

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

| | Quarter-to-Date | | |
|-------------------------------------|------------------------|----------------|---------------|
| | March 31, | | |
| | 2022 | 2021 | Change |
| | <hr/> | <hr/> | <hr/> |
| 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 | <hr/> 8,074 | <hr/> 7,423 | <hr/> 9% |
| Interest expense: | | | |
| Deposits | 276 | 277 | 0% |
| Borrowings | - | - | 100% |
| Total interest expense | <hr/> 276 | <hr/> 277 | <hr/> 0% |
| Net interest income | <hr/> 7,798 | <hr/> 7,146 | <hr/> 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 | <hr/> 2,937 | <hr/> 3,407 | <hr/> -14% |
| Provision for income taxes | 682 | 783 | -13% |
| Net Income | <hr/> \$ 2,255 | <hr/> \$ 2,624 | <hr/> -14% |
| Earnings per share - basic | <hr/> \$ 0.47 | <hr/> \$ 0.55 | <hr/> -15% |
| Earnings per share - diluted | <hr/> \$ 0.46 | <hr/> \$ 0.54 | <hr/> -15% |