

OAKWORTH CAPITAL INC.

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

(in thousands)

|                                                     | Quarter Ended |            |           |           |           | 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 |       |
| Interest income:                                    |               |            |           |           |           |                          |      |                         |       |
| Loans, including fees                               | \$ 15,864     | \$ 13,643  | \$ 11,065 | \$ 8,605  | \$ 7,368  | \$ 2,221                 | 16%  | \$ 8,496                | 115%  |
| Securities available for sale                       | 811           | 797        | 774       | 696       | 583       | 14                       | 2%   | 228                     | 39%   |
| Short term investments                              | 909           | 1,161      | 496       | 314       | 123       | (252)                    | -22% | 786                     | 639%  |
| Total interest income                               | 17,584        | 15,601     | 12,335    | 9,615     | 8,074     | 1,983                    | 13%  | 9,510                   | 118%  |
| Interest expense:                                   |               |            |           |           |           |                          |      |                         |       |
| Deposits                                            | 5,729         | 3,782      | 1,286     | 343       | 276       | 1,947                    | 51%  | 5,453                   | 1976% |
| Borrowings                                          | 638           | 548        | 258       | -         | -         | 90                       | 16%  | 638                     | NA    |
| Total interest expense                              | 6,367         | 4,330      | 1,544     | 343       | 276       | 2,037                    | 47%  | 6,091                   | 2207% |
| Net interest income                                 | 11,217        | 11,271     | 10,791    | 9,272     | 7,798     | (54)                     | 0%   | 3,419                   | 44%   |
| Provision for loan losses                           | 1,116         | 452        | 628       | 931       | 366       | 664                      | 147% | 750                     | NA    |
| Net interest income after provision for loan losses | 10,101        | 10,819     | 10,163    | 8,341     | 7,432     | (718)                    | -7%  | 2,669                   | 36%   |
| Non-interest income                                 | 3,297         | 3,095      | 3,136     | 3,159     | 3,231     | 202                      | 7%   | 66                      | 2%    |
| Non-interest expense                                | 9,447         | 9,518      | 9,098     | 7,948     | 7,726     | (71)                     | -1%  | 1,721                   | 22%   |
| Income before income taxes                          | 3,951         | 4,396      | 4,201     | 3,552     | 2,937     | (445)                    | -10% | 1,014                   | 35%   |
| Provision for income taxes                          | 934           | 1,051      | 1,008     | 846       | 682       | (117)                    | -11% | 252                     | 37%   |
| Net Income                                          | 3,017         | 3,345      | 3,193     | 2,706     | 2,255     | (328)                    | -10% | 762                     | 34%   |
| Earnings per share - basic                          | \$ 0.62       | \$ 0.69    | \$ 0.66   | \$ 0.56   | \$ 0.47   | \$ (0.07)                | -10% | \$ 0.15                 | 32%   |
| Earnings per share - diluted                        | \$ 0.62       | \$ 0.68    | \$ 0.65   | \$ 0.55   | \$ 0.46   | \$ (0.06)                | -9%  | \$ 0.16                 | 35%   |