

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(in millions)

| | | | As of | | Change | | Change | | |
|-----------------------------------|-----------|------------|-----------|-----------|-----------|--------------------------|-------------------------|----------|-----|
| | 3/31/2023 | 12/31/2022 | 9/30/2022 | 6/30/2022 | 3/31/2022 | 3/31/2023 vs. 12/31/2022 | 3/31/2023 vs. 3/31/2022 | | |
| Wealth assets (non-balance sheet) | \$ 1,875 | \$ 1,802 | \$ 1,738 | \$ 1,783 | \$ 1,980 | \$ 73 | 4.1% | \$ (105) | -5% |

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

| | | | As of | | Change | | Change | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------------------|-------------------------|--------------|------|
| | 3/31/2023 | 12/31/2022 | 9/30/2022 | 6/30/2022 | 3/31/2022 | 3/31/2023 vs. 12/31/2022 | 3/31/2023 vs. 3/31/2022 | | |
| Assets | | | | | | | | | |
| Cash and due from banks | \$ 69,575 | \$ 185,483 | \$ 115,950 | \$ 114,252 | \$ 291,492 | \$ (115,908) | -62% | \$ (221,917) | -76% |
| Federal funds sold | 3,025 | 4,475 | 2,650 | 5,300 | 4,075 | (1,450) | -32% | (1,050) | -26% |
| Securities available for sale | 136,234 | 132,050 | 130,722 | 130,093 | 135,971 | 4,184 | 3% | 263 | 0% |
| Loans, net of unearned income | 1,076,532 | 974,398 | 934,003 | 854,432 | 770,798 | 102,134 | 10% | 305,734 | 40% |
| Allowance for loan losses | (12,808) | (11,692) | (11,240) | (10,612) | (9,681) | (1,116) | 10% | (3,127) | 32% |
| Loans, net | 1,063,724 | 962,706 | 922,763 | 843,820 | 761,117 | 101,018 | 10% | 302,607 | 40% |
| Fixed assets | 3,314 | 3,129 | 3,136 | 3,242 | 3,370 | 185 | 6% | (56) | -2% |
| Interest receivable | 4,752 | 4,263 | 2,957 | 2,605 | 2,418 | 489 | 11% | 2,334 | 97% |
| Other assets | 44,986 | 43,348 | 42,228 | 40,931 | 39,713 | 1,638 | 4% | 5,273 | 13% |
| Total assets | \$ 1,325,610 | \$ 1,335,454 | \$ 1,220,406 | \$ 1,140,243 | \$ 1,238,156 | \$ (9,844) | -1% | \$ 87,454 | 7% |
| Liabilities and Stockholders' Equity | | | | | | | | | |
| Liabilities: | | | | | | | | | |
| Deposits: | | | | | | | | | |
| Non-interest bearing deposits | \$ 324,649 | \$ 315,033 | \$ 319,828 | \$ 329,684 | \$ 325,262 | \$ 9,616 | 3% | \$ (613) | 0% |
| Interest-bearing deposits | 802,946 | 861,401 | 751,026 | 695,837 | 796,865 | (58,455) | -7% | 6,081 | 1% |
| Total deposits | 1,127,595 | 1,176,434 | 1,070,854 | 1,025,521 | 1,122,127 | (48,839) | -4% | 5,468 | 0% |
| Total Borrowings | 74,134 | 34,112 | 34,105 | - | - | 40,022 | 117% | 74,134 | NA |
| Accrued interest payable | 425 | 840 | 294 | 27 | 40 | (415) | -49% | 385 | 963% |
| Other liabilities | 14,937 | 20,310 | 15,160 | 14,124 | 14,695 | (5,373) | -26% | 242 | 2% |
| Total liabilities | 1,217,091 | 1,231,696 | 1,120,413 | 1,039,672 | 1,136,862 | (14,605) | -1% | 80,229 | 7% |
| Total stockholders' equity | 108,519 | 103,758 | 99,993 | 100,571 | 101,294 | 4,761 | 5% | 7,225 | 7% |
| Total liabilities and stockholders' equity | \$ 1,325,610 | \$ 1,335,454 | \$ 1,220,406 | \$ 1,140,243 | \$ 1,238,156 | \$ (9,844) | -1% | \$ 87,454 | 7% |