

The Why Behind *Forward Together*

- Colorado Front Range fill-in opportunity along I-25 bridges the current InBank and Legacy branch footprints of Denver, Southern Colorado, and Northern New Mexico
- Complementary branch footprint with no overlap (preserving the community bank service)
- Material impact to scale, operating leverage, and pro forma financial profile of InBank and Legacy combined
- Strong opportunity for organic growth
- Combining two talented teams into one great organization