

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

(in thousands)

	Quarter-to-Date September 30,			Year-to-Date September 30,		
	2022	2021	Change	2022	2021	Change
Interest income:						
Loans, including fees	\$ 11,065	\$ 7,485	48%	\$ 27,039	\$ 21,933	23%
Securities available for sale	774	512	51%	2,052	1,483	38%
Short term investments	496	38	1205%	934	77	1113%
Total interest income	12,335	8,035	54%	30,025	23,493	28%
Interest expense:						
Deposits	1,286	226	469%	1,906	765	149%
Total interest expense	1,544	226	583%	2,164	765	183%
Net interest income	10,791	7,809	38%	27,861	22,728	23%
Provision for loan losses	628	277	127%	1,925	540	256%
Net interest income after provision for loan losses	10,163	7,532	35%	25,936	22,188	17%
Non-interest income	3,136	3,016	4%	9,543	8,140	17%
Non-interest expense	9,098	6,886	32%	24,788	19,759	25%
Income before income taxes	4,201	3,662	15%	10,691	10,569	1%
Provision for income taxes	1,008	880	15%	2,537	2,498	2%
Net Income	\$ 3,193	\$ 2,782	15%	\$ 8,154	\$ 8,071	1%
Earnings per share - basic	\$ 0.66	\$ 0.58	14%	\$ 1.69	\$ 1.68	0%
Earnings per share - diluted	\$ 0.65	\$ 0.57	14%	\$ 1.66	\$ 1.66	0%