

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(in millions)

| | September 30, | | Change |
|-----------------------------------|---------------|----------|--------|
| | 2022 | 2021 | |
| Wealth assets (non-balance sheet) | \$ 1,738 | \$ 1,822 | -5% |

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

| | September 30, | | Change |
|--|---------------|--------------|--------|
| | 2022 | 2021 | |
| Assets | | | |
| Cash and due from banks | \$ 115,950 | \$ 187,984 | -38% |
| Federal funds sold | 2,650 | 2,275 | 16% |
| Securities available for sale | 130,722 | 88,821 | 47% |
| Loans, net of unearned income | 934,003 | 707,572 | 32% |
| Allowance for loan losses | (11,240) | (8,829) | 27% |
| Loans, net | 922,763 | 698,743 | 32% |
| Fixed assets | 3,136 | 3,654 | -14% |
| Interest receivable | 2,957 | 2,206 | 34% |
| Other assets | 42,228 | 27,124 | 56% |
| Total assets | \$ 1,220,406 | \$ 1,010,807 | 21% |
| Liabilities and Stockholders' Equity | | | |
| Liabilities: | | | |
| Deposits: | | | |
| Non-interest bearing deposits | \$ 319,828 | \$ 315,234 | 1% |
| Interest-bearing deposits | 751,026 | 586,308 | 28% |
| Total deposits | 1,070,854 | 901,542 | 19% |
| Total Borrowings | 34,105 | - | |
| Accrued interest payable | 294 | 69 | 326% |
| Other liabilities | 15,160 | 5,779 | 162% |
| Total liabilities | 1,120,413 | 907,390 | 23% |
| Total stockholders' equity | 99,993 | 103,417 | -3% |
| Total liabilities and stockholders' equity | \$ 1,220,406 | \$ 1,010,807 | 21% |