

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	Quarter-to-Date		
	March 31,		
	2022	2021	Change
Interest income:			
Loans, including fees	\$ 7,368	\$ 6,928	6%
Securities available for sale	583	480	21%
Short term investments	123	15	720%
Total interest income	8,074	7,423	9%
Interest expense:			
Deposits	276	277	0%
Borrowings	-	-	100%
Total interest expense	276	277	0%
Net interest income	7,798	7,146	9%
Provision for loan losses	366	(222)	265%
Net interest income after provision for loan losses	7,432	7,368	1%
Non-interest income	3,231	2,459	31%
Non-interest expense	7,726	6,420	20%
Income before income taxes	2,937	3,407	-14%
Provision for income taxes	682	783	-13%
Net Income	\$ 2,255	\$ 2,624	-14%
Earnings per share - basic	\$ 0.47	\$ 0.55	-15%
Earnings per share - diluted	\$ 0.46	\$ 0.54	-15%