Bank Highlights Report

Inwood National Bank
Dallas, TX
(FDIC Cert.#19080)

Rated 5-Stars as of 11/3/2026 based on financial data as of 06/30/2026

BauerFinancial.com



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name,

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BauerFinancial Inc.
P.O. Box 143520
Coral Gables, Florida 33114-3520
800.388.6686 * FAX 800.230.9569
customerservice@bauerfinancial.com

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Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets & Equity	Ratios regarding profitability - higher ratios indicate higher net income. (Calculation = Annualized year-to-date profit or loss as a percent of average assets or equity.
Leverage Capital Ratio	The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered 'well-capitalized' by regulators.
Nonperforming Assets	Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally acquired via repossession).

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than four decades of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior.
4-Stars	Excellent.
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets>=$100 bill; and/or adv. approach banks
Group 2	Assets >= $3 billion
Group 3	Assets >= $1 billion and < $3 billion
Group 4	Assets >= $300 million and < $1 billion
Group 5	Assets >= $100 million and < $300 million
Group 6	Assets < $100 million

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(214) 358-5281

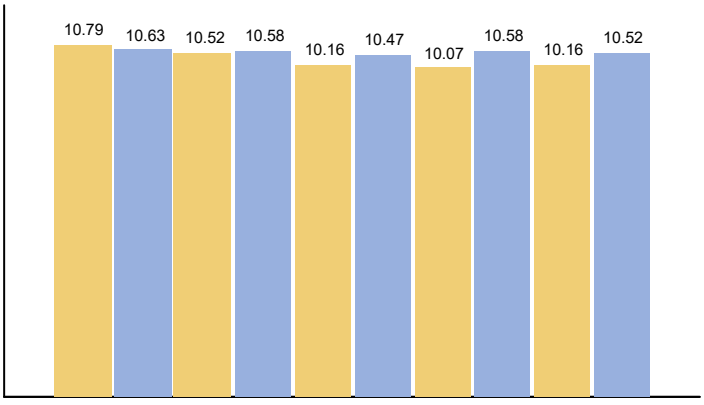
www.inwoodbank.com

Inwood National Bank was established in 1964 and has 12 branch(es).

Data as of:	06/30/2026	03/31/2026	12/31/2025	09/30/2025	06/30/2025
Bauer's Star Rating:	**5-Stars**	**5-Stars**	**5-Stars**	**5-Stars**	**5-Stars**
Rated 5-Stars or 4-Stars for 126 consecutive quarters.					
Total Assets:	$4,260.043	$4,438.460	$4,546.406	$4,388.506	$4,235.197
Current Quarter's Profit (Loss):	$17.647	$16.942	$13.352	$15.361	$13.025
Year-to-date Profit (Loss):	$34.589	$16.942	$54.103	$40.751	$25.390
Profit (Loss) Previous Calendar Year:	$54.103				
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	1.27%	1.24%	1.00%	1.01%	0.95%
Return on Equity (annualized): (Tax equivalent for Sub S corporations.)	11.37%	11.21%	9.41%	9.54%	8.98%
Leverage Capital Ratio:	10.79%	10.52%	10.16%	10.07%	10.16%
Nonperforming Assets:	$9.118	$12.213	$14.193	$18.375	$18.375

Leverage Capital Ratio

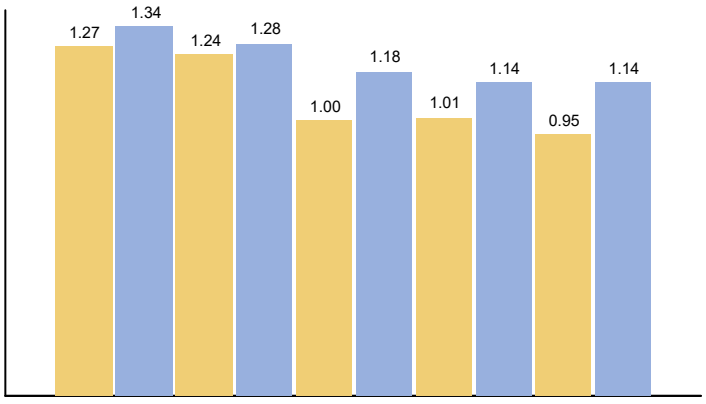
Min. for Adequately Capitalized is 4%



This Bank Peer Group

Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)



This Bank Peer Group

Dollar amounts are in millions. For example, $12,345.678 represents $12 billion, 345 million, 678 thousand.

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