For information contact:
Sally Christensen, 402-871-1933
schristensen@fnbo.com

For InBankshares, Corp investor matters:
Dan Patten, 720-552-8327
investor.relations@inbank.com

FNBO to Acquire InBank, Expand Colorado Market

Omaha, NE and Denver, CO, September 2, 2026 – First National of Nebraska, with its subsidiary FNBO (First National Bank of Omaha), and Denver, Colorado-based InBankshares, Corp jointly announced today that they have entered into a definitive agreement pursuant to which First National of Nebraska will acquire InBankshares, Corp and its wholly-owned subsidiary InBank in a cash transaction. The acquisition is pending regulatory approval, which is anticipated by the end of the year.

“InBank is strategically and culturally aligned with FNBO and represents an important step in our thoughtful expansion,” said Clark Lauritzen, Chairman and President of FNBO. “Its experienced team, trusted customer relationships and entrepreneurial culture provide a meaningful foundation as we welcome new customers and communities to FNBO.”

The acquisition significantly expands FNBO’s presence in Colorado, adding nine branches along the Front Range, including a new footprint in Denver, Colorado Springs and southern Colorado. Combined with FNBO’s 21 existing branches across northern Colorado, including Fort Collins, Boulder, Greeley and Loveland, the acquisition will bring the bank’s statewide network to 30 branches. FNBO will also add four InBank branches in northern New Mexico.

With $1.4 billion in assets, InBank is an independent community bank that offers a full suite of commercial, business and personal banking solutions.

“InBank was built with a commitment to delivering highly personalized service, and FNBO shares our belief in authentic relationships, local decision-making and doing what is right for customers and communities,” said Ed Francis, Founder and CEO of InBank. “We believe this next chapter will create new opportunities for our customers and associates while carrying forward the values that have shaped InBank.”

Under the terms of the merger agreement, the stockholders of InBankshares, Corp may receive a special dividend from InBankshares, Corp immediately prior to closing and will receive cash in exchange for their shares of InBankshares, Corp common stock from FNNI at closing. Both the amount of any special dividend and the amount of consideration paid for InBankshares, Corp common stock will be affected by several factors, including InBankshares, Corp's tangible equity at closing. InBankshares, Corp currently estimates that the total consideration to be received by its common stockholders in this transaction will range from $200 to $204 million, and the per share value will range from $16.41 per share to $16.74 per share, although these amounts may change. The closing of the acquisition is subject to the satisfaction of customary closing conditions, including the receipt of all required regulatory approvals.

This news follows FNBO's announcement in June of its acquisition of Blue Ridge Bank & Trust in Missouri, which added eight branches to the regional bank's existing footprint in the Kansas City metro area.

InBank's branch rebranding and customer conversion to FNBO are expected to occur in the second half of 2027.

About FNBO

FNBO (First National Bank of Omaha), a subsidiary of First National of Nebraska, Inc. (FNNI), is one of the largest privately held banks in the US and has been in business for nearly 170 years. FNNI and its affiliates have $35 billion in assets and more than 4,500 employees. Headquartered in Omaha, Nebraska, with primary banking offices in Colorado, Illinois, Iowa, Kansas, Missouri, Nebraska, South Dakota, Texas and Wyoming, FNBO provides personal and business banking, mortgage, payment solutions, wealth management and more. Founded in 1857, FNBO has maintained its commitment to customers and helping build strong communities. Learn more at FNBO.com and connect on Facebook, X and Instagram. Member FDIC. Equal Housing Lender. Investments and Insurance Products: Not a Deposit | Not Guaranteed by the Bank or its Affiliates | Not FDIC Insured | Not Insured by Any Federal Government Agency | May Go Down in Value

About InBank

InBank is the wholly owned subsidiary of InBankshares, Corp (OTC Pink Limited: INBC), and an independent commercial bank serving the Colorado Front Range, southern Colorado and northern New Mexico markets. InBank offers a full suite of commercial, business and personal 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 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 management and are subject to significant risks and uncertainties that are subject to change based on various factors (many of which are beyond the parties' control). Although First National of Nebraska and InBankshares, Corp believe that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove to be inaccurate. Therefore, there can be 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 either party or any other person that the future events, plans, or expectations contemplated by the parties will be achieved.

All subsequent written and oral forward-looking statements attributable to either party or any person acting on their behalf are expressly qualified in their entirety by the cautionary statements above. The parties do 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.

Additional Information

InBankshares, Corp will provide its stockholders with a proxy statement and other proxy solicitation materials with respect to the merger. InBankshares, Corp's stockholders are urged to read the proxy statement and other proxy solicitation materials and any amendments or supplements to those documents because they will contain important information which should be considered before making any voting decision regarding the merger.

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