

OAKWORTH CAPITAL INC.

WEALTH AND TRUST (Unaudited)

(In millions)

	9/30/2026	6/30/2026	As of 3/31/2026	12/31/2025	9/30/2025	Change 9/30/2026 vs. 6/30/2026		Change 9/30/2026 vs. 9/30/2025	
Wealth assets (non-balance sheet)	\$ 3,000	\$ 2,957	\$ 2,705	\$ 2,685	\$ 2,566	\$ 43	1%	\$ 434	17%

CONSOLIDATED CONDENSED STATEMENTS OF CONDITION (Unaudited)

(in thousands)

(in thousands)	As of					Change		Change		
	9/30/2026	6/30/2026	3/31/2026	12/31/2025	9/30/2025	9/30/2026 vs. 6/30/2026		9/30/2026 vs. 9/30/2025		
Assets										
Cash and due from banks	\$ 154,630	\$ 128,029	\$ 113,891	\$ 194,946	\$ 153,084	\$ 26,601	21%	\$ 1,546	1%	
Federal funds sold	1,025	1,050	1,951	1,325	950	(25)	-2%	75	8%	
Securities available for sale	234,034	226,098	213,286	201,684	189,673	7,936	4%	44,361	23%	
Loans, net of unearned income	1,780,861	1,725,998	1,665,422	1,604,023	1,533,734	54,863	3%	247,127	16%	
Allowance for credit losses	(21,577)	(20,754)	(19,871)	(19,348)	(18,734)	(823)	4%	(2,843)	15%	
Loans, net	1,759,284	1,705,244	1,645,551	1,584,675	1,515,000	54,040	3%	244,284	16%	
Fixed assets	3,333	3,326	3,447	3,625	3,821	7	0%	(488)	-13%	
Interest receivable	7,698	7,516	7,560	7,246	6,845	182	2%	853	12%	
Other assets	57,572	59,859	54,169	52,723	52,825	(2,287)	-4%	4,747	9%	
Total assets	\$ 2,217,576	\$ 2,131,122	\$ 2,039,855	\$ 2,046,224	\$ 1,922,198	\$ 86,454	4%	\$ 295,378	15%	
Liabilities and Stockholders' Equity										
Liabilities:										
Deposits:										
Non-interest bearing deposits	\$ 373,868	\$ 319,544	\$ 320,493	\$ 304,683	\$ 300,340	\$ 54,324	17%	\$ 73,528	24%	
Interest-bearing deposits	1,611,617	1,438,204	1,467,134	1,526,302	1,397,942	173,413	12%	213,675	15%	
Total deposits	1,985,485	1,757,748	1,787,627	1,830,985	1,698,282	227,737	13%	287,203	17%	
Total Borrowings	38,345	188,322	78,299	38,831	58,809	(149,977)	-80%	(20,464)	-35%	
Accrued interest payable	537	1,299	598	1,223	710	(762)	-59%	(173)	-24%	
Other liabilities	20,622	20,464	20,950	26,521	20,657	158	1%	(35)	0%	
Total liabilities	2,044,989	1,967,833	1,887,474	1,897,560	1,778,458	77,156	4%	266,531	15%	
Total stockholders' equity	172,587	163,289	152,381	148,664	143,740	9,298	6%	28,847	20%	
Total liabilities and stockholders' equity	\$ 2,217,576	\$ 2,131,122	\$ 2,039,855	\$ 2,046,224	\$ 1,922,198	\$ 86,454	4%	\$ 295,378	15%	

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME (Unaudited)

(in thousands)

	Quarter Ended					Change		Change	
	9/30/2026	6/30/2026	3/31/2026	12/31/2025	9/30/2025	3Q26 vs. 2Q26		3Q26 vs. 3Q25	
Interest income:									
Loans, including fees	\$ 28,439	\$ 26,711	\$ 25,373	\$ 25,817	\$ 26,194	\$ 1,728	6%	\$ 2,245	9%
Securities available for sale	2,370	2,219	2,015	1,814	1,667	151	7%	703	42%
Short term investments	1,128	1,049	1,201	1,772	1,058	79	8%	70	7%
Total interest income	31,937	29,979	28,589	29,403	28,919	1,958	7%	3,018	10%
Interest expense:									
Deposits	10,662	9,931	10,375	11,289	11,357	731	7%	(695)	-6%
Borrowings	1,652	1,605	763	678	1,114	47	3%	538	48%
Total interest expense	12,314	11,536	11,138	11,967	12,471	778	7%	(157)	-1%
Net interest income	19,623	18,443	17,451	17,436	16,448	1,180	6%	3,175	19%
Provision for credit losses	2,161	2,007	1,315	1,010	905	154	8%	1,256	139%
Net interest income after provision for loan losses	17,462	16,436	16,136	16,426	15,543	1,026	6%	1,919	12%
Non-interest income	5,375	4,994	4,837	4,647	4,392	381	8%	983	22%
Non-interest expense	14,269	13,664	14,538	14,634	13,223	605	4%	1,046	8%
Income before income taxes	8,568	7,766	6,435	6,439	6,712	802	10%	1,856	28%
Provision for income taxes	2,092	1,901	1,565	1,145	1,653	191	10%	439	27%
Net Income	6,476	5,865	4,870	5,294	5,059	611	10%	1,417	28%
Earnings per share - basic	\$ 1.23	\$ 1.15	\$ 0.96	\$ 1.05	\$ 1.01	\$ 0.08	7%	\$ 0.22	22%
Earnings per share - diluted	\$ 1.19	\$ 1.13	\$ 0.94	\$ 1.04	\$ 1.01	\$ 0.06	5%	\$ 0.18	18%

OAKWORTH CAPITAL INC.

CONSOLIDATED CONDENSED STATEMENTS OF INCOME *(Unaudited)*

(in thousands)

	YTD Period Ended			
	9/30/2026	9/30/2025	Change	
Interest income:				
Loans, including fees	\$ 80,523	\$ 76,302	\$ 4,221	6%
Securities available for sale	6,604	4,745	1,859	39%
Short term investments	3,378	3,270	108	3%
Total interest income	90,505	84,317	6,188	7%
Interest expense:				
Deposits	30,968	33,673	(2,705)	-8%
Borrowings	4,021	2,773	1,248	45%
Total interest expense	34,989	36,446	(1,457)	-4%
Net interest income	55,516	47,871	7,645	16%
Provision for credit losses	5,482	2,915	2,567	88%
Net interest income after provision for loan losses	50,034	44,956	5,078	11%
Non-interest income	15,207	12,768	2,439	19%
Non-interest expense	42,472	38,511	3,961	10%
Income before income taxes	22,769	19,213	3,556	19%
Provision for income taxes	5,558	4,742	816	17%
Net Income	17,211	14,471	2,740	19%
Earnings per share - basic	\$ 3.34	\$ 2.90	\$ 0.44	15%
Earnings per share - diluted	\$ 3.27	\$ 2.90	\$ 0.37	13%