OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(In millions)	9/30/2025	6/30/2025	As of 3/31/2025	12/31/2024	9/30/2024	Change 9/30/2025 vs. 06/30/2025		Change 09/30/2025 vs. 09/30/2024	
Wealth assets (non-balance sheet)	$ 2,566	$ 2,415	$ 2,285	$ 2,297	$ 2,308	$ 151	6%	$ 258	11%

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION *(Unaudited)*

(in thousands)	9/30/2025	6/30/2025	As of 3/31/2025	12/31/2024	9/30/2024	Change 9/30/2025 vs. 06/30/2025		Change 09/30/2025 vs. 09/30/2024	
Assets									
Cash and due from banks	$ 153,084	$ 124,351	$ 100,968	$ 125,016	$ 117,265	$ 28,733	23%	$ 35,819	31%
Federal funds sold	950	1,900	525	950	1,950	(950)	-50%	(1,000)	-51%
Securities available for sale	189,673	175,535	175,599	158,885	156,926	14,138	8%	32,747	21%
Loans, net of unearned income	1,533,734	1,496,222	1,492,413	1,455,238	1,411,569	37,512	3%	122,165	9%
Allowance for credit losses	(18,734)	(17,944)	(17,015)	(16,330)	(16,494)	(790)	4%	(2,240)	14%
Loans, net	1,515,000	1,478,278	1,475,398	1,438,908	1,395,075	36,722	2%	119,925	9%
Fixed assets	3,821	3,980	4,221	4,420	4,647	(159)	-4%	(826)	-18%
Interest receivable	6,845	6,611	6,909	6,678	6,478	234	4%	367	6%
Other assets	52,825	58,967	53,866	54,084	54,396	(6,142)	-10%	(1,571)	-3%
Total assets	$ 1,922,198	$ 1,849,622	$ 1,817,486	$ 1,788,941	$ 1,736,737	$ 72,576	4%	$ 185,461	11%
Liabilities and Stockholders' Equity									
Liabilities:									
Deposits:									
Non-interest bearing deposits	$ 300,340	$ 273,119	$ 270,536	$ 274,872	$ 255,008	$ 27,221	10%	$ 45,332	18%
Interest-bearing deposits	1,397,942	1,299,175	1,356,172	1,321,864	1,268,998	98,767	8%	128,944	10%
Total deposits	1,698,282	1,572,294	1,626,708	1,596,736	1,524,006	125,988	8%	174,276	11%
Total Borrowings	58,809	118,786	38,763	39,296	64,273	(59,977)	-50%	(5,464)	-9%
Accrued interest payable	710	1,452	559	1,149	643	(742)	-51%	67	10%
Other liabilities	20,657	21,333	20,382	26,964	22,018	(676)	-3%	(1,361)	-6%
Total liabilities	1,778,458	1,713,865	1,686,412	1,664,145	1,610,940	64,593	4%	167,518	10%
Total stockholders' equity	143,740	135,757	131,074	124,796	125,797	7,983	6%	17,943	14%
Total liabilities and stockholders' equity	$ 1,922,198	$ 1,849,622	$ 1,817,486	$ 1,788,941	$ 1,736,737	$ 72,576	4%	$ 185,461	11%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	Quarter Ended					Change 3Q25 vs. 2Q25		Change 3Q25 vs. 3Q24	
	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024				
Interest income:									
Loans, including fees	$ 26,194	$ 25,306	$ 24,803	$ 25,141	$ 25,423	$ 888	4%	$ 771	3%
Securities available for sale	1,667	1,605	1,474	1,257	1,187	62	4%	480	40%
Short term investments	1,058	1,043	1,169	1,222	837	15	1%	221	26%
Total interest income	28,919	27,954	27,446	27,620	27,447	965	3%	1,472	5%
Interest expense:									
Deposits	11,357	11,049	11,268	11,807	12,296	308	3%	(939)	-8%
Borrowings	1,114	1,022	637	804	1,253	92	9%	(139)	-11%
Total interest expense	12,471	12,071	11,905	12,611	13,549	400	3%	(1,078)	-8%
Net interest income	16,448	15,883	15,541	15,009	13,898	565	4%	2,550	18%
Provision for credit losses	905	1,236	775	1,080	599	(331)	-27%	306	51%
Net interest income after provision for loan losses	15,543	14,647	14,766	13,929	13,299	896	6%	2,244	17%
Non-interest income	4,392	4,131	4,245	4,108	3,943	261	6%	449	11%
Non-interest expense	13,223	12,964	12,325	12,721	11,638	259	2%	1,585	14%
Income before income taxes	6,712	5,814	6,686	5,316	5,604	898	15%	1,108	20%
Provision for income taxes	1,653	1,434	1,655	1,236	1,458	219	15%	195	13%
Net Income	5,059	4,380	5,031	4,080	4,146	679	16%	913	22%
Earnings per share - basic	$ 1.01	$ 0.88	$ 1.01	$ 0.82	$ 0.84	$ 0.13	15%	$ 0.17	20%
Earnings per share - diluted	$ 1.01	$ 0.88	$ 1.01	$ 0.82	$ 0.84	$ 0.13	15%	$ 0.17	20%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)	YTD Period Ended		Change	
	9/30/2025	9/30/2024		
Interest income:				
Loans, including fees	$ 76,302	$ 70,983	$ 5,319	7%
Securities available for sale	4,745	3,320	1,425	43%
Short term investments	3,270	2,953	317	11%
Total interest income	84,317	77,256	7,061	9%
Interest expense:				
Deposits	33,673	34,914	(1,241)	-4%
Borrowings	2,773	2,845	(72)	-3%
Total interest expense	36,446	37,759	(1,313)	-3%
Net interest income	47,871	39,497	8,374	21%
Provision for credit losses	2,915	1,842	1,073	58%
Net interest income after provision for loan losses	44,956	37,655	7,301	19%
Non-interest income	12,768	12,213	555	5%
Non-interest expense	38,511	34,455	4,056	12%
Income before income taxes	19,213	15,413	3,800	25%
Provision for income taxes	4,742	3,719	1,023	28%
Net Income	14,471	11,694	2,777	24%
Earnings per share - basic	$ 2.90	$ 2.37	$ 0.53	22%
Earnings per share - diluted	$ 2.90	$ 2.37	$ 0.53	22%