

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(In millions)

	6/30/2026	3/31/2026	As of 12/31/2025	9/30/2025	6/30/2025	Change 6/30/2026 vs. 3/31/2026		Change 6/30/2026 vs. 6/30/2025	
Wealth assets (non-balance sheet)	\$ 2,957	\$ 2,705	\$ 2,685	\$ 2,566	\$ 2,415	\$ 252	9%	\$ 542	22%

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

(in thousands)	As of					Change		Change		
	6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025	6/30/2026 vs. 3/31/2026		6/30/2026 vs. 6/30/2025		
Assets										
Cash and due from banks	\$ 128,029	\$ 113,891	\$ 194,946	\$ 153,084	\$ 124,351	\$ 14,138	12%	\$ 3,678	3%	
Federal funds sold	1,050	1,951	1,325	950	1,900	(901)	-46%	(850)	-45%	
Securities available for sale	226,098	213,286	201,684	189,673	175,535	12,812	6%	50,563	29%	
Loans, net of unearned income	1,725,998	1,665,422	1,604,023	1,533,734	1,496,222	60,576	4%	229,776	15%	
Allowance for credit losses	(20,754)	(19,871)	(19,348)	(18,734)	(17,944)	(883)	4%	(2,810)	16%	
Loans, net	1,705,244	1,645,551	1,584,675	1,515,000	1,478,278	59,693	4%	226,966	15%	
Fixed assets	3,326	3,447	3,625	3,821	3,980	(121)	-4%	(654)	-16%	
Interest receivable	7,516	7,560	7,246	6,845	6,611	(44)	-1%	905	14%	
Other assets	59,859	54,169	52,723	52,825	58,967	5,690	11%	892	2%	
Total assets	\$ 2,131,122	\$ 2,039,855	\$ 2,046,224	\$ 1,922,198	\$ 1,849,622	\$ 91,267	4%	\$ 281,500	15%	
Liabilities and Stockholders' Equity										
Liabilities:										
Deposits:										
Non-interest bearing deposits	\$ 319,544	\$ 320,493	\$ 304,683	\$ 300,340	\$ 273,119	\$ (949)	0%	\$ 46,425	17%	
Interest-bearing deposits	1,438,204	1,467,134	1,526,302	1,397,942	1,299,175	(28,930)	-2%	139,029	11%	
Total deposits	1,757,748	1,787,627	1,830,985	1,698,282	1,572,294	(29,879)	-2%	185,454	12%	
Total Borrowings	188,322	78,299	38,831	58,809	118,786	110,023	141%	69,536	59%	
Accrued interest payable	1,299	598	1,223	710	1,452	701	117%	(153)	-11%	
Other liabilities	20,464	20,950	26,521	20,657	21,333	(486)	-2%	(869)	-4%	
Total liabilities	1,967,833	1,887,474	1,897,560	1,778,458	1,713,865	80,359	4%	253,968	15%	
Total stockholders' equity	163,289	152,381	148,664	143,740	135,757	10,908	7%	27,532	20%	
Total liabilities and stockholders' equity	\$ 2,131,122	\$ 2,039,855	\$ 2,046,224	\$ 1,922,198	\$ 1,849,622	\$ 91,267	4%	\$ 281,500	15%	

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

(in thousands)

	Quarter Ended					Change		Change	
	6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025	2Q26 vs. 1Q26		2Q26 vs. 2Q25	
Interest income:									
Loans, including fees	\$ 26,711	\$ 25,373	\$ 25,817	\$ 26,194	\$ 25,306	\$ 1,338	5%	\$ 1,405	6%
Securities available for sale	2,219	2,015	1,814	1,667	1,605	204	10%	614	38%
Short term investments	1,049	1,201	1,772	1,058	1,043	(152)	-13%	6	1%
Total interest income	29,979	28,589	29,403	28,919	27,954	1,390	5%	2,025	7%
Interest expense:									
Deposits	9,931	10,375	11,289	11,357	11,049	(444)	-4%	(1,118)	-10%
Borrowings	1,605	763	678	1,114	1,022	842	110%	583	57%
Total interest expense	11,536	11,138	11,967	12,471	12,071	398	4%	(535)	-4%
Net interest income	18,443	17,451	17,436	16,448	15,883	992	6%	2,560	16%
Provision for credit losses	2,007	1,315	1,010	905	1,236	692	53%	771	62%
Net interest income after provision for loan losses	16,436	16,136	16,426	15,543	14,647	300	2%	1,789	12%
Non-interest income	4,994	4,837	4,647	4,392	4,131	157	3%	863	21%
Non-interest expense	13,664	14,538	14,634	13,223	12,964	(874)	-6%	700	5%
Income before income taxes	7,766	6,435	6,439	6,712	5,814	1,331	21%	1,952	34%
Provision for income taxes	1,901	1,565	1,145	1,653	1,434	336	21%	467	33%
Net Income	5,865	4,870	5,294	5,059	4,380	995	20%	1,485	34%
Earnings per share - basic	\$ 1.15	\$ 0.96	\$ 1.05	\$ 1.01	\$ 0.88	\$ 0.19	20%	\$ 0.27	31%
Earnings per share - diluted	\$ 1.13	\$ 0.94	\$ 1.04	\$ 1.01	\$ 0.88	\$ 0.19	20%	\$ 0.25	28%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	YTD Period Ended			
	6/30/2026	6/30/2025	Change	
Interest income:				
Loans, including fees	\$ 52,083	\$ 50,108	\$ 1,975	4%
Securities available for sale	4,234	3,080	1,154	37%
Short term investments	2,251	2,212	39	2%
Total interest income	58,568	55,400	3,168	6%
Interest expense:				
Deposits	20,306	22,317	(2,011)	-9%
Borrowings	2,369	1,659	710	43%
Total interest expense	22,675	23,976	(1,301)	-5%
Net interest income	35,893	31,424	4,469	14%
Provision for credit losses	3,321	2,011	1,310	65%
Net interest income after provision for loan losses	32,572	29,413	3,159	11%
Non-interest income	9,831	8,376	1,455	17%
Non-interest expense	28,202	25,289	2,913	12%
Income before income taxes	14,201	12,500	1,701	14%
Provision for income taxes	3,466	3,089	377	12%
Net Income	10,735	9,411	1,324	14%
Earnings per share - basic	\$ 2.11	\$ 1.89	\$ 0.22	12%
Earnings per share - diluted	\$ 2.07	\$ 1.89	\$ 0.18	10%