

OAKWORTH CAPITAL INC.

WEALTH AND TRUST *(Unaudited)*

(in millions)

	December 31,		Change
	2022	2021	
Wealth assets (non-balance sheet)	\$ 1,802	\$ 1,993	-10%

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION *(Unaudited)*

(in thousands)

	December 31,		Change
	2022	2021	
Assets			
Cash and due from banks	\$ 185,483	\$ 327,070	-43%
Federal funds sold	4,475	4,701	-5%
Securities available for sale	132,050	105,503	25%
Loans, net of unearned income	974,398	745,364	31%
Allowance for loan losses	(11,692)	(9,316)	26%
Loans, net	962,706	736,048	31%
Fixed assets	3,129	3,522	-11%
Interest receivable	4,263	2,376	79%
Other assets	43,348	27,129	60%
Total assets	\$ 1,335,454	\$ 1,206,349	11%
Liabilities and Stockholders' Equity			
Liabilities:			
Deposits:			
Non-interest bearing deposits	\$ 315,033	\$ 319,341	-1%
Interest-bearing deposits	861,401	774,679	11%
Total deposits	1,176,434	1,094,020	8%
Total Borrowings	34,112	-	
Accrued interest payable	840	40	2000%
Other liabilities	20,310	8,001	154%
Total liabilities	1,231,696	1,102,061	12%
Total stockholders' equity	103,758	104,288	-1%
Total liabilities and stockholders' equity	\$ 1,335,454	\$ 1,206,349	11%