

OAKWORTH CAPITAL INC.

**CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)**

(in thousands)

	Quarter-to-Date December 31,			Year-to-Date December 31,		
	2022	2021	Change	2022	2021	Change
Interest income:						
Loans, including fees	\$ 13,643	\$ 7,792	75%	\$ 40,682	\$ 29,724	37%
Securities available for sale	797	531	50%	2,849	2,014	41%
Short term investments	1,161	90	1190%	2,094	167	1154%
Total interest income	15,601	8,413	85%	45,625	31,905	43%
Interest expense:						
Deposits	3,782	236	1503%	5,688	1,000	469%
Borrowings	548	-	100%	806	-	100%
Total interest expense	4,330	236	1735%	6,494	1,000	549%
Net interest income	11,271	8,177	38%	39,131	30,905	27%
Provision for loan losses	452	486	7%	2,376	1,026	132%
Net interest income after provision for loan losses	10,819	7,691	41%	36,755	29,879	23%
Non-interest income	3,095	3,127	-1%	12,638	11,267	12%
Non-interest expense	9,518	7,376	29%	34,306	27,134	26%
Income before income taxes	4,396	3,442	28%	15,087	14,012	8%
Provision for income taxes	1,051	779	35%	3,588	3,278	9%
Net Income	\$ 3,345	\$ 2,663	26%	\$ 11,499	\$ 10,734	7%
Earnings per share - basic	\$ 0.69	\$ 0.55	25%	\$ 2.38	\$ 2.24	7%
Earnings per share - diluted	\$ 0.68	\$ 0.55	25%	\$ 2.34	\$ 2.21	6%