

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

(in thousands)

	Quarter-to-Date			Year-to-Date		
	June 30,			June 30,		
	2022	2021	Change	2022	2021	Change
Interest income:						
Loans, including fees	\$ 8,605	\$ 7,520	14%	\$ 15,974	\$ 14,448	11%
Securities available for sale	696	491	42%	1,279	971	32%
Short term investments	314	24	1208%	437	39	1021%
Total interest income	9,615	8,035	20%	17,690	15,458	14%
Interest expense:						
Deposits	343	262	31%	620	539	15%
Total interest expense	343	262	31%	620	539	15%
Net interest income	9,272	7,773	19%	17,070	14,919	14%
Provision for loan losses	931	485	92%	1,297	263	393%
Net interest income after provision for loan losses	8,341	7,288	14%	15,773	14,656	8%
Non-interest income	3,159	2,665	19%	6,407	5,125	25%
Non-interest expense	7,948	6,453	23%	15,689	12,873	22%
Income before income taxes	3,552	3,500	1%	6,491	6,908	-6%
Provision for income taxes	846	835	1%	1,529	1,619	-6%
Net Income	\$ 2,706	\$ 2,665	2%	\$ 4,962	\$ 5,289	-6%
Earnings per share - basic	\$ 0.56	\$ 0.56	1%	\$ 1.03	\$ 1.10	-7%
Earnings per share - diluted	\$ 0.55	\$ 0.55	0%	\$ 1.01	\$ 1.09	-8%