

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(In millions)

			As of				Change		Change	
	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	12/31/2025 vs. 09/30/2025		12/31/2025 vs. 12/31/2024		
Wealth assets (non-balance sheet)	\$ 2,685	\$ 2,566	\$ 2,415	\$ 2,285	\$ 2,297	\$ 119	5%	\$ 388	17%	

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

			As of				Change		Change	
	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	12/31/2025 vs. 09/30/2025		12/31/2025 vs. 12/31/2024		
Assets										
Cash and due from banks	\$ 194,946	\$ 153,084	\$ 124,351	\$ 100,968	\$ 125,016	\$ 41,862	27%	\$ 69,930	56%	
Federal funds sold	1,325	950	1,900	525	950	375	39%	375	39%	
Securities available for sale	201,684	189,673	175,535	175,599	158,885	12,011	6%	42,799	27%	
Loans, net of unearned income	1,604,023	1,533,734	1,496,222	1,492,413	1,455,238	70,289	5%	148,785	10%	
Allowance for credit losses	(19,348)	(18,734)	(17,944)	(17,015)	(16,330)	(614)	3%	(3,018)	18%	
Loans, net	1,584,675	1,515,000	1,478,278	1,475,398	1,438,908	69,675	5%	145,767	10%	
Fixed assets	3,625	3,821	3,980	4,221	4,420	(196)	-5%	(795)	-18%	
Interest receivable	7,246	6,845	6,611	6,909	6,678	401	6%	568	9%	
Other assets	52,723	52,825	58,967	53,866	54,084	(102)	0%	(1,361)	-3%	
Total assets	\$ 2,046,224	\$ 1,922,198	\$ 1,849,622	\$ 1,817,486	\$ 1,788,941	\$ 124,026	6%	\$ 257,283	14%	
Liabilities and Stockholders' Equity										
Liabilities:										
Deposits:										
Non-interest bearing deposits	\$ 304,683	\$ 300,340	\$ 273,119	\$ 270,536	\$ 274,872	\$ 4,343	1%	\$ 29,811	11%	
Interest-bearing deposits	1,526,302	1,397,942	1,299,175	1,356,172	1,321,864	128,360	9%	204,438	15%	
Total deposits	1,830,985	1,698,282	1,572,294	1,626,708	1,596,736	132,703	8%	234,249	15%	
Total Borrowings	38,831	58,809	118,786	38,763	39,296	(19,978)	-34%	(465)	-1%	
Accrued interest payable	1,223	710	1,452	559	1,149	513	72%	74	6%	
Other liabilities	26,521	20,657	21,333	20,382	26,964	5,864	28%	(443)	-2%	
Total liabilities	1,897,560	1,778,458	1,713,865	1,686,412	1,664,145	119,102	7%	233,415	14%	
Total stockholders' equity	148,664	143,740	135,757	131,074	124,796	4,924	3%	23,868	19%	
Total liabilities and stockholders' equity	\$ 2,046,224	\$ 1,922,198	\$ 1,849,622	\$ 1,817,486	\$ 1,788,941	\$ 124,026	6%	\$ 257,283	14%	

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

(in thousands)

	Quarter Ended					Change		Change	
	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	4Q25 vs. 3Q25		4Q25 vs. 4Q24	
Interest income:									
Loans, including fees	\$ 25,817	\$ 26,194	\$ 25,306	\$ 24,803	\$ 25,141	\$ (377)	-1%	\$ 676	3%
Securities available for sale	1,814	1,667	1,605	1,474	1,257	147	9%	557	44%
Short term investments	1,772	1,058	1,043	1,169	1,222	714	67%	550	45%
Total interest income	29,403	28,919	27,954	27,446	27,620	484	2%	1,783	6%
Interest expense:									
Deposits	11,289	11,357	11,049	11,268	11,807	(68)	-1%	(518)	-4%
Borrowings	678	1,114	1,022	637	804	(436)	-39%	(126)	-16%
Total interest expense	11,967	12,471	12,071	11,905	12,611	(504)	-4%	(644)	-5%
Net interest income	17,436	16,448	15,883	15,541	15,009	988	6%	2,427	16%
Provision for credit losses	1,010	905	1,236	775	1,080	105	12%	(70)	-6%
Net interest income after provision for loan losses	16,426	15,543	14,647	14,766	13,929	883	6%	2,497	18%
Non-interest income	4,647	4,392	4,131	4,245	4,108	255	6%	539	13%
Non-interest expense	14,634	13,223	12,964	12,325	12,721	1,411	11%	1,913	15%
Income before income taxes	6,439	6,712	5,814	6,686	5,316	(273)	-4%	1,123	21%
Provision for income taxes	1,145	1,653	1,434	1,655	1,236	(508)	-31%	(91)	-7%
Net Income	5,294	5,059	4,380	5,031	4,080	235	5%	1,214	30%
Earnings per share - basic	\$ 1.05	\$ 1.01	\$ 0.88	\$ 1.01	\$ 0.82	\$ 0.04	4%	\$ 0.23	28%
Earnings per share - diluted	\$ 1.04	\$ 1.01	\$ 0.88	\$ 1.01	\$ 0.82	\$ 0.03	3%	\$ 0.22	27%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	YTD Period Ended		Change	
	12/31/2025	12/31/2024		
Interest income:				
Loans, including fees	\$ 102,119	\$ 96,124	\$ 5,995	6%
Securities available for sale	6,561	4,577	1,984	43%
Short term investments	5,041	4,174	867	21%
Total interest income	113,721	104,875	8,846	8%
Interest expense:				
Deposits	44,963	46,721	(1,758)	-4%
Borrowings	3,451	3,648	(197)	-5%
Total interest expense	48,414	50,369	(1,955)	-4%
Net interest income	65,307	54,506	10,801	20%
Provision for credit losses	3,926	2,922	1,004	34%
Net interest income after provision for loan losses	61,381	51,584	9,797	19%
Non-interest income	17,415	16,320	1,095	7%
Non-interest expense	53,145	47,176	5,969	13%
Income before income taxes	25,651	20,728	4,923	24%
Provision for income taxes	5,887	4,954	933	19%
Net Income	19,764	15,774	3,990	25%
Earnings per share - basic	\$ 3.95	\$ 3.19	\$ 0.76	24%
Earnings per share - diluted	\$ 3.94	\$ 3.19	\$ 0.75	24%