

OAKWORTH CAPITAL INC.

**SIGNIFICANT ITEMS AFFECTING EARNINGS (Unaudited)**

(in thousands)

2022 vs 2021	2022		2021		Change %	
	Pre-tax	After-tax	Pre-tax	After-tax	Pre-tax	After-tax
<b>YTD June 30, 2022</b>						
Earnings AS REPORTED	\$ 6,489	\$ 4,961	\$ 6,907	\$ 5,289	-6.1%	-6.2%
Significant items impact						
PPP fees including interest	-	-	(2,083)	(1,594)		
Credit to provision for loan losses	-	-	(250)	(193)		
Net impact	-	-	(2,333)	(1,786)		
Earnings excluding significant items	\$ 6,489	\$ 4,961	4,574	3,503	41.9%	41.6%
Total Revenue AS REPORTED	\$ 23,460		\$ 20,043		17.0%	
Significant items impact						
PPP fees including interest	-		(2,083)			
Net impact	-		(2,083)			
Total revenue excluding significant items	\$ 23,460		\$ 17,960		30.6%	

**SIGNIFICANT ITEMS AFFECTING BALANCES (Unaudited)**

(in thousands)

	June 30,		Change %
	2022	2021	
Total loans, AS REPORTED	\$ 854,432	\$ 707,342	20.8%
PPP loans	252	40,429	
Total loans, excluding PPP loans	\$ 854,180	\$ 666,913	28.1%
Total stockholders' equity, AS REPORTED	\$ 100,571	\$ 100,331	0.2%
Unrealized gain (loss) on AFS securities	(8,206)	1,838	
Total stockholders' equity, excluding unrealized gain (loss) on AFS securities	\$ 108,777	\$ 98,493	10.4%
Common shares outstanding	4,819	4,794	
Book value per share, AS REPORTED	\$ 20.87	\$ 20.93	-0.3%
Book value per share, excluding unrealized gain (loss) on AFS securities	\$ 22.57	\$ 20.55	9.9%