



# SCOTT REED

OAKWORTH CAPITAL



CHASING GREATNESS



OAKWORTH  
CAPITAL INC.

*Building An Iconic Brand*

REDEFINING FINANCIAL SERVICES

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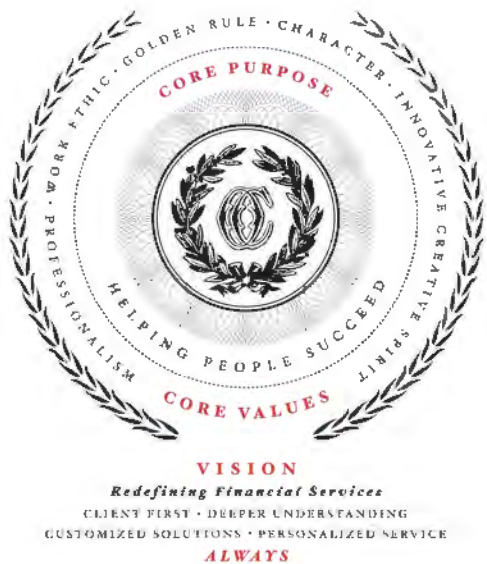
THE RITZ-CARLTON®





# Building An Iconic Brand

## People (Core Purpose, Values & Vision)



## Client Experience (Business Model)



## Oakworth Way (Business Operating System)



# Core Purpose & Core Values

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**Core Purpose:** *Helping People Succeed*

**Core Values:**

- **Golden Rule**  
Treat others the way we wish to be treated. We will respect our clients and associates. All professional advice and action will be undertaken with the clients' best interests in mind.
- **Character**  
Associates will conduct themselves with the highest level of honesty and integrity.
- **Innovative/Creative Spirit**  
Strategies and services should employ ideas that create value for both the client and the organization. We will strive for continuous improvement.
- **Professionalism**  
We will attract and retain the brightest and most motivated talent in our markets.
- **Work Ethic**  
We recognize that hard work is required to achieve our objectives. Associates will bring a goal-oriented and competitive spirit to the office every day.

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**Note:** Core Values are supported by 21 leadership qualities that serve as the foundation for associate development conversations.



Iconic Brand:  
Ranked #1 Best Bank to Work For

## In All of America – 6 Years Running!

Ranked #1 for 6 out of 11 years

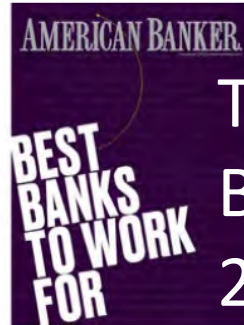
2018



2019



2020



2021



2022



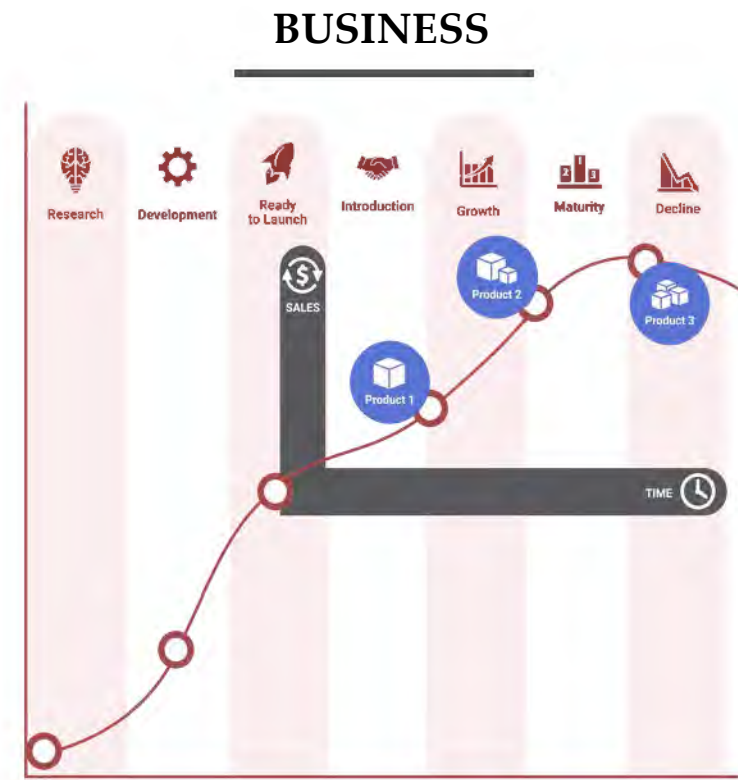
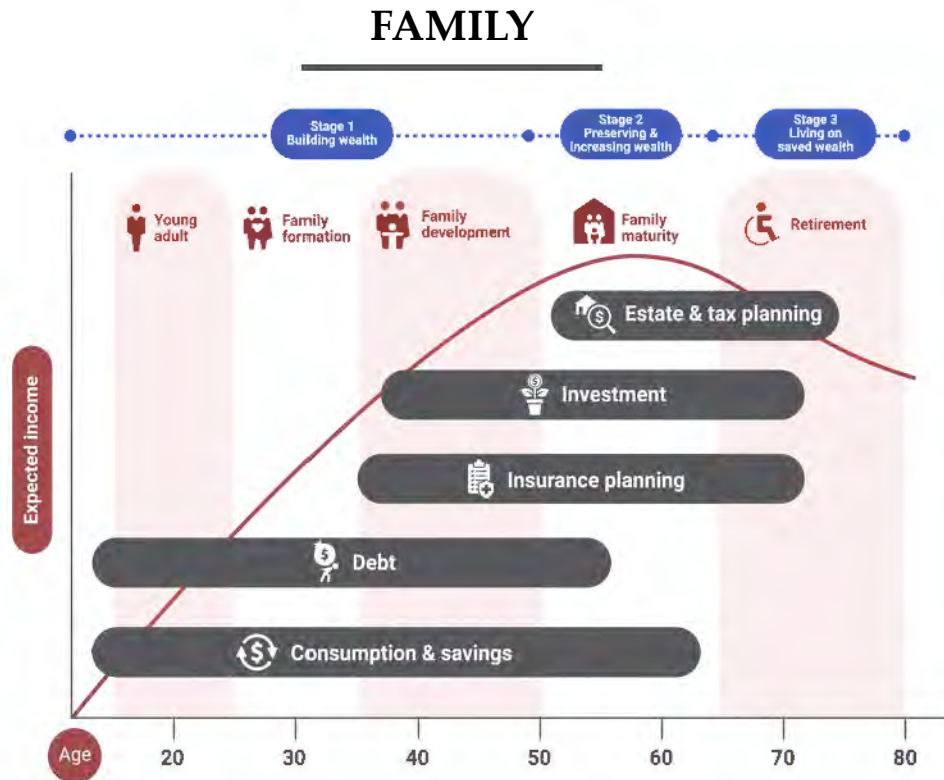
2023





# Focus on Generational Decisions

Understanding the interconnectivity of the family and business life cycles is fundamental to our approach.





The business model of Oakworth Capital is based on three Core Disciplines:

## What Makes Oakworth Capital Unique?

- **Primary Client Advisor**  
All core disciplines are delivered through one primary point of contact.
- **Client Team**  
Primary client advisor coordinates an experienced multi-disciplinary team for holistic solutions.
- **Lower Client to Client Advisor Ratio**  
Relatively fewer clients than traditional banking/wealth management firms allows more time for client relationships.
- **Focus on Generational Decisions**  
Our solutions focus on maximizing business valuation and the transfer of this value from one generation to the next.







# Iconic Brand: Client Satisfaction – Net Promoter Score

Client Retention Rate **95%** Net Promoter Score (NPS) of **96 out of 100**

2021 Notable Brands and NPS	
<b>96 NPS*</b>	<b>Oakworth Capital, Inc. (12 months trend)</b>
96 NPS*	Tesla
79 NPS*	Costco
77 NPS*	Starbucks
78 NPS*	The Ritz-Carlton
74 NPS*	AirBnB
72 NPS*	Chick-fil-A
68 NPS*	Netflix
<b>34 NPS*</b>	<b>U.S. Banking industry Average</b>

**Oakworth's  
client  
satisfaction  
exceeds other  
iconic brands  
and is a key  
organic growth  
driver**

**Note:** NPS® scores updated November 2023. Client Retention Rate updated annually, as of 2022



# The Oakworth Approach: The Standard at Oakworth

People	Service	Easy
Recruiting & Hiring	Business Development	Onboarding Clients
Onboarding Associates	Credit Decisioning	Investment of Client Funds
Associate Engagement	Problem Resolution	Brand Integrity "Oakworthiness"





# Iconic Brand: Client Satisfaction – Net Promoter Score

Consistency in client satisfaction across all markets...

Market	NPS <sup>®</sup> Scores
Middle Tennessee	97
Central Alabama	96
South Alabama	95
Central Carolinas	N/A

**Note:** NPS<sup>®</sup> scores for last calendar year, updated December 2023.

## Commitment to the Community

A hallmark of Oakworth since our inception has been to give back to the communities in which we operate.



We Support

# 84

Charitable Organizations

Our Associates Volunteered for

# 57

Organizations

We Contributed Over

# 1%

Of Our Net Income  
to Communities in 2022

*\*Data as of year end 2022*



## Earnings Per Share is accelerating...



<b>Period</b> <i>(Last month at year end)</i>	<b>Earnings Per Share Annual Growth Rate</b> <i>(Calculated based upon shares outstanding at the end of each period)</i>
2008-12/31/2022 <i>(since inception)</i>	13.5% <sup>(1)</sup>
2017-12/31/2022 <i>(last 5 years)</i>	15.3%
<b>YTD 9/30/22 – 9/30/23</b>	<b>16%</b>

<sup>(1)</sup> CAGR is calculated from 2010 to 2022 because 2010 is first year of profitability. 4<sup>th</sup> Qtr. '23 EPS is projected.



Where are we headed?





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68Venturēs + WARRIOR 360



# CHASING GREATNESS

LEADERSHIP CONFERENCE 2024