



OAKWORTH
CAPITAL BANK



MIDDLE TENNESSEE

OUR STORY

After the largest capital raise in the state of Alabama, we opened our doors to the public on March 31, 2008. Over the years, we have developed a reputation as one of the safest banks in the United States. In 2016 we expanded our markets in Alabama, adding a South Alabama office in Mobile. In 2020 we expanded to the state of Tennessee, opening a Middle Tennessee office in Brentwood. And most recently, in 2023, we opened our doors in the Central Carolinas.

In November 2022, Oakworth began trading on the OTCQX Best Market under the trading symbol OAKC, enabling a more elevated trading experience for our shareholders. All managing directors and the majority of our associates directly own shares of the company. We believe this instills a strong business-owner mentality throughout the company.

In addition to your client team, our bank's leadership team consists of experienced and well-versed individuals, allowing us to offer a wide range of Commercial and Private Banking, Wealth Management and Advisory Services. Our core values and overall mission are building blocks for the long-term success of our clients, associates, shareholders and communities.

Learn more about our team in Middle Tennessee: <https://oakworth.com/our-team/nashville-office/>

Oakworth Capital Bank

5511 Virginia Way, Suite 110

Brentwood, TN 37027

(615) 760-1000

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Why We're Growing in

MIDDLE TENNESSEE



Middle Tennessee represents a significant opportunity for us to extend our distinctive level of service to a vibrant market. Our current clients have shared that what makes Oakworth unique is our people, the high level of personalized service, and the fact that we make our clients' financial lives easier. While most organizations have great people, very few are truly organized around the client with the express purpose of providing consistent and distinctive service. Our goal is to create an "iconic brand" in financial services, known for our client-centric approach.

The leading indicator of success in any market is leadership and the team of associates. We look for great leaders who believe in our core purpose and share our values (Golden Rule, Character, Innovative & Creative Spirit, Professionalism and Work Ethic). Next, Oakworth looks at a few fundamental characteristics in markets: critical mass for our targeted approach; markets that are growing and receptive to our approach; markets that are dominated by larger super-regional and regional

financial institutions; and markets with like-minded talent and companies. We have found all of these elements for success in Middle Tennessee!

One of Oakworth's core values is Innovative and Creative Spirit. There are few areas in the country that represent that spirit like Nashville and Middle Tennessee do. This market is home to industry leaders in healthcare, entertainment, information technology and other commercial enterprises. We are confident our approach to providing expertise and capital will support growth for those businesses and contribute to the overall success in Middle Tennessee.



Scott B. Reed

Chief Executive Officer & Chairman of the Board



Middle Tennessee

MARKET BOARD

This group of talented professionals has demonstrated leadership in the business community and have a vested interest in helping their communities, businesses and families succeed. They represent a multitude of industries and exemplify our core purposes and values. These leaders have and will continue to contribute to our success in Middle Tennessee.



Market Board Members

Tucker Herndon

Managing Partner, Burr & Forman

Eric Schultenover

Executive Director at Legility

Jay Cannon

Principal at Trinisys

Maggie Spalding

Member & Senior Vice President at Lockton Companies

Ed Woodside

Investor

Dr. Lisa Piercey

Managing Partner at Tristela Capital Partners

Mark Thomas

Retired President & CEO of American Security Bank

Bill Clark

Partner at Marcum LLP

Drew Kitchen

Shareholder, General Counsel for Maynard Cooper & Gale



What we do

COMMERCIAL & PRIVATE BANKING



Fully versed in the financial complexities of personal, commercial, industrial and professional businesses, our Client Advisors first meet with you to understand your unique needs, and then coordinate a multidisciplinary team of financial experts to create a tailored strategy. Personal assets are often inextricably intertwined with business assets. By bringing our substantial experience to bear, we offer unique integrated solutions to manage both corporate and personal financial growth.

Commercial & Private Banking Services

Deposit Services

Commercial

- Checking
- Money Market
- Savings
- Certificate of Deposit

Personal

- Checking
- Money Market
- Savings
- Individual Retirement
- Certificate of Deposit
- Mobile Deposit
- Mobile Wallet
- SecurLOCK Equip Mobile App
- Zelle

Lending Services

Commercial

- Working Capital Lines of Credit
- SBA Lending
- Equipment Financing and Leasing
- Owner-Occupied Real Estate
- Investment Property

Personal

- Lines of Credit
- Home Equity Lines/Loans
- Construction Loans
- Margin Loans/Lines

Treasury Management

- Sweep Accounts
- Online Banking/Bill Payment
- Debit Cards
- ACH/Direct Deposit
- Zero-Balance Accounts
- Positive Pay
- Wire Services
- Remote Deposit
- Travel Cards
- Gift Cards
- Lock Box Services
- Corporate Credit Cards



What we do

WEALTH MANAGEMENT



Our hallmark is taking both a broad view and a deep dive into the complexities of wealth management and trust needs. This holistic approach allows us to manage assets not just for today, but for generations. Your Client Advisor will work to deeply understand your values and goals to then coordinate an elite, multidisciplinary team of financial experts to preserve your invested dollars, provide a readily accessible stream of liquidity and generate a competitive rate of return – all based upon a unique statement of investment policy defined for you. We advise our clients on the appropriate asset allocation and execute this strategy through the use of an open-architecture investment platform. We then work closely with you to achieve your generational financial objectives.

Wealth Management Services

Investment Manager & Advisor

- Personal Portfolio Management
- Individual and Institutional Investment Consulting/Advisory Services

Personal Trust Services

- Full Discretionary Trustee Services
- Estate Administration
- Governing Documents Oversight
- Unique Assets in Trusts (commercial real estate, timberland, etc.)
- Additional Trusted Advisor Coordination

Custodian of Assets

- Custody of all Securities
- Customized Performance Measurement
- Disbursement of Income or Principal (as requested)
- Tailored Reinvestment Strategies
- Escrow Agent



What we do

ADVISORY SERVICES



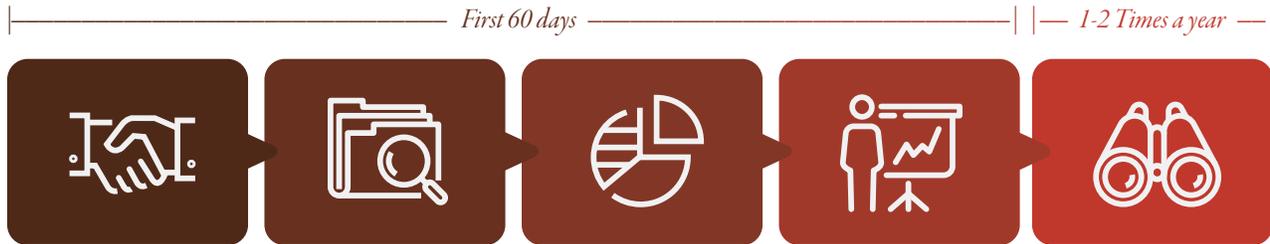
Imagine if you could plug your financial destination into a GPS.

We work the same way. Our Client Advisors help guide your finances toward a specific destination. Just determine where you want to go, and we will show you options and map out the journey step-by-step. Our Client Advisors will also remain on standby to help you navigate traffic jams that get in the way of keeping you on track to your financial goals.

Guided Planning Solutions

The Planning Process

Your Client Advisor will guide you through our customized 5-step planning process that will put you in the best position to reach your unique financial needs, values, and dreams.



Value Discussion & Goal Setting

To provide you with the best advice, your Client Advisor will first take the time to learn what's important to you and how it applies to your wealth.

1.5 hour meeting



Information Gathering

Together with your Client Advisor, you will source and gather applicable financial information, discuss your goals, and determine when you'd like to achieve them.



Analysis

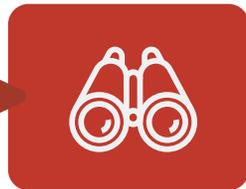
With the information collected, your Client Advisor will analyze your current financial situation and develop specific strategies for reaching your financial destination, present recommendations to you, and also discuss any changes that may be needed.



Solutions

Your Client Advisor will present recommendations, discuss any changes, and establish a timeline for implementation to guide you on your financial journey.

1.5 hour meeting



Monitoring Updates

As life changes, you may need to periodically shift course. Your Client Advisor will monitor and update your path to help you stay on track to achieving your goals.

1 hour meeting



SAFETY
& SOUNDNESS



OAKWORTH
CAPITAL BANK

STRONG & PROFITABLE FINANCIAL POSITION

Oakworth Capital Bank is one of the safest financial institutions in the U.S. with a well-capitalized balance sheet, consistent high credit quality and a track record of profitability.

\$1.8

Billion in Total Assets

\$2.3

Billion in Wealth Assets

unaudited, as of December 31, 2024

CONSISTENT HIGH CREDIT QUALITY

Texas Ratio:

3.2%

Past Due Loans > 90 Days:

\$0

Non-Accrual Loans:

\$0

as of 12/31/24, millions where applicable

WELL - CAPITALIZED BALANCE SHEET

for more information, see call report at fdic.gov



DECEMBER 31, 2024	ACTUAL RATIO	REGULATORY "WELL-CAPITALIZED" STANDARD
Total Capital Ratio (Total Capital to Risk Weighted Assets)	11.6%	10.0%
Tier 1 Capital Ratio (Tier 1 Capital to Risk Weighted Assets)	10.5%	8.0%
Leverage Ratio (Tier 1 Capital to Average Total Assets)	9.5%	5.0%

OAKC
TRADED ON
OTCQX

For additional Shareholder resources, visit: oakworth.com/shareholder-relations

Exceeding EXPECTATIONS

We have a vision to become the iconic brand in financial services. When comparing ourselves to iconic brands such as Ritz Carlton, Starbucks and Chick-Fil-A, we compare favorably in client service.

94 Net Promoter Score*

Best Bank to Work For

#1 from 2018 - 2023; #2 in 2024
American Banker Magazine

A+ Health Rating

Depositaccounts.com

Fastest Growing Companies

2020, 2019, 2018 & 2016
Inc. 5000

BauerFinancial 5-Star Bank*

95% Oakworth Client Retention*

*FISCAL YEAR 2024

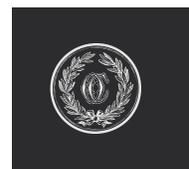


Seeing It FOR YOURSELF

Our Culture Video:



Our Leadership Video:



Our Central Carolinas Video:

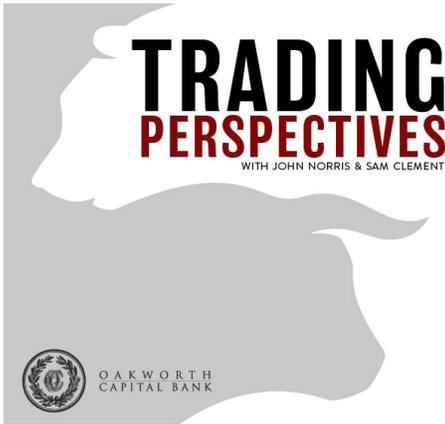


Thought LEADERSHIP

We believe communication is the key to successful client relationships. While sharing useful information is beneficial, regardless of source, we believe in the value proposition of developing and having our own experts and ideas. By generating our own market commentaries, economic newsletters, topical subject analysis and serials, and even conversational podcasts and videos, our clients know we are using our knowledge, creativity and expertise to help them succeed.



Scan our QR code for all of our content
or to subscribe to our publications.



Our Podcast

Trading Perspectives

In this weekly podcast, Chief Economist John Norris and Portfolio Manager Sam Clement exchange perspectives on the driving factors influencing our economy. Trading Perspectives can be found on Apple Podcasts, Spotify, Google Play, YouTube, and all other major podcast outlets.



Our Blog

Common Cents

Started over 20 years ago, Common Cents is a weekly blog written by Chief Economist John Norris detailing and explaining the events that impact our economy. John distills the latest information, making it easy to understand how these events affect daily life.



Our Magazine

Macro & Market Perspectives

This print and digital magazine is designed to provide education and unique insight into specific factors that are currently driving the economy. Each quarterly issue includes an economic overview as well as updates on the equity and bond markets, asset allocation and relevant economical issues.



MEET
OUR
TEAM



GREER REDDEN

Managing Director, Market Leader

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Mr. Redden develops and administers private and commercial banking as well as wealth relationships for Oakworth Capital Bank. He joined Oakworth Capital in June 2020. Mr. Redden began his career in the financial services industry in 2003 as a financial consultant with Smith Barney. He then served as a vice president with U.S. Trust/Bank of America Private Wealth Management, delivering wealth management and private banking services to his clients. Mr. Redden joined Independence Trust Company in 2009, which in 2017 merged with Argent Financial Group. He held the positions of head of client services and president of Independence Trust prior to the merger. After the merger, he held the position of Senior Vice President and Regional Manager/Managing Director of Family Office Services for a five-state area until his decision to join Oakworth. Mr. Redden serves as treasurer of the board of Nurture The Next. Before beginning his career in financial services, he served four years as an infantry officer with the U.S. Army's 10th Mountain Division.



ADAM SCALISE

Managing Director, Commercial Banking



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A native of Erie, Pennsylvania, Mr. Scalise and his wife relocated to Middle Tennessee in 2008 from Cleveland, Ohio, where he served as a manager and business banker for Citizens Bank advising privately held companies. In Nashville, Mr. Scalise spent four years as a vice president, commercial advisor with SunTrust Bank, working with privately held companies with revenues ranging from \$15mm to \$150mm providing senior debt facilities.

Mr. Scalise was recruited in 2012 to lead the sales effort for an equipment leasing firm in addition to having responsibility for originating, underwriting and managing heavy equipment leases. Mr. Scalise returned to middle-market banking in 2018 as a vice president with JP Morgan Chase, advising privately held companies with revenues from \$20mm to \$500mm before making the decision to join Oakworth in July 2021. He and his wife, Jackie, have two children, Ava and Beau.



KEVIN ALEXANDER

Associate Managing Director, Credit

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Prior to joining Oakworth in March 2009, Mr. Alexander worked as an analyst in the Commercial Credit Department at Compass Bank. Much of his tenure at Oakworth has been spent partnering with associates to deliver the bank's core purpose to commercial & private banking clients through financial statement analysis and post-closing risk management. In addition to helping establish Oakworth's credit process, including underwriting, loan approval and credit risk management, Mr. Alexander was the bank's 1st credit group lead and was responsible for the day-to-day leadership and development of the credit analyst team in all markets. Now, as the first credit advisor, Mr. Alexander is charged with assisting team members in the growth of the Middle Tennessee market by continuing to deliver unparalleled client service across the bank's suite of services and by helping identify opportunistic commercial and private banking relationships all while maintaining the bank's standard of excellent asset quality. In his free time, Mr. Alexander enjoys spending time with wife, Adrian, and two daughters, Adelynn and Charlotte. He also enjoys volunteering for his church's various ministries as well as supporting the Big Oak Ranch as a resource parent.



KAYTLIN STROINSKI

Client Advisor, Private Banking



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Ms. Stroinski comes to Oakworth with a deep background in the banking industry, starting her career in auditing and moving into banking, where she served as relationship banker, private client banker and eventually management roles for both Chase Bank and PNC Bank. She was instrumental in expanding those banks' branch networks in Middle Tennessee.

A native of Michigan, Ms. Stroinski attended East Tennessee at Tusculum College (now Tusculum University), where she was a scholarship athlete in both softball and volleyball. In her off-time, she volunteers for Greater Nashville Habitat for Humanity, St. Luke's Community House Organization, Nashville Rescue Mission and United Way.



MATT SHAW

Client Advisor, Private Banking

Office: 615.760.1149

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Mr. Shaw joins Oakworth with an established and successful career in commercial and private banking throughout the Middle Tennessee market. Prior to Oakworth, he accumulated over 20 years of leadership experience with Regions, Avenue Bank, First Tennessee and Fourth Capital. His talent in building client relationships and in staff development and leadership, in addition to his expertise in loan portfolio management, make him an excellent addition to the Oakworth team. All of Mr. Shaw's work reflects his desire to help clients achieve their goals.

He approaches community involvement with the same passion as he does his professional duties. He is deeply involved with St. Matthew Church and School, Senior Ride Nashville, AgeWell Middle Tennessee, and Alliance for Green Hills. Mr. Shaw and his wife, Andrea, have three children. The family enjoys outdoor sports such as backpacking and snow skiing. Mr. Shaw is an avid runner, taking to the trails or roads at Percy Warner Park.



DIANNE SPENCER

Client Advisor, Private Banking



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Ms. Spencer brings more than 30 years of banking and relationship management experience to her position as client advisor at Oakworth. Her breadth of expertise spans multiple lines of business, including consumer banking (branch manager); mortgage banking (national production manager); learning and development (national sales trainer); and commercial banking (treasury management officer and financial wellness relationship manager).

Her passion for helping others is reflected in equally extensive experience in community service. She is the immediate past president and governance chair and for Operation Stand Down Tennessee, as well as chair of networking and events for Team Chad, which helps cancer patients and their families. She is actively engaged with Abundant Life Church in Mount Juliet, Tennessee. She and husband Chris enjoy travel in their spare time.



PATRICK HARKINS

Client Advisor, Commercial Banking

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Email: patrick.harkins@oakworth.com



Mr. Harkins serves as a client advisor in Commercial Banking for Oakworth Capital Bank. He joined Oakworth in 2022. During his time at JP Morgan, he served as a Middle Market Commercial Banker. Prior to that, he spent more than a decade in institutional equity research at Avondale Partners and Robertson Stephens. A competitive cyclist, he then pursued his entrepreneurial dream of opening his own bike shop, Red Kite Bicycle Studio. He owned and operated Red Kite until he joined JP Morgan in 2018.

Mr. Harkins has a passion for developing relationships with business owners and helping his clients achieve their financial goals. With the exception of a year in California, he has lived in Nashville since 2003. He grew up in San Antonio and Atlanta. When not at work, Patrick is an avid cyclist and loves to travel.

CHRIS PANGALLO

Client Advisor, Commercial Banking



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Mr. Pangallo brings to Oakworth outstanding industry knowledge and a passion for putting people first. In his 14-year career with U.S. Bank, he served as vice president and business banking relationship manager, building and managing portfolios through strong teamwork and a core value of keeping clients' goals his central focus. His previous roles with U.S. Bank included project management and hub manager, in which he led 5 top-performing branches nationwide in revenue growth, production and client satisfaction.

Mr. Pangallo enjoys spending time with his family, fishing, reading and all things music. He serves as a leader in his local church and volunteers at The Well Outreach, a food pantry with multiple programs in Spring Hill, Tennessee, and surrounding areas. He also served on the industrial development board in Spring Hill.



SCOTT ROBINSON

Client Advisor, Wealth

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Prior to joining Oakworth in 2024, Mr. Robinson spent over eight years as a private banker with JPMorgan Chase Bank, helping clients in Middle Tennessee achieve their goals. Consistently a top achiever in portfolio growth, he has excelled in onboarding new, high-net worth clients. He has served as a valuable resource for helping clients better understand estate planning, trusts and addressing business continuity issues.

He has mentored younger banking professionals throughout the course of his career and fostered positive teamwork among colleagues.

Deeply committed to his community, Mr. Robinson has served as a volunteer for Junior Achievement USA, helping to build stronger financial education programs for local youths. He and his wife, Alaina, have a son, Charlie. Together they enjoy swimming, boating on Old Hickory Lake, and attending local events.



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