

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(In millions)

	6/30/2025	3/31/2025	As of 12/31/2024	9/30/2024	6/30/2024	Change 6/30/2025 vs. 03/31/2025		Change 06/30/2025 vs. 06/30/2024	
Wealth assets (non-balance sheet)	\$ 2,415	\$ 2,285	\$ 2,297	\$ 2,308	\$ 2,200	\$ 130	6%	\$ 215	10%

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

<i>(in thousands)</i>	As of					Change		Change	
	6/30/2025	3/31/2025	12/31/2024	9/30/2024	6/30/2024	6/30/2025 vs. 03/31/2025		06/30/2025 vs. 06/30/2024	
Assets									
Cash and due from banks	\$ 124,351	\$ 100,968	\$ 125,016	\$ 117,265	\$ 71,623	\$ 23,383	23%	\$ 52,728	74%
Federal funds sold	1,900	525	950	1,950	75	1,375	262%	1,825	2433%
Securities available for sale	175,535	175,599	158,885	156,926	151,379	(64)	0%	24,156	16%
Loans, net of unearned income	1,496,222	1,492,413	1,455,238	1,411,569	1,357,150	3,809	0%	139,072	10%
Allowance for credit losses	(17,944)	(17,015)	(16,330)	(16,494)	(15,895)	(929)	5%	(2,049)	13%
Loans, net	1,478,278	1,475,398	1,438,908	1,395,075	1,341,255	2,880	0%	137,023	10%
Fixed assets	3,980	4,221	4,420	4,647	4,820	(241)	-6%	(840)	-17%
Interest receivable	6,611	6,909	6,678	6,478	6,903	(298)	-4%	(292)	-4%
Other assets	58,967	53,866	54,084	54,396	56,200	5,101	9%	2,767	5%
Total assets	\$ 1,849,622	\$ 1,817,486	\$ 1,788,941	\$ 1,736,737	\$ 1,632,255	\$ 32,136	2%	\$ 217,367	13%
Liabilities and Stockholders' Equity									
Liabilities:									
Deposits:									
Non-interest bearing deposits	\$ 273,119	\$ 270,536	\$ 274,872	\$ 255,008	\$ 274,968	\$ 2,583	1%	\$ (1,849)	-1%
Interest-bearing deposits	1,299,175	1,356,172	1,321,864	1,268,998	1,124,013	(56,997)	-4%	175,162	16%
Total deposits	1,572,294	1,626,708	1,596,736	1,524,006	1,398,981	(54,414)	-3%	173,313	12%
Total Borrowings	118,786	38,763	39,296	64,273	94,250	80,023	206%	24,536	26%
Accrued interest payable	1,452	559	1,149	643	1,517	893	160%	(65)	-4%
Other liabilities	21,333	20,382	26,964	22,018	19,474	951	5%	1,859	10%
Total liabilities	1,713,865	1,686,412	1,664,145	1,610,940	1,514,222	27,453	2%	199,643	13%
Total stockholders' equity	135,757	131,074	124,796	125,797	118,033	4,683	4%	17,724	15%
Total liabilities and stockholders' equity	\$ 1,849,622	\$ 1,817,486	\$ 1,788,941	\$ 1,736,737	\$ 1,632,255	\$ 32,136	2%	\$ 217,367	13%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

(in thousands)

	Quarter Ended					Change		Change	
	6/30/2025	3/31/2025	12/31/2024	9/30/2024	6/30/2024	2Q25 vs. 1Q25		2Q25 vs. 2Q24	
Interest income:									
Loans, including fees	\$ 25,306	\$ 24,803	\$ 25,141	\$ 25,423	\$ 23,505	\$ 503	2%	\$ 1,801	8%
Securities available for sale	1,605	1,474	1,257	1,187	1,101	131	9%	504	46%
Short term investments	1,043	1,169	1,222	837	982	(126)	-11%	61	6%
Total interest income	27,954	27,446	27,620	27,447	25,588	508	2%	2,366	9%
Interest expense:									
Deposits	11,049	11,268	11,807	12,296	11,429	(219)	-2%	(380)	-3%
Borrowings	1,022	637	804	1,253	1,044	385	60%	(22)	-2%
Total interest expense	12,071	11,905	12,611	13,549	12,473	166	1%	(402)	-3%
Net interest income	15,883	15,541	15,009	13,898	13,115	342	2%	2,768	21%
Provision for credit losses	1,236	775	1,080	599	847	461	59%	389	46%
Net interest income after provision for loan losses	14,647	14,766	13,929	13,299	12,268	(119)	-1%	2,379	19%
Non-interest income	4,131	4,245	4,108	3,943	4,051	(114)	-3%	80	2%
Non-interest expense	12,964	12,325	12,721	11,638	11,497	639	5%	1,467	13%
Income before income taxes	5,814	6,686	5,316	5,604	4,822	(872)	-13%	992	21%
Provision for income taxes	1,434	1,655	1,236	1,458	1,204	(221)	-13%	230	19%
Net Income	4,380	5,031	4,080	4,146	3,618	(651)	-13%	762	21%
Earnings per share - basic	\$ 0.88	\$ 1.01	\$ 0.82	\$ 0.84	\$ 0.73	\$ (0.13)	-13%	\$ 0.15	21%
Earnings per share - diluted	\$ 0.88	\$ 1.01	\$ 0.82	\$ 0.84	\$ 0.73	\$ (0.13)	-13%	\$ 0.15	21%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	YTD Period Ended			
	6/30/2025	6/30/2024	Change	
Interest income:				
Loans, including fees	\$ 50,108	\$ 45,560	\$ 4,548	10%
Securities available for sale	3,080	2,132	948	44%
Short term investments	2,212	2,116	96	5%
Total interest income	55,400	49,808	5,592	11%
Interest expense:				
Deposits	22,317	22,618	(301)	-1%
Borrowings	1,659	1,592	67	4%
Total interest expense	23,976	24,210	(234)	-1%
Net interest income	31,424	25,598	5,826	23%
Provision for credit losses	2,011	1,243	768	62%
Net interest income after provision for loan losses	29,413	24,355	5,058	21%
Non-interest income	8,376	8,271	105	1%
Non-interest expense	25,289	22,817	2,472	11%
Income before income taxes	12,500	9,809	2,691	27%
Provision for income taxes	3,089	2,261	828	37%
Net Income	9,411	7,548	1,863	25%
Earnings per share - basic	\$ 1.89	\$ 1.53	\$ 0.36	24%
Earnings per share - diluted	\$ 1.89	\$ 1.53	\$ 0.36	24%