

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(In millions)

			As of		Change		Change		
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	03/31/2026 vs. 12/31/2025	3/31/2026 vs. 3/31/2025		
Wealth assets (non-balance sheet)	\$ 2,705	\$ 2,685	\$ 2,566	\$ 2,415	\$ 2,285	\$ 20	1%	\$ 420	18%

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

			As of		Change		Change		
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	03/31/2026 vs. 12/31/2025	3/31/2026 vs. 3/31/2025		
Assets									
Cash and due from banks	\$ 113,891	\$ 194,946	\$ 153,084	\$ 124,351	\$ 100,968	\$ (81,055)	-42%	\$ 12,923	13%
Federal funds sold	1,951	1,325	950	1,900	525	626	47%	1,426	272%
Securities available for sale	213,286	201,684	189,673	175,535	175,599	11,602	6%	37,687	21%
Loans, net of unearned income	1,665,422	1,604,023	1,533,734	1,496,222	1,492,413	61,399	4%	173,009	12%
Allowance for credit losses	(19,871)	(19,348)	(18,734)	(17,944)	(17,015)	(523)	3%	(2,856)	17%
Loans, net	1,645,551	1,584,675	1,515,000	1,478,278	1,475,398	60,876	4%	170,153	12%
Fixed assets	3,447	3,625	3,821	3,980	4,221	(178)	-5%	(774)	-18%
Interest receivable	7,560	7,246	6,845	6,611	6,909	314	4%	651	9%
Other assets	54,169	52,723	52,825	58,967	53,866	1,446	3%	303	1%
Total assets	\$ 2,039,855	\$ 2,046,224	\$ 1,922,198	\$ 1,849,622	\$ 1,817,486	\$ (6,369)	0%	\$ 222,369	12%
Liabilities and Stockholders' Equity									
Liabilities:									
Deposits:									
Non-interest bearing deposits	\$ 320,493	\$ 304,683	\$ 300,340	\$ 273,119	\$ 270,536	\$ 15,810	5%	\$ 49,957	18%
Interest-bearing deposits	1,467,134	1,526,302	1,397,942	1,299,175	1,356,172	(59,168)	-4%	110,962	8%
Total deposits	1,787,627	1,830,985	1,698,282	1,572,294	1,626,708	(43,358)	-2%	160,919	10%
Total Borrowings	78,299	38,831	58,809	118,786	38,763	39,468	102%	39,536	102%
Accrued interest payable	598	1,223	710	1,452	559	(625)	-51%	39	7%
Other liabilities	20,950	26,521	20,657	21,333	20,382	(5,571)	-21%	568	3%
Total liabilities	1,887,474	1,897,560	1,778,458	1,713,865	1,686,412	(10,086)	-1%	201,062	12%
Total stockholders' equity	152,381	148,664	143,740	135,757	131,074	3,717	3%	21,307	16%
Total liabilities and stockholders' equity	\$ 2,039,855	\$ 2,046,224	\$ 1,922,198	\$ 1,849,622	\$ 1,817,486	\$ (6,369)	0%	\$ 222,369	12%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

	Quarter Ended					Change		Change		
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25		1Q26 vs. 1Q25		
<i>(in thousands)</i>										
Interest income:										
Loans, including fees	\$ 25,373	\$ 25,817	\$ 26,194	\$ 25,306	\$ 24,803	\$ (444)	-2%	\$ 570	2%	
Securities available for sale	2,015	1,814	1,667	1,605	1,474	201	11%	541	37%	
Short term investments	1,201	1,772	1,058	1,043	1,169	(571)	-32%	32	3%	
Total interest income	28,589	29,403	28,919	27,954	27,446	(814)	-3%	1,143	4%	
Interest expense:										
Deposits	10,375	11,289	11,357	11,049	11,268	(914)	-8%	(893)	-8%	
Borrowings	763	678	1,114	1,022	637	85	13%	126	20%	
Total interest expense	11,138	11,967	12,471	12,071	11,905	(829)	-7%	(767)	-6%	
Net interest income	17,451	17,436	16,448	15,883	15,541	15	0%	1,910	12%	
Provision for credit losses	1,315	1,010	905	1,236	775	305	30%	540	70%	
Net interest income after provision for loan losses	16,136	16,426	15,543	14,647	14,766	(290)	-2%	1,370	9%	
Non-interest income	4,837	4,647	4,392	4,131	4,245	190	4%	592	14%	
Non-interest expense	14,538	14,634	13,223	12,964	12,325	(96)	-1%	2,213	18%	
Income before income taxes	6,435	6,439	6,712	5,814	6,686	(4)	0%	(251)	-4%	
Provision for income taxes	1,565	1,145	1,653	1,434	1,655	420	37%	(90)	-5%	
Net Income	4,870	5,294	5,059	4,380	5,031	(424)	-8%	(161)	-3%	
Earnings per share - basic	\$ 0.96	\$ 1.05	\$ 1.01	\$ 0.88	\$ 1.01	\$ (0.09)	-9%	\$ (0.05)	-5%	
Earnings per share - diluted	\$ 0.94	\$ 1.04	\$ 1.01	\$ 0.88	\$ 1.01	\$ (0.10)	-10%	\$ (0.07)	-7%	

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	YTD Period Ended		Change	
	3/31/2026	3/31/2025		
Interest income:				
Loans, including fees	\$ 25,373	\$ 24,803	\$ 570	2%
Securities available for sale	2,015	1,474	541	37%
Short term investments	1,201	1,169	32	3%
Total interest income	28,589	27,446	1,143	4%
Interest expense:				
Deposits	10,375	11,268	(893)	-8%
Borrowings	763	637	126	20%
Total interest expense	11,138	11,905	(767)	-6%
Net interest income	17,451	15,541	1,910	12%
Provision for credit losses	1,315	775	540	70%
Net interest income after provision for loan losses	16,136	14,766	1,370	9%
Non-interest income	4,837	4,245	592	14%
Non-interest expense	14,538	12,325	2,213	18%
Income before income taxes	6,435	6,686	(251)	-4%
Provision for income taxes	1,565	1,655	(90)	-5%
Net Income	4,870	5,031	(161)	-3%
Earnings per share - basic	\$ 0.96	\$ 1.01	\$ (0.05)	-5%
Earnings per share - diluted	\$ 0.94	\$ 1.01	\$ (0.07)	-7%