060
Other real estate owned	582	781	3,748
Goodwill	18,660	18,660	18,660
Core deposit intangible	2,271	2,489	3,868
Bank owned life insurance	9,610	9,539	9,320
Accrued interest and other assets (2)	19,726	17,280	15,813
Total assets	**$ 1,349,115**	**$ 1,352,429**	**$ 1,440,206**
LIABILITIES			
Noninterest-bearing deposits	$ 342,136	$ 321,257	$ 353,353
Interest-bearing deposits	800,919	790,481	826,369
Total deposits	1,143,055	1,111,738	1,179,722
Securities sold under agreements to repurchase	20	14	6,003
Other borrowings	17,000	57,000	77,625
Subordinated debentures	24,981	24,953	24,869
Other liabilities (2)	12,384	10,067	9,926
Total liabilities	1,197,440	1,203,772	1,298,145
STOCKHOLDERS' EQUITY			
Common stock	120	119	119
Surplus	112,125	111,981	111,356
Retained earnings	43,777	39,802	33,981
Accumulated other comprehensive income (loss)	(4,347)	(3,245)	(3,395)
Total stockholders' equity	151,675	148,657	142,061
Total liabilities and stockholders' equity	**$ 1,349,115**	**$ 1,352,429**	**$ 1,440,206**
Select additional information and ratios:			
Net loans to deposits	81.5%	83.4%	84.2%
Tangible common equity (1)	$ 130,744	$ 127,508	$ 119,533
Tangible common equity to tangible assets (1)	9.84%	9.58%	8.43%
Common shares outstanding	11,947,015	11,945,765	11,883,475
Book value per share	$12.70	$12.44	$11.95
Tangible book value per share (1)	$10.94	$10.67	$10.06

(1) Non-GAAP measure; reconciliation to GAAP included elsewhere in this release

(2) Certain assets and liabilities have been reclassified from prior period reporting

InBankshares, Corp
Consolidated Statements of Income (Unaudited)
(Dollars in thousands, except per share data)

	For the Quarter Ended		
	September 30, 2026	June 30, 2026	September 30, 2025
INTEREST INCOME			
Interest and fees on loans	$ 15,309	$ 15,180	$ 15,701
Interest on securities & interest bearing balances	3,421	3,387	3,676
Total interest income	18,730	18,567	19,377
INTEREST EXPENSE			
Interest on deposits	5,283	5,136	5,806
Interest on repurchase agreements & other borrowings	305	448	390
Interest on subordinated debentures	306	306	314
Total interest expense	5,894	5,890	6,510
NET INTEREST INCOME	12,836	12,677	12,867
Provision for credit losses	675	1,950	2,867
NONINTEREST INCOME			
Service charges and fees	1,053	1,067	1,042
Other noninterest income	796	1,170	825
Gain (loss) on sale of loans	(320)	-	142
Gain (loss) on sale of OREO and other assets	72	45	144
Gain (loss) on sale of investment securities	119	-	(39)
Total noninterest income (1)	1,720	2,282	2,114
NONINTEREST EXPENSE			
Salaries and employee benefits	4,795	4,769	5,036
Occupancy and equipment	621	599	708
Data processing and software	1,179	1,131	1,260
Intangible amortization	218	227	311
Other noninterest expense	1,819	2,195	2,245
Total noninterest expense (1)	8,632	8,921	9,560
Income before income taxes	5,249	4,088	2,554
Income tax expense	1,122	732	473
Net income	$ 4,127	$ 3,356	$ 2,081
Basic income per share	$ 0.35	$ 0.28	$ 0.18
Weighted average shares outstanding - basic	11,947,001	11,922,082	11,883,458
Pre-provision pre-tax net revenue ("PPNR") (2)	$ 5,924	$ 6,038	$ 5,421
Adjusted PPNR (2)	$ 6,271	$ 5,685	$ 5,718

(1) Certain income and expense categories have been reclasssified from prior period reporting

(2) Non-GAAP measure; reconciliation to GAAP included elsewhere in this release

InBankshares, Corp
Consolidated Statements of Income (Unaudited)
(Dollars in thousands, except per share data)

	For the Nine Months Ended	
	September 30, 2026	**September 30, 2025**
INTEREST INCOME		
Interest and fees on loans	$ 45,968	$ 44,728
Interest on securities & interest bearing balances	10,253	10,858
Total interest income	56,221	55,586
INTEREST EXPENSE		
Interest on deposits	15,621	17,674
Interest on repurchase agreements & other borrowings	1,412	735
Interest on subordinated debentures	915	939
Total interest expense	17,948	19,348
NET INTEREST INCOME	38,273	36,238
Provision for credit losses	3,865	3,987
NONINTEREST INCOME		
Service charges and fees	3,119	3,120
Other noninterest income	2,727	2,076
Gain (loss) on sale of loans	(320)	513
Gain (loss) on sale of OREO and other assets	113	265
Gain (loss) on sale of investment securities	119	(39)
Total noninterest income (1)	5,758	5,935
NONINTEREST EXPENSE		
Salaries and employee benefits	14,546	15,674
Occupancy and equipment	1,867	1,973
Data processing and software	3,437	4,225
Intangible amortization	691	978
Other noninterest expense	5,957	6,217
Total noninterest expense (1)	26,498	29,067
Income before income taxes	13,668	9,119
Income tax expense	2,777	1,924
Net income	$ 10,891	$ 7,195
Basic income per share	$ 0.91	$ 0.61
Weighted average shares outstanding - basic	11,919,301	11,847,261
Pre-provision pre-tax net revenue ("PPNR") (2)	$ 17,533	$ 13,106
Adjusted PPNR (2)	$ 17,777	$ 13,949

(1) Certain income and expense categories have been reclasssified from prior period reporting

(2) Non-GAAP measure; reconciliation to GAAP included elsewhere in this release

InBankshares, Corp
Average Balance Sheet and Yields (Unaudited)
(Dollars in thousands)

	For the Quarter Ended								
	September 30, 2026			June 30, 2026			September 30, 2025		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Earning Assets									
Investment securities	$ 252,472	$ 2,563	4.03%	$ 259,029	$ 2,620	4.06%	$ 300,451	$ 3,156	4.17%
Other interest-bearing balances (1)	90,930	858	3.74%	82,853	767	3.71%	47,170	520	4.37%
Total investments and interest-bearing	343,402	3,421	3.95%	341,882	3,387	3.97%	347,621	3,676	4.20%
Loans held for investment	945,216	15,309	6.43%	954,912	15,180	6.38%	972,512	15,701	6.41%
Total interest earning assets	**1,288,618**	**18,730**	**5.77%**	**1,296,794**	**18,567**	**5.74%**	**1,320,133**	**19,377**	**5.82%**
Noninterest earning assets	63,948			63,367			69,482		
Total assets	$ 1,352,566			$ 1,360,161			$ 1,389,615		
Interest-Bearing Liabilities									
Interest-bearing transaction deposits	$ 161,084	$ 700	1.72%	$ 151,803	$ 599	1.58%	$ 165,257	$ 778	1.87%
Savings and MMDA deposits	400,740	2,412	2.39%	402,654	2,353	2.34%	406,845	2,687	2.62%
Time deposits	236,910	2,171	3.64%	237,920	2,184	3.68%	240,378	2,341	3.86%
Total interest-bearing deposits	798,734	5,283	2.62%	792,377	5,136	2.60%	812,480	5,806	2.84%
Repurchase agreements & other borrowings	32,469	305	3.73%	47,987	448	3.74%	39,028	390	3.96%
Subordinated debentures	24,962	306	4.86%	24,935	306	4.92%	24,852	314	5.01%
Total interest-bearing liabilities	856,165	5,894	2.73%	865,299	5,890	2.73%	876,360	6,510	2.95%
Noninterest bearing deposits	334,201	-	0.00%	336,285	-	0.00%	361,505	-	0.00%
Total funding liabilities	**1,190,366**	**5,894**	**1.96%**	**1,201,584**	**5,890**	**1.97%**	**1,237,865**	**6,510**	**2.09%**
Other noninterest bearing liabilities	10,772			10,527			10,223		
Total liabilities	1,201,138			1,212,111			1,248,088		
Stockholders' equity	151,428			148,050			141,527		
Total liabilities and stockholders' equity	$ 1,352,566			$ 1,360,161			$ 1,389,615		
Net Interest Income		**$ 12,836**			**$ 12,677**			**$ 12,867**	
Net Interest Spread			**3.80%**			**3.78%**			**3.74%**
Net Interest Margin			**3.95%**			**3.92%**			**3.87%**
Total Cost of Deposits	**$ 1,132,935**	**$ 5,283**	**1.85%**	**$ 1,128,662**	**$ 5,136**	**1.83%**	**$ 1,173,985**	**$ 5,806**	**1.96%**

(1) Certain assets and liabilities have been reclassified from prior period reporting

InBankshares, Corp
Average Balance Sheet and Yields (Unaudited)
(Dollars in thousands)

	For the Nine Months Ended					
	September 30, 2026			September 30, 2025		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Earning Assets						
Investment securities	$ 257,362	$ 7,815	4.06%	$ 304,482	$ 9,166	4.02%
Other interest-bearing balances (1)	87,419	2,438	3.73%	50,801	1,692	4.45%
Total investments and interest-bearing	344,781	10,253	3.98%	355,283	10,858	4.09%
Loans held for investment	957,751	45,968	6.42%	947,753	44,728	6.31%
Total interest earning assets	**1,302,532**	**56,221**	**5.77%**	**1,303,036**	**55,586**	**5.70%**
Noninterest earning assets	63,279			68,556		
Total assets	$ 1,365,811			$ 1,371,592		
Interest Bearing Liabilities						
Interest bearing transaction deposits	$ 158,275	$ 1,959	1.65%	$ 170,999	$ 2,376	1.86%
Savings and MMDA deposits	399,577	7,014	2.35%	404,245	7,863	2.60%
Time deposits	240,792	6,648	3.69%	248,172	7,435	4.01%
Total interest bearing deposits	798,644	15,621	2.62%	823,416	17,674	2.87%
Repurchase agreements & other borrowings	49,886	1,412	3.78%	26,382	735	3.72%
Subordinated debentures	24,935	915	4.91%	24,824	939	5.06%
Total interest bearing liabilities	873,465	17,948	2.75%	874,622	19,348	2.96%
Noninterest bearing deposits	333,809	-	0.00%	348,189	-	0.00%
Total funding liabilities	**1,207,274**	**17,948**	**1.99%**	**1,222,811**	**19,348**	**2.12%**
Other noninterest bearing liabilities	10,486			10,729		
Total liabilities	1,217,760			1,233,540		
Stockholders' equity	148,051			138,052		
Total liabilities and stockholders' equity	$ 1,365,811			$ 1,371,592		
Net Interest Income		**$38,273**			**$36,238**	
Net Interest Spread			**3.78%**			**3.59%**
Net Interest Margin			**3.93%**			**3.72%**
Total Cost of Deposits	**$ 1,132,453**	**$15,621**	**1.84%**	**$ 1,171,605**	**$17,674**	**2.02%**

InBankshares, Corp
Selected Financial Data (Unaudited)
(Dollars in thousands, except per share data)

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Performance Ratios (1)							
Return on average assets	1.07%	0.70%	1.19%	1.00%	1.04%	-0.26%	0.59%
Adjusted return on average assets (2)	1.08%	0.77%	1.27%	0.88%	1.09%	-0.31%	0.66%
Return on average equity	9.90%	6.97%	10.63%	9.16%	9.92%	-2.61%	5.83%
Adjusted return on average equity (2)	9.98%	7.61%	11.35%	8.10%	10.46%	-3.13%	6.49%
Return on average tangible common equity (2)	11.57%	8.36%	12.34%	10.70%	11.65%	-3.09%	6.95%
Adjusted return on average tangible common equity (2)	11.64%	9.14%	13.07%	9.64%	12.20%	-3.70%	7.73%
Net interest margin	3.93%	3.72%	3.95%	3.92%	3.91%	3.83%	3.87%
Yield on loans	6.42%	6.31%	6.43%	6.38%	6.45%	6.44%	6.41%
Cost of funds	1.99%	2.12%	1.96%	1.97%	2.03%	2.08%	2.09%
Cost of deposits	1.84%	2.02%	1.85%	1.83%	1.86%	1.91%	1.96%
Efficiency ratio	60.18%	68.92%	59.30%	59.64%	61.62%	58.46%	63.81%
Core efficiency ratio (2)	59.21%	66.75%	57.30%	60.46%	59.91%	57.56%	61.56%
Noninterest income to average assets	0.56%	0.58%	0.50%	0.67%	0.51%	0.79%	0.60%
Core noninterest income to average assets (2)	0.52%	0.56%	0.54%	0.50%	0.52%	0.54%	0.57%
Noninterest expense to average assets	2.59%	2.83%	2.53%	2.63%	2.62%	2.60%	2.73%
Core noninterest expense to average assets (2)	2.53%	2.73%	2.47%	2.56%	2.55%	2.42%	2.61%
Earnings per share - basic	$0.91	$0.61	$0.35	$0.28	$0.29	($0.08)	$0.18

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Selected Balance Sheet Ratios							
Net loans HFI to deposits	81.55%	84.15%	81.55%	83.38%	81.85%	84.32%	84.15%
Noninterest-bearing deposits to total deposits	29.93%	29.95%	29.93%	28.90%	30.52%	29.42%	29.95%
Share Data:							
Shares outstanding	11,947,015	11,883,475	11,947,015	11,945,765	11,902,505	11,885,073	11,883,475
Book value per share	$12.70	$11.95	$12.70	$12.44	$12.19	$11.92	$11.95
Tangible book value per share (2)	$10.94	$10.06	$10.94	$10.67	$10.40	$10.10	$10.06
Adjusted tangible book value per share (2)	$11.31	$10.34	$11.31	$10.95	$10.67	$10.36	$10.34
InBank Regulatory Capital Ratios (3)							
Tier 1 leverage ratio	11.83%	10.71%	11.83%	11.46%	10.99%	10.38%	10.71%
Common equity Tier 1 capital ratio	14.57%	12.57%	14.57%	14.15%	13.71%	12.86%	12.57%
Tier 1 capital ratio	14.57%	12.57%	14.57%	14.15%	13.71%	12.86%	12.57%
Total capital ratio	15.83%	13.82%	15.83%	15.40%	14.96%	14.12%	13.82%

(1) Ratios are annualized
(2) Non-GAAP measure; reconciliation to GAAP included elsewhere in this release
(3) Represents data for InBank

InBankshares, Corp
Consolidated Asset Quality Data (Unaudited)
(Dollars in thousands)

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Loans and Unfunded Commitments							
Loans held for investment (HFI)	$ 947,559	$ 1,007,638	$ 947,559	$ 942,679	$ 954,408	$ 980,215	$ 1,007,638
Average loans HFI over period	$ 957,751	$ 947,753	$ 945,216	$ 954,912	$ 973,435	$ 997,392	$ 972,512
Unfunded commitments	$ 190,738	$ 271,550	$ 190,738	$ 218,467	$ 215,597	$ 256,046	$ 271,550
Asset Quality							
Loans past due (30-89 days)	$ 5,613	$ 2,069	$ 5,613	$ 7,487	$ 10,908	$ 1,256	$ 2,069
Nonaccrual loans	$ 17,887	$ 7,533	$ 17,887	$ 12,366	$ 8,274	$ 4,632	$ 7,533
Accruing loans past due 90 days or more	-	-	-	-	-	-	-
Total nonperforming loans (NPLs)	17,887	7,533	17,887	12,366	8,274	4,632	7,533
Other real estate owned (OREO)	582	3,748	582	781	805	1,275	3,748
Total nonperforming assets (NPAs)	$ 18,469	$ 11,281	$ 18,469	$ 13,147	$ 9,079	$ 5,907	$ 11,281
Allowance for Credit Losses on Loans							
Balance, beginning of period	$ 16,047	$ 12,143	$ 15,700	$ 15,776	$ 16,047	$ 14,887	$ 13,025
Provision for credit losses - loans	3,965	3,957	675	1,950	1,340	8,450	2,787
Net (chargeoffs) recoveries	(4,125)	(1,213)	(488)	(2,026)	(1,611)	(7,290)	(925)
Write-downs arising from transfer of loans to held-for-sale	(471)	-	(471)	-	-	-	-
Balance, end of period	$ 15,416	$ 14,887	$ 15,416	$ 15,700	$ 15,776	$ 16,047	$ 14,887
Allowance for Unfunded Commitments							
Balance, beginning of period	$ 480	$ 800	$ 380	$ 380	$ 480	$ 830	$ 750
Provision for credit losses - unfunded commitments	(100)	30	-	-	(100)	(350)	80
Balance, end of period	$ 380	$ 830	$ 380	$ 380	$ 380	$ 480	$ 830
Total Allowance for Lending Related Credit Losses	$ 15,796	$ 15,717	$ 15,796	$ 16,080	$ 16,156	$ 16,527	$ 15,717
Purchase discounts on loans acquired in M&A	$ 581	$ 854	$ 581	$ 736	$ 789	$ 812	$ 854
Allowance for lending related credit losses plus purchase discount	$ 16,377	$ 16,571	$ 16,377	$ 16,816	$ 16,945	$ 17,339	$ 16,571
Provision for Credit Losses							
Provision for credit losses - loans	$ 3,965	$ 3,957	$ 675	$ 1,950	$ 1,340	$ 8,450	$ 2,787
Provision for credit losses - unfunded commitments	(100)	30	-	-	(100)	(350)	80
Total provision for credit losses	$ 3,865	$ 3,987	$ 675	$ 1,950	$ 1,240	$ 8,100	$ 2,867
Selected Ratios							
Loans past due 30-89 days to total loans HFI	0.59%	0.21%	0.59%	0.79%	1.14%	0.13%	0.21%
NPLs to total loans HFI	1.89%	0.75%	1.89%	1.31%	0.87%	0.47%	0.75%
NPAs to total loans HFI and OREO	1.95%	1.12%	1.95%	1.39%	0.95%	0.60%	1.12%
NPAs to total assets	1.37%	0.78%	1.37%	0.97%	0.67%	0.42%	0.78%
Allowance for credit losses on loans to total loans HFI	1.63%	1.48%	1.63%	1.67%	1.65%	1.64%	1.48%
Allowance for lending related credit losses to total loans HFI	1.67%	1.56%	1.67%	1.71%	1.69%	1.69%	1.56%
Allowance for lending related credit losses plus purchase discount to total loans HFI plus purchase discount	1.73%	1.64%	1.73%	1.78%	1.77%	1.77%	1.64%
Allowance for unfunded commitments to unfunded commitments	0.20%	0.31%	0.20%	0.17%	0.18%	0.19%	0.31%
Net (chargeoffs) recoveries to average loans (1)	-0.58%	-0.17%	-0.20%	-0.85%	-0.67%	-2.90%	-0.38%

(1) Ratios are annualized

InBankshares, Corp
Non-GAAP Financial Measures (unaudited)
(Dollars in thousands, except per share data)

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Tangible Common Equity, Tangible Assets, Tangible Common Equity to Tangible Assets, and Tangible Book Value Per Share							
Total stockholders' equity (GAAP)	$ 151,675	$ 142,061	$ 151,675	$ 148,657	$ 145,106	$ 141,664	$ 142,061
Less: Goodwill	(18,660)	(18,660)	(18,660)	(18,660)	(18,660)	(18,660)	(18,660)
Less: Core deposit intangible, net	(2,271)	(3,868)	(2,271)	(2,489)	(2,716)	(2,961)	(3,868)
Tangible common equity (non-GAAP)	$ 130,744	$ 119,533	$ 130,744	$ 127,508	$ 123,730	$ 120,043	$ 119,533
Tangible common equity (non-GAAP)	$ 130,744	$ 119,533	$ 130,744	$ 127,508	$ 123,730	$ 120,043	$ 119,533
Less: Accumulated other comprehensive income (loss)	(4,347)	(3,395)	(4,347)	(3,245)	(3,222)	(3,081)	(3,395)
Adjusted tangible common equity (non-GAAP)	$ 135,091	$ 122,928	$ 135,091	$ 130,753	$ 126,952	$ 123,124	$ 122,928
Total assets (GAAP)	$ 1,349,115	$ 1,440,206	$ 1,349,115	$ 1,352,429	$ 1,362,802	$ 1,412,515	$ 1,440,206
Less: Goodwill	(18,660)	(18,660)	(18,660)	(18,660)	(18,660)	(18,660)	(18,660)
Less: Core deposit intangible, net	(2,271)	(3,868)	(2,271)	(2,489)	(2,716)	(2,961)	(3,868)
Tangible assets (non-GAAP)	$ 1,328,184	$ 1,417,678	$ 1,328,184	$ 1,331,280	$ 1,341,426	$ 1,390,894	$ 1,417,678
Equity to assets (GAAP)	11.24%	9.86%	11.24%	10.99%	10.65%	10.03%	9.86%
Tangible common equity to tangible assets (non-GAAP)	9.84%	8.43%	9.84%	9.58%	9.22%	8.63%	8.43%
Adjusted tangible common equity to tangible assets (non-GAAP)	10.17%	8.67%	10.17%	9.82%	9.46%	8.85%	8.67%
Common shares outstanding	11,947,015	11,883,475	11,947,015	11,945,765	11,902,505	11,885,073	11,883,475
Book value per share (GAAP)	$12.70	$11.95	$12.70	$12.44	$12.19	$11.92	$11.95
Tangible book value per share (non-GAAP)	$10.94	$10.06	$10.94	$10.67	$10.40	$10.10	$10.06
Adjusted tangible book value per share (non-GAAP)	$11.31	$10.34	$11.31	$10.95	$10.67	$10.36	$10.34

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Pre-Provision, Pre-Tax Net Revenue (PPNR) and PPNR ROAA							
Net income (GAAP)	$ 10,891	$ 7,195	$ 4,127	$ 3,356	$ 3,408	$ (943)	$ 2,081
Add: Provision for credit losses	3,865	3,987	675	1,950	1,240	8,100	2,867
Add: Income tax expense	2,777	1,924	1,122	732	923	(499)	473
Pre-provision, pre-tax net revenue (PPNR) (non-GAAP)	$ 17,533	$ 13,106	$ 5,924	$ 6,038	$ 5,571	$ 6,658	$ 5,421
PPNR (non-GAAP)	$ 17,533	$ 13,106	$ 5,924	$ 6,038	$ 5,571	$ 6,658	$ 5,421
Add: Intangible amortization	691	978	218	227	246	282	311
Add: Merger and acquisition expense	-	-	-	-	-	240	-
Less: Gain on sale of OREO and other assets	(113)	(265)	(72)	(45)	4	(813)	(144)
Add: Loss (gain) on sale of loans	320	-	320	-	-	-	-
Less: BOLI Death Benefit	(535)	-	-	(535)	-	-	-
Add: OREO fair market value writedown	-	91	-	-	-	135	91
Add: Loss (gain) on sale of investment securities	(119)	39	(119)	-	-	(79)	39
Adjusted PPNR (non-GAAP)	$ 17,777	$ 13,949	$ 6,271	$ 5,685	$ 5,821	$ 6,423	$ 5,718
Average assets	$ 1,365,811	$ 1,371,592	$ 1,352,566	$ 1,360,161	$ 1,385,061	$ 1,430,758	$ 1,389,615
PPNR return on average assets (non-GAAP)	1.72%	1.28%	1.74%	1.78%	1.63%	1.85%	1.55%
Adjusted PPNR return on average assets (non-GAAP)	1.74%	1.36%	1.84%	1.68%	1.70%	1.78%	1.63%

InBankshares, Corp
Non-GAAP Financial Measures (unaudited)
(Dollars in thousands, except per share data)

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Return on Average Tangible Common Equity							
Net income (GAAP)	$ 10,891	$ 7,195	$ 4,127	$ 3,356	$ 3,408	$ (943)	$ 2,081
Add: Intangible amortization	691	978	218	227	246	282	311
Add: Merger and acquisition expense	-	-	-	-	-	240	-
Less: Gain on sale of OREO and other assets	(113)	(265)	(72)	(45)	4	(813)	(144)
Add: Loss (gain) on sale of loans	320	-	320	-	-	-	-
Add: OREO fair market value writedown	-	91	-	-	-	135	91
Add: Loss (gain) on sale of investment securities	(119)	39	(119)	-	-	(79)	39
Less: BOLI Death Benefit	(535)	-	-	(535)	-	-	-
Less: Applicable tax effect on adjustments (at 21.0%)	(164)	(177)	(73)	(38)	(53)	49	(62)
Adjusted net income (non-GAAP)	$ 10,971	$ 7,861	$ 4,401	$ 2,965	$ 3,605	$ (1,129)	$ 2,316
Average stockholders equity	$ 148,051	$ 138,052	$ 151,428	$ 148,050	$ 144,601	$ 143,171	$ 141,527
Less: Average intangible assets	(21,293)	(23,044)	(21,067)	(21,289)	(21,529)	(22,040)	(22,725)
Average tangible common equity (non-GAAP)	$ 126,758	$ 115,008	$ 130,361	$ 126,761	$ 123,072	$ 121,131	$ 118,802
Return on average equity	9.90%	6.97%	10.63%	9.16%	9.92%	-2.61%	5.83%
Adjusted return on average equity (non-GAAP)	9.98%	7.61%	11.35%	8.10%	10.46%	-3.13%	6.49%
Return on average tangible common equity (non-GAAP)	11.57%	8.36%	12.34%	10.70%	11.65%	-3.09%	6.95%
Adjusted return on average tangible common equity (non-GAAP)	11.64%	9.14%	13.07%	9.64%	12.20%	-3.70%	7.73%

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Core Efficiency Ratio and Core Noninterest Expense to Average Assets							
Noninterest expense (GAAP)	$ 26,498	$ 29,067	$ 8,632	$ 8,921	$ 8,945	$ 9,369	$ 9,560
Less: Intangible amortization	(691)	(978)	(218)	(227)	(246)	(282)	(311)
Less: OREO fair market value writedown	-	(91)	-	-	-	(135)	(91)
Less: Merger and acquisition expense	-	-	-	-	-	(240)	-
Core noninterest expense (non-GAAP)	$ 25,807	$ 27,998	$ 8,414	$ 8,694	$ 8,699	$ 8,712	$ 9,158
Noninterest income (GAAP)	$ 5,758	$ 5,935	$ 1,720	$ 2,282	$ 1,756	$ 2,855	$ 2,114
Add: Loss (gain) on sale of OREO and other assets	(113)	(265)	(72)	(45)	4	(813)	(144)
Add: Loss (gain) on sale of loans	320	-	320	-	-	-	-
Less: BOLI Death Benefit	(535)	-	-	(535)	-	-	-
Add: Loss (gain) on sale of investment securities	(119)	39	(119)	-	-	(79)	39
Core noninterest income (non-GAAP)	$ 5,311	$ 5,709	$ 1,849	$ 1,702	$ 1,760	$ 1,963	$ 2,009
Net interest income (GAAP)	$ 38,273	$ 36,238	$ 12,836	$ 12,677	$ 12,760	$ 13,172	$ 12,867
Efficiency ratio	60.18%	68.92%	59.30%	59.64%	61.62%	58.46%	63.81%
Core efficiency ratio (non-GAAP)	59.21%	66.75%	57.30%	60.46%	59.91%	57.56%	61.56%
Average assets	$ 1,365,811	$ 1,371,592	$ 1,352,566	$ 1,360,161	$ 1,385,061	$ 1,430,758	$ 1,389,615
Noninterest expense to average assets	2.59%	2.83%	2.53%	2.63%	2.62%	2.60%	2.73%
Core noninterest expense to average assets	2.53%	2.73%	2.47%	2.56%	2.55%	2.42%	2.61%
Noninterest income to average assets	0.56%	0.58%	0.50%	0.67%	0.51%	0.79%	0.60%
Core noninterest income to average assets	0.52%	0.56%	0.54%	0.50%	0.52%	0.54%	0.57%
Net overhead ratio	2.03%	2.25%	2.03%	1.96%	2.10%	1.81%	2.13%
Core net overhead ratio	2.01%	2.17%	1.93%	2.06%	2.03%	1.87%	2.04%

InBankshares, Corp
Non-GAAP Financial Measures (unaudited)
(Dollars in thousands, except per share data)

	As of and For the Nine Months Ended		As of and For the Quarter Ended				
	Sep 30, 2026	Sep 30, 2025	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Adjusted Adjusted Return on Average Assets, and Adjusted Income Per Share							
Net income (GAAP)	$ 10,891	$ 7,195	$ 4,127	$ 3,356	$ 3,408	$ (943)	$ 2,081
Add: Intangible amortization	691	978	218	227	246	282	311
Add: Merger and acquisition expense	-	-	-	-	-	240	-
Add: Loss (gain) on sale of OREO and other assets	(113)	(265)	(72)	(45)	4	(813)	(144)
Add: Loss (gain) on sale of loans	320	-	320	-	-	-	-
Add: OREO fair market value writedown	-	91	-	-	-	135	91
Add: Loss (gain) on sale of investment securities	(119)	39	(119)	-	-	(79)	39
Less: BOLI Death Benefit	(535)	-	-	(535)	-	-	-
Add (Less): Applicable tax effect on adjustments	(164)	(177)	(73)	(38)	(53)	49	(62)
Adjusted net income (non-GAAP)	$ 10,971	$ 7,861	$ 4,401	$ 2,965	$ 3,605	$ (1,129)	$ 2,316
Average assets	$ 1,365,811	$ 1,371,592	$ 1,352,566	$ 1,360,161	$ 1,385,061	$ 1,430,758	$ 1,389,615
Return on average assets (GAAP)	1.07%	0.70%	1.19%	1.00%	1.04%	-0.26%	0.59%
Adjusted return on average assets (non-GAAP)	1.08%	0.77%	1.27%	0.88%	1.09%	-0.31%	0.66%
Weighted average shares outstanding - basic	11,919,301	11,847,261	11,947,001	11,922,082	11,888,172	11,884,517	11,883,458
Basic income per share (GAAP)	$0.91	$0.61	$0.35	$0.28	$0.29	-$0.08	$0.18
Adjusted income per share (non-GAAP)	$0.92	$0.66	$0.37	$0.25	$0.30	-$0.09	$0.19